Filing at a Glance

Company:	Lincoln National Life Insurance Company
Product Name:	LTC Rate Increase
State:	Virginia
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.002 Non Qualified
Filing Type:	Rate
Date Submitted:	09/24/2015
SERFF Tr Num:	TRST-130130738
SERFF Status:	Closed-Approved and Filed
State Tr Num:	TRST-130130738
State Status:	Approved & Filed
Co Tr Num:	14.00139
Implementation Date Requested:	On Approval
Author(s):	Traci Hawkins, Dawn Dyer, Karen Ficcardi, Dalila Dominguez-Zarinana
Reviewer(s):	Janet Houser (primary), Toni Janoski, Elsie Andy
Disposition Date:	07/24/2017
Disposition Status:	Approved and Filed
Implementation Date:	

State: *Virginia* **Filing Company:** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
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:

Deemer Date:
Submitted By: Dawn Dyer

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 07/24/2017
State Status Changed: 07/24/2017
Created By: Dawn Dyer
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:
Dear Commissioner:

On behalf of Lincoln National Life Insurance Company, we at Trustmark Insurance Company are submitting the enclosed actuarial memorandum for your review and approval. A letter authorizing Trustmark Insurance Company to make this rate filing on behalf of Lincoln National Life is attached.

The above long term care policies were marketed and issued by Lincoln National in the early 1990's. Lincoln National ceased marketing of the product in 1996 and Trustmark Insurance began administering this closed block of Lincoln National business in 1997. The enclosed actuarial memorandum details the request for a 60% increase in the rates for Lincoln National's long term care policy forms and associated riders noted above and in exhibit C. We recently retained Milliman to evaluate the size of the block and review the experience, which then allowed for Milliman to assist in preparation of this rate increase request and anticipate future claims projection. Based on this new information it is expected that past and future projected claims experience will produce a lifetime loss ratio that exceeds the minimum required loss ratio. This filing includes all the Long Term Care policies sold by Lincoln National.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call our Actuary, Kristen Kim, toll free at 1-800-877-9077, extension 33402. You may also send an email to kristen.kim@trustmarkins.com.

Sincerely,

Dawn Dyer
Compliance Analyst

Company and Contact

Filing Contact Information

Dawn Dyer, Senior Compliance Analyst dawn.dyer@trustmarkins.com
400 N. Field Drive 847-283-2291 [Phone]
Lake Forest, IL 60045 847-615-3872 [FAX]

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Filing Company Information

Lincoln National Life Insurance Company
1300 S. Clinton Street
Fort Wayne, IN 46801
(260) 455-3244 ext. [Phone]

CoCode: 65676
Group Code: 276
Group Name:
FEIN Number: 35-0472300

State of Domicile: Indiana
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved and Filed	Janet Houser	07/24/2017	07/24/2017

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	07/18/2017	07/18/2017
Info has been requested from company	Janet Houser	06/30/2017	06/30/2017
Info has been requested from company	Janet Houser	04/25/2017	04/25/2017
Info has been requested from company	Janet Houser	04/24/2017	04/24/2017
Info has been requested from company	Janet Houser	03/08/2017	03/08/2017
Info has been requested from company	Janet Houser	11/18/2016	11/18/2016
Info has been requested from company	Janet Houser	09/21/2016	09/21/2016
Info has been requested from company	Janet Houser	08/29/2016	08/29/2016
Disapproved	Janet Houser	08/26/2016	08/26/2016
Info has been requested from company	Janet Houser	07/12/2016	07/13/2016

Response Letters

Responded By	Created On	Date Submitted
Dalila Dominguez-Zarinana	07/21/2017	07/21/2017
Dalila Dominguez-Zarinana	07/03/2017	07/17/2017
Dalila Dominguez-Zarinana	06/29/2017	06/29/2017
Dalila Dominguez-Zarinana	06/29/2017	06/29/2017
Dalila Dominguez-Zarinana	03/14/2017	03/14/2017
Dalila Dominguez-Zarinana	02/07/2017	02/07/2017
Dalila Dominguez-Zarinana	10/03/2016	10/03/2016
Dalila Dominguez-Zarinana	09/06/2016	09/06/2016
Dalila Dominguez-Zarinana	09/06/2016	09/06/2016
Dalila Dominguez-Zarinana	08/24/2016	08/25/2016

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Objection Letters and Response Letters

Objection Letters

Status	Created By	Created On	Date Submitted
Info has been requested from company	Janet Houser	07/01/2016	07/05/2016
Info has been requested from company	Janet Houser	05/24/2016	05/24/2016
Disapproved	Janet Houser	12/23/2015	12/23/2015
Disapproved	Janet Houser	09/30/2015	09/30/2015
Info has been requested from company	Toni Janoski	09/24/2015	09/24/2015

Response Letters

Responded By	Created On	Date Submitted
Dalila Dominguez-Zarinana	08/24/2016	08/25/2016
Dalila Dominguez-Zarinana	06/27/2016	06/27/2016
Dawn Dyer	04/29/2016	05/02/2016
Dawn Dyer	12/21/2015	12/21/2015
Dawn Dyer	12/21/2015	12/21/2015

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	Third Party Authorization Letter	Dawn Dyer	12/23/2015	12/23/2015

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Rate Review Summary	Note To Reviewer	Dalila Dominguez-Zarinana	07/24/2017	07/24/2017
Rate Review Summary	Note To Filer	Janet Houser	07/21/2017	07/21/2017
Status of Filing	Note To Reviewer	Dalila Dominguez-Zarinana	04/21/2017	04/21/2017
Additional comments	Note To Filer	Janet Houser	08/29/2016	08/29/2016
LTC Rates	Note To Reviewer	Dalila Dominguez-Zarinana	08/25/2016	08/25/2016
Post Submission Update	Note To Filer	Janet Houser	08/25/2016	08/25/2016
Rate Increase Details	Note To Reviewer	Dalila Dominguez-Zarinana	08/25/2016	08/25/2016
Rate Increase Details:	Note To Reviewer	Dalila Dominguez-Zarinana	08/25/2016	08/25/2016
Authorization	Note To Filer	Janet Houser	12/22/2015	12/22/2015
RRS	Reviewer Note	Janet Houser	07/21/2017	

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
act review	Reviewer Note	Janet Houser	05/05/2016	

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Disposition

Disposition Date: 07/24/2017

Implementation Date:

Status: Approved and Filed

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):
Lincoln National Life Insurance Company	608.000%	60.000%	$84,575	74	$140,958	60.000%	60.000%

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Certification of Compliance	Received & Acknowledged	Yes
Supporting Document (revised)	L&H Actuarial Memorandum	Received & Acknowledged	Yes
Supporting Document (revised)	Long Term Care Insurance Rate Request Summary	Received & Acknowledged	Yes
Supporting Document (revised)	Letter to policyholders	Received & Acknowledged	Yes
Supporting Document	Response Letter 12-21-15	Received & Acknowledged	Yes
Supporting Document	Third Party Authorization Letter	Received & Acknowledged	Yes
Supporting Document (revised)	Rate Exhibits A-G	Received & Acknowledged	Yes
Supporting Document	Rate Schedules	Received & Acknowledged	Yes
Supporting Document	Response Letter 4/29/2016	Received & Acknowledged	Yes
Supporting Document	Return of Premium Optional Benefit	Received & Acknowledged	Yes
Supporting Document	Response Letter to objection dated 5-24-16	Received & Acknowledged	Yes
Supporting Document (revised)	Certification of Readability	Received & Acknowledged	Yes
Supporting Document (revised)	Statement of Variability	Received & Acknowledged	Yes
Supporting Document	Revised Policy Schedule letters to Policyholders	Received & Acknowledged	Yes
Supporting Document	Response Letter to objections dated 7-1-16 and 7-13-16	Received & Acknowledged	Yes
Supporting Document	Response Letter to objections dated 8-26-16 and 8-29-16	Received & Acknowledged	Yes
Supporting Document	Second Letter regarding Increase	Received & Acknowledged	Yes
Supporting Document	Response Letter to objection dated 9-21-16	Received & Acknowledged	Yes
Supporting Document	Response Letter to objection dated 11-18-16	Received & Acknowledged	Yes

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Response Letter to objection dated 3-8-17	Received & Acknowledged	Yes
Supporting Document	Response Letter to objection dated 4-24-17 and 4-25-17	Received & Acknowledged	Yes
Supporting Document	Policyholder Letter Variability Statement	Received & Acknowledged	Yes
Supporting Document	Policy Schedule - John Doe Versions	Received & Acknowledged	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	Certification of Compliance	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	L&H Actuarial Memorandum	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Long Term Care Insurance Rate Request Summary	Withdrawn	Yes
Supporting Document	Letter to policyholders	Withdrawn	Yes
Supporting Document	Rate Exhibits A-G	Withdrawn	Yes
Supporting Document	Rate Exhibits A-G	Withdrawn	Yes
Supporting Document	Rate Schedules	Withdrawn	Yes
Supporting Document	Rate Schedule	Withdrawn	Yes
Supporting Document	Rate Schedule	Withdrawn	Yes
Supporting Document	Certification of Readability	Withdrawn	Yes
Supporting Document	Certification of Readability	Withdrawn	Yes
Supporting Document	Certification of Readability	Withdrawn	Yes
Supporting Document	Statement of Variability	Withdrawn	Yes
Supporting Document	Statement of Variability	Withdrawn	Yes
Supporting Document	Statement of Variability	Withdrawn	Yes
Supporting Document	Statement of Variability	Withdrawn	Yes
Form (revised)	Contingent Benefit at Lapse	Approved	Yes
Form (revised)	Policyholder Letter	Withdrawn	Yes
Form (revised)	Policyholder Letter w/ WOP	Withdrawn	Yes
Form (revised)	Policyholder Letter w/ WOP	Filed	Yes

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Schedule	Schedule Item	Schedule Item Status	Public Access
Form (revised)	Policyholder Letter without WOP	Filed	Yes
Form (revised)	VA Second Letter Draft w/WOP	Filed	Yes
Form (revised)	VA Second Letter Draft without WOP	Filed	Yes
Form (revised)	Statement of Variability	Withdrawn	Yes
Form (revised)	LTC Policy Schedule	Approved	Yes
Form	Contingent Benefit at Lapse	Withdrawn	Yes
Form	Contingent Benefit at Lapse	Withdrawn	Yes
Form	Contingent Benefit at Lapse	Withdrawn	Yes
Form	Contingent Benefit at Lapse	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter	Withdrawn	Yes
Form	Policyholder Letter w/ WOP	Withdrawn	Yes
Form	Policyholder Letter w/ WOP	Withdrawn	Yes
Form	Policyholder Letter w/ WOP	Withdrawn	Yes
Form	Policyholder Letter without WOP	Withdrawn	Yes
Form	VA Second Letter Draft w/WOP	Withdrawn	Yes
Form	VA Second Letter Draft without WOP	Withdrawn	Yes
Form	Statement of Variability	Withdrawn	Yes
Form	LTC Policy Schedule	Withdrawn	Yes
Form	LTC Policy Schedule	Withdrawn	Yes
Rate (revised)	LTC1 and LTC2 Rates	Approved	Yes
Rate	LTC1 and LTC2 Rates	Withdrawn	Yes
Rate	LTC1 and LTC2 Rates	Withdrawn	Yes
Rate	LTC1 and LTC2 Rates	Withdrawn	Yes
Rate	LTC1 and LTC2 Rates	Withdrawn	Yes
Rate	VA Exhibits A-G	Withdrawn	Yes
Rate	Withdraw	Withdrawn	Yes
Rate	Withdraw	Withdrawn	Yes
Rate	VA Exhibits A-G	Withdrawn	Yes
Rate	VA Exhibits A-E	Withdrawn	Yes

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/18/2017
Submitted Date	07/18/2017
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

The review of this filing has been completed. So that the filing may be approved, please address the following concerns:

Objection 1

- LTC Policy Schedule, SP-VA16 (Form)

Comments: I apologize but our concerns regarding the Statement of Variability (SOV) for the Policy Schedule remains unresolved. Please add a title to the top of page one of the SOV that indicates this is for the Policy Schedule Form SP-VA16.

The SOV should must provide an explanation for every item that is bracketed on the form. Because everything is bracketed, it becomes confusing. According to the SOV only certain items will always appear if the Nursing Home benefit is selected. We did not intend for company to repeat certain language and we again apologize if our objection is not clear. To clarify when information will appear on the SOV, we suggest the following or language of similar import, Comments/questions have been included below each section.

1) [Nursing Home Daily Benefit
Nursing Home Maximum Daily Benefit
Nursing Home Deductible Period:
Policy Benefit Limit] - appear if nursing benefit is chosen

Will the Policy Benefit limit appear if the coverage is not the nursing home benefit? If so, this should be a separated from the bracketed information for nursing home daily benefit as noted above. If this always appear, the Policy Benefit Limit language should not be bracketed and no explanation is needed on the SOV.

2) [CC-DB-AMT Maximum] - applicable Maximum Daily Limit

Currently there is one beginning bracket and two ending brackets. It is unclear why the first ending bracket is needed and should be removed. Please resolve wherever this appears. Also, the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

3) [ELIM-Period Days] - Elimination period in days

Remove first ending bracket. Also, the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

4.) [(Policy limit for all benefits combined including rider limits)]

The SOV states this provides additional information regarding policy benefit limit when insured purchases a rider. Are you saying the information in parenthesis will appear if a rider is included and the Policy Benefit Limit has been adjusted accordingly?

5) [MAX-BEN-PERIOD2 Days] - maximum benefit period in days provided in policy

Remove first ending bracket. the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

6) Benefit Increase Option - through age 85
Do you have this option? [Yes/No]

Will this question always appear? If so, the brackets should only be surrounding the answer and the answer is based if the option is applicable or not. Therefore, the first beginning bracket should be removed and only the answer bracketed.

7) There are no issues with Confined Care Daily Limit as of Effective Date.

8) [$[CC-DB-AMT] & [$[HHC-DB-AMT]

Again there are two beginning brackets and one ending bracket. Remove the second beginning bracket following the dollar sign. The explanations in the SOV for these two items are sufficient and do not need to be repeated.

The explanations on pages 3 and 4 of the SOV are sufficient; however, again, wherever a bracketed item contains three brackets, a bracket should be removed.

9) The premium for the Guaranteed Insurability Rider is provided. Where does the premium for the Home & Community Care Benefit Rider appear on the Schedule? Is there a separate premium for the Benefit Increase Option - through 85? 14 VAC 5-140-80 A 3 provides that where a separate additional premium is charged for benefits provided in connection with riders or endorsements, such premium charge shall be set forth in the policy.

Please provide us John Doe version of a policy schedule that includes the nursing home daily benefit and another that does not.

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 at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	06/30/2017
Submitted Date	06/30/2017
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for the revision to the Rate Request Summary as requested. Unfortunately, page one include is a red lined version. Please attach a final version to Supporting Documentation.

Objection 2

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Although the Company indicated the Rate Action Information column had been updated as requested in our previous objection 3, the information is missing. Please amend.

Objection 3

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for separating the current rates from the proposed rates as requested. I apologize if our objection was unclear. Please move the current rate documents to Supporting Documentation so that only the proposed rates are attached to the Rate/Rule Schedule for review and approval.

Objection 4

- Statement of Variability (Supporting Document)

- LTC Policy Schedule, SP-VA16 (Form)

Comments: Thank you for the changes made in the Statement of Variability for the Revised Policy Schedule. There are a few items that still need to be addressed that we should have previously identified:

1) Please add the form number to the statement of variability (SOV) so that it is clear the form to which this applies.

2) There is bracketed information for which no explanation is given. For example, the following is bracketed:

[Nursing Home Daily Benefit]
[Nursing Home Maximum Daily Benefit]
[Nursing Home Deductible Period:]
[Policy Benefit Limit]
[Policy limit for all benefits combined, including rider limits)]

For our purposes, the SOV should indicate when the above information will or will not appear. For example the SOV explanation should state "If the nursing home benefit is chosen, the following information will appear on the Policy Schedule: nursing home daily limit, maximum daily limit, deductible period and policy benefit limit. The last item, however, has no corresponding bracketed data to

represent a dollar value. If this line appears in the schedule, what will appear as that? Will both the policy benefit limit and policy limit for all benefits combined always appear or will only one or the other appear? Please provide that information on the SOV. Similar information should also be provided for the Confined Care Limit benefit, the Home & Community Care Benefit Rider, and Guaranteed Insurability Rider to explain when and what will appear if selected by the insured. If there are any ranges (minimum or maximum dollar or day limits) attached to these benefits must be included in the SOV.

Please add to the SOV when the "Benefit Increase Option - through age 85" will appear on the Schedule. Since there is a yes or no answer, would this benefit not always appear? If so, it should not be bracketed on the Schedule of Benefits.

The bracketed [Optional-Wording] remains unclear. The SOV states this will be used when the Nursing Home Only benefit is selected as a free form field that will allow optional working to be inserted in the schedule of the policy. According to your response to this question, the company stated the Optional Wording is used for policies with the Guaranteed Insurability Rider. Please clarify this again. If the only wording that would be inserted would be "Guaranteed Insurability Rider" it's unclear why this rider is bracketed at the end of the Schedule of Benefits. Please provide an example of a schedule which uses the optional wording and a schedule that does not. Or is the Company meaning all the wording prior to this bracketed information will appear and all the wording after [optional wording] will only appear if the benefit is applicable to a particular policyholder. If that is the case, remove the [Optional Wording] since all the benefits are already bracketed indicating such information will only appear on that basis.

Feel free to contact me at 804-371-9390 if you have questions or feel it is easier to talk through this so the objection may be resolved satisfactorily.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/25/2017
Submitted Date	04/25/2017
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

The review of the LTC Policy Schedule has been completed and there are no issues with the form. Unfortunately, the Statement of Variability is difficult to follow and does not clearly state the specific language or text intended to appear in the field and what determines when such will appear. As a result, we are unable to determine compliance with our statutes and regulations.

These following are just examples or our concerns:

1) [CURR-MODAL-PREMIUM] states this is the modal premium of the policy and gives and example of 1000. [CURRENT- MODE] states the current mode of the policy will appear with an example of 9.95. What is the difference between these two bracketed wordings?

2) It is unclear when it states [Premium: [CURR-MODAL-PREMIUM] is used when the Nursing Home and Home Health Care Schedule is selected to identify the current modal premium of the policy and [Premium: [CURRENT-MODE] is used when the Nursing Home and Home Health Care Schedule benefit is selected to identify the current mode of the policy. Do both of these appear or just one or the other and what determines this and how is each different from the other?

3) [OPTIONAL-WORDING] states this used when the Nursing Home Only Schedule benefit is selected as a free form field that will allow optional wording to be inserted in the schedule of the policy. Please provide what the optional wording would be inserted.

4 It would seem the Company is trying to include all optional benefits in its statement of variability but the format is unclear. Rather than give multiple explanations for the same bracketed language, it should be explained one time. For example [ELIM-PERIOD] Days] appears six times in the statement of variability. Regardless of the benefit schedule that has been selected, the information that will appear will be the number of days in the elimination period if an elimination period is applicable, correct? Is there a minimum and maximum range for the elimination period. If so, that information should be provided as well.

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 at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	04/24/2017
Submitted Date	04/24/2017
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

At this time we are waiting for the Forms Section to review the LTC Policy Schedule. Because the Affordable Care Act filings have review priority, I am not certain as to when this will review will be completed.

In the meantime, the following should be addressed:

1) There should be two statements of variability - one for the Policy Schedule and one for the policyholder letters or the company can combined both onto one document if it so chooses. At this time only the statement for the Policy Schedule is attached. Please attach a second statement (originally submitted on 8/25/2016) for the policyholder letter and resolve our previous concern noted in our March 8th objection letter as follows: "The Statement of Variability indicates [PCT INCR] is bracketed and variable. This, however, does not appear bracketed in the policyholder letters. Please resolve the discrepancy."

2) The Long Term Care Rate Request Summary is missing the narrative that explains the driving factors contributing to the rate increase. Please keep in mind this is information that will be available on our website so that consumers will understand the reasons for the rate increase. This should be written in consumer friendly language and consistent with the reasons provided in the policyholder letter. Please correct page one of the Summary to reflect the same policy form numbers and policyholder count shown on the Rate/Rule Schedule.

3) Under the Rate Action Column in the Rate/Rule Schedule tab, please update the Previous State Filing Number reflect 7/21580 and the Percent Rate Change Request to be 60%.

4) The Company has provided the original rates, current rates, phase 1 and phase 2 on each rate attachment. Because the original rates and current rates have previously been approved and to avoid any potential confusion with so many rate tables being attached as to what is now being approved, please move those schedules to Supporting Documentation. Please attach new schedules to the Rate/Rule Schedule that only includes those tables reflecting phase 1 and 2 of the proposed rate increases. I apologize for not bringing that to your attention previously.

5) The Form Schedule includes duplicate form numbers. I have marked the duplicate versions of PL-VA16 (line item 2) and PLWOP-VA16 (line item 3) submitted on 8/25/2006 as withdrawn. Please confirm the final versions of these letters are line item 4 and line item 5. Also, the company has referred to the second letter as a draft. Please confirm these are "final" letters and not drafts.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	03/08/2017
Submitted Date	03/08/2017
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for attaching pdf files to the Rate/Rule Schedule as requested. We cannot, however accept zip files. If necessary, please split the files so that rates may be reviewed and approved.

Objection 2

- Statement of Variability, (Form)

Comments: Please move the Statement of Variability (SOV) from the Form Schedule to Supporting Documentation. Please indicate this SOV is intended for use with the Revised Policy Schedule page.

Objection 3

- Statement of Variability (Supporting Document)

Comments: The Statement of Variability indicates [PCT INCR] is bracketed and variable. This, however, does not appear bracketed in the policyholder letters. Please resolve the discrepancy.

Objection 4

- Response Letter to objection dated 11-18-16 (Supporting Document)

- Statement of Variability, (Form)

- LTC Policy Schedule, SP-VA16 (Form)

Comments: According to your response, the Company has indicated no changes have been made to this form since it was originally approved, and therefore it is not necessary to submit the forms again for approval; however, a form was attached to the Form Schedule. It is your intent this form be reviewed for approval, correct?

Objection 5

- Statement of Variability, (Form)

- LTC Policy Schedule, SP-VA16 (Form)

Comments: The Company has attached a revised Schedule Page to the Form Schedule for review and approval. Your response to objection 4 would imply the company does not find this necessary. Please confirm it is the company's intent to use this form going forward to update the policy for any changes in benefits.

Objection 6

- Policyholder Letter w/ WOP , PLWOP-VA16 (Form)

- Policyholder Letter without WOP, PL-VA16 (Form)

Comments: There is a concern the following sentence may be misleading or misunderstood:

"This Rider offers you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.

If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase or any future premium adjustments that your policy may be subject.

Objection 7

- VA Second Letter Draft w/WOP, PLWOP-VA16-2 (Form)

- VA Second Letter Draft without WOP, PL-VA16-2 (Form)

Comments: Please attach final versions of these letters to the Form Schedule. Please explain what enclosed letters is the following sentence referencing:

"The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to."

As stated in our previous objection, this sentence may be misleading or misunderstood. If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase or any future premium adjustments that your policy may be subject.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	11/18/2016
Submitted Date	11/18/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

So that we may approve this filing, the following items need to be resolved:

Objection 1

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for attaching generic rates to the Rate/Rule Schedule as requested. Please replace the EXCEL attachment with a PDF file for approval.

Please change the Rate Action from new to revised.

Objection 2

- Second Letter regarding Increase (Supporting Document)

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: According to your response to our objection 2, the letters were amended to offer the Contingent Benefit Upon Lapse (CBUL) to those policyholders that have a Return of Premium Rider. It does not appear, however, those letters have attached to the Form Schedule. Please re-submit PL-VA16 and PLWOP16 with those changes.

In reviewing these letters, there is a concern the last sentence of the first paragraph may potentially be confusing for the policyholder. As a suggestion, wording similar to the following may be clearer:

"Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each."

The PL-VA16, Other and PLWOPVA-16 should be moved to the Form Schedule for review. Please add the form numbers to the lower left hand corner and include at Statement of Variability, as appropriate. Please confirm the Company intends to enclose a copy of the first notification letter.

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for your detailed explanation of the rate increase in response to our objection 3. Please attach this information as a second page to the Long Term Care Insurance Rate Request Summary.

Objection 4

Comments: Previously the Company indicated a revised schedule page is sent with a letter when benefit changes are made. There is no issue with this process, however, the Company will need to provide evidence the Revised Policy Schedule was approved

for use in Virginia. If that is not the case, the form needs to be submitted for approval now. It would need a form number in the left hand corner of the form and a statement of variability.

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 at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/21/2016
Submitted Date	09/21/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

- VA Exhibits A-G, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for the changes made in the Rate/Rule Schedule; however, our objection is not completely resolved.

We are still unclear in regards to the affected policy form numbers. According to your previous correspondence dated 8/23/2016, there are no policies in force with the Guaranteed Insurability Rider form number HL-2550AA (8/90). As a result, this form number should be removed from the Rate/Rule Schedule and the Actuarial Memorandum.

As stated previously, only generic rates for the plans may be attached for review and approval. We cannot approve rates based on individual policy numbers as noted in Exhibit D. It appears the rates that should be attached to the Rate/Rule Schedule are those rate schedules submitted as Supporting Documentation; however, we have concerns with those attachments. Attachment one is labeled as the rates for policy for HL-2500AA (8/90). It consists of only one page for a benefit level of 1460 days with an elimination period of 1000 days. Is that the only benefit available under this plan? The second attachment is for HL-2950VA (7/92) and consists of 19 pages. Please attach a complete set of rates for each form number to the Rate/Rule Schedule. If the rates are the same for both policy form numbers, then include both form numbers on the rate schedules.

The rates for the rider HL-2525AA(8/90) must be added to the Rate/Rule Schedule. Your 9/2/16 correspondence indicates the rates were added; however, we are unable to locate that attachment.

Please move exhibits A-G to Supporting Documentation. Those exhibits are not subject to review and approval.

Objection 2

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: According to your response, the Company has agreed to offer the Contingent Benefit Upon Lapse to policyholders with the Return of Premium rider. As a result, the fifth paragraph of both letters referring to the Return of Premium benefits should be amended accordingly.

In reviewing the letter, it appears the benefit payable under Contingent Benefit Upon Lapse option is incomplete. This should be restated to say the paid up value is based on the premium paid to date but will be "no less than 30 times the daily nursing home benefit at the time of lapse" ; in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Because this increase will be implemented in two stages, the Company is required to send a notification 75 days prior to the implementation of each rate increase. To accommodate this, a second letter regarding the second increase should be provided or the current letter include sufficient variability for compliance with 14VAC5-200-75 D. We apologize our previous communication

regarding this was not clear. Please amend the statement of variability, if appropriate.

The second letter should be clear as to the effective date and premium amount for compliance with 14VAC5-200-75 D1.

Objection 3

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: The Rate Request Summary refers to the "Cover Letter" rather than providing a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates. As stated on the form the document is intended to 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. This form will be available on our website for easy access to any consumer; and as such, the narrative should be in consumer friendly language that explains what has driven the rate increase. A cover letter would not satisfy this request. According to the policyholder letter, a rate increase is being driving by insureds keeping their policies in force longer than originally anticipated resulting in higher than expected claim costs and that the rate increase is necessary to ensure adequate funding of all future claim payments. Please be more specific as to what assumptions when the policies were originally priced have changed. It would seem to a consumer the fact that insureds are keeping the policies in force and paying premiums would be beneficial. Please explain why that is not the case.

Objection 4

- Contingent Benefit at Lapse, CBL (Form)

Comments: Please explain the first sentence of the form which states "The following provision in this Rider is added to Your Policy effective as of the endorsement date on the Rider." What rider is this referring as there is no date on this rider form.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	08/29/2016
Submitted Date	08/29/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Although this filing remains under review, we need to again clarify the Company's position that policyholders whose policies containing a Return of Premium benefit would not be offered the Contingent Benefit Upon Lapse option if the event of a rate increase. We certainly agree the policyholder may not elect both; however, it would appear the Company is not in compliance with 14VAC5-200-183 or 14VAC5-200-185. Please provide the regulatory basis which supports the Company's limitations.

In addition we ask that the Company provide what the comparable Contingent Benefit Upon Lapse benefit would be for each of the Return of Premium examples given in your previous response.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	08/26/2016
Submitted Date	08/26/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

The filing is currently under review by our actuary and forms examiner. Any objections regarding the memorandum and/or forms will be submitted at a later date. In regards to the changes made through the post-submission update, there remains some other changes that still need to be made to the columns in the Rate/Rule Schedule as noted below:

Column:

Document Name: Series LTC1, Series LTC2, Home & Community Care Rider (This is information contained in the Actuarial Memorandum)

Affected From Numbers: HL-2500AA (8/90), HL-2525AA (8/90), HL-2950VA (7/92) (This is information contained in the Rate/Rule Schedule. Form number HL-2550AA (8/90) was removed as the 8/23 response from the company indicates there are no current Virginia policyholders with that rider. There is a discrepancy regarding the Series LTC2 form number. The Actuarial Memorandum lists the form as HL-2950AA (7/92) and the Rate Schedule lists it as HL-2950VA (7/92). Our records indicate HL-2950VA (7/92) is correct. Please resolve the discrepancy.)

Rate Action: Revised

Rate Action Information: Previous State Filing Number: Either leave blank or add the word "Paper"; Percent Rate Change Request: 60%

Attach Document: Attach PDF versions of the EXCEL spreadsheets attached to Note to Reviewer dated 8/25/16

Before doing the last step, however, please add the policy form number HL-2500AA (8/90) and HL-2950VA (7/92) to the appropriate spreadsheet. We also need clarification regarding the Home and Community are Rider HL-2525AA (8/90) and the comment in the 8/23 response letter that states that Virginia did not have separate rates for policy HL-2950VA (7/92) as noted below.

1) Based on the Actuarial Memorandum, the rider was only available on the Series LTC1 plan HL-2500AA(8/90). Is that correct? And since this is a rider, we assume policies could be issued with or without the rider. Is that correct, also? If so, rider rates should be provided separately.

2) In regards to Series LTC2, rates have been provided for HL-2950AA (7/92). Was the statement in the 8/23 response letter incorrect?

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 at 804-371-9390.

Thank you for your courtesy and consideration in this matter.

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Sincerely,
Janet Houser

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/13/2016
Submitted Date	07/13/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

1. 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. Your response to item #8 of the 5/24/16 objection letter was not responsive with regards to morbidity assumptions. Please summarize key items from the Minnesota Milliman report or other source, if you can't share the report. The credibility of this experience that is reflected in determining the projection assumptions should also be disclosed. To the extent that that "Milliman Guidelines" were used, please indicate if these were the 2014 version of the Guidelines or a different version.

2. The Exhibit A provides A/E ratios for morbidity vs. initial pricing loss ratios. Please expand to include a comparison of experience and future projections to the 2004 rate increase filing assumptions.

3. The memorandum provides A/E ratios for persistency. Please confirm if the "expected" basis are the original pricing assumptions or the 2004 rate increase filing assumptions. Please also provide the 2004 rate increase filing persistency assumptions.

4. Your response to item #8 of the 5/24/16 objection letter indicates that:

a.The most recent asset adequacy testing was based on the same assumptions as the 2007 re-rate assumptions; and
b.Current assumptions produce lower loss ratios/are less conservative that the asset adequacy testing assumptions.

Does this second statement refer to morbidity assumptions only? Or persistency as well? Are loss ratios lower due to projected higher nationwide rates or future rate increases? Please clarify if this implies that the base morbidity and persistency assumptions are also less conservative than those used in the 2007 re-rate, or if the conservatism in the asset adequacy testing is only equal to a margin for statutory purposes.

5. Your response to item #9 of the 5/24/16 objection letter provided selection factors for the A2000 table but these were not included in the actuarial memorandum. Please revise. The ultimate factor is indicated to be 90%. Please also provide a rationale for the use of this ultimate level of mortality vs. using a recent industry experience mortality assumption, such as that reported in the most recent SOA termination experience study.

6. Pease provide additional clarification to your response to item #10 of the 5/24/16 objection letter.

a.Do claim reserves reflect any interest discounting?
b.The description of claim reserves methodology in item #16 of the actuarial memorandum also includes continuance factors and interest, but this seems to contradict your response. Please clarify and include the correct documentation of the methodology for claim reserves in the actuarial memorandum.
c.If the methodology has changed, please indicate when the simplified method outlined in your response first become the methodology for the claim reserve.
d.Please provide the demonstration of historical sufficiency (or insufficiency) of the indicated methodology as requested through 2014

incurrals with experience through 12/31/15 or later.

7. In your response to item #11 of the 5/24/16 objection letter you provided justification for the 5% inflation assumption. Please confirm that for the LTC1 product, or other riders where the inflation increases stops at a specific duration or attained age, that the projections do not include future inflation of benefit amounts.

8. In your response to item #12 of the 5/24/16 objection letter you indicated that no election of the CBL was assumed. Please clarify any assumptions with respect to the election of benefit reductions or termination that would trigger a Return of Premium benefit.

9. Item #22 was intended to request that the expected loss ratio be recalculated in a manner consistent with the provisions of 14VAC5-200-150B. This calculation uses the greater of 60% or the initial loss ratio (restated using the valuation interest rate – per your response to item #20, Exhibit G initial loss ratios were 57.6% & 58.3%, so 60% would be used) applied to the initial premium scale and 80% applied to any premium rate increase since inception. All present and accumulated values shall use the average maximum valuation interest rate you provided in response to item #19 (4.83%). Please provide this calculation or a demonstration that after application of the proposed rate increase, the requirements of 14VAC5-200-150B are met.

10. 14VAC5-200-150B, Virginia requires the inclusion of active life (policy) reserves in the analysis of the pre-rate stabilization loss ratio. Your response to item #21 the 5/24/16 objection letter, Exhibit A – ALR, reflects the future changes (reductions) to the ALR over time. Proper evaluation of the lifetime loss ratio requires the corresponding active life reserve balance for each year in the historical experience period. We are requesting this information only on a nationwide basis; we do not need it for the Virginia subset.

11.Please update items #17, #19 and #20 of the Actuarial memorandum to reflect the current Virginia regulations pertaining to these policy forms. Also, please review the references to loss ratios and interest in the memorandum for consistency with the revised exhibits provided in your responses to the 5/24/16 objection letter.

12 Please review item #26 of the Actuarial memorandum for consistency with the Exhibit D and revise as appropriate.

Conclusion:

We shall be glad to reconsider this submission upon receipt of the information the objections 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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	07/05/2016
Submitted Date	07/05/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Thank you for your recent response. At this time the filing is being reviewed by the actuary and any concerns he may have will be addressed in a separate letter. This letter is focused primarily the policyholder letter, the endorsement form and the rate schedules as follows:

Objection 1

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Thank you for providing additional information regarding the Return of Premium Rider (ROP). This new information has presented the following concerns and/or questions:

1) If the insured's policy contains this rider, the letter indicates the insured will not be offered the option of changing any of the policy benefits such as reducing the benefit period or amount, extension of the Elimination Period or elimination of riders to offset or reduce the rate increase. Please explain specifically why the company feels such options may not be offered. The rider itself states the insured may receive a partial return of premium upon decreasing the benefit limit and daily benefit. And since this is an optional benefit, the insured could remove this rider if the insured so desired, correct?

2) The letter also indicates the insured would not have the option for the Contingent Benefit Upon Lapse (CBUL) if the policy contains the ROP. Based on the criteria in the ROP, it would appear that most policyholders would potentially qualify for 100% return of premium if the insured cancels the policy. Should the insured not have the option, however, to choose between exercising that option thereby terminating the policy or receiving a paid up policy under the CBUL? Please provide some examples of how the ROP benefit is calculated. 14VAC5-200-150 D states as a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D.

Objection 2

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: For compliance with 14VAC5-200-75 D 1, please amend the letter to indicate that in the event of any future rate increase, similar options will be available at that time as set forth in 14VAC5-200-75 A 2.

Objection 3

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Thank you for providing a statement of variability for the policyholder letters. Please attach this information as a separate document in Supporting Documentation.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection 4

- Response Letter to objection dated 5-24-16 (Supporting Document)

Comments: It appears our previous objection regarding how the policy is updated was not clear. If the insured removes riders or changes any of the benefits, how is the policy itself updated to reflect such changes?

If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and Return of Premium benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Objection 5

- Withdraw, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for the changes made to the Rate/Rule Schedule. Item one now lists the document name as "withdraw". Using this term as the document name may be confusing and misleading. Please revise the document name accordingly.

Since there has been a previous rate increase, please change the "Rate Action" to "revised." The "Rate Action Information" should list the Percent Rate Change as 60%. Because the prior rate increase was on paper, the Previous State Filing Number may be left blank.

The rate attachment appears to provide proposed rates based on individual policy numbers; however, rates cannot be approved in this manner as previously stated. To approve the rates, the proposed premium rates for each generic policy form should be provided.

Although the original rate tables are attached in Supporting Documentation, the information is not current. The LTC1 rates attachment provides the rates for the HL-2500AA (8/90) policy but do not reflect the previous rate increase of 40%. So that rates may be approved, please update the attachment by removing the references to First Penn-Pacific Life Insurance Company and Security Connecticut Life Insurance and adjust the rate by 40% to reflect the current rates. That attachment should be in Supporting Documentation. The company must then apply the 60% proposed rate increase to those rates and attach that information to the Rate/Rule Schedule for review and approval. We would need similar rate attachments for current rates and proposed rates for the Home and Community Care Rider HL-2525AA (8/90), the Guaranteed Insurability Rider HL-2550AA (8/90) and the Long Term Care Policy HL-2950VA (7/92).

Objection 6

- Contingent Benefit at Lapse, CBL (Form)

Comments: Thank you for the changes made in the Contingent Benefit Upon Lapse endorsement. So that it is clear a table is attached to the second page of the document, after the wording "Substantial Premium Increase" at the end of the first sentence under "CONTINGENT BENEFIT AT LAPSE" please add "as shown on page 2" or words of similar import.

The percent increases over initial premium are incorrect for ages 54 and under and should be 100% pursuant to the revised 14VAC5-200-185 D 3.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

As stated in our previous objection 5, the rider must be consistent with the requirements as set forth in 14 VAC5-200-185 D 7 and the company indicated this had been addressed. This regulation states that if a policy was issued at least 20 years ago from the date of the rate increase, the value of 0% should be used in place of all values in the tables subsections 3 or 4 of this subsection. For compliance purposes, since the majority of these policies should be at least 20 years or older (policies were last issued in 1996), please include this information in the form.

As noted in our earlier objections, there is a concern that the insured should have a choice to exercise the Contingent Benefit At Lapse Benefit or the Return of Premium benefits at the time of a rate increase. As a result, that information should either be removed or restated in the provision.

Objection 7

- Response Letter to objection dated 5-24-16 (Supporting Document)

Comments: In your response letter dated April 28, 2016, the company stated it was open to providing two consecutive 30% rate increases upon approval to accommodate policyholders' preferences. The proposed policyholder letter does not offer such an option and would need to be revised accordingly. Rates would also have to be provided based on the two implementation periods and approved. Would the rates be simple increases or compounded increases? Please clarify and attach revised letters, rate schedules and revised Actuarial Memorandum.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	05/24/2016
Submitted Date	05/24/2016
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Thank you for your recent reply to our request for additional information. Before further consideration may be given, this new information presents the following concerns and /or questions:

Objection 1

- Certification of Compliance (Supporting Document)
- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Through an oversight on our part, we note the Certification of Compliance does not include the full and proper name of the insurer in accordance with 14VC5-100-40 3. Please revise accordingly. Please note the legal name in Virginia is "The Lincoln National Life Insurance Company."

Objection 2

- Contingent Benefit at Lapse, CBL (Form)

Comments: Please provide us with the certification of readability as required by 14 VAC5-110-60.

Objection 3

- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Please advise the text size appearing in the forms. Please be aware that 14 VAC 5-100-50 5 requires that the text size appearing in all individual accident and sickness forms must be at least 10 point.

Objection 4

- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: The paid-up coverage should be referred to as a contingent benefit upon lapse for consistency with 14 VAC 5-200-185 D.

Objection 5

- Contingent Benefit at Lapse, CBL (Form)

Comments: 1) The full and proper corporate name, The Lincoln National Life Insurance Company, and address must be presented prominently pursuant to 14 VAC 5-100-50 2.

2) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be

resolved by the deletion of the phrase and previous paid claim amounts."

3) The notification period of a premium increase may be no less than 75 days pursuant to 14 VAC 5-200-185 D 3.

4) For consistency with 14 VAC 5-200-185 D 3, the table should be captioned as Triggers for a Substantial Premium Increase.

5) The rider must be consistent with the requirements set forth in 14 VAC 5-200-185 D 7.

6) Please explain the language that states "If you die before using all benefits available under your reduced policy benefit limit, there will not be a refund of any benefits." Would a refund have been available if the policy remained in a premium paying status?

Objection 6

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: 1) Please add in front of the name Lincoln National Life Insurance company the word "The". This is part of the full and proper corporate name of the insurer as licensed in Virginia and should be reflected as such in compliance with 14VAC5-100-50 2. This would apply wherever the name may appear.

2) Please bold or highlight the disclosure that benefits may not be of equal value in the PL-VA16 policyholder letter.

3) The letter only provides two options: Reduce the policy benefit limit and home daily benefit maximum or choose a paid-up coverage. There are other options, however, available to the insured such as changing the elimination period or removing riders. Why are these not included in the letter? Please include a statement that should there be future rate increases, similar options will be available at that time.

4) How is the company in compliance with 14VAC5-200-183 A 3 which provides that unless there is language to the contrary in the policy, in the event a reduction in coverage involves the reduction or elimination of the inflation protection provision, the insurer shall allow the policyholder to continue the benefit amount in effect at the time of the reduction. . If inflation riders are available, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

5) Please explain how the Return of Premium is applicable at the time of a rate increase. Please attach a copy of this benefit for review.

6) Were any nonforfeiture riders available at the time the policies were issued? If so, the letter should explain how that benefit may be exercised.

7) Please include in the letter a statement advising the insured of his right to a revised premium rate or rate schedule for compliance with 14VAC5-200-75 A 4 b.

8) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be resolved by the deletion of the phrase and paid claims and add language stating that in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

2) The form contains variable fields. As such, please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Objection 7

Comments: In regards to how the policy is updated, the company has provided a rider in regards to the Contingent Benefit Upon Lapse option; however, how the policy is updated for any other benefits changes was not explained. Please advise.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

Comments: 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. The description of the morbidity assumptions is not sufficient. Please provide the Minnesota Milliman report that supports the assumptions used, and addresses the credibility and historical experience, as well as the era of the Guidelines used. Please also comment on the relationship of these assumptions vs. those used in the companys 2015 asset adequacy assumptions.

Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify if any improvement assumptions are applied to the Annuity 2000 mortality table. If no improvement (to the projection start or other date) was included, please justify this assumption.

Objection 10

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide demonstration of the sufficiency (or insufficiency) of the reported claim reserves. Please also include a discussion of how the incurred claims in the loss ratio exhibits are adjusted to remove any margins in the claim reserves.

Objection 11

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Memorandum item #18 discusses trend assumptions, indicating a 5% benefit increase is assumed for plans with compound inflation protection. Item #2 Benefits indicates LTC1 has a 5% compounded increase option to the later of duration 10 or attained age 85. LTC2 appears to have both an unlimited 5% compounded increase option and a simple 5% increase option. There also appears to be a GIO optional rider. Please clarify the assumptions used for these benefit types. Please also provide justification for assuming the full 5% increase vs. applying a portion of maximum increased benefit in the case where benefit increases may result in higher limits than typical Virginia facility charges.

Objection 12

- L&H Actuarial Memorandum (Supporting Document)

Comments: 14VAC5-200-185.D requires the provision of a contingent benefit upon lapse for all policies if the requested rate increase is approved. Please provide the assumptions with respect to the election of contingent benefit upon lapse, if any, in the projections in Exhibit B.

Objection 13

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a high-level summary estimate of the maximum benefits exposure on in force Virginia policyholders. For example the sum of the current monthly benefit x maximum benefit period. Please indicate any simplifications applied for the length of lifetime benefit periods or other assumptions in this approximation.

Objection 14

- L&H Actuarial Memorandum (Supporting Document)

Comments: It was noted that the Nationwide premium for LTC1 and LTC 2 are at similar levels, although the LTC1 form had much lower initial rates. Please clarify if Exhibit E reflects rate increases on both forms combined or only 1 form.

Objection 15

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit A and Exhibit A-VA include columns listed as Expected Incurred Claims and Expected Loss Ratio. Please provide a description, or the support, explaining how these figures were developed, including their relationship to the originally filed loss ratios in Exhibit G, and the Expected Loss Ratio and Expected Incurred Claims included in the companion Exhibit A- Proposed Rate. Please also address the drop in the Expected Loss Ratio between 2014 and 2015. This trend is unexpected as no rate increase is included in these Exhibits.

Objection 16

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit A includes a columns listed as A/E claim ratio without rate increase. It appears to be the ratio of loss ratios, not A/E of incurred claims. Please explain the purpose of this column.

Objection 17

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit A- Proposed Rate is indicated to reflect the proposed rate since inception. A review of the first column Proposed Earned Premium, indicates errors in the premium demonstrated in calendar years 2004 and later in that it does not reflect the 40% prior-approved increase. Also, the projected Incurred Claims in this exhibit are materially less than those in the preceding exhibit, and the Expected Incurred Claims are less than the similar column in the preceding exhibit where the only difference between these two exhibits should be the premiums and resulting loss ratios. Please review and revise the exhibit(s) as needed.

Objection 18

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum Section 17 indicates that the loss ratio calculation does not include the Active Life reserves. This is inconsistent with 14VAC5-200-150.B.11. Please describe the valuation basis of the Active Life reserves for these policies. Please indicate the amount of reported Active Life reserves as of the projection date in the analyses.

Objection 19

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum Section 17 indicates the anticipated loss ratio was determined using an interest rate of 4.5%. This is lower than the maximum valuation interest rate for most of the years the policies were issued (1991-1996). Please revise the interest rate in all exhibits to reflect the weighted average maximum valuation interest rate.

Objection 20

- L&H Actuarial Memorandum (Supporting Document)

Comments:) Exhibit G includes a table of originally filed loss ratios for both forms, and reflection of interest at 3.25%. Per 14VAC5-200-150.B, please provide a recalculated original pricing lifetime loss ratio using the appropriate interest rate calculated in the request above.

Objection 21

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please recalculate the anticipated lifetime loss ratios (item #20 of the memorandum). The Active Life reserves should be included in the determination of the Future Loss ratio as a reduction to the PV of future incurred claims.

Objection 22

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please recalculate the minimum required loss ratio to clearly indicate the anticipated lifetime ratio that reflects the greater of 60% or the initial loss ratio (restated using the valuation interest rate) applied to the initial premium scale and 80% applied to any premium rate increase, including the increase approved in 2004.

Objection 23

- L&H Actuarial Memorandum (Supporting Document)

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Comments: Please provide the Exhibits in spreadsheet format.

Objection 24

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum, page 1, section 1 still includes incorrect references to policy forms. Please revise to be consistent with Appendix C.

Objection 25

- Certification of Compliance (Supporting Document)
- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide a set of rate tables that reflect the proposed rates, reflecting both the proposed (60%) and prior approved (40%) increases.

Objection 26

- L&H Actuarial Memorandum (Supporting Document)

Comments: It does not appear our objection one was completely resolved. As stated, the nationwide experience and projections should exclude data from First Penn-Pacific and/or Security Connecticut policies. It does not appear the exhibits have not been revised as requested. We also now ask that the Actuarial Memorandum be revised to exclude any reference to these two companies.

Objection 27

- Withdraw, [] (Rate)

Comments: Thank you for providing rate schedules attached to supporting documentation. To approve rates please revise the Rate/Rule Schedule as follows:

1) List each form number exactly as it was originally approved and separated by a comma under the "Affected Form Number" column.

2) The rate schedule should only reflect The Lincoln National Life Insurance Company on the attachment with the appropriate form number and rate.

3) The rates should be the proposed rates to be approved; not previous rates that need to be adjusted.

4) Providing the rate manual for the LTC2 rates will not satisfy the above requirements. Please attach appropriate rate pages for review and approval.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	12/23/2015
Submitted Date	12/23/2015
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

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

Objection 1

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to your response to objection 2, the Virginia experience does not include any First Penn-Pacific or Security Connecticut policies. The nationwide experience and projections should also exclude data from those two companies. Only experience and projections should include those policies issued by Lincoln National Life Insurance Company for which there are current Virginia policyholders. Please revise all exhibits accordingly so that we can continue our review.

Since this filing applies to individual business only, it is unclear why the Actuarial Memorandum states Exhibit C is included for those policies that were not issued in Virginia but currently reside in Virginia as increases are given on a resident state basis. Virginia rates are only approved by state of issue and not by state of residence as set forth in Section 38.2-316 C of the Code of Virginia.

Objection 2

- L&H Actuarial Memorandum (Supporting Document)

Comments: In response to our objection 6, the Actuarial Memorandum continues to state benefits cannot be certified reasonable in relation to premium. How is the anticipated lifetime loss ratio not deemed reasonable according to the requirements as set for 14VAC5-200-150 B which states benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms?

Objection 3

- VA Exhibits A-G, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Please move the exhibits from the Rate/Rule Schedule to Supporting Documentation. Only the rates subject to review and approval should appear on the Rate/Rule Schedule.

As stated previously, the premium rates should be provided by policy form, not by individual policy number. Please attach an appropriate rate schedule. Please attach the current rates by policy to Supporting Documentation.

The Rate/Rule Schedule lists 4 Series LTC1 form numbers. The Actuarial Memorandum includes Series LTC2 under the Purpose and Scope of the Filing and indicates 64 LTC2 policies in force under item 26 . Please resolve the discrepancy.

Objection 4

- Letter to policyholders (Supporting Document)

Comments: As the policyholder communication must now be "filed" with the state as noted in 14VAC5-200-75 D, please move

the letter to the Form Schedule in SERFF and provide a Certification of Compliance in accordance with 14VAC-100-40 3.

For compliance with 14VAC5-100-50 1, please add a form number to the lower left hand corner of the first page.

For compliance with 14VAC5-100-50 2, the full and proper corporate name of the insurer shall prominently appear on the letter itself. This letter should clearly come from Lincoln National Life Insurance Company as the insuring company. Please remove the language that states "as your insurer" which is not accurate. The letter has not complied with the following requirements as set forth in 14VAC-200-75 D:

1) All applicable information identified in 14VAC5-200-75 A:

- a statement that indicates the percentage of the rate increase
- a statement that the policy may be subject to rate increases in the future
- a statement that in the event of future premium rate increases, similar options to reduce the premium will be available, and benefits changes may occur at any time, not just at the time of a rate increase
- the right to a revised premium rate or rate schedule upon request

2) a clear explanation of options available to the policyholder including:

- an offer to reduce premium benefits consistent with requirements of 14VAC5-200-183
- disclosure that all options may not be of equal value (as a disclosure, this should be bolded, highlighted or stated in some manner that emphasized this information)

3) clear identification of the driving factors of the rate increase

The explanation should be in language that can easily be understood by the insured and clearly explain why changes in morbidity and policy persistency affect the loss ratio and what that means. It is unclear how this affects the rates. Please provide a more specific explanation. Keep in mind LTC is basically an indemnity benefit. For the average consumer who has never filed a claim and continues keep his policy in force by paying premiums, it is difficult to understand why his premium rate goes up when his benefit does not.

4) Please add words "Virginia State Corporation" before the word commission in the next to last paragraph

5) Please confirm there are no partnership policies in force.

6) Please confirm a notice of no less than 75 days will be provided prior to implementation of a rate increase

7) Pursuant to 14VAC5-200-150 C, the company may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series may be approved at one time as part of the current rate increase. Please advise what the company's position is on this matter. If the company wishes to implement a series, the policyholder letter should describe the schedule of increases.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection 5

- Letter to policyholders (Supporting Document)

Comments: Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options that should be provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse.. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Disapproved
Objection Letter Date	09/30/2015
Submitted Date	09/30/2015
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

This is in regards to our phone conversation today. After a more thorough review of the filing, there are more serious concerns that need to be addressed before moving forward with this review as follows:

1) The Actuarial Memorandum states that Lincoln ceded 100% of the risk for its Long Term Care policies to GenRe who then ceded out 50% of the risk to Trustmark. For the purposes of this filing, is this rate increase applicable to 100% of the block of business or just 50% of the risk to Trustmark?

2) The Actuarial Memorandum states that increases are given on a resident state basis. Please be advised Virginia laws typically only apply to insurance contracts issued or issued for delivery in Virginia. Specifically, § 38.2-316 A of the Code of Virginia states that "no policy of accident and sickness insurance shall be delivered or issued for delivery in this Commonwealth unless the rate manual showing rates, rules, and classification of risks applicable thereto has been filed with the Commission" and § 38.2-316 C requires that no premium rate changes may be used on any policy forms issued or delivered in Virginia unless approved by the Commission. The filing will need to be revised accordingly as noted below:

Experience and projections should only include policies issued by Lincoln National Life Insurance Company for which there are current Virginia policyholders. Please remove any experience based on First Penn-Pacific Life Insurance Company and Security Connecticut Life Insurance Company from this filing and resubmit exhibits based on nationwide and Virginia data accordingly for Lincoln National Life Insurance Company only. Please amend the Actuarial Memorandum and note the following in providing the projections:

- A description and justification of each actuarial assumption used.

- An explanation of the reserve basis and justification for the reserve levels provided.

- An exhibit illustrating an actual to expected analysis based on the original assumptions.

- Re-state the nationwide experience using Virginia approved rates.

- 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.

- Sufficient detail or documentation provided so that any projections can be recreated.

- Please provide a copy of the original loss ratio demonstration that was filed when the policy form was first approved.

- Please provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

- 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 with no increases.

3) Our research only reflects the following forms with a 40% rate increase approved on 3/18/04: HL-2500AA (8/90), HL-2525AA (8/90), HL-2550AA (8/90) and HL-2950VA (7/92). Please amend the Rate/Rule Schedule to reflect the affected policy forms exactly as approved. The Actuarial Memorandum should be amended accordingly.

4) According to the Actuarial Memorandum three plans were issued in Virginia: LTC1 and LTC2 which are individual plans and LTG1 which is a group policy. Individual and group plans may not be combined on the same filing in SERFF for a rate increase. As a result, the company needs to amend this filing to only contain information regarding the individual block of business and submit a separate filing for group block of business.

5) The Actuarial Memorandum indicates these policies were issued prior to rate stabilization and are subject to the loss ratio standards set forth in 14VAC5-200-150. Based on the revised 14VAC5-200-150 B, benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms.

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

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Objection Letter

Objection Letter Status	Info has been requested from company
Objection Letter Date	09/24/2015
Submitted Date	09/24/2015
Respond By Date	

Dear Dawn Dyer,

Introduction:

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

Based on a preliminary review of the filing, please address the following concerns before we move forward with this review:

1. Please update the Rate/Rule Schedule to include the "Affected Form Numbers" exactly as they were approved in Virginia, change the rate action to "revised", and update the Rate Action Information to include the SERFF tracking number of the last approved rate filing for each form and include the requested rate increase.
2. A rate schedule for the Virginia forms must include the rates being requested for that forms, not on a per issue basis.
3. All additional exhibits and supportive materials need to be removed from the Rate/Rule Schedule area and filed under "Supporting Documentation".

Due to recent changes in regards to Long Term Care filings, we wish to bring to your attention the following:

The Virginia State Corporation Commission recently adopted revisions to the Rules Governing Long-Term Care Insurance set forth in Chapter 200 of Title 14 of the Virginia Administrative Code. Except as specifically provided in the regulation, the changes are effective September 1, 2015. The Order adopting the revisions to the long term care insurance regulation and all related documents are located on the commission's website at http://www.scc.virginia.gov/DocketSearch#/caseDetails/132748.

As part of the revisions, the Commission revised the requirements for policyholder notifications regarding rate increases. A summary of the new requirements are:

• The notice is required to be filed with the commission at the time the premium rate increase is filed;

• The insurer is required to provide the notice at least 75 days prior to the implementation of the premium rate schedule increase;

• The notice is required to include at least the following information:

1. All applicable information identified in 14VAC5-200-75 A;
2. A clear explanation of options available to the policyholder as alternatives to paying the increased premium amount, including:
a. An offer to reduce policy benefits provided by the current coverage consistent with the requirements of 14VAC5-200-183;
b. A disclosure stating that all options available to the policyholder may not be of equal value;
c. In the case of a partnership policy, a disclosure that some benefit reduction options may result in a loss in partnership status that may reduce policyholder protections; and
d. Contact information that will allow the policyholder to contact the insurer for additional options available;
3. A clear identification of the driving factors of the premium rate increase; and
4. A statement substantially similar to the following:
The rate increase request was reviewed by the Virginia 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.

The company will need to submit for review policyholder notification letters in compliance with the requirements of 14VAC5-200-75,

as revised. Because the letters must be "filed", please attach the letters to the Form Schedule in SERFF in compliance with the requirements of Chapter 100 of Title 14 of the Virginia Administrative Code including a Certification of Compliance. Such letters will require a form number.

Conclusion:

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

Thank you for your courtesy and consideration in this matter.

Sincerely,
Toni Janoski

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/21/2017
Submitted Date	07/21/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the revised LTC policy schedule, statement of variability, and John Doe versions of the policy schedule with and without the nursing home daily benefit.

Related Objection 1

Applies To:

- *LTC Policy Schedule, SP-VA16 (Form)*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: I apologize but our concerns regarding the Statement of Variability (SOV) for the Policy Schedule remains unresolved. Please add a title to the top of page one of the SOV that indicates this is for the Policy Schedule Form SP-VA16.

The SOV should must provide an explanation for every item that is bracketed on the form. Because everything is bracketed, it becomes confusing. According to the SOV only certain items will always appear if the Nursing Home benefit is selected. We did not intend for company to repeat certain language and we again apologize if our objection is not clear. To clarify when information will appear on the SOV, we suggest the following or language of similar import, Comments/questions have been included below each section.

1) [Nursing Home Daily Benefit
Nursing Home Maximum Daily Benefit
Nursing Home Deductible Period:
Policy Benefit Limit] - appear if nursing benefit is chosen

Will the Policy Benefit limit appear if the coverage is not the nursing home benefit? If so, this should be a separated from the bracketed information for nursing home daily benefit as noted above. If this always appear, the Policy Benefit Limit language should not be bracketed and no explanation is needed on the SOV.

2) [CC-DB-AMT Maximum] - applicable Maximum Daily Limit

Currently there is one beginning bracket and two ending brackets. It is unclear why the first ending bracket is needed and should be removed. Please resolve wherever this appears. Also, the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

3) [ELIM-Period Days] - Elimination period in days

Remove first ending bracket. Also, the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

4.) [(Policy limit for all benefits combined including rider limits)]

The SOV states this provides additional information regarding policy benefit limit when insured purchases a rider. Are you saying the information in parenthesis will appear if a rider is included and the Policy Benefit Limit has been adjusted accordingly?

5) [MAX-BEN-PERIOD2 Days] - maximum benefit period in days provided in policy

Remove first ending bracket. the explanation for this bracketed information would be same throughout the Policy Schedule and does not need to be repeated.

6) Benefit Increase Option - through age 85
Do you have this option? [Yes/No]

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Will this question always appear? If so, the brackets should only be surrounding the answer and the answer is based if the option is applicable or not. Therefore, the first beginning bracket should be removed and only the answer bracketed.

7) There are no issues with Confined Care Daily Limit as of Effective Date.

8) [$[CC-DB-AMT] & [$[HHC-DB-AMT]

Again there are two beginning brackets and one ending bracket. Remove the second beginning bracket following the dollar sign. The explanations in the SOV for these two items are sufficient and do not need to be repeated.

The explanations on pages 3 and 4 of the SOV are sufficient; however, again, wherever a bracketed item contains three brackets, a bracket should be removed.

9) The premium for the Guaranteed Insurability Rider is provided. Where does the premium for the Home & Community Care Benefit Rider appear on the Schedule? Is there a separate premium for the Benefit Increase Option - through 85? 14 VAC 5-140-80 A 3 provides that where a separate additional premium is charged for benefits provided in connection with riders or endorsements, such premium charge shall be set forth in the policy.

Please provide us John Doe version of a policy schedule that includes the nursing home daily benefit and another that does not.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA - SOV-VA16.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA - SOV-VA16.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA - SOV-VA16.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA - SOV-VA16.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

Satisfied - Item:	Policy Schedule - John Doe Versions
Comments:	
Attachment(s):	JOHN DOE SCHEDULE WITHOUT RIDERS.pdf JOHN DOE SCHEDULE WITH RIDERS.pdf

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	LTC Policy Schedule	SP-VA16	SCH	Initial			LTC Policy Schedule.pdf	Date Submitted: 07/21/2017 By: Dalila Dominguez-Zarinana
Previous Version								
1	*LTC Policy Schedule*	*SP-VA16*	*SCH*	*Initial*			*LTC Policy Schedule.pdf*	*Date Submitted: 07/17/2017 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*LTC Policy Schedule*	*SP-VA16*	*SCH*	*Initial*			*LTC Policy Schedule.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your time. We look forward to hearing from you.

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	07/03/2017
Submitted Date	07/17/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see final version of the Rate Request Summary.

Related Objection 1

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for the revision to the Rate Request Summary as requested. Unfortunately, page one include is a red lined version. Please attach a final version to Supporting Documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see revised LTC Rate Request summary.
Attachment(s):	VA LTC-Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	*Please see revised LTC Rate Request summary.*
Attachment(s):	*VA LTC-Rate Request Summary.pdf*
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA LTC-Rate Request Summary.pdf*

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Response 2

Comments:

The Rate Action Information has been updated.

Related Objection 2

Applies To:

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Although the Company indicated the Rate Action Information column had been updated as requested in our previous objection 3, the information is missing. Please amend.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: 7/21580 Percent Rate Change Request: 60	LTC1 Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,	07/17/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*LTC1 Rates Original and Current.pdf, LTC1 Rates Proposed.pdf, LTC-2 730 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Original and Current.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Original and Current.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates*	*06/29/2017 By: Dalila Dominguez-Zarinana*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139	

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes

					Original and Current.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Original and Current.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,	
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC1 Rates.pdf, LTC-2 730 BP Rates.pdf, LTC-2 1095 BP Rates.pdf, LTC-2 1460 BP Rates.pdf, LTC-2 1825 BP Rates.pdf, LTC-2 2190 BP Rates.pdf, LTC-2 Lifetime BP Rates.pdf,	03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC2 Rates pt1.zip, LTC1 Rates.pdf, LTC2 Rates pt2.zip,	02/07/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	New		All Rates 9-21-16.xlsx,	10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request: 60	VA Exhibits A-G.pdf,	09/06/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	Withdraw	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	New		VA Exhibits D 5-24-16.pdf,	06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version						

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes						
1	Withdraw		Revised	Previous State Filing Number: Percent Rate Change Request:		05/02/2016 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	VA Exhibits A-G Individual.pdf,	12/21/2015 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-E		New		VA Exhibits A-E.pdf,	09/24/2015 By: Dawn Dyer

Response 3

Comments:

Thank you for clarifying. The current rates have been moved and are now located under the Supporting Documentation tab. The proposed rates are under the Rate/Rule Schedule.

Related Objection 3

Applies To:

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for separating the current rates from the proposed rates as requested. I apologize if our objection was unclear. Please move the current rate documents to Supporting Documentation so that only the proposed rates are attached to the Rate/Rule Schedule for review and approval.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: 7/21580 Percent Rate Change Request: 60	LTC1 Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,	07/17/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*LTC1 Rates Original and Current.pdf, LTC1 Rates Proposed.pdf, LTC-2 730 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Original and Current.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Original and Current.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates*	*06/29/2017 By: Dalila Dominguez-Zarinana*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139	

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes

					Original and Current.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Original and Current.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,	
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC1 Rates.pdf, LTC-2 730 BP Rates.pdf, LTC-2 1095 BP Rates.pdf, LTC-2 1460 BP Rates.pdf, LTC-2 1825 BP Rates.pdf, LTC-2 2190 BP Rates.pdf, LTC-2 Lifetime BP Rates.pdf,	03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC2 Rates pt1.zip, LTC1 Rates.pdf, LTC2 Rates pt2.zip,	02/07/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	New		All Rates 9-21-16.xlsx,	10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request: 60	VA Exhibits A-G.pdf,	09/06/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	Withdraw	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	New		VA Exhibits D 5-24-16.pdf,	06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version						

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes						
1	Withdraw		Revised	Previous State Filing Number: Percent Rate Change Request:		05/02/2016 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	VA Exhibits A-G Individual.pdf,	12/21/2015 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-E		New		VA Exhibits A-E.pdf,	09/24/2015 By: Dawn Dyer

Response 4

Comments:

We have made changes to both the Policy Schedule and the Statement of Variability. A form number has been added to the Statement of Variability. The variables, descriptions, and examples have been revised. Thank you so much for clarifying all your concerns.

Related Objection 4

Applies To:

- *LTC Policy Schedule, SP-VA16 (Form)*
- *Statement of Variability (Supporting Document)*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: Thank you for the changes made in the Statement of Variability for the Revised Policy Schedule. There are a few items that still need to be addressed that we should have previously identified:

1) Please add the form number to the statement of variability (SOV) so that it is clear the form to which this applies.

2) There is bracketed information for which no explanation is given. For example, the following is bracketed:

[Nursing Home Daily Benefit]
[Nursing Home Maximum Daily Benefit]
[Nursing Home Deductible Period:]
[Policy Benefit Limit]
[Policy limit for all benefits combined, including rider limits)]

For our purposes, the SOV should indicate when the above information will or will not appear. For example the SOV explanation should state "If the nursing home benefit is chosen, the following information will appear on the Policy Schedule: nursing home daily limit, maximum daily limit, deductible period and policy benefit limit. The last item, however, has no corresponding bracketed data to represent a dollar value. If this line appears in the schedule, what will appear as that? Will both the policy benefit limit and policy limit for all benefits combined always appear or will only one or the other appear? Please provide that information on the SOV. Similar information should also be provided for the Confined Care Limit benefit, the Home & Community Care Benefit Rider, and Guaranteed Insurability Rider to explain when and what will appear if selected by the insured. If there are any ranges (minimum or maximum dollar or day limits) attached to these benefits must be included in the SOV.

Please add to the SOV when the "Benefit Increase Option - through age 85" will appear on the Schedule. Since there is a yes or no answer, would this benefit not always appear? If so, it should not be bracketed on the Schedule of Benefits.

The bracketed [Optional-Wording] remains unclear. The SOV states this will be used when the Nursing Home Only benefit is selected as a free form field that will allow optional working to be inserted in the schedule of the policy. According to your response to this question, the company stated the Optional Wording is used for policies with the Guaranteed Insurability Rider. Please clarify this again. If the only wording that would be inserted would be "Guaranteed Insurability Rider" it's unclear why this rider is bracketed at the end of the Schedule of Benefits. Please provide an example of a schedule which uses the optional wording and a schedule that does not. Or is the Company meaning all the wording prior to this bracketed information will appear and all the wording after [optional wording] will only appear if the benefit is applicable to a particular policyholder. If that is the case, remove the [Optional Wording] since all the benefits are already bracketed indicating such information will only appear on that basis.

Feel free to contact me at 804-371-9390 if you have questions or feel it is easier to talk through this so the objection may be resolved satisfactorily.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA - SOV-VA16.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	LTC Policy Schedule	SP-VA16	SCH	Initial			LTC Policy Schedule.pdf	Date Submitted: 07/17/2017 By: Dalila Dominguez-Zarinana
Previous Version								
1	*LTC Policy Schedule*	*SP-VA16*	*SCH*	*Initial*			*LTC Policy Schedule.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Conclusion:

Thank you for your time. We look forward to hearing from you.

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/29/2017
Submitted Date	06/29/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter for your objection letters dated 4/24/17 and 4/25/17 as well as revised documents.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 4-24-17 and 4-25-17
Comments:	
Attachment(s):	Response to VA.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 4-24-17 and 4-25-17
Comments:	
Attachment(s):	Response to VA.pdf

Satisfied - Item:	Policyholder Letter Variability Statement
Comments:	
Attachment(s):	Policyholder Letter Variability Statement.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 4-24-17 and 4-25-17
Comments:	
Attachment(s):	Response to VA.pdf

Satisfied - Item:	Policyholder Letter Variability Statement
Comments:	
Attachment(s):	Policyholder Letter Variability Statement.pdf

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see revised LTC Rate Request summary.
Attachment(s):	VA LTC-Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA LTC-Rate Request Summary.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 4-24-17 and 4-25-17
Comments:	
Attachment(s):	Response to VA.pdf

Satisfied - Item:	Policyholder Letter Variability Statement
Comments:	
Attachment(s):	Policyholder Letter Variability Statement.pdf

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see revised LTC Rate Request summary.
Attachment(s):	VA LTC-Rate Request Summary.pdf
Previous Version	
Satisfied - Item:	*Long Term Care Insurance Rate Request Summary*
Comments:	
Attachment(s):	*VA LTC-Rate Request Summary.pdf*

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability VA.pdf*
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC1 Rates Original and Current.pdf, LTC1 Rates Proposed.pdf, LTC-2 730 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Original and Current.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Original and Current.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Original and Current.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates Original and Current.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Original and Current.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,	06/29/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*LTC1 Rates.pdf, LTC-2 730 BP Rates.pdf, LTC-2 1095 BP Rates.pdf, LTC-2 1460 BP Rates.pdf, LTC-2*	*03/14/2017 By: Dalila Dominguez-Zarinana*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139	

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes

					1825 BP Rates.pdf, LTC-2 2190 BP Rates.pdf, LTC-2 Lifetime BP Rates.pdf,	
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC2 Rates pt1.zip, LTC1 Rates.pdf, LTC2 Rates pt2.zip,	02/07/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	New		All Rates 9-21-16.xlsx,	10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request: 60	VA Exhibits A-G.pdf,	09/06/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	Withdraw	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	New		VA Exhibits D 5-24-16.pdf,	06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	Withdraw		Revised	Previous State Filing Number: Percent Rate Change Request:		05/02/2016 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	VA Exhibits A-G Individual.pdf,	12/21/2015 By: Dawn Dyer
Previous Version						
1	VA Exhibits A-E		New		VA Exhibits A-E.pdf,	09/24/2015 By: Dawn Dyer

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Conclusion:

We look forward to hearing from you.

Thank you!

Sincerely,

Dalila Dominguez-Zarinana

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/29/2017
Submitted Date	06/29/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter and revised documents under the objection dated 4/25/17.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	03/14/2017
Submitted Date	03/14/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

See attached rates broken down into seven PDF files.

Related Objection 1

Applies To:

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for attaching pdf files to the Rate/Rule Schedule as requested. We cannot, however accept zip files. If necessary, please split the files so that rates may be reviewed and approved.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC1 Rates.pdf, LTC-2 730 BP Rates.pdf, LTC-2 1095 BP Rates.pdf, LTC-2 1460 BP Rates.pdf, LTC-2 1825 BP Rates.pdf, LTC-2 2190 BP Rates.pdf, LTC-2 Lifetime BP Rates.pdf,	03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*LTC2 Rates pt1.zip, LTC1 Rates.pdf, LTC2 Rates pt2.zip,*	*02/07/2017* *By: Dalila Dominguez-Zarinana*
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*New*		*All Rates 9-21-16.xlsx,*	*10/03/2016* *By: Dalila Dominguez-Zarinana*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *60*	*VA Exhibits A-G.pdf,*	*09/06/2016* *By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*New*		*VA Exhibits D 5-24-16.pdf,*	*06/27/2016* *By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*		*Revised*	*Previous State Filing Number:* *Percent Rate Change*		*05/02/2016* *By: Dawn Dyer*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes						
				Request:		
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015 By: Dawn Dyer*

Response 2

Comments:

The Statement of Variability has been moved from the "Form Schedule" tab to the "Supporting Documentation" tab.

Related Objection 2

Applies To:

- Statement of Variability, (Form)

Comments: Please move the Statement of Variability (SOV) from the Form Schedule to Supporting Documentation. Please indicate this SOV is intended for use with the Revised Policy Schedule page.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	Statement of Variability		OTH	Initial				Date Submitted: 03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Statement of Variability*		*OTH*	*Initial*			*Statement of Variability VA.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*

No Rate/Rule Schedule items changed.

Response 3

Comments:

The Statement of Variability has been revised.

Related Objection 3

Applies To:

- Statement of Variability (Supporting Document)

Comments: The Statement of Variability indicates [PCT INCR] is bracketed and variable. This, however, does not appear bracketed in the policyholder letters. Please resolve the discrepancy.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA.pdf
Previous Version	
Satisfied - Item:	*Statement of Variability*
Comments:	
Attachment(s):	*Statement of Variability.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see response letter.

Related Objection 4

Applies To:

- *Response Letter to objection dated 11-18-16 (Supporting Document)*
- *Statement of Variability, (Form)*
- *LTC Policy Schedule, SP-VA16 (Form)*

Comments: According to your response, the Company has indicated no changes have been made to this form since it was originally approved, and therefore it is not necessary to submit the forms again for approval; however, a form was attached to the Form Schedule. It is your intent this form be reviewed for approval, correct?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 3-8-17
Comments:	
Attachment(s):	Reponse to VA.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

Please see our response letter.

Related Objection 5

Applies To:

- Statement of Variability, (Form)
- LTC Policy Schedule, SP-VA16 (Form)

Comments: The Company has attached a revised Schedule Page to the Form Schedule for review and approval. Your response to objection 4 would imply the company does not find this necessary. Please confirm it is the company's intent to use this form going forward to update the policy for any changes in benefits.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 3-8-17
Comments:	
Attachment(s):	Reponse to VA.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see the revised Policyholder letters.

Related Objection 6

Applies To:

- Policyholder Letter w/ WOP , PLWOP-VA16 (Form)
- Policyholder Letter without WOP, PL-VA16 (Form)

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: There is a concern the following sentence may be misleading or misunderstood:

"This Rider offers you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.

If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase or any future premium adjustments that your policy may be subject.

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	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP.pdf	Date Submitted: 03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*VA Policyholder Letter with WOP.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*
2	Policyholder Letter without WOP	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP.pdf	Date Submitted: 03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter without WOP*	*PL-VA16*	*OTH*	*Initial*			*VA Policyholder Letter without WOP.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*

No Rate/Rule Schedule items changed.

Response 7

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments:

Please see the revised letters.

Related Objection 7

Applies To:

- VA Second Letter Draft w/WOP, PLWOP-VA16-2 (Form)
- VA Second Letter Draft without WOP, PL-VA16-2 (Form)

Comments: Please attach final versions of these letters to the Form Schedule. Please explain what enclosed letters is the following sentence referencing:

"The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to."

As stated in our previous objection, this sentence may be misleading or misunderstood. If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase or any future premium adjustments that your policy may be subject.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	VA Second Letter Draft w/WOP	PLWOP-VA16-2	OTH	Initial			VA Second Letter Draft with WOP.pdf	Date Submitted: 03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version								
1	*VA Second Letter Draft w/WOP*	*PLWOP-VA16-2*	*OTH*	*Initial*			*VA Second Letter Draft with WOP.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*
2	VA Second Letter Draft without WOP	PL-VA16-2	OTH	Initial			VA Second Letter Draft without WOP.pdf	Date Submitted: 03/14/2017 By: Dalila Dominguez-Zarinana
Previous Version								
2	*VA Second Letter Draft without WOP*	*PL-VA16-2*	*OTH*	*Initial*			*VA Second Letter Draft without WOP.pdf*	*Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana*

No Rate/Rule Schedule items changed.

Conclusion:

We look forward to hearing from you. Thank you for your time.

Sincerely,

Dalila Dominguez

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	02/07/2017
Submitted Date	02/07/2017

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the attached response letter and we have replaced the excel attachment with a PDF file. Also, the rates have been compressed into three parts due to size limitations when uploading into Serff.

Related Objection 1

Applies To:

- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)

Comments: Thank you for attaching generic rates to the Rate/Rule Schedule as requested. Please replace the EXCEL attachment with a PDF file for approval.

Please change the Rate Action from new to revised.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 11-18-16
Comments:	
Attachment(s):	Reponse to VA 11.18.16.pdf

No Form Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	LTC2 Rates pt1.zip, LTC1 Rates.pdf, LTC2 Rates pt2.zip,	02/07/2017 By: Dalila Dominguez-Zarinana
Previous Version						
1	*LTC1 and LTC2 Rates*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)*	*New*		*All Rates 9-21-16.xlsx,*	*10/03/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request: 60*	*VA Exhibits A-G.pdf,*	*09/06/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*New*		*VA Exhibits D 5-24-16.pdf,*	*06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*		*Revised*	*Previous State Filing Number: Percent Rate Change Request:*		*05/02/2016 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Rate/Rule Schedule Item Changes

By: Dawn Dyer

Response 2

Comments:

All related policyholder letters as well as the LTC Policy Schedule and Variability statement have been moved to the Form Schedule tab as instructed.

Related Objection 2

Applies To:

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*
- *Second Letter regarding Increase (Supporting Document)*

Comments: According to your response to our objection 2, the letters were amended to offer the Contingent Benefit Upon Lapse (CBUL) to those policyholders that have a Return of Premium Rider. It does not appear, however, those letters have attached to the Form Schedule. Please re-submit PL-VA16 and PLWOP16 with those changes.

In reviewing these letters, there is a concern the last sentence of the first paragraph may potentially be confusing for the policyholder. As a suggestion, wording similar to the following may be clearer:

"Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each."

The PL-VA16, Other and PLWOPVA-16 should be moved to the Form Schedule for review. Please add the form numbers to the lower left hand corner and include at Statement of Variability, as appropriate. Please confirm the Company intends to enclose a copy of the first notification letter.

Changed Items:

No Supporting Documents changed.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana
2	Policyholder Letter without WOP	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana
3	VA Second Letter Draft w/WOP	PLWOP-VA16-2	OTH	Initial			VA Second Letter Draft with WOP.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana
4	VA Second Letter Draft without WOP	PL-VA16-2	OTH	Initial			VA Second Letter Draft without WOP.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana
5	Statement of Variability		OTH	Initial			Statement of Variability VA.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana
6	LTC Policy Schedule	SP-VA16	SCH	Initial			LTC Policy Schedule.pdf	Date Submitted: 02/07/2017 By: Dalila Dominguez-Zarinana

No Rate/Rule Schedule items changed.

Response 3

Comments:

This has been appended to the Rate Request summary.

Related Objection 3

Applies To:

- Long Term Care Insurance Rate Request Summary (Supporting Document)

Comments: Thank you for your detailed explanation of the rate increase in response to our objection 3. Please attach this information as a second page to the Long Term Care Insurance Rate Request Summary.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see our response in the attached letter.

Related Objection 4

Comments: Previously the Company indicated a revised schedule page is sent with a letter when benefit changes are made. There is no issue with this process, however, the Company will need to provide evidence the Revised Policy Schedule was approved for use in Virginia. If that is not the case, the form needs to be submitted for approval now. It would need a form number in the left hand corner of the form and a statement of variability.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 11-18-16
Comments:	
Attachment(s):	Reponse to VA 11.18.16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We look forward to hearing from you. Thank you for your time.

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	10/03/2016
Submitted Date	10/03/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see the attached response letter. The Form number, HL-2550AA (8/90) has been removed form the Rate/Rule Schedule and the Actuarial Memo. Rates have been attached to the Rate/Rule Schedule and Exhibits A-G have been moved under the Supporting Documentation.

Related Objection 1

Applies To:

- *VA Exhibits A-G, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)*
- *L&H Actuarial Memorandum (Supporting Document)*

Comments: Thank you for the changes made in the Rate/Rule Schedule; however, our objection is not completely resolved.

We are still unclear in regards to the affected policy form numbers. According to your previous correspondence dated 8/23/2016, there are no policies in force with the Guaranteed Insurability Rider form number HL-2550AA (8/90). As a result, this form number should be removed from the Rate/Rule Schedule and the Actuarial Memorandum.

As stated previously, only generic rates for the plans may be attached for review and approval. We cannot approve rates based on individual policy numbers as noted in Exhibit D. It appears the rates that should be attached to the Rate/Rule Schedule are those rate schedules submitted as Supporting Documentation; however, we have concerns with those attachments. Attachment one is labeled as the rates for policy for HL-2500AA (8/90). It consists of only one page for a benefit level of 1460 days with an elimination period of 1000 days. Is that the only benefit available under this plan? The second attachment is for HL-2950VA (7/92) and consists of 19 pages. Please attach a complete set of rates for each form number to the Rate/Rule Schedule. If the rates are the same for both policy form numbers, then include both form numbers on the rate schedules.

The rates for the rider HL-2525AA(8/90) must be added to the Rate/Rule Schedule. Your 9/2/16 correspondence indicates the rates were added; however, we are unable to locate that attachment.

Please move exhibits A-G to Supporting Documentation. Those exhibits are not subject to review and approval.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 9-21-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 8-26-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 9-21-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 8-26-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Rate Exhibits A-G
Comments:	See revised exhibits.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Attachment(s):	VA Exhibits A-G.pdf
Previous Version	
Satisfied - Item:	*Rate Exhibits A-G*
Comments:	*See revised exhibits in Excel format as requested.*
Attachment(s):	*VA Exhibits A-G Excel.xlsx*
Previous Version	
Satisfied - Item:	*Rate Exhibits A-G*
Comments:	
Attachment(s):	*VA Exhibits A-G Individual.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 9-21-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 8-26-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Rate Exhibits A-G
Comments:	See revised exhibits.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Attachment(s):	VA Exhibits A-G.pdf
Previous Version	
Satisfied - Item:	*Rate Exhibits A-G*
Comments:	*See revised exhibits in Excel format as requested.*
Attachment(s):	*VA Exhibits A-G Excel.xlsx*
Previous Version	
Satisfied - Item:	*Rate Exhibits A-G*
Comments:	
Attachment(s):	*VA Exhibits A-G Individual.pdf*

Satisfied - Item:	Response Letter to objection dated 9-21-16
Comments:	
Attachment(s):	Reponse to VA 9-21-16.pdf

No Form Schedule items changed.

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	New		All Rates 9-21-16.xlsx,	10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:* *60*	*VA Exhibits A-G.pdf,*	*09/06/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*New*		*VA Exhibits D 5-24-16.pdf,*	*06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*		*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*		*05/02/2016 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015 By: Dawn Dyer*

Response 2

Comments:

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

See revised Contingent Benefit at Lapse form and Certification of Readability. I have also attached the second letters with and without Waiver of Premium as requested.

Related Objection 2

Applies To:

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*

Comments: According to your response, the Company has agreed to offer the Contingent Benefit Upon Lapse to policyholders with the Return of Premium rider. As a result, the fifth paragraph of both letters referring to the Return of Premium benefits should be amended accordingly.

In reviewing the letter, it appears the benefit payable under Contingent Benefit Upon Lapse option is incomplete. This should be restated to say the paid up value is based on the premium paid to date but will be "no less than 30 times the daily nursing home benefit at the time of lapse" ; in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

Because this increase will be implemented in two stages, the Company is required to send a notification 75 days prior to the implementation of each rate increase. To accommodate this, a second letter regarding the second increase should be provided or the current letter include sufficient variability for compliance with 14VAC5-200-75 D. We apologize our previous communication regarding this was not clear. Please amend the statement of variability, if appropriate.

The second letter should be clear as to the effective date and premium amount for compliance with 14VAC5-200-75 D1.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 9-21-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability 8-26-16.pdf*
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 9-21-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability 8-26-16.pdf*
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability.pdf*

Satisfied - Item:	Second Letter regarding Increase
Comments:	Please see second letters with and without Waiver of Premium as requested.
Attachment(s):	VA Second Letter Draft with WOP 9-21-16.pdf VA Second Letter Draft without WOP 9-21-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Contingent Benefit at Lapse	CBL	POLA	Initial		45.200	VA CBL Rider 9-21-16.pdf	Date Submitted: 10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.700*	*CBL Rider VA 8-26-16.pdf*	*Date Submitted: 09/06/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*44.700*	*CBL Rider VA 7-1-16.pdf*	*Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.900*	*CBL Rider VA 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 3

Comments:

See Response Letter.

Related Objection 3

Applies To:

- *Long Term Care Insurance Rate Request Summary (Supporting Document)*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: The Rate Request Summary refers to the "Cover Letter" rather than providing a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates. As stated on the form the document is intended to 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. This form will be available on our website for easy access to any consumer; and as such, the narrative should be in consumer friendly language that explains what has driven the rate increase. A cover letter would not satisfy this request. According to the policyholder letter, a rate increase is being driving by insureds keeping their policies in force longer than originally anticipated resulting in higher than expected claim costs and that the rate increase is necessary to ensure adequate funding of all future claim payments. Please be more specific as to what assumptions when the policies were originally priced have changed. It would seem to a consumer the fact that insureds are keeping the policies in force and paying premiums would be beneficial. Please explain why that is not the case.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 9-21-16
Comments:	
Attachment(s):	Reponse to VA 9-21-16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

See revised Contingent Benefit at Lapse Form.

Related Objection 4

Applies To:

- Contingent Benefit at Lapse, CBL (Form)

Comments: Please explain the first sentence of the form which states "The following provision in this Rider is added to Your Policy effective as of the endorsement date on the Rider." What rider is this referring as there is no date on this rider form.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	Contingent Benefit at Lapse	CBL	POLA	Initial		45.200	VA CBL Rider 9-21-16.pdf	Date Submitted: 10/03/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.700*	*CBL Rider VA 8-26-16.pdf*	*Date Submitted: 09/06/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*44.700*	*CBL Rider VA 7-1-16.pdf*	*Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.900*	*CBL Rider VA 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Conclusion:

We look forward to hearing from you. Thank you for your time.

Dalila Dominguez

Sincerely,

Dalila Dominguez-Zarinana

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/06/2016
Submitted Date	09/06/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter addressing your objections and revised documents under the 8-26-16 response.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	09/06/2016
Submitted Date	09/06/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter to your objections dated 8/26/16 and 8/29/16 as well as revised documents.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates 8-26-16.pdf LTC2 Rates 8-26-16.pdf
Previous Version	
Satisfied - Item:	*Rate Schedules*
Comments:	*Please see revised Rate Schedules.*
Attachment(s):	*LTC1 Rates.xlsx* *LTC2 Rates.xlsx*
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates 8-26-16.pdf LTC2 Rates 8-26-16.pdf
Previous Version	
Satisfied - Item:	*Rate Schedules*
Comments:	*Please see revised Rate Schedules.*
Attachment(s):	*LTC1 Rates.xlsx* *LTC2 Rates.xlsx*
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

Satisfied - Item:	Response Letter to objections dated 8-26-16 and 8-29-16
Comments:	
Attachment(s):	Reponse to VA 8-26-16 and 8-29-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates 8-26-16.pdf LTC2 Rates 8-26-16.pdf
Previous Version	
Satisfied - Item:	*Rate Schedules*
Comments:	*Please see revised Rate Schedules.*
Attachment(s):	*LTC1 Rates.xlsx* *LTC2 Rates.xlsx*
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

Satisfied - Item:	Response Letter to objections dated 8-26-16 and 8-29-16
Comments:	
Attachment(s):	Reponse to VA 8-26-16 and 8-29-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 8-26-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates 8-26-16.pdf LTC2 Rates 8-26-16.pdf
Previous Version	
Satisfied - Item:	*Rate Schedules*
Comments:	*Please see revised Rate Schedules.*
Attachment(s):	*LTC1 Rates.xlsx* *LTC2 Rates.xlsx*
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

Satisfied - Item:	Response Letter to objections dated 8-26-16 and 8-29-16
Comments:	
Attachment(s):	Reponse to VA 8-26-16 and 8-29-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 8-26-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 8-26-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability 7-1-16.pdf*
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability.pdf*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	Contingent Benefit at Lapse	CBL	POLA	Initial		43.700	CBL Rider VA 8-26-16.pdf	Date Submitted: 09/06/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*44.700*	*CBL Rider VA 7-1-16.pdf*	*Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.900*	*CBL Rider VA 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request: 60	VA Exhibits A-G.pdf,	09/06/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	*Withdraw*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*New*		*VA Exhibits D 5-24-16.pdf,*	*06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version						
1	*Withdraw*		*Revised*	*Previous State Filing Number: Percent Rate Change Request:*		*05/02/2016 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number: Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015 By: Dawn Dyer*

Conclusion:

Thank you for your time. We look forward to hearing from you.

Dalila Dominguez

Sincerely,

Dalila Dominguez-Zarinana

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/24/2016
Submitted Date	08/25/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter addressing your objections dated 7-13-16 and revised documents under the 7-1-16 response.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

We look forward to hearing from you.
Thank you for your time.
Dalila Dominguez
Sincerely,
Dalila Dominguez-Zarinana

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	08/24/2016
Submitted Date	08/25/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see our response letter addressing your objections dated 7-1-16 and revised Policyholder letters.

Related Objection 1

Applies To:

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*

Comments: Thank you for providing additional information regarding the Return of Premium Rider (ROP). This new information has presented the following concerns and/or questions:

1) If the insured's policy contains this rider, the letter indicates the insured will not be offered the option of changing any of the policy benefits such as reducing the benefit period or amount, extension of the Elimination Period or elimination of riders to offset or reduce the rate increase. Please explain specifically why the company feels such options may not be offered. The rider itself states the insured may receive a partial return of premium upon decreasing the benefit limit and daily benefit. And since this is an optional benefit, the insured could remove this rider if the insured so desired, correct?

2) The letter also indicates the insured would not have the option for the Contingent Benefit Upon Lapse (CBUL) if the policy contains the ROP. Based on the criteria in the ROP, it would appear that most policyholders would potentially qualify for 100% return of premium if the insured cancels the policy. Should the insured not have the option, however, to choose between exercising that option thereby terminating the policy or receiving a paid up policy under the CBUL? Please provide some examples of how the ROP benefit is calculated. 14VAC5-200-150 D states as a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Response 2

Comments:

Please see our response letter addressing Objection 2 and revised policyholder letters.

Related Objection 2

Applies To:

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*

Comments: For compliance with 14VAC5-200-75 D 1, please amend the letter to indicate that in the event of any future rate increase, similar options will be available at that time as set forth in 14VAC5-200-75 A 2.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see attached Statement of Variability under the Supporting Documentation.

Related Objection 3

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Applies To:

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Thank you for providing a statement of variability for the policyholder letters. Please attach this information as a separate document in Supporting Documentation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see our response letter addressing Objection 4 and revised documents.

Related Objection 4

Applies To:

- Response Letter to objection dated 5-24-16 (Supporting Document)

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: It appears our previous objection regarding how the policy is updated was not clear. If the insured removes riders or changes any of the benefits, how is the policy itself updated to reflect such changes?

If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse and Return of Premium benefit. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policy Schedule letters to Policyholders
Comments:	Enclosed are two examples of letters - one is for paid-up coverage and one for reduced benefits.
Attachment(s):	Nursing Home and Home and Community Care - Schedule.pdf Nursing Home Only - Paid-up Schedule.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policy Schedule letters to Policyholders
Comments:	Enclosed are two examples of letters - one is for paid-up coverage and one for reduced benefits.
Attachment(s):	Nursing Home and Home and Community Care - Schedule.pdf Nursing Home Only - Paid-up Schedule.pdf

Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policy Schedule letters to Policyholders
Comments:	Enclosed are two examples of letters - one is for paid-up coverage and one for reduced benefits.
Attachment(s):	Nursing Home and Home and Community Care - Schedule.pdf Nursing Home Only - Paid-up Schedule.pdf

Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 7-1-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Revised Policy Schedule letters to Policyholders
Comments:	Enclosed are two examples of letters - one is for paid-up coverage and one for reduced benefits.
Attachment(s):	Nursing Home and Home and Community Care - Schedule.pdf Nursing Home Only - Paid-up Schedule.pdf

Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 7-1-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Readability*
Comments:	*Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.*
Attachment(s):	*Certification of Readability.pdf*

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability.pdf

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
3	Contingent Benefit at Lapse	CBL	POLA	Initial		44.700	CBL Rider VA 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
3	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.900*	*CBL Rider VA 5-24-16.pdf*	*Date Submitted: 06/27/2016*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
								By: Dalila Dominguez-Zarinana
Previous Version								
3	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 5

Comments:

Changes have been made to the document name under the Rate/Rule Schedule tab. The "Rate Action" and "Rate Action Information" has also been revised. Please see our response letter addressing Objection 5 and attached Rate Schedules.

Related Objection 5

Applies To:

- *Withdraw, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Thank you for the changes made to the Rate/Rule Schedule. Item one now lists the document name as "withdraw". Using this term as the document name may be confusing and misleading. Please revise the document name accordingly.

Since there has been a previous rate increase, please change the "Rate Action" to "revised." The "Rate Action Information" should list the Percent Rate Change as 60%. Because the prior rate increase was on paper, the Previous State Filing Number may be left blank.

The rate attachment appears to provide proposed rates based on individual policy numbers; however, rates cannot be approved in this manner as previously stated. To approve the rates, the proposed premium rates for each generic policy form should be provided.

Although the original rate tables are attached in Supporting Documentation, the information is not current. The LTC1 rates attachment provides the rates for the HL-2500AA (8/90) policy but do not reflect the previous rate increase of 40%. So that rates may be approved, please update the attachment by removing the references to First Penn-Pacific Life Insurance Company and Security Connecticut Life Insurance and adjust the rate by 40% to reflect the current rates. That attachment should be in Supporting Documentation. The company must then apply the 60% proposed rate increase to those rates and attach that information to the Rate/Rule Schedule for review and approval. We would need similar rate attachments for current rates and proposed rates for the Home and Community Care Rider HL-2525AA (8/90), the Guaranteed Insurability Rider HL-2550AA (8/90) and the Long Term Care Policy HL-2950VA (7/92).

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates.xlsx LTC2 Rates.xlsx
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see our response letter addressing Objection 6 and revised Contingent Benefit at Lapse form.

Related Objection 6

Applies To:

- *Contingent Benefit at Lapse, CBL (Form)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Thank you for the changes made in the Contingent Benefit Upon Lapse endorsement. So that it is clear a table is attached to the second page of the document, after the wording "Substantial Premium Increase" at the end of the first sentence under "CONTINGENT BENEFIT AT LAPSE" please add "as shown on page 2" or words of similar import.

The percent increases over initial premium are incorrect for ages 54 and under and should be 100% pursuant to the revised 14VAC5-200-185 D 3.

As stated in our previous objection 5, the rider must be consistent with the requirements as set forth in 14 VAC5-200-185 D 7 and the company indicated this had been addressed. This regulation states that if a policy was issued at least 20 years ago from the date of the rate increase, the value of 0% should be used in place of all values in the tables subsections 3 or 4 of this subsection. For compliance purposes, since the majority of these policies should be at least 20 years or older (policies were last issued in 1996), please include this information in the form.

As noted in our earlier objections, there is a concern that the insured should have a choice to exercise the Contingent Benefit At Lapse Benefit or the Return of Premium benefits at the time of a rate increase. As a result, that information should either be removed or restated in the provision.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
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	Contingent Benefit at Lapse	CBL	POLA	Initial		44.700	CBL Rider VA 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*		*43.900*	*CBL Rider VA 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please see our response letter addressing Objection 7 and revised letters, rate schedules, and Actuarial Memorandum..

Related Objection 7

Applies To:

- Response Letter to objection dated 5-24-16 (Supporting Document)

Comments: In your response letter dated April 28, 2016, the company stated it was open to providing two consecutive 30% rate increases upon approval to accommodate policyholders' preferences. The proposed policyholder letter does not offer such an option and would need to be revised accordingly. Rates would also have to be provided based on the two implementation periods and approved. Would the rates be simple increases or compounded increases? Please clarify and attach revised letters, rate schedules and revised Actuarial Memorandum.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 7-1-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 7-1-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	*Please see revised Actuarial Memorandum.*
Attachment(s):	*VA Actuarial Memorandum 5-24-16.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates.xlsx LTC2 Rates.xlsx
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	*Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.*
Attachment(s):	

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP 7-1-16.pdf	Date Submitted: 08/25/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf*	*Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana*
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Rate/Rule Schedule items changed.

Conclusion:

We look forward to hearing from you.

Thank you for your time.

Dalila Dominguez

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	06/27/2016
Submitted Date	06/27/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

See revised Certification of Compliance.

Related Objection 1

Applies To:

- *Contingent Benefit at Lapse, CBL (Form)*
- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*
- *Certification of Compliance (Supporting Document)*

Comments: Through an oversight on our part, we note the Certification of Compliance does not include the full and proper name of the insurer in accordance with 14VC5-100-40 3. Please revise accordingly. Please note the legal name in Virginia is "The Lincoln National Life Insurance Company."

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see revised Certification of Compliance.
Attachment(s):	Certification of Compliance 5-24-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*CERTIFICATION OF COMPLIANCE.pdf*
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

The Certification of Readability is attached as requested.

Related Objection 2

Applies To:

- Contingent Benefit at Lapse, CBL (Form)

Comments: Please provide us with the certification of readability as required by 14 VAC5-110-60.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Readability
Comments:	Please see attached Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

Please see attached Contingent Benefit at Lapse form and Policyholder letters.

Related Objection 3

Applies To:

- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

Comments: Please advise the text size appearing in the forms. Please be aware that 14 VAC 5-100-50 5 requires that the text size appearing in all individual accident and sickness forms must be at least 10 point.

Changed Items:

No Supporting Documents changed.

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Contingent Benefit at Lapse	CBL	POLA	Initial		43.900	CBL Rider VA 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter	PL-VA16	OTH	Initial			PL-VA16 Policyholder Letter 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
3	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
3	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 4

Comments:

Please see revised documents.

Related Objection 4

Applies To:

- *Contingent Benefit at Lapse, CBL (Form)*

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*

Comments: The paid-up coverage should be referred to as a contingent benefit upon lapse for consistency with 14 VAC 5-200-185 D.

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	Contingent Benefit at Lapse	CBL	POLA	Initial		43.900	CBL Rider VA 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter	PL-VA16	OTH	Initial			PL-VA16 Policyholder Letter 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
3	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
3	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Response 5

Comments:

Please see attached response letter.

Related Objection 5

Applies To:

- Contingent Benefit at Lapse, CBL (Form)

Comments: 1) The full and proper corporate name, The Lincoln National Life Insurance Company, and address must be presented prominently pursuant to 14 VAC 5-100-50 2.

2) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be resolved by the deletion of the phrase and previous paid claim amounts."

3) The notification period of a premium increase may be no less than 75 days pursuant to 14 VAC 5-200-185 D 3.

4) For consistency with 14 VAC 5-200-185 D 3, the table should be captioned as Triggers for a Substantial Premium Increase.

5) The rider must be consistent with the requirements set forth in 14 VAC 5-200-185 D 7.

6) Please explain the language that states "If you die before using all benefits available under your reduced policy benefit limit, there will not be a refund of any benefits." Would a refund have been available if the policy remained in a premium paying status?

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	Contingent Benefit at Lapse	CBL	POLA	Initial		43.900	CBL Rider VA 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Contingent Benefit at Lapse*	*CBL*	*POLA*	*Initial*			*CBL Rider.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 6

Comments:

Please see revised policyholder letters and a copy of the Return of Premium Optional Benefit.

Related Objection 6

Applies To:

- *Policyholder Letter, PL-VA16 (Form)*
- *Policyholder Letter w/ WOP, PLWOP-VA16 (Form)*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: 1) Please add in front of the name Lincoln National Life Insurance company the word "The". This is part of the full and proper corporate name of the insurer as licensed in Virginia and should be reflected as such in compliance with 14VAC5-100-50 2. This would apply wherever the name may appear.

2) Please bold or highlight the disclosure that benefits may not be of equal value in the PL-VA16 policyholder letter.

3) The letter only provides two options: Reduce the policy benefit limit and home daily benefit maximum or choose a paid-up coverage. There are other options, however, available to the insured such as changing the elimination period or removing riders. Why are these not included in the letter? Please include a statement that should there be future rate increases, similar options will be available at that time.

4) How is the company in compliance with 14VAC5-200-183 A 3 which provides that unless there is language to the contrary in the policy, in the event a reduction in coverage involves the reduction or elimination of the inflation protection provision, the insurer shall allow the policyholder to continue the benefit amount in effect at the time of the reduction. . If inflation riders are available, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

5) Please explain how the Return of Premium is applicable at the time of a rate increase. Please attach a copy of this benefit for review.

6) Were any nonforfeiture riders available at the time the policies were issued? If so, the letter should explain how that benefit may be exercised.

7) Please include in the letter a statement advising the insured of his right to a revised premium rate or rate schedule for compliance with 14VAC5-200-75 A 4 b.

8) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be resolved by the deletion of the phrase and paid claims and add language stating that in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

2) The form contains variable fields. As such, please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Return of Premium Optional Benefit
Comments:	See attached Return of Premium Optional Benefit as requested.
Attachment(s):	Return Of Premium Optional Benefit 5-24-16.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Policyholder Letter	PL-VA16	OTH	Initial			PL-VA16 Policyholder Letter 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
1	*Policyholder Letter*	*PL-VA16*	*OTH*	*Initial*			*PL-VA16 Policyholder Letter.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*
2	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf	Date Submitted: 06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version								
2	*Policyholder Letter w/ WOP*	*PLWOP-VA16*	*OTH*	*Initial*			*PLWOP-VA16 Policyholder Letter w WOP.pdf*	*Date Submitted: 05/02/2016 By: Dawn Dyer*

No Rate/Rule Schedule items changed.

Response 7

Comments:

Please see attached response letter.

Related Objection 7

Comments: In regards to how the policy is updated, the company has provided a rider in regards to the Contingent Benefit Upon Lapse option; however, how the policy is updated for any other benefits changes was not explained. Please advise.

Changed Items:

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 8

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 8

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. The description of the morbidity assumptions is not sufficient. Please provide the Minnesota Milliman report that supports the assumptions used, and addresses the credibility and historical experience, as well as the era of the Guidelines used. Please also comment on the relationship of these assumptions vs. those used in the companys 2015 asset adequacy assumptions.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 9

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 9

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Please clarify if any improvement assumptions are applied to the Annuity 2000 mortality table. If no improvement (to the projection start or other date) was included, please justify this assumption.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response 10

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 10

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide demonstration of the sufficiency (or insufficiency) of the reported claim reserves. Please also include a discussion of how the incurred claims in the loss ratio exhibits are adjusted to remove any margins in the claim reserves.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 11

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 11

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: The Memorandum item #18 discusses trend assumptions, indicating a 5% benefit increase is assumed for plans with compound inflation protection. Item #2 Benefits indicates LTC1 has a 5% compounded increase option to the later of duration 10 or attained age 85. LTC2 appears to have both an unlimited 5% compounded increase option and a simple 5% increase option. There also appears to be a GIO optional rider. Please clarify the assumptions used for these benefit types. Please also provide justification for assuming the full 5% increase vs. applying a portion of maximum increased benefit in the case where benefit increases may result in higher limits than typical Virginia facility charges.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 12

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 12

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: 14VAC5-200-185.D requires the provision of a contingent benefit upon lapse for all policies if the requested rate increase is approved. Please provide the assumptions with respect to the election of contingent benefit upon lapse, if any, in the projections in Exhibit B.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 13

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 13

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Please provide a high-level summary estimate of the maximum benefits exposure on in force Virginia policyholders. For example the sum of the current monthly benefit x maximum benefit period. Please indicate any simplifications applied for the length of lifetime benefit periods or other assumptions in this approximation.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response 14

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 14

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: It was noted that the Nationwide premium for LTC1 and LTC 2 are at similar levels, although the LTC1 form had much lower initial rates. Please clarify if Exhibit E reflects rate increases on both forms combined or only 1 form.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 15

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 15

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Exhibit A and Exhibit A-VA include columns listed as Expected Incurred Claims and Expected Loss Ratio. Please provide a description, or the support, explaining how these figures were developed, including their relationship to the originally filed loss ratios in Exhibit G, and the Expected Loss Ratio and Expected Incurred Claims included in the companion Exhibit A- Proposed Rate. Please also address the drop in the Expected Loss Ratio between 2014 and 2015. This trend is unexpected as no rate increase is included in these Exhibits.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 16

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 16

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Exhibit A includes a columns listed as A/E claim ratio without rate increase. It appears to be the ratio of loss ratios, not A/E of incurred claims. Please explain the purpose of this column.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 17

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 17

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Exhibit A- Proposed Rate is indicated to reflect the proposed rate since inception. A review of the first column Proposed Earned Premium, indicates errors in the premium demonstrated in calendar years 2004 and later in that it does not reflect the 40% prior-approved increase. Also, the projected Incurred Claims in this exhibit are materially less than those in the preceding exhibit, and the Expected Incurred Claims are less than the similar column in the preceding exhibit where the only difference between these two exhibits should be the premiums and resulting loss ratios. Please review and revise the exhibit(s) as needed.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 18

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 18

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum Section 17 indicates that the loss ratio calculation does not include the Active Life reserves. This is inconsistent with 14VAC5-200-150.B.11. Please describe the valuation basis of the Active Life reserves for these policies. Please indicate the amount of reported Active Life reserves as of the projection date in the analyses.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 19

Comments:

Please see attached response letter, revised Exhibits, and Actuarial Memorandum.

Related Objection 19

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: The Actuarial Memorandum Section 17 indicates the anticipated loss ratio was determined using an interest rate of 4.5%. This is lower than the maximum valuation interest rate for most of the years the policies were issued (1991-1996). Please revise the interest rate in all exhibits to reflect the weighted average maximum valuation interest rate.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Rate Exhibits A-G
Comments:	See revised exhibits in Excel format as requested.
Attachment(s):	VA Exhibits A-G Excel.xlsx
Previous Version	
Satisfied - Item:	*Rate Exhibits A-G*
Comments:	
Attachment(s):	*VA Exhibits A-G Individual.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Response 20

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 20

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments:) Exhibit G includes a table of originally filed loss ratios for both forms, and reflection of interest at 3.25%. Per 14VAC5-200-150.B, please provide a recalculated original pricing lifetime loss ratio using the appropriate interest rate calculated in the request above.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 21

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 21

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Please recalculate the anticipated lifetime loss ratios (item #20 of the memorandum). The Active Life reserves should be included in the determination of the Future Loss ratio as a reduction to the PV of future incurred claims.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response 22

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 22

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please recalculate the minimum required loss ratio to clearly indicate the anticipated lifetime ratio that reflects the greater of 60% or the initial loss ratio (restated using the valuation interest rate) applied to the initial premium scale and 80% applied to any premium rate increase, including the increase approved in 2004.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 23

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 23

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide the Exhibits in spreadsheet format.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 24

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 24

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: The Actuarial Memorandum, page 1, section 1 still includes incorrect references to policy forms. Please revise to be consistent with Appendix C.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 25

Comments:

Please see attached response letter, Certification of Compliance, and Actuarial Memorandum.

Related Objection 25

Applies To:

- *L&H Actuarial Memorandum (Supporting Document)*
- *Certification of Compliance (Supporting Document)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Please provide a set of rate tables that reflect the proposed rates, reflecting both the proposed (60%) and prior approved (40%) increases.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see revised Certification of Compliance.
Attachment(s):	Certification of Compliance 5-24-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*CERTIFICATION OF COMPLIANCE.pdf*
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see revised Certification of Compliance.
Attachment(s):	Certification of Compliance 5-24-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*CERTIFICATION OF COMPLIANCE.pdf*
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Certification of Compliance
Comments:	Please see revised Certification of Compliance.
Attachment(s):	Certification of Compliance 5-24-16.pdf
Previous Version	
Satisfied - Item:	*Certification of Compliance*
Comments:	
Attachment(s):	*CERTIFICATION OF COMPLIANCE.pdf*
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 26

Comments:

Please see attached response letter and Actuarial Memorandum.

Related Objection 26

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: It does not appear our objection one was completely resolved. As stated, the nationwide experience and projections should exclude data from First Penn-Pacific and/or Security Connecticut policies. It does not appear the exhibits have not been revised as requested. We also now ask that the Actuarial Memorandum be revised to exclude any reference to these two companies.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 5-24-16.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 27

Comments:

The affected form numbers have been revised under the Rate/Rule Schedule tab. The rate manual for LTC rates have been removed and Exhbit D has been attached for your review.

Related Objection 27

Applies To:

- *Withdraw, [] (Rate)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Thank you for providing rate schedules attached to supporting documentation. To approve rates please revise the Rate/Rule Schedule as follows:

1) List each form number exactly as it was originally approved and separated by a comma under the "Affected Form Number" column.

2) The rate schedule should only reflect The Lincoln National Life Insurance Company on the attachment with the appropriate form number and rate.

3) The rates should be the proposed rates to be approved; not previous rates that need to be adjusted.

4) Providing the rate manual for the LTC2 rates will not satisfy the above requirements. Please attach appropriate rate pages for review and approval.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedule
Comments:	Exhibit D located under the Rate/Rule Schedule tab has been proved which has the proposed rates for VA policies.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Rate Schedule*
Comments:	
Attachment(s):	*LTC1 Rates.pdf* *LTC2 Rates.pdf*

No Form Schedule items changed.

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
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	Withdraw	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	New		VA Exhibits D 5-24-16.pdf,	06/27/2016 By: Dalila Dominguez-Zarinana
Previous Version						
1	*Withdraw*		*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*		*05/02/2016 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015 By: Dawn Dyer*

Conclusion:

Thank you for your time and we look forward to hearing from you.

Dalila Dominguez

Sincerely,

Dalila Dominguez-Zarinana

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	04/29/2016
Submitted Date	05/02/2016

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have provided a response to this objection in the response letter dated 4/29/2016. This letter is attached under the Supporting Documentation tab.

Related Objection 1

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: According to your response to objection 2, the Virginia experience does not include any First Penn-Pacific or Security Connecticut policies. The nationwide experience and projections should also exclude data from those two companies. Only experience and projections should include those policies issued by Lincoln National Life Insurance Company for which there are current Virginia policyholders. Please revise all exhibits accordingly so that we can continue our review.

Since this filing applies to individual business only, it is unclear why the Actuarial Memorandum states Exhibit C is included for those policies that were not issued in Virginia but currently reside in Virginia as increases are given on a resident state basis. Virginia rates are only approved by state of issue and not by state of residence as set forth in Section 38.2-316 C of the Code of Virginia.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 4/29/2016
Comments:	
Attachment(s):	Reponse to VA Individual.pdf

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 4/29/2016
Comments:	
Attachment(s):	Reponse to VA Individual.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Actuarial Memorandum Individual.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 2

Comments:

We have provided a response to this objection in the response letter dated 4/29/2016. This letter is attached under the Supporting Documentation tab.

Related Objection 2

Applies To:

- L&H Actuarial Memorandum (Supporting Document)

Comments: In response to our objection 6, the Actuarial Memorandum continues to state benefits cannot be certified reasonable in relation to premium. How is the anticipated lifetime loss ratio not deemed reasonable according to the requirements as set for 14VAC5-200-150 B which states benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms?

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Actuarial Memorandum Individual.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*VA Actuarial Memorandum Individual.pdf*
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 3

Comments:

We have provided a response to this objection in the response letter dated 4/29/2016. This letter is attached under the Supporting Documentation tab.

Related Objection 3

Applies To:

- *VA Exhibits A-G, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)] (Rate)*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Comments: Please move the exhibits from the Rate/Rule Schedule to Supporting Documentation. Only the rates subject to review and approval should appear on the Rate/Rule Schedule.

As stated previously, the premium rates should be provided by policy form, not by individual policy number. Please attach an appropriate rate schedule. Please attach the current rates by policy to Supporting Documentation.

The Rate/Rule Schedule lists 4 Series LTC1 form numbers. The Actuarial Memorandum includes Series LTC2 under the Purpose and Scope of the Filing and indicates 64 LTC2 policies in force under item 26 . Please resolve the discrepancy.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Exhibits A-G
Comments:	
Attachment(s):	VA Exhibits A-G Individual.pdf

No Form Schedule items changed.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	Withdraw		Revised	Previous State Filing Number: Percent Rate Change Request:		05/02/2016 By: Dawn Dyer
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015 By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015 By: Dawn Dyer*

Response 4

Comments:

We have provided a response to this objection in the response letter dated 4/29/2016. This letter is attached under the Supporting Documentation tab.

Related Objection 4

Applies To:

- *Letter to policyholders (Supporting Document)*

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Comments: As the policyholder communication must now be "filed" with the state as noted in 14VAC5-200-75 D, please move the letter to the Form Schedule in SERFF and provide a Certification of Compliance in accordance with 14VAC-100-40 3.

For compliance with 14VAC5-100-50 1, please add a form number to the lower left hand corner of the first page.

For compliance with 14VAC5-100-50 2, the full and proper corporate name of the insurer shall prominently appear on the letter itself. This letter should clearly come from Lincoln National Life Insurance Company as the insuring company. Please remove the language that states "as your insurer" which is not accurate. The letter has not complied with the following requirements as set forth in 14VAC-200-75 D:

1) All applicable information identified in 14VAC5-200-75 A:

- a statement that indicates the percentage of the rate increase
- a statement that the policy may be subject to rate increases in the future
- a statement that in the event of future premium rate increases, similar options to reduce the premium will be available, and benefits changes may occur at any time, not just at the time of a rate increase
- the right to a revised premium rate or rate schedule upon request

2) a clear explanation of options available to the policyholder including:

- an offer to reduce premium benefits consistent with requirements of 14VAC5-200-183
- disclosure that all options may not be of equal value (as a disclosure, this should be bolded, highlighted or stated in some manner that emphasized this information)

3) clear identification of the driving factors of the rate increase

The explanation should be in language that can easily be understood by the insured and clearly explain why changes in morbidity and policy persistency affect the loss ratio and what that means. It is unclear how this affects the rates. Please provide a more specific explanation. Keep in mind LTC is basically an indemnity benefit. For the average consumer who has never filed a claim and continues keep his policy in force by paying premiums, it is difficult to understand why his premium rate goes up when his benefit does not.

4) Please add words "Virginia State Corporation" before the word commission in the next to last paragraph

5) Please confirm there are no partnership policies in force.

6) Please confirm a notice of no less than 75 days will be provided prior to implementation of a rate increase

7) Pursuant to 14VAC5-200-150 C, the company may request a series of scheduled rate increases that are actuarially equivalent to a single amount requested over the lifetime of the policy. The entire series may be approved at one time as part of the current rate increase. Please advise what the company's position is on this matter. If the company wishes to implement a series, the policyholder letter should describe the schedule of increases.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Rate Schedule
Comments:	
Attachment(s):	LTC1 Rates.pdf LTC2 Rates.pdf

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Response 5

Comments:

We have provided a response to this objection in the response letter dated 4/29/2016. This letter is attached under the Supporting Documentation tab.

Related Objection 5

Applies To:

- Letter to policyholders (Supporting Document)

Comments: Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options that should be provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse.. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Letter to policyholders
Comments:	Letters have been moved to the Form Schedule.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Letter to policyholders*
Comments:	
Attachment(s):	*VA LTC Rate Letter Draft 12-18-15.pdf*

Supporting Document Schedule Item Changes	
Satisfied - Item:	Letter to policyholders
Comments:	Letters have been moved to the Form Schedule.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Letter to policyholders*
Comments:	
Attachment(s):	*VA LTC Rate Letter Draft 12-18-15.pdf*

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	CERTIFICATION OF COMPLIANCE.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Letter to policyholders
Comments:	Letters have been moved to the Form Schedule.
Attachment(s):	
Previous Version	
Satisfied - Item:	*Letter to policyholders*
Comments:	
Attachment(s):	*VA LTC Rate Letter Draft 12-18-15.pdf*

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	CERTIFICATION OF COMPLIANCE.pdf
Previous Version	
Bypassed - Item:	*Certification of Compliance*
Bypass Reason:	*N/A. This is not a form filing, but a rate filing only.*
Attachment(s):	

Satisfied - Item:	Rate Schedule
Comments:	
Attachment(s):	LTC1 Rates.pdf LTC2 Rates.pdf

Form Schedule Item Changes

Item No.	Form Name	Form Number	Form Type	Form Action	Action Specific Data	Readability Score	Attachments	Submitted
1	Contingent Benefit at Lapse	CBL	POLA	Initial			CBL Rider.pdf	Date Submitted: 05/02/2016 By: Dawn Dyer
2	Policyholder Letter	PL-VA16	OTH	Initial			PL-VA16 Policyholder Letter.pdf	Date Submitted: 05/02/2016 By: Dawn Dyer
3	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			PLWOP-VA16 Policyholder Letter w WOP.pdf	Date Submitted: 05/02/2016 By: Dawn Dyer

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	Withdraw		Revised	Previous State Filing Number: Percent Rate Change Request:		05/02/2016 By: Dawn Dyer
Previous Version						
1	*VA Exhibits A-G*	*HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)*	*Revised*	*Previous State Filing Number:* *Percent Rate Change Request:*	*VA Exhibits A-G Individual.pdf,*	*12/21/2015* *By: Dawn Dyer*
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015* *By: Dawn Dyer*

Conclusion:

Sincerely,
Dawn Dyer

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/21/2015
Submitted Date	12/21/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

We have provided responses to each of your objections in the response letter that is attached under the Supporting Documentation tab. We have also updated the Rate/Rule schedule to reflect the affected policy forms exactly as approved. A group filing for this increase will be submitted under serff filing number TRST-130375847.

Changed Items:

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 12-21-15
Comments:	
Attachment(s):	Reponse to VA.pdf

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 12-21-15
Comments:	
Attachment(s):	Reponse to VA.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Actuarial Memorandum Individual.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedule Item Changes	
Satisfied - Item:	Response Letter 12-21-15
Comments:	
Attachment(s):	Reponse to VA.pdf

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	
Attachment(s):	VA Actuarial Memorandum Individual.pdf
Previous Version	
Satisfied - Item:	*L&H Actuarial Memorandum*
Comments:	
Attachment(s):	*Actuarial Memorandum.pdf*

Satisfied - Item:	Letter to policyholders
Comments:	
Attachment(s):	VA LTC Rate Letter Draft 12-18-15.pdf

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Item No.	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments	Date Submitted
1	VA Exhibits A-G	HL-2500AA (8/90). HL-2525AA (8/90), HL-2550AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: Percent Rate Change Request:	VA Exhibits A-G Individual.pdf,	12/21/2015 By: Dawn Dyer
Previous Version						
1	*VA Exhibits A-E*		*New*		*VA Exhibits A-E.pdf,*	*09/24/2015* *By: Dawn Dyer*

Conclusion:

Sincerely,

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Dawn Dyer

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Response Letter

Response Letter Status	Submitted to State
Response Letter Date	12/21/2015
Submitted Date	12/21/2015

Dear Janet Houser,

Introduction:

Response 1

Comments:

Please see response submitted today, 12/21.

Thank you.

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

Conclusion:

Sincerely,
Dawn Dyer

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Amendment Letter

Submitted Date: 12/23/2015

Comments:

I apologize for not initially including the third party authorization letter as indicated. It has been attached under the supporting documentation tab.

Changed Items:

No Form Schedule Items Changed.

No Rate Schedule Items Changed.

Supporting Document Schedule Item Changes	
Satisfied - Item:	Third Party Authorization Letter
Comments:	
Attachment(s):	LNL filing Authorization.pdf

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Note To Reviewer

Created By:

Dalila Dominguez-Zarinana on 07/24/2017 10:24 AM

Last Edited By:

Dalila Dominguez-Zarinana

Submitted On:

07/24/2017 10:24 AM

Subject:

Rate Review Summary

Comments:

We agree with the update and thank you for your time.

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Note To Filer

Created By:

Janet Houser on 07/21/2017 12:50 PM

Last Edited By:

Janet Houser

Submitted On:

07/21/2017 12:50 PM

Subject:

Rate Review Summary

Comments:

Unless the Company has an issue, I am going to update the Part 1 Summary received on 7/17/17 to reflect the average annual premium to state the it is $1680 for policy form HL-2500AA (8/90) and $3,229 for policy form HL-2950VA(7/92) as indicated in Section 14 of the Actuarial Memorandum.

Please let me know if this the Company agrees.

Thanks.

Janet Houser
804-371-9390

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Reviewer

Created By:

Dalila Dominguez-Zarinana on 04/21/2017 08:59 AM

Last Edited By:

Dalila Dominguez-Zarinana

Submitted On:

04/21/2017 08:59 AM

Subject:

Status of Filing

Comments:

Hello, can you kindly provide me with a status of our filing?

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Filer

Created By:

Janet Houser on 08/29/2016 09:16 AM

Last Edited By:

Janet Houser

Submitted On:

08/29/2016 09:16 AM

Subject:

Additional comments

Comments:

I apologize for not including the following in my earlier letter today:

- If the company wishes to file this letter to be used with future Long Term Care filings, it should bracket the last sentence of the first paragraph since this would only be applicable to this filing. This would also apply to the second sentence in the second paragraph that states twelve months later another 26.5% rate increase will be implemented. A statement of variability should be submitted, if appropriate.

- Please be aware that although the letter states a second rate increase will be forthcoming, the company would need to send another notification at least 75 days prior to implementation for compliance with 14VAC5-200-75 D. Again, the current letter could be modified to satisfy that requirement with the appropriate variability.

Should you have any questions, please contact me at 804-371-9390.

Janet Houser

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Reviewer

Created By:

Dalila Dominguez-Zarinana on 08/25/2016 03:47 PM

Last Edited By:

Dalila Dominguez-Zarinana

Submitted On:

08/25/2016 03:47 PM

Subject:

LTC Rates

Comments:

Hello,
Here are revised rate sheets. They have columns for Original, Current, after first 26.5% increase, and after 2nd 26.5% increase.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Attachment LTC1 Rates 8-25-16.xlsx is not a PDF document and cannot be reproduced here.

Attachment LTC2 Rates 8-25-16.xlsx is not a PDF document and cannot be reproduced here.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Filer

Created By:

Janet Houser on 08/25/2016 01:30 PM

Last Edited By:

Janet Houser

Submitted On:

08/25/2016 01:30 PM

Subject:

Post Submission Update

Comments:

Please submit an update that reflects the overall rate increase of 60% with the minimum and maximum being 60% if this will be applied equally to all policies. Attach a separate rate sheet for each period illustrating the rates with the 26.5% increase that will be applicable. In other words, there is only one rate increase; however, it will be implemented in a series of two periods.

If you have any questions, please call me at 804-371-9390.

Thanks.

Janet

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Reviewer

Created By:

Dalila Dominguez-Zarinana on 08/25/2016 01:15 PM

Last Edited By:

Dalila Dominguez-Zarinana

Submitted On:

08/25/2016 01:15 PM

Subject:

Rate Increase Details

Comments:

Yes the overall rate impact is 60% over the two years.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Reviewer

Created By:

Dalila Dominguez-Zarinana on 08/25/2016 10:13 AM

Last Edited By:

Dalila Dominguez-Zarinana

Submitted On:

08/25/2016 10:14 AM

Subject:

Rate Increase Details:

Comments:

The company is requesting two consecutive annual 26.5% increases per the objection however the rate/rule schedule tab only allows one line item and I need to reflect two. We will include revised exhibits and an actuarial memorandum are part of our response. Here are the details regarding the two increases.

Overall % Indicated Rate change for program	Overall % Change for Holders for this program	Written premium Change	# of Policy	Written Premium	Max % Change	Min % Change
608%	26.5%	$37,354	74	$140,958	26.5%	26.5%
608%	26.5%	$47,253	74	$178,312	26.5%	26.5%

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Note To Filer

Created By:

Janet Houser on 12/22/2015 10:41 AM

Last Edited By:

Janet Houser

Submitted On:

12/22/2015 10:41 AM

Subject:

Authorization

Comments:

Per my phone message of today, since Trustmark is filing on behalf of Lincoln National Life Insurance Company, please provide an authorization to do so.

Thank you.

Janet Houser
804-371-9390

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Reviewer Note

Created By:

Janet Houser on 07/21/2017 01:02 PM

Last Edited By:

Janet Houser

Submitted On:

07/24/2017 01:23 PM

Subject:

RRS

Comments:

Rate Review Summaries

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

See next page for the summary.

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.

This block of long-term care business was originally sold by Lincoln and their subsidiaries (First Penn Pacific and Security Connecticut) from 1991 to 1996. At this time, long-term care insurance was priced with limited knowledge of 1) the extent to which benefits would be utilized, and 2) the frequency and length of time that policies would remain in premium paying status. This resulted in the product being significantly underpriced, and several companies chose to exit the long-term care market altogether. To combat this mispricing issue, Trustmark began filing for premium rate increases in 2003. Policies issued in Virginia received their first and only increase in 2004. Any and all subsequent filings were not approved in Virginia.

The current rate increase request is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated. This results in higher than expected claim costs because the rising attained age of insureds increases the likelihood of benefit utilization dramatically. When the product was originally priced the lapse assumption was inflated beyond levels that have been actually realized. This rate increase is necessary to ensure adequate funding of all future claim payments on current in force policies.

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

Company Name and NAIC Number: Lincoln National Life Insurance Company - 65676

SERFF Tracking Number: TRST-130130738

Disposition: Approve

Approval Date: 7/24/2017

Revised Rates

Average Annual Premium Per Member: $1680 (HL-2500AA) & $3,229 (HL2950VA (7/92))

Average Requested Percentage Rate Change Per Member: 60%

Minimum Requested Percentage Rate Change Per Member: 60%

Maximum Requested Percentage Rate Change Per Member: 60%

Number of Policy Holders Affected: 74

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

Lincoln National Life Insurance Company (the Company) submitted a 60% rate for policy forms HL2500AA (8/90) and HL-2950VA (7/92) and associated rider HL-2525AA (8/90), to be implemented over a two year period of 26.5% each, which results in a cumulative premium increase of 60%. This is an individual, closed block of business issued from 1991 through 1996. This filing applies to pre stability policies issued prior to October 1, 2003 and is subject to the requirements of 14VAC5-200-150. As of the date of submission, there were 74 policies in Virginia and 1,928 policies nationwide. A prior rate increase 40% was approved in the state of Virginia in 2004.

The primary reason for the rate increase is because fewer policyholders have terminated their policies than expected, which will result in higher claims than anticipated in the original pricing factors. To ensure adequate funding to pay future claims because more insureds are expected to be on claim and for a longer period, premiums are being increased.

The projected lifetime loss ratio with the proposed rate increase is expected to be 79.9% which exceeds the original projected lifetime loss ratio of 61.3% including active life reserves and 70.7% if active life reserves are removed.

The Bureau's review, using actuarially accepted and justified assumptions, indicated the proposed rate increase meets the requirements set forth in Virginia law and regulation. Since the filing met the requirements of 14VAC5-200-150 after implementation of the rate increase, approval was recommended.

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.

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. Specific options are included in the letter sent to all policyholders notifying them of the rate increase or can be discussed with the company by calling its customer service department at 880-554-1640.

The filing can be reviewed on the Bureau's webpage under the Rate/Policy Form Search at: http://www.scc.virginia.gov/boi/SERFFInquiry/default.aspx

This document is intended to explain the decision made by the Bureau of Insurance and it is only a summary of the Bureau's review. 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.

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Reviewer Note

Created By:

Janet Houser on 05/05/2016 01:38 PM

Last Edited By:

Janet Houser

Submitted On:

07/24/2017 01:23 PM

Subject:

act review

Comments:

5.5.16 - sent to Kornferry - due date 5.19.16

5.23.16 - add'l info needed

6.27.16 - add'l info rec'd; due date 7.12.16

7.12.16 - add'l info needed

8.25.16 - add'l info rec'd; due date 9.8

9.23.16 - recommend approval

10.6.16 - final report

12.28.16 - revised report (corrected the policyholder count by removing the 3 group policies that were initially included)

State of Virginia
Lincoln National Life Long Term Care Rate Increase Filing
TRST-130030738
"LTC1 and LTC2 Series" – request for 60% rate increase
Request for Additional Information

Important Information: Virginia has adopted revisions to the rate increase filing requirements for pre-rate stability LTC products effective September 1, 2015. In particular, derivation for the maximum increase reflects the greater of the original loss ratio and 60% and uses the maximum valuation interest rates in accumulating and discounting values. It also allows for a schedule of rate increases to be approved. A 40% rate increase was approved in 2004. If the 60% increase is approved, the Company agrees to make the CBL rider a part of all policies affected by the increase. As the prior increase was a paper filing, it was not provided as part of the information for review. To the extent that commitments were made to the Department with respect to lifetime loss ratios, this could modify the analysis of this filing request. Per the actuarial memorandum, this filing applies to 12 LTC1 policies issued and 64 LTC2 policies issued from 1991 to 1996. (Figures are in force as of 12/31/14). Policies are on average in duration 20, with average issue age 63.

All references are to the supporting documents from the SERFF filing unless otherwise indicated.

Loss ratios reflect an interest rate of 4.5% (understated vs. the regulation) and actual premium history. Note that present value of future premiums is presented as about 7.3% of the lifetime premium. Therefore any rate increase will have little impact on the lifetime loss ratio which is stated to be 84.6% prior to rate increase and 81.7% after. The Virginia only policyholder historical experience is somewhat better at than the Nationwide experience (41% vs. 51%), with some of this carried through to the projected experience, resulting in a Virginia only projected lifetime loss ratio of 81.3% prior to rate increase and 77.7% after. Insufficient information was been provided at this time to assess if this loss ratio will comply with Virginia requirements.

Per the State Filing Grid, most of the "first" rate approvals were in the 15%-40% range and occurred in 2003-2007, relatively consistent with the filing and approval of the increase in Virginia in 2004 for 40%. Many states approved subsequent rate increases in 2006 or in 2009/2010, again in the range of 25% to 40%. Most recently, rate increases were filed in all states in 2015, with about half already approving some level of increase (range varies from 10% to 60%), with others pending. This results in cumulative rate increases that varies from 38% in FL to 292% in WY. With the exception of FL, all states with more premium in force than VA have cumulative rate increase of 75% or higher. [Exhibit E]

Due to some questions on the assumptions and numerous errors in the exhibits, all the loss ratio figures presented in the filing should be viewed as preliminary at this time.

(05-23-2016 Questions) We have follow-up questions on initial materials provided by the State which include the company's 4/28/16 response and 12/17/15 response to the preliminary objections sent 12/23/15 and 9/30/15:

Note:

The Actuarial Memorandum Item #26 still includes reference (Nationwide) to FPP & SC, even if not significant on LTC1 nationwide (about 10%) or combined forms (1% of premium). The Company had asked to be exempted from redoing the Nationwide experience and projections without the experience from these other companies in their 12/17/15 letter response #2. Your follow-up 1/27/16 objection letter #1 reiterates that they should revise the nationwide exhibits. Their response does not address compliance with this item. **It appears that only Exhibit C was modified, not any of the other Nationwide exhibits or Virginia projections (superseded Appendices A-G) although there were changes in these exhibits from the originally filed exhibits. Has this item already been resolved or do we need additional confirmation?**

Suggested Questions

A. Assumptions

1. (05-23-2016) 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. The description of the morbidity assumptions is not sufficient. Please provide the Minnesota Milliman report that supports the assumptions used, and addresses the credibility and historical experience, as well as the era of the "Guidelines" used. Please also comment on the relationship of these assumptions vs. those used in the company's 2015 asset adequacy assumptions.

2. (05-23-2016) Please clarify if any improvement assumptions are applied to the Annuity 2000 mortality table. If no improvement (to the projection start or other date) was included, please justify this assumption.

3. (05-23-2016) Please provide demonstration of the sufficiency (or insufficiency) of the reported claim reserves. Please also include a discussion of how the incurred claims in the loss ratio exhibits are adjusted to remove any margins in the claim reserves.

4. (05-23-2016) The Memorandum item #18 discusses trend assumptions, indicating a 5% benefit increase is assumed for plans with compound inflation protection. Item #2 Benefits indicates LTC1 has a 5% compounded increase option to the later of duration 10 or attained age 85. LTC2 appears to have both an unlimited 5% compounded increase option and a simple 5% increase option. There also appears to be a GIO optional rider. Please clarify the assumptions used for these benefit types. Please also provide justification for assuming the full 5% increase vs. applying a portion of maximum increased benefit in the case where benefit increases may result in higher limits than typical Virginia facility charges.

5. (05-23-2016) 14VAC5-200-185.D requires the provision of a contingent benefit upon lapse for all policies if the requested rate increase is approved. Please provide the assumptions with respect to the election of contingent benefit upon lapse, if any, in the projections in Exhibit B.

6. (05-23-2016) Please provide a high-level summary estimate of the maximum benefits exposure on in force Virginia policyholders. For example – the sum of the current monthly benefit x maximum benefit period. Please indicate any simplifications applied for the length of "lifetime" benefit periods or other assumptions in this approximation.

7. (05-23-2016) It was noted that the "Nationwide" premium for LTC1 and LTC 2 are at similar levels, although the LTC1 form had much lower initial rates. Please clarify if Exhibit E reflects rate increases on both forms combined or only 1 form.

8. (05-23-2016) Exhibit A and Exhibit A-VA include columns listed as "Expected Incurred Claims" and "Expected Loss Ratio". Please provide a description, or the support, explaining how these figures were developed, including their relationship to the originally filed loss ratios in Exhibit G, and the "Expected Loss Ratio" and "Expected Incurred Claims" included in the companion Exhibit A- Proposed Rate. Please also address the drop in the Expected Loss Ratio between 2014 and 2015. This trend is unexpected as no rate increase is included in these Exhibits.

9. (05-23-2016) Exhibit A includes a columns listed as "A/E claim ratio without rate increase". It appears to be the ratio of loss ratios, not A/E of incurred claims. Please explain the purpose of this column.

10. (05-23-2016) Exhibit A- Proposed Rate is indicated to reflect "the proposed rate since inception". A review of the first column "Proposed Earned Premium", indicates errors in the premium demonstrated in calendar years 2004 and later in that it does not reflect the 40% prior-approved increase. Also, the projected "Incurred Claims" in this exhibit are materially less than those in the preceding exhibit, and the "Expected Incurred Claims" are less than the similar column in the preceding exhibit where the only difference between these two exhibits should be the premiums and resulting loss ratios. Please review and revise the exhibit(s) as needed.

11. (5-23-2016 Question) The Actuarial Memorandum Section 17 indicates that the loss ratio calculation does not include the Active Life reserves. This is inconsistent with 14VAC5-200-150.B.11. Please describe the valuation basis of the Active Life reserves for these policies. Please indicate the amount of reported Active Life reserves as of the projection date in the analyses.

12. (05-23-2016) The Actuarial Memorandum Section 17 indicates the anticipated loss ratio was determined using an interest rate of 4.5%. This is lower than the maximum valuation interest rate for most of the years the policies were issued (1991-1996). Please revise the interest rate in all exhibits to reflect the weighted average maximum valuation interest rate.

13. (05-23-2016) Exhibit G includes a table of originally filed loss ratios for both forms, and reflection of interest at 3.25%. Per 14VAC5-200-150.B, please provide a recalculated original pricing lifetime loss ratio using the appropriate interest rate calculated in the request above.

14. (05-23-2016) Please recalculate the anticipated lifetime loss ratios (item #20 of the memorandum). The Active Life reserves should be included in the determination of the Future Loss ratio as a reduction to the PV of future incurred claims.

15. (05-23-2016) Please recalculate the minimum required loss ratio to clearly indicate the anticipated lifetime ratio that reflects the greater of 60% or the initial loss ratio (restated using the valuation interest rate) applied to the initial premium scale and 80% applied to any premium rate increase, including the increase approved in 2004.

16. (05-23-2016) Please provide the Exhibits in spreadsheet format.

17. (5-23-2016 Question) – The Actuarial Memorandum, page 1, section 1 still includes incorrect references to policy forms. Please revise to be consistent with Appendix C.

18. (5-23-2016 Question) Please provide a set of rate tables that reflect the proposed rates, reflecting both the proposed (60%) and prior approved (40%) increases.

I look forward to reviewing the Company's responses to these items.

Please contact me if you have any questions.

Alice Fontaine, FSA, FCIA, MAAA

Fontaine Consulting, LLC

State of Virginia
Lincoln National Life Long Term Care Rate Increase Filing
TRST-130030738
"LTC1 and LTC2 Series" – request for 60% rate increase
Request for Additional Information

Important Information: Virginia has adopted revisions to the rate increase filing requirements for pre-rate stability LTC products effective September 1, 2015. In particular, derivation for the maximum increase reflects the greater of the original loss ratio and 60% and uses the maximum valuation interest rates in accumulating and discounting values. It also allows for a schedule of rate increases to be approved. A 40% rate increase was approved in 2004. If the 60% increase is approved, the Company agrees to make the CBL rider a part of all policies affected by the increase. As the prior increase was a paper filing, it was not provided as part of the information for review. To the extent that commitments were made to the Department with respect to lifetime loss ratios, this could modify the analysis of this filing request. Per the actuarial memorandum, this filing applies to 12 LTC1 policies issued and 64 LTC2 policies issued from 1991 to 1996. (Figures are in force as of 12/31/14). Policies are on average in duration 22, with average issue age 63. The current listing provided indicates 11 LTC1 policies issued and 68 LTC2 policies.

All references are to the supporting documents from the SERFF filing unless otherwise indicated.

Loss ratios reflect an interest rate of 4.83% (weighted average maximum valuation interest rate) and actual premium history. Note that present value of future premiums is presented as about 7.8% of the lifetime premium. Therefore any rate increase will have little impact on the lifetime loss ratio which is stated to be 81.3% prior to rate increase and 78.5% after. The Virginia only policyholder historical experience is somewhat better at than the Nationwide experience (42% vs. 51%), with some of this carried through to the projected experience, resulting in a Virginia only projected lifetime loss ratio of 79.9% prior to rate increase and 76.8% after. Insufficient information with respect to historical contract reserves has been provided at this time to assess if this loss ratio will comply with Virginia requirements.

Per the State Filing Grid, most of the "first" rate approvals were in the 15%-40% range and occurred in 2003-2007, relatively consistent with the filing and approval of the increase in Virginia in 2004 for 40%. Many states approved subsequent rate increases in 2006 or in 2009/2010, again in the range of 25% to 40%. Most recently, rate increases were filed in all states in 2015, with about half already approving some level of increase (range varies from 10% to 60%), with others pending. This results in cumulative rate increases that varies from 38% in FL to 292% in WY. With the exception of FL, all states with more premium in force than VA have cumulative rate increase of 75% or higher. [Exhibit E]

Suggested Questions (07-11-2016)

1. (07-11-2016) 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. Your response to item #8 of the 5/24/16 objection letter was not responsive with regards to morbidity assumptions. Please summarize key items from the Minnesota Milliman report or other source, if you can't share the report. The credibility of this experience that is reflected in determining the projection assumptions should also be disclosed. To the extent that that "Milliman Guidelines" were used, please indicate if these were the 2014 version of the Guidelines or a different version.
2. (07-11-2016) The Exhibit A provides A/E ratios for morbidity vs. initial pricing loss ratios. Please expand to include a comparison of experience and future projections to the 2004 rate increase filing assumptions.
3. (07-11-2016) The memorandum provides A/E ratios for persistency. Please confirm if the "expected" basis are the original pricing assumptions or the 2004 rate increase filing assumptions. Please also provide the 2004 rate increase filing persistency assumptions.
4. (07-11-2016) Your response to item #8 of the 5/24/16 objection letter indicates that
    a. The most recent asset adequacy testing was based on the same assumptions as the 2007 re-rate assumptions; and
    b. Current assumptions produce lower loss ratios/are less conservative that the asset adequacy testing assumptions.

    Does this second statement refer to morbidity assumptions only? Or persistency as well? Are loss ratios lower due to projected higher nationwide rates or future rate increases? Please clarify it this implies that the base morbidity and persistency assumptions are also less conservative than those used in the 2007 re-rate, or if the conservatism in the asset adequacy testing is only equal to a margin for statutory purposes.
5. (07-11-2016) Your response to item #9 of the 5/24/16 objection letter provided selection factors for the A2000 table but these were not included in the actuarial memorandum. Please revise. The ultimate factor is indicated to be 90%. Please also provide a rationale for the use of this ultimate level of mortality vs. using a recent industry experience mortality assumption, such as that reported in the most recent SOA termination experience study.
6. (07-11-2016) Please provide additional clarification to your response to item #10 of the 5/24/16 objection letter.
    a. Do claim reserves reflect any interest discounting?
    b. The description of claim reserves methodology in item #16 of the actuarial memorandum also includes continuance factors and interest, but this seems to

contradict your response. Please clarify and include the correct documentation of the methodology for claim reserves in the actuarial memorandum.

c. If the methodology has changed, please indicate when the simplified method outlined in your response first become the methodology for the claim reserve.
d. Please provide the demonstration of historical sufficiency (or insufficiency) of the indicated methodology as requested through 2014 incurrals with experience through 12/31/15 or later.

7. (07-11-2016) In your response to item #11 of the 5/24/16 objection letter you provided justification for the 5% inflation assumption. Please confirm that for the LTC1 product, or other riders where the inflation increases stops at a specific duration or attained age, that the projections do not include future inflation of benefit amounts.
8. (07-11-2016) In your response to item #12 of the 5/24/16 objection letter you indicated that no election of the CBL was assumed. Please clarify any assumptions with respect to the election of benefit reductions or termination that would trigger a Return of Premium benefit.
9. (07-11-2016) Item #22 was intended to request that the expected loss ratio be recalculated in a manner consistent with the provisions of 14VAC5-200-150B. This calculation uses the greater of 60% or the initial loss ratio (restated using the valuation interest rate – per your response to item #20, Exhibit G initial loss ratios were 57.6% & 58.3%, so 60% would be used) applied to the initial premium scale and 80% applied to any premium rate increase since inception. All present and accumulated values shall use the average maximum valuation interest rate you provided in response to item #19 (4.83%). Please provide this calculation or a demonstration that after application of the proposed rate increase, the requirements of 14VAC5-200-150B are met.
10. (07-11-2016) 14VAC5-200-150B, Virginia requires the inclusion of active life (policy) reserves in the analysis of the pre-rate stabilization loss ratio. Your response to item #21 the 5/24/16 objection letter, Exhibit A – ALR, reflects the future changes (reductions) to the ALR over time. Proper evaluation of the lifetime loss ratio requires the corresponding active life reserve balance for each year in the historical experience period. We are requesting this information only on a nationwide basis; we do not need it for the Virginia subset.
11. (07-11-2016) Please update items #17, #19 and #20 of the Actuarial memorandum to reflect the current Virginia regulations pertaining to these policy forms. Also, please review the references to loss ratios and interest in the memorandum for consistency with the revised exhibits provided in your responses to the 5/24/16 objection letter.
12. (07-11-2016) Please review item #26 of the Actuarial memorandum for consistency with the Exhibit D and revise as appropriate.

Prior Questions and Summary Responses received (6/16/16):

Note that the questions below are numbered differently (items 8 to 26) as the Department had additional objections in addition to the actuarial items I had noted.
Due to some questions on the assumptions and numerous errors in the prior exhibits, all the loss ratio figures presented in the filing prior to this date should be viewed as preliminary.

(05-23-2016 Questions) Follow-up questions on initial materials provided by the State which include the company's 4/28/16 response and 12/17/15 response to the preliminary objections sent 12/23/15 and 9/30/15 are listed below, along with summaries of the company response (listed in different font), provided 6/16/16 via SERFF:

Note:
The Actuarial Memorandum Item #26 still includes reference (Nationwide) to FPP & SC, even if not significant on LTC1 nationwide (about 10%) or combined forms (1% of premium). The Company had asked to be exempted from redoing the Nationwide experience and projections without the experience from these other companies in their 12/17/15 letter response #2. Your follow-up 1/27/16 objection letter #1 reiterates that they should revise the nationwide exhibits. Their response does not address compliance with this item. **It appears that only Exhibit C was modified, not any of the other Nationwide exhibits or Virginia projections (superseded Appendices A-G) although there were changes in these exhibits from the originally filed exhibits. Has this item already been resolved or do we need additional confirmation?**

Per response to item #26: Data related to First Penn-Pacific and Security Connecticut have been removed from the Exhibits and Actuarial Memorandum.

Suggested Questions

A. Assumptions

1. (05-23-2016) 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. The description of the morbidity assumptions is not sufficient. Please provide the Minnesota Milliman report that supports the assumptions used, and addresses the credibility and historical experience, as well as the era of the "Guidelines" used. Please also comment on the relationship of these assumptions vs. those used in the company's 2015 asset adequacy assumptions.
   Per response to item #8:
   Unfortunately we are contractually hindered from providing the Milliman report to any third party. Trustmark's most recent asset adequacy testing

exercise was based on our previous re-rate assumptions (2007) which generate higher loss ratios except for at the tail portion of the life of the block. The combination of the actuarial assumptions generate lower loss ratios in the current re-rate filing than what was used for our most recent study of asset adequacy testing, and therefore the current re-rate filing assumptions are less conservative than the latest asset adequacy testing exercise. **Follow-up is required.**

2. (05-23-2016) Please clarify if any improvement assumptions are applied to the Annuity 2000 mortality table. If no improvement (to the projection start or other date) was included, please justify this assumption.

Per response to item #9:

A. The following selection factors were applied to the Annuity 2000 table:

DURATIONAL MORTALITY FACTORS	
Duration	**Selection**
1	30%
2	60%
3	65%
4	70%
5	75%
6	80%
7	85%
8	85%
9+	90%

Follow-up is required.

3. (05-23-2016) Please provide demonstration of the sufficiency (or insufficiency) of the reported claim reserves. Please also include a discussion of how the incurred claims in the loss ratio exhibits are adjusted to remove any margins in the claim reserves.

Per response to item #10:

Claim reserves are calculated as the benefit amount multiplied by the benefit period less elimination period less any days paid, with benefit increases per year for policies with inflation protection. Lifetime benefits are reserved

through policyholder age 100. Margins are separate from individual claim reserves and not included in the exhibits.
Follow-up is required.

4. (05-23-2016) The Memorandum item #18 discusses trend assumptions, indicating a 5% benefit increase is assumed for plans with compound inflation protection. Item #2 Benefits indicates LTC1 has a 5% compounded increase option to the later of duration 10 or attained age 85. LTC2 appears to have both an unlimited 5% compounded increase option and a simple 5% increase option. There also appears to be a GIO optional rider. Please clarify the assumptions used for these benefit types. Please also provide justification for assuming the full 5% increase vs. applying a portion of maximum increased benefit in the case where benefit increases may result in higher limits than typical Virginia facility charges.

Per response to item #11:
The assumptions used for each benefit level are the same. According to a 2010 study by Prudential, the compound annual growth rate of assisted living facility costs was 6.3% from 2004-2010 and 4.7% for home health care costs. We therefore believe a 5% rate is justified.
Follow-up is required.

5. (05-23-2016) 14VAC5-200-185.D requires the provision of a contingent benefit upon lapse for all policies if the requested rate increase is approved. Please provide the assumptions with respect to the election of contingent benefit upon lapse, if any, in the projections in Exhibit B.

Per response to item #12:

No assumptions regarding contingent benefit upon lapse election have been included in Exhibit B. Since the average age of policyholders is 82, we are expected policyholders to hold their policies in anticipation of receiving benefits in the near future, and thus not electing to lapse their policies.

6. (05-23-2016) Please provide a high-level summary estimate of the maximum benefits exposure on in force Virginia policyholders. For example – the sum of the current monthly benefit x maximum benefit period. Please indicate any simplifications applied for the length of "lifetime" benefit periods or other assumptions in this approximation.

Per response to item #12:

A column has been added to Exhibit D titled "Maximum Benefits Exposure" which takes the maximum daily benefit multiplied by the benefit period multiplied by 365. A benefit period of 8 years was assumed for lifetime benefit policies.

7. (05-23-2016) It was noted that the "Nationwide" premium for LTC1 and LTC 2 are at similar levels, although the LTC1 form had much lower initial rates. Please clarify if Exhibit E reflects rate increases on both forms combined or only 1 form.

Per response to item #14:

Exhibit E reflects increases on both forms combined.

8. (05-23-2016) Exhibit A and Exhibit A-VA include columns listed as "Expected Incurred Claims" and "Expected Loss Ratio". Please provide a description, or the support, explaining how these figures were developed, including their relationship to the originally filed loss ratios in Exhibit G, and the "Expected Loss Ratio" and "Expected Incurred Claims" included in the companion Exhibit A- Proposed Rate. Please also address the drop in the Expected Loss Ratio between 2014 and 2015. This trend is unexpected as no rate increase is included in these Exhibits.

Per response to item #15:

At inception the original Actuarial Memorandum provided loss ratios by duration. Because the exhibits are provided on a calendar year basis we performed a manual calculation to convert the durational loss ratios to calendar year loss ratios. This involved taking a ratio of BRI EP for each issue year and applying it towards each specific durational loss ratio. The result is the Expected Loss Ratio column. The Expected Incurred Claims column is simply the BRI Earned Premium multiplied by the Expected Loss Ratio explained above.

Regarding the inconsistency between the expected loss ratio change from 2014 and 2015, we discovered an allocation issue in which our Return of Premium amount for 2014 was inaccurate. This issue has been resolved and the loss ratio now changes in a consistent manner.

9. (05-23-2016) Exhibit A includes a columns listed as "A/E claim ratio without rate increase". It appears to be the ratio of loss ratios, not A/E of incurred claims. Please explain the purpose of this column.

   Per response to item #16:

   You are correct that the A/E Claims Ratio is a ratio of the State Basis Incurred Loss Ratios and Expected Loss Ratio. This column is included as a simple demonstration of whether actual experience has been more or less favorable than expected.

10. (05-23-2016) Exhibit A- Proposed Rate is indicated to reflect "the proposed rate since inception". A review of the first column "Proposed Earned Premium", indicates errors in the premium demonstrated in calendar years 2004 and later in that it does not reflect the 40% prior-approved increase. Also, the projected "Incurred Claims" in this exhibit are materially less than those in the preceding exhibit, and the "Expected Incurred Claims" are less than the similar column in the preceding exhibit where the only difference between these two exhibits should be the premiums and resulting loss ratios. Please review and revise the exhibit(s) as needed.

    Per response to item #17:

    Our apologies, these oversights have been addressed in the revised exhibits enclosed.

11. (5-23-2016 Question) The Actuarial Memorandum Section 17 indicates that the loss ratio calculation does not include the Active Life reserves. This is inconsistent with 14VAC5-200-150.B.11. Please describe the valuation basis of the Active Life reserves for these policies. Please indicate the amount of reported Active Life reserves as of the projection date in the analyses.

    Per response to item #18:

    Active life reserves are calculated on a full preliminary term valuation basis. As of 12/31/14 the total Active Life reserve was $58,822,988.

12. (05-23-2016) The Actuarial Memorandum Section 17 indicates the anticipated loss ratio was determined using an interest rate of 4.5%. This is lower than the maximum valuation interest rate for most of the years the policies were issued (1991-1996). Please revise the interest rate in all exhibits to reflect the weighted average maximum valuation interest rate.

Per response to item #19:

The maximum valuation interest rate for years 1991-1994 was 5% and years 1995-1996 was 4.5%. The weighted average of these rates is 4.833%. The exhibits have been modified to use this rate for discounting purposes.

13. (05-23-2016) Exhibit G includes a table of originally filed loss ratios for both forms, and reflection of interest at 3.25%. Per 14VAC5-200-150.B, please provide a recalculated original pricing lifetime loss ratio using the appropriate interest rate calculated in the request above.

Per response to item #20:

A restated lifetime loss ratio at 4.833% has been added to Exhibit G.

14. (05-23-2016) Please recalculate the anticipated lifetime loss ratios (item #20 of the memorandum). The Active Life reserves should be included in the determination of the Future Loss ratio as a reduction to the PV of future incurred claims.

Per response to item #21:

Exhibit A – ALR has been appended to the exhibits to demonstrate the impact of including the projected change in Active Life reserves in the incurred claims calculation on the overall lifetime loss ratio. This results in a lifetime loss ratio of 67.1%.

15. (05-23-2016) Please recalculate the minimum required loss ratio to clearly indicate the anticipated lifetime ratio that reflects the greater of 60% or the initial loss ratio (restated using the valuation interest rate) applied to the initial premium scale and 80% applied to any premium rate increase, including the increase approved in 2004.

Per response to item #22:

Unfortunately we are unsure how to recalculate the minimum required loss ratio as this value is set by regulatory bodies. We would be happy to satisfy this requirement if the State would clarify what is being requested by this objection.

Follow-up required.

16. (05-23-2016) Please provide the Exhibits in spreadsheet format.

Per response to item #23:

The Exhibits have been provided in an Excel format.

17. (5-23-2016 Question) – The Actuarial Memorandum, page 1, section 1 still includes incorrect references to policy forms. Please revise to be consistent with Appendix C.

Per response to item #24:

The Actuarial Memorandum has been revised to be consistent with Exhibit C.

18. (5-23-2016 Question) Please provide a set of rate tables that reflect the proposed rates, reflecting both the proposed (60%) and prior approved (40%) increases.

Per response to item #25:

The proposed rates are provided in Exhibit D. Rates are provided on a modal basis and annualized basis

Note that VA objection #27 also related to providing rate pages.

I look forward to reviewing the Company's responses to these items.

Please contact me if you have any questions.

Alice Fontaine, FSA, FCIA, MAAA

Fontaine Consulting, LLC

September 23, 2016

Mr. Robert Grissom
Insurance Market Examiner
Forms and Rates Section Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157 Richmond, VA 23218

RE: State of Virginia
Lincoln National Life Long Term Care Rate Increase Filing
TRST-130030738
"LTC1 and LTC2 Series" – request for 60% rate increase; 2-part phase-in of 26.5% each, compounded.

Dear Bob:

We have completed our review of this filing for a long term care rate increase. Lincoln National Life Insurance Company (the Company) is requesting an across the board increase of 60% for the above two series of policies. They have agreed to an alternate schedule of two rounds of 26.5% increase, for a cumulative effect of 60%.

Recommendation

It is our opinion that the proposed rate increase complies with the minimum standards of the applicable provisions of 14VAC5-200. 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".

Several objection letters were sent to the Company requesting additional information via SERFF. The Company's response addressed some data issues and compliance items related to the requested increase. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Background

This is a closed block of business in Virginia and Nationwide. This block of business was sold Nationwide from 1991 to 1996. Policies were also sold in Virginia from 1991 to 1996. All Virginia policies were sold prior to August 1, 1996. As of 12/31/15, there were 74 policies in Virginia and 1,928 policies nationwide. A prior rate increases of 40% was approved on this combined block of business in Virginia in 2004. These are individual policies which are

guaranteed renewable for life. The Company is basing the requested increase on their Nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia historical earned premiums are less than 4% of the Nationwide premium and the Virginia historical incurred claims are about $2.0 million, or less than 3% of Nationwide claims. Nationwide cumulative rate increases have ranged from 10% to 292% with the average approved increase of about 100%.

Applicable Regulations and Requirements:

Pre rate stabilization blocks (policies issued prior to October 1, 2003) are subject to 14VAC5-200-150 which requires a lifetime loss ratio of at least 60% applied to the current rate schedule plus 80% applied to any premium increase for individual policy forms. The anticipated loss ratio must reflect policy reserves and the present and accumulated values must be determined using an interest rate equal to the maximum valuation interest rate for the policy reserves.

Analysis - Methodology

Our approach was to a) review the filing materials for clarity, b) review the support for the revised assumptions vs. those initially filed, c) review the projections and revised assumptions for reasonableness compliance to applicable regulations, and d) analyze the current increase and cumulative increase in Virginia relative to other states.

Review of Experience Studies and Resulting Revised Assumptions:

14VAC5-200-150 B 1: Credibility of Experience

This block of business has over $120 million of cumulative premium and $70 million of incurred claims from 1991 through 2014. The Company uses their Nationwide experience as well as industry studies to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility vs. using Virginia only experience, which is only about 3-4% of the Nationwide experience. The Company indicated that Milliman assigned a credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 10.0%, with events defined as death count, derived lapse count, or claim count. However, no measures of credibility were provided in response to our requests. Further, this credibility measure is weak compared to other measures used in the industry, or published by the American Academy of Actuaries Long- Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which look to an error of plus or minus 5%, and would assign full credibility only with 1082 events vs. the 271 events cited.

The Company's historical experience is therefore given more credibility than it would otherwise receive under alternative measures. **Without specific measures as to the number of events or the credibility factor assigned, and without disclosure as to if the Company experience was materially different than the industry tables used, it is not clear what impact changes to the credibility measure would have on the projections**.

Although the Virginia experience is not fully credible on a standalone basis, there is sufficient experience over the historical period to consider the relationship of the Virginia experience to the Nationwide loss ratios as part of the analysis.

14VAC5-200-150 B 3: Assumptions, Experience and projected trends

Mortality

The Company is using the Annuity 2000 table as their mortality assumptions. The Company also uses selection factors which began at .30 and graded to an ultimate value of .9 at duration 9. No mortality improvement was included.

The Annuity 2000 Table is often used with long term care products. The limited number of actual deaths requires the use of a recognized table. The Company's selection factors are reasonable compared to the factors used in other reviews we have performed. Since the business is in duration 18 or older, no assumption with respect to selection factors is needed in the projections.

Lapses

The Company assumes 1.2% ultimate lapses and measured their total assumed terminations (mortality plus lapse) vs. actual experience.

There is no recognized lapse table for long term care insurance. However, in our experience reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate rate of 1.2% is therefore reasonable.

The actual total termination rates were level at about 5% from durations 10 through 15 and have increased gradually to 7-8% by duration 22, although less experience is available after duration 18. These assumptions are consistent with the selected mortality table and lapse assumptions.

Morbidity

The Company measured their experience against the Milliman USA 2011 Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source, although the 2014 LTC Guidelines are now available so the table used is somewhat dated. The filing correspondence includes a general description of the adjustments made to select the appropriate projection assumptions. These included claims for the Return of Premium benefit upon death. No information was included as to the credibility of the Company data relative to the Milliman experience.

Other Assumptions:

The projections do not include any shock lapses, election of contingent benefit on lapse, or corresponding anti-selection. This is a not a material consideration as industry election rates of contingent benefits on lapse or lapses upon rate increase are less than 5%. Some policies also include a Return of Premium (ROP) option, which returns premium upon death or policy

termination. The Company confirmed that a 0% voluntary termination rate was assumed, as it would be more beneficial for a policyholder to maintain a policy if a claim was expected. It is not clear if ROP benefits related to the 1.2% lapse assumption were modeled. We are comfortable that the projections are not materially distorted by excluding these assumptions.

Interest Rates

The loss ratio calculations use an interest rate of 4.83% for all durations which reflects the weighted average maximum valuation interest rate for the issue years of the policy forms.

Policy reserves:

Upon request, the Company separately identified policy reserves within the projections and historical experience. No adjustment was made for the margin for adverse deviation in reserves. The policy reserves were strengthened in 2013 by about $11.5 million, or about 25%. Nationwide policy reserves at 12/31/14 were stated to be $58.1 million. We recalculated anticipated lifetime loss ratios and future loss ratios using this additional information.

Margins:

The Company indicated that no provision for moderately adverse experience was included in the calculations. The morbidity assumptions used were stated to produce lower projected loss ratios than that used in the 2014 asset adequacy assumption, or the 2007 "rerate" assumptions. This confirms the absence of margins. It is also my opinion that the total termination rates are not conservative for purposes of rate increase filings, and contain no margin.

Data Limitations: The filing and subsequent correspondence lacks specific information relating to the reliance on Company experience vs. industry data. Limited information with respect to the filed and approved 2004 rate increase assumptions was provided. It is also noted that the review of the claim reserve sufficiency analysis appeared to indicate historically understated claim reserves. While this would not materially impact the historical incurred claims prior to 2010, it may produce optimistic incurred claims estimates for more recent incurral years. Depending on the credibility related to this data, the projected morbidity assumptions may also be distorted. **I have therefore included a sensitivity test with regards to future incurred claims (see page 7 below) in order to understand the level of distortion that would be required to change the conclusions of the analysis.**

It was also noted that premium projections extended to 2055, while claims projections ended in 2054. This would not have a material impact on results.

Financial Projections

We reviewed the financial projections for consistency with the indicated assumptions.

The projections are sensitive to two key assumptions – slope of the incurred claims and persistency of the block.

We reviewed the trends in projected claims, premiums, and loss ratios over the projection period. The projected premium persistency was found to be in line with the assumed total termination rates given the current demographics of the block. The trend in loss ratios is consistent with expected attained age claim cost patterns, increasing at about 11% per year in early projection years and gradually decreasing to a 5% annual increase in the latter projection years.

We also reviewed the reasonableness of the initial projected premiums and claims (for 2015) relative to the recent prior years' actual values. We found the level of claims, premiums, and loss ratios to be reasonably consistent with recent actual Nationwide amounts, but the VA only projected claims appeared high (by at least 15%) vs. historical amounts.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective (2017) the overall effect is a 60% rate increase from current levels, or 124% increase above initial levels. Note that the Bureau has negotiated for two rounds of 26.5% increases instead of the single round of 60%. The projections were revised to reflect this change and had very little impact on the lifetime loss ratios. The ratios below reflect the most recent revisions.

Other reviews

We also requested a comparison of the experience and projections relative to the projections provided to support the 2004 approved rate increase of 40%, and found that the actual loss ratios from 2005 through 2014 tracked well vs. those assumed. The pattern of future loss ratios is not as steep as in the 2004 filing. This is assumed to be due to a reduced total termination assumption. Total anticipated lifetime claims from the prior filing were not provided for comparison to the current filing.

Loss Ratio Requirements: 14 VAC5-200-150

Original Lifetime Loss Ratio:

The Original anticipated lifetime loss ratio, when the product was filed, was indicated by the Company to be 61.3 % when including ALR and 70.7% if ALR was removed from the calculation. This assumed a discount rate of 3.25%.

14VAC5-200-150.B requires that the **original lifetime loss ratio be restated using the maximum valuation interest rate. This recalculated loss ratio was equal to 57.6% for LTC1 and 58.3% for LTC2%** using the weighted average valuation interest rate of 4.83%.

Anticipated Loss Ratios:

Projections and loss ratios are presented on a "Virginia Rate basis" – that is, no rate increases approved in other states are reflected in the historical or projected premiums.

We were able to closely match the present value calculations of the historical experience and the projected experience in order to verify the loss ratios.

Nationwide:

a) Historical (though 2014)
- without ALR: 50.6%
- with ALR: 77.3%

b) Future:
- As reported by Company (no ALR):
  - No rate increase: 445.9% With 2-phase increase: 321.9%
- Adjusted for ALR
  - No rate increase: 128.8% With 2-phase increase: 93.0%

The future loss ratio, adjusted to reflect the ALR, materially exceeds 60% even though it includes reserve strengthening. It therefore complies with the requirements 14VAC5-200-150B.

c) Lifetime:
- As reported by Company:
  - No rate increase: 81.3% With 2-phase increase: 78.9%

It should be noted that due to the advanced duration of the block, the rate increase of 60% does not materially impact the Lifetime loss ratio. As a result, the Commissioner may wish to consider other measures of reasonableness in order to determine the level of appropriate rate increase.

Virginia Only (ALR not available):

a) Historical: 42.2%

b) Future (as projected):
  - No rate increase: 456.4% With 2-phase increase: 330.4%

Future (reduced 17%):
  - No rate increase: 380.4% With 2-phase increase: 275.3%

c) Lifetime, using filed assumptions:
  - No rate increase: 79.9% With 2-phase increase: 77.2%
- Lifetime, using reduced future claims assumptions:
  - No rate increase: 73.0% With 2-phase increase: 70.5%

The Historical loss ratio for the VA policyholders is about 83% of the Nationwide historical loss ratio. If the projected claims continue this pattern, the Future and Lifetime loss ratios would still exceed 60%.

Reasonable Benefits vs. Premiums Test assuming requested rate increase:

Nationwide basis:

14VAC5-200-150.B: (replace 60% with Original lifetime loss ratio, if greater)

Minimum lifetime claims = 60% of Original Premiums + 80% Increased Premiums

= .60 * $209,887,321 + .80 * $33,348,365 = $153,580,947

Actual + Projected Claims:

- As reported by Company: $191,978,505 = PASS

Note that of the claims figure above, the accumulated value of historical incurred claims is $110,249,816. In order to breach this reasonableness of premiums vs. benefits test, the future claims would need to be less than $43.3 million, or less than 53% of the projected claims.

Virginia Only basis:

14VAC5-200-150.B: (replace 60% with Original lifetime loss ratio, if greater)

Minimum lifetime claims = 60% of Original Premiums + 80% Increased Premiums

= .60 * $7,557,860 + .80 * $1,296,458 = $5,925,263

Actual + Projected Claims:

- As reported by Company: $7,293,789 = PASS
- Adjusted to remove 15% margin in projected claims: $6,661,207 = PASS

Note that of the claims figure above, the accumulated value of historical incurred claims is $3,498,075. In order to breach this reasonable of premiums vs. benefits test, the future claims would need to be less than $2.4 million, or less than 64% of the projected claims.

Other Considerations

Lifetime Loss ratio projection using premiums on "requested" increase basis for all years:

The Company provided an exhibit of the lifetime loss ratio reflecting the impact of applying the requested rate increase to historical and future premiums. This modified the Nationwide historical loss ratio to 25%. The future loss ratio was 356% resulting in a lifetime loss ratio of 45.6%. Had the proposed rate been in place since issue, benefits are not reasonable in relationship to the requested premiums. The initial rate was in place for about 10 years (though 2004) followed by a 40% increase which has been in place for another 12 years.

Rate increases approved in other states:

We reviewed the status of approvals in other states Per the State Filing Grid as of 12/31/14. The Company has business in force in 48 jurisdictions. While rate increases were filed nationwide in

2003, 2006, and 2009, a new round of increase were filed in 2015/2016. Thirty-six (36) jurisdictions were noted in this "round". Based on the grid, there have been 21 approved increases. The average cumulative approved amount for the 21 is 125%. The average approved cumulative increased for pending filings is 85%.

As of 12/31/14, Virginia had 79 inforce policyholders, with average estimated current attained age of 83. Average annual premiums, after the proposed increase are $1,680 for LTC1 and $3,229 for LTC2.

Conclusions

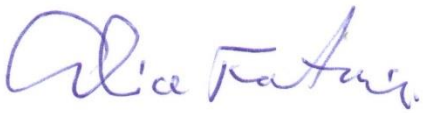
For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the valuation interest rate. The loss ratio section shows the lifetime and future loss ratios are easily being met for both Nationwide and Virginia Only analyses, and sensitivity tests.

It is my opinion that the rate increase requested complies with the applicable Virginia regulations and Actuarial Standards of Practice.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by Lincoln National Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.



Sincerely,

Alice Fontaine, FSA, FCIA, MAAA

October 6, 2016

Mr. Robert Grissom
Insurance Market Examiner
Forms and Rates Section Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157 Richmond, VA 23218

RE: State of Virginia
Lincoln National Life Long Term Care Rate Increase Filing
TRST-130030738
"LTC1 and LTC2 Series" – request for 60% rate increase; 2-part phase-in of 26.5% each, compounded.

Dear Bob:

We have completed our review of this filing for a long term care rate increase. Lincoln National Life Insurance Company (the Company) is requesting an across the board increase of 60% for the above two series of policies. They have agreed to an alternate schedule of two rounds of 26.5% increase, for a cumulative effect of 60%.

Recommendation

It is our opinion that the proposed rate increase complies with the minimum standards of the applicable provisions of 14VAC5-200. 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".

Several objection letters were sent to the Company requesting additional information via SERFF. The Company's response addressed some data issues and compliance items related to the requested increase. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Background

This is a closed block of business in Virginia and Nationwide. This block of business was sold Nationwide from 1991 to 1996. Policies were also sold in Virginia from 1991 to 1996. All Virginia policies were sold prior to August 1, 1996. As of 12/31/15, there were 74 policies in Virginia and 1,928 policies nationwide. A prior rate increases of 40% was approved on this combined block of business in Virginia in 2004. These are individual policies which are

guaranteed renewable for life. The Company is basing the requested increase on their Nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia historical earned premiums are less than 4% of the Nationwide premium and the Virginia historical incurred claims are about $2.0 million, or less than 3% of Nationwide claims. Nationwide cumulative rate increases have ranged from 10% to 292% with the average approved increase of about 100%.

Applicable Regulations and Requirements:

Pre rate stabilization blocks (policies issued prior to October 1, 2003) are subject to 14VAC5-200-150 which requires a lifetime loss ratio of at least 60% applied to the current rate schedule plus 80% applied to any premium increase for individual policy forms. The anticipated loss ratio must reflect policy reserves and the present and accumulated values must be determined using an interest rate equal to the maximum valuation interest rate for the policy reserves.

Analysis - Methodology

Our approach was to a) review the filing materials for clarity, b) review the support for the revised assumptions vs. those initially filed, c) review the projections and revised assumptions for reasonableness compliance to applicable regulations, and d) analyze the current increase and cumulative increase in Virginia relative to other states.

Review of Experience Studies and Resulting Revised Assumptions:

14VAC5-200-150 B 1: Credibility of Experience

This block of business has over $120 million of cumulative premium and $70 million of incurred claims from 1991 through 2014. The Company uses their Nationwide experience as well as industry studies to develop revised assumptions. We think this is appropriate as it uses more data and increases the credibility vs. using Virginia only experience, which is only about 3-4% of the Nationwide experience. The Company indicated that Milliman assigned a credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 10.0%, with events defined as death count, derived lapse count, or claim count. However, no measures of credibility were provided in response to our requests. Further, this credibility measure is weak compared to other measures used in the industry, or published by the American Academy of Actuaries Long- Term Care Reserving Work Group to the Accident and Health Working Group of the NAIC Life and Health Actuarial Task Force which look to an error of plus or minus 5%, and would assign full credibility only with 1082 events vs. the 271 events cited.

The Company's historical experience is therefore given more credibility than it would otherwise receive under alternative measures. **Without specific measures as to the number of events or the credibility factor assigned, and without disclosure as to if the Company experience was materially different than the industry tables used, it is not clear what impact changes to the credibility measure would have on the projections**.

Although the Virginia experience is not fully credible on a standalone basis, there is sufficient experience over the historical period to consider the relationship of the Virginia experience to the Nationwide loss ratios as part of the analysis.

14VAC5-200-150 B 3: Assumptions, Experience and projected trends

Mortality

The Company is using the Annuity 2000 table as their mortality assumptions. The Company also uses selection factors which began at .30 and graded to an ultimate value of .9 at duration 9. No mortality improvement was included.

The Annuity 2000 Table is often used with long term care products. The limited number of actual deaths requires the use of a recognized table. The Company's selection factors are reasonable compared to the factors used in other reviews we have performed. Since the business is in duration 18 or older, no assumption with respect to selection factors is needed in the projections.

Lapses

The Company assumes 1.2% ultimate lapses and measured their total assumed terminations (mortality plus lapse) vs. actual experience.

There is no recognized lapse table for long term care insurance. However, in our experience reviewing long term care rate increase filings, the ultimate lapse rate is generally in the range of 0.75% – 1.50%. The Company's ultimate rate of 1.2% is therefore reasonable.

The actual total termination rates were level at about 5% from durations 10 through 15 and have increased gradually to 7-8% by duration 22, although less experience is available after duration 18. These assumptions are consistent with the selected mortality table and lapse assumptions.

Morbidity

The Company measured their experience against the Milliman USA 2011 Long Term Care Guidelines. This is a proprietary source, but it is based on extensive industry experience and it recognizes various underwriting standards. We are comfortable with this source, although the 2014 LTC Guidelines are now available so the table used is somewhat dated. The filing correspondence includes a general description of the adjustments made to select the appropriate projection assumptions. These included claims for the Return of Premium benefit upon death. No information was included as to the credibility of the Company data relative to the Milliman experience.

Other Assumptions:

The projections do not include any shock lapses, election of contingent benefit on lapse, or corresponding anti-selection. This is a not a material consideration as industry election rates of contingent benefits on lapse or lapses upon rate increase are less than 5%. Some policies also include a Return of Premium (ROP) option, which returns premium upon death or policy

termination. The Company confirmed that a 0% voluntary termination rate was assumed, as it would be more beneficial for a policyholder to maintain a policy if a claim was expected. It is not clear if ROP benefits related to the 1.2% lapse assumption were modeled. We are comfortable that the projections are not materially distorted by excluding these assumptions.

Interest Rates

The loss ratio calculations use an interest rate of 4.83% for all durations which reflects the weighted average maximum valuation interest rate for the issue years of the policy forms.

Policy reserves:

Upon request, the Company separately identified policy reserves within the projections and historical experience. No adjustment was made for the margin for adverse deviation in reserves. The policy reserves were strengthened in 2013 by about $11.5 million, or about 25%. Nationwide policy reserves at 12/31/14 were stated to be $58.1 million. We recalculated anticipated lifetime loss ratios and future loss ratios using this additional information.

Margins:

The Company indicated that no provision for moderately adverse experience was included in the calculations. The morbidity assumptions used were stated to produce lower projected loss ratios than that used in the 2014 asset adequacy assumption, or the 2007 "rerate" assumptions. This confirms the absence of margins. It is also my opinion that the total termination rates are not conservative for purposes of rate increase filings, and contain no margin.

Data Limitations: The filing and subsequent correspondence lacks specific information relating to the reliance on Company experience vs. industry data. Limited information with respect to the filed and approved 2004 rate increase assumptions was provided. It is also noted that the review of the claim reserve sufficiency analysis appeared to indicate historically understated claim reserves. While this would not materially impact the historical incurred claims prior to 2010, it may produce optimistic incurred claims estimates for more recent incurral years. Depending on the credibility related to this data, the projected morbidity assumptions may also be distorted. **I have therefore included a sensitivity test with regards to future incurred claims (see page 7 below) in order to understand the level of distortion that would be required to change the conclusions of the analysis.**

It was also noted that premium projections extended to 2055, while claims projections ended in 2054. This would not have a material impact on results.

Financial Projections

We reviewed the financial projections for consistency with the indicated assumptions.

The projections are sensitive to two key assumptions – slope of the incurred claims and persistency of the block.

We reviewed the trends in projected claims, premiums, and loss ratios over the projection period. The projected premium persistency was found to be in line with the assumed total termination rates given the current demographics of the block. The trend in loss ratios is consistent with expected attained age claim cost patterns, increasing at about 11% per year in early projection years and gradually decreasing to a 5% annual increase in the latter projection years.

We also reviewed the reasonableness of the initial projected premiums and claims (for 2015) relative to the recent prior years' actual values. We found the level of claims, premiums, and loss ratios to be reasonably consistent with recent actual Nationwide amounts, but the VA only projected claims appeared high (by at least 15%) vs. historical amounts.

We compared the premiums with and without the premium increase. Once the rate increase is fully effective (2017) the overall effect is a 60% rate increase from current levels, or 124% increase above initial levels. Note that the Bureau has negotiated for two rounds of 26.5% increases instead of the single round of 60%. The projections were revised to reflect this change and had very little impact on the lifetime loss ratios. The ratios below reflect the most recent revisions.

Other reviews

We also requested a comparison of the experience and projections relative to the projections provided to support the 2004 approved rate increase of 40%, and found that the actual loss ratios from 2005 through 2014 tracked well vs. those assumed. The pattern of future loss ratios is not as steep as in the 2004 filing. This is assumed to be due to a reduced total termination assumption. Total anticipated lifetime claims from the prior filing were not provided for comparison to the current filing.

Loss Ratio Requirements: 14 VAC5-200-150

Original Lifetime Loss Ratio:

The Original anticipated lifetime loss ratio, when the product was filed, was indicated by the Company to be 61.3 % when including ALR and 70.7% if ALR was removed from the calculation. This assumed a discount rate of 3.25%.

14VAC5-200-150.B requires that the **original lifetime loss ratio be restated using the maximum valuation interest rate. This recalculated loss ratio was equal to 57.6% for LTC1 and 58.3% for LTC2%** using the weighted average valuation interest rate of 4.83%.

Anticipated Loss Ratios:

Projections and loss ratios are presented on a "Virginia Rate basis" – that is, no rate increases approved in other states are reflected in the historical or projected premiums.

We were able to closely match the present value calculations of the historical experience and the projected experience in order to verify the loss ratios.

Nationwide:

a) Historical (though 2014)
- without ALR: 50.6%
- with ALR: 77.3%

b) Future:
- As reported by Company (no ALR):
  - No rate increase: 445.9% With 2-phase increase: 321.9%
- Adjusted for ALR
  - No rate increase: 128.8% With 2-phase increase: 93.0%

The future loss ratio, adjusted to reflect the ALR, materially exceeds 60% even though it includes reserve strengthening. It therefore complies with the requirements 14VAC5-200-150B.

c) Lifetime:
- As reported by Company:
  - No rate increase: 81.3% With 2-phase increase: 78.9%

It should be noted that due to the advanced duration of the block, the rate increase of 60% does not materially impact the Lifetime loss ratio. As a result, the Commissioner may wish to consider other measures of reasonableness in order to determine the level of appropriate rate increase.

Virginia Only (ALR not available):

a) Historical: 42.2%

b) Future (as projected):
  - No rate increase: 456.4% With 2-phase increase: 330.4%

Future (reduced 17%):
  - No rate increase: 380.4% With 2-phase increase: 275.3%

c) Lifetime, using filed assumptions:
  - No rate increase: 79.9% With 2-phase increase: 77.2%
- Lifetime, using reduced future claims assumptions:
  - No rate increase: 73.0% With 2-phase increase: 70.5%

The Historical loss ratio for the VA policyholders is about 83% of the Nationwide historical loss ratio. If the projected claims continue this pattern, the Future and Lifetime loss ratios would still exceed 60%.

Reasonable Benefits vs. Premiums Test assuming requested rate increase:

Nationwide basis:

14VAC5-200-150.B: (replace 60% with Original lifetime loss ratio, if greater)

Minimum lifetime claims = 60% of Original Premiums + 80% Increased Premiums

= .60 * $209,887,321 + .80 * $33,348,365 = $153,580,947

Actual + Projected Claims:

- As reported by Company: $191,978,505 = PASS

Note that of the claims figure above, the accumulated value of historical incurred claims is $110,249,816. In order to breach this reasonableness of premiums vs. benefits test, the future claims would need to be less than $43.3 million, or less than 53% of the projected claims.

Virginia Only basis:

14VAC5-200-150.B: (replace 60% with Original lifetime loss ratio, if greater)

Minimum lifetime claims = 60% of Original Premiums + 80% Increased Premiums

= .60 * $7,557,860 + .80 * $1,296,458 = $5,925,263

Actual + Projected Claims:

- As reported by Company: $7,293,789 = PASS
- Adjusted to remove 15% margin in projected claims: $6,661,207 = PASS

Note that of the claims figure above, the accumulated value of historical incurred claims is $3,498,075. In order to breach this reasonable of premiums vs. benefits test, the future claims would need to be less than $2.4 million, or less than 64% of the projected claims.

Other Considerations

Lifetime Loss ratio projection using premiums on "requested" increase basis for all years:

The Company provided an exhibit of the lifetime loss ratio reflecting the impact of applying the requested rate increase to historical and future premiums. This modified the Nationwide historical loss ratio to 25%. The future loss ratio was 356% resulting in a lifetime loss ratio of 45.6%. Had the proposed rate been in place since issue, benefits are not reasonable in relationship to the requested premiums. The initial rate was in place for about 10 years (though 2004) followed by a 40% increase which has been in place for another 12 years.

Rate increases approved in other states:

We reviewed the status of approvals in other states Per the State Filing Grid as of 12/31/14. The Company has business in force in 48 jurisdictions. While rate increases were filed nationwide in

2003, 2006, and 2009, a new round of increase were filed in 2015/2016. Thirty-six (36) jurisdictions were noted in this "round". Based on the grid, there have been 21 approved increases. The average cumulative approved amount for the 21 is 125%. The average approved cumulative increased for pending filings is 85%. The overall nationwide weighted average cumulative approved increases were 99%.

As of 12/31/14, Virginia had 79 inforce policyholders, with average estimated current attained age of 83. Average annual premiums, after the proposed increase are $1,680 for LTC1 and $3,229 for LTC2.

Conclusions

For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the valuation interest rate. The loss ratio section shows the lifetime and future loss ratios are easily being met for both Nationwide and Virginia Only analyses, and sensitivity tests.

It is my opinion that the rate increase requested complies with the applicable Virginia regulations and Actuarial Standards of Practice.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by Lincoln National Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Sincerely,

Alice Fontaine, FSA, FCIA, MAAA

December 28, 2016

Mr. Robert Grissom
Insurance Market Examiner
Forms and Rates Section Life and Health Division
State Corporation Commission, Bureau of Insurance
P.O. Box 1157 Richmond, VA 23218

RE: State of Virginia
Lincoln National Life Long Term Care Rate Increase Filing
TRST-130030738
"LTC1 and LTC2 Series" – request for 60% rate increase; 2-part phase-in of 26.5% each, compounded.

Dear Bob:

We have completed our review of this filing for a long term care rate increase. Lincoln National Life Insurance Company (the Company) is requesting an across the board increase of 60% for the above two series of policies. They have agreed to an alternate schedule of two rounds of 26.5% increase, for a cumulative effect of 60%.

Recommendation

It is our opinion that the proposed rate increase complies with the minimum standards of the applicable provisions of 14VAC5-200. 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".

Several objection letters were sent to the Company requesting additional information via SERFF. The Company's response addressed some data issues and compliance items related to the requested increase. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Background

This is a closed block of business in Virginia and Nationwide. This block of business was sold Nationwide from 1991 to 1996. Policies were also sold in Virginia from 1991 to 1996. All Virginia policies were sold prior to August 1, 1996. As of 12/31/15, there were 74 policies in Virginia and 1,928 policies nationwide. A prior rate increases of 40% was approved on this combined block of business in Virginia in 2004. These are individual policies which are

guaranteed renewable for life. The Company is basing the requested increase on their Nationwide experience. This is appropriate as the Virginia experience has little credibility. The Virginia historical earned premiums are less than 4% of the Nationwide premium and the Virginia historical incurred claims are about $2.0 million, or less than 3% of Nationwide claims. Nationwide cumulative rate increases have ranged from 10% to 292% with the average approved increase of about 100%.

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The Company's historical experience is therefore given more credibility than it would otherwise receive under alternative measures. **Without specific measures as to the number of events or the credibility factor assigned, and without disclosure as to if the Company experience was materially different than the industry tables used, it is not clear what impact changes to the credibility measure would have on the projections**.

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14VAC5-200-150 B 3: Assumptions, Experience and projected trends

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The Company is using the Annuity 2000 table as their mortality assumptions. The Company also uses selection factors which began at .30 and graded to an ultimate value of .9 at duration 9. No mortality improvement was included.

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We compared the premiums with and without the premium increase. Once the rate increase is fully effective (2017) the overall effect is a 60% rate increase from current levels, or 124% increase above initial levels. Note that the Bureau has negotiated for two rounds of 26.5% increases instead of the single round of 60%. The projections were revised to reflect this change and had very little impact on the lifetime loss ratios. The ratios below reflect the most recent revisions.

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Original Lifetime Loss Ratio:

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Nationwide:

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b) Future:
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  - No rate increase: 445.9% With 2-phase increase: 321.9%
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2003, 2006, and 2009, a new round of increase were filed in 2015/2016. Thirty-six (36) jurisdictions were noted in this "round". Based on the grid, there have been 21 approved increases. The average cumulative approved amount for the 21 is 125%. The average approved cumulative increased for pending filings is 85%. The overall nationwide weighted average cumulative approved increases were 99%.

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Conclusions

For this block of pre rate stabilization policies, 14VAC-200-150B requires the loss ratio be at least 60%. This section also requires the inclusion of active life reserves. The Bureau requires the interest rate used for accumulating past experience and discounting future experience be the valuation interest rate. The loss ratio section shows the lifetime and future loss ratios are easily being met for both Nationwide and Virginia Only analyses, and sensitivity tests.

It is my opinion that the rate increase requested complies with the applicable Virginia regulations and Actuarial Standards of Practice.

Reliance and Qualification

The purpose of this document is to communicate our review of this filing. The use of this report by parties outside of the Virginia Bureau of Insurance is unauthorized. Outside parties rely on this report at their own risk.

Our conclusions are based on information supplied by Lincoln National Life Insurance Company both in the filing and in their response to our questions. This information was not verified, but we did review it for consistency and reasonableness. If any information was inaccurate, it may require us to revise our conclusions and opinions.

Sincerely,

Alice Fontaine, FSA, FCIA, MAAA

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Post Submission Update Request Processed On 08/26/2016

Status:	Allowed
Created By:	Dalila Dominguez-Zarinana
Processed By:	Janet Houser
Comments:	Thank you for making the changes as requested.

Company Rate Information:

Company Name:Lincoln National Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	608.000%	671.000%
Written Premium Change for this Program	$84575	$85053
Number of Policy Holders Affected for this Program	74	76
Written Premium for this Program	$140958	$141755

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Post Submission Update Request Processed On 08/25/2016

Status:	Disallowed
Created By:	Dalila Dominguez-Zarinana
Processed By:	Janet Houser
Comments:	Based on your comments, there will be one increase implemented in a series of two periods. Multiplying 1.265 x 1.265, the overall impact would be 60% and the minimum and maximum would be 60% provided the rate increase is the same for all policies and/or riders. The Rate/Rule Schedule should be completed with the document name, affected form numbers, rate action as "revised", the percent rate change request under the Rate Action column as 60% and attach a document that illustrates the rates for each separate period of the rate implementation and title such as Year 1 and Year 2 or Period 1 and Period 2. Only the revised rates should be attached and be sure all policy forms including any riders for which the increase is applicable is clearly stated.

Company Rate Information:

Company Name:Lincoln National Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	608.000%	671.000%
Overall % Rate Impact	26.500%	60.000%
Written Premium Change for this Program	$37354	$85053
Number of Policy Holders Affected for this Program	74	76
Written Premium for this Program	$140958	$141755
Maximum %Change (where required)	26.500%	60.000%
Minimum %Change (where required)	26.500%	60.000%

State: *Virginia* ***Filing Company:*** *Lincoln National Life Insurance Company*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*
Product Name: *LTC Rate Increase*
Project Name/Number: */*

Post Submission Update Request Processed On 12/21/2015

Status:	Allowed
Created By:	Dawn Dyer
Processed By:	Janet Houser
Comments:	

Company Rate Information:

Company Name:Lincoln National Life Insurance Company

Field Name	Requested Change	Prior Value
Overall % Indicated Change	671.000%	736.000%
Written Premium Change for this Program	$85053	$88057
Number of Policy Holders Affected for this Program	76	79
Written Premium for this Program	$141755	$146761

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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	Approved 07/21/2017	Contingent Benefit at Lapse	CBL	POLA	Initial		45.200	VA CBL Rider 9-21-16.pdf
2	Withdrawn 04/24/2017	Policyholder Letter	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP 7-1-16.pdf
3	Withdrawn 04/24/2017	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP 7-1-16.pdf
4	Filed 07/21/2017	Policyholder Letter w/ WOP	PLWOP-VA16	OTH	Initial			VA Policyholder Letter with WOP.pdf
5	Filed 07/21/2017	Policyholder Letter without WOP	PL-VA16	OTH	Initial			VA Policyholder Letter without WOP.pdf
6	Filed 07/21/2017	VA Second Letter Draft w/WOP	PLWOP-VA16-2	OTH	Initial			VA Second Letter Draft with WOP.pdf
7	Filed 07/21/2017	VA Second Letter Draft without WOP	PL-VA16-2	OTH	Initial			VA Second Letter Draft without WOP.pdf
8	Withdrawn 04/24/2017	Statement of Variability		OTH	Initial			
9	Approved 07/21/2017	LTC Policy Schedule	SP-VA16	SCH	Initial			LTC Policy Schedule.pdf

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	**NOC**	Notice of Coverage
OTH	Other	**OUT**	Outline of Coverage
PJK	Policy Jacket	**POL**	Policy/Contract/Fraternal Certificate

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

POLA	Policy/Contract/Fraternal Certificate: Amendment, Insert Page, Endorsement or Rider	**SCH**	Schedule Pages

The Lincoln National Life Insurance Company
350 Church Street
Hartford, CT. 06103-1106
(800) 238-6252

ENDORSEMENT RIDER EFFECTIVE DATE: {RERATE DATE}

The following provision in this Rider is added to Your Policy effective as of the endorsement date on the Rider.

CONTINGENT BENEFIT AT LAPSE

If Your Long Term Care Policy receives a Substantial Premium Increase, as described on page 2, We will offer You the following options in lieu of accepting the Substantial Premium Increase:

1. Reduce Benefit: If You choose this option, the Nursing Home Daily Benefit maximum and Policy Benefit Limit will be reduced to the levels to which Your current premium would correspond under the new rate schedule; or

2. Contingent Benefit Upon Lapse: If You choose this option, Your Policy will be converted into Contingent Benefit Upon Lapse.

If Your Policy converts to Contingent Benefit Upon Lapse, it will be continued in force with no further premiums being payable. Contingent Benefit Upon Lapse means Your Nursing Home Daily Benefit maximum will remain the same, but Your Policy Benefit Limit will be reduced to an amount equal to the total amount of premiums paid under this Policy less any premium waived. The reduced Policy Benefit Limit shall not be less than the equivalent of Nursing Home Daily Benefit maximum times 30. Any Compound Automatic Inflation Protection, Restoration of Benefits, or Guaranteed Insurability provisions will no longer be available if this option is exercised. If You die before using all benefits available under Your reduced Policy Benefit Limit, there will not be a refund of any benefits.

We will notify You of a Substantial Premium Increase 75 days before the increase takes effect. If Your Policy lapses within 120 days of the Substantial Premium Increase due date, and if You have not chosen either option, then Your Policy will automatically convert to Contingent Benefit Upon Lapse.

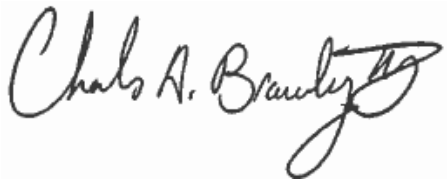
The total of all benefits paid under this Policy and this Contingent Benefit at Lapse will not exceed the maximum benefits which would have been payable under this Policy had this Contingent Benefit at Lapse not been exercised.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

A Substantial Premium Increase is a percentage increase over the initial premium as provided in the table below. NOTE: If your policy has been active for at least 20 years you are not required to meet the trigger for a Substantial Premium Increase.

Triggers for a Substantial Premium Increase					
Issue Age	Percent Increase over Initial Premium	Issue Age	Percent Increase over Initial Premium	Issue Age	Percent Increase over Initial Premium
29 and Under	100%	65	50%	77	26%
30-34	100%	66	48%	78	24%
35-39	100%	67	46%	79	22%
40-44	100%	68	44%	80	20%
45-49	100%	69	42%	81	19%
50-54	100%	70	40%	82	18%
55-59	90%	71	38%	83	17%
60	70%	72	36%	84	16%
61	66%	73	34%	85	15%
62	62%	74	32%	86	14%
63	58%	75	30%	87	13%
64	54%	76	28%	88	12%
				89	11%
				90 and over	10%

Nothing contained in this Rider will be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Policy other than stated above.



Secretary

Trustmark
INSURANCE COMPANY

Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, we requested a 60% rate increase on all policies issued in Virginia and the state approved two 26.5% rate increases in two stages.

Effective {RERATE DATE}, the first premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Twelve months later you will receive the other 26.5% rate increase. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

As a policyholder you have the right to a revised premium rate. If your policy does not contain Return of Premium benefits, we will offer you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.
The reduced benefit options may not be of equal value of the original benefits.

- One option allows you to reduce your level of benefit. Options include reduction in benefit period or benefit amount, extension of Elimination Period, elimination of riders, etc.
- The other option allows you to choose Contingent Benefit Upon Lapse. Your policy would be converted to paid-up insurance, with no further premium payments required. Your Policy Benefit Limit under this option will be reduced to an amount equal to the total premium paid under this policy less any waived premium. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. With the Contingent Benefit Upon Lapse, the annual Benefit Increase Option, Restoration of Benefits, and Guaranteed Insurability Rider are no longer available.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent

benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

The rate increase request was reviewed by the Virginia 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
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Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

The rate increase request was reviewed by the Virginia 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.

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DI/LTC Division

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INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

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{INS ADDRESS1}
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{INS ADDRESS4}

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As a policyholder you have the right to a revised premium rate. In accordance with state law the enclosed Rider is made part of your policy. This Rider offers you the following two options in lieu of the above premium adjustment. **The reduced benefit options may not be of equal value of the original benefits.**

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Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

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DI/LTC Division

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Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

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You received the first 26.5% increase on the date indicated in the enclosed letter. Effective {RERATE DATE}, the second premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

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DI/LTC Division

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INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
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{INS ADDRESS3}
{INS ADDRESS4}

Policy No: {CONTRACT NUM}

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Sincerely,

Policyowner Services Department
DI/LTC Division

REVISED POLICY SCHEDULE

Policy Number: {CONTRACT-NUMBER}

Effective Date: {CONTRACT-EFF-DATE}

Effective Date of Change: {CHANGE-EFF-DATE}

{INS-FIRST-NAME} {INS-MI} {INS-LAST-NAME}
{INS-ADDRESS-1}
{INS-ADDRESS-2}
{INS-ADDRESS-3}
{INS-ADDRESS-4}

Renewal Premium: {CURR-MODAL-PREMIUM}

Issue Age: {ISSUE-AGE}

Mode: {CURRENT-MODE}

LONG TERM CARE POLICY	Base Premium:	{MBASE-PREM}
Nursing Home Maximum Daily Benefit	{CC-DB-AMT}	
Nursing Home Deductible Period:	{ELIM-PERIOD}	
Policy Benefit Limit (Policy limit for all benefits combined, including rider limits)	{MAX-BEN-PERIOD}	
Benefit Increase Option - through age 85 Do you have this option? - {YES-NO}		{MBIO-PREM}
{HOME & COMMUNITY CARE BENEFIT RIDER		{MHHC-PREM}
Basic Services Daily Benefit	{BASIC-SVC-DB-AMT}	
Advanced Services Daily Benefit (Maximum Daily Benefit for Basic and Advanced Services combined)	{CC-DB-AMT}	
Adult Day Care Daily Benefit	{ADC-DB-AMT}	
Home & Community Care Deductible Period:	{ELIM-PERIOD}	
Home & Community Care Benefit Limit: (Limit for Home and Community Care Benefits) }	{MAX-BEN-PERIOD}	
{GUARANTEED INSURABILITY RIDER		{MGIR-PREM}}
Total Premium.....		{CURR-MODAL-PREMIUM}

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Rate Information

Rate data applies to filing.

Filing Method:	serff
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	40.000%
Effective Date of Last Rate Revision:	03/18/2004
Filing Method of Last Filing:	paper

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):
Lincoln National Life Insurance Company	608.000%	60.000%	$84,575	74	$140,958	60.000%	60.000%

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
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		LTC1 and LTC2 Rates	HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)	Revised	Previous State Filing Number: 7/21580 Percent Rate Change Request: 60	LTC1 Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1095 BP Rates Proposed.pdf, LTC-2 1460 BP Rates Proposed.pdf, LTC-2 1825 BP Rates Proposed.pdf, LTC-2 2190 BP Rates Proposed.pdf, LTC-2 Lifetime BP Rates Proposed.pdf,

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	233.77	6.33	265.65	30.36	295.72	8.00	336.05	38.41
40	233.77	8.86	371.91	42.50	295.72	11.20	470.47	53.77
41	239.09	8.86	382.54	46.05	302.44	11.20	483.91	58.25
42	242.63	10.63	394.93	49.59	306.92	13.44	499.59	62.73
43	247.94	12.40	409.10	51.36	313.64	15.68	517.51	64.97
44	253.25	14.17	423.27	54.90	320.37	17.92	535.44	69.45
45	260.34	14.17	437.44	60.21	329.33	17.92	553.36	76.17
46	265.65	17.71	453.38	63.76	336.05	22.40	573.52	80.65
47	272.73	19.48	469.32	69.07	345.01	24.64	593.68	87.37
48	281.59	21.25	487.03	72.61	356.21	26.88	616.09	91.85
49	290.44	23.02	506.51	77.92	367.41	29.12	640.73	98.57
50	299.30	24.79	527.76	81.47	378.61	31.36	667.61	103.05
51	309.93	28.34	549.01	86.78	392.06	35.85	694.50	109.78
52	322.32	30.11	572.03	93.86	407.74	38.09	723.62	118.74
53	334.72	33.65	596.83	100.95	423.42	42.57	754.99	127.70
54	348.89	37.19	623.39	106.26	441.34	47.05	788.59	134.42
55	363.06	42.50	653.50	113.34	459.26	53.77	826.68	143.38
56	380.77	46.05	683.61	122.20	481.67	58.25	864.76	154.58
57	400.25	51.36	717.26	131.05	506.31	64.97	907.33	165.78
58	423.27	54.90	754.45	139.91	535.44	69.45	954.37	176.98
59	448.06	61.99	795.18	150.54	566.80	78.41	1005.90	190.43
60	476.40	70.84	841.23	161.16	602.64	89.61	1064.15	203.87
61	510.05	77.92	892.58	173.56	645.21	98.57	1129.12	219.55
62	549.01	86.78	947.49	187.73	694.50	109.78	1198.57	237.47
63	591.51	99.18	1011.24	201.89	748.27	125.46	1279.22	255.40
64	641.10	111.57	1078.54	221.38	810.99	141.14	1364.35	280.04
65	696.00	125.74	1154.69	237.31	880.44	159.06	1460.69	300.20
66	763.30	141.68	1250.33	263.88	965.58	179.23	1581.66	333.81
67	837.68	159.39	1354.82	288.67	1059.67	201.63	1713.84	365.17
68	919.15	180.64	1466.39	318.78	1162.72	228.51	1854.98	403.26
69	1011.24	203.67	1588.59	347.12	1279.22	257.64	2009.56	439.10
70	1393.78	301.07	2185.41	499.42	1763.13	380.85	2764.55	631.77
71	1540.77	336.49	2369.60	543.70	1949.07	425.66	2997.54	687.78
72	1705.47	377.22	2567.95	593.29	2157.42	477.19	3248.46	750.51
73	1887.89	423.27	2782.24	646.42	2388.18	535.44	3519.53	817.71
74	2091.55	472.86	3010.70	704.86	2645.81	598.16	3808.54	891.65
75	2314.70	529.53	3256.87	765.07	2928.09	669.85	4119.94	967.82
76	2552.01	587.97	3563.25	841.23	3228.29	743.78	4507.51	1064.15
77	2814.12	655.27	3897.97	924.46	3559.86	828.92	4930.93	1169.44
78	3106.33	726.11	4257.48	1014.78	3929.51	918.53	5385.72	1283.70
79	3418.03	804.03	4638.25	1108.65	4323.81	1017.10	5867.38	1402.44
80	3745.67	885.50	5024.33	1204.28	4738.27	1120.16	6355.77	1523.41
81	4073.30	966.97	5403.32	1298.14	5152.72	1223.21	6835.20	1642.15
82	4385.00	1041.35	5753.98	1384.92	5547.02	1317.31	7278.78	1751.93
83	4655.96	1110.42	6055.05	1459.30	5889.79	1404.68	7659.64	1846.02
84	4900.36	1170.63	6320.70	1526.60	6198.95	1480.85	7995.68	1931.15
85	5125.27	1227.30	6561.56	1585.05	6483.47	1552.54	8300.37	2005.08

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
Without Home Health Care

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	249.71	6.33	265.65	30.36	315.88	8.00	336.05	38.41
40	249.71	14.17	458.69	63.76	315.88	17.92	580.24	80.65
41	256.80	14.17	474.63	69.07	324.85	17.92	600.40	87.37
42	263.88	15.94	494.11	74.38	333.81	20.16	625.05	94.09
43	270.96	17.71	513.59	79.70	342.77	22.40	649.69	100.81
44	278.05	21.25	534.84	85.01	351.73	26.88	676.58	107.54
45	286.90	23.02	557.87	88.55	362.93	29.12	705.70	112.02
46	297.53	24.79	580.89	95.63	376.37	31.36	734.82	120.98
47	311.70	26.57	605.68	102.72	394.30	33.60	766.19	129.94
48	318.78	31.88	632.25	109.80	403.26	40.33	799.79	138.90
49	331.18	33.65	660.58	116.89	418.94	42.57	835.64	147.86
50	345.35	37.19	692.46	122.20	436.86	47.05	875.96	154.58
51	361.28	40.73	724.34	131.05	457.02	51.53	916.29	165.78
52	377.22	44.28	757.99	141.68	477.19	56.01	958.85	179.23
53	394.93	49.59	795.18	150.54	499.59	62.73	1005.90	190.43
54	416.19	53.13	835.91	159.39	526.47	67.21	1057.43	201.63
55	437.44	60.21	878.42	170.02	553.36	76.17	1111.20	215.07
56	462.23	65.53	924.46	180.64	584.72	82.89	1169.44	228.51
57	488.80	74.38	974.05	194.81	618.33	94.09	1232.17	246.43
58	520.67	79.70	1028.95	207.21	658.65	100.81	1301.62	262.12
59	556.09	88.55	1089.17	223.15	703.46	112.02	1377.79	282.28
60	596.83	99.18	1156.46	239.09	754.99	125.46	1462.93	302.44
61	642.87	111.57	1230.85	258.57	813.23	141.14	1557.02	327.09
62	697.77	123.97	1314.08	278.05	882.68	156.82	1662.31	351.73
63	759.76	139.91	1406.17	301.07	961.10	176.98	1778.81	380.85
64	828.83	157.62	1507.12	327.64	1048.47	199.39	1906.51	414.46
65	906.75	175.33	1616.92	354.20	1147.04	221.79	2045.41	448.06
66	1000.62	200.12	1760.37	389.62	1265.78	253.16	2226.87	492.87
67	1105.10	226.69	1912.68	430.35	1397.96	286.76	2419.54	544.40
68	1218.45	256.80	2077.38	471.09	1541.34	324.85	2627.89	595.92
69	1345.96	288.67	2254.48	515.36	1702.64	365.17	2851.92	651.93
70	1487.64	324.09	2445.75	563.18	1881.86	409.98	3093.88	712.42
71	1641.72	361.28	2645.87	612.77	2076.77	457.02	3347.03	775.15
72	1813.50	403.79	2860.17	667.67	2294.08	510.79	3618.11	844.60
73	2003.00	451.61	3092.17	724.34	2533.80	571.28	3911.59	916.29
74	2211.98	504.74	3338.34	786.32	2798.15	638.49	4222.99	994.70
75	2442.21	561.41	3598.67	851.85	3089.39	710.18	4552.32	1077.59
76	2683.07	621.62	3926.31	931.55	3394.08	786.35	4966.78	1178.41
77	2946.94	687.15	4276.97	1020.10	3727.88	869.24	5410.36	1290.42
78	3233.85	757.99	4650.65	1112.19	4090.82	958.85	5883.07	1406.92
79	3536.69	834.14	5033.18	1207.82	4473.91	1055.19	6366.98	1527.89
80	3844.84	910.29	5413.95	1301.69	4863.72	1151.52	6848.64	1646.63
81	4144.14	984.68	5773.46	1392.01	5242.34	1245.62	7303.43	1760.89
82	4420.42	1051.97	6097.55	1471.70	5591.83	1330.75	7713.40	1861.70
83	4659.50	1110.42	6372.06	1539.00	5894.27	1404.68	8060.65	1946.83
84	4872.02	1163.55	6611.14	1597.44	6163.11	1471.89	8363.10	2020.76
85	5066.83	1211.36	6823.66	1650.57	6409.54	1532.38	8631.93	2087.97

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	247.94	6.33	265.65	30.36	313.64	8.00	336.05	38.41
40	247.94	12.40	446.29	61.99	313.64	15.68	564.56	78.41
41	253.25	14.17	462.23	67.30	320.37	17.92	584.72	85.13
42	260.34	15.94	479.94	70.84	329.33	20.16	607.13	89.61
43	267.42	17.71	499.42	76.15	338.29	22.40	631.77	96.33
44	274.51	19.48	518.90	81.47	347.25	24.64	656.41	103.05
45	283.36	21.25	541.93	85.01	358.45	26.88	685.54	107.54
46	292.22	24.79	563.18	92.09	369.65	31.36	712.42	116.50
47	302.84	26.57	587.97	97.41	383.09	33.60	743.78	123.22
48	313.47	28.34	612.77	104.49	396.54	35.85	775.15	132.18
49	325.86	31.88	639.33	111.57	412.22	40.33	808.75	141.14
50	338.26	35.42	669.44	116.89	427.90	44.81	846.84	147.86
51	352.43	38.96	699.55	125.74	445.82	49.29	884.92	159.06
52	368.37	42.50	733.19	132.83	465.99	53.77	927.49	168.02
53	386.08	46.05	768.61	141.68	488.39	58.25	972.30	179.23
54	403.79	53.13	805.81	152.31	510.79	67.21	1019.34	192.67
55	425.04	56.67	846.54	161.16	537.68	71.69	1070.87	203.87
56	448.06	63.76	890.81	171.79	566.80	80.65	1126.88	217.31
57	474.63	69.07	936.86	185.96	600.40	87.37	1185.13	235.23
58	502.96	77.92	989.99	198.35	636.25	98.57	1252.34	250.92
59	536.61	85.01	1046.66	212.52	678.82	107.54	1324.03	268.84
60	575.58	95.63	1110.42	228.46	728.10	120.98	1404.68	289.00
61	619.85	106.26	1181.26	246.17	784.11	134.42	1494.29	311.40
62	671.21	118.66	1260.95	265.65	849.08	150.10	1595.10	336.05
63	729.65	134.60	1349.50	286.90	923.01	170.26	1707.12	362.93
64	796.95	148.76	1445.14	311.70	1008.14	188.19	1828.10	394.30
65	869.56	166.47	1549.63	336.49	1099.99	210.59	1960.28	425.66
66	958.11	191.27	1684.22	371.91	1212.01	241.95	2130.54	470.47
67	1057.29	214.29	1829.44	409.10	1337.47	271.08	2314.25	517.51
68	1165.32	240.86	1985.29	448.06	1474.13	304.68	2511.39	566.80
69	1283.98	272.73	2153.54	488.80	1624.23	345.01	2724.22	618.33
70	1418.57	306.38	2334.18	534.84	1794.49	387.57	2952.74	676.58
71	1563.79	341.80	2523.68	582.66	1978.20	432.38	3192.45	737.06
72	1724.95	382.54	2727.34	634.02	2182.07	483.91	3450.09	802.03
73	1903.83	426.81	2945.17	688.92	2408.34	539.92	3725.64	871.48
74	2100.41	476.40	3177.17	747.36	2657.01	602.64	4019.13	945.41
75	2316.47	531.30	3423.34	807.58	2930.33	672.09	4330.53	1021.58
76	2543.16	586.20	3731.50	883.73	3217.09	741.54	4720.34	1117.92
77	2789.33	648.19	4062.67	965.20	3528.50	819.96	5139.28	1220.97
78	3058.52	715.48	4411.56	1053.75	3869.02	905.09	5580.62	1332.99
79	3340.11	784.55	4771.07	1142.30	4225.23	992.46	6035.41	1445.00
80	3625.24	855.39	5123.50	1229.07	4585.92	1082.07	6481.23	1554.78
81	3899.74	924.46	5454.68	1312.31	4933.17	1169.44	6900.17	1660.07
82	4151.22	986.45	5752.21	1384.92	5251.30	1247.86	7276.54	1751.93
83	4369.06	1039.58	6001.92	1446.91	5526.86	1315.06	7592.43	1830.34
84	4563.87	1087.39	6219.75	1501.81	5773.29	1375.55	7867.99	1899.79
85	4742.74	1129.90	6414.56	1549.63	5999.56	1429.32	8114.42	1960.28

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	269.19	6.33	265.65	30.36	340.53	8.00	336.05	38.41
40	269.19	17.71	506.51	76.15	340.53	22.40	640.73	96.33
41	288.67	21.25	531.30	83.24	365.17	26.88	672.09	105.29
42	292.22	23.02	550.78	88.55	369.65	29.12	696.74	112.02
43	304.61	26.57	586.20	95.63	385.33	33.60	741.54	120.98
44	309.93	28.34	607.45	100.95	392.06	35.85	768.43	127.70
45	331.18	31.88	621.62	106.26	418.94	40.33	786.35	134.42
46	336.49	35.42	658.81	115.12	425.66	44.81	833.40	145.62
47	350.66	38.96	681.84	122.20	443.58	49.29	862.52	154.58
48	366.60	42.50	713.71	129.28	463.75	53.77	902.85	163.54
49	382.54	46.05	747.36	138.14	483.91	58.25	945.41	174.74
50	398.48	49.59	782.78	145.22	504.07	62.73	990.22	183.71
51	416.19	54.90	825.29	155.85	526.47	69.45	1043.99	197.15
52	449.83	61.99	848.31	162.93	569.04	78.41	1073.11	206.11
53	462.23	65.53	894.36	175.33	584.72	82.89	1131.36	221.79
54	490.57	72.61	942.17	185.96	620.57	91.85	1191.85	235.23
55	504.74	77.92	986.45	196.58	638.49	98.57	1247.86	248.67
56	536.61	85.01	1030.72	208.98	678.82	107.54	1303.86	264.36
57	570.26	93.86	1078.54	221.38	721.38	118.74	1364.35	280.04
58	614.54	102.72	1144.07	237.31	777.39	129.94	1447.24	300.20
59	653.50	113.34	1206.05	253.25	826.68	143.38	1525.65	320.37
60	681.84	122.20	1280.43	270.96	862.52	154.58	1619.75	342.77
61	743.82	136.37	1353.04	288.67	940.93	172.50	1711.60	365.17
62	811.12	152.31	1436.28	309.93	1026.06	192.67	1816.90	392.06
63	874.87	170.02	1549.63	336.49	1106.72	215.07	1960.28	425.66
64	952.80	189.50	1638.18	361.28	1205.29	239.71	2072.29	457.02
65	1036.04	210.75	1763.92	389.62	1310.58	266.60	2231.35	492.87
66	1145.84	237.31	1894.97	425.04	1449.48	300.20	2397.14	537.68
67	1262.72	265.65	2056.13	464.00	1597.34	336.05	2601.01	586.96
68	1379.61	295.76	2210.21	504.74	1745.21	374.13	2795.91	638.49
69	1507.12	327.64	2389.08	547.24	1906.51	414.46	3022.18	692.26
70	1643.49	363.06	2569.72	593.29	2079.01	459.26	3250.70	750.51
71	1811.73	403.79	2755.68	641.10	2291.84	510.79	3485.93	810.99
72	1978.21	446.29	2946.94	688.92	2502.43	564.56	3727.88	871.48
73	2157.08	492.34	3170.09	743.82	2728.70	622.81	4010.16	940.93
74	2366.06	543.70	3396.78	800.49	2993.06	687.78	4296.92	1012.62
75	2589.20	600.37	3627.01	858.94	3275.34	759.47	4588.17	1086.55
76	2821.20	657.04	3938.70	935.09	3568.82	831.16	4982.46	1182.89
77	3085.08	722.57	4273.42	1018.33	3902.63	914.05	5405.88	1288.18
78	3371.98	793.41	4631.17	1106.88	4265.56	1003.66	5858.42	1400.20
79	3683.68	869.56	4994.22	1198.97	4659.86	1099.99	6317.69	1516.69
80	3997.15	949.26	5376.76	1292.83	5056.39	1200.81	6801.60	1635.43
81	4305.30	1025.41	5730.96	1381.38	5446.21	1297.14	7249.66	1747.45
82	4604.60	1098.02	6053.28	1461.08	5824.82	1389.00	7657.40	1848.26
83	4856.08	1160.01	6327.78	1530.14	6142.94	1467.41	8004.65	1935.63
84	5075.69	1216.68	6582.81	1590.36	6420.74	1539.10	8327.25	2011.80
85	5286.44	1266.27	6790.01	1643.49	6687.34	1601.83	8589.37	2079.01

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	306.38	6.33	265.65	30.36	387.57	8.00	336.05	38.41
40	306.38	28.34	692.46	122.20	387.57	35.85	875.96	154.58
41	327.64	31.88	715.48	129.28	414.46	40.33	905.09	163.54
42	348.89	37.19	749.13	138.14	441.34	47.05	947.65	174.74
43	355.97	38.96	782.78	146.99	450.30	49.29	990.22	185.95
44	370.14	44.28	825.29	157.62	468.23	56.01	1043.99	199.39
45	393.16	49.59	876.65	168.25	497.35	62.73	1108.96	212.83
46	417.96	54.90	913.84	178.87	528.71	69.45	1156.00	226.27
47	442.75	60.21	952.80	189.50	560.08	76.17	1205.29	239.71
48	453.38	65.53	993.53	200.12	573.52	82.89	1256.82	253.16
49	479.94	70.84	1050.20	214.29	607.13	89.61	1328.51	271.08
50	508.28	77.92	1103.33	224.92	642.97	98.57	1395.72	284.52
51	531.30	83.24	1156.46	239.09	672.09	105.29	1462.93	302.44
52	568.49	92.09	1204.28	253.25	719.14	116.50	1523.41	320.37
53	593.29	99.18	1262.72	267.42	750.51	125.46	1597.34	338.29
54	635.79	108.03	1338.88	285.13	804.27	136.66	1693.68	360.69
55	664.13	116.89	1402.63	301.07	840.12	147.86	1774.33	380.85
56	710.17	127.51	1477.01	318.78	898.37	161.30	1868.42	403.26
57	750.90	139.91	1547.85	338.26	949.89	176.98	1958.04	427.90
58	811.12	152.31	1638.18	359.51	1026.06	192.67	2072.29	454.78
59	860.71	164.70	1726.73	382.54	1088.79	208.35	2184.31	483.91
60	922.69	180.64	1836.53	409.10	1167.20	228.51	2323.21	517.51
61	997.07	200.12	1946.33	437.44	1261.30	253.16	2462.11	553.36
62	1094.48	223.15	2079.15	469.32	1384.51	282.28	2630.13	593.68
63	1184.80	246.17	2220.83	504.74	1498.77	311.40	2809.36	638.49
64	1296.37	274.51	2378.45	545.47	1639.91	347.25	3008.74	690.02
65	1423.88	304.61	2544.93	586.20	1801.21	385.33	3219.33	741.54
66	1567.34	341.80	2759.22	639.33	1982.68	432.38	3490.41	808.75
67	1721.41	380.77	2975.28	696.00	2177.59	481.67	3763.73	880.44
68	1884.34	423.27	3210.82	754.45	2383.70	535.44	4061.69	954.37
69	2061.44	467.54	3458.76	816.43	2607.73	591.44	4375.34	1032.79
70	2259.80	517.13	3720.87	881.96	2858.64	654.17	4706.90	1115.68
71	2484.71	572.03	3998.92	951.03	3143.16	723.62	5058.63	1203.05
72	2713.17	628.71	4276.97	1021.87	3432.16	795.31	5410.36	1292.66
73	2973.51	694.23	4586.89	1098.02	3761.49	878.20	5802.42	1389.00
74	3246.24	763.30	4910.98	1179.49	4106.50	965.58	6212.39	1492.05
75	3561.48	841.23	5256.33	1266.27	4505.27	1064.15	6649.25	1601.83
76	3873.18	919.15	5690.22	1372.53	4899.57	1162.72	7198.13	1736.24
77	4236.23	1009.47	6168.39	1492.95	5358.83	1276.98	7803.02	1888.59
78	4622.31	1105.10	6683.75	1620.47	5847.22	1397.96	8454.95	2049.89
79	5045.58	1211.36	7215.05	1753.29	6382.66	1532.38	9127.04	2217.91
80	5481.25	1319.40	7758.75	1887.89	6933.77	1669.03	9814.82	2388.18
81	5915.14	1427.43	8281.20	2018.94	7482.65	1805.69	10475.71	2553.96
82	6318.93	1526.60	8754.05	2135.83	7993.44	1931.15	11073.88	2701.82
83	6664.27	1611.61	9148.99	2233.23	8430.31	2038.69	11573.47	2825.04
84	6968.89	1687.76	9494.33	2318.24	8815.64	2135.02	12010.33	2932.57
85	7248.70	1756.83	9798.94	2394.39	9169.61	2222.39	12395.66	3028.91

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	311.70	6.33	265.65	30.36	394.30	8.00	336.05	38.41
40	311.70	28.34	658.81	115.12	394.30	35.85	833.40	145.62
41	324.09	31.88	681.84	122.20	409.98	40.33	862.52	154.58
42	338.26	35.42	720.80	131.05	427.90	44.81	911.81	165.78
43	352.43	38.96	754.45	139.91	445.82	49.29	954.37	176.98
44	366.60	42.50	795.18	150.54	463.75	53.77	1005.90	190.43
45	389.62	47.82	839.45	159.39	492.87	60.49	1061.91	201.63
46	398.48	51.36	874.87	170.02	504.07	64.97	1106.72	215.07
47	423.27	56.67	920.92	180.64	535.44	71.69	1164.96	228.51
48	448.06	61.99	959.88	191.27	566.80	78.41	1214.25	241.95
49	467.54	67.30	1007.70	203.67	591.44	85.13	1274.74	257.64
50	494.11	74.38	1066.14	216.06	625.05	94.09	1348.67	273.32
51	515.36	79.70	1110.42	228.46	651.93	100.81	1404.68	289.00
52	552.55	88.55	1172.40	242.63	698.98	112.02	1483.09	306.92
53	584.43	95.63	1229.07	256.80	739.30	120.98	1554.78	324.85
54	602.14	102.72	1280.43	270.96	761.71	129.94	1619.75	342.77
55	644.64	111.57	1349.50	286.90	815.47	141.14	1707.12	362.93
56	681.84	122.20	1422.11	304.61	862.52	154.58	1798.97	385.33
57	722.57	131.05	1482.33	322.32	914.05	165.78	1875.14	407.74
58	765.07	143.45	1563.79	341.80	967.82	181.47	1978.20	432.38
59	827.06	157.62	1655.89	364.83	1046.23	199.39	2094.69	461.50
60	880.19	171.79	1755.06	389.62	1113.44	217.31	2220.15	492.87
61	952.80	189.50	1868.41	417.96	1205.29	239.71	2363.53	528.71
62	1046.66	212.52	1990.60	448.06	1324.03	268.84	2518.11	566.80
63	1126.36	233.77	2128.74	481.71	1424.84	295.72	2692.86	609.37
64	1243.24	260.34	2273.96	518.90	1572.70	329.33	2876.56	656.41
65	1358.36	288.67	2435.13	557.87	1718.32	365.17	3080.43	705.70
66	1489.41	324.09	2633.48	609.22	1884.10	409.98	3331.35	770.67
67	1645.26	361.28	2842.46	662.35	2081.25	457.02	3595.71	837.88
68	1802.88	400.25	3062.06	717.26	2280.64	506.31	3873.50	907.33
69	1964.04	442.75	3301.14	775.70	2484.51	560.08	4175.95	981.26
70	2148.22	488.80	3552.63	839.45	2717.50	618.33	4494.07	1061.91
71	2357.20	540.16	3798.80	901.44	2981.86	683.30	4805.48	1140.32
72	2575.03	595.06	4073.30	970.51	3257.42	752.75	5152.72	1227.69
73	2817.66	655.27	4361.97	1043.12	3564.34	828.92	5517.90	1319.55
74	3078.00	720.80	4664.81	1119.27	3893.67	911.81	5900.99	1415.88
75	3364.90	793.41	4988.91	1198.97	4256.60	1003.66	6310.97	1516.69
76	3669.51	867.79	5403.32	1301.69	4641.93	1097.75	6835.20	1646.63
77	3993.61	949.26	5854.93	1413.26	5051.91	1200.81	7406.48	1787.77
78	4361.97	1041.35	6331.33	1533.69	5517.90	1317.31	8009.13	1940.11
79	4756.91	1138.75	6839.60	1659.43	6017.49	1440.52	8652.10	2099.18
80	5169.55	1241.47	7340.80	1783.40	6539.48	1570.46	9286.11	2256.00
81	5557.40	1338.88	7820.74	1903.83	7030.11	1693.68	9893.23	2408.34
82	5922.22	1429.20	8252.86	2010.09	7491.61	1807.93	10439.87	2542.76
83	6239.23	1507.12	8615.92	2100.41	7892.63	1906.51	10899.13	2657.01
84	6526.14	1577.96	8918.76	2176.56	8255.56	1996.12	11282.23	2753.35
85	6790.01	1641.72	9198.57	2245.63	8589.37	2076.77	11636.20	2840.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	289.03	10.27	286.69	9.69	284.78	9.21	276.21	7.07
41	292.29	11.09	289.81	10.47	287.82	9.97	278.54	7.65
42	295.90	11.99	293.21	11.32	291.08	10.79	281.09	8.29
43	299.79	12.96	296.96	12.26	294.62	11.67	283.93	9.00
44	304.05	14.03	301.00	13.26	298.45	12.63	286.97	9.76
45	308.65	15.18	305.32	14.35	302.63	13.67	290.23	10.57
46	313.61	16.42	310.00	15.51	307.09	14.79	293.77	11.46
47	318.99	17.76	315.17	16.81	311.98	16.01	297.60	12.41
48	324.87	19.23	320.69	18.19	317.29	17.34	301.78	13.46
49	331.32	20.84	326.78	19.71	323.17	18.81	306.38	14.61
50	338.40	22.62	333.51	21.39	329.55	20.40	311.41	15.87
51	346.20	24.56	340.95	23.25	336.63	22.17	316.94	17.25
52	354.91	26.74	349.10	25.29	344.42	24.12	323.03	18.77
53	364.47	29.13	358.24	27.57	353.14	26.30	329.83	20.47
54	375.24	31.82	368.37	30.11	362.84	28.73	337.41	22.37
55	387.28	34.84	379.70	32.94	373.75	31.45	345.91	24.49
56	400.95	38.25	392.74	36.20	386.15	34.55	355.55	26.90
57	416.68	42.19	407.61	39.92	400.32	38.09	366.67	29.68
58	434.96	46.75	424.90	44.24	416.82	42.22	379.49	32.89
59	456.28	52.09	445.02	49.27	436.09	47.04	394.51	36.64
60	481.07	58.28	468.54	55.15	458.48	52.63	411.93	41.00
61	509.91	65.49	495.81	61.97	484.55	59.15	432.12	46.05
62	543.13	73.80	527.19	69.81	514.51	66.64	455.50	51.89
63	581.17	83.31	563.18	78.81	548.87	75.23	482.21	58.57
64	624.38	94.11	604.12	89.05	587.97	85.01	512.67	66.18
65	673.62	106.42	650.74	100.70	632.53	96.15	547.45	74.88
66	731.64	120.92	705.57	114.41	684.88	109.24	587.97	85.01
67	797.94	137.50	768.26	130.08	744.74	124.20	634.37	96.61
68	872.96	156.26	839.24	147.83	812.46	141.13	686.79	109.71
69	957.05	177.28	918.79	167.71	888.33	160.10	745.31	124.34
70	1049.78	200.46	1006.49	189.64	971.92	181.00	809.56	140.40
71	1145.20	224.31	1096.74	212.20	1057.92	202.50	875.58	156.91
72	1248.56	250.15	1194.36	236.61	1150.87	225.73	946.49	174.64
73	1360.55	278.15	1300.20	263.06	1251.53	250.90	1022.86	193.73
74	1481.05	308.28	1413.90	291.49	1359.56	277.91	1104.18	214.06
75	1609.77	340.46	1535.24	321.83	1474.75	306.70	1190.32	235.60
76	1743.02	373.77	1660.84	353.23	1593.90	336.49	1279.09	257.79
77	1881.30	408.34	1791.12	385.79	1717.37	367.36	1370.68	280.69
78	2022.13	443.55	1923.66	418.93	1842.97	398.76	1463.70	303.94
79	2163.38	478.86	2056.20	452.07	1968.57	430.16	1556.71	327.19
80	NA	NA	NA	NA	2094.17	461.56	1649.72	350.45
81	NA	NA	NA	NA	2218.28	492.59	1741.46	373.38
82	NA	NA	NA	NA	2343.53	523.90	1834.26	396.58
83	NA	NA	NA	NA	2475.86	556.98	1932.52	421.14
84	NA	NA	NA	NA	2621.01	593.27	2039.55	447.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	365.62	12.99	362.66	12.25	360.24	11.65	349.40	8.94
41	369.74	14.02	366.61	13.24	364.10	12.61	352.36	9.68
42	374.31	15.17	370.91	14.32	368.22	13.64	355.58	10.48
43	379.24	16.40	375.66	15.50	372.70	14.76	359.17	11.38
44	384.62	17.74	380.76	16.78	377.54	15.97	363.02	12.34
45	390.44	19.20	386.23	18.15	382.83	17.30	367.14	13.37
46	396.71	20.77	392.14	19.63	388.47	18.71	371.62	14.49
47	403.53	22.47	398.69	21.26	394.65	20.25	376.46	15.70
48	410.96	24.33	405.68	23.01	401.37	21.93	381.75	17.03
49	419.12	26.37	413.38	24.93	408.81	23.79	387.57	18.48
50	428.08	28.61	421.90	27.06	416.88	25.81	393.94	20.07
51	437.94	31.07	431.31	29.42	425.84	28.05	400.93	21.82
52	448.96	33.83	441.61	31.99	435.70	30.51	408.63	23.75
53	461.06	36.85	453.17	34.88	446.72	33.27	417.24	25.90
54	474.68	40.26	465.99	38.09	459.00	36.34	426.82	28.30
55	489.91	44.07	480.32	41.67	472.80	39.79	437.58	30.98
56	507.21	48.39	496.81	45.79	488.48	43.71	449.77	34.03
57	527.10	53.36	515.63	50.50	506.40	48.19	463.83	37.55
58	550.22	59.14	537.50	55.96	527.28	53.41	480.05	41.60
59	577.19	65.89	562.95	62.33	551.66	59.50	499.05	46.35
60	608.56	73.73	592.70	69.76	579.97	66.58	521.10	51.86
61	645.03	82.85	627.20	78.39	612.95	74.83	546.64	58.25
62	687.06	93.35	666.90	88.31	650.86	84.30	576.21	65.64
63	735.18	105.38	712.42	99.69	694.32	95.17	609.99	74.09
64	789.85	119.05	764.22	112.64	743.78	107.54	648.53	83.72
65	852.13	134.62	823.18	127.38	800.15	121.63	692.53	94.72
66	925.52	152.97	892.54	144.72	866.37	138.18	743.78	107.54
67	1009.40	173.94	971.85	164.55	942.10	157.11	802.48	122.21
68	1104.30	197.66	1061.64	187.00	1027.77	178.53	868.79	138.79
69	1210.67	224.26	1162.28	212.16	1123.74	202.52	942.81	157.29
70	1327.97	253.58	1273.22	239.89	1229.48	228.96	1024.09	177.61
71	1448.68	283.76	1387.38	268.43	1338.27	256.16	1107.61	198.49
72	1579.42	316.44	1510.87	299.31	1455.85	285.55	1197.31	220.92
73	1721.10	351.86	1644.75	332.78	1583.19	317.39	1293.92	245.07
74	1873.53	389.97	1788.58	368.73	1719.85	351.55	1396.79	270.79
75	2036.36	430.68	1942.08	407.11	1865.56	387.98	1505.76	298.03
76	2204.92	472.82	2100.97	446.83	2016.28	425.66	1618.05	326.10
77	2379.84	516.55	2265.76	488.03	2172.48	464.71	1733.91	355.07
78	2557.99	561.09	2433.43	529.95	2331.36	504.43	1851.58	384.48
79	2736.68	605.76	2601.10	571.86	2490.24	544.15	1969.24	413.90
80	NA	NA	NA	NA	2649.13	583.87	2086.90	443.31
81	NA	NA	NA	NA	2806.13	623.12	2202.95	472.33
82	NA	NA	NA	NA	2964.56	662.73	2320.34	501.67
83	NA	NA	NA	NA	3131.96	704.58	2444.63	532.75
84	NA	NA	NA	NA	3315.58	750.48	2580.04	566.60

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	336.06	22.03	332.38	21.11	329.12	20.30	311.20	15.82
41	343.57	23.91	339.61	22.92	336.06	22.03	316.73	17.20
42	351.65	25.93	347.40	24.86	343.57	23.91	322.75	18.70
43	360.43	28.12	355.90	26.99	351.72	25.95	329.26	20.33
44	369.93	30.50	364.97	29.26	360.58	28.16	336.14	22.05
45	380.06	33.03	374.67	31.68	369.86	30.48	343.50	23.89
46	390.90	35.74	385.02	34.27	379.84	32.98	351.30	25.84
47	402.44	38.63	396.14	37.05	390.47	35.63	359.65	27.93
48	414.77	41.71	407.90	39.99	401.73	38.45	368.37	30.11
49	428.02	45.02	420.51	43.14	413.92	41.49	377.79	32.46
50	441.19	48.31	433.12	46.29	425.96	44.51	387.00	34.76
51	455.78	51.96	447.00	49.77	439.35	47.85	397.13	37.30
52	471.51	55.89	462.09	53.54	453.66	51.43	408.11	40.04
53	488.87	60.23	478.52	57.65	469.46	55.38	420.01	43.02
54	507.85	64.98	496.59	62.16	486.74	59.70	432.97	46.26
55	529.32	70.34	516.99	67.26	506.15	64.55	447.57	49.91
56	553.90	76.49	540.30	73.09	528.40	70.11	464.21	54.07
57	582.02	83.52	567.00	79.77	553.83	76.47	483.20	58.81
58	614.75	91.70	598.10	87.54	583.44	83.87	505.23	64.32
59	652.79	101.21	634.16	96.55	617.80	92.46	530.73	70.70
60	696.92	112.25	675.96	107.00	657.61	102.42	560.27	78.08
61	747.65	124.93	724.13	119.05	703.51	113.89	594.35	86.60
62	805.24	139.32	778.74	132.70	755.58	126.91	632.96	96.25
63	870.06	155.53	840.23	148.07	814.09	141.54	676.31	107.09
64	941.46	173.38	907.89	164.99	878.63	157.67	724.13	119.05
65	1021.02	193.27	983.33	183.85	950.46	175.63	777.33	132.35
66	1112.61	216.17	1069.97	205.51	1032.99	196.26	838.11	147.54
67	1213.49	241.39	1165.46	229.38	1123.88	218.98	905.05	164.28
68	1325.84	269.48	1271.79	255.96	1225.04	244.27	979.65	182.93
69	1448.47	300.13	1387.76	284.95	1335.33	271.85	1060.90	203.24
70	1582.07	333.53	1514.13	316.55	1455.41	301.87	1149.10	225.29
71	1716.67	367.18	1641.29	348.34	1576.33	332.10	1237.93	247.50
72	1861.18	403.31	1777.80	382.47	1705.97	364.51	1332.85	271.23
73	2015.89	441.99	1923.87	418.98	1844.60	399.17	1433.87	296.48
74	2180.46	483.13	2079.15	457.80	1991.81	435.97	1540.77	323.21
75	2353.94	526.50	2242.65	498.68	2146.74	474.70	1652.98	351.26
76	2531.75	570.95	2410.12	540.54	2305.28	514.33	1767.17	379.81
77	2715.72	616.95	2583.32	583.85	2469.20	555.31	1885.05	409.28
78	2903.66	663.93	2760.07	628.03	2636.31	597.09	2004.70	439.19
79	3093.16	711.30	2937.95	672.50	2804.48	639.14	2124.85	469.23
80	NA	NA	NA	NA	2974.36	681.60	2245.84	499.48
81	NA	NA	NA	NA	3143.53	723.90	2366.06	529.53
82	NA	NA	NA	NA	3318.15	767.55	2489.25	560.33
83	NA	NA	NA	NA	3505.94	814.50	2621.01	593.27
84	NA	NA	NA	NA	3714.50	866.64	2767.29	629.84

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	425.12	27.87	420.46	26.70	416.34	25.67	393.67	20.01
41	434.62	30.24	429.60	28.99	425.12	27.87	400.66	21.75
42	444.84	32.80	439.46	31.45	434.62	30.24	408.28	23.66
43	455.95	35.58	450.21	34.14	444.93	32.82	416.52	25.72
44	467.96	38.58	461.68	37.01	456.13	35.62	425.21	27.89
45	480.77	41.78	473.96	40.08	467.87	38.56	434.53	30.22
46	494.48	45.21	487.04	43.35	480.50	41.71	444.39	32.69
47	509.09	48.86	501.11	46.87	493.94	45.08	454.96	35.33
48	524.68	52.76	515.99	50.59	508.19	48.64	465.99	38.09
49	541.44	56.95	531.94	54.57	523.61	52.49	477.90	41.06
50	558.11	61.12	547.89	58.56	538.84	56.30	489.55	43.98
51	576.57	65.73	565.46	62.95	555.78	60.53	502.37	47.18
52	596.46	70.70	584.54	67.72	573.88	65.06	516.26	50.65
53	618.42	76.19	605.33	72.92	593.86	70.05	531.31	54.42
54	642.43	82.20	628.18	78.64	615.73	75.52	547.71	58.52
55	669.59	88.99	653.99	85.09	640.28	81.66	566.17	63.13
56	700.68	96.76	683.48	92.46	668.42	88.69	587.23	68.40
57	736.26	105.65	717.26	100.90	700.59	96.74	611.25	74.40
58	777.66	116.00	756.60	110.74	738.05	106.10	639.12	81.37
59	825.78	128.03	802.21	122.14	781.51	116.97	671.38	89.43
60	881.61	141.99	855.08	135.36	831.87	129.56	708.75	98.78
61	945.77	158.03	916.02	150.59	889.94	144.07	751.85	109.55
62	1018.63	176.25	985.11	167.87	955.81	160.54	800.69	121.76
63	1100.62	196.74	1062.90	187.31	1029.83	179.05	855.53	135.47
64	1190.95	219.33	1148.48	208.71	1111.47	199.46	916.02	150.59
65	1291.59	244.49	1243.91	232.57	1202.33	222.17	983.32	167.42
66	1407.46	273.45	1353.51	259.97	1306.73	248.27	1060.21	186.64
67	1535.06	305.35	1474.31	290.17	1421.70	277.01	1144.89	207.81
68	1677.19	340.89	1608.82	323.79	1549.67	309.01	1239.25	231.40
69	1832.31	379.67	1755.51	360.47	1689.20	343.89	1342.04	257.10
70	2001.32	421.92	1915.38	400.43	1841.09	381.86	1453.61	284.99
71	2171.58	464.48	2076.23	440.65	1994.06	420.10	1565.98	313.08
72	2354.39	510.19	2248.92	483.82	2158.05	461.10	1686.06	343.10
73	2550.11	559.12	2433.70	530.01	2333.42	504.94	1813.85	375.05
74	2758.28	611.16	2630.13	579.12	2519.64	551.50	1949.07	408.86
75	2977.74	666.02	2836.96	630.83	2715.62	600.49	2091.02	444.34
76	3202.66	722.26	3048.80	683.79	2916.17	650.63	2235.48	480.46
77	3435.39	780.44	3267.90	738.56	3123.54	702.47	2384.59	517.74
78	3673.13	839.87	3491.49	794.46	3334.93	755.32	2535.95	555.58
79	3912.84	899.80	3716.50	850.71	3547.67	808.51	2687.93	593.57
80	NA	NA	NA	NA	3762.56	862.23	2840.99	631.84
81	NA	NA	NA	NA	3976.56	915.73	2993.06	669.85
82	NA	NA	NA	NA	4197.45	970.95	3148.90	708.81
83	NA	NA	NA	NA	4435.02	1030.34	3315.58	750.48
84	NA	NA	NA	NA	4698.84	1096.30	3500.63	796.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	323.74	18.95	320.41	18.12	317.29	17.34	301.71	13.44
41	330.19	20.56	326.57	19.66	323.31	18.84	306.45	14.63
42	337.20	22.31	333.30	21.34	329.76	20.46	311.55	15.90
43	344.78	24.21	340.60	23.16	336.70	22.19	317.08	17.28
44	352.92	26.25	348.32	25.10	344.21	24.07	323.03	18.77
45	361.57	28.41	356.61	27.17	352.22	26.07	329.26	20.33
46	370.78	30.71	365.39	29.36	360.72	28.19	335.92	22.00
47	380.69	33.19	374.81	31.72	369.71	30.44	343.08	23.78
48	391.11	35.79	384.73	34.20	379.35	32.85	350.59	25.66
49	402.37	38.61	395.50	36.89	389.69	35.44	358.66	27.68
50	413.71	41.44	406.34	39.60	400.03	38.02	366.67	29.68
51	426.24	44.58	418.31	42.59	411.51	40.89	375.52	31.90
52	439.85	47.98	431.20	45.82	423.84	43.97	385.09	34.29
53	454.79	51.71	445.37	49.36	437.44	47.37	395.50	36.89
54	471.16	55.80	461.03	53.27	452.31	51.09	406.90	39.74
55	489.58	60.41	478.52	57.65	469.10	55.29	419.66	42.93
56	510.69	65.69	498.57	62.66	488.16	60.05	434.25	46.58
57	534.91	71.74	521.52	68.40	510.05	65.53	450.83	50.72
58	562.97	78.76	548.16	75.05	535.48	71.88	470.02	55.52
59	595.62	86.92	579.12	82.79	564.95	79.25	492.41	61.12
60	633.52	96.40	615.03	91.77	599.24	87.82	518.27	67.58
61	677.30	107.34	656.47	102.13	638.76	97.71	548.09	75.04
62	727.10	119.79	703.65	113.93	683.68	108.93	581.88	83.48
63	783.28	133.83	756.93	127.25	734.47	121.63	619.99	93.01
64	845.62	149.42	815.94	142.00	790.65	135.68	662.14	103.55
65	915.47	166.88	882.03	158.52	853.55	151.40	709.32	115.35
66	996.22	187.07	958.32	177.60	926.23	169.57	763.37	128.86
67	1085.98	209.51	1043.12	198.79	1006.85	189.73	823.30	143.84
68	1186.50	234.64	1138.12	222.54	1097.17	212.31	890.46	160.63
69	1297.01	262.27	1242.39	248.61	1196.35	237.10	963.92	178.99
70	1417.86	292.48	1356.44	277.13	1304.66	264.18	1043.90	198.99
71	1540.42	323.12	1472.13	306.05	1414.46	291.63	1124.94	219.25
72	1672.46	356.13	1596.59	337.16	1532.55	321.15	1211.58	240.91
73	1814.57	391.66	1730.41	370.62	1659.36	352.85	1304.02	264.02
74	1966.38	429.61	1873.36	406.36	1794.59	386.66	1402.14	288.55
75	2127.54	469.90	2024.89	444.24	1937.97	422.51	1505.49	314.39
76	2293.09	511.29	2180.46	483.13	2084.96	459.26	1611.26	340.83
77	2465.16	554.31	2342.04	523.53	2237.55	497.40	1720.42	368.12
78	2640.99	598.26	2506.96	564.75	2393.19	536.31	1831.64	395.92
79	2818.30	642.59	2673.15	606.30	2549.89	575.49	1943.28	423.84
80	NA	NA	NA	NA	2708.07	615.03	2055.78	451.96
81	NA	NA	NA	NA	2865.27	654.33	2167.49	479.89
82	NA	NA	NA	NA	3026.99	694.76	2281.90	508.49
83	NA	NA	NA	NA	3200.55	738.15	2403.96	539.00
84	NA	NA	NA	NA	3393.24	786.32	2539.26	572.83

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	409.53	23.97	405.32	22.92	401.37	21.93	381.66	17.00
41	417.68	26.01	413.11	24.87	408.99	23.84	387.66	18.51
42	426.56	28.23	421.63	27.00	417.15	25.88	394.12	20.12
43	436.14	30.63	430.86	29.30	425.93	28.07	401.11	21.87
44	446.45	33.20	440.63	31.75	435.43	30.45	408.63	23.75
45	457.38	35.93	451.11	34.37	445.55	32.98	416.52	25.72
46	469.03	38.85	462.22	37.14	456.31	35.67	424.94	27.82
47	481.58	41.98	474.14	40.12	467.69	38.51	433.99	30.09
48	494.75	45.28	486.69	43.26	479.88	41.56	443.49	32.46
49	509.00	48.84	500.31	46.67	492.96	44.83	453.71	35.02
50	523.34	52.42	514.02	50.09	506.04	48.10	463.83	37.55
51	539.20	56.39	529.16	53.88	520.56	51.73	475.04	40.35
52	556.40	60.69	545.47	57.96	536.15	55.63	487.13	43.37
53	575.31	65.42	563.39	62.44	553.36	59.93	500.31	46.67
54	596.01	70.59	583.20	67.39	572.18	64.63	514.73	50.27
55	619.31	76.42	605.33	72.92	593.41	69.94	530.87	54.31
56	646.02	83.09	630.69	79.26	617.52	75.97	549.33	58.92
57	676.66	90.76	659.73	86.52	645.21	82.89	570.29	64.16
58	712.15	99.63	693.42	94.94	677.38	90.93	594.58	70.23
59	753.46	109.95	732.58	104.73	714.66	100.25	622.90	77.31
60	801.41	121.94	778.02	116.09	758.03	111.10	655.61	85.49
61	856.79	135.79	830.44	129.20	808.04	123.60	693.33	94.92
62	919.78	151.53	890.12	144.12	864.85	137.80	736.08	105.61
63	990.85	169.30	957.51	160.97	929.10	153.86	784.29	117.66
64	1069.71	189.02	1032.16	179.63	1000.17	171.63	837.61	130.99
65	1158.06	211.10	1115.77	200.53	1079.74	191.52	897.29	145.91
66	1260.22	236.64	1212.28	224.66	1171.68	214.51	965.67	163.01
67	1373.76	265.03	1319.55	251.48	1273.66	240.00	1041.48	181.96
68	1500.92	296.82	1439.72	281.52	1387.92	268.57	1126.43	203.20
69	1640.72	331.77	1571.63	314.50	1513.38	299.93	1219.36	226.43
70	1793.60	369.99	1715.90	350.56	1650.40	334.19	1320.53	251.72
71	1948.63	408.75	1862.24	387.15	1789.29	368.91	1423.05	277.35
72	2115.66	450.50	2019.69	426.51	1938.68	406.26	1532.64	304.75
73	2295.43	495.45	2188.97	468.83	2099.09	446.36	1649.59	333.99
74	2487.47	543.46	2369.81	514.04	2270.16	489.13	1773.70	365.01
75	2691.34	594.42	2561.49	561.96	2451.53	534.47	1904.45	397.70
76	2900.76	646.78	2758.28	611.16	2637.48	580.96	2038.24	431.15
77	3118.43	701.20	2962.68	662.26	2830.50	629.21	2176.33	465.67
78	3340.85	756.80	3171.30	714.41	3027.38	678.43	2317.02	500.84
79	3565.15	812.88	3381.53	766.97	3225.61	727.99	2458.25	536.15
80	NA	NA	NA	NA	3425.71	778.02	2600.56	571.73
81	NA	NA	NA	NA	3624.56	827.73	2741.88	607.06
82	NA	NA	NA	NA	3829.15	878.88	2886.60	643.24
83	NA	NA	NA	NA	4048.70	933.76	3041.00	681.84
84	NA	NA	NA	NA	4292.44	994.70	3212.16	724.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	373.89	31.49	366.88	29.74	361.21	28.32	334.79	21.71
41	380.84	33.22	373.47	31.38	367.52	29.89	339.68	22.93
42	388.27	35.08	380.55	33.15	374.25	31.58	344.99	24.26
43	396.21	37.07	388.06	35.03	381.40	33.37	350.66	25.68
44	404.71	39.19	396.14	37.05	389.12	35.30	356.68	27.18
45	413.78	41.46	404.71	39.19	397.34	37.35	363.13	28.80
46	423.55	43.90	413.92	41.49	406.13	39.55	370.00	30.51
47	433.97	46.51	423.76	43.96	415.55	41.90	377.44	32.37
48	445.23	49.32	434.46	46.63	425.75	44.45	385.37	34.36
49	457.48	52.39	446.08	49.53	436.87	47.23	394.01	36.52
50	470.80	55.72	458.62	52.67	448.84	50.23	403.43	38.87
51	485.25	59.33	472.36	56.11	462.02	53.52	413.71	41.44
52	501.12	63.30	487.45	59.88	476.33	57.10	424.90	44.24
53	518.62	67.67	503.96	64.00	492.13	61.05	437.15	47.30
54	537.82	72.47	522.16	68.56	509.48	65.39	450.75	50.70
55	559.21	77.82	542.35	73.60	528.82	70.22	465.77	54.46
56	583.23	83.82	565.09	79.29	550.57	75.66	482.63	58.67
57	610.36	90.60	590.81	85.72	575.08	81.78	501.76	63.45
58	641.53	98.40	620.28	93.08	603.20	88.82	523.58	68.91
59	677.16	107.30	653.99	101.51	635.43	96.87	548.58	75.16
60	718.03	117.52	692.60	111.17	672.27	106.08	577.20	82.32
61	764.58	129.16	736.67	122.18	714.35	116.60	609.86	90.48
62	817.42	142.37	786.68	134.68	762.10	128.54	646.91	99.74
63	876.72	157.19	842.78	148.71	815.58	141.91	688.49	110.14
64	943.09	173.79	905.62	164.42	875.65	156.93	735.18	121.81
65	1017.83	192.47	976.32	182.09	943.16	173.81	787.67	134.93
66	1104.32	214.10	1058.14	202.55	1021.23	193.32	848.10	150.04
67	1201.73	238.45	1150.30	225.59	1109.21	215.32	916.10	167.04
68	1309.83	265.47	1252.52	251.15	1206.69	239.69	991.33	185.85
69	1428.91	295.24	1365.16	279.30	1314.08	266.54	1073.86	206.48
70	1558.48	327.64	1487.64	309.93	1430.68	295.69	1163.19	228.81
71	1684.79	359.21	1607.01	339.77	1544.38	324.11	1249.97	250.51
72	1819.53	392.90	1734.16	371.56	1665.45	354.38	1341.85	273.48
73	1963.12	428.79	1869.75	405.45	1794.24	386.57	1438.90	297.74
74	2114.86	466.73	2012.78	441.21	1930.04	420.52	1540.63	323.17
75	2273.75	506.45	2162.53	478.65	2072.07	456.03	1646.32	349.60
76	2435.20	546.81	2314.56	516.65	2216.02	492.02	1752.58	376.16
77	2599.05	587.78	2468.63	555.17	2361.95	528.50	1860.05	403.03
78	2761.91	628.49	2621.72	593.44	2506.67	564.68	1966.38	429.61
79	2920.95	668.25	2771.05	630.78	2647.93	600.00	2069.94	455.50
80	NA	NA	NA	NA	2785.00	634.27	2170.54	480.65
81	NA	NA	NA	NA	2916.27	667.08	2266.74	504.70
82	NA	NA	NA	NA	3046.05	699.53	2361.95	528.50
83	NA	NA	NA	NA	3181.99	733.51	2461.48	553.38
84	NA	NA	NA	NA	3330.26	770.58	2569.65	580.43

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	472.98	39.83	464.10	37.61	456.93	35.82	423.51	27.47
41	481.76	42.03	472.44	39.70	464.91	37.82	429.69	29.01
42	491.17	44.38	481.40	41.94	473.42	39.94	436.41	30.69
43	501.20	46.89	490.90	44.31	482.47	42.21	443.58	32.48
44	511.96	49.58	501.11	46.87	492.24	44.65	451.20	34.39
45	523.43	52.45	511.96	49.58	502.64	47.25	459.35	36.43
46	535.79	55.54	523.61	52.49	513.75	50.03	468.05	38.60
47	548.97	58.83	536.06	55.60	525.67	53.01	477.46	40.95
48	563.22	62.39	549.59	58.99	538.57	56.23	487.49	43.46
49	578.72	66.27	564.29	62.66	552.64	59.75	498.43	46.20
50	595.57	70.48	580.15	66.63	567.79	63.54	510.34	49.17
51	613.85	75.05	597.54	70.97	584.45	67.70	523.34	52.42
52	633.92	80.07	616.62	75.75	602.56	72.23	537.50	55.96
53	656.05	85.60	637.50	80.96	622.54	77.22	553.00	59.84
54	680.34	91.67	660.53	86.72	644.49	82.71	570.20	64.14
55	707.40	98.44	686.07	93.11	668.96	88.83	589.20	68.89
56	737.78	106.03	714.84	100.30	696.47	95.71	610.53	74.22
57	772.10	114.61	747.37	108.43	727.48	103.46	634.73	80.27
58	811.53	124.47	784.65	117.75	763.05	112.35	662.33	87.17
59	856.61	135.74	827.30	128.41	803.83	122.55	693.96	95.08
60	908.31	148.67	876.14	140.62	850.42	134.19	730.16	104.13
61	967.19	163.39	931.88	154.56	903.65	147.50	771.47	114.46
62	1034.04	180.10	995.15	170.38	964.05	162.60	818.34	126.17
63	1109.05	198.85	1066.12	188.12	1031.71	179.52	870.94	139.33
64	1193.01	219.84	1145.61	207.99	1107.70	198.51	930.00	154.09
65	1287.55	243.48	1235.04	230.35	1193.10	219.86	996.40	170.69
66	1396.97	270.83	1338.54	256.22	1291.86	244.55	1072.84	189.80
67	1520.19	301.64	1455.13	285.37	1403.15	272.38	1158.87	211.31
68	1656.94	335.82	1584.44	317.70	1526.46	303.20	1254.04	235.10
69	1807.58	373.48	1726.92	353.32	1662.31	337.17	1358.44	261.20
70	1971.48	414.46	1881.86	392.06	1809.82	374.04	1471.44	289.45
71	2131.26	454.40	2032.86	429.80	1953.64	410.00	1581.21	316.89
72	2301.70	497.01	2193.72	470.02	2106.79	448.29	1697.44	345.95
73	2483.34	542.43	2365.23	512.90	2269.71	489.02	1820.21	376.64
74	2675.29	590.41	2546.16	558.13	2441.50	531.96	1948.89	408.81
75	2876.30	640.66	2735.60	605.49	2621.17	576.88	2082.60	442.24
76	3080.52	691.72	2927.91	653.57	2803.26	622.40	2217.02	475.84
77	3287.80	743.54	3122.82	702.29	2987.86	668.55	2352.96	509.83
78	3493.82	795.04	3316.47	750.71	3170.94	714.32	2487.47	543.46
79	3695.00	845.34	3505.38	797.93	3349.63	759.00	2618.48	576.21
80	NA	NA	NA	NA	3523.03	802.35	2745.73	608.02
81	NA	NA	NA	NA	3689.08	843.86	2867.42	638.44
82	NA	NA	NA	NA	3853.25	884.90	2987.86	668.55
83	NA	NA	NA	NA	4025.22	927.89	3113.77	700.03
84	NA	NA	NA	NA	4212.78	974.78	3250.61	734.24

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	492.62	61.17	481.78	58.46	472.15	56.05	420.36	43.11
41	506.79	64.71	495.31	61.84	485.25	59.33	430.64	45.67
42	521.81	68.47	509.76	65.46	499.14	62.80	441.47	48.38
43	537.89	72.49	525.14	69.30	513.87	66.48	453.02	51.27
44	554.89	76.74	541.43	73.37	529.53	70.40	465.21	54.32
45	572.88	81.24	558.64	77.68	546.03	74.52	478.03	57.52
46	591.94	86.00	576.85	82.23	563.53	78.90	491.56	60.90
47	612.20	91.06	596.19	87.06	582.09	83.54	505.87	64.48
48	633.59	96.41	616.59	92.16	601.57	88.41	520.82	68.22
49	656.47	102.13	638.41	97.62	622.54	93.65	536.75	72.20
50	679.64	107.92	660.51	103.14	643.65	98.93	552.69	76.19
51	705.00	114.26	684.60	109.16	666.75	104.70	570.19	80.56
52	732.34	121.10	710.67	115.68	691.61	110.92	588.96	85.26
53	762.38	128.61	739.07	122.78	718.81	117.72	609.37	90.36
54	795.11	136.79	770.31	130.59	748.50	125.14	631.68	95.94
55	831.73	145.95	805.03	139.27	781.65	133.43	656.40	102.12
56	873.03	156.27	844.20	149.07	818.98	142.76	684.24	109.08
57	919.72	167.94	888.48	160.13	861.13	153.30	715.55	116.90
58	973.27	181.33	939.20	172.81	909.44	165.38	751.47	125.88
59	1034.41	196.62	997.21	187.32	964.63	179.17	792.35	136.10
60	1103.97	214.01	1063.17	203.81	1027.53	194.90	838.96	147.75
61	1182.67	233.68	1137.83	222.47	1098.59	212.66	891.59	160.91
62	1270.66	255.68	1221.14	243.30	1178.07	232.53	950.46	175.63
63	1367.71	279.94	1313.16	266.31	1265.70	254.44	1015.21	191.82
64	1473.47	306.38	1413.40	291.36	1361.12	278.29	1085.76	209.46
65	1589.79	335.46	1523.56	318.90	1466.03	304.52	1163.26	228.83
66	1721.62	368.42	1648.31	350.09	1584.76	334.21	1250.75	250.70
67	1865.71	404.44	1784.67	384.18	1714.47	366.63	1346.31	274.59
68	2023.40	443.87	1933.79	421.46	1856.29	402.09	1450.73	300.70
69	2193.63	486.42	2094.67	461.68	2009.31	440.34	1563.16	328.80
70	2376.97	532.26	2267.94	505.00	2173.87	481.48	1683.73	358.95
71	2552.08	576.04	2433.28	546.34	2330.92	520.74	1798.63	387.67
72	2737.40	622.36	2608.26	590.08	2496.90	562.24	1919.62	417.92
73	2932.78	671.21	2792.44	636.13	2671.59	605.91	2046.57	449.66
74	3137.57	722.41	2985.48	684.39	2854.36	651.60	2178.19	482.56
75	3348.96	775.26	3184.47	734.13	3042.72	698.69	2313.85	516.48
76	3561.62	828.42	3384.45	784.13	3231.79	745.96	2449.01	550.27
77	3777.47	882.38	3587.34	834.85	3423.48	793.89	2585.59	584.41
78	3993.39	936.36	3789.44	885.38	3614.26	841.58	2721.11	618.29
79	4204.92	989.25	3988.15	935.05	3801.63	888.42	2853.58	651.41
80	NA	NA	NA	NA	3986.03	934.52	2983.50	683.89
81	NA	NA	NA	NA	4165.04	979.27	3109.03	715.27
82	NA	NA	NA	NA	4345.54	1024.40	3234.55	746.65
83	NA	NA	NA	NA	4537.94	1072.50	3368.51	780.14
84	NA	NA	NA	NA	4751.03	1125.77	3516.07	817.03

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	623.17	77.38	609.46	73.95	597.27	70.91	531.76	54.53
41	641.09	81.86	626.57	78.23	613.85	75.05	544.75	57.78
42	660.09	86.61	644.85	82.80	631.41	79.44	558.47	61.21
43	680.43	91.70	664.30	87.66	650.05	84.10	573.07	64.86
44	701.94	97.07	684.91	92.82	669.85	89.05	588.49	68.71
45	724.70	102.76	706.68	98.26	690.73	94.27	604.71	72.77
46	748.80	108.79	729.72	104.02	712.87	99.81	621.82	77.04
47	774.43	115.20	754.18	110.13	736.35	105.68	639.92	81.57
48	801.50	121.96	779.99	116.59	760.99	111.84	658.83	86.30
49	830.44	129.20	807.59	123.49	787.52	118.47	678.99	91.34
50	859.74	136.52	835.55	130.48	814.22	125.14	699.16	96.38
51	891.82	144.55	866.02	138.09	843.43	132.45	721.29	101.91
52	926.42	153.19	898.99	146.34	874.89	140.31	745.04	107.85
53	964.41	162.69	934.93	155.32	909.30	148.91	770.85	114.30
54	1005.81	173.04	974.45	165.20	946.85	158.30	799.08	121.36
55	1052.14	184.62	1018.36	176.18	988.79	168.79	830.35	129.18
56	1104.39	197.69	1067.91	188.57	1036.01	180.59	865.57	137.98
57	1163.44	212.45	1123.92	202.57	1089.33	193.92	905.18	147.88
58	1231.19	229.39	1188.08	218.61	1150.45	209.20	950.61	159.24
59	1308.52	248.72	1261.48	236.96	1220.25	226.65	1002.32	172.17
60	1396.52	270.72	1344.91	257.82	1299.83	246.55	1061.28	186.91
61	1496.08	295.61	1439.36	281.43	1389.71	269.02	1127.86	203.56
62	1607.38	323.43	1544.74	307.77	1490.26	294.15	1202.33	222.17
63	1730.15	354.13	1661.15	336.88	1601.11	321.87	1284.24	242.65
64	1863.94	387.57	1787.95	368.58	1721.82	352.04	1373.49	264.96
65	2011.09	424.36	1927.30	403.41	1854.53	385.22	1471.53	289.47
66	2177.86	466.05	2085.11	442.87	2004.72	422.77	1582.20	317.14
67	2360.13	511.62	2257.61	485.99	2168.80	463.79	1703.09	347.36
68	2559.60	561.49	2446.24	533.15	2348.21	508.64	1835.18	380.38
69	2774.94	615.32	2649.75	584.03	2541.77	557.03	1977.39	415.94
70	3006.86	673.30	2868.95	638.83	2749.94	609.07	2129.91	454.07
71	3228.38	728.68	3078.10	691.11	2948.61	658.74	2275.26	490.40
72	3462.81	787.29	3299.45	746.45	3158.58	711.23	2428.32	528.67
73	3709.96	849.08	3532.44	804.70	3379.56	766.48	2588.91	568.82
74	3969.03	913.85	3776.63	865.75	3610.76	824.28	2755.41	610.44
75	4236.44	980.70	4028.36	928.68	3849.04	883.85	2927.02	653.34
76	4505.45	1047.95	4281.33	991.92	4088.22	943.64	3098.00	696.09
77	4778.50	1116.21	4537.98	1056.08	4330.71	1004.27	3270.77	739.28
78	5051.64	1184.50	4793.65	1120.00	4572.03	1064.60	3442.20	782.14
79	5319.22	1251.40	5045.01	1182.84	4809.06	1123.85	3609.77	824.03
80	NA	NA	NA	NA	5042.32	1182.17	3774.12	865.12
81	NA	NA	NA	NA	5268.77	1238.78	3932.92	904.82
82	NA	NA	NA	NA	5497.11	1295.87	4091.71	944.52
83	NA	NA	NA	NA	5740.49	1356.71	4261.17	986.88
84	NA	NA	NA	NA	6010.05	1424.10	4447.83	1033.55

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.18	52.81	449.27	50.33	440.62	48.17	396.00	37.01
41	471.44	55.88	461.03	53.27	451.89	50.99	404.85	39.23
42	484.47	59.13	473.42	56.37	463.79	53.96	414.20	41.57
43	498.36	62.60	486.74	59.70	476.54	57.15	424.12	44.04
44	513.02	66.27	500.70	63.19	490.00	60.52	434.67	46.68
45	528.47	70.13	515.43	66.87	504.17	64.06	445.73	49.45
46	544.90	74.24	531.09	70.79	519.19	67.81	457.41	52.37
47	562.26	78.58	547.59	74.91	535.05	71.78	469.74	55.45
48	580.60	83.17	565.09	79.29	551.84	75.98	482.77	58.71
49	600.30	88.09	583.79	83.96	569.77	80.46	496.59	62.16
50	620.35	93.10	602.92	88.74	588.04	85.03	510.61	65.67
51	642.31	98.59	623.75	93.95	608.02	90.02	525.92	69.49
52	665.97	104.51	646.34	99.60	629.56	95.40	542.49	73.64
53	691.97	111.01	671.00	105.76	653.14	101.30	560.42	78.12
54	720.37	118.11	698.06	112.53	678.86	107.73	579.97	83.01
55	752.11	126.04	728.09	120.04	707.62	114.92	601.71	88.44
56	787.81	134.97	761.96	128.50	739.85	122.98	626.23	94.57
57	828.12	145.04	800.21	138.07	776.34	132.10	653.71	101.44
58	874.38	156.61	844.06	149.03	818.13	142.55	685.31	109.34
59	927.22	169.82	894.14	161.55	865.81	154.47	721.22	118.32
60	987.58	184.91	951.24	175.82	920.21	168.07	762.17	128.56
61	1055.94	202.00	1016.06	192.03	981.98	183.51	808.57	140.16
62	1132.66	221.18	1088.67	210.18	1051.12	200.80	860.42	153.12
63	1217.60	242.41	1169.00	230.27	1127.70	219.94	917.73	167.45
64	1310.68	265.69	1257.06	252.28	1211.51	240.89	980.35	183.10
65	1413.61	291.42	1354.39	276.61	1304.16	264.06	1049.49	200.39
66	1530.85	320.73	1465.25	304.33	1409.57	290.41	1127.84	219.98
67	1660.06	353.03	1587.24	334.83	1525.54	319.40	1213.99	241.51
68	1802.17	388.56	1721.41	368.37	1653.05	351.28	1308.49	265.14
69	1956.46	427.13	1866.99	404.76	1791.33	385.85	1410.64	290.67
70	2123.15	468.80	2024.18	444.06	1940.52	423.15	1520.44	318.12
71	2283.81	508.97	2175.57	481.91	2084.11	459.04	1625.57	344.41
72	2453.83	551.47	2335.74	521.95	2235.92	497.00	1736.43	372.12
73	2634.19	596.56	2505.40	564.36	2396.52	537.14	1852.82	401.22
74	2823.75	643.95	2683.63	608.92	2565.40	579.36	1974.38	431.61
75	3021.61	693.42	2869.52	655.39	2740.52	623.14	2099.84	462.97
76	3220.46	743.13	3056.04	702.02	2916.55	667.15	2225.30	494.34
77	3423.27	793.83	3246.17	749.56	3095.85	711.98	2352.53	526.15
78	3626.09	844.54	3435.67	796.93	3274.30	756.59	2478.83	557.72
79	3824.93	894.25	3621.91	843.49	3449.62	800.42	2602.45	588.63
80	NA	NA	NA	NA	3621.84	843.47	2723.59	618.91
81	NA	NA	NA	NA	3788.81	885.22	2840.61	648.17
82	NA	NA	NA	NA	3956.77	927.21	2957.64	677.43
83	NA	NA	NA	NA	4135.36	971.85	3082.18	708.56
84	NA	NA	NA	NA	4332.65	1021.18	3219.11	742.79

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	580.87	66.81	568.32	63.67	557.39	60.94	500.93	46.82
41	596.37	70.68	583.20	67.39	571.64	64.50	512.14	49.62
42	612.86	74.80	598.88	71.31	586.69	68.26	523.96	52.58
43	630.42	79.20	615.73	75.52	602.82	72.29	536.51	55.72
44	648.97	83.83	633.38	79.93	619.85	76.55	549.86	59.05
45	668.51	88.72	652.02	84.59	637.77	81.03	563.84	62.55
46	689.30	93.91	671.83	89.55	656.77	85.78	578.63	66.25
47	711.26	99.40	692.71	94.77	676.84	90.80	594.22	70.14
48	734.46	105.21	714.84	100.30	698.08	96.11	610.71	74.27
49	759.38	111.43	738.50	106.21	720.75	101.78	628.18	78.64
50	784.74	117.77	762.69	112.26	743.87	107.56	645.93	83.07
51	812.52	124.72	789.04	118.85	769.14	113.88	665.28	87.91
52	842.45	132.20	817.63	126.00	796.39	120.69	686.25	93.15
53	875.34	140.42	848.81	133.79	826.23	128.15	708.93	98.82
54	911.27	149.41	883.04	142.35	858.76	136.28	733.66	105.00
55	951.42	159.44	921.04	151.85	895.14	145.37	761.17	111.88
56	996.58	170.73	963.87	162.56	935.91	155.57	792.18	119.63
57	1047.57	183.48	1012.26	174.65	982.06	167.11	826.95	128.33
58	1106.09	198.11	1067.73	188.52	1034.94	180.32	866.91	138.32
59	1172.94	214.82	1131.09	204.36	1095.25	195.40	912.35	149.68
60	1249.29	233.91	1203.32	222.42	1164.07	212.61	964.14	162.62
61	1335.77	255.53	1285.31	242.92	1242.21	232.14	1022.84	177.30
62	1432.82	279.79	1377.17	265.88	1329.67	254.01	1088.43	193.70
63	1540.26	306.65	1478.79	291.29	1426.54	278.22	1160.93	211.82
64	1658.01	336.09	1590.18	319.13	1532.55	304.73	1240.15	231.63
65	1788.22	368.64	1713.30	349.91	1649.77	334.03	1327.61	253.49
66	1936.53	405.72	1853.55	384.98	1783.11	367.37	1426.72	278.27
67	2099.98	446.58	2007.86	423.55	1929.81	404.04	1535.69	305.51
68	2279.74	491.53	2177.59	465.99	2091.11	444.37	1655.23	335.40
69	2474.92	540.32	2361.74	512.02	2266.03	488.10	1784.46	367.70
70	2685.78	593.03	2560.59	561.74	2454.76	535.28	1923.36	402.43
71	2889.02	643.84	2752.09	609.61	2636.40	580.69	2056.34	435.67
72	3104.09	697.61	2954.71	660.27	2828.44	628.70	2196.58	470.73
73	3332.24	754.65	3169.33	713.92	3031.59	679.49	2343.82	507.54
74	3572.05	814.60	3394.79	770.29	3245.23	732.90	2497.59	545.99
75	3822.34	877.17	3629.94	829.07	3466.75	788.28	2656.30	585.66
76	4073.88	940.06	3865.89	888.06	3689.44	843.95	2815.00	625.34
77	4330.44	1004.20	4106.41	948.19	3916.25	900.65	2975.94	665.58
78	4587.00	1068.34	4346.12	1008.12	4141.98	957.08	3135.72	705.52
79	4838.54	1131.22	4581.71	1067.02	4363.78	1012.53	3292.10	744.61
80	NA	NA	NA	NA	4581.62	1066.99	3445.34	782.92
81	NA	NA	NA	NA	4792.84	1119.80	3593.38	819.93
82	NA	NA	NA	NA	5005.31	1172.92	3741.42	856.94
83	NA	NA	NA	NA	5231.23	1229.40	3898.95	896.33
84	NA	NA	NA	NA	5480.80	1291.79	4072.18	939.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	547.45	74.88	531.30	70.84	518.19	67.56	456.85	52.23
41	552.76	76.21	536.33	72.10	523.01	68.77	460.60	53.17
42	558.57	77.66	541.86	73.48	528.32	70.10	464.71	54.19
43	564.95	79.25	547.88	74.98	534.06	71.53	469.24	55.33
44	571.89	80.99	554.46	76.63	540.37	73.11	474.20	56.57
45	579.40	82.87	561.62	78.42	547.17	74.81	479.52	57.89
46	587.69	84.94	569.41	80.37	554.61	76.67	485.32	59.35
47	596.69	87.19	577.98	82.51	562.82	78.72	491.70	60.94
48	606.60	89.67	587.41	84.87	571.75	80.95	498.71	62.69
49	617.58	92.41	597.82	87.47	581.74	83.45	506.44	64.62
50	629.77	95.46	609.22	90.32	592.65	86.18	515.01	66.77
51	643.16	98.80	621.98	93.51	604.83	89.22	524.50	69.14
52	658.10	102.54	636.14	97.05	618.36	92.61	535.05	71.78
53	674.61	106.67	651.80	100.96	633.31	96.34	546.67	74.68
54	693.03	111.27	669.15	105.30	649.89	100.49	559.64	77.92
55	713.71	116.44	688.71	110.19	668.59	105.16	574.09	81.54
56	737.23	122.32	710.95	115.75	689.77	110.46	590.59	85.66
57	764.01	129.02	736.31	122.09	714.00	116.51	609.37	90.36
58	795.11	136.79	765.71	129.44	742.05	123.53	631.11	95.79
59	830.81	145.72	799.50	137.89	774.28	131.59	656.19	102.06
60	871.97	156.01	838.46	147.63	811.47	140.88	684.95	109.25
61	919.01	167.77	882.95	158.75	853.91	151.49	717.82	117.47
62	972.56	181.16	933.60	171.42	902.29	163.59	755.30	126.84
63	1032.56	196.16	990.34	185.60	956.41	177.12	797.38	137.36
64	1099.79	212.96	1053.96	201.50	1017.19	192.31	844.48	149.14
65	1175.45	231.88	1125.58	219.41	1085.55	209.40	897.54	162.40
66	1263.64	253.93	1209.03	240.27	1165.11	229.29	959.03	177.77
67	1362.96	278.76	1302.96	263.76	1254.72	251.69	1028.24	195.08
68	1472.76	306.21	1406.67	289.68	1353.68	276.44	1104.40	214.11
69	1593.47	336.38	1520.79	318.21	1462.42	303.62	1187.85	234.98
70	1724.60	369.16	1644.69	349.19	1580.44	333.13	1278.02	257.52
71	1848.43	400.12	1761.65	378.43	1691.80	360.97	1362.82	278.72
72	1980.40	433.12	1886.26	409.58	1810.25	390.58	1452.57	301.16
73	2120.67	468.18	2018.59	442.66	1935.92	421.99	1547.07	324.78
74	2268.44	505.12	2157.86	477.48	2068.10	455.04	1645.97	349.51
75	2423.08	543.79	2303.58	513.91	2206.17	489.56	1748.12	375.04
76	2578.58	582.66	2449.93	550.50	2344.73	524.20	1850.27	400.58
77	2736.34	622.10	2598.20	587.56	2485.07	559.28	1953.34	426.35
78	2892.47	661.13	2744.84	624.22	2623.77	593.96	2054.86	451.73
79	3044.35	699.10	2887.37	659.86	2758.44	627.62	2153.32	476.35
80	NA	NA	NA	NA	2888.71	660.19	2248.60	500.17
81	NA	NA	NA	NA	3012.90	691.24	2339.42	522.87
82	NA	NA	NA	NA	3135.66	721.93	2429.10	545.29
83	NA	NA	NA	NA	3264.73	754.20	2523.39	568.86
84	NA	NA	NA	NA	3406.48	789.64	2626.61	594.67

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	692.53	94.72	672.09	89.61	655.52	85.47	577.91	66.07
41	699.25	96.40	678.46	91.20	661.61	86.99	582.66	67.25
42	706.60	98.24	685.45	92.95	668.33	88.67	587.86	68.55
43	714.66	100.25	693.06	94.85	675.59	90.49	593.59	69.99
44	723.44	102.45	701.40	96.94	683.56	92.48	599.87	71.56
45	732.94	104.82	710.45	99.20	692.17	94.63	606.59	73.24
46	743.43	107.45	720.31	101.67	701.58	96.98	613.94	75.07
47	754.81	110.29	731.15	104.38	711.97	99.58	622.00	77.09
48	767.35	113.43	743.07	107.36	723.26	102.40	630.87	79.31
49	781.24	116.90	756.24	110.65	735.90	105.56	640.64	81.75
50	796.66	120.75	770.67	114.26	749.70	109.01	651.48	84.46
51	813.59	124.99	786.80	118.29	765.11	112.87	663.49	87.46
52	832.50	129.71	804.72	122.77	782.23	117.15	676.84	90.80
53	853.38	134.93	824.53	127.72	801.14	121.87	691.54	94.47
54	876.68	140.76	846.48	133.21	822.11	127.12	707.94	98.57
55	902.85	147.30	871.21	139.39	845.76	133.03	726.22	103.14
56	932.60	154.74	899.35	146.43	872.56	139.73	747.10	108.36
57	966.47	163.21	931.43	154.45	903.21	147.39	770.85	114.30
58	1005.81	173.04	968.62	163.74	938.69	156.26	798.36	121.18
59	1050.98	184.33	1011.37	174.43	979.47	166.46	830.08	129.11
60	1103.04	197.35	1060.65	186.75	1026.51	178.22	866.46	138.21
61	1162.54	212.23	1116.93	200.82	1080.19	191.64	908.04	148.60
62	1230.29	229.16	1181.00	216.84	1141.40	206.94	955.45	160.45
63	1306.19	248.14	1252.78	234.79	1209.86	224.05	1008.68	173.76
64	1391.24	269.40	1333.26	254.90	1286.75	243.28	1068.27	188.66
65	1486.94	293.32	1423.85	277.55	1373.22	264.89	1135.39	205.44
66	1598.51	321.22	1529.42	303.94	1473.86	290.05	1213.18	224.88
67	1724.15	352.63	1648.24	333.65	1587.22	318.39	1300.73	246.77
68	1863.05	387.35	1779.44	366.45	1712.41	349.69	1397.06	270.85
69	2015.75	425.53	1923.80	402.54	1849.96	384.08	1502.62	297.24
70	2181.62	466.99	2080.54	441.72	1999.26	421.40	1616.70	325.76
71	2338.26	506.15	2228.49	478.71	2140.13	456.62	1723.97	352.58
72	2505.21	547.89	2386.11	518.12	2289.96	494.08	1837.51	380.97
73	2682.64	592.25	2553.51	559.97	2448.93	533.82	1957.05	410.85
74	2869.57	638.98	2729.69	604.01	2616.15	575.63	2082.15	442.13
75	3065.20	687.89	2914.02	650.09	2790.81	619.29	2211.37	474.43
76	3261.90	737.06	3099.16	696.38	2966.09	663.11	2340.59	506.74
77	3461.47	786.96	3286.72	743.27	3143.61	707.49	2470.98	539.33
78	3658.97	836.33	3472.22	789.64	3319.07	751.36	2599.39	571.44
79	3851.10	884.36	3652.52	834.72	3489.43	793.95	2723.95	602.58
80	NA	NA	NA	NA	3654.22	835.14	2844.48	632.71
81	NA	NA	NA	NA	3811.31	874.42	2959.37	661.43
82	NA	NA	NA	NA	3966.61	913.24	3072.82	689.79
83	NA	NA	NA	NA	4129.89	954.06	3192.09	719.61
84	NA	NA	NA	NA	4309.20	998.89	3322.66	752.25

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	769.11	130.29	745.10	124.29	724.06	119.03	611.70	90.94
41	780.37	133.11	755.86	126.98	734.40	121.61	619.85	92.98
42	792.49	136.14	767.48	129.89	745.59	124.41	628.63	95.17
43	805.66	139.43	780.16	133.06	757.78	127.46	638.13	97.55
44	819.90	142.99	793.76	136.46	770.81	130.72	648.33	100.10
45	835.06	146.78	808.28	140.09	784.77	134.21	659.17	102.81
46	851.43	150.87	823.94	144.00	799.78	137.96	670.71	105.69
47	869.07	155.28	840.80	148.21	815.86	141.98	683.11	108.79
48	887.98	160.01	858.72	152.70	833.08	146.28	696.22	112.07
49	908.45	165.13	878.27	157.58	851.78	150.96	710.45	115.63
50	929.35	170.35	898.18	162.56	870.84	155.72	724.76	119.21
51	952.73	176.20	920.28	168.09	892.02	161.02	740.70	123.19
52	978.09	182.54	944.51	174.14	915.11	166.79	757.99	127.51
53	1006.14	189.55	971.15	180.80	940.54	173.15	777.04	132.28
54	1037.17	197.31	1000.62	188.17	968.60	180.16	798.01	137.52
55	1072.31	206.09	1033.84	196.47	1000.26	188.08	821.46	143.38
56	1112.26	216.08	1071.74	205.95	1036.39	197.11	848.31	150.09
57	1157.81	227.47	1114.95	216.75	1077.48	207.38	878.77	157.71
58	1210.73	240.70	1165.03	229.27	1125.15	219.30	914.05	166.53
59	1271.44	255.87	1222.56	243.65	1179.84	232.98	954.43	176.62
60	1340.86	273.23	1288.37	260.11	1242.53	248.65	1000.76	188.20
61	1419.56	292.91	1362.96	278.76	1313.59	266.41	1053.25	201.33
62	1507.90	314.99	1446.62	299.67	1393.28	286.34	1112.12	216.04
63	1605.16	339.31	1538.79	322.71	1480.98	308.26	1176.86	232.23
64	1711.28	365.84	1639.24	347.82	1576.69	332.19	1247.35	249.85
65	1828.10	395.04	1749.82	375.47	1681.95	358.50	1324.99	269.26
66	1961.42	428.37	1875.98	407.01	1801.96	388.50	1413.19	291.31
67	2107.28	464.83	2013.91	441.49	1933.08	421.29	1509.60	315.42
68	2266.38	504.61	2164.37	479.11	2076.11	457.04	1614.66	341.68
69	2437.96	547.50	2326.46	519.63	2230.18	495.56	1727.65	369.93
70	2622.57	593.66	2500.79	563.21	2395.74	536.95	1848.71	400.19
71	2793.36	636.36	2661.95	603.50	2548.75	575.20	1960.36	428.10
72	2973.72	681.45	2832.11	646.04	2710.06	615.53	2077.81	457.47
73	3163.93	729.00	3011.34	690.85	2879.86	657.98	2200.29	488.09
74	3361.85	778.48	3197.72	737.44	3056.25	702.08	2327.31	519.84
75	3566.09	829.54	3389.91	785.49	3238.10	747.54	2457.79	552.46
76	3770.32	880.59	3582.10	833.54	3419.31	792.84	2586.86	584.73
77	3976.89	932.24	3775.77	881.96	3602.57	838.66	2717.00	617.26
78	4182.46	983.63	3968.53	930.15	3784.34	884.10	2845.57	649.41
79	4384.00	1034.02	4157.17	977.31	3962.15	928.55	2970.75	680.70
80	NA	NA	NA	NA	4136.63	972.17	3093.16	711.30
81	NA	NA	NA	NA	4305.44	1014.38	3211.04	740.77
82	NA	NA	NA	NA	4475.81	1056.97	3328.91	770.24
83	NA	NA	NA	NA	4658.58	1102.66	3455.65	801.93
84	NA	NA	NA	NA	4862.39	1153.61	3596.26	837.08

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	972.92	164.82	942.55	157.23	915.93	150.57	773.80	115.04
41	987.17	168.38	956.17	160.63	929.01	153.84	784.11	117.62
42	1002.50	172.21	970.86	164.30	943.17	157.38	795.22	120.39
43	1019.16	176.38	986.90	168.31	958.59	161.24	807.23	123.40
44	1037.18	180.88	1004.11	172.62	975.07	165.36	820.13	126.62
45	1056.35	185.68	1022.48	177.21	992.73	169.77	833.85	130.05
46	1077.05	190.85	1042.28	182.16	1011.73	174.52	848.45	133.70
47	1099.37	196.43	1063.61	187.49	1032.07	179.61	864.13	137.62
48	1123.29	202.41	1086.28	193.16	1053.84	185.05	880.71	141.77
49	1149.19	208.89	1111.02	199.34	1077.50	190.96	898.72	146.27
50	1175.63	215.50	1136.20	205.64	1101.61	196.99	916.83	150.80
51	1205.20	222.89	1164.16	212.63	1128.40	203.69	936.99	155.84
52	1237.28	230.91	1194.80	220.29	1157.62	210.99	958.85	161.30
53	1272.77	239.78	1228.50	228.71	1189.79	219.04	982.96	167.33
54	1312.02	249.59	1265.78	238.03	1225.27	227.91	1009.49	173.96
55	1356.47	260.71	1307.81	248.54	1265.33	237.92	1039.15	181.38
56	1407.01	273.34	1355.75	260.53	1311.03	249.35	1073.11	189.87
57	1464.63	287.75	1410.41	274.19	1363.01	262.34	1111.64	199.50
58	1531.57	304.48	1473.77	290.03	1423.32	277.42	1156.27	210.66
59	1608.37	323.68	1546.53	308.22	1492.50	294.71	1207.35	223.43
60	1696.19	345.64	1629.78	329.04	1571.81	314.54	1265.96	238.08
61	1795.75	370.53	1724.15	352.63	1661.69	337.01	1332.36	254.68
62	1907.49	398.46	1829.98	379.08	1762.50	362.21	1406.83	273.30
63	2030.53	429.22	1946.56	408.23	1873.44	389.95	1488.73	293.77
64	2164.77	462.78	2073.64	440.00	1994.51	420.22	1577.90	316.06
65	2312.54	499.72	2213.52	474.97	2127.67	453.51	1676.11	340.62
66	2481.19	541.89	2373.12	514.87	2279.48	491.46	1787.68	368.51
67	2665.71	588.02	2547.60	558.49	2445.35	532.93	1909.64	399.00
68	2866.98	638.33	2737.93	606.07	2626.28	578.16	2042.54	432.22
69	3084.02	692.59	2942.97	657.33	2821.18	626.88	2185.47	467.96
70	3317.55	750.98	3163.50	712.46	3030.61	679.24	2338.62	506.24
71	3533.60	804.99	3367.37	763.43	3224.17	727.63	2479.85	541.55
72	3761.76	862.03	3582.62	817.24	3428.22	778.64	2628.43	578.70
73	4002.37	922.18	3809.34	873.92	3643.02	832.34	2783.37	617.43
74	4252.75	984.78	4045.11	932.87	3866.16	888.13	2944.04	657.60
75	4511.10	1049.36	4288.23	993.65	4096.19	945.64	3109.11	698.87
76	4769.45	1113.95	4531.35	1054.43	4325.42	1002.94	3272.38	739.68
77	5030.76	1179.28	4776.35	1115.68	4557.25	1060.90	3437.00	780.84
78	5290.82	1244.29	5020.19	1176.64	4787.19	1118.39	3599.65	821.50
79	5545.77	1308.03	5258.83	1236.30	5012.12	1174.62	3757.99	861.09
80	NA	NA	NA	NA	5232.84	1229.80	3912.84	899.80
81	NA	NA	NA	NA	5446.38	1283.19	4061.96	937.08
82	NA	NA	NA	NA	5661.90	1337.06	4211.08	974.36
83	NA	NA	NA	NA	5893.10	1394.86	4371.39	1014.44
84	NA	NA	NA	NA	6150.92	1459.32	4549.27	1058.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	702.59	113.66	680.70	108.19	661.79	103.46	565.16	79.31
41	712.37	116.11	690.05	110.53	670.78	105.71	572.17	81.06
42	722.85	118.73	700.11	113.04	680.42	108.12	579.75	82.95
43	734.26	121.58	711.02	115.77	690.90	110.74	587.90	84.99
44	746.51	124.64	722.71	118.69	702.10	113.54	596.76	87.20
45	759.62	127.92	735.18	121.81	714.14	116.55	606.04	89.52
46	773.71	131.44	748.57	125.16	727.03	119.77	616.10	92.04
47	788.80	135.22	762.95	128.75	740.84	123.23	626.79	94.71
48	805.03	139.27	778.39	132.61	755.65	126.93	638.20	97.56
49	822.66	143.68	795.18	136.81	771.73	130.95	650.59	100.66
50	840.80	148.21	812.39	141.11	788.17	135.06	663.20	103.82
51	860.99	153.26	831.59	145.91	806.58	139.66	677.23	107.32
52	883.09	158.79	852.56	151.15	826.56	144.66	692.46	111.13
53	907.39	164.86	875.72	156.95	848.66	150.18	709.25	115.33
54	934.38	171.61	901.30	163.34	872.96	156.26	727.74	119.95
55	964.77	179.21	930.13	170.55	900.52	163.14	748.42	125.12
56	999.41	187.87	962.93	178.75	931.76	170.95	772.09	131.04
57	1038.94	197.75	1000.33	188.10	967.39	179.86	798.86	137.73
58	1084.70	209.19	1043.69	198.94	1008.69	190.19	829.96	145.51
59	1137.34	222.35	1093.56	211.40	1056.15	202.05	865.59	154.41
60	1197.69	237.44	1150.65	225.68	1110.49	215.64	906.40	164.61
61	1266.27	254.58	1215.61	241.92	1172.40	231.12	952.80	176.21
62	1343.48	273.89	1288.65	260.18	1241.90	248.49	1004.72	189.20
63	1428.84	295.23	1369.34	280.35	1318.76	267.70	1062.10	203.54
64	1522.49	318.64	1457.89	302.49	1402.99	288.76	1124.87	219.23
65	1626.13	344.55	1555.86	326.98	1496.21	312.07	1194.29	236.59
66	1745.07	374.28	1668.21	355.07	1602.97	338.76	1273.42	256.37
67	1876.13	407.05	1791.90	385.99	1720.56	368.16	1360.48	278.14
68	2019.79	442.96	1927.56	419.90	1849.35	400.35	1455.69	301.94
69	2175.64	481.92	2074.48	456.63	1988.90	435.24	1558.55	327.65
70	2343.88	523.99	2233.09	496.29	2139.37	472.86	1668.92	355.24
71	2500.58	563.16	2380.72	533.19	2279.28	507.83	1771.28	380.84
72	2666.77	604.71	2537.06	572.28	2427.33	544.85	1879.17	407.81
73	2842.31	648.59	2702.12	613.55	2583.53	583.90	1991.88	435.98
74	3026.78	694.71	2875.47	656.88	2747.25	624.83	2109.12	465.29
75	3217.91	742.49	3054.83	701.72	2916.62	667.17	2230.04	495.53
76	3409.03	790.27	3234.27	746.58	3086.00	709.52	2350.26	525.58
77	3604.06	839.03	3416.61	792.17	3257.58	752.41	2471.47	555.88
78	3797.66	887.43	3597.75	837.45	3428.02	795.02	2591.61	585.92
79	3987.51	934.89	3775.06	881.78	3594.78	836.71	2708.71	615.19
80	NA	NA	NA	NA	3758.13	877.55	2823.12	643.79
81	NA	NA	NA	NA	3915.89	916.99	2933.27	671.33
82	NA	NA	NA	NA	4074.79	956.71	3043.36	698.85
83	NA	NA	NA	NA	4244.66	999.18	3161.31	728.34
84	NA	NA	NA	NA	4433.52	1046.40	3291.93	761.00

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	888.78	143.78	861.09	136.86	837.16	130.88	714.93	100.32
41	901.14	146.88	872.92	139.82	848.54	133.72	723.80	102.54
42	914.41	150.19	885.64	143.00	860.73	136.77	733.39	104.94
43	928.83	153.80	899.44	146.45	873.99	140.09	743.69	107.51
44	944.34	157.67	914.23	150.15	888.15	143.63	754.90	110.31
45	960.92	161.82	930.00	154.09	903.38	147.44	766.64	113.25
46	978.75	166.28	946.94	158.32	919.69	151.51	779.36	116.43
47	997.84	171.05	965.13	162.87	937.17	155.88	792.89	119.81
48	1018.36	176.18	984.66	167.75	955.90	160.56	807.32	123.42
49	1040.67	181.76	1005.90	173.06	976.24	165.65	823.00	127.34
50	1063.61	187.49	1027.68	178.51	997.03	170.85	838.95	131.33
51	1089.15	193.88	1051.96	184.58	1020.33	176.67	856.70	135.76
52	1117.11	200.87	1078.49	191.21	1045.60	182.99	875.96	140.58
53	1147.85	208.55	1107.79	198.54	1073.56	189.98	897.20	145.89
54	1181.99	217.09	1140.14	206.62	1104.30	197.66	920.59	151.74
55	1220.43	226.70	1176.61	215.74	1139.16	206.38	946.76	158.28
56	1264.25	237.65	1218.10	226.11	1178.67	216.26	976.69	165.76
57	1314.26	250.15	1265.42	237.94	1223.75	227.53	1010.56	174.23
58	1372.15	264.63	1320.26	251.65	1275.99	240.59	1049.90	184.06
59	1438.73	281.27	1383.35	267.43	1336.03	255.60	1094.98	195.33
60	1515.08	300.36	1455.58	285.48	1404.77	272.78	1146.59	208.24
61	1601.83	322.05	1537.75	306.03	1483.09	292.36	1205.29	222.91
62	1699.50	346.46	1630.14	329.12	1571.00	314.34	1270.98	239.33
63	1807.49	373.46	1732.21	354.64	1668.23	338.65	1343.56	257.48
64	1925.95	403.08	1844.23	382.65	1774.78	365.28	1422.96	277.33
65	2057.06	435.85	1968.16	413.63	1892.71	394.77	1510.78	299.28
66	2207.52	473.47	2110.29	449.16	2027.75	428.53	1610.88	324.31
67	2373.30	514.91	2266.75	488.28	2176.51	465.72	1721.01	351.84
68	2555.03	560.35	2438.36	531.18	2339.43	506.45	1841.45	381.95
69	2752.18	609.63	2624.22	577.64	2515.96	550.58	1971.57	414.48
70	2965.01	662.84	2824.86	627.80	2706.30	598.16	2111.18	449.38
71	3163.24	712.40	3011.61	674.49	2883.29	642.41	2240.67	481.76
72	3373.47	764.96	3209.39	723.94	3070.58	689.23	2377.15	515.88
73	3595.53	820.47	3418.18	776.13	3268.17	738.63	2519.73	551.52
74	3828.88	878.81	3637.47	830.96	3475.27	790.41	2668.04	588.60
75	4070.65	939.25	3864.36	887.68	3689.53	843.97	2821.00	626.84
76	4312.43	999.70	4091.35	944.43	3903.79	897.54	2973.08	664.86
77	4559.13	1061.37	4322.02	1002.09	4120.84	951.80	3126.40	703.19
78	4804.04	1122.60	4551.16	1059.38	4336.44	1005.70	3278.39	741.19
79	5044.20	1182.64	4775.46	1115.45	4547.39	1058.44	3426.52	778.22
80	NA	NA	NA	NA	4754.04	1110.10	3571.24	814.40
81	NA	NA	NA	NA	4953.61	1159.99	3710.59	849.24
82	NA	NA	NA	NA	5154.61	1210.24	3849.85	884.05
83	NA	NA	NA	NA	5369.50	1263.96	3999.05	921.35
84	NA	NA	NA	NA	5608.40	1323.69	4164.30	962.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	289.03	10.27	286.69	9.69	284.78	9.21	276.21	7.07
41	292.29	11.09	289.81	10.47	287.82	9.97	278.54	7.65
42	295.90	11.99	293.21	11.32	291.08	10.79	281.09	8.29
43	299.79	12.96	296.96	12.26	294.62	11.67	283.93	9.00
44	304.05	14.03	301.00	13.26	298.45	12.63	286.97	9.76
45	308.65	15.18	305.32	14.35	302.63	13.67	290.23	10.57
46	313.61	16.42	310.00	15.51	307.09	14.79	293.77	11.46
47	318.99	17.76	315.17	16.81	311.98	16.01	297.60	12.41
48	324.87	19.23	320.69	18.19	317.29	17.34	301.78	13.46
49	331.32	20.84	326.78	19.71	323.17	18.81	306.38	14.61
50	338.40	22.62	333.51	21.39	329.55	20.40	311.41	15.87
51	346.20	24.56	340.95	23.25	336.63	22.17	316.94	17.25
52	354.91	26.74	349.10	25.29	344.42	24.12	323.03	18.77
53	364.47	29.13	358.24	27.57	353.14	26.30	329.83	20.47
54	375.24	31.82	368.37	30.11	362.84	28.73	337.41	22.37
55	387.28	34.84	379.70	32.94	373.75	31.45	345.91	24.49
56	400.95	38.25	392.74	36.20	386.15	34.55	355.55	26.90
57	416.68	42.19	407.61	39.92	400.32	38.09	366.67	29.68
58	434.96	46.75	424.90	44.24	416.82	42.22	379.49	32.89
59	456.28	52.09	445.02	49.27	436.09	47.04	394.51	36.64
60	481.07	58.28	468.54	55.15	458.48	52.63	411.93	41.00
61	509.91	65.49	495.81	61.97	484.55	59.15	432.12	46.05
62	543.13	73.80	527.19	69.81	514.51	66.64	455.50	51.89
63	581.17	83.31	563.18	78.81	548.87	75.23	482.21	58.57
64	624.38	94.11	604.12	89.05	587.97	85.01	512.67	66.18
65	673.62	106.42	650.74	100.70	632.53	96.15	547.45	74.88
66	731.64	120.92	705.57	114.41	684.88	109.24	587.97	85.01
67	797.94	137.50	768.26	130.08	744.74	124.20	634.37	96.61
68	872.96	156.26	839.24	147.83	812.46	141.13	686.79	109.71
69	957.05	177.28	918.79	167.71	888.33	160.10	745.31	124.34
70	1049.78	200.46	1006.49	189.64	971.92	181.00	809.56	140.40
71	1145.20	224.31	1096.74	212.20	1057.92	202.50	875.58	156.91
72	1248.56	250.15	1194.36	236.61	1150.87	225.73	946.49	174.64
73	1360.55	278.15	1300.20	263.06	1251.53	250.90	1022.86	193.73
74	1481.05	308.28	1413.90	291.49	1359.56	277.91	1104.18	214.06
75	1609.77	340.46	1535.24	321.83	1474.75	306.70	1190.32	235.60
76	1743.02	373.77	1660.84	353.23	1593.90	336.49	1279.09	257.79
77	1881.30	408.34	1791.12	385.79	1717.37	367.36	1370.68	280.69
78	2022.13	443.55	1923.66	418.93	1842.97	398.76	1463.70	303.94
79	2163.38	478.86	2056.20	452.07	1968.57	430.16	1556.71	327.19
80	NA	NA	NA	NA	2094.17	461.56	1649.72	350.45
81	NA	NA	NA	NA	2218.28	492.59	1741.46	373.38
82	NA	NA	NA	NA	2343.53	523.90	1834.26	396.58
83	NA	NA	NA	NA	2475.86	556.98	1932.52	421.14
84	NA	NA	NA	NA	2621.01	593.27	2039.55	447.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	365.62	12.99	362.66	12.25	360.24	11.65	349.40	8.94
41	369.74	14.02	366.61	13.24	364.10	12.61	352.36	9.68
42	374.31	15.17	370.91	14.32	368.22	13.64	355.58	10.48
43	379.24	16.40	375.66	15.50	372.70	14.76	359.17	11.38
44	384.62	17.74	380.76	16.78	377.54	15.97	363.02	12.34
45	390.44	19.20	386.23	18.15	382.83	17.30	367.14	13.37
46	396.71	20.77	392.14	19.63	388.47	18.71	371.62	14.49
47	403.53	22.47	398.69	21.26	394.65	20.25	376.46	15.70
48	410.96	24.33	405.68	23.01	401.37	21.93	381.75	17.03
49	419.12	26.37	413.38	24.93	408.81	23.79	387.57	18.48
50	428.08	28.61	421.90	27.06	416.88	25.81	393.94	20.07
51	437.94	31.07	431.31	29.42	425.84	28.05	400.93	21.82
52	448.96	33.83	441.61	31.99	435.70	30.51	408.63	23.75
53	461.06	36.85	453.17	34.88	446.72	33.27	417.24	25.90
54	474.68	40.26	465.99	38.09	459.00	36.34	426.82	28.30
55	489.91	44.07	480.32	41.67	472.80	39.79	437.58	30.98
56	507.21	48.39	496.81	45.79	488.48	43.71	449.77	34.03
57	527.10	53.36	515.63	50.50	506.40	48.19	463.83	37.55
58	550.22	59.14	537.50	55.96	527.28	53.41	480.05	41.60
59	577.19	65.89	562.95	62.33	551.66	59.50	499.05	46.35
60	608.56	73.73	592.70	69.76	579.97	66.58	521.10	51.86
61	645.03	82.85	627.20	78.39	612.95	74.83	546.64	58.25
62	687.06	93.35	666.90	88.31	650.86	84.30	576.21	65.64
63	735.18	105.38	712.42	99.69	694.32	95.17	609.99	74.09
64	789.85	119.05	764.22	112.64	743.78	107.54	648.53	83.72
65	852.13	134.62	823.18	127.38	800.15	121.63	692.53	94.72
66	925.52	152.97	892.54	144.72	866.37	138.18	743.78	107.54
67	1009.40	173.94	971.85	164.55	942.10	157.11	802.48	122.21
68	1104.30	197.66	1061.64	187.00	1027.77	178.53	868.79	138.79
69	1210.67	224.26	1162.28	212.16	1123.74	202.52	942.81	157.29
70	1327.97	253.58	1273.22	239.89	1229.48	228.96	1024.09	177.61
71	1448.68	283.76	1387.38	268.43	1338.27	256.16	1107.61	198.49
72	1579.42	316.44	1510.87	299.31	1455.85	285.55	1197.31	220.92
73	1721.10	351.86	1644.75	332.78	1583.19	317.39	1293.92	245.07
74	1873.53	389.97	1788.58	368.73	1719.85	351.55	1396.79	270.79
75	2036.36	430.68	1942.08	407.11	1865.56	387.98	1505.76	298.03
76	2204.92	472.82	2100.97	446.83	2016.28	425.66	1618.05	326.10
77	2379.84	516.55	2265.76	488.03	2172.48	464.71	1733.91	355.07
78	2557.99	561.09	2433.43	529.95	2331.36	504.43	1851.58	384.48
79	2736.68	605.76	2601.10	571.86	2490.24	544.15	1969.24	413.90
80	NA	NA	NA	NA	2649.13	583.87	2086.90	443.31
81	NA	NA	NA	NA	2806.13	623.12	2202.95	472.33
82	NA	NA	NA	NA	2964.56	662.73	2320.34	501.67
83	NA	NA	NA	NA	3131.96	704.58	2444.63	532.75
84	NA	NA	NA	NA	3315.58	750.48	2580.04	566.60

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	336.06	22.03	332.38	21.11	329.12	20.30	311.20	15.82
41	343.57	23.91	339.61	22.92	336.06	22.03	316.73	17.20
42	351.65	25.93	347.40	24.86	343.57	23.91	322.75	18.70
43	360.43	28.12	355.90	26.99	351.72	25.95	329.26	20.33
44	369.93	30.50	364.97	29.26	360.58	28.16	336.14	22.05
45	380.06	33.03	374.67	31.68	369.86	30.48	343.50	23.89
46	390.90	35.74	385.02	34.27	379.84	32.98	351.30	25.84
47	402.44	38.63	396.14	37.05	390.47	35.63	359.65	27.93
48	414.77	41.71	407.90	39.99	401.73	38.45	368.37	30.11
49	428.02	45.02	420.51	43.14	413.92	41.49	377.79	32.46
50	441.19	48.31	433.12	46.29	425.96	44.51	387.00	34.76
51	455.78	51.96	447.00	49.77	439.35	47.85	397.13	37.30
52	471.51	55.89	462.09	53.54	453.66	51.43	408.11	40.04
53	488.87	60.23	478.52	57.65	469.46	55.38	420.01	43.02
54	507.85	64.98	496.59	62.16	486.74	59.70	432.97	46.26
55	529.32	70.34	516.99	67.26	506.15	64.55	447.57	49.91
56	553.90	76.49	540.30	73.09	528.40	70.11	464.21	54.07
57	582.02	83.52	567.00	79.77	553.83	76.47	483.20	58.81
58	614.75	91.70	598.10	87.54	583.44	83.87	505.23	64.32
59	652.79	101.21	634.16	96.55	617.80	92.46	530.73	70.70
60	696.92	112.25	675.96	107.00	657.61	102.42	560.27	78.08
61	747.65	124.93	724.13	119.05	703.51	113.89	594.35	86.60
62	805.24	139.32	778.74	132.70	755.58	126.91	632.96	96.25
63	870.06	155.53	840.23	148.07	814.09	141.54	676.31	107.09
64	941.46	173.38	907.89	164.99	878.63	157.67	724.13	119.05
65	1021.02	193.27	983.33	183.85	950.46	175.63	777.33	132.35
66	1112.61	216.17	1069.97	205.51	1032.99	196.26	838.11	147.54
67	1213.49	241.39	1165.46	229.38	1123.88	218.98	905.05	164.28
68	1325.84	269.48	1271.79	255.96	1225.04	244.27	979.65	182.93
69	1448.47	300.13	1387.76	284.95	1335.33	271.85	1060.90	203.24
70	1582.07	333.53	1514.13	316.55	1455.41	301.87	1149.10	225.29
71	1716.67	367.18	1641.29	348.34	1576.33	332.10	1237.93	247.50
72	1861.18	403.31	1777.80	382.47	1705.97	364.51	1332.85	271.23
73	2015.89	441.99	1923.87	418.98	1844.60	399.17	1433.87	296.48
74	2180.46	483.13	2079.15	457.80	1991.81	435.97	1540.77	323.21
75	2353.94	526.50	2242.65	498.68	2146.74	474.70	1652.98	351.26
76	2531.75	570.95	2410.12	540.54	2305.28	514.33	1767.17	379.81
77	2715.72	616.95	2583.32	583.85	2469.20	555.31	1885.05	409.28
78	2903.66	663.93	2760.07	628.03	2636.31	597.09	2004.70	439.19
79	3093.16	711.30	2937.95	672.50	2804.48	639.14	2124.85	469.23
80	NA	NA	NA	NA	2974.36	681.60	2245.84	499.48
81	NA	NA	NA	NA	3143.53	723.90	2366.06	529.53
82	NA	NA	NA	NA	3318.15	767.55	2489.25	560.33
83	NA	NA	NA	NA	3505.94	814.50	2621.01	593.27
84	NA	NA	NA	NA	3714.50	866.64	2767.29	629.84

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	425.12	27.87	420.46	26.70	416.34	25.67	393.67	20.01
41	434.62	30.24	429.60	28.99	425.12	27.87	400.66	21.75
42	444.84	32.80	439.46	31.45	434.62	30.24	408.28	23.66
43	455.95	35.58	450.21	34.14	444.93	32.82	416.52	25.72
44	467.96	38.58	461.68	37.01	456.13	35.62	425.21	27.89
45	480.77	41.78	473.96	40.08	467.87	38.56	434.53	30.22
46	494.48	45.21	487.04	43.35	480.50	41.71	444.39	32.69
47	509.09	48.86	501.11	46.87	493.94	45.08	454.96	35.33
48	524.68	52.76	515.99	50.59	508.19	48.64	465.99	38.09
49	541.44	56.95	531.94	54.57	523.61	52.49	477.90	41.06
50	558.11	61.12	547.89	58.56	538.84	56.30	489.55	43.98
51	576.57	65.73	565.46	62.95	555.78	60.53	502.37	47.18
52	596.46	70.70	584.54	67.72	573.88	65.06	516.26	50.65
53	618.42	76.19	605.33	72.92	593.86	70.05	531.31	54.42
54	642.43	82.20	628.18	78.64	615.73	75.52	547.71	58.52
55	669.59	88.99	653.99	85.09	640.28	81.66	566.17	63.13
56	700.68	96.76	683.48	92.46	668.42	88.69	587.23	68.40
57	736.26	105.65	717.26	100.90	700.59	96.74	611.25	74.40
58	777.66	116.00	756.60	110.74	738.05	106.10	639.12	81.37
59	825.78	128.03	802.21	122.14	781.51	116.97	671.38	89.43
60	881.61	141.99	855.08	135.36	831.87	129.56	708.75	98.78
61	945.77	158.03	916.02	150.59	889.94	144.07	751.85	109.55
62	1018.63	176.25	985.11	167.87	955.81	160.54	800.69	121.76
63	1100.62	196.74	1062.90	187.31	1029.83	179.05	855.53	135.47
64	1190.95	219.33	1148.48	208.71	1111.47	199.46	916.02	150.59
65	1291.59	244.49	1243.91	232.57	1202.33	222.17	983.32	167.42
66	1407.46	273.45	1353.51	259.97	1306.73	248.27	1060.21	186.64
67	1535.06	305.35	1474.31	290.17	1421.70	277.01	1144.89	207.81
68	1677.19	340.89	1608.82	323.79	1549.67	309.01	1239.25	231.40
69	1832.31	379.67	1755.51	360.47	1689.20	343.89	1342.04	257.10
70	2001.32	421.92	1915.38	400.43	1841.09	381.86	1453.61	284.99
71	2171.58	464.48	2076.23	440.65	1994.06	420.10	1565.98	313.08
72	2354.39	510.19	2248.92	483.82	2158.05	461.10	1686.06	343.10
73	2550.11	559.12	2433.70	530.01	2333.42	504.94	1813.85	375.05
74	2758.28	611.16	2630.13	579.12	2519.64	551.50	1949.07	408.86
75	2977.74	666.02	2836.96	630.83	2715.62	600.49	2091.02	444.34
76	3202.66	722.26	3048.80	683.79	2916.17	650.63	2235.48	480.46
77	3435.39	780.44	3267.90	738.56	3123.54	702.47	2384.59	517.74
78	3673.13	839.87	3491.49	794.46	3334.93	755.32	2535.95	555.58
79	3912.84	899.80	3716.50	850.71	3547.67	808.51	2687.93	593.57
80	NA	NA	NA	NA	3762.56	862.23	2840.99	631.84
81	NA	NA	NA	NA	3976.56	915.73	2993.06	669.85
82	NA	NA	NA	NA	4197.45	970.95	3148.90	708.81
83	NA	NA	NA	NA	4435.02	1030.34	3315.58	750.48
84	NA	NA	NA	NA	4698.84	1096.30	3500.63	796.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	323.74	18.95	320.41	18.12	317.29	17.34	301.71	13.44
41	330.19	20.56	326.57	19.66	323.31	18.84	306.45	14.63
42	337.20	22.31	333.30	21.34	329.76	20.46	311.55	15.90
43	344.78	24.21	340.60	23.16	336.70	22.19	317.08	17.28
44	352.92	26.25	348.32	25.10	344.21	24.07	323.03	18.77
45	361.57	28.41	356.61	27.17	352.22	26.07	329.26	20.33
46	370.78	30.71	365.39	29.36	360.72	28.19	335.92	22.00
47	380.69	33.19	374.81	31.72	369.71	30.44	343.08	23.78
48	391.11	35.79	384.73	34.20	379.35	32.85	350.59	25.66
49	402.37	38.61	395.50	36.89	389.69	35.44	358.66	27.68
50	413.71	41.44	406.34	39.60	400.03	38.02	366.67	29.68
51	426.24	44.58	418.31	42.59	411.51	40.89	375.52	31.90
52	439.85	47.98	431.20	45.82	423.84	43.97	385.09	34.29
53	454.79	51.71	445.37	49.36	437.44	47.37	395.50	36.89
54	471.16	55.80	461.03	53.27	452.31	51.09	406.90	39.74
55	489.58	60.41	478.52	57.65	469.10	55.29	419.66	42.93
56	510.69	65.69	498.57	62.66	488.16	60.05	434.25	46.58
57	534.91	71.74	521.52	68.40	510.05	65.53	450.83	50.72
58	562.97	78.76	548.16	75.05	535.48	71.88	470.02	55.52
59	595.62	86.92	579.12	82.79	564.95	79.25	492.41	61.12
60	633.52	96.40	615.03	91.77	599.24	87.82	518.27	67.58
61	677.30	107.34	656.47	102.13	638.76	97.71	548.09	75.04
62	727.10	119.79	703.65	113.93	683.68	108.93	581.88	83.48
63	783.28	133.83	756.93	127.25	734.47	121.63	619.99	93.01
64	845.62	149.42	815.94	142.00	790.65	135.68	662.14	103.55
65	915.47	166.88	882.03	158.52	853.55	151.40	709.32	115.35
66	996.22	187.07	958.32	177.60	926.23	169.57	763.37	128.86
67	1085.98	209.51	1043.12	198.79	1006.85	189.73	823.30	143.84
68	1186.50	234.64	1138.12	222.54	1097.17	212.31	890.46	160.63
69	1297.01	262.27	1242.39	248.61	1196.35	237.10	963.92	178.99
70	1417.86	292.48	1356.44	277.13	1304.66	264.18	1043.90	198.99
71	1540.42	323.12	1472.13	306.05	1414.46	291.63	1124.94	219.25
72	1672.46	356.13	1596.59	337.16	1532.55	321.15	1211.58	240.91
73	1814.57	391.66	1730.41	370.62	1659.36	352.85	1304.02	264.02
74	1966.38	429.61	1873.36	406.36	1794.59	386.66	1402.14	288.55
75	2127.54	469.90	2024.89	444.24	1937.97	422.51	1505.49	314.39
76	2293.09	511.29	2180.46	483.13	2084.96	459.26	1611.26	340.83
77	2465.16	554.31	2342.04	523.53	2237.55	497.40	1720.42	368.12
78	2640.99	598.26	2506.96	564.75	2393.19	536.31	1831.64	395.92
79	2818.30	642.59	2673.15	606.30	2549.89	575.49	1943.28	423.84
80	NA	NA	NA	NA	2708.07	615.03	2055.78	451.96
81	NA	NA	NA	NA	2865.27	654.33	2167.49	479.89
82	NA	NA	NA	NA	3026.99	694.76	2281.90	508.49
83	NA	NA	NA	NA	3200.55	738.15	2403.96	539.00
84	NA	NA	NA	NA	3393.24	786.32	2539.26	572.83

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	409.53	23.97	405.32	22.92	401.37	21.93	381.66	17.00
41	417.68	26.01	413.11	24.87	408.99	23.84	387.66	18.51
42	426.56	28.23	421.63	27.00	417.15	25.88	394.12	20.12
43	436.14	30.63	430.86	29.30	425.93	28.07	401.11	21.87
44	446.45	33.20	440.63	31.75	435.43	30.45	408.63	23.75
45	457.38	35.93	451.11	34.37	445.55	32.98	416.52	25.72
46	469.03	38.85	462.22	37.14	456.31	35.67	424.94	27.82
47	481.58	41.98	474.14	40.12	467.69	38.51	433.99	30.09
48	494.75	45.28	486.69	43.26	479.88	41.56	443.49	32.46
49	509.00	48.84	500.31	46.67	492.96	44.83	453.71	35.02
50	523.34	52.42	514.02	50.09	506.04	48.10	463.83	37.55
51	539.20	56.39	529.16	53.88	520.56	51.73	475.04	40.35
52	556.40	60.69	545.47	57.96	536.15	55.63	487.13	43.37
53	575.31	65.42	563.39	62.44	553.36	59.93	500.31	46.67
54	596.01	70.59	583.20	67.39	572.18	64.63	514.73	50.27
55	619.31	76.42	605.33	72.92	593.41	69.94	530.87	54.31
56	646.02	83.09	630.69	79.26	617.52	75.97	549.33	58.92
57	676.66	90.76	659.73	86.52	645.21	82.89	570.29	64.16
58	712.15	99.63	693.42	94.94	677.38	90.93	594.58	70.23
59	753.46	109.95	732.58	104.73	714.66	100.25	622.90	77.31
60	801.41	121.94	778.02	116.09	758.03	111.10	655.61	85.49
61	856.79	135.79	830.44	129.20	808.04	123.60	693.33	94.92
62	919.78	151.53	890.12	144.12	864.85	137.80	736.08	105.61
63	990.85	169.30	957.51	160.97	929.10	153.86	784.29	117.66
64	1069.71	189.02	1032.16	179.63	1000.17	171.63	837.61	130.99
65	1158.06	211.10	1115.77	200.53	1079.74	191.52	897.29	145.91
66	1260.22	236.64	1212.28	224.66	1171.68	214.51	965.67	163.01
67	1373.76	265.03	1319.55	251.48	1273.66	240.00	1041.48	181.96
68	1500.92	296.82	1439.72	281.52	1387.92	268.57	1126.43	203.20
69	1640.72	331.77	1571.63	314.50	1513.38	299.93	1219.36	226.43
70	1793.60	369.99	1715.90	350.56	1650.40	334.19	1320.53	251.72
71	1948.63	408.75	1862.24	387.15	1789.29	368.91	1423.05	277.35
72	2115.66	450.50	2019.69	426.51	1938.68	406.26	1532.64	304.75
73	2295.43	495.45	2188.97	468.83	2099.09	446.36	1649.59	333.99
74	2487.47	543.46	2369.81	514.04	2270.16	489.13	1773.70	365.01
75	2691.34	594.42	2561.49	561.96	2451.53	534.47	1904.45	397.70
76	2900.76	646.78	2758.28	611.16	2637.48	580.96	2038.24	431.15
77	3118.43	701.20	2962.68	662.26	2830.50	629.21	2176.33	465.67
78	3340.85	756.80	3171.30	714.41	3027.38	678.43	2317.02	500.84
79	3565.15	812.88	3381.53	766.97	3225.61	727.99	2458.25	536.15
80	NA	NA	NA	NA	3425.71	778.02	2600.56	571.73
81	NA	NA	NA	NA	3624.56	827.73	2741.88	607.06
82	NA	NA	NA	NA	3829.15	878.88	2886.60	643.24
83	NA	NA	NA	NA	4048.70	933.76	3041.00	681.84
84	NA	NA	NA	NA	4292.44	994.70	3212.16	724.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	373.89	31.49	366.88	29.74	361.21	28.32	334.79	21.71
41	380.84	33.22	373.47	31.38	367.52	29.89	339.68	22.93
42	388.27	35.08	380.55	33.15	374.25	31.58	344.99	24.26
43	396.21	37.07	388.06	35.03	381.40	33.37	350.66	25.68
44	404.71	39.19	396.14	37.05	389.12	35.30	356.68	27.18
45	413.78	41.46	404.71	39.19	397.34	37.35	363.13	28.80
46	423.55	43.90	413.92	41.49	406.13	39.55	370.00	30.51
47	433.97	46.51	423.76	43.96	415.55	41.90	377.44	32.37
48	445.23	49.32	434.46	46.63	425.75	44.45	385.37	34.36
49	457.48	52.39	446.08	49.53	436.87	47.23	394.01	36.52
50	470.80	55.72	458.62	52.67	448.84	50.23	403.43	38.87
51	485.25	59.33	472.36	56.11	462.02	53.52	413.71	41.44
52	501.12	63.30	487.45	59.88	476.33	57.10	424.90	44.24
53	518.62	67.67	503.96	64.00	492.13	61.05	437.15	47.30
54	537.82	72.47	522.16	68.56	509.48	65.39	450.75	50.70
55	559.21	77.82	542.35	73.60	528.82	70.22	465.77	54.46
56	583.23	83.82	565.09	79.29	550.57	75.66	482.63	58.67
57	610.36	90.60	590.81	85.72	575.08	81.78	501.76	63.45
58	641.53	98.40	620.28	93.08	603.20	88.82	523.58	68.91
59	677.16	107.30	653.99	101.51	635.43	96.87	548.58	75.16
60	718.03	117.52	692.60	111.17	672.27	106.08	577.20	82.32
61	764.58	129.16	736.67	122.18	714.35	116.60	609.86	90.48
62	817.42	142.37	786.68	134.68	762.10	128.54	646.91	99.74
63	876.72	157.19	842.78	148.71	815.58	141.91	688.49	110.14
64	943.09	173.79	905.62	164.42	875.65	156.93	735.18	121.81
65	1017.83	192.47	976.32	182.09	943.16	173.81	787.67	134.93
66	1104.32	214.10	1058.14	202.55	1021.23	193.32	848.10	150.04
67	1201.73	238.45	1150.30	225.59	1109.21	215.32	916.10	167.04
68	1309.83	265.47	1252.52	251.15	1206.69	239.69	991.33	185.85
69	1428.91	295.24	1365.16	279.30	1314.08	266.54	1073.86	206.48
70	1558.48	327.64	1487.64	309.93	1430.68	295.69	1163.19	228.81
71	1684.79	359.21	1607.01	339.77	1544.38	324.11	1249.97	250.51
72	1819.53	392.90	1734.16	371.56	1665.45	354.38	1341.85	273.48
73	1963.12	428.79	1869.75	405.45	1794.24	386.57	1438.90	297.74
74	2114.86	466.73	2012.78	441.21	1930.04	420.52	1540.63	323.17
75	2273.75	506.45	2162.53	478.65	2072.07	456.03	1646.32	349.60
76	2435.20	546.81	2314.56	516.65	2216.02	492.02	1752.58	376.16
77	2599.05	587.78	2468.63	555.17	2361.95	528.50	1860.05	403.03
78	2761.91	628.49	2621.72	593.44	2506.67	564.68	1966.38	429.61
79	2920.95	668.25	2771.05	630.78	2647.93	600.00	2069.94	455.50
80	NA	NA	NA	NA	2785.00	634.27	2170.54	480.65
81	NA	NA	NA	NA	2916.27	667.08	2266.74	504.70
82	NA	NA	NA	NA	3046.05	699.53	2361.95	528.50
83	NA	NA	NA	NA	3181.99	733.51	2461.48	553.38
84	NA	NA	NA	NA	3330.26	770.58	2569.65	580.43

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	472.98	39.83	464.10	37.61	456.93	35.82	423.51	27.47
41	481.76	42.03	472.44	39.70	464.91	37.82	429.69	29.01
42	491.17	44.38	481.40	41.94	473.42	39.94	436.41	30.69
43	501.20	46.89	490.90	44.31	482.47	42.21	443.58	32.48
44	511.96	49.58	501.11	46.87	492.24	44.65	451.20	34.39
45	523.43	52.45	511.96	49.58	502.64	47.25	459.35	36.43
46	535.79	55.54	523.61	52.49	513.75	50.03	468.05	38.60
47	548.97	58.83	536.06	55.60	525.67	53.01	477.46	40.95
48	563.22	62.39	549.59	58.99	538.57	56.23	487.49	43.46
49	578.72	66.27	564.29	62.66	552.64	59.75	498.43	46.20
50	595.57	70.48	580.15	66.63	567.79	63.54	510.34	49.17
51	613.85	75.05	597.54	70.97	584.45	67.70	523.34	52.42
52	633.92	80.07	616.62	75.75	602.56	72.23	537.50	55.96
53	656.05	85.60	637.50	80.96	622.54	77.22	553.00	59.84
54	680.34	91.67	660.53	86.72	644.49	82.71	570.20	64.14
55	707.40	98.44	686.07	93.11	668.96	88.83	589.20	68.89
56	737.78	106.03	714.84	100.30	696.47	95.71	610.53	74.22
57	772.10	114.61	747.37	108.43	727.48	103.46	634.73	80.27
58	811.53	124.47	784.65	117.75	763.05	112.35	662.33	87.17
59	856.61	135.74	827.30	128.41	803.83	122.55	693.96	95.08
60	908.31	148.67	876.14	140.62	850.42	134.19	730.16	104.13
61	967.19	163.39	931.88	154.56	903.65	147.50	771.47	114.46
62	1034.04	180.10	995.15	170.38	964.05	162.60	818.34	126.17
63	1109.05	198.85	1066.12	188.12	1031.71	179.52	870.94	139.33
64	1193.01	219.84	1145.61	207.99	1107.70	198.51	930.00	154.09
65	1287.55	243.48	1235.04	230.35	1193.10	219.86	996.40	170.69
66	1396.97	270.83	1338.54	256.22	1291.86	244.55	1072.84	189.80
67	1520.19	301.64	1455.13	285.37	1403.15	272.38	1158.87	211.31
68	1656.94	335.82	1584.44	317.70	1526.46	303.20	1254.04	235.10
69	1807.58	373.48	1726.92	353.32	1662.31	337.17	1358.44	261.20
70	1971.48	414.46	1881.86	392.06	1809.82	374.04	1471.44	289.45
71	2131.26	454.40	2032.86	429.80	1953.64	410.00	1581.21	316.89
72	2301.70	497.01	2193.72	470.02	2106.79	448.29	1697.44	345.95
73	2483.34	542.43	2365.23	512.90	2269.71	489.02	1820.21	376.64
74	2675.29	590.41	2546.16	558.13	2441.50	531.96	1948.89	408.81
75	2876.30	640.66	2735.60	605.49	2621.17	576.88	2082.60	442.24
76	3080.52	691.72	2927.91	653.57	2803.26	622.40	2217.02	475.84
77	3287.80	743.54	3122.82	702.29	2987.86	668.55	2352.96	509.83
78	3493.82	795.04	3316.47	750.71	3170.94	714.32	2487.47	543.46
79	3695.00	845.34	3505.38	797.93	3349.63	759.00	2618.48	576.21
80	NA	NA	NA	NA	3523.03	802.35	2745.73	608.02
81	NA	NA	NA	NA	3689.08	843.86	2867.42	638.44
82	NA	NA	NA	NA	3853.25	884.90	2987.86	668.55
83	NA	NA	NA	NA	4025.22	927.89	3113.77	700.03
84	NA	NA	NA	NA	4212.78	974.78	3250.61	734.24

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	492.62	61.17	481.78	58.46	472.15	56.05	420.36	43.11
41	506.79	64.71	495.31	61.84	485.25	59.33	430.64	45.67
42	521.81	68.47	509.76	65.46	499.14	62.80	441.47	48.38
43	537.89	72.49	525.14	69.30	513.87	66.48	453.02	51.27
44	554.89	76.74	541.43	73.37	529.53	70.40	465.21	54.32
45	572.88	81.24	558.64	77.68	546.03	74.52	478.03	57.52
46	591.94	86.00	576.85	82.23	563.53	78.90	491.56	60.90
47	612.20	91.06	596.19	87.06	582.09	83.54	505.87	64.48
48	633.59	96.41	616.59	92.16	601.57	88.41	520.82	68.22
49	656.47	102.13	638.41	97.62	622.54	93.65	536.75	72.20
50	679.64	107.92	660.51	103.14	643.65	98.93	552.69	76.19
51	705.00	114.26	684.60	109.16	666.75	104.70	570.19	80.56
52	732.34	121.10	710.67	115.68	691.61	110.92	588.96	85.26
53	762.38	128.61	739.07	122.78	718.81	117.72	609.37	90.36
54	795.11	136.79	770.31	130.59	748.50	125.14	631.68	95.94
55	831.73	145.95	805.03	139.27	781.65	133.43	656.40	102.12
56	873.03	156.27	844.20	149.07	818.98	142.76	684.24	109.08
57	919.72	167.94	888.48	160.13	861.13	153.30	715.55	116.90
58	973.27	181.33	939.20	172.81	909.44	165.38	751.47	125.88
59	1034.41	196.62	997.21	187.32	964.63	179.17	792.35	136.10
60	1103.97	214.01	1063.17	203.81	1027.53	194.90	838.96	147.75
61	1182.67	233.68	1137.83	222.47	1098.59	212.66	891.59	160.91
62	1270.66	255.68	1221.14	243.30	1178.07	232.53	950.46	175.63
63	1367.71	279.94	1313.16	266.31	1265.70	254.44	1015.21	191.82
64	1473.47	306.38	1413.40	291.36	1361.12	278.29	1085.76	209.46
65	1589.79	335.46	1523.56	318.90	1466.03	304.52	1163.26	228.83
66	1721.62	368.42	1648.31	350.09	1584.76	334.21	1250.75	250.70
67	1865.71	404.44	1784.67	384.18	1714.47	366.63	1346.31	274.59
68	2023.40	443.87	1933.79	421.46	1856.29	402.09	1450.73	300.70
69	2193.63	486.42	2094.67	461.68	2009.31	440.34	1563.16	328.80
70	2376.97	532.26	2267.94	505.00	2173.87	481.48	1683.73	358.95
71	2552.08	576.04	2433.28	546.34	2330.92	520.74	1798.63	387.67
72	2737.40	622.36	2608.26	590.08	2496.90	562.24	1919.62	417.92
73	2932.78	671.21	2792.44	636.13	2671.59	605.91	2046.57	449.66
74	3137.57	722.41	2985.48	684.39	2854.36	651.60	2178.19	482.56
75	3348.96	775.26	3184.47	734.13	3042.72	698.69	2313.85	516.48
76	3561.62	828.42	3384.45	784.13	3231.79	745.96	2449.01	550.27
77	3777.47	882.38	3587.34	834.85	3423.48	793.89	2585.59	584.41
78	3993.39	936.36	3789.44	885.38	3614.26	841.58	2721.11	618.29
79	4204.92	989.25	3988.15	935.05	3801.63	888.42	2853.58	651.41
80	NA	NA	NA	NA	3986.03	934.52	2983.50	683.89
81	NA	NA	NA	NA	4165.04	979.27	3109.03	715.27
82	NA	NA	NA	NA	4345.54	1024.40	3234.55	746.65
83	NA	NA	NA	NA	4537.94	1072.50	3368.51	780.14
84	NA	NA	NA	NA	4751.03	1125.77	3516.07	817.03

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	623.17	77.38	609.46	73.95	597.27	70.91	531.76	54.53
41	641.09	81.86	626.57	78.23	613.85	75.05	544.75	57.78
42	660.09	86.61	644.85	82.80	631.41	79.44	558.47	61.21
43	680.43	91.70	664.30	87.66	650.05	84.10	573.07	64.86
44	701.94	97.07	684.91	92.82	669.85	89.05	588.49	68.71
45	724.70	102.76	706.68	98.26	690.73	94.27	604.71	72.77
46	748.80	108.79	729.72	104.02	712.87	99.81	621.82	77.04
47	774.43	115.20	754.18	110.13	736.35	105.68	639.92	81.57
48	801.50	121.96	779.99	116.59	760.99	111.84	658.83	86.30
49	830.44	129.20	807.59	123.49	787.52	118.47	678.99	91.34
50	859.74	136.52	835.55	130.48	814.22	125.14	699.16	96.38
51	891.82	144.55	866.02	138.09	843.43	132.45	721.29	101.91
52	926.42	153.19	898.99	146.34	874.89	140.31	745.04	107.85
53	964.41	162.69	934.93	155.32	909.30	148.91	770.85	114.30
54	1005.81	173.04	974.45	165.20	946.85	158.30	799.08	121.36
55	1052.14	184.62	1018.36	176.18	988.79	168.79	830.35	129.18
56	1104.39	197.69	1067.91	188.57	1036.01	180.59	865.57	137.98
57	1163.44	212.45	1123.92	202.57	1089.33	193.92	905.18	147.88
58	1231.19	229.39	1188.08	218.61	1150.45	209.20	950.61	159.24
59	1308.52	248.72	1261.48	236.96	1220.25	226.65	1002.32	172.17
60	1396.52	270.72	1344.91	257.82	1299.83	246.55	1061.28	186.91
61	1496.08	295.61	1439.36	281.43	1389.71	269.02	1127.86	203.56
62	1607.38	323.43	1544.74	307.77	1490.26	294.15	1202.33	222.17
63	1730.15	354.13	1661.15	336.88	1601.11	321.87	1284.24	242.65
64	1863.94	387.57	1787.95	368.58	1721.82	352.04	1373.49	264.96
65	2011.09	424.36	1927.30	403.41	1854.53	385.22	1471.53	289.47
66	2177.86	466.05	2085.11	442.87	2004.72	422.77	1582.20	317.14
67	2360.13	511.62	2257.61	485.99	2168.80	463.79	1703.09	347.36
68	2559.60	561.49	2446.24	533.15	2348.21	508.64	1835.18	380.38
69	2774.94	615.32	2649.75	584.03	2541.77	557.03	1977.39	415.94
70	3006.86	673.30	2868.95	638.83	2749.94	609.07	2129.91	454.07
71	3228.38	728.68	3078.10	691.11	2948.61	658.74	2275.26	490.40
72	3462.81	787.29	3299.45	746.45	3158.58	711.23	2428.32	528.67
73	3709.96	849.08	3532.44	804.70	3379.56	766.48	2588.91	568.82
74	3969.03	913.85	3776.63	865.75	3610.76	824.28	2755.41	610.44
75	4236.44	980.70	4028.36	928.68	3849.04	883.85	2927.02	653.34
76	4505.45	1047.95	4281.33	991.92	4088.22	943.64	3098.00	696.09
77	4778.50	1116.21	4537.98	1056.08	4330.71	1004.27	3270.77	739.28
78	5051.64	1184.50	4793.65	1120.00	4572.03	1064.60	3442.20	782.14
79	5319.22	1251.40	5045.01	1182.84	4809.06	1123.85	3609.77	824.03
80	NA	NA	NA	NA	5042.32	1182.17	3774.12	865.12
81	NA	NA	NA	NA	5268.77	1238.78	3932.92	904.82
82	NA	NA	NA	NA	5497.11	1295.87	4091.71	944.52
83	NA	NA	NA	NA	5740.49	1356.71	4261.17	986.88
84	NA	NA	NA	NA	6010.05	1424.10	4447.83	1033.55

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.18	52.81	449.27	50.33	440.62	48.17	396.00	37.01
41	471.44	55.88	461.03	53.27	451.89	50.99	404.85	39.23
42	484.47	59.13	473.42	56.37	463.79	53.96	414.20	41.57
43	498.36	62.60	486.74	59.70	476.54	57.15	424.12	44.04
44	513.02	66.27	500.70	63.19	490.00	60.52	434.67	46.68
45	528.47	70.13	515.43	66.87	504.17	64.06	445.73	49.45
46	544.90	74.24	531.09	70.79	519.19	67.81	457.41	52.37
47	562.26	78.58	547.59	74.91	535.05	71.78	469.74	55.45
48	580.60	83.17	565.09	79.29	551.84	75.98	482.77	58.71
49	600.30	88.09	583.79	83.96	569.77	80.46	496.59	62.16
50	620.35	93.10	602.92	88.74	588.04	85.03	510.61	65.67
51	642.31	98.59	623.75	93.95	608.02	90.02	525.92	69.49
52	665.97	104.51	646.34	99.60	629.56	95.40	542.49	73.64
53	691.97	111.01	671.00	105.76	653.14	101.30	560.42	78.12
54	720.37	118.11	698.06	112.53	678.86	107.73	579.97	83.01
55	752.11	126.04	728.09	120.04	707.62	114.92	601.71	88.44
56	787.81	134.97	761.96	128.50	739.85	122.98	626.23	94.57
57	828.12	145.04	800.21	138.07	776.34	132.10	653.71	101.44
58	874.38	156.61	844.06	149.03	818.13	142.55	685.31	109.34
59	927.22	169.82	894.14	161.55	865.81	154.47	721.22	118.32
60	987.58	184.91	951.24	175.82	920.21	168.07	762.17	128.56
61	1055.94	202.00	1016.06	192.03	981.98	183.51	808.57	140.16
62	1132.66	221.18	1088.67	210.18	1051.12	200.80	860.42	153.12
63	1217.60	242.41	1169.00	230.27	1127.70	219.94	917.73	167.45
64	1310.68	265.69	1257.06	252.28	1211.51	240.89	980.35	183.10
65	1413.61	291.42	1354.39	276.61	1304.16	264.06	1049.49	200.39
66	1530.85	320.73	1465.25	304.33	1409.57	290.41	1127.84	219.98
67	1660.06	353.03	1587.24	334.83	1525.54	319.40	1213.99	241.51
68	1802.17	388.56	1721.41	368.37	1653.05	351.28	1308.49	265.14
69	1956.46	427.13	1866.99	404.76	1791.33	385.85	1410.64	290.67
70	2123.15	468.80	2024.18	444.06	1940.52	423.15	1520.44	318.12
71	2283.81	508.97	2175.57	481.91	2084.11	459.04	1625.57	344.41
72	2453.83	551.47	2335.74	521.95	2235.92	497.00	1736.43	372.12
73	2634.19	596.56	2505.40	564.36	2396.52	537.14	1852.82	401.22
74	2823.75	643.95	2683.63	608.92	2565.40	579.36	1974.38	431.61
75	3021.61	693.42	2869.52	655.39	2740.52	623.14	2099.84	462.97
76	3220.46	743.13	3056.04	702.02	2916.55	667.15	2225.30	494.34
77	3423.27	793.83	3246.17	749.56	3095.85	711.98	2352.53	526.15
78	3626.09	844.54	3435.67	796.93	3274.30	756.59	2478.83	557.72
79	3824.93	894.25	3621.91	843.49	3449.62	800.42	2602.45	588.63
80	NA	NA	NA	NA	3621.84	843.47	2723.59	618.91
81	NA	NA	NA	NA	3788.81	885.22	2840.61	648.17
82	NA	NA	NA	NA	3956.77	927.21	2957.64	677.43
83	NA	NA	NA	NA	4135.36	971.85	3082.18	708.56
84	NA	NA	NA	NA	4332.65	1021.18	3219.11	742.79

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	580.87	66.81	568.32	63.67	557.39	60.94	500.93	46.82
41	596.37	70.68	583.20	67.39	571.64	64.50	512.14	49.62
42	612.86	74.80	598.88	71.31	586.69	68.26	523.96	52.58
43	630.42	79.20	615.73	75.52	602.82	72.29	536.51	55.72
44	648.97	83.83	633.38	79.93	619.85	76.55	549.86	59.05
45	668.51	88.72	652.02	84.59	637.77	81.03	563.84	62.55
46	689.30	93.91	671.83	89.55	656.77	85.78	578.63	66.25
47	711.26	99.40	692.71	94.77	676.84	90.80	594.22	70.14
48	734.46	105.21	714.84	100.30	698.08	96.11	610.71	74.27
49	759.38	111.43	738.50	106.21	720.75	101.78	628.18	78.64
50	784.74	117.77	762.69	112.26	743.87	107.56	645.93	83.07
51	812.52	124.72	789.04	118.85	769.14	113.88	665.28	87.91
52	842.45	132.20	817.63	126.00	796.39	120.69	686.25	93.15
53	875.34	140.42	848.81	133.79	826.23	128.15	708.93	98.82
54	911.27	149.41	883.04	142.35	858.76	136.28	733.66	105.00
55	951.42	159.44	921.04	151.85	895.14	145.37	761.17	111.88
56	996.58	170.73	963.87	162.56	935.91	155.57	792.18	119.63
57	1047.57	183.48	1012.26	174.65	982.06	167.11	826.95	128.33
58	1106.09	198.11	1067.73	188.52	1034.94	180.32	866.91	138.32
59	1172.94	214.82	1131.09	204.36	1095.25	195.40	912.35	149.68
60	1249.29	233.91	1203.32	222.42	1164.07	212.61	964.14	162.62
61	1335.77	255.53	1285.31	242.92	1242.21	232.14	1022.84	177.30
62	1432.82	279.79	1377.17	265.88	1329.67	254.01	1088.43	193.70
63	1540.26	306.65	1478.79	291.29	1426.54	278.22	1160.93	211.82
64	1658.01	336.09	1590.18	319.13	1532.55	304.73	1240.15	231.63
65	1788.22	368.64	1713.30	349.91	1649.77	334.03	1327.61	253.49
66	1936.53	405.72	1853.55	384.98	1783.11	367.37	1426.72	278.27
67	2099.98	446.58	2007.86	423.55	1929.81	404.04	1535.69	305.51
68	2279.74	491.53	2177.59	465.99	2091.11	444.37	1655.23	335.40
69	2474.92	540.32	2361.74	512.02	2266.03	488.10	1784.46	367.70
70	2685.78	593.03	2560.59	561.74	2454.76	535.28	1923.36	402.43
71	2889.02	643.84	2752.09	609.61	2636.40	580.69	2056.34	435.67
72	3104.09	697.61	2954.71	660.27	2828.44	628.70	2196.58	470.73
73	3332.24	754.65	3169.33	713.92	3031.59	679.49	2343.82	507.54
74	3572.05	814.60	3394.79	770.29	3245.23	732.90	2497.59	545.99
75	3822.34	877.17	3629.94	829.07	3466.75	788.28	2656.30	585.66
76	4073.88	940.06	3865.89	888.06	3689.44	843.95	2815.00	625.34
77	4330.44	1004.20	4106.41	948.19	3916.25	900.65	2975.94	665.58
78	4587.00	1068.34	4346.12	1008.12	4141.98	957.08	3135.72	705.52
79	4838.54	1131.22	4581.71	1067.02	4363.78	1012.53	3292.10	744.61
80	NA	NA	NA	NA	4581.62	1066.99	3445.34	782.92
81	NA	NA	NA	NA	4792.84	1119.80	3593.38	819.93
82	NA	NA	NA	NA	5005.31	1172.92	3741.42	856.94
83	NA	NA	NA	NA	5231.23	1229.40	3898.95	896.33
84	NA	NA	NA	NA	5480.80	1291.79	4072.18	939.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	547.45	74.88	531.30	70.84	518.19	67.56	456.85	52.23
41	552.76	76.21	536.33	72.10	523.01	68.77	460.60	53.17
42	558.57	77.66	541.86	73.48	528.32	70.10	464.71	54.19
43	564.95	79.25	547.88	74.98	534.06	71.53	469.24	55.33
44	571.89	80.99	554.46	76.63	540.37	73.11	474.20	56.57
45	579.40	82.87	561.62	78.42	547.17	74.81	479.52	57.89
46	587.69	84.94	569.41	80.37	554.61	76.67	485.32	59.35
47	596.69	87.19	577.98	82.51	562.82	78.72	491.70	60.94
48	606.60	89.67	587.41	84.87	571.75	80.95	498.71	62.69
49	617.58	92.41	597.82	87.47	581.74	83.45	506.44	64.62
50	629.77	95.46	609.22	90.32	592.65	86.18	515.01	66.77
51	643.16	98.80	621.98	93.51	604.83	89.22	524.50	69.14
52	658.10	102.54	636.14	97.05	618.36	92.61	535.05	71.78
53	674.61	106.67	651.80	100.96	633.31	96.34	546.67	74.68
54	693.03	111.27	669.15	105.30	649.89	100.49	559.64	77.92
55	713.71	116.44	688.71	110.19	668.59	105.16	574.09	81.54
56	737.23	122.32	710.95	115.75	689.77	110.46	590.59	85.66
57	764.01	129.02	736.31	122.09	714.00	116.51	609.37	90.36
58	795.11	136.79	765.71	129.44	742.05	123.53	631.11	95.79
59	830.81	145.72	799.50	137.89	774.28	131.59	656.19	102.06
60	871.97	156.01	838.46	147.63	811.47	140.88	684.95	109.25
61	919.01	167.77	882.95	158.75	853.91	151.49	717.82	117.47
62	972.56	181.16	933.60	171.42	902.29	163.59	755.30	126.84
63	1032.56	196.16	990.34	185.60	956.41	177.12	797.38	137.36
64	1099.79	212.96	1053.96	201.50	1017.19	192.31	844.48	149.14
65	1175.45	231.88	1125.58	219.41	1085.55	209.40	897.54	162.40
66	1263.64	253.93	1209.03	240.27	1165.11	229.29	959.03	177.77
67	1362.96	278.76	1302.96	263.76	1254.72	251.69	1028.24	195.08
68	1472.76	306.21	1406.67	289.68	1353.68	276.44	1104.40	214.11
69	1593.47	336.38	1520.79	318.21	1462.42	303.62	1187.85	234.98
70	1724.60	369.16	1644.69	349.19	1580.44	333.13	1278.02	257.52
71	1848.43	400.12	1761.65	378.43	1691.80	360.97	1362.82	278.72
72	1980.40	433.12	1886.26	409.58	1810.25	390.58	1452.57	301.16
73	2120.67	468.18	2018.59	442.66	1935.92	421.99	1547.07	324.78
74	2268.44	505.12	2157.86	477.48	2068.10	455.04	1645.97	349.51
75	2423.08	543.79	2303.58	513.91	2206.17	489.56	1748.12	375.04
76	2578.58	582.66	2449.93	550.50	2344.73	524.20	1850.27	400.58
77	2736.34	622.10	2598.20	587.56	2485.07	559.28	1953.34	426.35
78	2892.47	661.13	2744.84	624.22	2623.77	593.96	2054.86	451.73
79	3044.35	699.10	2887.37	659.86	2758.44	627.62	2153.32	476.35
80	NA	NA	NA	NA	2888.71	660.19	2248.60	500.17
81	NA	NA	NA	NA	3012.90	691.24	2339.42	522.87
82	NA	NA	NA	NA	3135.66	721.93	2429.10	545.29
83	NA	NA	NA	NA	3264.73	754.20	2523.39	568.86
84	NA	NA	NA	NA	3406.48	789.64	2626.61	594.67

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	692.53	94.72	672.09	89.61	655.52	85.47	577.91	66.07
41	699.25	96.40	678.46	91.20	661.61	86.99	582.66	67.25
42	706.60	98.24	685.45	92.95	668.33	88.67	587.86	68.55
43	714.66	100.25	693.06	94.85	675.59	90.49	593.59	69.99
44	723.44	102.45	701.40	96.94	683.56	92.48	599.87	71.56
45	732.94	104.82	710.45	99.20	692.17	94.63	606.59	73.24
46	743.43	107.45	720.31	101.67	701.58	96.98	613.94	75.07
47	754.81	110.29	731.15	104.38	711.97	99.58	622.00	77.09
48	767.35	113.43	743.07	107.36	723.26	102.40	630.87	79.31
49	781.24	116.90	756.24	110.65	735.90	105.56	640.64	81.75
50	796.66	120.75	770.67	114.26	749.70	109.01	651.48	84.46
51	813.59	124.99	786.80	118.29	765.11	112.87	663.49	87.46
52	832.50	129.71	804.72	122.77	782.23	117.15	676.84	90.80
53	853.38	134.93	824.53	127.72	801.14	121.87	691.54	94.47
54	876.68	140.76	846.48	133.21	822.11	127.12	707.94	98.57
55	902.85	147.30	871.21	139.39	845.76	133.03	726.22	103.14
56	932.60	154.74	899.35	146.43	872.56	139.73	747.10	108.36
57	966.47	163.21	931.43	154.45	903.21	147.39	770.85	114.30
58	1005.81	173.04	968.62	163.74	938.69	156.26	798.36	121.18
59	1050.98	184.33	1011.37	174.43	979.47	166.46	830.08	129.11
60	1103.04	197.35	1060.65	186.75	1026.51	178.22	866.46	138.21
61	1162.54	212.23	1116.93	200.82	1080.19	191.64	908.04	148.60
62	1230.29	229.16	1181.00	216.84	1141.40	206.94	955.45	160.45
63	1306.19	248.14	1252.78	234.79	1209.86	224.05	1008.68	173.76
64	1391.24	269.40	1333.26	254.90	1286.75	243.28	1068.27	188.66
65	1486.94	293.32	1423.85	277.55	1373.22	264.89	1135.39	205.44
66	1598.51	321.22	1529.42	303.94	1473.86	290.05	1213.18	224.88
67	1724.15	352.63	1648.24	333.65	1587.22	318.39	1300.73	246.77
68	1863.05	387.35	1779.44	366.45	1712.41	349.69	1397.06	270.85
69	2015.75	425.53	1923.80	402.54	1849.96	384.08	1502.62	297.24
70	2181.62	466.99	2080.54	441.72	1999.26	421.40	1616.70	325.76
71	2338.26	506.15	2228.49	478.71	2140.13	456.62	1723.97	352.58
72	2505.21	547.89	2386.11	518.12	2289.96	494.08	1837.51	380.97
73	2682.64	592.25	2553.51	559.97	2448.93	533.82	1957.05	410.85
74	2869.57	638.98	2729.69	604.01	2616.15	575.63	2082.15	442.13
75	3065.20	687.89	2914.02	650.09	2790.81	619.29	2211.37	474.43
76	3261.90	737.06	3099.16	696.38	2966.09	663.11	2340.59	506.74
77	3461.47	786.96	3286.72	743.27	3143.61	707.49	2470.98	539.33
78	3658.97	836.33	3472.22	789.64	3319.07	751.36	2599.39	571.44
79	3851.10	884.36	3652.52	834.72	3489.43	793.95	2723.95	602.58
80	NA	NA	NA	NA	3654.22	835.14	2844.48	632.71
81	NA	NA	NA	NA	3811.31	874.42	2959.37	661.43
82	NA	NA	NA	NA	3966.61	913.24	3072.82	689.79
83	NA	NA	NA	NA	4129.89	954.06	3192.09	719.61
84	NA	NA	NA	NA	4309.20	998.89	3322.66	752.25

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	769.11	130.29	745.10	124.29	724.06	119.03	611.70	90.94
41	780.37	133.11	755.86	126.98	734.40	121.61	619.85	92.98
42	792.49	136.14	767.48	129.89	745.59	124.41	628.63	95.17
43	805.66	139.43	780.16	133.06	757.78	127.46	638.13	97.55
44	819.90	142.99	793.76	136.46	770.81	130.72	648.33	100.10
45	835.06	146.78	808.28	140.09	784.77	134.21	659.17	102.81
46	851.43	150.87	823.94	144.00	799.78	137.96	670.71	105.69
47	869.07	155.28	840.80	148.21	815.86	141.98	683.11	108.79
48	887.98	160.01	858.72	152.70	833.08	146.28	696.22	112.07
49	908.45	165.13	878.27	157.58	851.78	150.96	710.45	115.63
50	929.35	170.35	898.18	162.56	870.84	155.72	724.76	119.21
51	952.73	176.20	920.28	168.09	892.02	161.02	740.70	123.19
52	978.09	182.54	944.51	174.14	915.11	166.79	757.99	127.51
53	1006.14	189.55	971.15	180.80	940.54	173.15	777.04	132.28
54	1037.17	197.31	1000.62	188.17	968.60	180.16	798.01	137.52
55	1072.31	206.09	1033.84	196.47	1000.26	188.08	821.46	143.38
56	1112.26	216.08	1071.74	205.95	1036.39	197.11	848.31	150.09
57	1157.81	227.47	1114.95	216.75	1077.48	207.38	878.77	157.71
58	1210.73	240.70	1165.03	229.27	1125.15	219.30	914.05	166.53
59	1271.44	255.87	1222.56	243.65	1179.84	232.98	954.43	176.62
60	1340.86	273.23	1288.37	260.11	1242.53	248.65	1000.76	188.20
61	1419.56	292.91	1362.96	278.76	1313.59	266.41	1053.25	201.33
62	1507.90	314.99	1446.62	299.67	1393.28	286.34	1112.12	216.04
63	1605.16	339.31	1538.79	322.71	1480.98	308.26	1176.86	232.23
64	1711.28	365.84	1639.24	347.82	1576.69	332.19	1247.35	249.85
65	1828.10	395.04	1749.82	375.47	1681.95	358.50	1324.99	269.26
66	1961.42	428.37	1875.98	407.01	1801.96	388.50	1413.19	291.31
67	2107.28	464.83	2013.91	441.49	1933.08	421.29	1509.60	315.42
68	2266.38	504.61	2164.37	479.11	2076.11	457.04	1614.66	341.68
69	2437.96	547.50	2326.46	519.63	2230.18	495.56	1727.65	369.93
70	2622.57	593.66	2500.79	563.21	2395.74	536.95	1848.71	400.19
71	2793.36	636.36	2661.95	603.50	2548.75	575.20	1960.36	428.10
72	2973.72	681.45	2832.11	646.04	2710.06	615.53	2077.81	457.47
73	3163.93	729.00	3011.34	690.85	2879.86	657.98	2200.29	488.09
74	3361.85	778.48	3197.72	737.44	3056.25	702.08	2327.31	519.84
75	3566.09	829.54	3389.91	785.49	3238.10	747.54	2457.79	552.46
76	3770.32	880.59	3582.10	833.54	3419.31	792.84	2586.86	584.73
77	3976.89	932.24	3775.77	881.96	3602.57	838.66	2717.00	617.26
78	4182.46	983.63	3968.53	930.15	3784.34	884.10	2845.57	649.41
79	4384.00	1034.02	4157.17	977.31	3962.15	928.55	2970.75	680.70
80	NA	NA	NA	NA	4136.63	972.17	3093.16	711.30
81	NA	NA	NA	NA	4305.44	1014.38	3211.04	740.77
82	NA	NA	NA	NA	4475.81	1056.97	3328.91	770.24
83	NA	NA	NA	NA	4658.58	1102.66	3455.65	801.93
84	NA	NA	NA	NA	4862.39	1153.61	3596.26	837.08

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	972.92	164.82	942.55	157.23	915.93	150.57	773.80	115.04
41	987.17	168.38	956.17	160.63	929.01	153.84	784.11	117.62
42	1002.50	172.21	970.86	164.30	943.17	157.38	795.22	120.39
43	1019.16	176.38	986.90	168.31	958.59	161.24	807.23	123.40
44	1037.18	180.88	1004.11	172.62	975.07	165.36	820.13	126.62
45	1056.35	185.68	1022.48	177.21	992.73	169.77	833.85	130.05
46	1077.05	190.85	1042.28	182.16	1011.73	174.52	848.45	133.70
47	1099.37	196.43	1063.61	187.49	1032.07	179.61	864.13	137.62
48	1123.29	202.41	1086.28	193.16	1053.84	185.05	880.71	141.77
49	1149.19	208.89	1111.02	199.34	1077.50	190.96	898.72	146.27
50	1175.63	215.50	1136.20	205.64	1101.61	196.99	916.83	150.80
51	1205.20	222.89	1164.16	212.63	1128.40	203.69	936.99	155.84
52	1237.28	230.91	1194.80	220.29	1157.62	210.99	958.85	161.30
53	1272.77	239.78	1228.50	228.71	1189.79	219.04	982.96	167.33
54	1312.02	249.59	1265.78	238.03	1225.27	227.91	1009.49	173.96
55	1356.47	260.71	1307.81	248.54	1265.33	237.92	1039.15	181.38
56	1407.01	273.34	1355.75	260.53	1311.03	249.35	1073.11	189.87
57	1464.63	287.75	1410.41	274.19	1363.01	262.34	1111.64	199.50
58	1531.57	304.48	1473.77	290.03	1423.32	277.42	1156.27	210.66
59	1608.37	323.68	1546.53	308.22	1492.50	294.71	1207.35	223.43
60	1696.19	345.64	1629.78	329.04	1571.81	314.54	1265.96	238.08
61	1795.75	370.53	1724.15	352.63	1661.69	337.01	1332.36	254.68
62	1907.49	398.46	1829.98	379.08	1762.50	362.21	1406.83	273.30
63	2030.53	429.22	1946.56	408.23	1873.44	389.95	1488.73	293.77
64	2164.77	462.78	2073.64	440.00	1994.51	420.22	1577.90	316.06
65	2312.54	499.72	2213.52	474.97	2127.67	453.51	1676.11	340.62
66	2481.19	541.89	2373.12	514.87	2279.48	491.46	1787.68	368.51
67	2665.71	588.02	2547.60	558.49	2445.35	532.93	1909.64	399.00
68	2866.98	638.33	2737.93	606.07	2626.28	578.16	2042.54	432.22
69	3084.02	692.59	2942.97	657.33	2821.18	626.88	2185.47	467.96
70	3317.55	750.98	3163.50	712.46	3030.61	679.24	2338.62	506.24
71	3533.60	804.99	3367.37	763.43	3224.17	727.63	2479.85	541.55
72	3761.76	862.03	3582.62	817.24	3428.22	778.64	2628.43	578.70
73	4002.37	922.18	3809.34	873.92	3643.02	832.34	2783.37	617.43
74	4252.75	984.78	4045.11	932.87	3866.16	888.13	2944.04	657.60
75	4511.10	1049.36	4288.23	993.65	4096.19	945.64	3109.11	698.87
76	4769.45	1113.95	4531.35	1054.43	4325.42	1002.94	3272.38	739.68
77	5030.76	1179.28	4776.35	1115.68	4557.25	1060.90	3437.00	780.84
78	5290.82	1244.29	5020.19	1176.64	4787.19	1118.39	3599.65	821.50
79	5545.77	1308.03	5258.83	1236.30	5012.12	1174.62	3757.99	861.09
80	NA	NA	NA	NA	5232.84	1229.80	3912.84	899.80
81	NA	NA	NA	NA	5446.38	1283.19	4061.96	937.08
82	NA	NA	NA	NA	5661.90	1337.06	4211.08	974.36
83	NA	NA	NA	NA	5893.10	1394.86	4371.39	1014.44
84	NA	NA	NA	NA	6150.92	1459.32	4549.27	1058.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	702.59	113.66	680.70	108.19	661.79	103.46	565.16	79.31
41	712.37	116.11	690.05	110.53	670.78	105.71	572.17	81.06
42	722.85	118.73	700.11	113.04	680.42	108.12	579.75	82.95
43	734.26	121.58	711.02	115.77	690.90	110.74	587.90	84.99
44	746.51	124.64	722.71	118.69	702.10	113.54	596.76	87.20
45	759.62	127.92	735.18	121.81	714.14	116.55	606.04	89.52
46	773.71	131.44	748.57	125.16	727.03	119.77	616.10	92.04
47	788.80	135.22	762.95	128.75	740.84	123.23	626.79	94.71
48	805.03	139.27	778.39	132.61	755.65	126.93	638.20	97.56
49	822.66	143.68	795.18	136.81	771.73	130.95	650.59	100.66
50	840.80	148.21	812.39	141.11	788.17	135.06	663.20	103.82
51	860.99	153.26	831.59	145.91	806.58	139.66	677.23	107.32
52	883.09	158.79	852.56	151.15	826.56	144.66	692.46	111.13
53	907.39	164.86	875.72	156.95	848.66	150.18	709.25	115.33
54	934.38	171.61	901.30	163.34	872.96	156.26	727.74	119.95
55	964.77	179.21	930.13	170.55	900.52	163.14	748.42	125.12
56	999.41	187.87	962.93	178.75	931.76	170.95	772.09	131.04
57	1038.94	197.75	1000.33	188.10	967.39	179.86	798.86	137.73
58	1084.70	209.19	1043.69	198.94	1008.69	190.19	829.96	145.51
59	1137.34	222.35	1093.56	211.40	1056.15	202.05	865.59	154.41
60	1197.69	237.44	1150.65	225.68	1110.49	215.64	906.40	164.61
61	1266.27	254.58	1215.61	241.92	1172.40	231.12	952.80	176.21
62	1343.48	273.89	1288.65	260.18	1241.90	248.49	1004.72	189.20
63	1428.84	295.23	1369.34	280.35	1318.76	267.70	1062.10	203.54
64	1522.49	318.64	1457.89	302.49	1402.99	288.76	1124.87	219.23
65	1626.13	344.55	1555.86	326.98	1496.21	312.07	1194.29	236.59
66	1745.07	374.28	1668.21	355.07	1602.97	338.76	1273.42	256.37
67	1876.13	407.05	1791.90	385.99	1720.56	368.16	1360.48	278.14
68	2019.79	442.96	1927.56	419.90	1849.35	400.35	1455.69	301.94
69	2175.64	481.92	2074.48	456.63	1988.90	435.24	1558.55	327.65
70	2343.88	523.99	2233.09	496.29	2139.37	472.86	1668.92	355.24
71	2500.58	563.16	2380.72	533.19	2279.28	507.83	1771.28	380.84
72	2666.77	604.71	2537.06	572.28	2427.33	544.85	1879.17	407.81
73	2842.31	648.59	2702.12	613.55	2583.53	583.90	1991.88	435.98
74	3026.78	694.71	2875.47	656.88	2747.25	624.83	2109.12	465.29
75	3217.91	742.49	3054.83	701.72	2916.62	667.17	2230.04	495.53
76	3409.03	790.27	3234.27	746.58	3086.00	709.52	2350.26	525.58
77	3604.06	839.03	3416.61	792.17	3257.58	752.41	2471.47	555.88
78	3797.66	887.43	3597.75	837.45	3428.02	795.02	2591.61	585.92
79	3987.51	934.89	3775.06	881.78	3594.78	836.71	2708.71	615.19
80	NA	NA	NA	NA	3758.13	877.55	2823.12	643.79
81	NA	NA	NA	NA	3915.89	916.99	2933.27	671.33
82	NA	NA	NA	NA	4074.79	956.71	3043.36	698.85
83	NA	NA	NA	NA	4244.66	999.18	3161.31	728.34
84	NA	NA	NA	NA	4433.52	1046.40	3291.93	761.00

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	888.78	143.78	861.09	136.86	837.16	130.88	714.93	100.32
41	901.14	146.88	872.92	139.82	848.54	133.72	723.80	102.54
42	914.41	150.19	885.64	143.00	860.73	136.77	733.39	104.94
43	928.83	153.80	899.44	146.45	873.99	140.09	743.69	107.51
44	944.34	157.67	914.23	150.15	888.15	143.63	754.90	110.31
45	960.92	161.82	930.00	154.09	903.38	147.44	766.64	113.25
46	978.75	166.28	946.94	158.32	919.69	151.51	779.36	116.43
47	997.84	171.05	965.13	162.87	937.17	155.88	792.89	119.81
48	1018.36	176.18	984.66	167.75	955.90	160.56	807.32	123.42
49	1040.67	181.76	1005.90	173.06	976.24	165.65	823.00	127.34
50	1063.61	187.49	1027.68	178.51	997.03	170.85	838.95	131.33
51	1089.15	193.88	1051.96	184.58	1020.33	176.67	856.70	135.76
52	1117.11	200.87	1078.49	191.21	1045.60	182.99	875.96	140.58
53	1147.85	208.55	1107.79	198.54	1073.56	189.98	897.20	145.89
54	1181.99	217.09	1140.14	206.62	1104.30	197.66	920.59	151.74
55	1220.43	226.70	1176.61	215.74	1139.16	206.38	946.76	158.28
56	1264.25	237.65	1218.10	226.11	1178.67	216.26	976.69	165.76
57	1314.26	250.15	1265.42	237.94	1223.75	227.53	1010.56	174.23
58	1372.15	264.63	1320.26	251.65	1275.99	240.59	1049.90	184.06
59	1438.73	281.27	1383.35	267.43	1336.03	255.60	1094.98	195.33
60	1515.08	300.36	1455.58	285.48	1404.77	272.78	1146.59	208.24
61	1601.83	322.05	1537.75	306.03	1483.09	292.36	1205.29	222.91
62	1699.50	346.46	1630.14	329.12	1571.00	314.34	1270.98	239.33
63	1807.49	373.46	1732.21	354.64	1668.23	338.65	1343.56	257.48
64	1925.95	403.08	1844.23	382.65	1774.78	365.28	1422.96	277.33
65	2057.06	435.85	1968.16	413.63	1892.71	394.77	1510.78	299.28
66	2207.52	473.47	2110.29	449.16	2027.75	428.53	1610.88	324.31
67	2373.30	514.91	2266.75	488.28	2176.51	465.72	1721.01	351.84
68	2555.03	560.35	2438.36	531.18	2339.43	506.45	1841.45	381.95
69	2752.18	609.63	2624.22	577.64	2515.96	550.58	1971.57	414.48
70	2965.01	662.84	2824.86	627.80	2706.30	598.16	2111.18	449.38
71	3163.24	712.40	3011.61	674.49	2883.29	642.41	2240.67	481.76
72	3373.47	764.96	3209.39	723.94	3070.58	689.23	2377.15	515.88
73	3595.53	820.47	3418.18	776.13	3268.17	738.63	2519.73	551.52
74	3828.88	878.81	3637.47	830.96	3475.27	790.41	2668.04	588.60
75	4070.65	939.25	3864.36	887.68	3689.53	843.97	2821.00	626.84
76	4312.43	999.70	4091.35	944.43	3903.79	897.54	2973.08	664.86
77	4559.13	1061.37	4322.02	1002.09	4120.84	951.80	3126.40	703.19
78	4804.04	1122.60	4551.16	1059.38	4336.44	1005.70	3278.39	741.19
79	5044.20	1182.64	4775.46	1115.45	4547.39	1058.44	3426.52	778.22
80	NA	NA	NA	NA	4754.04	1110.10	3571.24	814.40
81	NA	NA	NA	NA	4953.61	1159.99	3710.59	849.24
82	NA	NA	NA	NA	5154.61	1210.24	3849.85	884.05
83	NA	NA	NA	NA	5369.50	1263.96	3999.05	921.35
84	NA	NA	NA	NA	5608.40	1323.69	4164.30	962.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	296.39	12.11	293.77	11.46	291.72	10.94	281.87	8.48
41	300.22	13.07	297.46	12.38	295.26	11.83	284.71	9.19
42	304.47	14.13	301.50	13.39	299.16	12.80	287.75	9.95
43	309.00	15.27	305.82	14.47	303.27	13.83	291.01	10.77
44	314.03	16.52	310.56	15.66	307.80	14.96	294.62	11.67
45	319.35	17.85	315.66	16.93	312.69	16.19	298.52	12.64
46	325.16	19.30	321.19	18.31	318.00	17.52	302.70	13.69
47	331.46	20.88	327.14	19.80	323.74	18.95	307.23	14.82
48	338.26	22.58	333.66	21.43	329.97	20.51	312.19	16.06
49	345.84	24.48	340.81	23.22	336.84	22.23	317.58	17.41
50	354.06	26.53	348.67	25.18	344.28	24.09	323.53	18.90
51	363.13	28.80	357.25	27.33	352.50	26.14	330.04	20.53
52	373.19	31.31	366.81	29.72	361.71	28.44	337.20	22.31
53	384.38	34.11	377.36	32.36	371.84	30.97	345.20	24.32
54	396.77	37.21	389.19	35.31	383.10	33.79	354.06	26.53
55	410.73	40.70	402.44	38.63	395.78	36.96	364.05	29.03
56	426.60	44.66	417.53	42.40	410.23	40.57	375.38	31.86
57	444.80	49.22	434.82	46.72	426.74	44.70	388.34	35.10
58	465.99	54.51	454.86	51.73	445.94	49.50	403.36	38.86
59	490.57	60.66	478.24	57.58	468.32	55.10	420.93	43.25
60	519.33	67.85	505.51	64.39	494.39	61.61	441.26	48.33
61	552.69	76.19	537.18	72.31	524.64	69.18	464.92	54.25
62	591.23	85.82	573.73	81.45	559.57	77.91	492.27	61.08
63	635.29	96.84	615.60	91.91	599.66	87.93	523.65	68.93
64	685.52	109.39	663.27	103.83	645.28	99.34	559.35	77.85
65	742.97	123.76	717.82	117.47	697.42	112.37	600.23	88.07
66	810.69	140.69	782.07	133.53	758.84	127.72	648.04	100.03
67	888.26	160.08	855.61	151.92	829.18	145.31	702.73	113.70
68	976.18	182.06	938.91	172.74	908.81	165.22	764.51	129.14
69	1074.64	206.68	1032.28	196.09	997.99	187.51	833.43	146.37
70	1183.31	233.84	1135.21	221.82	1096.18	212.06	908.95	165.25
71	1294.88	261.74	1240.90	248.24	1197.05	237.28	986.23	184.57
72	1415.74	291.95	1355.24	276.83	1306.01	264.52	1069.19	205.31
73	1546.72	324.70	1479.07	307.78	1423.88	293.99	1158.16	227.56
74	1687.55	359.90	1612.04	341.02	1550.26	325.58	1252.73	251.20
75	1837.94	397.50	1753.93	376.50	1685.07	359.28	1352.69	276.19
76	1993.58	436.41	1900.64	413.17	1824.20	394.07	1455.34	301.85
77	2155.17	476.81	2052.87	451.23	1968.50	430.14	1561.17	328.31
78	2319.87	517.98	2207.87	489.98	2115.42	466.87	1668.64	355.17
79	2485.28	559.33	2363.43	528.87	2262.70	503.69	1776.10	382.04
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	374.94	15.32	371.62	14.49	369.02	13.85	356.57	10.73
41	379.78	16.53	376.28	15.66	373.51	14.97	360.15	11.63
42	385.15	17.88	381.39	16.94	378.43	16.20	364.01	12.59
43	390.89	19.31	386.86	18.30	383.63	17.50	368.13	13.62
44	397.25	20.90	392.86	19.80	389.37	18.93	372.70	14.76
45	403.97	22.58	399.31	21.42	395.55	20.48	377.63	16.00
46	411.32	24.42	406.30	23.16	402.27	22.16	382.91	17.32
47	419.30	26.41	413.83	25.05	409.53	23.97	388.65	18.75
48	427.90	28.56	422.08	27.11	417.42	25.94	394.92	20.32
49	437.49	30.96	431.13	29.37	426.11	28.12	401.73	22.02
50	447.88	33.56	441.07	31.86	435.52	30.47	409.26	23.90
51	459.35	36.43	451.92	34.57	445.91	33.07	417.51	25.97
52	472.08	39.61	464.01	37.59	457.56	35.98	426.56	28.23
53	486.24	43.15	477.37	40.93	470.38	39.18	436.68	30.76
54	501.92	47.07	492.33	44.67	484.62	42.75	447.88	33.56
55	519.57	51.48	509.09	48.86	500.67	46.76	460.52	36.72
56	539.65	56.50	528.18	53.63	518.95	51.33	474.86	40.30
57	562.68	62.26	550.04	59.10	539.83	56.55	491.26	44.40
58	589.47	68.96	575.40	65.44	564.11	62.62	510.25	49.15
59	620.57	76.73	604.97	72.83	592.43	69.70	532.48	54.71
60	656.95	85.83	639.48	81.46	625.41	77.94	558.20	61.14
61	699.16	96.38	679.53	91.47	663.67	87.51	588.13	68.62
62	747.91	108.57	725.77	103.03	707.85	98.55	622.72	77.27
63	803.65	122.50	778.73	116.27	758.57	111.23	662.42	87.19
64	867.18	138.38	839.04	131.35	816.28	125.66	707.58	98.48
65	939.86	156.55	908.04	148.60	882.24	142.15	759.29	111.41
66	1025.53	177.97	989.32	168.92	959.93	161.57	819.78	126.53
67	1123.65	202.50	1082.34	192.17	1048.92	183.82	888.96	143.83
68	1234.86	230.30	1187.73	218.52	1149.64	209.00	967.10	163.36
69	1359.42	261.44	1305.83	248.05	1262.46	237.20	1054.29	185.16
70	1496.89	295.81	1436.04	280.60	1386.67	268.26	1149.82	209.04
71	1638.03	331.10	1569.74	314.02	1514.27	300.16	1247.59	233.49
72	1790.91	369.32	1714.38	350.18	1652.10	334.61	1352.52	259.72
73	1956.60	410.74	1871.02	389.34	1801.21	371.89	1465.08	287.86
74	2134.75	455.28	2039.22	431.40	1961.08	411.86	1584.71	317.77
75	2325.00	502.84	2218.72	476.27	2131.61	454.49	1711.15	349.38
76	2521.88	552.06	2404.31	522.67	2307.61	498.49	1841.00	381.84
77	2726.28	603.16	2596.88	570.81	2490.15	544.13	1974.88	415.31
78	2934.63	655.25	2792.96	619.83	2676.01	590.59	2110.82	449.30
79	3143.88	707.56	2989.75	669.03	2862.32	637.17	2246.77	483.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	350.23	25.57	345.91	24.49	342.30	23.59	321.97	18.51
41	358.95	27.75	354.34	26.60	350.37	25.61	328.49	20.14
42	368.37	30.11	363.41	28.87	359.09	27.79	335.50	21.89
43	378.57	32.66	373.19	31.31	368.58	30.16	343.08	23.78
44	389.48	35.38	383.74	33.95	378.71	32.69	351.15	25.80
45	401.10	38.29	394.86	36.73	389.41	35.37	359.65	27.93
46	413.42	41.37	406.76	39.71	400.81	38.22	368.65	30.18
47	426.60	44.66	419.37	42.86	412.93	41.25	378.21	32.57
48	440.48	48.14	432.76	46.21	425.75	44.45	388.20	35.07
49	455.43	51.87	447.07	49.77	439.56	47.91	398.97	37.76
50	470.45	55.63	461.38	53.36	453.23	51.32	409.46	40.38
51	486.88	59.74	477.11	57.29	468.25	55.08	421.00	43.27
52	504.66	64.18	494.04	61.52	484.55	59.15	433.47	46.38
53	524.22	69.07	512.67	66.18	502.33	63.60	447.00	49.77
54	545.54	74.40	533.07	71.28	521.81	68.47	461.74	53.45
55	569.70	80.44	556.02	77.02	543.77	73.96	478.38	57.61
56	597.25	87.33	582.23	83.57	568.77	80.21	497.23	62.32
57	628.78	95.21	612.20	91.06	597.39	87.36	518.76	67.71
58	665.40	104.37	646.98	99.76	630.62	95.67	543.70	73.94
59	708.05	115.03	687.43	109.87	669.23	105.32	572.60	81.16
60	757.42	127.37	734.33	121.60	714.00	116.51	606.11	89.54
61	814.38	141.61	788.38	135.11	765.57	129.41	644.71	99.19
62	879.20	157.81	849.94	150.50	824.22	144.07	688.49	110.14
63	952.23	176.07	919.22	167.82	890.32	160.59	737.73	122.45
64	1032.85	196.23	995.73	186.95	963.21	178.82	791.99	136.01
65	1122.96	218.75	1081.16	208.31	1044.68	199.18	852.63	151.17
66	1226.95	244.75	1179.70	232.94	1138.47	222.63	921.91	168.49
67	1341.85	273.48	1288.51	260.14	1242.04	248.52	998.42	187.62
68	1470.14	305.55	1410.00	290.51	1357.65	277.43	1083.78	208.96
69	1610.48	340.63	1542.68	323.69	1483.89	308.99	1176.65	232.18
70	1763.63	378.92	1687.41	359.87	1621.39	343.36	1277.46	257.38
71	1918.06	417.53	1833.34	396.35	1759.95	378.00	1378.83	282.72
72	2084.04	459.03	1990.04	435.52	1908.64	415.18	1487.00	309.77
73	2262.06	503.53	2157.86	477.48	2067.75	454.95	1601.98	338.51
74	2451.77	550.96	2336.59	522.16	2236.99	497.26	1723.40	368.86
75	2652.25	601.08	2525.30	569.34	2415.50	541.89	1850.84	400.72
76	2857.61	652.42	2718.34	617.60	2597.92	587.49	1980.19	433.06
77	3070.77	705.71	2918.54	667.65	2786.99	634.76	2113.72	466.45
78	3288.61	760.17	3122.98	718.76	2979.88	682.99	2249.52	500.40
79	3508.42	815.12	3329.05	770.28	3174.13	731.55	2385.89	534.49
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	443.04	32.35	437.58	30.98	433.01	29.84	407.29	23.41
41	454.07	35.11	448.24	33.65	443.22	32.39	415.53	25.47
42	465.99	38.09	459.71	36.52	454.25	35.15	424.41	27.69
43	478.89	41.31	472.08	39.61	466.25	38.15	433.99	30.09
44	492.69	44.76	485.43	42.95	479.07	41.36	444.21	32.64
45	507.39	48.44	499.50	46.46	492.60	44.74	454.96	35.33
46	522.98	52.33	514.56	50.23	507.03	48.35	466.34	38.17
47	539.65	56.50	530.51	54.22	522.35	52.18	478.44	41.20
48	557.21	60.89	547.44	58.45	538.57	56.23	491.08	44.36
49	576.12	65.62	565.55	62.95	556.05	60.60	504.70	47.76
50	595.12	70.37	583.65	67.50	573.34	64.92	517.96	51.08
51	615.91	75.57	603.54	72.47	592.34	69.67	532.57	54.73
52	638.40	81.19	624.96	77.83	612.95	74.83	548.34	58.67
53	663.13	87.37	648.53	83.72	635.44	80.45	565.46	62.95
54	690.11	94.12	674.33	90.17	660.09	86.61	584.09	67.61
55	720.66	101.76	703.37	97.43	687.87	93.56	605.15	72.88
56	755.52	110.47	736.53	105.72	719.50	101.46	628.99	78.84
57	795.40	120.44	774.43	115.20	755.70	110.51	656.23	85.65
58	841.73	132.02	818.43	126.20	797.73	121.02	687.78	93.53
59	895.68	145.51	869.60	138.99	846.57	133.23	724.34	102.67
60	958.14	161.12	928.92	153.82	903.21	147.39	766.73	113.27
61	1030.19	179.14	997.30	170.91	968.44	163.70	815.56	125.48
62	1112.18	199.63	1075.17	190.38	1042.64	182.25	870.94	139.33
63	1204.57	222.73	1162.81	212.29	1126.25	203.15	933.23	154.90
64	1306.55	248.23	1259.59	236.49	1218.46	226.20	1001.87	172.06
65	1420.54	276.72	1367.67	263.51	1321.52	251.97	1078.58	191.23
66	1552.09	309.61	1492.32	294.67	1440.16	281.63	1166.22	213.14
67	1697.44	345.95	1629.96	329.08	1571.18	314.38	1263.00	237.34
68	1859.73	386.52	1783.65	367.50	1717.43	350.95	1370.98	264.33
69	2037.25	430.90	1951.49	409.46	1877.12	390.87	1488.47	293.71
70	2231.00	479.34	2134.57	455.23	2051.05	434.35	1615.98	325.58
71	2426.35	528.18	2319.17	501.38	2226.34	478.17	1744.22	357.64
72	2636.31	580.67	2517.40	550.94	2414.43	525.20	1881.06	391.85
73	2861.51	636.97	2729.69	604.01	2615.70	575.51	2026.50	428.21
74	3101.49	696.96	2955.78	660.53	2829.79	629.04	2180.10	466.61
75	3355.10	760.36	3194.51	720.22	3055.61	685.49	2341.31	506.92
76	3614.88	825.31	3438.70	781.27	3286.36	743.18	2504.94	547.82
77	3884.53	892.72	3691.95	844.58	3525.54	802.97	2673.86	590.05
78	4160.09	961.61	3950.57	909.23	3769.55	863.98	2845.65	633.00
79	4438.15	1031.13	4211.25	974.40	4015.27	925.41	3018.15	676.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	332.74	21.20	329.26	20.33	325.65	19.43	308.58	15.16
41	339.96	23.01	336.21	22.07	332.31	21.09	313.82	16.47
42	347.75	24.95	343.64	23.93	339.47	22.88	319.49	17.89
43	356.11	27.04	351.79	25.96	347.26	24.83	325.65	19.43
44	365.25	29.33	360.50	28.14	355.55	26.90	332.31	21.09
45	374.89	31.74	369.78	30.46	364.40	29.12	339.25	22.83
46	385.16	34.30	379.70	32.94	373.89	31.49	346.69	24.69
47	396.14	37.05	390.26	35.58	383.95	34.00	354.55	26.65
48	407.83	39.97	401.45	38.38	394.65	36.68	362.91	28.74
49	420.44	43.12	413.49	41.39	406.20	39.56	371.98	31.01
50	433.19	46.31	425.68	44.43	417.81	42.47	380.98	33.26
51	447.28	49.84	439.14	47.80	430.64	45.67	390.82	35.72
52	462.51	53.64	453.66	51.43	444.59	49.16	401.52	38.40
53	479.30	57.84	469.67	55.43	459.82	52.97	413.28	41.34
54	497.72	62.45	487.17	59.81	476.61	57.17	426.10	44.54
55	518.48	67.63	506.93	64.75	495.45	61.88	440.48	48.14
56	542.21	73.57	529.46	70.38	517.06	67.28	456.92	52.24
57	569.41	80.37	555.17	76.81	541.71	73.44	475.62	56.92
58	600.94	88.25	585.07	84.28	570.40	80.62	497.30	62.34
59	637.63	97.42	619.78	92.96	603.63	88.92	522.45	68.63
60	680.28	108.08	660.09	103.04	642.31	98.59	551.56	75.91
61	729.30	120.34	706.63	114.67	686.79	109.71	585.14	84.30
62	785.19	134.31	759.62	127.92	737.37	122.36	623.32	93.85
63	848.45	150.13	819.62	142.92	794.68	136.69	666.46	104.63
64	918.65	167.68	886.14	159.55	858.16	152.55	714.21	116.57
65	997.43	187.37	960.80	178.22	929.35	170.35	767.91	129.99
66	1088.88	210.24	1047.44	199.88	1011.95	191.00	829.68	145.43
67	1190.89	235.74	1144.00	224.01	1103.90	213.99	898.46	162.63
68	1305.44	264.37	1252.38	251.11	1207.04	239.78	975.54	181.90
69	1431.53	295.90	1371.60	280.92	1320.53	268.15	1059.98	203.01
70	1569.60	330.42	1502.09	313.54	1444.57	299.16	1151.86	225.98
71	1709.72	365.45	1634.42	346.62	1570.31	330.59	1244.87	249.23
72	1860.68	403.19	1776.88	382.23	1705.61	364.42	1344.19	274.06
73	2023.19	443.81	1930.11	420.54	1850.84	400.72	1450.02	300.52
74	2197.03	487.27	2093.75	461.45	2005.83	439.47	1562.02	328.52
75	2381.71	533.44	2267.52	504.89	2170.25	480.58	1679.90	357.99
76	2571.28	580.83	2445.61	549.42	2338.64	522.68	1800.33	388.10
77	2768.57	630.16	2630.86	595.73	2513.54	566.40	1924.37	419.11
78	2970.18	680.56	2820.00	643.01	2692.06	611.03	2050.82	450.72
79	3173.56	731.41	3010.56	690.65	2871.78	655.96	2177.76	482.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	420.91	26.82	416.52	25.72	411.95	24.58	390.35	19.18
41	430.05	29.10	425.30	27.91	420.37	26.68	396.98	20.83
42	439.91	31.57	434.71	30.27	429.42	28.94	404.15	22.63
43	450.48	34.21	445.02	32.84	439.28	31.41	411.95	24.58
44	462.04	37.10	456.04	35.60	449.77	34.03	420.37	26.68
45	474.23	40.15	467.78	38.53	460.97	36.83	429.15	28.88
46	487.22	43.39	480.32	41.67	472.98	39.83	438.56	31.23
47	501.11	46.87	493.68	45.01	485.70	43.01	448.51	33.72
48	515.90	50.56	507.83	48.55	499.23	46.40	459.09	36.36
49	531.85	54.55	523.07	52.36	513.84	50.05	470.56	39.23
50	547.98	58.58	538.48	56.21	528.54	53.72	481.94	42.07
51	565.81	63.04	555.51	60.47	544.75	57.78	494.39	45.19
52	585.08	67.86	573.88	65.06	562.41	62.19	507.92	48.57
53	606.32	73.17	594.13	70.12	581.68	67.01	522.80	52.29
54	629.62	78.99	616.27	75.66	602.91	72.32	539.02	56.34
55	655.87	85.56	641.27	81.91	626.75	78.28	557.21	60.89
56	685.89	93.06	669.76	89.03	654.08	85.11	578.00	66.09
57	720.31	101.67	702.29	97.16	685.27	92.91	601.66	72.00
58	760.18	111.63	740.11	106.62	721.56	101.98	629.08	78.86
59	806.60	123.24	784.02	117.59	763.59	112.49	660.89	86.81
60	860.55	136.73	835.01	130.34	812.52	124.72	697.72	96.02
61	922.56	152.23	893.89	145.06	868.79	138.79	740.20	106.64
62	993.27	169.91	960.92	161.82	932.78	154.78	788.50	118.71
63	1073.29	189.91	1036.82	180.79	1005.27	172.91	843.08	132.36
64	1162.10	212.11	1120.96	201.83	1085.57	192.98	903.47	147.46
65	1261.75	237.03	1215.42	225.44	1175.63	215.50	971.40	164.44
66	1377.44	265.95	1325.01	252.84	1280.12	241.62	1049.54	183.97
67	1506.48	298.21	1447.15	283.38	1396.43	270.70	1136.56	205.73
68	1651.38	334.43	1584.26	317.65	1526.91	303.32	1234.06	230.10
69	1810.89	374.31	1735.08	355.36	1670.47	339.21	1340.87	256.81
70	1985.55	417.98	1900.15	396.63	1827.38	378.43	1457.10	285.86
71	2162.80	462.29	2067.54	438.47	1986.44	418.20	1574.76	315.28
72	2353.76	510.03	2247.75	483.53	2157.60	460.99	1700.40	346.69
73	2559.34	561.42	2441.58	531.99	2341.31	506.92	1834.28	380.16
74	2779.25	616.40	2648.59	583.74	2537.38	555.93	1975.96	415.58
75	3012.87	674.81	2868.41	638.69	2745.37	607.93	2125.07	452.86
76	3252.67	734.76	3093.70	695.01	2958.38	661.18	2277.41	490.94
77	3502.24	797.15	3328.03	753.60	3179.63	716.50	2434.33	530.17
78	3757.28	860.91	3567.30	813.41	3405.46	772.95	2594.28	570.16
79	4014.55	925.23	3808.36	873.68	3632.81	829.79	2754.87	610.31
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	398.33	37.60	390.40	35.61	384.09	34.04	353.35	26.35
41	406.55	39.65	398.26	37.58	391.60	35.92	359.23	27.82
42	415.41	41.87	406.62	39.67	399.61	37.92	365.61	29.42
43	424.83	44.22	415.55	41.90	408.18	40.06	372.34	31.10
44	434.89	46.74	425.11	44.29	417.32	42.34	379.56	32.91
45	445.58	49.41	435.31	46.84	427.09	44.79	387.28	34.84
46	457.06	52.28	446.22	49.57	437.51	47.39	395.50	36.89
47	469.39	55.36	457.98	52.51	448.77	50.21	404.35	39.10
48	482.70	58.69	470.59	55.66	460.89	53.24	413.85	41.48
49	497.16	62.30	484.33	59.10	473.99	56.51	424.26	44.08
50	512.81	66.22	499.21	62.82	488.23	60.07	435.45	46.88
51	529.95	70.50	515.43	66.87	503.81	63.97	447.64	49.92
52	548.73	75.20	533.28	71.34	520.89	68.24	461.03	53.27
53	569.27	80.33	552.76	76.21	539.52	72.89	475.69	56.94
54	591.94	86.00	574.30	81.59	560.06	78.03	491.77	60.96
55	617.09	92.29	598.17	87.56	582.94	83.75	509.62	65.42
56	645.35	99.35	625.02	94.27	608.59	90.16	529.74	70.45
57	677.30	107.34	655.34	101.85	637.63	97.42	552.41	76.12
58	714.00	116.51	690.12	110.55	670.85	105.73	578.41	82.62
59	755.93	127.00	729.94	120.50	708.90	115.24	608.09	90.04
60	803.96	139.01	775.56	131.90	752.53	126.15	642.16	98.56
61	858.79	152.71	827.62	144.92	802.26	138.58	680.91	108.24
62	921.13	168.30	886.78	159.71	858.79	152.71	725.05	119.28
63	991.12	185.80	953.15	176.30	922.27	168.58	774.56	131.66
64	1069.68	205.44	1027.68	194.93	993.60	186.42	830.17	145.56
65	1158.16	227.56	1111.69	215.94	1073.93	206.50	892.87	161.23
66	1260.81	253.22	1209.03	240.27	1166.95	229.75	965.05	179.28
67	1376.63	282.17	1318.83	267.72	1271.86	255.98	1046.38	199.61
68	1505.07	314.28	1440.60	298.17	1388.18	285.06	1136.20	222.07
69	1646.75	349.70	1574.84	331.73	1516.26	317.08	1234.74	246.70
70	1800.89	388.24	1720.70	368.19	1655.39	351.86	1341.14	273.30
71	1951.08	425.78	1862.81	403.72	1790.84	385.72	1444.36	299.10
72	2111.17	465.81	2014.19	441.56	1934.92	421.75	1553.31	326.34
73	2281.83	508.47	2175.35	481.85	2088.22	460.07	1668.14	355.05
74	2462.12	553.54	2345.37	524.36	2249.74	500.45	1788.36	385.10
75	2650.97	600.76	2523.39	568.86	2418.90	542.74	1912.61	416.17
76	2842.81	648.72	2704.03	614.02	2589.63	585.42	2037.43	447.37
77	3037.69	697.44	2887.30	659.84	2763.19	628.81	2163.60	478.91
78	3231.51	745.89	3069.43	705.37	2935.54	671.90	2288.56	510.15
79	3421.15	793.30	3247.45	749.88	3103.78	713.96	2410.40	540.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	503.89	47.56	493.86	45.05	485.88	43.06	446.99	33.34
41	514.29	50.16	503.80	47.54	495.38	45.43	454.43	35.20
42	525.49	52.96	514.38	50.18	505.50	47.97	462.49	37.21
43	537.41	55.94	525.67	53.01	516.35	50.68	471.00	39.34
44	550.13	59.12	537.77	56.03	527.91	53.57	480.14	41.63
45	563.66	62.50	550.67	59.26	540.27	56.66	489.91	44.07
46	578.18	66.13	564.47	62.71	553.45	59.95	500.31	46.67
47	593.77	70.03	579.35	66.43	567.70	63.51	511.51	49.47
48	610.62	74.24	595.30	70.41	583.02	67.34	523.52	52.47
49	628.90	78.81	612.68	74.76	599.60	71.49	536.69	55.76
50	648.71	83.77	631.50	79.46	617.61	75.99	550.85	59.30
51	670.39	89.19	652.02	84.59	637.32	80.92	566.26	63.15
52	694.14	95.12	674.60	90.24	658.92	86.32	583.20	67.39
53	720.13	101.62	699.25	96.40	682.49	92.21	601.75	72.03
54	748.80	108.79	726.49	103.21	708.48	98.71	622.09	77.11
55	780.62	116.74	756.69	110.76	737.42	105.94	644.67	82.76
56	816.37	125.68	790.65	119.25	769.86	114.05	670.12	89.12
57	856.79	135.79	829.01	128.84	806.60	123.24	698.80	96.29
58	903.21	147.39	873.01	139.84	848.63	133.75	731.69	104.51
59	956.26	160.65	923.37	152.43	896.75	145.78	769.23	113.90
60	1017.01	175.84	981.08	166.86	951.95	159.58	812.34	124.67
61	1086.37	193.18	1046.94	183.32	1014.86	175.30	861.36	136.93
62	1165.23	212.90	1121.77	202.03	1086.37	193.18	917.18	150.89
63	1253.77	235.03	1205.74	223.02	1166.67	213.26	979.82	166.55
64	1353.15	259.88	1300.01	246.59	1256.91	235.82	1050.17	184.13
65	1465.08	287.86	1406.29	273.16	1358.53	261.22	1129.48	203.96
66	1594.93	320.32	1529.42	303.94	1476.19	290.64	1220.79	226.79
67	1741.44	356.95	1668.32	338.67	1608.90	323.82	1323.67	252.51
68	1903.91	397.57	1822.36	377.18	1756.05	360.60	1437.30	280.91
69	2083.13	442.37	1992.18	419.63	1918.07	401.11	1561.95	312.08
70	2278.13	491.12	2176.69	465.76	2094.07	445.11	1696.55	345.73
71	2468.11	538.62	2356.45	510.70	2265.41	487.94	1827.11	378.37
72	2670.63	589.25	2547.96	558.58	2447.68	533.51	1964.94	412.82
73	2886.51	643.22	2751.82	609.54	2641.60	581.99	2110.20	449.14
74	3114.58	700.23	2966.89	663.31	2845.92	633.07	2262.27	487.16
75	3353.48	759.96	3192.09	719.61	3059.91	686.57	2419.45	526.45
76	3596.15	820.63	3420.60	776.74	3275.88	740.56	2577.35	565.93
77	3842.68	882.26	3652.43	834.70	3495.43	795.45	2736.95	605.83
78	4087.86	943.55	3882.82	892.30	3713.46	849.95	2895.02	645.35
79	4327.75	1003.53	4108.02	948.59	3926.29	903.16	3049.16	683.88
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	533.99	71.51	521.45	68.38	510.47	65.63	451.39	50.86
41	550.57	75.66	537.32	72.35	525.85	69.48	463.44	53.87
42	568.14	80.05	554.25	76.58	542.07	73.53	476.26	57.08
43	586.84	84.72	572.17	81.06	559.35	77.85	489.86	60.48
44	606.67	89.68	591.16	85.80	577.56	82.40	504.17	64.06
45	627.43	94.87	611.07	90.78	596.69	87.19	519.12	67.79
46	649.46	100.38	632.18	96.06	616.87	92.23	534.84	71.73
47	672.70	106.19	654.42	101.62	638.20	97.56	551.42	75.87
48	697.21	112.32	677.87	107.48	660.65	103.18	568.70	80.19
49	723.49	118.89	703.02	113.77	684.67	109.18	587.19	84.81
50	750.05	125.53	728.38	120.11	708.97	115.26	605.68	89.44
51	779.03	132.77	755.93	127.00	735.39	121.86	625.73	94.45
52	810.41	140.62	785.83	134.47	764.01	129.02	647.41	99.87
53	844.70	149.19	818.49	142.64	795.18	136.81	671.00	105.76
54	882.17	158.56	854.12	151.54	829.18	145.31	696.64	112.18
55	923.97	169.01	893.86	161.48	867.15	154.80	725.19	119.31
56	971.07	180.78	938.63	172.67	909.87	165.48	757.28	127.33
57	1024.28	194.08	989.14	185.30	958.04	177.53	793.34	136.35
58	1085.27	209.33	1047.02	199.77	1013.30	191.34	834.64	146.67
59	1154.98	226.76	1113.11	216.29	1076.34	207.10	881.67	158.43
60	1234.39	246.61	1188.48	235.14	1148.25	225.08	935.30	171.84
61	1324.42	269.12	1273.84	256.48	1229.64	245.43	996.08	187.04
62	1425.23	294.32	1369.62	280.42	1320.81	268.22	1063.88	203.98
63	1536.59	322.16	1475.17	306.81	1421.48	293.38	1138.68	222.69
64	1658.22	352.57	1590.50	335.64	1531.35	320.85	1220.15	243.05
65	1792.39	386.11	1717.59	367.41	1652.41	351.12	1309.83	265.47
66	1944.77	424.21	1861.96	403.50	1789.77	385.46	1411.13	290.80
67	2111.81	465.97	2020.00	443.02	1940.17	423.06	1522.00	318.51
68	2295.07	511.78	2193.35	486.35	2105.01	464.27	1643.28	348.83
69	2493.21	561.32	2380.72	533.19	2283.03	508.77	1773.83	381.47
70	2707.01	614.77	2582.54	583.65	2474.65	556.68	1913.74	416.45
71	2911.52	665.90	2775.58	631.91	2657.85	602.48	2046.92	449.75
72	3128.37	720.11	2980.03	683.02	2851.59	650.91	2186.90	484.74
73	3357.25	777.33	3195.52	736.90	3055.61	701.92	2333.61	521.42
74	3597.68	837.44	3421.71	793.44	3269.48	755.38	2485.49	559.39
75	3846.54	899.65	3655.56	851.90	3490.50	810.64	2642.05	598.53
76	4096.82	962.22	3890.46	910.63	3711.45	865.88	2797.68	637.44
77	4351.63	1025.92	4129.41	970.37	3937.36	922.35	2955.16	676.81
78	4606.51	1089.64	4368.28	1030.08	4161.71	978.44	3111.51	715.89
79	4857.00	1152.27	4602.26	1088.58	4382.23	1033.57	3264.66	754.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	675.50	90.46	659.64	86.50	645.75	83.03	571.01	64.34
41	696.47	95.71	679.71	91.52	665.19	87.89	586.25	68.15
42	718.69	101.26	701.13	96.87	685.72	93.02	602.47	72.21
43	742.35	107.18	723.80	102.54	707.58	98.48	619.67	76.51
44	767.44	113.45	747.82	108.54	730.61	104.24	637.77	81.03
45	793.70	120.01	773.00	114.84	754.81	110.29	656.68	85.76
46	821.57	126.98	799.70	121.51	780.35	116.68	676.58	90.73
47	850.96	134.33	827.84	128.55	807.32	123.42	697.54	95.98
48	881.97	142.08	857.50	135.96	835.73	130.52	719.41	101.44
49	915.21	150.39	889.32	143.92	866.11	138.12	742.80	107.29
50	948.82	158.79	921.40	151.94	896.84	145.80	766.19	113.14
51	985.47	167.96	956.26	160.65	930.27	154.16	791.55	119.48
52	1025.17	177.88	994.07	170.11	966.47	163.21	818.97	126.33
53	1068.54	188.72	1035.38	180.43	1005.90	173.06	848.81	133.79
54	1115.95	200.58	1080.46	191.70	1048.92	183.82	881.25	141.90
55	1168.82	213.79	1130.73	204.27	1096.95	195.83	917.36	150.93
56	1228.41	228.69	1187.37	218.43	1150.98	209.34	957.96	161.08
57	1295.71	245.52	1251.26	234.40	1211.92	224.57	1003.57	172.48
58	1372.87	264.81	1324.47	252.71	1281.82	242.04	1055.82	185.54
59	1461.04	286.85	1408.08	273.61	1361.57	261.98	1115.32	200.42
60	1561.50	311.96	1503.43	297.45	1452.53	284.72	1183.16	217.38
61	1675.40	340.44	1611.41	324.44	1555.50	310.46	1260.04	236.60
62	1802.92	372.32	1732.57	354.73	1670.83	339.30	1345.80	258.04
63	1943.79	407.54	1866.09	388.11	1798.17	371.13	1440.43	281.70
64	2097.65	446.00	2011.98	424.58	1937.16	405.88	1543.49	307.46
65	2267.38	488.43	2172.75	464.78	2090.30	444.16	1656.94	335.82
66	2460.13	536.62	2355.38	510.43	2264.06	487.60	1785.08	367.86
67	2671.44	589.45	2555.30	560.41	2454.31	535.17	1925.33	402.92
68	2903.27	647.41	2774.59	615.24	2662.84	587.30	2078.74	441.27
69	3153.92	710.07	3011.61	674.49	2888.03	643.60	2243.90	482.56
70	3424.37	777.68	3266.92	738.32	3130.44	704.20	2420.88	526.81
71	3683.08	842.36	3511.11	799.37	3362.18	762.13	2589.36	568.93
72	3957.38	910.93	3769.73	864.02	3607.27	823.41	2766.43	613.20
73	4246.92	983.32	4042.33	932.17	3865.35	887.93	2952.02	659.59
74	4551.07	1059.36	4328.47	1003.71	4135.89	955.56	3144.15	707.63
75	4865.87	1138.06	4624.28	1077.66	4415.48	1025.46	3342.19	757.14
76	5182.48	1217.21	4921.43	1151.95	4694.98	1095.33	3539.07	806.36
77	5504.81	1297.79	5223.70	1227.51	4980.76	1166.78	3738.28	856.16
78	5827.24	1378.40	5525.87	1303.06	5264.56	1237.73	3936.05	905.60
79	6144.11	1457.62	5821.86	1377.05	5543.53	1307.47	4129.80	954.04
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	488.87	60.23	478.24	57.58	467.97	55.01	417.96	42.50
41	502.75	63.70	491.56	60.90	480.79	58.21	427.94	45.00
42	517.49	67.39	505.73	64.45	494.32	61.60	438.57	47.66
43	533.21	71.32	520.82	68.22	508.70	65.19	449.90	50.49
44	549.86	75.48	536.75	72.20	524.00	69.02	461.88	53.48
45	567.43	79.87	553.61	76.42	540.08	73.04	474.42	56.62
46	586.06	84.53	571.47	80.88	557.16	77.30	487.66	59.93
47	605.82	89.47	590.38	85.61	575.15	81.80	501.62	63.42
48	626.72	94.70	610.36	90.60	594.21	86.57	516.42	67.12
49	649.11	100.29	631.75	95.95	614.68	91.68	532.22	71.07
50	672.06	106.03	653.57	101.41	635.58	96.91	548.23	75.07
51	697.14	112.30	677.44	107.38	658.32	102.59	565.73	79.45
52	724.27	119.08	703.30	113.84	683.11	108.79	584.57	84.16
53	754.02	126.52	731.49	120.89	710.03	115.52	605.19	89.31
54	786.54	134.65	762.38	128.61	739.57	122.91	627.64	94.93
55	822.74	143.70	796.74	137.20	772.51	131.14	652.58	101.16
56	863.61	153.92	835.49	146.89	809.56	140.40	680.63	108.17
57	909.73	165.45	879.12	157.80	851.36	150.85	712.30	116.09
58	962.57	178.66	929.21	170.32	899.31	162.84	748.42	125.12
59	1023.00	193.77	986.45	184.63	954.07	176.53	789.65	135.43
60	1092.00	211.01	1051.69	200.94	1016.55	192.15	836.69	147.19
61	1170.06	230.53	1125.72	219.44	1087.25	209.83	889.96	160.51
62	1257.76	252.46	1208.81	240.22	1166.52	229.65	949.54	175.40
63	1355.10	276.79	1301.05	263.28	1254.51	251.64	1015.63	191.92
64	1461.85	303.48	1402.21	288.57	1350.99	275.76	1087.96	210.01
65	1580.16	333.05	1514.28	316.58	1457.82	302.47	1168.15	230.05
66	1715.39	366.86	1642.28	348.59	1579.73	332.95	1259.18	252.81
67	1864.79	404.21	1783.61	383.92	1714.26	366.58	1359.56	277.91
68	2029.42	445.37	1939.32	422.84	1862.38	403.61	1469.86	305.48
69	2208.51	490.14	2108.55	465.15	2023.33	443.85	1589.08	335.29
70	2402.18	538.56	2291.46	510.88	2197.03	487.27	1717.23	367.32
71	2588.92	585.24	2467.64	554.93	2364.36	529.10	1839.86	397.98
72	2786.77	634.71	2654.09	601.54	2541.17	573.31	1969.00	430.26
73	2996.74	687.20	2851.74	650.95	2728.33	620.10	2104.59	464.16
74	3217.48	742.39	3059.37	702.86	2924.70	669.19	2245.34	499.35
75	3448.28	800.08	3276.21	757.07	3129.57	720.41	2390.78	535.71
76	3680.07	858.03	3493.69	811.44	3334.37	771.61	2536.14	572.05
77	3916.89	917.24	3715.56	866.90	3544.05	824.03	2682.99	608.76
78	4153.70	976.44	3936.79	922.21	3752.39	876.11	2829.14	645.30
79	4385.92	1034.49	4154.34	976.60	3957.05	927.28	2972.16	681.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	618.42	76.19	604.97	72.83	591.98	69.58	528.71	53.77
41	635.98	80.58	621.82	77.04	608.20	73.64	541.35	56.93
42	654.62	85.24	639.74	81.53	625.32	77.92	554.79	60.29
43	674.51	90.22	658.83	86.30	643.51	82.47	569.13	63.87
44	695.57	95.48	678.99	91.34	662.86	87.31	584.27	67.66
45	717.80	101.04	700.32	96.67	683.21	92.39	600.14	71.62
46	741.37	106.93	722.90	102.32	704.80	97.79	616.89	75.81
47	766.37	113.18	746.83	108.30	727.56	103.48	634.55	80.23
48	792.80	119.79	772.10	114.61	751.67	109.51	653.28	84.91
49	821.12	126.87	799.17	121.38	777.57	115.98	673.26	89.90
50	850.15	134.13	826.77	128.28	804.00	122.59	693.51	94.97
51	881.88	142.06	856.97	135.83	832.77	129.78	715.65	100.50
52	916.20	150.64	889.67	144.01	864.13	137.62	739.48	106.46
53	953.84	160.05	925.34	152.92	898.19	146.14	765.56	112.98
54	994.97	170.33	964.41	162.69	935.56	155.48	793.97	120.08
55	1040.76	181.78	1007.87	173.56	977.23	165.90	825.51	127.97
56	1092.47	194.71	1056.89	185.81	1024.09	177.61	861.00	136.84
57	1150.81	209.29	1112.09	199.61	1076.96	190.83	901.05	146.85
58	1217.66	226.00	1175.45	215.45	1137.63	206.00	946.76	158.28
59	1294.10	245.11	1247.86	233.55	1206.90	223.31	998.91	171.32
60	1381.38	266.93	1330.39	254.19	1285.94	243.07	1058.41	186.19
61	1480.13	291.62	1424.03	277.60	1375.37	265.43	1125.80	203.04
62	1591.07	319.36	1529.15	303.88	1475.65	290.50	1201.17	221.88
63	1714.20	350.14	1645.83	333.05	1586.95	318.33	1284.78	242.78
64	1849.25	383.90	1773.79	365.04	1709.00	348.84	1376.27	265.66
65	1998.90	421.31	1915.56	400.48	1844.14	382.62	1477.71	291.02
66	2169.97	464.08	2077.49	440.96	1998.36	421.18	1592.86	319.80
67	2358.96	511.33	2256.27	485.66	2168.54	463.72	1719.85	351.55
68	2567.22	563.39	2453.23	534.90	2355.92	510.57	1859.37	386.43
69	2793.76	620.03	2667.32	588.42	2559.52	561.47	2010.19	424.14
70	3038.76	681.28	2898.70	646.26	2779.25	616.40	2172.30	464.66
71	3274.98	740.33	3121.57	701.98	2990.91	669.32	2327.42	503.44
72	3525.27	802.91	3357.43	760.95	3214.58	725.23	2490.78	544.28
73	3790.88	869.31	3607.44	823.45	3451.34	784.42	2662.30	587.16
74	4070.11	939.12	3870.10	889.11	3699.75	846.53	2840.36	631.68
75	4362.07	1012.11	4144.40	957.69	3958.91	911.32	3024.34	677.67
76	4655.28	1085.41	4419.51	1026.47	4217.98	976.08	3208.22	723.64
77	4954.86	1160.30	4700.18	1096.63	4483.23	1042.40	3393.99	770.09
78	5254.43	1235.20	4980.04	1166.60	4746.78	1108.28	3578.86	816.30
79	5548.18	1308.64	5255.24	1235.40	5005.67	1173.01	3759.79	861.54
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	602.42	88.62	584.29	84.09	569.62	80.42	498.01	62.52
41	608.80	90.21	590.31	85.59	575.29	81.84	502.54	63.65
42	615.74	91.95	596.90	87.24	581.60	83.41	507.50	64.89
43	623.25	93.83	604.05	89.03	588.47	85.13	512.88	66.24
44	631.47	95.88	611.92	90.99	595.98	87.01	518.83	67.72
45	640.39	98.11	620.35	93.10	604.05	89.03	525.21	69.32
46	650.17	100.56	629.63	95.42	612.98	91.26	532.22	71.07
47	660.87	103.23	639.76	97.95	622.68	93.69	539.87	72.98
48	672.55	106.15	650.88	100.73	633.31	96.34	548.16	75.05
49	685.52	109.39	663.20	103.82	645.14	99.30	557.44	77.37
50	699.83	112.97	676.81	107.22	658.10	102.54	567.64	79.93
51	715.70	116.94	691.89	110.99	672.48	106.14	578.98	82.76
52	733.41	121.37	708.61	115.17	688.49	110.14	591.51	85.89
53	752.89	126.24	727.10	119.79	706.13	114.55	605.40	89.36
54	774.49	131.64	747.65	124.93	725.83	119.47	620.70	93.19
55	798.86	137.73	770.74	130.70	747.93	125.00	637.99	97.51
56	826.49	144.64	797.02	137.27	773.08	131.28	657.54	102.40
57	858.01	152.52	826.92	144.74	801.63	138.42	679.85	107.98
58	894.57	161.66	861.63	153.42	834.85	146.73	705.78	114.46
59	936.65	172.18	901.58	163.41	872.96	156.26	735.46	121.88
60	985.10	184.29	947.56	174.90	916.88	167.24	769.68	130.43
61	1040.57	198.16	1000.12	188.04	967.18	179.81	808.85	140.23
62	1103.76	213.95	1060.05	203.03	1024.42	194.12	853.41	151.37
63	1174.60	231.66	1127.28	219.83	1088.67	210.18	903.49	163.89
64	1254.15	251.55	1202.79	238.71	1160.86	228.23	959.60	177.91
65	1343.91	273.99	1287.87	259.98	1242.25	248.58	1023.00	193.77
66	1448.54	300.15	1387.12	284.79	1337.03	272.27	1096.39	212.11
67	1566.63	329.67	1499.05	312.78	1443.93	299.00	1179.06	232.78
68	1697.11	362.29	1622.66	343.68	1562.02	328.52	1270.09	255.54
69	1840.78	398.21	1758.74	377.70	1691.80	360.97	1369.69	280.44
70	1996.84	437.22	1906.38	414.61	1832.63	396.17	1477.16	307.30
71	2144.11	474.04	2045.72	449.44	1965.31	429.34	1578.03	332.52
72	2301.10	513.29	2193.99	486.51	2106.43	464.62	1684.36	359.11
73	2467.85	554.98	2351.46	525.88	2256.04	502.03	1796.22	387.07
74	2643.54	598.90	2517.16	567.30	2413.31	541.34	1912.89	416.24
75	2827.51	644.89	2690.43	610.62	2577.58	582.41	2033.11	446.29
76	3012.40	691.12	2864.34	654.10	2742.36	623.60	2153.39	476.36
77	3200.20	738.06	3040.81	698.22	2909.33	665.35	2274.11	506.54
78	3386.22	784.57	3215.50	741.89	3074.46	706.63	2393.40	536.37
79	3567.36	829.86	3385.44	784.38	3234.98	746.76	2509.22	565.32
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	762.07	112.11	739.12	106.37	720.57	101.73	629.98	79.08
41	770.13	114.12	746.74	108.27	727.74	103.52	635.71	80.52
42	778.91	116.32	755.08	110.36	735.72	105.52	641.98	82.09
43	788.41	118.69	764.13	112.62	744.41	107.69	648.80	83.79
44	798.81	121.29	774.07	115.11	753.91	110.07	656.32	85.67
45	810.10	124.11	784.74	117.77	764.13	112.62	664.39	87.69
46	822.46	127.21	796.48	120.71	775.42	115.44	673.26	89.90
47	836.00	130.59	809.29	123.91	787.69	118.51	682.94	92.32
48	850.78	134.28	823.36	127.43	801.14	121.87	693.42	94.94
49	867.18	138.38	838.95	131.33	816.10	125.61	705.16	97.88
50	885.28	142.91	856.16	135.63	832.50	129.71	718.07	101.11
51	905.36	147.93	875.25	140.40	850.69	134.26	732.40	104.69
52	927.76	153.53	896.39	145.69	870.94	139.33	748.27	108.66
53	952.40	159.69	919.78	151.53	893.26	144.90	765.83	113.05
54	979.73	166.52	945.77	158.03	918.17	151.13	785.19	117.89
55	1010.56	174.23	974.99	165.34	946.13	158.12	807.05	123.35
56	1045.51	182.97	1008.23	173.65	977.94	166.07	831.78	129.54
57	1085.39	192.94	1046.05	183.10	1014.06	175.10	860.01	136.59
58	1131.63	204.50	1089.96	194.08	1056.08	185.61	892.81	144.79
59	1184.86	217.80	1140.50	206.71	1104.30	197.66	930.36	154.18
60	1246.15	233.13	1198.66	221.25	1159.86	211.55	973.64	165.00
61	1316.32	250.67	1265.15	237.88	1223.48	227.46	1023.20	177.39
62	1396.25	270.65	1340.96	256.83	1295.89	245.56	1079.56	191.48
63	1485.87	293.06	1426.01	278.09	1377.17	265.88	1142.92	207.32
64	1586.50	318.21	1521.53	301.97	1468.48	288.71	1213.89	225.06
65	1700.04	346.60	1629.16	328.88	1571.45	314.45	1294.10	245.11
66	1832.40	379.69	1754.70	360.27	1691.35	344.43	1386.93	268.32
67	1981.78	417.03	1896.29	395.66	1826.57	378.23	1491.51	294.47
68	2146.85	458.30	2052.67	434.76	1975.96	415.58	1606.66	323.26
69	2328.58	503.73	2224.81	477.79	2140.13	456.62	1732.66	354.75
70	2526.00	553.09	2411.56	524.48	2318.28	501.16	1868.60	388.74
71	2712.30	599.67	2587.83	568.55	2486.12	543.12	1996.21	420.64
72	2910.89	649.31	2775.39	615.44	2664.63	587.75	2130.72	454.27
73	3121.83	702.05	2974.60	665.24	2853.89	635.06	2272.22	489.64
74	3344.07	757.61	3184.20	717.64	3052.83	684.80	2419.81	526.54
75	3576.80	815.79	3403.40	772.44	3260.64	736.75	2571.88	564.56
76	3810.69	874.26	3623.40	827.44	3469.08	788.86	2724.04	602.60
77	4048.25	933.65	3846.62	883.24	3680.30	841.66	2876.74	640.77
78	4283.57	992.48	4067.61	938.49	3889.19	893.89	3027.65	678.50
79	4512.71	1049.77	4282.59	992.24	4092.25	944.65	3174.17	715.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	851.57	150.91	824.15	144.05	800.21	138.07	672.27	106.08
41	864.74	154.20	836.83	147.22	812.39	141.11	681.91	108.49
42	878.98	157.76	850.51	150.64	825.57	144.41	692.32	111.09
43	894.43	161.62	865.31	154.34	839.81	147.97	703.51	113.89
44	911.00	165.77	881.18	158.31	855.04	151.77	715.48	116.89
45	928.57	170.16	898.04	162.52	871.19	155.81	728.09	120.04
46	947.49	174.89	916.10	167.04	888.55	160.15	741.62	123.42
47	967.75	179.95	935.51	171.89	907.11	164.79	755.93	127.00
48	989.35	185.35	956.20	177.06	926.87	169.73	771.16	130.81
49	1012.80	191.21	978.65	182.68	948.34	175.10	787.60	134.91
50	1036.81	197.22	1001.47	188.38	970.22	180.57	803.96	139.01
51	1063.45	203.88	1026.83	194.72	994.45	186.63	822.38	143.61
52	1092.57	211.16	1054.60	201.66	1020.95	193.25	842.36	148.60
53	1124.59	219.16	1085.13	209.30	1050.13	200.55	864.32	154.09
54	1160.15	228.05	1118.78	217.71	1082.15	208.55	888.48	160.13
55	1200.17	238.06	1156.82	227.22	1118.49	217.64	915.61	166.92
56	1245.79	249.46	1200.10	238.04	1159.72	227.95	946.42	174.62
57	1297.72	262.44	1249.33	250.35	1206.76	239.70	981.49	183.39
58	1358.00	277.52	1306.50	264.64	1261.24	253.32	1022.01	193.52
59	1427.21	294.82	1372.17	281.06	1323.79	268.96	1068.55	205.15
60	1506.55	314.65	1447.33	299.85	1395.48	286.88	1121.89	218.49
61	1596.66	337.18	1532.84	321.22	1476.94	307.25	1182.46	233.63
62	1697.89	362.49	1628.89	345.24	1568.40	330.11	1250.26	250.58
63	1809.68	390.43	1734.73	371.70	1669.27	355.33	1324.99	269.26
64	1931.81	420.97	1850.48	400.64	1779.50	382.89	1406.46	289.63
65	2066.62	454.67	1978.14	432.55	1901.06	413.28	1496.28	312.09
66	2220.90	493.24	2124.21	469.07	2039.98	448.01	1598.50	337.64
67	2390.14	535.55	2284.31	509.09	2192.14	486.05	1710.36	365.61
68	2575.25	581.83	2459.28	552.84	2358.48	527.63	1832.42	396.12
69	2775.23	631.82	2648.14	600.05	2537.91	572.49	1963.68	428.94
70	2990.65	685.68	2851.52	650.90	2730.88	620.74	2104.09	464.04
71	3190.42	735.62	3039.89	697.99	2909.54	665.40	2233.51	496.39
72	3401.60	788.41	3238.88	747.73	3097.97	712.51	2369.46	530.38
73	3624.25	844.08	3448.85	800.23	3296.61	762.17	2511.07	565.78
74	3857.45	902.38	3667.53	854.90	3503.25	813.83	2657.70	602.44
75	4098.24	962.57	3893.72	911.45	3716.83	867.22	2808.24	640.07
76	4339.02	1022.77	4119.84	967.98	3929.49	920.39	2957.00	677.27
77	4583.28	1083.83	4348.16	1025.05	4145.06	974.28	3106.97	714.76
78	4826.54	1144.65	4576.48	1082.13	4359.14	1027.80	3255.38	751.86
79	5065.27	1204.33	4798.84	1137.73	4568.68	1080.19	3400.18	788.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1077.23	190.90	1042.55	182.23	1012.26	174.65	850.42	134.19
41	1093.90	195.06	1058.59	186.24	1027.68	178.51	862.61	137.24
42	1111.91	199.57	1075.89	190.56	1044.35	182.68	875.78	140.53
43	1131.45	204.45	1094.62	195.24	1062.36	187.18	889.94	144.07
44	1152.42	209.69	1114.69	200.26	1081.62	191.99	905.09	147.86
45	1174.64	215.25	1136.02	205.59	1102.06	197.10	921.04	151.85
46	1198.57	221.23	1158.87	211.31	1124.01	202.59	938.15	156.13
47	1224.20	227.64	1183.42	217.44	1147.49	208.46	956.26	160.65
48	1251.53	234.47	1209.59	223.99	1172.49	214.71	975.52	165.47
49	1281.19	241.89	1238.00	231.09	1199.64	221.50	996.31	170.67
50	1311.57	249.48	1266.85	238.30	1227.33	228.42	1017.01	175.84
51	1345.26	257.91	1298.93	246.32	1257.98	236.08	1040.31	181.67
52	1382.10	267.11	1334.06	255.10	1291.50	244.46	1065.58	187.98
53	1422.60	277.24	1372.69	264.76	1328.42	253.69	1093.36	194.93
54	1467.59	288.49	1415.25	275.40	1368.92	263.82	1123.92	202.57
55	1518.22	301.14	1463.37	287.43	1414.89	275.31	1158.24	211.15
56	1575.93	315.57	1518.13	301.12	1467.05	288.35	1197.22	220.90
57	1641.61	331.99	1580.41	316.69	1526.55	303.23	1241.58	231.98
58	1717.87	351.06	1652.73	334.77	1595.46	320.45	1292.84	244.80
59	1805.43	372.95	1735.80	355.54	1674.59	340.24	1351.72	259.52
60	1905.79	398.04	1830.88	379.31	1765.28	362.91	1419.19	276.39
61	2019.78	426.53	1939.04	406.35	1868.33	388.67	1495.81	295.54
62	2147.83	458.55	2060.55	436.73	1984.02	417.59	1581.57	316.98
63	2289.24	493.90	2194.43	470.20	2111.63	449.50	1676.11	340.62
64	2443.74	532.52	2340.86	506.80	2251.07	484.36	1779.17	366.38
65	2614.27	575.16	2502.34	547.17	2404.84	522.80	1892.80	394.79
66	2809.44	623.95	2687.12	593.37	2580.57	566.73	2022.11	427.12
67	3023.53	677.47	2889.65	644.00	2773.06	614.85	2163.61	462.49
68	3257.69	736.01	3110.99	699.34	2983.47	667.46	2318.01	501.09
69	3510.66	799.25	3349.90	759.06	3210.46	724.20	2484.06	542.60
70	3783.18	867.38	3607.18	823.38	3454.57	785.23	2661.67	587.01
71	4035.88	930.56	3845.46	882.95	3680.57	841.73	2825.40	627.94
72	4303.02	997.34	4097.18	945.88	3918.94	901.32	2997.36	670.93
73	4584.67	1067.76	4362.79	1012.29	4170.21	964.14	3176.50	715.71
74	4879.67	1141.51	4639.42	1081.44	4431.61	1029.49	3362.00	762.09
75	5184.27	1217.66	4925.56	1152.98	4701.79	1097.04	3552.42	809.69
76	5488.86	1293.80	5211.60	1224.49	4970.81	1164.29	3740.61	856.74
77	5797.85	1371.05	5500.42	1296.69	5243.50	1232.46	3930.32	904.17
78	6105.58	1447.98	5789.24	1368.90	5514.31	1300.17	4118.06	951.10
79	6407.57	1523.48	6070.54	1439.22	5779.39	1366.44	4301.23	996.90
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	766.21	129.57	742.40	123.62	720.66	118.18	611.63	90.92
41	777.26	132.33	753.03	126.27	730.79	120.71	619.64	92.92
42	789.23	135.32	764.51	129.14	741.77	123.46	628.21	95.07
43	802.12	138.55	776.90	132.24	753.67	126.43	637.56	97.41
44	816.08	142.03	790.29	135.59	766.35	129.60	647.48	99.88
45	830.95	145.75	804.53	139.15	780.02	133.02	658.10	102.54
46	846.96	149.76	819.83	142.97	794.61	136.67	669.44	105.37
47	864.18	154.06	836.34	147.10	810.34	140.60	681.62	108.42
48	882.67	158.68	853.98	151.51	827.20	144.81	694.59	111.66
49	902.78	163.71	873.17	156.31	845.48	149.38	708.68	115.19
50	923.54	168.90	892.94	161.25	864.32	154.09	723.13	118.80
51	946.71	174.69	914.90	166.74	885.36	159.35	739.14	122.80
52	972.00	181.01	938.98	172.76	908.38	165.11	756.57	127.16
53	999.91	187.99	965.48	179.38	933.67	171.43	775.91	131.99
54	1030.72	195.70	994.74	186.70	961.65	178.43	797.09	137.29
55	1065.58	204.41	1027.75	194.95	993.25	186.33	820.89	143.24
56	1105.25	214.33	1065.29	204.34	1029.16	195.31	847.95	150.00
57	1150.37	225.61	1108.01	215.02	1070.11	205.54	878.77	157.71
58	1202.79	238.71	1157.60	227.41	1117.57	217.41	914.47	166.63
59	1263.01	253.77	1214.62	241.67	1172.05	231.03	955.42	176.87
60	1332.08	271.03	1279.94	258.00	1234.46	246.63	1002.24	188.58
61	1410.57	290.66	1354.25	276.58	1305.51	264.39	1055.52	201.89
62	1498.90	312.74	1437.91	297.49	1385.28	284.33	1115.38	216.86
63	1596.73	337.20	1530.57	320.66	1473.68	306.44	1181.54	233.40
64	1704.27	364.08	1632.37	346.11	1570.66	330.68	1254.15	251.55
65	1823.49	393.89	1745.29	374.34	1678.20	357.56	1334.63	271.67
66	1960.78	428.21	1875.13	406.80	1801.82	388.47	1426.72	294.69
67	2112.45	466.13	2018.59	442.66	1938.32	422.60	1528.23	320.07
68	2279.06	507.78	2176.06	482.03	2088.15	460.05	1639.45	347.88
69	2460.13	553.05	2347.07	524.78	2250.66	500.68	1759.52	377.90
70	2655.72	601.95	2531.61	570.92	2425.84	544.48	1888.38	410.11
71	2838.13	647.55	2703.68	613.93	2589.06	585.28	2007.89	439.99
72	3031.60	695.91	2885.88	659.48	2761.77	628.46	2133.56	471.40
73	3236.18	747.06	3078.35	707.60	2943.90	673.99	2264.68	504.19
74	3451.25	800.83	3280.46	758.13	3134.95	721.75	2400.84	538.22
75	3674.54	856.65	3490.00	810.52	3332.74	771.20	2541.03	573.27
76	3897.76	912.45	3699.55	862.90	3530.59	820.66	2680.30	608.09
77	4125.44	969.37	3912.35	916.10	3730.86	870.73	2820.42	643.12
78	4351.70	1025.94	4124.09	969.04	3930.13	920.55	2959.48	677.89
79	4573.64	1081.43	4331.37	1020.86	4124.94	969.25	3095.00	711.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	969.25	163.90	939.14	156.37	911.63	149.50	773.72	115.02
41	983.23	167.40	952.58	159.73	924.44	152.70	783.84	117.55
42	998.37	171.18	967.10	163.36	938.33	156.17	794.68	120.26
43	1014.68	175.26	982.78	167.28	953.39	159.94	806.51	123.22
44	1032.34	179.67	999.72	171.52	969.43	163.95	819.06	126.35
45	1051.16	184.38	1017.73	176.02	986.72	168.27	832.50	129.71
46	1071.41	189.44	1037.09	180.86	1005.18	172.89	846.84	133.30
47	1093.18	194.89	1057.97	186.08	1025.08	177.86	862.25	137.15
48	1116.57	200.73	1080.28	191.66	1046.41	183.19	878.65	141.25
49	1142.02	207.09	1104.56	197.73	1069.53	188.97	896.48	145.71
50	1168.28	213.66	1129.57	203.98	1093.36	194.93	914.77	150.28
51	1197.58	220.98	1157.35	210.93	1119.98	201.58	935.02	155.34
52	1229.57	228.98	1187.82	218.54	1149.10	208.86	957.06	160.85
53	1264.88	237.81	1221.33	226.92	1181.09	216.86	981.53	166.97
54	1303.86	247.55	1258.34	236.17	1216.49	225.71	1008.32	173.67
55	1347.95	258.58	1300.10	246.61	1256.46	235.70	1038.43	181.20
56	1398.14	271.12	1347.59	258.49	1301.89	247.06	1072.66	189.75
57	1455.22	285.39	1401.63	272.00	1353.69	260.01	1111.64	199.50
58	1521.53	301.97	1464.36	287.68	1413.73	275.02	1156.81	210.79
59	1597.70	321.01	1536.50	305.71	1482.64	292.25	1208.61	223.74
60	1685.08	342.86	1619.12	326.37	1561.59	311.99	1267.84	238.55
61	1784.37	367.68	1713.12	349.87	1651.47	334.46	1335.23	255.40
62	1896.11	395.62	1818.96	376.33	1752.37	359.68	1410.95	274.33
63	2019.87	426.56	1936.17	405.63	1864.21	387.64	1494.65	295.25
64	2155.90	460.56	2064.94	437.82	1986.89	418.31	1586.50	318.21
65	2306.72	498.27	2207.79	473.54	2122.92	452.32	1688.30	343.66
66	2480.39	541.69	2372.05	514.60	2279.30	491.41	1804.80	372.79
67	2672.25	589.65	2553.51	559.97	2451.98	534.58	1933.21	404.89
68	2883.02	642.34	2752.72	609.77	2641.51	581.97	2073.90	440.07
69	3112.07	699.61	2969.04	663.85	2847.08	633.36	2225.80	478.04
70	3359.49	761.46	3202.49	722.21	3068.69	688.76	2388.80	518.79
71	3590.24	819.15	3420.15	776.63	3275.16	740.38	2539.98	556.58
72	3834.97	880.33	3650.64	834.25	3493.64	795.00	2698.95	596.33
73	4093.77	945.03	3894.12	895.12	3724.03	852.60	2864.83	637.80
74	4365.84	1013.05	4149.78	959.03	3965.72	913.02	3037.06	680.85
75	4648.30	1083.66	4414.85	1025.30	4215.91	975.57	3214.40	725.19
76	4930.66	1154.26	4679.93	1091.57	4466.20	1038.14	3390.58	769.23
77	5218.68	1226.26	4949.12	1158.87	4719.54	1101.47	3567.84	813.55
78	5504.90	1297.81	5216.98	1225.83	4971.62	1164.49	3743.75	857.53
79	5785.66	1368.00	5479.18	1291.38	5218.05	1226.10	3915.17	900.38
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.99	13.51	299.30	12.84	297.03	12.27	286.19	9.56
41	306.31	14.59	303.41	13.87	300.93	13.25	289.31	10.34
42	310.99	15.76	307.87	14.98	305.25	14.33	292.71	11.19
43	316.09	17.04	312.69	16.19	309.93	15.50	296.39	12.11
44	321.61	18.42	318.00	17.52	314.95	16.75	300.43	13.12
45	327.56	19.91	323.60	18.91	320.41	18.12	304.75	14.20
46	334.01	21.52	329.76	20.46	326.29	19.59	309.43	15.37
47	340.95	23.25	336.42	22.12	332.66	21.18	314.53	16.65
48	348.53	25.15	343.64	23.93	339.61	22.92	319.98	18.01
49	356.89	27.24	351.58	25.91	347.19	24.81	326.08	19.53
50	366.03	29.52	360.29	28.09	355.48	26.88	332.66	21.18
51	376.02	32.02	369.78	30.46	364.68	29.19	339.89	22.99
52	387.14	34.80	380.41	33.12	374.81	31.72	347.90	24.99
53	399.47	37.88	392.10	36.04	386.01	34.52	356.75	27.20
54	413.21	41.32	405.13	39.30	398.55	37.65	366.60	29.66
55	428.51	45.14	419.80	42.96	412.57	41.16	377.58	32.41
56	446.08	49.53	436.45	47.13	428.51	45.14	390.12	35.54
57	466.06	54.53	455.43	51.87	446.72	49.69	404.43	39.12
58	489.36	60.36	477.60	57.42	467.90	54.99	421.07	43.28
59	516.42	67.12	503.32	63.84	492.55	61.15	440.34	48.10
60	548.02	75.02	533.35	71.35	521.31	68.34	462.87	53.73
61	584.71	84.19	568.21	80.07	554.68	76.68	488.94	60.25
62	627.08	94.78	608.44	90.13	593.21	86.32	519.12	67.79
63	675.74	106.95	654.70	101.69	637.49	97.39	553.76	76.45
64	731.14	120.80	707.34	114.85	687.93	110.00	593.21	86.32
65	794.54	136.65	767.69	129.94	745.66	124.43	638.55	97.65
66	869.49	155.39	838.89	147.74	813.81	141.47	691.54	110.90
67	955.42	176.87	920.42	168.12	891.88	160.98	752.32	126.10
68	1052.75	201.20	1012.87	191.23	980.21	183.07	820.89	143.24
69	1161.71	228.44	1116.30	217.09	1079.11	207.79	897.40	162.37
70	1281.92	258.50	1230.28	245.58	1187.99	235.01	981.06	183.28
71	1405.18	289.31	1347.16	274.81	1299.49	262.89	1066.71	204.69
72	1538.50	322.64	1473.40	306.37	1419.85	292.98	1158.38	227.61
73	1682.66	358.68	1609.77	340.46	1549.70	325.44	1256.49	252.14
74	1837.45	397.38	1755.98	377.01	1688.75	360.20	1360.62	278.17
75	2002.43	438.62	1911.76	415.95	1836.60	397.16	1470.50	305.64
76	2172.95	481.25	2072.42	456.12	1989.05	435.28	1582.99	333.76
77	2349.90	525.49	2239.11	497.79	2147.09	474.79	1699.03	362.77
78	2530.48	570.63	2409.06	540.28	2307.97	515.01	1816.69	392.19
79	2711.90	615.99	2579.57	582.91	2469.48	555.39	1934.36	421.60
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	382.02	17.09	378.61	16.24	375.75	15.53	362.03	12.10
41	387.48	18.46	383.81	17.54	380.67	16.76	365.98	13.08
42	393.40	19.94	389.46	18.95	386.14	18.12	370.28	14.16
43	399.85	21.55	395.55	20.48	392.06	19.60	374.94	15.32
44	406.84	23.30	402.27	22.16	398.42	21.19	380.05	16.60
45	414.37	25.18	409.35	23.93	405.32	22.92	385.51	17.97
46	422.52	27.22	417.15	25.88	412.76	24.78	391.43	19.45
47	431.31	29.42	425.57	27.98	420.82	26.79	397.88	21.06
48	440.89	31.81	434.71	30.27	429.60	28.99	404.78	22.78
49	451.47	34.46	444.75	32.78	439.19	31.39	412.49	24.71
50	463.03	37.35	455.77	35.53	449.68	34.01	420.82	26.79
51	475.66	40.50	467.78	38.53	461.33	36.92	429.96	29.08
52	489.73	44.02	481.22	41.89	474.14	40.12	440.09	31.61
53	505.33	47.92	496.01	45.59	488.30	43.66	451.29	34.41
54	522.71	52.27	512.49	49.71	504.16	47.63	463.75	37.53
55	542.07	57.11	531.04	54.35	521.90	52.06	477.64	41.00
56	564.29	62.66	552.10	59.61	542.07	57.11	493.50	44.96
57	589.56	68.98	576.12	65.62	565.10	62.86	511.60	49.49
58	619.04	76.35	604.17	72.63	591.89	69.56	532.66	54.75
59	653.28	84.91	636.70	80.76	623.08	77.36	557.03	60.85
60	693.24	94.90	674.69	90.26	659.46	86.45	585.53	67.97
61	739.66	106.50	718.78	101.28	701.67	97.01	618.51	76.22
62	793.25	119.90	769.68	114.01	750.42	109.19	656.68	85.76
63	854.81	135.29	828.20	128.64	806.42	123.19	700.50	96.71
64	924.89	152.81	894.78	145.28	870.23	139.15	750.42	109.19
65	1005.09	172.86	971.13	164.37	943.26	157.40	807.77	123.53
66	1099.91	196.57	1061.19	186.89	1029.47	178.96	874.80	140.29
67	1208.61	223.74	1164.34	212.67	1128.22	203.64	951.69	159.51
68	1331.73	254.52	1281.28	241.91	1239.97	231.58	1038.43	181.20
69	1469.56	288.98	1412.12	274.62	1365.07	262.86	1135.21	205.39
70	1621.63	327.00	1556.30	310.66	1502.80	297.29	1241.04	231.85
71	1777.56	365.98	1704.16	347.63	1643.85	332.55	1349.39	258.94
72	1946.21	408.14	1863.85	387.55	1796.11	370.62	1465.35	287.93
73	2128.57	453.73	2036.36	430.68	1960.37	411.68	1589.46	318.95
74	2324.37	502.68	2221.32	476.92	2136.27	455.66	1721.19	351.89
75	2533.08	554.86	2418.38	526.18	2323.30	502.41	1860.18	386.63
76	2748.78	608.78	2621.62	576.99	2516.14	550.62	2002.48	422.21
77	2972.63	664.75	2832.48	629.71	2716.07	600.61	2149.27	458.91
78	3201.05	721.85	3047.46	683.45	2919.58	651.48	2298.12	496.12
79	3430.55	779.23	3263.15	737.38	3123.90	702.56	2446.96	533.33
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	359.94	28.00	355.48	26.88	351.72	25.95	329.34	20.35
41	369.57	30.41	364.76	29.20	360.65	28.18	336.49	22.14
42	379.91	32.99	374.67	31.68	370.28	30.59	344.21	24.07
43	391.11	35.79	385.44	34.38	380.69	33.19	352.50	26.14
44	403.08	38.78	396.99	37.26	391.96	36.00	361.43	28.37
45	415.83	41.97	409.17	40.31	403.72	38.94	370.71	30.69
46	429.36	45.36	422.21	43.57	416.26	42.08	380.62	33.17
47	443.74	48.95	435.95	47.00	429.50	45.39	391.11	35.79
48	458.90	52.74	450.54	50.65	443.53	48.90	402.16	38.55
49	475.27	56.83	466.20	54.56	458.55	52.65	413.99	41.51
50	491.56	60.90	481.78	58.46	473.42	56.37	425.54	44.40
51	509.48	65.39	498.93	62.75	489.93	60.50	438.29	47.59
52	528.82	70.22	517.34	67.35	507.57	64.91	451.96	51.00
53	550.00	75.52	537.60	72.42	526.91	69.74	466.84	54.72
54	573.17	81.31	559.64	77.92	548.02	75.02	482.99	58.76
55	599.31	87.84	584.50	84.14	571.82	80.97	501.12	63.30
56	629.06	95.28	612.91	91.24	598.88	87.74	521.74	68.45
57	663.13	103.80	645.35	99.35	629.91	95.49	545.26	74.33
58	702.66	113.68	682.97	108.76	665.83	104.47	572.39	81.11
59	748.64	125.17	726.68	119.68	707.55	114.90	603.91	88.99
60	801.98	138.51	777.40	132.36	755.86	126.98	640.39	98.11
61	863.40	153.86	835.91	146.99	811.68	140.94	682.40	108.62
62	933.32	171.34	902.36	163.60	875.09	156.79	730.01	120.52
63	1012.23	191.07	977.31	182.34	946.63	174.67	783.56	133.91
64	1099.44	212.87	1060.12	203.05	1025.55	194.40	842.57	148.66
65	1196.98	237.26	1152.71	226.19	1113.89	216.49	908.52	165.15
66	1309.69	265.44	1259.61	252.92	1215.69	241.94	984.04	184.02
67	1434.44	296.62	1377.84	282.47	1328.32	270.10	1067.49	204.89
68	1573.99	331.51	1509.95	315.50	1454.06	301.53	1160.57	228.16
69	1726.51	369.64	1654.40	351.61	1591.49	335.89	1261.87	253.48
70	1893.06	411.28	1811.80	390.97	1741.11	373.29	1371.67	280.93
71	2060.95	453.25	1970.56	430.65	1891.85	410.98	1482.04	308.53
72	2241.31	498.34	2140.86	473.23	2053.51	451.39	1599.64	337.92
73	2434.56	546.65	2323.13	518.80	2226.22	494.57	1724.32	369.09
74	2640.42	598.12	2517.02	567.27	2409.76	540.46	1855.94	402.00
75	2858.11	652.54	2721.81	618.47	2603.44	588.88	1993.79	436.46
76	3080.62	708.17	2930.86	670.73	2800.80	638.22	2133.91	471.49
77	3311.84	765.98	3147.92	724.99	3005.60	689.41	2278.14	507.55
78	3548.23	825.07	3369.58	780.41	3214.58	741.66	2425.14	544.30
79	3786.96	884.76	3593.08	836.28	3425.18	794.31	2572.84	581.22
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	455.32	35.42	449.68	34.01	444.93	32.82	416.61	25.74
41	467.51	38.47	461.42	36.94	456.22	35.64	425.66	28.00
42	480.59	41.74	473.96	40.08	468.41	38.69	435.43	30.45
43	494.75	45.28	487.58	43.48	481.58	41.98	445.91	33.07
44	509.90	49.06	502.19	47.14	495.83	45.55	457.20	35.89
45	526.03	53.10	517.60	50.99	510.70	49.26	468.94	38.82
46	543.14	57.37	534.09	55.11	526.56	53.23	481.49	41.96
47	561.33	61.92	551.48	59.46	543.32	57.42	494.75	45.28
48	580.51	66.72	569.94	64.07	561.06	61.86	508.73	48.77
49	601.21	71.89	589.74	69.02	580.06	66.60	523.70	52.51
50	621.82	77.04	609.46	73.95	598.88	71.31	538.30	56.16
51	644.49	82.71	631.14	79.37	619.76	76.53	554.43	60.20
52	668.96	88.83	654.44	85.20	642.07	82.11	571.73	64.52
53	695.75	95.53	680.07	91.61	666.54	88.22	590.55	69.23
54	725.06	102.85	707.94	98.57	693.24	94.90	610.98	74.33
55	758.12	111.12	739.39	106.44	723.35	102.43	633.92	80.07
56	795.76	120.53	775.33	115.42	757.58	110.99	660.00	86.59
57	838.86	131.30	816.37	125.68	796.84	120.80	689.75	94.03
58	888.87	143.81	863.96	137.58	842.27	132.16	724.07	102.61
59	947.03	158.35	919.25	151.40	895.05	145.35	763.95	112.58
60	1014.50	175.22	983.41	167.44	956.17	160.63	810.10	124.11
61	1092.20	194.64	1057.43	185.95	1026.78	178.28	863.24	137.40
62	1180.65	216.75	1141.49	206.96	1106.98	198.34	923.46	152.45
63	1280.47	241.71	1236.30	230.66	1197.49	220.96	991.20	169.39
64	1390.79	269.29	1341.05	256.85	1297.32	245.92	1065.85	188.05
65	1514.18	300.14	1458.18	286.13	1409.07	273.86	1149.28	208.91
66	1656.76	335.78	1593.40	319.94	1537.84	306.05	1244.81	232.79
67	1814.57	375.23	1742.97	357.33	1680.33	341.67	1350.37	259.18
68	1991.10	419.36	1910.09	399.11	1839.39	381.44	1468.12	288.62
69	2184.04	467.60	2092.81	444.79	2013.24	424.90	1596.27	320.66
70	2394.72	520.27	2291.93	494.57	2202.50	472.21	1735.17	355.38
71	2607.10	573.36	2492.75	544.78	2393.19	519.89	1874.79	390.29
72	2835.25	630.40	2708.18	598.63	2597.69	571.01	2023.54	427.47
73	3079.72	691.52	2938.76	656.28	2816.17	625.63	2181.26	466.90
74	3340.13	756.62	3184.03	717.60	3048.35	683.68	2347.76	508.53
75	3615.51	825.47	3443.10	782.36	3293.35	744.93	2522.15	552.13
76	3896.98	895.83	3707.54	848.47	3543.01	807.34	2699.40	596.44
77	4189.48	968.96	3982.12	917.12	3802.08	872.11	2881.85	642.05
78	4488.52	1043.72	4262.51	987.22	4066.44	938.20	3067.80	688.54
79	4790.51	1119.22	4545.24	1057.90	4332.86	1004.80	3254.64	735.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	338.69	22.69	334.72	21.69	331.46	20.88	313.25	0.69
41	346.34	24.60	342.09	23.54	338.54	22.65	318.85	17.73
42	354.63	26.67	350.02	25.52	346.27	24.58	325.01	19.27
43	363.62	28.92	358.66	27.68	354.55	26.65	331.60	20.92
44	373.26	31.33	367.94	30.00	363.48	28.89	338.69	22.69
45	383.53	33.90	377.72	32.44	372.97	31.26	346.12	24.55
46	394.51	36.64	388.27	35.08	383.10	33.79	354.13	26.55
47	406.20	39.56	399.47	37.88	393.87	36.48	362.56	28.65
48	418.66	42.68	411.37	40.86	405.35	39.35	371.48	30.89
49	432.12	46.05	424.26	44.08	417.67	42.43	381.19	33.31
50	445.80	49.46	437.37	47.36	430.21	45.57	390.82	35.72
51	460.89	53.24	451.75	50.95	443.95	49.00	401.45	38.38
52	477.32	57.34	467.33	54.85	458.90	52.74	413.00	41.26
53	495.31	61.84	484.55	59.15	475.34	56.85	425.61	44.42
54	515.08	66.78	503.39	63.86	493.33	61.35	439.35	47.85
55	537.32	72.35	524.57	69.16	513.59	66.41	454.86	51.73
56	562.75	78.70	548.80	75.21	536.75	72.20	472.50	56.14
57	591.87	85.98	576.50	82.14	563.18	78.81	492.62	61.17
58	625.66	94.43	608.66	90.18	593.85	86.48	515.93	67.00
59	665.05	104.28	645.99	99.51	629.56	95.40	542.92	73.74
60	710.67	115.68	689.41	110.37	670.93	105.75	574.23	81.57
61	763.37	128.86	739.43	122.87	718.74	117.70	610.36	90.60
62	823.52	143.89	796.52	137.15	773.22	131.32	651.52	100.89
63	891.73	160.95	861.27	153.33	834.99	146.76	698.13	112.55
64	967.46	179.88	933.25	171.33	903.71	163.94	749.91	125.49
65	1052.89	201.24	1014.29	191.59	980.99	183.26	808.28	140.09
66	1152.21	226.07	1108.50	215.14	1070.82	205.72	875.65	156.93
67	1263.36	253.86	1213.77	241.46	1171.20	230.81	950.89	175.74
68	1388.25	285.08	1332.08	271.03	1283.90	258.99	1035.18	196.81
69	1525.96	319.51	1462.42	303.62	1408.02	290.02	1127.70	219.94
70	1676.78	357.21	1605.09	339.29	1543.67	323.93	1228.37	245.11
71	1829.87	395.48	1749.82	375.47	1681.32	358.34	1330.16	270.56
72	1994.78	436.71	1905.53	414.40	1829.16	395.30	1438.90	297.74
73	2172.17	481.06	2072.78	456.21	1987.84	434.98	1554.58	326.66
74	2361.81	528.47	2251.37	500.86	2156.94	477.25	1676.92	357.25
75	2563.20	578.82	2440.79	548.21	2336.09	522.04	1805.57	389.41
76	2769.70	630.44	2634.82	596.72	2519.42	567.87	1936.69	422.19
77	2984.70	684.19	2836.58	647.16	2709.84	615.48	2071.79	455.96
78	3204.52	739.14	3042.65	698.68	2904.23	664.07	2209.50	490.39
79	3426.32	794.59	3250.42	750.62	3100.03	713.02	2347.78	524.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	428.44	28.70	423.42	27.44	419.30	26.41	396.27	0.87
41	438.12	31.12	432.74	29.77	428.26	28.65	403.35	22.43
42	448.60	33.74	442.78	32.28	438.03	31.10	411.14	24.37
43	459.98	36.58	453.71	35.02	448.51	33.72	419.48	26.46
44	472.17	39.63	465.45	37.95	459.80	36.54	428.44	28.70
45	485.16	42.88	477.81	41.04	471.81	39.54	437.85	31.05
46	499.05	46.35	491.17	44.38	484.62	42.75	447.97	33.58
47	513.84	50.05	505.33	47.92	498.25	46.15	458.64	36.25
48	529.61	53.99	520.38	51.68	512.76	49.78	469.93	39.07
49	546.64	58.25	536.69	55.76	528.36	53.68	482.21	42.14
50	563.93	62.57	553.27	59.91	544.22	57.64	494.39	45.19
51	583.02	67.34	571.46	64.45	561.60	61.99	507.83	48.55
52	603.81	72.54	591.17	69.38	580.51	66.72	522.44	52.20
53	626.57	78.23	612.95	74.83	601.30	71.91	538.39	56.19
54	651.57	84.48	636.79	80.79	624.06	77.60	555.78	60.53
55	679.71	91.52	663.58	87.48	649.69	84.01	575.40	65.44
56	711.88	99.56	694.23	95.15	678.99	91.34	597.72	71.02
57	748.71	108.77	729.27	103.91	712.42	99.69	623.17	77.38
58	791.46	119.45	769.95	114.08	751.22	109.39	652.65	84.75
59	841.28	131.91	817.18	125.88	796.39	120.69	686.79	93.29
60	898.99	146.34	872.11	139.62	848.72	133.77	726.40	103.19
61	965.67	163.01	935.38	155.43	909.21	148.89	772.10	114.61
62	1041.75	182.03	1007.60	173.49	978.12	166.12	824.17	127.63
63	1128.04	203.60	1089.51	193.97	1056.26	185.65	883.13	142.37
64	1223.84	227.55	1180.56	216.73	1143.19	207.39	948.64	158.75
65	1331.91	254.57	1283.07	242.36	1240.96	231.83	1022.48	177.21
66	1457.55	285.98	1402.26	272.15	1354.58	260.23	1107.70	198.51
67	1598.15	321.13	1535.42	305.44	1481.57	291.98	1202.87	222.31
68	1756.14	360.62	1685.08	342.86	1624.14	327.62	1309.51	248.97
69	1930.35	404.18	1849.96	384.08	1781.14	366.87	1426.54	278.22
70	2121.13	451.87	2030.44	429.20	1952.75	409.78	1553.88	310.06
71	2314.78	500.28	2213.52	474.97	2126.87	453.31	1682.66	342.25
72	2523.40	552.44	2410.49	524.21	2313.89	500.06	1820.21	376.64
73	2747.79	608.54	2622.06	577.11	2514.62	550.24	1966.55	413.23
74	2987.68	668.51	2847.98	633.58	2728.52	603.72	2121.31	451.92
75	3242.45	732.20	3087.60	693.49	2955.15	660.38	2284.05	492.60
76	3503.67	797.51	3333.05	754.85	3187.07	718.36	2449.92	534.07
77	3775.65	865.50	3588.27	818.66	3427.95	778.58	2620.81	576.79
78	4053.72	935.02	3848.95	883.83	3673.85	840.05	2795.02	620.34
79	4334.29	1005.16	4111.78	949.54	3921.54	901.97	2969.94	664.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	417.74	42.45	409.24	40.33	402.16	38.55	367.87	29.98
41	427.02	44.77	418.10	42.54	410.66	40.68	374.60	31.67
42	436.94	47.25	427.52	44.89	419.73	42.95	381.83	33.47
43	447.50	49.89	437.58	47.41	429.36	45.36	389.41	35.37
44	458.83	52.72	448.35	50.10	439.70	47.94	397.62	37.42
45	470.87	55.73	459.82	52.97	450.68	50.69	406.34	39.60
46	483.77	58.96	472.15	56.05	462.51	53.64	415.62	41.92
47	497.65	62.43	485.32	59.35	475.12	56.80	425.61	44.42
48	512.60	66.16	499.56	62.91	488.73	60.20	436.37	47.11
49	528.75	70.20	514.94	66.75	503.53	63.90	448.06	50.03
50	546.39	74.61	531.73	70.95	519.54	67.90	460.67	53.18
51	565.52	79.39	549.93	75.50	537.04	72.27	474.42	56.62
52	586.56	84.65	569.98	80.51	556.24	77.07	489.50	60.39
53	609.58	90.41	591.80	85.96	577.13	82.30	505.94	64.50
54	634.87	96.73	615.88	91.99	600.23	88.07	524.00	69.02
55	662.99	103.76	642.66	98.68	625.87	94.48	544.05	74.03
56	694.66	111.68	672.70	106.19	654.63	101.67	566.65	79.68
57	730.29	120.59	706.63	114.67	687.15	109.80	592.01	86.02
58	771.24	130.82	745.59	124.41	724.34	119.10	621.13	93.30
59	818.13	142.55	790.08	135.53	766.98	129.76	654.42	101.62
60	871.83	155.97	841.08	148.29	815.79	141.96	692.53	111.15
61	933.10	171.29	899.31	162.84	871.54	155.90	736.03	122.02
62	1002.81	188.72	965.48	179.38	934.95	171.75	785.47	134.38
63	1081.16	208.31	1040.00	198.02	1006.21	189.57	841.08	148.29
64	1169.21	230.32	1123.66	218.93	1086.26	209.58	903.56	163.91
65	1268.53	255.15	1218.02	242.52	1176.65	232.18	974.05	181.53
66	1383.79	283.96	1327.47	269.88	1281.28	258.34	1055.37	201.86
67	1513.85	316.48	1450.94	300.75	1399.37	287.86	1146.97	224.76
68	1658.22	352.57	1587.95	335.00	1530.36	320.60	1248.20	250.07
69	1817.33	392.35	1738.84	372.72	1674.52	356.64	1359.14	277.80
70	1990.25	435.58	1902.76	413.71	1830.86	395.73	1478.86	307.73
71	2158.57	477.66	2062.22	453.57	1982.88	433.74	1594.82	336.72
72	2337.79	522.46	2231.74	495.95	2144.33	474.10	1716.88	367.23
73	2528.49	570.14	2411.89	540.99	2315.69	516.94	1845.52	399.40
74	2729.61	620.42	2601.74	588.45	2495.98	562.01	1979.84	432.97
75	2940.07	673.03	2800.09	638.04	2684.48	609.14	2118.47	467.63
76	3153.58	726.41	3000.99	688.26	2874.40	656.62	2257.46	502.38
77	3370.43	780.62	3204.94	739.25	3067.44	704.88	2397.86	537.48
78	3586.35	834.60	3407.76	789.95	3259.28	752.83	2536.85	572.23
79	3797.73	887.45	3606.11	839.54	3446.86	799.73	2672.51	606.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	528.45	53.70	517.69	51.01	508.73	48.77	465.36	37.93
41	540.18	56.64	528.89	53.81	519.48	51.46	473.87	40.06
42	552.73	59.77	540.81	56.79	530.95	54.33	483.01	42.34
43	566.08	63.11	553.54	59.97	543.14	57.37	492.60	44.74
44	580.42	66.69	567.16	63.38	556.23	60.65	503.00	47.34
45	595.65	70.50	581.68	67.01	570.12	64.12	514.02	50.09
46	611.96	74.58	597.27	70.91	585.08	67.86	525.76	53.03
47	629.53	78.97	613.94	75.07	601.03	71.85	538.39	56.19
48	648.44	83.70	631.95	79.58	618.24	76.15	552.01	59.59
49	668.87	88.81	651.39	84.44	636.97	80.83	566.80	63.29
50	691.18	94.38	672.63	89.75	657.22	85.89	582.75	67.28
51	715.38	100.43	695.66	95.50	679.35	91.43	600.14	71.62
52	741.99	107.09	721.02	101.84	703.64	97.50	619.22	76.39
53	771.12	114.37	748.62	108.74	730.07	104.11	640.01	81.59
54	803.11	122.37	779.09	116.36	759.29	111.41	662.86	87.31
55	838.68	131.26	812.97	124.83	791.73	119.52	688.22	93.65
56	878.74	141.27	850.96	134.33	828.11	128.62	716.81	100.79
57	923.82	152.54	893.89	145.06	869.24	138.90	748.89	108.81
58	975.61	165.49	943.17	157.38	916.29	150.66	785.72	118.02
59	1034.94	180.32	999.45	171.45	970.24	164.15	827.84	128.55
60	1102.86	197.30	1063.97	187.58	1031.98	179.58	876.05	140.60
61	1180.38	216.68	1137.63	206.00	1102.50	197.21	931.07	154.36
62	1268.56	238.73	1221.33	226.92	1182.71	217.27	993.62	170.00
63	1367.67	263.51	1315.60	250.49	1272.86	239.80	1063.97	187.58
64	1479.06	291.35	1421.44	276.95	1374.12	265.12	1143.01	207.34
65	1604.69	322.76	1540.80	306.79	1488.47	293.71	1232.17	229.63
66	1750.49	359.21	1679.25	341.40	1620.82	326.79	1335.05	255.35
67	1915.02	400.34	1835.45	380.45	1770.21	364.14	1450.92	284.32
68	2097.65	446.00	2008.76	423.78	1935.90	405.56	1578.97	316.33
69	2298.92	496.32	2199.63	471.50	2118.26	451.15	1719.31	351.42
70	2517.67	551.01	2406.99	523.34	2316.04	500.60	1870.75	389.28
71	2730.59	604.24	2608.71	573.77	2508.35	548.68	2017.45	425.95
72	2957.31	660.92	2823.16	627.38	2712.57	599.73	2171.85	464.55
73	3198.54	721.22	3051.04	684.35	2929.35	653.93	2334.59	505.24
74	3452.95	784.83	3291.20	744.39	3157.41	710.94	2504.49	547.71
75	3719.19	851.39	3542.12	807.12	3395.87	770.56	2679.86	591.56
76	3989.28	918.91	3796.26	870.65	3636.12	830.62	2855.68	635.51
77	4263.59	987.49	4054.25	935.15	3880.32	891.67	3033.30	679.91
78	4536.73	1055.77	4310.81	999.29	4122.99	952.34	3209.12	723.87
79	4804.13	1122.62	4561.73	1062.02	4360.28	1011.66	3380.72	766.77
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	565.09	79.29	551.63	75.92	540.08	73.04	474.70	56.69
41	583.51	83.89	569.27	80.33	557.16	77.30	488.23	60.07
42	602.99	88.76	588.04	85.03	575.22	81.82	502.40	63.61
43	623.82	93.97	607.95	90.00	594.49	86.64	517.56	67.40
44	645.78	99.46	628.99	95.26	614.75	91.70	533.50	71.39
45	668.80	105.22	651.09	100.79	636.00	97.02	550.14	75.55
46	693.17	111.31	674.40	106.61	658.46	102.63	567.71	79.94
47	718.96	117.75	699.05	112.78	682.12	108.54	586.13	84.55
48	746.09	124.54	724.98	119.26	706.98	114.76	605.47	89.38
49	775.06	131.78	752.68	126.18	733.55	121.40	626.08	94.54
50	804.39	139.11	780.73	133.20	760.33	128.10	646.63	99.67
51	836.41	147.12	811.19	140.81	789.51	135.39	669.01	105.27
52	870.91	155.74	844.06	149.03	820.89	143.24	693.10	111.29
53	908.59	165.16	880.05	158.03	855.32	151.85	719.31	117.84
54	949.82	175.47	919.22	167.82	892.73	161.20	747.79	124.96
55	995.66	186.93	962.93	178.75	934.52	171.65	779.38	132.86
56	1047.30	199.84	1012.09	191.04	981.42	183.37	814.87	141.73
57	1105.67	214.43	1067.56	204.90	1034.33	196.60	854.83	151.72
58	1172.47	231.13	1131.10	220.79	1094.97	211.76	900.52	163.14
59	1248.84	250.22	1203.71	238.94	1164.26	229.08	952.59	176.16
60	1335.97	272.01	1286.53	259.65	1243.10	248.79	1011.81	190.97
61	1434.65	296.68	1380.32	283.09	1332.57	271.16	1078.89	207.74
62	1545.23	324.32	1485.37	309.36	1432.74	296.20	1153.84	226.48
63	1667.57	354.91	1601.48	338.38	1543.46	323.88	1236.44	247.13
64	1801.25	388.33	1728.28	370.09	1664.31	354.09	1326.41	269.62
65	1948.88	425.23	1868.33	405.10	1797.71	387.44	1425.58	294.41
66	2116.77	467.21	2027.37	444.86	1949.16	425.31	1537.65	322.43
67	2301.02	513.27	2201.92	488.49	2115.28	466.84	1660.28	353.08
68	2503.27	563.83	2393.40	536.37	2297.41	512.37	1794.59	386.66
69	2722.17	618.56	2600.39	588.11	2494.21	561.57	1939.10	422.79
70	2958.21	677.57	2823.40	643.86	2706.02	614.52	2093.82	461.47
71	3184.12	734.04	3036.63	697.17	2908.34	665.10	2240.95	498.25
72	3423.41	793.87	3262.25	753.58	3122.13	718.55	2395.38	536.86
73	3675.89	856.99	3499.99	813.01	3347.12	774.79	2556.90	577.24
74	3940.90	923.24	3749.28	875.33	3582.73	833.70	2724.08	619.04
75	4215.48	991.88	4007.14	939.80	3826.28	894.59	2896.08	662.04
76	4491.11	1060.79	4265.06	1004.28	4069.76	955.45	3067.37	704.86
77	4772.21	1131.07	4528.94	1070.25	4317.84	1017.47	3240.08	748.03
78	5053.30	1201.34	4791.62	1135.92	4565.00	1079.27	3412.08	791.03
79	5330.00	1270.52	5050.25	1200.58	4808.19	1140.06	3580.61	833.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	714.84	100.30	697.81	96.04	683.21	92.39	600.49	71.71
41	738.14	106.12	720.13	101.62	704.80	97.79	617.61	75.99
42	762.78	112.28	743.87	107.56	727.65	103.50	635.53	80.47
43	789.13	118.87	769.06	113.85	752.03	109.60	654.71	85.27
44	816.91	125.82	795.67	120.51	777.66	116.00	674.87	90.31
45	846.03	133.10	823.63	127.50	804.54	122.72	695.93	95.57
46	876.86	140.80	853.11	134.87	832.95	129.83	718.16	101.13
47	909.48	148.96	884.30	142.66	862.88	137.31	741.45	106.95
48	943.80	157.54	917.10	150.86	894.33	145.17	765.92	113.07
49	980.45	166.70	952.13	159.62	927.94	153.57	792.00	119.59
50	1017.55	175.98	987.62	168.49	961.81	162.04	817.98	126.08
51	1058.06	186.10	1026.15	178.13	998.73	171.27	846.30	133.16
52	1101.70	197.01	1067.73	188.52	1038.43	181.20	876.77	140.78
53	1149.37	208.93	1113.26	199.90	1081.98	192.08	909.93	149.07
54	1201.53	221.97	1162.81	212.29	1129.30	203.91	945.95	158.08
55	1259.51	236.47	1218.10	226.11	1182.17	217.13	985.92	168.07
56	1324.83	252.80	1280.30	241.66	1241.49	231.96	1030.81	179.29
57	1398.67	271.26	1350.46	259.20	1308.43	248.70	1081.36	191.93
58	1483.18	292.38	1430.84	279.30	1385.14	267.87	1139.16	206.38
59	1579.78	316.53	1522.70	302.26	1472.78	289.78	1205.02	222.84
60	1690.00	344.09	1627.45	328.45	1572.52	314.72	1279.94	241.57
61	1814.83	375.30	1746.10	358.11	1685.70	343.01	1364.80	262.79
62	1954.72	410.27	1879.00	391.34	1812.41	374.69	1459.61	286.49
63	2109.48	448.96	2025.87	428.06	1952.48	409.71	1564.10	312.61
64	2278.58	491.23	2186.28	468.16	2105.36	447.93	1677.91	341.07
65	2465.33	537.92	2363.44	512.45	2274.10	490.11	1803.36	372.43
66	2677.71	591.02	2564.62	562.74	2465.69	538.01	1945.13	407.87
67	2910.80	649.29	2785.43	617.95	2675.83	590.55	2100.25	446.65
68	3166.64	713.25	3027.65	678.50	2906.23	648.15	2270.16	489.13
69	3443.54	782.47	3289.50	743.96	3155.17	710.38	2452.97	534.83
70	3742.13	857.12	3571.60	814.49	3423.11	777.37	2648.68	583.76
71	4027.91	928.57	3841.33	881.92	3679.05	841.35	2834.80	630.29
72	4330.62	1004.24	4126.75	953.28	3949.50	908.96	3030.16	679.13
73	4650.00	1084.09	4427.49	1028.46	4234.11	980.12	3234.48	730.21
74	4985.24	1167.90	4742.84	1107.30	4532.16	1054.63	3445.96	783.08
75	5332.58	1254.73	5069.03	1188.85	4840.25	1131.65	3663.54	837.47
76	5681.26	1341.90	5395.31	1270.42	5148.24	1208.65	3880.23	891.65
77	6036.84	1430.80	5729.11	1353.87	5462.07	1287.11	4098.70	946.26
78	6392.43	1519.70	6061.40	1436.94	5774.73	1365.27	4316.28	1000.66
79	6742.45	1607.20	6388.57	1518.73	6082.37	1442.18	4529.47	1053.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.54	65.65	498.71	62.69	488.65	60.18	434.46	46.63
41	525.63	69.42	513.09	66.29	502.61	63.67	445.37	49.36
42	541.64	73.43	528.47	70.13	517.34	67.35	456.99	52.26
43	558.72	77.69	544.76	74.20	533.07	71.28	469.32	55.34
44	576.78	82.21	562.04	78.53	549.72	75.44	482.35	58.60
45	595.84	86.97	580.32	83.10	567.22	79.82	496.09	62.04
46	616.02	92.02	599.59	87.91	585.78	84.46	510.54	65.65
47	637.49	97.39	620.13	93.05	605.47	89.38	525.77	69.46
48	660.23	103.07	641.81	98.47	626.23	94.57	541.86	73.48
49	684.53	109.15	665.05	104.28	648.54	100.15	559.07	77.78
50	709.68	115.43	688.99	110.26	671.42	105.87	576.64	82.17
51	737.02	122.27	715.06	116.78	696.29	112.09	595.76	86.96
52	766.70	129.69	743.32	123.85	723.35	118.85	616.38	92.11
53	799.08	137.78	774.21	131.57	752.82	126.22	638.98	97.76
54	834.57	146.66	808.00	140.02	785.05	134.28	663.49	103.89
55	874.09	156.54	845.55	149.40	820.96	143.26	690.90	110.74
56	918.65	167.68	887.91	159.99	861.41	153.37	721.58	118.41
57	968.95	180.25	935.73	171.95	907.04	164.77	756.15	127.05
58	1026.68	194.69	990.56	185.65	959.39	177.86	795.67	136.93
59	1092.64	211.17	1053.18	201.31	1019.18	192.81	840.80	148.21
60	1167.94	230.00	1124.66	219.18	1087.32	209.85	892.30	161.09
61	1253.37	251.36	1205.77	239.46	1164.75	229.20	950.60	175.67
62	1349.36	275.36	1296.94	262.25	1251.74	250.95	1016.13	192.05
63	1456.19	302.06	1398.24	287.57	1348.37	275.11	1088.88	210.24
64	1573.57	331.41	1509.67	315.43	1454.63	301.67	1168.79	230.21
65	1704.13	364.05	1633.43	346.37	1572.65	331.18	1257.48	252.39
66	1853.53	401.40	1775.04	381.77	1707.53	364.90	1358.43	277.62
67	2019.01	442.77	1931.74	420.95	1856.79	402.21	1470.00	305.52
68	2201.49	488.39	2104.51	464.14	2021.28	443.33	1592.62	336.17
69	2400.20	538.07	2292.45	511.13	2200.15	488.05	1725.38	369.36
70	2615.20	591.82	2495.62	561.92	2393.19	536.31	1867.91	404.99
71	2822.55	643.65	2691.42	610.87	2579.14	582.80	2004.35	439.10
72	3042.22	698.57	2898.49	662.64	2775.58	631.91	2147.94	475.00
73	3275.15	756.80	3117.81	717.47	2983.28	683.84	2298.62	512.67
74	3519.90	817.99	3348.04	775.03	3201.47	738.38	2454.82	551.72
75	3775.77	881.96	3588.26	835.08	3427.88	794.98	2616.05	592.03
76	4032.57	946.16	3829.11	895.29	3655.13	851.80	2777.28	632.34
77	4295.03	1011.77	4074.86	956.73	3886.64	909.67	2939.72	672.94
78	4557.49	1077.39	4320.67	1018.18	4118.14	967.55	3101.45	713.38
79	4815.42	1141.87	4561.32	1078.34	4344.48	1024.13	3259.92	752.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.84	83.05	630.87	79.31	618.15	76.13	549.59	58.99
41	664.93	87.82	649.06	83.85	635.80	80.54	563.39	62.44
42	685.18	92.88	668.51	88.72	654.44	85.20	578.09	66.11
43	706.77	98.28	689.12	93.87	674.33	90.17	593.68	70.01
44	729.63	104.00	710.99	99.34	695.39	95.44	610.17	74.13
45	753.73	110.02	734.11	105.12	717.53	100.97	627.56	78.48
46	779.27	116.41	758.48	111.21	741.01	106.84	645.84	83.05
47	806.42	123.19	784.47	117.71	765.92	113.07	665.10	87.87
48	835.19	130.39	811.89	124.56	792.18	119.63	685.45	92.95
49	865.93	138.07	841.28	131.91	820.40	126.69	707.22	98.39
50	897.74	146.02	871.57	139.48	849.35	133.93	729.45	103.95
51	932.33	154.67	904.55	147.73	880.80	141.79	753.64	110.00
52	969.88	164.06	940.31	156.67	915.03	150.35	779.72	116.52
53	1010.83	174.30	979.38	166.43	952.31	159.67	808.31	123.67
54	1055.73	185.52	1022.12	177.12	993.09	169.86	839.31	131.42
55	1105.73	198.02	1069.62	188.99	1038.52	181.22	873.99	140.09
56	1162.10	212.11	1123.20	202.39	1089.69	194.01	912.79	149.79
57	1225.72	228.02	1183.69	217.51	1147.40	208.44	956.52	160.72
58	1298.76	246.28	1253.05	234.85	1213.62	224.99	1006.53	173.22
59	1382.18	267.14	1332.27	254.66	1289.26	243.90	1063.61	187.49
60	1477.44	290.95	1422.69	277.26	1375.46	265.45	1128.76	203.78
61	1585.52	317.97	1525.30	302.91	1473.41	289.94	1202.51	222.22
62	1706.94	348.32	1640.63	331.75	1583.45	317.45	1285.40	242.94
63	1842.08	382.11	1768.77	363.78	1705.69	348.01	1377.44	265.95
64	1990.56	419.23	1909.73	399.02	1840.11	381.62	1478.52	291.22
65	2155.72	460.52	2066.29	438.16	1989.40	418.94	1590.71	319.27
66	2344.71	507.77	2245.42	482.94	2160.02	461.59	1718.41	351.19
67	2554.05	560.10	2443.65	532.50	2348.84	508.80	1859.55	386.48
68	2784.89	617.81	2662.21	587.14	2556.92	560.82	2014.67	425.26
69	3036.25	680.65	2899.95	646.58	2783.19	617.39	2182.60	467.24
70	3308.23	748.65	3156.96	710.83	3027.38	678.43	2362.91	512.32
71	3570.52	814.22	3404.65	772.75	3262.62	737.24	2535.50	555.46
72	3848.41	883.69	3666.59	838.24	3511.11	799.37	2717.14	600.87
73	4143.06	957.35	3944.03	907.60	3773.86	865.05	2907.75	648.53
74	4452.67	1034.76	4235.27	980.41	4049.86	934.05	3105.35	697.93
75	4776.35	1115.68	4539.15	1056.38	4336.26	1005.66	3309.30	748.91
76	5101.20	1196.89	4843.83	1132.55	4623.74	1077.52	3513.26	799.90
77	5433.21	1279.89	5154.70	1210.26	4916.60	1150.74	3718.74	851.27
78	5765.23	1362.90	5465.65	1288.00	5209.45	1223.95	3923.33	902.42
79	6091.51	1444.47	5770.07	1364.11	5495.76	1295.53	4123.79	952.54
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.35	99.35	625.73	94.45	609.51	90.39	530.02	70.52
41	652.51	101.14	632.53	96.15	616.02	92.02	535.13	71.80
42	660.30	103.09	639.97	98.01	623.18	93.81	540.79	73.21
43	668.73	105.20	648.04	100.03	630.90	95.74	546.88	74.74
44	678.01	107.52	656.90	102.24	639.40	97.87	553.61	76.42
45	688.07	110.03	666.46	104.63	648.54	100.15	560.84	78.23
46	699.05	112.78	676.95	107.25	658.53	102.65	568.70	80.19
47	711.09	115.79	688.35	110.10	669.51	105.39	577.35	82.35
48	724.20	119.06	700.82	113.22	681.48	108.39	586.84	84.72
49	738.79	122.71	714.70	116.69	694.73	111.70	597.25	87.33
50	754.80	126.72	730.01	120.52	709.39	115.36	608.73	90.20
51	772.58	131.16	746.87	124.73	725.54	119.40	621.48	93.38
52	792.35	136.10	765.57	129.41	743.61	123.92	635.58	96.91
53	814.16	141.56	786.32	134.60	763.44	128.88	651.16	100.81
54	838.32	147.60	809.35	140.35	785.47	134.38	668.38	105.11
55	865.59	154.41	835.27	146.83	810.20	140.56	687.71	109.94
56	896.48	162.14	864.67	154.18	838.39	147.61	709.75	115.45
57	931.69	170.94	898.11	162.54	870.34	155.60	734.68	121.69
58	972.56	181.16	936.93	172.25	907.53	164.90	763.73	128.95
59	1019.60	192.92	981.56	183.40	950.25	175.58	797.02	137.27
60	1073.72	206.45	1032.99	196.26	999.41	187.87	835.35	146.85
61	1135.64	221.92	1091.79	210.96	1055.73	201.95	879.20	157.81
62	1206.33	239.60	1158.94	227.75	1119.98	218.01	929.21	170.32
63	1285.68	259.43	1234.32	246.59	1192.10	236.04	985.38	184.36
64	1374.79	281.71	1318.97	267.76	1273.14	256.30	1048.50	200.14
65	1475.53	306.90	1414.60	291.67	1364.66	279.18	1119.77	217.96
66	1592.98	336.26	1526.18	319.56	1471.35	305.85	1202.44	238.62
67	1725.66	369.43	1652.06	351.03	1591.63	335.92	1295.52	261.90
68	1872.30	406.09	1791.19	385.81	1724.53	369.15	1398.03	287.52
69	2033.60	446.42	1944.13	424.05	1870.60	405.67	1510.17	315.56
70	2208.72	490.20	2109.97	465.51	2028.79	445.21	1631.02	345.77
71	2373.85	531.48	2266.31	504.59	2177.76	482.46	1744.29	374.09
72	2549.46	575.38	2432.43	546.12	2335.95	522.00	1863.59	403.91
73	2735.84	621.98	2608.47	590.13	2503.27	563.83	1988.83	435.22
74	2931.93	671.00	2793.36	636.36	2678.81	607.72	2119.18	467.81
75	3136.94	722.25	2986.47	684.63	2861.79	653.46	2253.28	501.33
76	3342.73	773.70	3180.01	733.02	3044.77	699.21	2386.95	534.75
77	3551.71	825.94	3376.38	782.11	3230.80	745.71	2521.55	568.40
78	3758.84	877.73	3570.83	830.72	3414.56	791.65	2654.23	601.57
79	3960.95	928.25	3760.26	878.08	3593.57	836.41	2783.16	633.81
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	816.37	125.68	791.55	119.48	771.03	114.35	670.48	89.21
41	825.42	127.94	800.15	121.63	779.27	116.41	676.93	90.82
42	835.28	130.41	809.56	123.98	788.32	118.67	684.10	92.61
43	845.94	133.07	819.78	126.53	798.09	121.11	691.81	94.54
44	857.68	136.01	830.98	129.33	808.84	123.80	700.32	96.67
45	870.41	139.19	843.08	132.36	820.40	126.69	709.46	98.95
46	884.30	142.66	856.34	135.67	833.04	129.85	719.41	101.44
47	899.53	146.47	870.77	139.28	846.93	133.32	730.34	104.17
48	916.11	150.62	886.54	143.22	862.07	137.11	742.35	107.18
49	934.57	155.23	904.10	147.61	878.83	141.30	755.52	110.47
50	954.82	160.29	923.46	152.45	897.38	145.93	770.04	114.10
51	977.32	165.92	944.79	157.79	917.81	151.04	786.17	118.13
52	1002.32	172.17	968.44	163.70	940.66	156.75	804.00	122.59
53	1029.92	179.07	994.70	170.26	965.75	163.03	823.72	127.52
54	1060.48	186.71	1023.82	177.54	993.62	170.00	845.49	132.96
55	1094.98	195.33	1056.62	185.74	1024.90	177.81	869.96	139.08
56	1134.05	205.10	1093.81	195.04	1060.57	186.73	897.83	146.05
57	1178.58	216.24	1136.11	205.62	1100.98	196.83	929.37	153.93
58	1230.29	229.16	1185.22	217.89	1148.03	208.60	966.11	163.12
59	1289.79	244.04	1241.67	232.01	1202.06	222.10	1008.23	173.65
60	1358.26	261.15	1306.73	248.27	1264.25	237.65	1056.71	185.77
61	1436.58	280.73	1381.11	266.87	1335.50	255.46	1112.18	199.63
62	1526.01	303.09	1466.06	288.10	1416.78	275.78	1175.45	215.45
63	1626.38	328.18	1561.41	311.94	1508.00	298.59	1246.51	233.22
64	1739.11	356.37	1668.50	338.71	1610.52	324.22	1326.36	253.18
65	1866.54	388.22	1789.47	368.96	1726.30	353.16	1416.51	275.72
66	2015.12	425.37	1930.61	404.24	1861.25	386.90	1521.08	301.86
67	2182.96	467.33	2089.86	444.05	2013.42	424.94	1638.84	331.30
68	2368.46	513.70	2265.85	488.05	2181.53	466.97	1768.50	363.72
69	2572.51	564.72	2459.33	536.42	2366.31	513.17	1910.36	399.18
70	2794.03	620.10	2669.11	588.87	2566.42	563.19	2063.24	437.40
71	3002.92	672.32	2866.89	638.31	2754.87	610.31	2206.53	473.22
72	3225.07	727.86	3077.03	690.85	2954.98	660.33	2357.44	510.95
73	3460.84	786.80	3299.72	746.52	3166.64	713.25	2515.87	550.56
74	3708.89	848.81	3533.60	804.99	3388.70	768.76	2680.76	591.78
75	3968.23	913.65	3777.89	866.06	3620.17	826.63	2850.40	634.19
76	4228.55	978.73	4022.71	927.27	3851.64	884.50	3019.50	676.46
77	4492.91	1044.82	4271.12	989.37	4086.96	943.33	3189.76	719.03
78	4754.93	1110.32	4517.10	1050.86	4319.42	1001.44	3357.60	760.99
79	5010.60	1174.24	4756.73	1110.77	4545.87	1058.06	3520.70	801.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	913.41	166.37	883.94	159.00	858.44	152.62	718.46	117.63
41	928.07	170.03	898.04	162.52	872.11	156.04	729.23	120.32
42	943.94	174.00	913.27	166.33	886.78	159.71	740.84	123.23
43	961.09	178.29	929.70	170.44	902.64	163.68	753.31	126.34
44	979.50	182.89	947.34	174.85	919.64	167.93	766.63	129.67
45	999.06	187.78	966.05	179.53	937.64	172.42	780.73	133.20
46	1020.03	193.02	986.09	184.54	956.91	177.24	795.75	136.95
47	1042.48	198.64	1007.56	189.90	977.52	182.40	811.76	140.95
48	1066.43	204.62	1030.44	195.62	999.41	187.87	828.76	145.20
49	1092.35	211.10	1055.23	201.82	1023.14	193.80	847.10	149.79
50	1118.78	217.71	1080.38	208.11	1047.23	199.82	865.52	154.40
51	1148.17	225.06	1108.43	215.12	1074.01	206.52	886.00	159.51
52	1180.27	233.08	1138.89	222.74	1103.12	213.80	908.17	165.06
53	1215.61	241.92	1172.47	231.13	1135.14	221.80	932.54	171.15
54	1254.51	251.64	1209.59	240.41	1170.56	230.66	959.39	177.86
55	1298.43	262.62	1251.39	250.86	1210.51	240.64	989.35	185.35
56	1348.44	275.12	1298.92	262.75	1255.78	251.96	1023.50	193.89
57	1405.39	289.36	1353.04	276.28	1307.42	264.87	1062.25	203.58
58	1471.35	305.85	1415.81	291.97	1367.21	279.82	1107.16	214.80
59	1547.22	324.82	1487.85	309.98	1435.93	297.00	1158.59	227.66
60	1634.21	346.57	1570.52	330.65	1514.63	316.67	1217.53	242.40
61	1733.10	371.29	1664.39	354.11	1604.10	339.04	1284.40	259.12
62	1844.25	399.08	1769.87	380.48	1704.62	364.17	1359.35	277.85
63	1966.94	429.75	1886.33	409.60	1815.56	391.90	1441.88	298.48
64	2101.26	463.33	2013.63	441.42	1936.84	422.22	1531.84	320.98
65	2249.67	500.43	2154.32	476.59	2070.79	455.71	1631.09	345.79
66	2419.61	542.92	2315.26	516.83	2224.02	494.02	1744.15	374.05
67	2606.35	589.60	2492.01	561.02	2392.13	536.05	1867.98	405.01
68	2810.72	640.69	2685.33	609.35	2575.95	582.00	2003.14	438.80
69	3031.60	695.91	2894.17	661.56	2774.31	631.59	2148.36	475.11
70	3269.55	755.40	3118.80	717.72	2987.61	684.92	2303.65	513.93
71	3490.29	810.59	3327.00	769.77	3184.97	734.26	2446.67	549.68
72	3723.49	868.89	3546.75	824.70	3393.02	786.27	2596.64	587.18
73	3969.73	930.45	3778.32	882.60	3612.13	841.05	2752.63	626.17
74	4226.31	994.59	4019.46	942.88	3839.81	897.97	2913.86	666.48
75	4492.18	1061.06	4268.96	1005.26	4075.21	956.82	3079.34	707.85
76	4757.26	1127.33	4517.33	1067.35	4309.13	1015.30	3243.06	748.78
77	5026.88	1194.73	4769.59	1130.41	4546.51	1074.64	3407.55	789.90
78	5295.43	1261.87	5020.50	1193.14	4782.34	1133.60	3570.76	830.71
79	5559.24	1327.82	5266.67	1254.68	5013.49	1191.39	3730.15	870.55
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1155.46	210.46	1118.19	201.14	1085.93	193.07	908.85	148.80
41	1174.01	215.09	1136.02	205.59	1103.22	197.39	922.47	152.21
42	1194.09	220.11	1155.29	210.41	1121.77	202.03	937.17	155.88
43	1215.77	225.53	1176.08	215.61	1141.84	207.05	952.94	159.82
44	1239.07	231.36	1198.39	221.19	1163.35	212.43	969.79	164.04
45	1263.81	237.54	1222.05	227.10	1186.11	218.12	987.62	168.49
46	1290.33	244.17	1247.41	233.44	1210.49	224.21	1006.62	173.24
47	1318.74	251.27	1274.56	240.23	1236.56	230.73	1026.87	178.31
48	1349.03	258.85	1303.50	247.47	1264.25	237.65	1048.38	183.68
49	1381.83	267.05	1334.87	255.31	1294.27	245.16	1071.59	189.49
50	1415.25	275.40	1366.68	263.26	1324.74	252.77	1094.89	195.31
51	1452.44	284.70	1402.17	272.13	1358.62	261.24	1120.78	201.79
52	1493.04	294.85	1440.70	281.76	1395.45	270.45	1148.83	208.80
53	1537.75	306.03	1483.18	292.38	1435.95	280.58	1179.66	216.50
54	1586.95	318.33	1530.14	304.12	1480.76	291.78	1213.62	224.99
55	1642.51	332.22	1583.01	317.34	1531.30	304.41	1251.53	234.47
56	1705.78	348.03	1643.14	332.37	1588.56	318.73	1294.72	245.27
57	1777.82	366.05	1711.60	349.49	1653.89	335.06	1343.74	257.52
58	1861.25	386.90	1791.00	369.34	1729.52	353.97	1400.56	271.73
59	1957.23	410.90	1882.13	392.12	1816.45	375.70	1465.61	287.99
60	2067.27	438.41	1986.71	418.27	1916.01	400.59	1540.17	306.63
61	2192.37	469.68	2105.45	447.95	2029.19	428.89	1624.77	327.78
62	2332.97	504.83	2238.88	481.31	2156.35	460.68	1719.58	351.48
63	2488.18	543.63	2386.20	518.14	2296.68	495.76	1823.97	377.58
64	2658.09	586.11	2547.24	558.40	2450.10	534.11	1937.78	406.03
65	2845.83	633.05	2725.21	602.89	2619.56	576.48	2063.33	437.42
66	3060.81	686.79	2928.81	653.79	2813.39	624.94	2206.35	473.18
67	3297.03	745.85	3152.39	709.69	3026.04	678.10	2362.99	512.34
68	3555.56	810.48	3396.94	770.83	3258.58	736.23	2533.98	555.08
69	3834.97	880.33	3661.12	836.87	3509.50	798.96	2717.68	601.01
70	4135.98	955.58	3945.28	907.91	3779.32	866.42	2914.11	650.12
71	4415.21	1025.39	4208.66	973.75	4028.98	928.83	3095.04	695.35
72	4710.22	1099.14	4486.63	1043.25	4292.17	994.63	3284.75	742.78
73	5021.71	1177.02	4779.58	1116.48	4569.35	1063.93	3482.08	792.11
74	5346.29	1258.16	5084.62	1192.74	4857.36	1135.93	3686.04	843.10
75	5682.60	1342.24	5400.23	1271.65	5155.14	1210.37	3895.37	895.43
76	6017.93	1426.07	5714.42	1350.19	5451.04	1284.35	4102.46	947.21
77	6359.00	1511.34	6033.53	1429.97	5751.34	1359.42	4310.55	999.23
78	6698.72	1596.27	6350.93	1509.32	6049.66	1434.00	4517.01	1050.84
79	7032.44	1679.70	6662.34	1587.17	6342.06	1507.10	4718.64	1101.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	813.31	141.34	787.24	134.83	765.00	129.27	646.84	99.73
41	825.29	144.34	798.72	137.70	776.12	132.05	655.55	101.90
42	838.25	147.58	811.12	140.79	788.02	135.02	664.90	104.24
43	852.28	151.08	824.58	144.16	800.99	138.26	675.11	106.79
44	867.44	154.87	839.03	147.77	814.87	141.73	685.94	109.50
45	883.59	158.91	854.40	151.62	829.68	145.43	697.49	112.39
46	900.94	163.25	871.05	155.78	845.62	149.42	709.89	115.49
47	919.64	167.93	888.90	160.24	862.76	153.71	723.13	118.80
48	939.76	172.96	908.10	165.04	881.18	158.31	737.30	122.34
49	961.65	178.43	929.00	170.26	901.16	163.30	752.68	126.18
50	984.39	184.11	950.60	175.67	921.84	168.48	768.47	130.13
51	1009.61	190.42	974.69	181.69	944.72	174.20	786.04	134.53
52	1037.31	197.34	1000.97	188.26	969.87	180.48	805.17	139.31
53	1067.70	204.94	1029.94	195.50	997.64	187.42	826.28	144.58
54	1101.49	213.39	1062.10	203.54	1028.17	195.06	849.51	150.39
55	1139.53	222.90	1098.23	212.57	1062.67	203.68	875.58	156.91
56	1182.74	233.70	1139.32	222.84	1101.92	213.49	905.26	164.33
57	1232.12	246.05	1186.14	234.55	1146.55	224.65	938.98	172.76
58	1289.29	260.34	1240.48	248.13	1198.40	237.62	978.02	182.52
59	1355.10	276.79	1302.96	263.76	1257.91	252.49	1022.86	193.73
60	1430.61	295.67	1374.51	281.64	1326.20	269.56	1074.15	206.55
61	1516.47	317.13	1455.97	302.01	1403.91	288.99	1132.59	221.16
62	1613.24	341.32	1547.85	324.98	1491.47	310.88	1198.40	237.62
63	1720.77	368.21	1649.79	350.46	1588.73	335.20	1271.37	255.86
64	1839.15	397.80	1762.00	378.52	1695.70	361.94	1351.56	275.90
65	1970.77	430.71	1886.82	409.72	1814.57	391.66	1440.67	298.18
66	2122.58	468.66	2030.56	445.65	1951.43	425.87	1542.82	323.72
67	2290.61	510.67	2189.66	485.43	2102.96	463.75	1655.74	351.95
68	2475.43	556.87	2364.50	529.14	2269.36	505.35	1779.43	382.87
69	2676.41	607.12	2554.49	576.64	2450.00	550.52	1913.18	416.31
70	2893.60	661.42	2759.57	627.91	2644.81	599.22	2056.63	452.17
71	3096.35	712.10	2950.84	675.73	2826.37	644.61	2189.59	485.41
72	3311.34	765.85	3153.37	726.36	3018.35	692.60	2329.43	520.37
73	3538.39	822.61	3367.10	779.79	3220.60	743.16	2475.22	556.82
74	3777.12	882.29	3591.30	835.84	3432.55	796.15	2626.39	594.61
75	4024.70	944.19	3823.66	893.93	3651.80	850.97	2781.89	633.49
76	4272.29	1006.09	4056.02	952.02	3871.05	905.78	2936.25	672.08
77	4524.69	1069.19	4291.77	1010.96	4092.71	961.19	3091.46	710.88
78	4775.82	1131.97	4526.46	1069.63	4313.52	1016.39	3245.46	749.38
79	5022.34	1193.60	4756.55	1127.15	4529.72	1070.45	3395.64	786.93
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1028.84	178.80	995.86	170.56	967.73	163.52	818.25	126.15
41	1043.99	182.59	1010.38	174.18	981.80	167.04	829.28	128.91
42	1060.39	186.69	1026.06	178.11	996.85	170.80	841.10	131.86
43	1078.13	191.12	1043.09	182.36	1013.25	174.90	854.01	135.09
44	1097.31	195.92	1061.37	186.93	1030.81	179.29	867.72	138.52
45	1117.74	201.02	1080.82	191.79	1049.54	183.97	882.33	142.17
46	1139.69	206.51	1101.88	197.06	1069.71	189.02	898.01	146.09
47	1163.35	212.43	1124.46	202.70	1091.39	194.44	914.77	150.28
48	1188.80	218.79	1148.74	208.77	1114.69	200.26	932.69	154.76
49	1216.49	225.71	1175.18	215.38	1139.96	206.58	952.13	159.62
50	1245.26	232.90	1202.51	222.22	1166.13	213.12	972.12	164.62
51	1277.16	240.88	1232.98	229.83	1195.07	220.36	994.34	170.17
52	1312.20	249.64	1266.23	238.15	1226.89	228.31	1018.54	176.22
53	1350.64	259.25	1302.88	247.31	1262.01	237.09	1045.24	182.90
54	1393.39	269.94	1343.56	257.48	1300.64	246.75	1074.63	190.25
55	1441.51	281.97	1389.26	268.91	1344.28	257.66	1107.61	198.49
56	1496.17	295.63	1441.24	281.90	1393.92	270.07	1145.16	207.88
57	1558.63	311.25	1500.47	296.71	1450.38	284.18	1187.82	218.54
58	1630.95	329.33	1569.21	313.89	1515.98	300.58	1237.19	230.89
59	1714.20	350.14	1648.24	333.65	1591.25	319.40	1293.92	245.07
60	1809.73	374.02	1738.75	356.28	1677.64	341.00	1358.80	261.29
61	1918.34	401.17	1841.81	382.04	1775.94	365.57	1432.73	279.77
62	2040.75	431.78	1958.04	411.10	1886.70	393.26	1515.98	300.58
63	2176.78	465.78	2086.99	443.34	2009.74	424.02	1608.28	323.66
64	2326.52	503.22	2228.93	478.82	2145.06	457.85	1709.72	349.02
65	2493.02	544.84	2386.83	518.30	2295.43	495.45	1822.45	377.20
66	2685.06	592.85	2568.66	563.75	2468.56	538.73	1951.67	409.51
67	2897.62	645.99	2769.93	614.07	2660.24	586.65	2094.52	445.22
68	3131.42	704.44	2991.09	669.36	2870.74	639.27	2250.98	484.33
69	3385.65	768.00	3231.43	729.45	3099.25	696.40	2420.17	526.63
70	3660.41	836.69	3490.86	794.30	3345.69	758.01	2601.63	572.00
71	3916.88	900.81	3732.81	854.79	3575.36	815.43	2769.84	614.05
72	4188.85	968.80	3989.02	918.84	3818.21	876.14	2946.73	658.27
73	4476.06	1040.60	4259.38	986.43	4074.06	940.10	3131.15	704.38
74	4778.05	1116.10	4543.00	1057.34	4342.18	1007.13	3322.39	752.19
75	5091.25	1194.40	4836.93	1130.82	4619.53	1076.47	3519.09	801.36
76	5404.45	1272.70	5130.86	1204.30	4896.88	1145.81	3714.35	850.18
77	5723.74	1352.52	5429.09	1278.86	5177.28	1215.91	3910.69	899.26
78	6041.41	1431.94	5725.98	1353.08	5456.60	1285.74	4105.51	947.97
79	6353.26	1509.91	6017.04	1425.85	5730.10	1354.11	4295.49	995.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	306.03	14.52	303.27	13.83	300.86	13.23	289.31	10.34
41	310.70	15.69	307.66	14.93	305.11	14.29	292.71	11.19
42	315.73	16.95	312.48	16.13	309.71	15.44	296.32	12.10
43	321.19	18.31	317.72	17.44	314.74	16.70	300.36	13.11
44	327.14	19.80	323.38	18.86	320.13	18.05	304.68	14.19
45	333.51	21.39	329.48	20.38	326.01	19.52	309.36	15.35
46	340.46	23.13	336.06	22.03	332.31	21.09	314.39	16.61
47	347.97	25.01	343.22	23.82	339.18	22.81	319.84	17.98
48	356.04	26.92	350.94	25.75	346.62	24.67	325.72	19.45
49	364.97	29.26	359.44	27.88	354.77	26.71	332.24	21.07
50	374.74	31.70	368.79	30.21	363.69	28.94	339.32	22.85
51	385.51	34.39	378.99	32.76	373.47	31.38	347.05	24.78
52	397.34	37.35	390.33	35.60	384.31	34.09	355.62	26.92
53	410.52	40.64	402.87	38.73	396.35	37.10	365.11	29.29
54	425.11	44.29	416.75	42.20	409.67	40.43	375.66	31.93
55	441.55	48.40	432.34	46.10	424.61	44.17	387.42	34.87
56	460.18	53.06	450.12	50.54	441.62	48.42	400.74	38.20
57	481.50	58.39	470.38	55.61	461.03	53.27	416.04	42.03
58	506.29	64.59	493.97	61.51	483.62	58.92	433.75	46.45
59	535.13	71.80	521.38	68.36	509.91	65.49	454.30	51.59
60	568.77	80.21	553.40	76.37	540.58	73.16	478.31	57.59
61	607.81	89.97	590.52	85.65	576.14	82.05	506.15	64.55
62	653.00	101.27	633.45	96.38	617.23	92.32	538.38	72.61
63	704.86	114.23	682.83	108.72	664.55	104.15	575.50	81.89
64	764.01	129.02	739.00	122.77	718.46	117.63	617.72	92.45
65	831.80	145.97	803.54	138.90	780.30	133.09	666.32	104.60
66	911.99	166.01	879.76	157.96	853.27	151.33	723.28	118.83
67	1003.94	189.00	967.25	179.83	937.00	172.27	788.59	135.16
68	1108.15	215.05	1066.21	204.57	1031.71	195.94	862.26	153.58
69	1224.89	244.24	1177.08	232.28	1137.69	222.44	944.30	174.09
70	1353.47	276.38	1299.13	262.80	1254.29	251.59	1034.05	196.53
71	1485.23	309.32	1424.17	294.06	1373.73	281.45	1125.72	219.44
72	1627.62	344.92	1559.12	327.79	1502.45	313.63	1223.69	243.94
73	1781.48	383.39	1704.69	364.19	1641.15	348.30	1328.46	270.13
74	1946.40	424.61	1860.68	403.19	1789.42	385.37	1439.40	297.86
75	2122.15	468.55	2026.59	444.66	1947.04	424.77	1556.21	327.07
76	2303.29	513.84	2197.53	487.40	2109.26	465.33	1675.51	356.89
77	2491.44	560.88	2374.77	531.71	2277.36	507.36	1798.49	387.64
78	2683.28	608.83	2555.41	576.87	2448.51	550.14	1923.16	418.81
79	2876.10	657.04	2736.90	622.24	2620.37	593.11	2047.77	449.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	387.13	18.37	383.63	17.50	380.58	16.74	365.98	13.08
41	393.04	19.85	389.19	18.89	385.96	18.08	370.28	14.16
42	399.40	21.44	395.28	20.41	391.79	19.54	374.85	15.30
43	406.30	23.16	401.91	22.07	398.15	21.13	379.96	16.58
44	413.83	25.05	409.08	23.86	404.96	22.83	385.42	17.94
45	421.90	27.06	416.79	25.79	412.40	24.69	391.34	19.42
46	430.68	29.26	425.12	27.87	420.37	26.68	397.70	21.01
47	440.18	31.63	434.17	30.13	429.07	28.86	404.60	22.74
48	450.39	34.05	443.94	32.57	438.47	31.21	412.04	24.60
49	461.68	37.01	454.69	35.26	448.78	33.78	420.28	26.66
50	474.05	40.10	466.52	38.22	460.07	36.61	429.24	28.90
51	487.67	43.51	479.43	41.45	472.44	39.70	439.01	31.34
52	502.64	47.25	493.77	45.03	486.15	43.13	449.86	34.05
53	519.31	51.42	509.63	49.00	501.38	46.93	461.86	37.05
54	537.77	56.03	527.19	53.39	518.23	51.15	475.22	40.39
55	558.56	61.23	546.91	58.32	537.14	55.87	490.09	44.11
56	582.12	67.12	569.40	63.94	558.64	61.25	506.94	48.32
57	609.10	73.86	595.03	70.35	583.20	67.39	526.29	53.16
58	640.46	81.70	624.87	77.81	611.79	74.54	548.70	58.76
59	676.93	90.82	659.55	86.48	645.03	82.85	574.69	65.26
60	719.50	101.46	700.05	96.60	683.83	92.55	605.06	72.86
61	768.88	113.81	747.01	108.34	728.82	103.79	640.28	81.66
62	826.05	128.10	801.32	121.92	780.79	116.79	681.06	91.85
63	891.65	144.50	863.78	137.53	840.66	131.75	728.01	103.59
64	966.47	163.21	934.84	155.30	908.85	148.80	781.42	116.94
65	1052.23	184.65	1016.48	175.71	987.08	168.36	842.90	132.31
66	1153.67	210.01	1112.90	199.81	1079.38	191.43	914.94	150.33
67	1269.99	239.09	1223.57	227.48	1185.31	217.92	997.57	170.98
68	1401.81	272.04	1348.76	258.78	1305.12	247.87	1090.76	194.28
69	1549.49	308.96	1489.00	293.84	1439.18	281.38	1194.54	220.22
70	1712.14	349.62	1643.41	332.44	1586.68	318.26	1308.08	248.61
71	1878.82	391.29	1801.57	371.98	1737.77	356.03	1424.03	277.60
72	2058.94	436.32	1972.28	414.66	1900.59	396.74	1547.97	308.58
73	2253.58	484.98	2156.44	460.70	2076.06	440.60	1680.51	341.72
74	2462.20	537.14	2353.76	510.03	2263.61	487.49	1820.84	376.80
75	2684.52	592.72	2563.64	562.50	2463.00	537.34	1968.61	413.74
76	2913.66	650.00	2779.87	616.56	2668.22	588.64	2119.52	451.47
77	3151.68	709.51	3004.08	672.61	2880.87	641.81	2275.08	490.36
78	3394.35	770.18	3232.60	729.74	3097.37	695.93	2432.80	529.79
79	3638.27	831.16	3462.18	787.13	3314.77	750.28	2590.43	569.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	366.53	29.65	361.71	28.44	357.53	27.40	333.80	21.46
41	376.73	32.20	371.48	30.89	367.02	29.77	341.31	23.34
42	387.64	34.92	381.97	33.51	377.15	32.30	349.38	25.36
43	399.54	37.90	393.45	36.38	388.13	35.05	358.17	27.56
44	412.22	41.07	405.70	39.44	399.96	38.01	367.52	29.89
45	425.68	44.43	418.59	42.66	412.36	41.10	377.36	32.36
46	439.92	47.99	432.27	46.08	425.61	44.42	387.78	34.96
47	455.22	51.82	446.93	49.75	439.63	47.92	398.83	37.72
48	471.30	55.84	462.30	53.59	454.44	51.62	410.45	40.63
49	488.58	60.16	478.88	57.73	470.31	55.59	422.84	43.73
50	505.80	64.46	495.38	61.86	486.10	59.54	435.03	46.77
51	524.78	69.21	513.52	66.39	503.46	63.88	448.42	50.12
52	545.26	74.33	533.00	71.27	522.16	68.56	462.80	53.71
53	567.71	79.94	554.46	76.63	542.63	73.67	478.52	57.65
54	592.15	86.05	577.84	82.48	565.02	79.27	495.45	61.88
55	619.78	92.96	604.12	89.05	590.17	85.56	514.65	66.68
56	651.30	100.84	634.16	96.55	618.86	92.73	536.33	72.10
57	687.43	109.87	668.45	105.13	651.66	100.93	561.05	78.28
58	729.23	120.32	708.33	115.10	689.70	110.44	589.67	85.43
59	777.89	132.49	754.52	126.64	733.83	121.47	622.83	93.72
60	834.21	146.57	808.07	140.03	785.05	134.28	661.15	103.30
61	899.10	162.79	869.77	155.46	843.92	148.99	705.35	114.35
62	972.77	181.21	939.76	172.96	910.79	165.71	755.44	126.87
63	1056.08	202.04	1018.89	192.74	986.31	184.59	811.90	140.99
64	1147.96	225.01	1106.10	214.54	1069.54	205.40	874.09	156.54
65	1250.96	250.76	1203.71	238.94	1162.70	228.69	943.73	173.95
66	1369.97	280.51	1316.56	267.16	1270.23	255.57	1023.64	193.92
67	1501.88	313.48	1441.52	298.40	1389.24	285.33	1111.98	216.01
68	1649.44	350.37	1581.22	333.32	1522.35	318.60	1210.66	240.68
69	1810.88	390.74	1733.95	371.50	1667.72	354.94	1317.98	267.51
70	1986.85	434.73	1900.35	413.10	1825.90	394.49	1434.30	296.59
71	2164.37	479.11	2068.10	455.04	1985.29	434.34	1551.11	325.79
72	2354.86	526.73	2247.82	499.97	2155.94	477.00	1675.37	356.86
73	2558.88	577.74	2440.01	548.02	2338.15	522.55	1806.99	389.76
74	2776.08	632.03	2644.24	599.08	2531.54	570.90	1945.55	424.40
75	3005.74	689.45	2860.02	653.02	2735.56	621.90	2090.70	460.69
76	3240.01	748.02	3079.70	707.94	2943.12	673.79	2237.98	497.51
77	3483.77	808.96	3307.94	765.00	3158.47	727.63	2389.22	535.32
78	3732.91	871.24	3540.94	823.25	3378.22	782.57	2543.51	573.89
79	3984.54	934.15	3775.91	881.99	3599.59	837.91	2698.44	612.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	463.66	37.50	457.56	35.98	452.27	34.66	422.25	27.15
41	476.56	40.73	469.93	39.07	464.28	37.66	431.75	29.53
42	490.36	44.18	483.19	42.39	477.10	40.86	441.97	32.08
43	505.42	47.94	497.71	46.02	490.99	44.34	453.08	34.86
44	521.46	51.95	513.21	49.89	505.95	48.08	464.91	37.82
45	538.48	56.21	529.52	53.97	521.63	52.00	477.37	40.93
46	556.49	60.71	546.82	58.29	538.39	56.19	490.54	44.22
47	575.85	65.55	565.37	62.93	556.14	60.62	504.52	47.72
48	596.19	70.64	584.81	67.79	574.86	65.31	519.22	51.39
49	618.06	76.10	605.78	73.03	594.94	70.32	534.90	55.31
50	639.83	81.55	626.66	78.25	614.92	75.32	550.31	59.17
51	663.85	87.55	649.60	83.99	636.88	80.81	567.25	63.40
52	689.75	94.03	674.25	90.15	660.53	86.72	585.44	67.95
53	718.16	101.13	701.40	96.94	686.43	93.20	605.33	72.92
54	749.07	108.86	730.97	104.33	714.75	100.28	626.75	78.28
55	784.02	117.59	764.22	112.64	746.56	108.23	651.04	84.35
56	823.90	127.56	802.21	122.14	782.86	117.30	678.46	91.20
57	869.60	138.99	845.58	132.99	824.35	127.68	709.73	99.02
58	922.47	152.21	896.04	145.60	872.47	139.71	745.94	108.07
59	984.04	167.60	954.46	160.20	928.30	153.66	787.87	118.56
60	1055.28	185.41	1022.21	177.14	993.09	169.86	836.35	130.68
61	1137.36	205.93	1100.26	196.65	1067.55	188.48	892.27	144.66
62	1230.56	229.23	1188.80	218.79	1152.15	209.63	955.63	160.50
63	1335.94	255.58	1288.90	243.81	1247.68	233.51	1027.05	178.35
64	1452.17	284.63	1399.21	271.39	1352.97	259.83	1105.73	198.02
65	1582.47	317.21	1522.70	302.26	1470.81	289.29	1193.82	220.04
66	1733.02	354.84	1665.45	337.95	1606.84	323.30	1294.90	245.31
67	1899.88	396.56	1823.53	377.47	1757.39	360.94	1406.65	273.25
68	2086.54	443.22	2000.24	421.65	1925.77	403.03	1531.48	304.46
69	2290.77	494.28	2193.45	469.95	2109.66	449.00	1667.24	338.40
70	2513.36	549.93	2403.95	522.58	2309.76	499.03	1814.39	375.19
71	2737.93	606.07	2616.15	575.63	2511.39	549.44	1962.16	412.13
72	2978.90	666.31	2843.50	632.46	2727.27	603.41	2119.34	451.42
73	3236.99	730.84	3086.62	693.24	2957.75	661.03	2285.84	493.05
74	3511.74	799.52	3344.97	757.83	3202.40	722.19	2461.12	536.87
75	3802.26	872.15	3617.93	826.07	3460.48	786.71	2644.74	582.77
76	4098.61	946.24	3895.82	895.54	3723.05	852.35	2831.04	629.35
77	4406.97	1023.33	4184.55	967.73	3995.47	920.46	3022.36	677.18
78	4722.14	1102.12	4479.29	1041.41	4273.45	989.95	3217.54	725.97
79	5040.44	1181.70	4776.53	1115.72	4553.49	1059.96	3413.52	774.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	343.22	23.82	339.32	22.85	335.85	21.98	316.51	17.14
41	351.22	25.82	347.05	24.78	343.29	23.84	322.46	18.63
42	359.94	28.00	355.40	26.87	351.30	25.84	328.84	20.22
43	369.36	30.35	364.40	29.12	360.08	28.03	335.78	21.96
44	379.42	32.87	374.18	31.56	369.43	30.37	343.15	23.80
45	390.19	35.56	384.45	34.13	379.28	32.83	350.94	25.75
46	401.66	38.43	395.36	36.85	389.90	35.49	359.30	27.84
47	413.99	41.51	407.12	39.79	401.17	38.31	368.16	30.05
48	426.95	44.75	419.51	42.89	413.14	41.30	377.44	32.37
49	441.05	48.28	432.97	46.26	426.03	44.52	387.57	34.91
50	455.43	51.87	446.72	49.69	439.21	47.82	397.70	37.44
51	471.23	55.82	461.81	53.47	453.66	51.43	408.89	40.24
52	488.44	60.13	478.17	57.56	469.32	55.34	421.00	43.27
53	507.36	64.85	496.16	62.06	486.60	59.66	434.32	46.60
54	528.04	70.03	515.93	67.00	505.44	64.38	448.77	50.21
55	551.42	75.87	538.17	72.56	526.70	69.69	465.06	54.28
56	578.05	82.53	563.53	78.90	550.92	75.75	483.55	58.90
57	608.52	90.14	592.58	86.16	578.62	82.67	504.66	64.18
58	643.94	99.00	626.23	94.57	610.78	90.71	529.10	70.29
59	685.02	109.27	665.33	104.35	648.12	100.04	557.44	77.37
60	732.91	121.24	710.74	115.70	691.47	110.88	590.38	85.61
61	788.10	135.04	763.23	128.82	741.55	123.40	628.35	95.10
62	851.21	150.82	823.23	143.82	798.79	137.71	671.70	105.94
63	922.90	168.74	891.31	160.84	863.82	153.97	720.94	118.25
64	1002.74	188.70	967.18	179.81	936.29	172.09	775.70	131.94
7	1092.92	211.24	1052.75	201.20	1018.04	192.53	837.61	147.42
66	1198.05	237.53	1152.43	226.12	1113.11	216.29	909.09	165.29
67	1315.85	266.98	1264.14	254.05	1219.65	242.93	989.14	185.30
68	1448.25	300.08	1389.74	285.45	1339.37	272.86	1078.89	207.74
69	1594.47	336.63	1528.16	320.06	1471.21	305.82	1177.36	232.36
70	1754.57	376.66	1679.69	357.94	1615.44	341.87	1284.47	259.13
71	1917.14	417.30	1833.41	396.37	1761.65	378.43	1392.71	286.19
72	2092.19	461.06	1998.75	437.70	1918.70	417.69	1508.11	315.04
73	2280.41	508.12	2176.35	482.10	2087.16	459.80	1630.88	345.73
74	2481.45	558.38	2365.84	529.48	2266.67	504.68	1760.52	378.14
75	2694.90	611.74	2566.67	579.68	2456.73	552.20	1896.67	412.18
76	2913.65	666.43	2772.32	631.10	2651.05	600.78	2035.23	446.82
77	3141.40	723.36	2986.05	684.53	2852.87	651.23	2177.90	482.49
78	3374.25	781.58	3204.52	739.14	3058.94	702.75	2323.20	518.81
79	3609.37	840.36	3424.83	794.22	3266.64	754.68	2469.20	555.31
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.17	30.13	429.24	28.90	424.85	27.80	400.39	21.69
41	444.30	32.66	439.01	31.34	434.26	30.15	407.92	23.57
42	455.32	35.42	449.59	33.99	444.39	32.69	415.98	25.58
43	467.24	38.40	460.97	36.83	455.50	35.46	424.76	27.78
44	479.97	41.58	473.33	39.92	467.33	38.42	434.08	30.11
45	493.59	44.99	486.33	43.17	479.79	41.54	443.94	32.57
46	508.10	48.61	500.13	46.62	493.23	44.90	454.52	35.22
47	523.70	52.51	515.00	50.34	507.48	48.46	465.72	38.02
48	540.10	56.61	530.69	54.26	522.62	52.24	477.46	40.95
49	557.93	61.07	547.71	58.52	538.93	56.32	490.27	44.16
50	576.12	65.62	565.10	62.86	555.60	60.49	503.09	47.36
51	596.10	70.61	584.18	67.64	573.88	65.06	517.24	50.90
52	617.88	76.06	604.89	72.81	593.68	70.01	532.57	54.73
53	641.81	82.04	627.65	78.50	615.55	75.48	549.41	58.94
54	667.97	88.58	652.65	84.75	639.39	81.44	567.70	63.51
55	697.54	95.98	680.79	91.79	666.27	88.16	588.31	68.67
56	731.24	104.40	712.87	99.81	696.92	95.82	611.70	74.51
57	769.77	114.03	749.61	108.99	731.96	104.58	638.40	81.19
58	814.58	125.23	792.18	119.63	772.64	114.75	669.32	88.92
59	866.55	138.23	841.64	132.00	819.87	126.56	705.16	97.88
60	927.13	153.37	899.08	146.36	874.71	140.27	746.83	108.30
61	996.94	170.82	965.49	162.96	938.06	156.11	794.86	120.30
62	1076.79	190.79	1041.39	181.94	1010.47	174.21	849.71	134.02
63	1167.47	213.46	1127.51	203.47	1092.74	194.77	911.99	149.59
64	1268.47	238.71	1223.48	227.46	1184.41	217.69	981.26	166.90
7	1382.54	267.22	1331.73	254.52	1287.82	243.54	1059.58	186.48
66	1515.53	300.47	1457.82	286.04	1408.08	273.61	1150.00	209.09
67	1664.55	337.73	1599.14	321.37	1542.86	307.30	1251.26	234.40
68	1832.04	379.60	1758.02	361.09	1694.31	345.17	1364.80	262.79
69	2017.00	425.84	1933.12	404.87	1861.07	386.86	1489.36	293.93
70	2219.52	476.47	2124.80	452.79	2043.53	432.47	1624.86	327.80
71	2425.19	527.89	2319.26	501.40	2228.49	478.71	1761.78	362.03
72	2646.62	583.24	2528.42	553.69	2427.16	528.38	1907.76	398.53
73	2884.72	642.77	2753.08	609.86	2640.26	581.65	2063.06	437.35
74	3139.04	706.35	2992.79	669.79	2867.33	638.42	2227.05	478.35
75	3409.04	773.85	3246.84	733.30	3107.76	698.53	2399.29	521.41
76	3685.77	843.03	3506.99	798.34	3353.57	759.98	2574.57	565.23
77	3973.87	915.06	3777.35	865.93	3608.88	823.81	2755.05	610.35
78	4268.43	988.70	4053.72	935.02	3869.56	888.98	2938.85	656.30
79	4565.85	1063.05	4332.41	1004.69	4132.31	954.67	3123.54	702.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	432.55	46.15	423.55	43.90	415.97	42.01	379.06	32.78
41	442.61	48.67	433.19	46.31	425.18	44.31	386.36	34.61
42	453.38	51.36	443.46	48.88	435.10	46.79	394.15	36.55
43	464.85	54.23	454.44	51.62	445.58	49.41	402.51	38.64
44	477.18	57.31	466.13	54.55	456.78	52.21	411.44	40.87
45	490.21	60.57	478.60	57.66	468.75	55.20	420.86	43.23
46	504.24	64.07	491.91	60.99	481.50	58.39	430.99	45.76
47	519.26	67.83	506.29	64.59	495.24	61.83	441.83	48.47
48	535.41	71.87	521.67	68.43	509.98	65.51	453.52	51.39
49	552.91	76.24	538.38	72.61	525.99	69.51	466.20	54.56
50	571.96	81.01	556.52	77.14	543.41	73.87	479.87	57.98
51	592.72	86.19	576.28	82.09	562.33	78.60	494.75	61.70
52	615.46	91.88	597.96	87.51	583.08	83.79	511.11	65.79
53	640.32	98.10	621.55	93.40	605.75	89.45	528.96	70.26
54	667.67	104.93	647.62	99.92	630.69	95.69	548.51	75.14
55	698.06	112.53	676.52	107.15	658.39	102.61	570.19	80.56
56	732.20	121.07	708.97	115.26	689.49	110.39	594.56	86.66
57	770.67	130.68	745.59	124.41	724.55	119.15	622.05	93.53
58	814.87	141.73	787.60	134.91	764.79	129.21	653.57	101.41
59	865.45	154.38	835.70	146.94	810.83	140.72	689.56	110.40
60	923.40	168.86	890.81	160.72	863.61	153.92	730.71	120.69
61	989.49	185.39	953.65	176.43	923.82	168.97	777.75	132.45
62	1064.80	204.21	1025.20	194.31	992.33	186.10	831.31	145.84
63	1149.52	225.40	1105.81	214.47	1069.54	205.40	891.66	160.93
64	1244.80	249.22	1196.35	237.10	1156.32	227.10	959.46	177.88
65	1352.41	276.12	1298.71	262.69	1254.36	251.61	1036.18	197.06
66	1477.23	307.32	1417.37	292.36	1367.92	280.00	1124.51	219.14
67	1618.27	342.58	1551.40	325.86	1496.14	312.05	1224.12	244.04
68	1774.83	381.72	1700.09	363.04	1638.32	347.59	1334.20	271.57
69	1947.32	424.85	1863.80	403.97	1794.73	386.70	1454.70	301.69
70	2134.69	471.69	2041.47	448.38	1964.39	429.11	1584.55	334.15
71	2316.96	517.26	2214.25	491.58	2129.24	470.32	1710.22	365.57
72	2510.78	565.71	2397.79	537.46	2304.07	514.03	1842.34	398.60
73	2716.86	617.23	2592.60	586.17	2489.46	560.38	1981.25	433.33
74	2933.98	671.51	2797.68	637.44	2684.27	609.08	2126.12	469.55
75	3160.95	728.25	3012.19	691.06	2887.79	659.96	2275.31	506.84
76	3390.90	785.74	3228.32	745.10	3092.59	711.16	2424.57	544.16
77	3624.46	844.13	3448.14	800.05	3300.65	763.18	2575.39	581.86
78	3856.95	902.25	3666.75	854.70	3507.43	814.87	2724.51	619.14
79	4084.85	959.23	3880.69	908.19	3709.75	865.45	2870.01	655.52
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	547.17	58.38	535.79	55.54	526.21	53.14	479.52	41.47
41	559.90	61.56	547.98	58.58	537.85	56.05	488.75	43.78
42	573.52	64.97	560.97	61.83	550.40	59.19	498.60	46.24
43	588.04	68.60	574.86	65.31	563.66	62.50	509.18	48.88
44	603.63	72.50	589.65	69.00	577.82	66.04	520.47	51.71
45	620.12	76.62	605.42	72.94	592.97	69.83	532.39	54.69
46	637.86	81.05	622.27	77.16	609.10	73.86	545.20	57.89
47	656.86	85.80	640.46	81.70	626.48	78.21	558.91	61.32
48	677.29	90.91	659.91	86.57	645.12	82.87	573.70	65.01
49	699.43	96.45	681.06	91.85	665.37	87.93	589.74	69.02
50	723.53	102.47	704.00	97.59	687.42	93.44	607.04	73.35
51	749.79	109.04	729.00	103.84	711.34	99.43	625.85	78.05
52	778.55	116.23	756.42	110.69	737.60	105.99	646.55	83.23
53	810.01	124.09	786.26	118.15	766.28	113.16	669.14	88.87
54	844.60	132.74	819.24	126.40	797.82	121.04	693.87	95.06
55	883.04	142.35	855.80	135.54	832.86	129.80	721.29	101.91
56	926.24	153.15	896.84	145.80	872.20	139.64	752.12	109.62
57	974.90	165.31	943.17	157.38	916.56	150.73	786.89	118.31
58	1030.81	179.29	996.31	170.67	967.46	163.45	826.77	128.28
59	1094.80	195.29	1057.16	185.88	1025.71	178.02	872.29	139.66
60	1168.10	213.61	1126.88	203.31	1092.47	194.71	924.35	152.68
61	1251.71	234.52	1206.36	223.18	1168.64	213.75	983.86	167.55
62	1346.97	258.33	1296.87	245.81	1255.29	235.41	1051.60	184.49
63	1454.14	285.12	1398.85	271.30	1352.97	259.83	1127.95	203.58
64	1574.67	315.26	1513.38	299.93	1462.75	287.28	1213.71	225.02
65	1710.79	349.29	1642.87	332.31	1586.77	318.28	1310.76	249.28
66	1868.69	388.76	1792.97	369.83	1730.42	354.19	1422.51	277.22
67	2047.11	433.37	1962.52	412.22	1892.62	394.74	1548.51	308.72
68	2245.15	482.88	2150.61	459.24	2072.47	439.71	1687.76	343.53
69	2463.36	537.43	2357.71	511.02	2270.34	489.17	1840.19	381.64
70	2700.39	596.69	2582.46	567.20	2484.96	542.83	2004.45	422.70
71	2930.96	654.33	2801.02	621.84	2693.49	594.96	2163.43	462.45
72	3176.14	715.62	3033.21	679.89	2914.65	650.25	2330.55	504.23
73	3436.82	780.79	3279.64	741.50	3149.17	708.88	2506.29	548.16
74	3711.49	849.46	3539.07	806.36	3395.60	770.49	2689.54	593.97
75	3998.60	921.24	3810.42	874.19	3653.06	834.85	2878.27	641.16
76	4289.49	993.96	4083.83	942.55	3912.13	899.62	3067.08	688.36
77	4584.94	1067.82	4361.89	1012.06	4175.32	965.42	3257.87	736.06
78	4879.05	1141.35	4638.44	1081.20	4436.90	1030.81	3446.50	783.21
79	5167.33	1213.42	4909.07	1148.86	4692.83	1094.80	3630.56	829.23
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	587.90	84.99	573.31	81.34	560.56	78.15	490.28	60.59
41	607.59	89.91	592.22	86.07	578.83	82.72	504.66	64.18
42	628.49	95.14	612.27	91.08	598.10	87.54	519.82	67.97
43	650.74	100.70	633.59	96.41	618.65	92.68	535.98	72.01
44	674.33	106.60	656.19	102.06	640.39	98.11	552.98	76.26
45	698.98	112.76	679.85	107.98	663.13	103.80	570.76	80.70
46	725.12	119.29	704.86	114.23	687.15	109.80	589.46	85.38
47	752.68	126.18	731.21	120.82	712.44	116.12	609.15	90.30
48	781.72	133.44	759.05	127.78	739.07	122.78	629.77	95.46
49	812.82	141.22	788.73	135.20	767.48	129.89	651.73	100.95
50	844.27	149.08	818.70	142.69	796.17	137.06	673.69	106.44
51	878.49	157.64	851.36	150.85	827.41	144.87	697.56	112.41
52	915.47	166.88	886.56	159.66	861.13	153.30	723.35	118.85
53	955.84	176.98	925.10	169.29	897.97	162.51	751.26	125.83
54	999.98	188.01	967.11	179.79	938.06	172.53	781.58	133.41
55	1049.14	200.30	1013.86	191.48	982.76	183.71	815.37	141.86
56	1104.47	214.13	1066.57	204.66	1033.06	196.28	853.27	151.33
57	1166.95	229.75	1125.93	219.50	1089.87	210.48	895.91	161.99
58	1238.64	247.67	1194.01	236.52	1154.83	226.72	944.65	174.18
59	1320.39	268.11	1271.72	255.94	1229.00	245.27	1000.12	188.04
60	1413.54	291.40	1360.27	278.08	1313.52	266.39	1063.31	203.84
61	1519.02	317.77	1460.44	303.12	1409.22	290.32	1134.79	221.71
62	1637.18	347.31	1572.58	331.16	1516.19	317.06	1214.76	241.71
63	1767.95	380.00	1696.69	362.19	1634.56	346.66	1303.03	263.77
64	1910.84	415.72	1832.13	396.05	1763.77	378.96	1399.23	287.82
65	2068.74	455.20	1981.75	433.45	1906.38	414.61	1505.42	314.37
66	2248.39	500.11	2151.91	475.99	2068.46	455.13	1625.57	344.41
67	2445.68	549.44	2338.71	522.69	2246.27	499.58	1757.26	377.33
68	2662.52	603.65	2543.79	573.96	2441.50	548.39	1901.42	413.37
69	2897.07	662.28	2765.59	629.41	2652.46	601.13	2056.49	452.14
70	3149.90	725.49	3004.32	689.10	2879.22	657.82	2222.39	493.61
71	3391.75	785.95	3232.57	746.16	3095.85	711.98	2380.08	533.04
72	3647.83	849.97	3473.71	806.44	3324.59	769.16	2545.71	574.44
73	3917.81	917.47	3727.67	869.93	3564.95	829.25	2717.99	617.51
74	4201.10	988.29	3993.68	936.43	3816.43	892.12	2896.36	662.11
75	4494.73	1061.70	4268.89	1005.24	4076.35	957.10	3079.70	707.94
76	4788.36	1135.10	4544.10	1074.04	4336.19	1022.06	3262.04	753.53
77	5089.29	1210.34	4824.63	1144.17	4600.14	1088.05	3445.66	799.43
78	5389.22	1285.32	5105.16	1214.30	4864.02	1154.02	3628.42	845.12
79	5685.12	1359.30	5380.01	1283.02	5122.58	1218.66	3807.44	889.87
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	743.69	107.51	725.23	102.90	709.10	98.87	620.21	76.64
41	768.61	113.74	749.16	108.88	732.22	104.65	638.40	81.19
42	795.04	120.35	774.52	115.22	756.60	110.74	657.58	85.98
43	823.18	127.38	801.50	121.96	782.59	117.24	678.01	91.09
44	853.02	134.84	830.08	129.11	810.10	124.11	699.52	96.47
45	884.21	142.64	860.01	136.59	838.86	131.30	722.01	102.09
46	917.27	150.91	891.65	144.50	869.24	138.90	745.67	108.01
47	952.13	159.62	924.98	152.83	901.23	146.90	770.58	114.23
48	988.88	168.81	960.20	161.64	934.93	155.32	796.66	120.75
49	1028.21	178.64	997.75	171.03	970.86	164.30	824.44	127.70
50	1068.00	188.59	1035.65	180.50	1007.16	173.38	852.22	134.64
51	1111.29	199.41	1076.96	190.83	1046.68	183.26	882.42	142.19
52	1158.06	211.10	1121.50	201.96	1089.33	193.92	915.03	150.35
53	1209.14	223.87	1170.25	214.15	1135.93	205.57	950.34	159.17
54	1264.97	237.83	1223.39	227.44	1186.65	218.25	988.70	168.76
55	1327.16	253.38	1282.54	242.22	1243.20	232.39	1031.44	179.45
56	1397.15	270.88	1349.21	258.89	1306.82	248.29	1079.38	191.43
57	1476.19	290.64	1424.30	277.66	1378.69	266.26	1133.33	204.92
58	1566.88	313.31	1510.42	299.19	1460.86	286.81	1194.98	220.33
59	1670.29	339.16	1608.73	323.77	1554.69	310.26	1265.15	237.88
60	1788.13	368.62	1720.74	351.77	1661.60	336.99	1345.09	257.86
61	1921.56	401.98	1847.45	383.45	1782.66	367.25	1435.50	280.47
62	2071.04	439.35	1989.31	418.92	1917.98	401.08	1536.68	305.76
63	2236.46	480.70	2146.31	458.17	2067.72	438.52	1648.33	333.67
64	2417.21	525.89	2317.65	501.00	2231.17	479.38	1770.03	364.10
65	2616.96	575.83	2506.91	548.32	2411.56	524.48	1904.36	397.68
66	2844.21	632.64	2722.16	602.13	2616.60	575.74	2056.34	435.67
67	3093.79	695.04	2958.47	661.21	2841.53	631.97	2222.93	477.32
68	3368.09	763.61	3217.90	726.06	3088.50	693.71	2405.29	522.91
69	3664.80	837.79	3498.48	796.21	3355.36	760.43	2601.45	571.95
70	3984.62	917.75	3800.47	871.71	3642.21	832.14	2811.33	624.42
71	4290.56	994.23	4089.20	943.89	3916.25	900.65	3010.80	674.29
72	4614.51	1075.22	4394.24	1020.15	4205.61	972.99	3220.32	726.67
73	4956.02	1160.60	4715.50	1100.47	4509.66	1049.01	3438.26	781.15
74	5314.39	1250.19	5052.00	1184.59	4827.79	1128.54	3663.90	837.56
75	5685.83	1343.05	5400.14	1271.63	5156.58	1210.73	3895.82	895.54
76	6057.27	1435.91	5748.29	1358.66	5485.28	1292.91	4126.48	953.21
77	6437.95	1531.08	6103.16	1447.38	5819.17	1376.38	4358.76	1011.28
78	6817.37	1625.93	6458.02	1536.09	6152.98	1459.83	4589.96	1069.08
79	7191.68	1719.51	6805.72	1623.02	6480.07	1541.61	4816.41	1125.69
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	527.55	69.90	515.43	66.87	504.74	64.20	446.86	49.73
41	543.63	73.92	530.80	70.72	519.54	67.90	458.48	52.63
42	560.63	78.17	547.10	74.79	535.20	71.81	470.80	55.72
43	578.76	82.71	564.45	79.13	551.91	75.99	483.91	58.99
44	597.96	87.51	582.87	83.73	569.62	80.42	497.79	62.46
45	618.22	92.57	602.21	88.57	588.18	85.06	512.31	66.09
46	639.69	97.94	622.68	93.69	607.88	89.98	527.62	69.92
47	662.50	103.64	644.43	99.12	628.78	95.21	543.84	73.97
48	686.58	109.66	667.38	104.86	650.88	100.73	560.98	78.26
49	712.37	116.11	691.97	111.01	674.54	106.65	579.26	82.83
50	739.14	122.80	717.54	117.40	698.84	112.72	598.03	87.52
51	768.26	130.08	745.24	124.32	725.33	119.35	618.36	92.61
52	799.78	137.96	775.27	131.83	754.09	126.54	640.39	98.11
53	834.28	146.59	808.14	140.05	785.54	134.40	664.48	104.13
54	872.04	156.03	844.06	149.03	819.83	142.97	690.69	110.69
55	914.05	166.53	884.01	159.02	858.01	152.52	719.81	117.97
56	961.37	178.36	929.07	170.28	901.01	163.27	752.46	126.13
57	1014.78	191.71	979.86	182.98	949.54	175.40	789.30	135.34
58	1076.06	207.03	1038.16	197.56	1005.08	189.28	831.52	145.89
59	1146.12	224.55	1104.75	214.20	1068.62	205.17	879.62	157.92
60	1226.24	244.58	1180.76	233.21	1141.23	223.32	934.52	171.65
61	1317.13	267.30	1267.04	254.78	1223.62	243.92	996.79	187.21
62	1419.49	292.89	1364.31	279.09	1316.42	267.12	1066.85	204.73
63	1533.47	321.38	1472.48	306.14	1419.63	292.92	1144.85	224.23
64	1659.07	352.78	1591.70	335.94	1533.47	321.38	1230.56	245.66
65	1798.91	387.74	1724.39	369.11	1660.06	353.03	1325.98	269.51
66	1959.22	427.82	1876.41	407.12	1805.00	389.27	1434.72	296.70
67	2137.03	472.27	2044.94	449.25	1965.53	429.40	1555.01	326.77
68	2333.19	521.31	2230.75	495.70	2142.56	473.65	1687.13	359.80
69	2547.05	574.78	2433.07	546.28	2335.17	521.81	1830.29	395.59
70	2778.34	632.60	2651.82	600.97	2543.16	573.80	1983.95	434.00
71	3001.56	688.41	2862.64	653.68	2743.42	623.87	2130.87	470.73
72	3237.88	747.49	3085.65	709.43	2954.95	676.75	2285.37	509.36
73	3488.37	810.11	3321.62	768.42	3178.59	732.66	2447.31	549.84
74	3751.54	875.90	3569.20	830.32	3413.28	791.34	2615.06	591.78
75	4026.40	944.62	3827.49	894.89	3656.76	852.21	2787.91	634.99
76	4302.25	1013.58	4085.70	959.44	3901.09	913.29	2960.83	678.22
77	4584.13	1084.05	4350.50	1025.64	4149.95	975.50	3134.32	721.59
78	4866.07	1154.53	4614.09	1091.54	4398.81	1037.72	3307.87	764.98
79	5143.41	1223.87	4873.58	1156.41	4642.36	1098.60	3477.04	807.27
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	667.35	88.43	652.02	84.59	638.49	81.21	565.28	62.91
41	687.69	93.51	671.47	89.46	657.22	85.89	579.97	66.58
42	709.19	98.89	692.08	94.61	677.02	90.84	595.57	70.48
43	732.13	104.62	714.03	100.10	698.17	96.13	612.14	74.62
44	756.42	110.69	737.33	105.92	720.57	101.73	629.71	79.02
45	782.05	117.10	761.80	112.04	744.05	107.60	648.08	83.61
46	809.20	123.89	787.69	118.51	768.97	113.83	667.43	88.45
47	838.06	131.10	815.21	125.39	795.40	120.44	687.96	93.58
48	868.53	138.72	844.24	132.65	823.36	127.43	709.64	99.00
49	901.14	146.88	875.34	140.42	853.29	134.91	732.76	104.78
50	935.02	155.34	907.69	148.51	884.03	142.60	756.51	110.72
51	971.85	164.55	942.72	157.27	917.54	150.97	782.23	117.15
52	1011.73	174.52	980.72	166.77	953.93	160.07	810.10	124.11
53	1055.37	185.43	1022.30	177.16	993.71	170.02	840.57	131.73
54	1103.13	197.37	1067.73	188.52	1037.09	180.86	873.72	140.02
55	1156.27	210.66	1118.28	201.16	1085.39	192.94	910.55	149.23
56	1216.13	225.62	1175.27	215.41	1139.78	206.53	951.87	159.56
57	1283.70	242.51	1239.52	231.47	1201.17	221.88	998.46	171.20
58	1361.22	261.89	1313.27	249.91	1271.42	239.44	1051.87	184.56
59	1449.84	284.05	1397.51	270.97	1351.81	259.54	1112.72	199.77
60	1551.19	309.39	1493.66	295.00	1443.66	282.50	1182.17	217.13
61	1666.17	338.13	1602.81	322.29	1547.88	308.56	1260.94	236.82
62	1795.66	370.50	1725.85	353.05	1665.27	337.91	1349.57	258.98
63	1939.84	406.55	1862.69	387.26	1795.84	370.55	1448.23	283.65
64	2098.73	446.27	2013.51	424.97	1939.84	406.55	1556.66	310.75
65	2275.62	490.49	2181.35	466.93	2099.98	446.58	1677.37	340.93
66	2478.42	541.19	2373.66	515.00	2283.33	492.42	1814.92	375.32
67	2703.34	597.42	2586.85	568.30	2486.39	543.19	1967.09	413.36
68	2951.48	659.46	2821.90	627.06	2710.33	599.17	2134.21	455.14
69	3222.02	727.09	3077.83	691.05	2953.99	660.09	2315.32	500.42
70	3514.61	800.24	3354.56	760.23	3217.09	725.86	2509.69	549.01
71	3796.98	870.83	3621.25	826.90	3470.43	789.20	2695.55	595.48
72	4095.92	945.57	3903.35	897.43	3738.01	856.09	2890.99	644.34
73	4412.79	1024.79	4201.85	972.05	4020.92	926.82	3095.85	695.55
74	4745.70	1108.01	4515.04	1050.35	4317.80	1001.04	3308.05	748.60
75	5093.40	1194.94	4841.77	1132.03	4625.80	1078.04	3526.70	803.26
76	5442.35	1282.18	5168.41	1213.69	4934.88	1155.31	3745.45	857.95
77	5798.92	1371.32	5503.38	1297.43	5249.69	1234.01	3964.91	912.82
78	6155.58	1460.48	5836.83	1380.80	5564.49	1312.71	4184.46	967.70
79	6506.41	1548.19	6165.08	1462.86	5872.58	1389.73	4398.46	1021.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	677.94	107.50	657.32	102.35	639.97	98.01	554.32	76.60
41	685.73	109.45	664.69	104.19	647.05	99.78	559.99	78.01
42	694.23	111.57	672.77	106.21	654.77	101.71	566.08	79.54
43	703.44	113.88	681.55	108.40	663.20	103.82	572.74	81.20
44	713.50	116.39	691.19	110.81	672.41	106.12	580.04	83.02
45	724.34	119.10	701.60	113.41	682.33	108.60	587.90	84.99
46	736.31	122.09	712.93	116.25	693.24	111.33	596.54	87.15
47	749.27	125.33	725.33	119.35	705.07	114.28	605.89	89.49
48	763.51	128.89	738.93	122.75	718.11	117.54	616.17	92.06
49	779.31	132.84	753.95	126.50	732.49	121.14	627.50	94.89
50	796.67	137.18	770.46	130.63	748.35	125.10	639.97	98.01
51	815.94	142.00	788.80	135.22	765.85	129.48	653.71	101.44
52	837.26	147.33	809.13	140.30	785.33	134.35	669.01	105.27
53	860.78	153.21	831.52	145.89	806.73	139.70	685.87	109.48
54	886.99	159.76	856.38	152.11	830.60	145.66	704.57	114.16
55	916.39	167.11	884.30	159.09	857.38	152.36	725.47	119.38
56	949.75	175.45	916.03	167.02	887.77	159.96	749.27	125.33
57	987.72	184.95	952.16	176.06	922.41	168.62	776.26	132.08
58	1031.78	195.96	994.10	186.54	962.50	178.64	807.58	139.91
59	1082.51	208.64	1042.34	198.60	1008.69	190.19	843.63	148.92
60	1140.95	223.25	1097.81	212.47	1061.82	203.47	885.07	159.28
61	1207.82	239.97	1161.35	228.35	1122.67	218.68	932.47	171.13
62	1284.19	259.06	1233.89	246.49	1192.17	236.06	986.66	184.68
63	1369.90	280.49	1315.43	266.87	1270.23	255.57	1047.58	199.91
64	1466.39	304.61	1407.17	289.81	1358.07	277.53	1116.08	217.04
65	1575.48	331.89	1510.88	315.73	1457.32	302.35	1193.58	236.41
66	1702.78	363.71	1631.80	345.96	1573.07	331.28	1283.41	258.87
67	1846.59	399.66	1768.45	380.13	1703.70	363.94	1384.71	284.19
68	2005.55	439.40	1919.41	417.87	1848.00	400.02	1496.07	312.03
69	2180.46	483.13	2085.32	459.34	2006.47	439.63	1617.84	342.48
70	2370.16	530.56	2265.18	504.31	2178.12	482.54	1748.97	375.26
71	2548.96	575.26	2434.56	546.65	2339.63	522.92	1871.73	405.95
72	2739.10	622.79	2614.42	591.62	2510.92	565.75	2000.80	438.22
73	2940.50	673.14	2804.77	639.21	2691.99	611.01	2136.32	472.10
74	3152.17	726.06	3004.61	689.17	2882.13	658.55	2276.59	507.16
75	3373.26	781.33	3212.95	741.25	3079.20	707.82	2420.96	543.25
76	3594.92	836.74	3421.29	793.34	3276.92	757.24	2564.55	579.15
77	3819.98	893.01	3633.31	846.34	3477.11	807.29	2708.85	615.23
78	4043.05	948.78	3842.86	898.73	3675.25	856.83	2851.17	650.81
79	4260.81	1003.22	4047.23	949.82	3868.29	905.09	2989.52	685.39
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	857.59	135.99	831.52	129.47	809.56	123.98	701.22	96.89
41	867.45	138.45	840.84	131.80	818.52	126.22	708.39	98.69
42	878.20	141.14	851.05	134.35	828.29	128.66	716.09	100.61
43	889.85	144.05	862.16	137.13	838.95	131.33	724.52	102.72
44	902.58	147.23	874.35	140.18	850.60	134.24	733.75	105.03
45	916.29	150.66	887.52	143.47	863.15	137.38	743.69	107.51
46	931.43	154.45	901.86	147.05	876.95	140.83	754.63	110.25
47	947.83	158.55	917.54	150.97	891.91	144.57	766.46	113.20
48	965.84	163.05	934.75	155.28	908.40	148.69	779.45	116.45
49	985.83	168.05	953.75	160.03	926.59	153.24	793.79	120.04
50	1007.78	173.53	974.63	165.25	946.67	158.26	809.56	123.98
51	1032.16	179.63	997.84	171.05	968.80	163.79	826.95	128.33
52	1059.13	186.37	1023.56	177.48	993.45	169.95	846.30	133.16
53	1088.88	193.81	1051.87	184.56	1020.51	176.72	867.63	138.50
54	1122.04	202.10	1083.33	192.42	1050.71	184.27	891.29	144.41
55	1159.23	211.40	1118.63	201.25	1084.58	192.73	917.72	151.02
56	1201.44	221.95	1158.78	211.28	1123.03	202.35	947.83	158.55
57	1249.47	233.96	1204.48	222.71	1166.85	213.30	981.97	167.08
58	1305.21	247.89	1257.53	235.97	1217.57	225.98	1021.58	176.98
59	1369.37	263.93	1318.56	251.23	1275.99	240.59	1067.20	188.39
60	1443.30	282.41	1388.73	268.77	1343.20	257.39	1119.62	201.49
61	1527.89	303.56	1469.11	288.87	1420.18	276.63	1179.57	216.48
62	1624.50	327.71	1560.87	311.81	1508.09	298.61	1248.12	233.62
63	1732.93	354.82	1664.02	337.59	1606.84	323.30	1325.19	252.89
64	1854.98	385.33	1780.06	366.61	1717.96	351.08	1411.85	274.55
65	1992.98	419.84	1911.26	399.40	1843.51	382.47	1509.88	299.06
66	2154.02	460.09	2064.23	437.65	1989.94	419.07	1623.51	327.47
67	2335.93	505.57	2237.09	480.86	2155.18	460.38	1751.66	359.50
68	2537.02	555.84	2428.05	528.60	2337.72	506.02	1892.53	394.72
69	2758.28	611.16	2637.93	581.07	2538.19	556.14	2046.57	433.23
70	2998.26	671.15	2865.45	637.95	2755.32	610.42	2212.45	474.70
71	3224.44	727.70	3079.72	691.52	2959.64	661.50	2367.74	513.53
72	3464.96	787.83	3307.24	748.40	3176.32	715.67	2531.02	554.34
73	3719.73	851.52	3548.03	808.60	3405.37	772.93	2702.45	597.20
74	3987.49	918.46	3800.83	871.80	3645.89	833.06	2879.88	641.56
75	4267.17	988.38	4064.38	937.68	3895.19	895.39	3062.51	687.22
76	4547.57	1058.48	4327.93	1003.57	4145.30	957.91	3244.16	732.63
77	4832.27	1129.66	4596.14	1070.62	4398.54	1021.23	3426.70	778.26
78	5114.46	1200.20	4861.21	1136.89	4649.19	1083.89	3606.73	823.27
79	5389.93	1269.07	5119.75	1201.53	4893.39	1144.94	3781.74	867.02
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	959.17	177.81	927.44	169.87	899.88	162.99	749.98	125.51
41	974.97	181.76	942.60	173.66	914.47	166.63	761.46	128.38
42	991.97	186.01	958.89	177.74	930.20	170.57	773.79	131.46
43	1010.39	190.61	976.53	182.15	947.20	174.82	787.17	134.81
44	1030.16	195.55	995.44	186.88	965.34	179.35	801.41	138.37
45	1051.05	200.78	1015.49	191.89	984.61	184.17	816.43	142.12
46	1073.51	206.39	1037.03	197.27	1005.22	189.32	832.44	146.13
47	1097.59	212.41	1060.05	203.03	1027.25	194.83	849.58	150.41
48	1123.24	218.82	1084.56	209.16	1050.77	200.71	867.65	154.93
49	1151.08	225.78	1111.13	215.80	1076.20	207.07	887.20	159.82
50	1179.42	232.87	1138.12	222.54	1101.99	213.51	906.89	164.74
51	1210.87	240.73	1168.15	230.05	1130.68	220.68	928.71	170.19
52	1245.23	249.32	1200.81	238.22	1161.92	228.49	952.44	176.13
53	1283.12	258.80	1236.94	247.25	1196.35	237.10	978.44	182.63
54	1324.78	269.21	1276.54	257.15	1234.25	246.58	1007.06	189.78
55	1371.89	280.99	1321.24	268.32	1276.96	257.26	1039.08	197.79
56	1425.44	294.38	1372.24	281.08	1325.56	269.40	1075.56	206.91
57	1486.51	309.64	1430.19	295.56	1380.88	283.24	1116.93	217.25
58	1557.28	327.33	1497.42	312.37	1444.99	299.26	1164.82	229.22
59	1638.53	347.65	1574.56	331.66	1518.67	317.68	1219.72	242.95
60	1731.54	370.90	1662.90	353.74	1602.90	338.74	1282.49	258.64
61	1837.24	397.32	1763.21	378.82	1698.67	362.68	1353.82	276.47
62	1955.96	427.01	1875.77	406.96	1805.99	389.51	1433.80	296.47
63	2087.23	459.82	2000.24	438.07	1924.72	419.20	1522.00	318.51
64	2230.68	495.69	2136.18	472.06	2054.29	451.59	1618.27	342.58
65	2389.43	535.37	2286.50	509.64	2197.53	487.40	1724.60	369.16
66	2571.35	580.85	2458.71	552.69	2361.45	528.38	1845.81	399.47
67	2771.33	630.85	2647.93	600.00	2541.53	573.40	1978.70	432.69
68	2990.37	685.61	2855.06	651.78	2738.53	622.65	2123.78	468.96
69	3227.12	744.79	3078.71	707.69	2951.12	675.80	2279.63	507.92
70	3482.00	808.51	3319.28	767.83	3179.51	732.89	2446.18	549.56
71	3718.39	867.61	3542.14	823.55	3390.90	785.74	2599.54	587.90
72	3968.03	930.02	3777.05	882.28	3613.55	841.40	2760.00	628.01
73	4231.41	995.87	4024.49	944.14	3847.60	899.92	2926.68	669.69
74	4505.71	1064.44	4281.78	1008.46	4090.73	960.70	3098.75	712.70
75	4790.06	1135.53	4548.07	1075.03	4341.93	1023.50	3275.15	756.80
76	5072.99	1206.26	4812.59	1141.16	4591.21	1085.82	3449.41	800.37
77	5361.10	1278.29	5081.35	1208.35	4844.11	1149.04	3623.68	843.93
78	5648.00	1350.02	5348.63	1275.17	5095.38	1211.86	3798.02	887.52
79	5929.95	1420.50	5610.74	1340.70	5341.62	1273.42	3966.97	929.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1213.35	224.93	1173.21	214.89	1138.35	206.18	948.73	158.77
41	1233.34	229.92	1192.39	219.69	1156.81	210.79	963.25	162.40
42	1254.85	235.30	1213.00	224.84	1176.70	215.76	978.84	166.30
43	1278.14	241.13	1235.31	230.42	1198.21	221.14	995.78	170.53
44	1303.15	247.38	1259.24	236.40	1221.15	226.88	1013.79	175.04
45	1329.58	253.98	1284.60	242.74	1245.53	232.97	1032.79	179.79
46	1357.99	261.09	1311.84	249.55	1271.60	239.49	1053.04	184.85
47	1388.46	268.70	1340.96	256.83	1299.47	246.46	1074.72	190.27
48	1420.90	276.81	1371.97	264.58	1329.22	253.89	1097.58	195.98
49	1456.12	285.62	1405.57	272.98	1361.39	261.94	1122.31	202.17
50	1491.96	294.58	1439.72	281.52	1394.01	270.09	1147.22	208.39
51	1531.75	304.53	1477.71	291.02	1430.31	279.17	1174.82	215.29
52	1575.21	315.39	1519.02	301.34	1469.83	289.05	1204.84	222.80
53	1623.15	327.38	1564.73	312.77	1513.38	299.93	1237.73	231.02
54	1675.85	340.55	1614.82	325.29	1561.32	311.92	1273.93	240.07
55	1735.44	355.45	1671.36	339.43	1615.36	325.43	1314.44	250.20
56	1803.18	372.39	1735.89	355.56	1676.83	340.80	1360.59	261.74
57	1880.43	391.70	1809.19	373.89	1746.82	358.29	1412.92	274.82
58	1969.95	414.08	1894.23	395.15	1827.92	378.57	1473.50	289.96
59	2072.74	439.77	1991.82	419.54	1921.11	401.87	1542.95	307.33
60	2190.40	469.19	2103.57	447.48	2027.66	428.51	1622.35	327.18
61	2324.10	502.61	2230.46	479.20	2148.82	458.79	1712.59	349.74
62	2474.29	540.16	2372.85	514.80	2284.58	492.73	1813.76	375.03
63	2640.35	581.68	2530.30	554.16	2434.77	530.28	1925.33	402.92
64	2821.81	627.04	2702.27	597.16	2598.68	571.26	2047.11	433.37
65	3022.63	677.25	2892.43	644.70	2779.87	616.56	2181.62	466.99
66	3252.76	734.78	3110.27	699.16	2987.24	668.40	2334.95	505.33
67	3505.73	798.02	3349.63	759.00	3215.03	725.35	2503.06	547.35
68	3782.82	867.29	3611.66	824.50	3464.24	787.65	2686.59	593.24
69	4082.30	942.16	3894.56	895.23	3733.17	854.88	2883.73	642.52
70	4404.73	1022.77	4198.89	971.31	4022.08	927.11	3094.41	695.19
71	4703.77	1097.53	4480.81	1041.79	4289.49	993.96	3288.42	743.69
72	5019.56	1176.48	4777.96	1116.08	4571.14	1064.37	3491.40	794.44
73	5352.74	1259.77	5090.98	1194.33	4867.22	1138.39	3702.25	847.15
74	5699.72	1346.52	5416.45	1275.70	5174.77	1215.28	3919.92	901.57
75	6059.42	1436.45	5753.31	1359.92	5492.54	1294.72	4143.06	957.35
76	6417.34	1525.92	6087.92	1443.57	5807.88	1373.56	4363.51	1012.47
77	6781.79	1617.04	6427.91	1528.57	6127.80	1453.54	4583.95	1067.58
78	7144.72	1707.77	6766.02	1613.09	6445.66	1533.00	4804.49	1122.71
79	7501.38	1796.93	7097.59	1695.99	6757.15	1610.88	5018.22	1176.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	849.80	150.46	822.74	143.70	799.15	137.80	673.48	106.38
41	862.55	153.65	834.99	146.76	810.91	140.74	682.69	108.69
42	876.29	157.09	848.17	150.06	823.59	143.91	692.67	111.18
43	891.24	160.82	862.41	153.62	837.33	147.35	703.44	113.88
44	907.25	164.83	877.78	157.46	852.13	151.05	714.99	116.76
45	924.46	169.13	894.14	161.55	867.86	154.98	727.24	119.83
46	942.88	173.74	911.78	165.96	884.79	159.21	740.35	123.10
47	962.79	178.71	930.70	170.69	903.00	163.76	754.45	126.63
48	984.11	184.04	951.03	175.77	922.48	168.63	769.46	130.38
49	1007.34	189.85	973.20	181.31	943.66	173.93	785.83	134.47
50	1031.50	195.89	996.22	187.07	965.69	179.44	802.69	138.69
51	1058.42	202.62	1021.80	193.46	990.13	185.55	821.39	143.36
52	1087.89	209.99	1049.85	200.48	1016.91	192.24	841.86	148.48
53	1120.19	218.06	1080.74	208.20	1046.38	199.61	864.39	154.11
54	1156.18	227.06	1114.81	216.72	1078.96	207.76	889.11	160.29
55	1196.56	237.15	1153.28	226.33	1115.66	216.93	916.95	167.25
56	1242.60	248.67	1196.98	237.26	1157.38	227.36	948.55	175.15
57	1295.03	261.77	1246.78	249.71	1204.92	239.24	984.53	184.15
58	1355.81	276.97	1304.52	264.14	1259.96	253.01	1026.19	194.56
59	1425.73	294.45	1370.97	280.76	1323.29	268.84	1074.01	206.52
60	1505.99	314.51	1447.12	299.79	1395.97	287.01	1128.76	220.21
61	1597.44	337.38	1533.90	321.49	1478.79	307.71	1191.25	235.83
62	1700.73	363.20	1631.94	346.00	1572.29	331.09	1261.66	253.43
63	1815.56	391.90	1740.82	373.22	1676.22	357.07	1339.87	272.98
64	1942.22	423.57	1860.97	403.26	1790.76	385.71	1425.94	294.50
65	2083.33	458.85	1994.85	436.73	1918.42	417.62	1521.86	318.48
66	2246.19	499.56	2149.21	475.32	2065.48	454.39	1631.87	345.98
67	2426.91	544.74	2320.36	518.11	2228.56	495.15	1753.64	376.43
68	2625.61	594.42	2508.52	565.14	2407.71	539.94	1887.04	409.77
69	2841.96	648.50	2713.10	616.29	2602.31	588.59	2031.20	445.81
70	3075.66	706.93	2933.98	671.51	2812.21	641.07	2185.84	484.47
71	3294.06	761.53	3140.05	723.03	3007.94	690.00	2329.15	520.30
72	3525.42	819.37	3358.24	777.58	3214.72	741.69	2479.68	557.94
73	3769.82	880.47	3588.26	835.08	3432.55	796.15	2636.45	597.13
74	4026.47	944.63	3829.61	895.42	3660.66	853.18	2798.75	637.70
75	4292.62	1011.17	4079.46	957.88	3896.55	912.15	2965.50	679.39
76	4558.84	1077.72	4329.32	1020.34	4132.45	971.13	3130.84	720.73
77	4829.87	1145.48	4582.71	1083.69	4370.69	1030.69	3296.96	762.26
78	5099.84	1212.98	4835.26	1146.83	4608.99	1090.26	3461.67	803.43
79	5364.93	1279.25	5082.84	1208.73	4840.99	1148.26	3622.40	843.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1074.99	190.34	1040.76	181.78	1010.92	174.32	851.95	134.58
41	1091.12	194.37	1056.26	185.65	1025.80	178.04	863.60	137.49
42	1108.51	198.72	1072.93	189.82	1041.84	182.05	876.23	140.65
43	1127.42	203.44	1090.94	194.32	1059.22	186.39	889.85	144.05
44	1147.67	208.51	1110.39	199.19	1077.95	191.08	904.46	147.70
45	1169.44	213.95	1131.09	204.36	1097.84	196.05	919.96	151.58
46	1192.74	219.77	1153.40	209.94	1119.26	201.40	936.54	155.72
47	1217.92	226.07	1177.33	215.92	1142.29	207.16	954.37	160.18
48	1244.90	232.81	1203.05	222.35	1166.94	213.32	973.37	164.93
49	1274.29	240.16	1231.10	229.36	1193.73	220.02	994.07	170.11
50	1304.85	247.80	1260.22	236.64	1221.60	226.99	1015.40	175.44
51	1338.90	256.31	1292.57	244.73	1252.52	234.72	1039.06	181.35
52	1376.18	265.63	1328.06	253.60	1286.39	243.19	1064.96	187.83
53	1417.04	275.85	1367.13	263.37	1323.67	252.51	1093.45	194.95
54	1462.57	287.23	1410.23	274.15	1364.89	262.81	1124.73	202.77
55	1513.65	300.00	1458.89	286.31	1411.31	274.42	1159.95	211.58
56	1571.89	314.56	1514.18	300.14	1464.09	287.61	1199.91	221.57
57	1638.21	331.14	1577.18	315.88	1524.22	302.64	1245.44	232.95
58	1715.10	350.36	1650.22	334.14	1593.85	320.05	1298.13	246.12
59	1803.54	372.47	1734.27	355.16	1673.96	340.08	1358.62	261.24
60	1905.07	397.86	1830.61	379.24	1765.91	363.07	1427.89	278.56
61	2020.76	426.78	1940.38	406.68	1870.66	389.25	1506.93	298.32
62	2151.42	459.44	2064.41	437.69	1988.95	418.83	1596.00	320.59
63	2296.68	495.76	2202.14	472.12	2120.41	451.69	1694.93	345.32
64	2456.91	535.82	2354.12	510.12	2265.32	487.92	1803.81	372.54
65	2635.42	580.44	2523.49	552.46	2426.80	528.29	1925.15	402.88
66	2841.44	631.95	2718.76	601.28	2612.83	574.80	2064.32	437.67
67	3070.04	689.10	2935.26	655.40	2819.12	626.37	2218.36	476.18
68	3321.40	751.94	3173.27	714.91	3045.75	683.03	2387.10	518.36
69	3595.08	820.36	3432.07	779.61	3291.92	744.57	2569.46	563.95
70	3890.71	894.27	3711.49	849.46	3557.44	810.95	2765.09	612.86
71	4166.99	963.34	3972.17	914.63	3805.04	872.85	2946.37	658.18
72	4459.66	1036.50	4248.17	983.63	4066.62	938.24	3136.80	705.79
73	4768.82	1113.80	4539.15	1056.38	4342.18	1007.13	3335.11	755.37
74	5093.49	1194.96	4844.46	1132.70	4630.73	1079.27	3540.41	806.69
75	5430.17	1279.13	5160.52	1211.72	4929.14	1153.87	3751.36	859.43
76	5766.93	1363.32	5476.58	1290.74	5227.55	1228.48	3960.52	911.72
77	6109.79	1449.04	5797.13	1370.87	5528.92	1303.82	4170.66	964.25
78	6451.30	1534.41	6116.60	1450.74	5830.37	1379.18	4379.01	1016.34
79	6786.63	1618.25	6429.79	1529.04	6123.86	1452.55	4582.34	1067.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	317.86	17.48	314.67	16.68	311.91	15.99	298.38	12.61
41	323.53	18.90	320.06	18.03	317.15	17.30	302.56	13.65
42	329.69	20.44	325.93	19.50	322.82	18.72	307.09	14.79
43	336.35	22.10	332.31	21.09	328.91	20.24	312.05	16.03
44	343.57	23.91	339.25	22.83	335.57	21.91	317.36	17.36
45	351.22	25.82	346.62	24.67	342.65	23.68	323.03	18.77
46	359.58	27.91	354.55	26.65	350.30	25.59	329.19	20.31
47	368.58	30.16	363.20	28.81	358.59	27.66	335.78	21.96
48	378.21	32.57	372.41	31.12	367.45	29.88	342.94	23.75
49	388.77	35.21	382.54	33.65	377.15	32.30	350.66	25.68
50	400.32	38.09	393.52	36.39	387.78	34.96	359.09	27.79
51	412.93	41.25	405.56	39.40	399.33	37.85	368.23	30.07
52	426.81	44.72	418.81	42.72	412.01	41.02	378.29	32.59
53	442.04	48.53	433.33	46.35	425.96	44.51	389.34	35.35
54	458.90	52.74	449.41	50.37	441.40	48.37	401.45	38.38
55	477.60	57.42	467.33	54.85	458.55	52.65	414.91	41.74
56	498.86	62.73	487.52	59.90	477.96	57.50	430.14	45.55
57	523.08	68.79	510.61	65.67	499.99	63.01	447.43	49.87
58	550.99	75.76	537.18	72.31	525.49	69.39	467.33	54.85
59	583.44	83.87	568.07	80.03	555.10	76.79	490.35	60.60
60	621.20	93.31	603.98	89.01	589.53	85.40	517.20	67.32
61	665.05	104.28	645.71	99.44	629.41	95.37	548.23	75.07
62	715.91	116.99	694.16	111.56	675.81	106.97	584.29	84.09
63	774.85	131.73	750.27	125.58	729.58	120.41	626.23	94.57
64	842.15	148.55	814.23	141.57	790.86	135.73	674.04	106.53
65	919.93	168.00	888.40	160.12	861.91	153.49	729.51	120.39
66	1011.74	190.95	975.68	181.93	945.43	174.37	794.33	136.60
67	1117.57	217.41	1076.41	207.12	1041.84	198.48	869.07	155.28
68	1237.29	247.34	1190.18	235.56	1150.80	225.71	953.22	176.32
69	1371.04	280.77	1317.34	267.35	1272.29	256.09	1046.66	199.68
70	1517.89	317.49	1456.68	302.19	1405.39	289.36	1148.39	225.11
71	1667.86	354.98	1599.00	337.77	1541.12	323.30	1251.74	250.95
72	1828.95	395.25	1751.59	375.91	1686.56	359.65	1361.47	278.38
73	2001.80	438.46	1915.09	416.79	1842.12	398.55	1477.65	307.43
74	2185.63	484.42	2088.72	460.19	2007.04	439.77	1599.50	337.89
75	2379.87	532.98	2271.98	506.01	2180.81	483.22	1726.51	369.64
76	2578.79	582.71	2459.28	552.84	2358.19	527.56	1855.02	401.77
77	2784.58	634.16	2652.89	601.24	2541.24	573.33	1986.71	434.69
78	2994.27	686.58	2849.89	650.49	2727.48	619.89	2120.10	468.04
79	3205.23	739.32	3048.03	700.02	2914.64	666.68	2253.85	501.48
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	402.09	22.11	398.06	21.10	394.56	20.23	377.45	15.95
41	409.26	23.90	404.87	22.81	401.20	21.89	382.74	17.27
42	417.06	25.85	412.31	24.67	408.36	23.68	388.47	18.71
43	425.48	27.96	420.37	26.68	416.07	25.61	394.74	20.27
44	434.62	30.24	429.15	28.88	424.49	27.71	401.46	21.96
45	444.30	32.66	438.47	31.21	433.46	29.95	408.63	23.75
46	454.87	35.31	448.51	33.72	443.13	32.37	416.43	25.70
47	466.25	38.15	459.44	36.45	453.62	34.99	424.76	27.78
48	478.44	41.20	471.09	39.36	464.82	37.79	433.81	30.04
49	491.79	44.54	483.91	42.57	477.10	40.86	443.58	32.48
50	506.40	48.19	497.80	46.04	490.54	44.22	454.25	35.15
51	522.35	52.18	513.03	49.85	505.15	47.88	465.81	38.04
52	539.92	56.57	529.79	54.04	521.19	51.89	478.53	41.22
53	559.18	61.38	548.16	58.63	538.84	56.30	492.51	44.72
54	580.51	66.72	568.50	63.71	558.38	61.18	507.83	48.55
55	604.17	72.63	591.17	69.38	580.06	66.60	524.86	52.80
56	631.05	79.35	616.71	75.77	604.62	72.74	544.13	57.62
57	661.70	87.01	645.93	83.07	632.49	79.71	565.99	63.09
58	697.01	95.84	679.53	91.47	664.75	87.78	591.17	69.38
59	738.05	106.10	718.60	101.24	702.20	97.14	620.30	76.66
60	785.81	118.04	764.04	112.60	745.76	108.03	654.26	85.15
61	841.28	131.91	816.82	125.79	796.21	120.64	693.51	94.97
62	905.62	148.00	878.11	141.12	854.90	135.32	739.12	106.37
63	980.18	166.63	949.09	158.86	922.92	152.32	792.18	119.63
64	1065.31	187.92	1030.01	179.09	1000.44	171.70	852.66	134.75
65	1163.71	212.52	1123.83	202.55	1090.32	194.17	922.83	152.30
66	1279.85	241.55	1234.23	230.15	1195.97	220.58	1004.83	172.80
67	1413.73	275.02	1361.66	262.00	1317.93	251.07	1099.37	196.43
68	1565.17	312.88	1505.58	297.98	1455.76	285.53	1205.83	223.05
69	1734.36	355.18	1666.44	338.20	1609.44	323.95	1324.03	252.60
70	1920.13	401.62	1842.70	382.26	1777.82	366.05	1452.71	284.77
71	2109.84	449.05	2022.74	427.27	1949.52	408.97	1583.45	317.45
72	2313.62	499.99	2215.76	475.53	2133.50	454.96	1722.26	352.16
73	2532.27	554.66	2422.59	527.24	2330.29	504.16	1869.23	388.90
74	2764.82	612.79	2642.23	582.15	2538.90	556.32	2023.36	427.43
75	3010.54	674.22	2874.06	640.10	2758.72	611.27	2184.04	467.60
76	3262.17	737.13	3110.99	699.34	2983.11	667.37	2346.60	508.24
77	3522.49	802.21	3355.90	760.56	3214.67	725.26	2513.19	549.89
78	3787.75	868.53	3605.11	822.87	3450.26	784.16	2681.93	592.07
79	4054.61	935.24	3855.76	885.53	3687.02	843.34	2851.11	634.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	380.91	33.24	375.59	31.91	370.63	30.67	344.07	24.03
41	392.31	36.09	386.57	34.66	381.26	33.33	352.50	26.14
42	404.57	39.16	398.40	37.62	392.67	36.18	361.57	28.41
43	417.89	42.49	411.23	40.82	404.99	39.26	371.34	30.85
44	432.19	46.06	424.90	44.24	418.17	42.56	381.90	33.49
45	447.21	49.82	439.42	47.87	432.12	46.05	392.88	36.23
46	463.22	53.82	454.79	51.71	446.93	49.75	404.57	39.16
47	480.15	58.05	471.02	55.77	462.59	53.66	416.89	42.24
48	498.01	62.52	488.16	60.05	479.02	57.77	429.79	45.46
49	517.20	67.32	506.58	64.66	496.73	62.20	443.60	48.92
50	536.40	72.12	524.92	69.25	514.37	66.61	457.20	52.32
51	557.44	77.37	545.11	74.29	533.64	71.42	472.15	56.05
52	580.11	83.04	566.79	79.71	554.46	76.63	488.16	60.05
53	604.97	89.26	590.45	85.63	577.13	82.30	505.51	64.39
54	631.89	95.99	616.17	92.06	601.71	88.44	524.29	69.09
55	662.21	103.57	645.07	99.28	629.41	95.37	545.26	74.33
56	696.64	112.18	677.87	107.48	660.80	103.21	568.99	80.26
57	735.89	121.99	715.27	116.83	696.50	112.14	595.91	86.99
58	781.29	133.34	758.48	127.64	737.87	122.48	626.93	94.75
59	834.00	146.51	808.64	140.17	785.76	134.45	662.78	103.71
60	895.13	161.80	866.73	154.70	841.23	148.32	704.22	114.07
61	965.62	179.42	933.74	171.45	905.26	164.33	752.04	126.02
62	1046.09	199.54	1010.25	190.58	978.30	182.59	806.58	139.66
63	1137.69	222.44	1097.31	212.34	1061.32	203.35	868.50	155.14
64	1239.13	247.80	1193.72	236.45	1153.35	226.35	937.07	172.28
65	1353.75	276.45	1302.61	263.67	1257.20	252.31	1014.50	191.64
66	1486.44	309.62	1428.49	295.14	1377.13	282.30	1103.26	213.83
67	1634.49	346.64	1568.89	330.24	1510.95	315.75	1202.30	238.59
68	1800.19	388.06	1725.95	369.50	1660.49	353.14	1312.67	266.18
69	1981.61	433.42	1897.80	412.47	1823.92	393.99	1432.81	296.22
70	2179.18	482.81	2084.61	459.17	2001.51	438.39	1562.52	328.64
71	2378.17	532.56	2272.76	506.20	2180.10	483.04	1692.58	361.16
72	2590.90	585.74	2473.59	556.41	2370.59	530.66	1830.08	395.54
73	2817.66	642.43	2687.32	609.84	2572.98	581.26	1974.81	431.72
74	3057.67	702.43	2913.15	666.30	2786.42	634.62	2126.26	469.58
75	3310.14	765.55	3150.33	725.60	3010.35	690.60	2283.24	508.83
76	3566.23	829.57	3390.69	785.69	3236.89	747.24	2441.22	548.32
77	3832.09	896.04	3639.69	847.94	3471.30	805.84	2603.16	588.80
78	4103.62	963.92	3893.93	911.50	3710.53	865.65	2768.14	630.05
79	4378.27	1032.58	4150.73	975.70	3951.88	925.99	2933.98	671.51
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	481.85	42.05	475.13	40.37	468.85	38.80	435.25	30.40
41	496.27	45.66	489.02	43.84	482.30	42.16	445.91	33.07
42	511.78	49.53	503.98	47.58	496.72	45.77	457.38	35.93
43	528.62	53.75	520.20	51.64	512.32	49.67	469.75	39.03
44	546.73	58.27	537.50	55.96	528.98	53.83	483.10	42.36
45	565.72	63.02	555.87	60.56	546.64	58.25	496.99	45.84
46	585.98	68.08	575.31	65.42	565.37	62.93	511.78	49.53
47	607.39	73.44	595.83	70.55	585.17	67.88	527.37	53.43
48	629.98	79.08	617.52	75.97	605.96	73.08	543.68	57.51
49	654.26	85.15	640.82	81.79	628.36	78.68	561.15	61.88
50	678.55	91.23	664.03	87.60	650.68	84.26	578.36	66.18
51	705.16	97.88	689.57	93.98	675.05	90.35	597.27	70.91
52	733.84	105.05	716.99	100.84	701.40	96.94	617.52	75.97
53	765.29	112.91	746.92	108.32	730.07	104.11	639.48	81.46
54	799.34	121.43	779.45	116.45	761.17	111.88	663.22	87.39
55	837.70	131.01	816.01	125.59	796.21	120.64	689.75	94.03
56	881.25	141.90	857.50	135.96	835.91	130.57	719.77	101.53
57	930.90	154.31	904.82	147.79	881.07	141.86	753.82	110.04
58	988.34	168.67	959.48	161.46	933.40	154.94	793.07	119.86
59	1055.01	185.34	1022.93	177.32	993.98	170.08	838.42	131.19
60	1132.34	204.68	1096.41	195.69	1064.15	187.63	890.84	144.30
61	1221.51	226.97	1181.18	216.88	1145.16	207.88	951.33	159.42
62	1323.31	252.42	1277.97	241.08	1237.55	230.98	1020.33	176.67
63	1439.18	281.38	1388.10	268.61	1342.58	257.23	1098.65	196.25
64	1567.50	313.46	1510.06	299.10	1458.98	286.33	1185.40	217.94
65	1712.50	349.71	1647.80	333.54	1590.35	319.18	1283.34	242.42
66	1880.34	391.67	1807.04	373.35	1742.07	357.11	1395.63	270.50
67	2067.63	438.50	1984.65	417.75	1911.35	399.43	1520.91	301.82
68	2277.24	490.90	2183.32	467.42	2100.52	446.72	1660.52	336.72
69	2506.73	548.27	2400.72	521.77	2307.26	498.40	1812.50	374.72
70	2756.66	610.75	2637.03	580.85	2531.91	554.57	1976.59	415.74
71	3008.38	673.69	2875.04	640.35	2757.83	611.05	2141.11	456.87
72	3277.49	740.96	3129.09	703.86	2998.80	671.29	2315.05	500.35
73	3564.34	812.67	3399.45	771.45	3254.82	735.29	2498.13	546.12
74	3867.95	888.58	3685.14	842.87	3524.82	802.79	2689.72	594.02
75	4187.33	968.42	3985.16	917.88	3808.09	873.61	2888.30	643.66
76	4511.28	1049.41	4289.22	993.89	4094.67	945.26	3088.14	693.62
77	4847.59	1133.49	4604.21	1072.64	4391.20	1019.39	3292.99	744.84
78	5191.08	1219.36	4925.83	1153.05	4693.82	1095.04	3501.70	797.01
79	5538.51	1306.22	5250.67	1234.26	4999.13	1171.37	3711.49	849.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	355.97	27.01	351.65	25.93	347.54	24.90	326.08	19.53
41	365.18	29.31	360.43	28.12	356.04	27.03	332.81	21.22
42	375.03	31.77	370.00	30.51	365.18	29.31	340.10	23.04
43	385.72	34.45	380.27	33.08	375.03	31.77	348.04	25.02
44	397.27	37.33	391.32	35.85	385.72	34.45	356.47	27.13
45	409.38	40.36	402.94	38.75	396.92	37.24	365.39	29.36
46	422.42	43.62	415.41	41.87	408.96	40.25	374.89	31.74
47	436.23	47.07	428.65	45.18	421.71	43.44	384.94	34.25
48	450.90	50.74	442.68	48.68	435.17	46.81	395.57	36.91
49	466.69	54.69	457.84	52.47	449.76	50.46	407.05	39.78
50	482.92	58.74	473.35	56.35	464.64	54.17	418.52	42.65
51	500.70	63.19	490.35	60.60	480.93	58.25	431.20	45.82
52	519.97	68.01	508.77	65.21	498.57	62.66	444.88	49.23
53	541.08	73.28	528.89	70.24	517.84	67.48	459.82	52.97
54	564.17	79.06	550.85	75.73	538.88	72.73	475.97	57.01
55	590.03	85.52	575.50	81.89	562.47	78.63	494.04	61.52
56	619.35	92.85	603.49	88.89	589.25	85.33	514.51	66.64
57	652.86	101.23	635.36	96.86	619.78	92.96	537.68	72.43
58	691.61	110.92	672.27	106.08	655.06	101.78	564.38	79.11
59	736.59	122.16	715.06	116.78	695.93	112.00	595.34	86.85
60	788.87	135.23	764.72	129.19	743.39	123.86	631.18	95.81
61	849.30	150.34	822.17	143.56	798.30	137.59	672.63	106.17
62	918.72	167.70	888.12	160.05	861.34	153.35	720.16	118.05
63	998.14	187.55	963.64	178.92	933.46	171.38	774.56	131.66
64	1087.04	209.77	1048.08	200.03	1014.07	191.53	835.35	146.85
65	1188.27	235.08	1144.28	224.08	1105.95	214.50	904.63	164.17
66	1306.29	264.59	1256.28	252.08	1212.71	241.19	984.61	184.17
67	1439.40	297.86	1382.58	283.66	1333.21	271.32	1074.78	206.71
68	1589.15	335.30	1524.55	319.15	1468.44	305.13	1175.80	231.97
69	1754.35	376.60	1681.10	358.29	1617.49	342.39	1286.53	259.65
70	1934.99	421.76	1852.04	401.03	1780.07	383.03	1406.53	289.65
71	2117.97	467.51	2025.03	444.27	1944.49	424.14	1527.38	319.86
72	2314.20	516.57	2210.28	490.58	2120.31	468.09	1655.60	351.92
73	2524.03	569.02	2408.13	540.05	2307.68	514.94	1790.84	385.72
74	2746.82	624.72	2617.75	592.45	2506.04	564.52	1932.44	421.13
75	2981.87	683.48	2838.63	647.67	2714.52	616.64	2080.07	458.03
76	3221.31	743.34	3063.33	703.85	2926.47	669.63	2228.56	495.15
77	3469.96	805.50	3296.26	762.08	3145.86	724.48	2381.14	533.30
78	3724.13	869.05	3534.21	821.57	3369.72	780.44	2536.36	572.10
79	3981.21	933.32	3774.50	881.64	3595.63	836.92	2692.42	611.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	450.30	34.16	444.84	32.80	439.64	31.50	412.49	24.71
41	461.95	37.08	455.95	35.58	450.39	34.19	421.00	26.84
42	474.41	40.19	468.05	38.60	461.95	37.08	430.23	29.15
43	487.94	43.57	481.04	41.85	474.41	40.19	440.27	31.66
44	502.55	47.23	495.02	45.34	487.94	43.57	450.93	34.32
45	517.87	51.06	509.72	49.02	502.10	47.11	462.22	37.14
46	534.36	55.18	525.49	52.96	517.33	50.92	474.23	40.15
47	551.83	59.55	542.25	57.15	533.46	54.95	486.95	43.33
48	570.38	64.19	559.99	61.59	550.49	59.21	500.40	46.69
49	590.37	69.18	579.17	66.38	568.95	63.83	514.91	50.32
50	610.89	74.31	598.79	71.29	587.77	68.53	529.43	53.95
51	633.38	79.93	620.30	76.66	608.38	73.68	545.47	57.96
52	657.76	86.03	643.60	82.49	630.69	79.26	562.77	62.28
53	684.46	92.70	669.05	88.85	655.07	85.36	581.68	67.01
54	713.67	100.01	696.83	95.80	681.68	92.01	602.11	72.12
55	746.38	108.18	728.01	103.59	711.52	99.47	624.96	77.83
56	783.48	117.46	763.41	112.44	745.40	107.94	650.86	84.30
57	825.87	128.06	803.74	122.52	784.02	117.59	680.16	91.63
58	874.89	140.31	850.42	134.19	828.65	128.75	713.94	100.07
59	931.79	154.54	904.55	147.73	880.35	141.68	753.10	109.87
60	997.93	171.07	967.37	163.43	940.39	156.69	798.45	121.20
61	1074.37	190.18	1040.04	181.60	1009.84	174.05	850.87	134.31
62	1162.19	212.14	1123.47	202.46	1089.60	193.99	911.00	149.34
63	1262.64	237.25	1219.00	226.34	1180.83	216.80	979.82	166.55
64	1375.11	265.37	1325.82	253.04	1282.80	242.29	1056.71	185.77
65	1503.16	297.38	1447.51	283.47	1399.03	271.35	1144.35	207.68
66	1652.46	334.70	1589.19	318.89	1534.08	305.11	1245.53	232.97
67	1820.84	376.80	1748.97	358.83	1686.51	343.22	1359.60	261.49
68	2010.28	424.16	1928.55	403.73	1857.58	385.98	1487.39	293.44
69	2219.26	476.40	2126.60	453.24	2046.12	433.12	1627.45	328.45
70	2447.77	533.53	2342.83	507.30	2251.79	484.54	1779.26	366.40
71	2679.24	591.40	2561.67	562.01	2459.78	536.53	1932.14	404.62
72	2927.46	653.46	2796.00	620.59	2682.19	592.14	2094.34	445.17
73	3192.90	719.81	3046.29	683.16	2919.22	651.39	2265.41	487.94
74	3474.73	790.27	3311.45	749.45	3170.14	714.12	2444.54	532.72
75	3772.06	864.60	3590.87	819.31	3433.87	780.06	2631.29	579.41
76	4074.95	940.33	3875.12	890.37	3701.99	847.09	2819.12	626.37
77	4389.49	1018.96	4169.76	964.03	3979.52	916.47	3012.15	674.63
78	4711.02	1099.34	4470.77	1039.28	4262.69	987.26	3208.49	723.71
79	5036.23	1180.65	4774.74	1115.27	4548.47	1058.71	3405.91	773.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	476.40	57.11	465.84	54.48	456.85	52.23	411.72	40.95
41	489.01	60.27	477.89	57.49	468.39	55.11	420.93	43.25
42	502.40	63.61	490.71	60.69	480.72	58.20	430.78	45.71
43	516.71	67.19	504.31	64.09	493.83	61.47	441.19	48.31
44	532.01	71.02	518.97	67.76	507.85	64.98	452.38	51.11
45	548.16	75.05	534.42	71.62	522.66	68.68	464.21	54.07
46	565.52	79.39	550.92	75.75	538.60	72.66	476.82	57.22
47	583.93	84.00	568.56	80.16	555.53	76.90	490.21	60.57
48	603.77	88.96	587.48	84.88	573.73	81.45	504.59	64.16
49	625.16	94.31	607.95	90.00	593.36	86.35	520.11	68.04
50	648.40	100.11	630.05	95.53	614.54	91.65	536.90	72.24
51	673.48	106.38	654.07	101.53	637.56	97.41	555.03	76.77
52	700.96	113.26	680.28	108.08	662.64	103.67	574.72	81.70
53	730.86	120.73	708.68	115.19	689.98	110.51	596.19	87.06
54	763.58	128.91	739.92	123.00	719.81	117.97	619.57	92.91
55	799.71	137.94	774.35	131.60	752.89	126.24	645.35	99.35
56	840.23	148.07	812.89	141.24	789.80	135.46	674.18	106.56
57	885.78	159.46	856.31	152.09	831.38	145.86	706.56	114.65
58	937.92	172.50	905.97	164.51	878.91	157.74	743.54	123.90
59	997.50	187.39	962.64	178.68	933.18	171.31	785.69	134.44
60	1065.79	204.46	1027.61	194.92	995.30	186.84	833.93	146.50
61	1143.71	223.94	1101.70	213.44	1066.28	204.59	889.04	160.28
62	1232.76	246.20	1186.43	234.62	1147.40	224.86	951.95	176.00
63	1333.70	271.44	1282.49	258.64	1239.35	247.85	1023.43	193.87
64	1447.33	299.85	1390.59	285.66	1342.91	273.74	1103.83	213.97
65	1576.54	332.15	1513.57	316.41	1460.65	303.18	1195.35	236.85
66	1726.02	369.52	1655.74	351.95	1596.66	337.18	1300.48	263.14
67	1895.47	411.88	1816.83	392.22	1750.81	375.72	1419.42	292.87
68	2083.12	458.80	1995.21	436.82	1921.25	418.33	1550.40	325.62
69	2289.55	510.40	2191.08	485.79	2108.41	465.12	1693.50	361.39
70	2512.91	566.24	2402.96	538.76	2310.52	515.64	1847.01	399.77
71	2729.47	620.38	2608.19	590.06	2506.11	564.54	1994.50	436.64
72	2958.28	677.58	2824.67	644.18	2712.11	616.04	2148.79	475.21
73	3199.91	737.99	3052.99	701.26	2928.95	670.25	2309.67	515.43
74	3452.53	801.15	3291.65	760.93	3155.36	726.85	2475.01	556.77
75	3715.06	866.78	3538.39	822.61	3388.91	785.24	2644.10	599.04
76	3977.60	932.41	3785.83	884.47	3622.47	843.63	2811.78	640.96
77	4245.37	999.36	4036.60	947.17	3859.65	902.93	2980.03	683.02
78	4511.09	1065.79	4285.89	1009.49	4094.76	961.71	3146.50	724.64
79	4771.99	1131.01	4530.29	1070.59	4325.21	1019.32	3309.08	765.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	602.64	72.25	589.29	68.91	577.91	66.07	520.83	51.80
41	618.60	76.24	604.53	72.72	592.52	69.72	532.48	54.71
42	635.53	80.47	620.75	76.78	608.11	73.62	544.93	57.82
43	653.63	85.00	637.95	81.08	624.69	77.76	558.11	61.12
44	672.99	89.84	656.50	85.71	642.43	82.20	572.27	64.66
45	693.42	94.94	676.04	90.60	661.16	86.88	587.23	68.40
46	715.38	100.43	696.92	95.82	681.32	91.92	603.18	72.38
47	738.68	106.26	719.23	101.40	702.74	97.27	620.12	76.62
48	763.77	112.53	743.16	107.38	725.77	103.03	638.31	81.17
49	790.83	119.30	769.06	113.85	750.60	109.24	657.94	86.07
50	820.22	126.65	797.01	120.84	777.39	115.94	679.17	91.38
51	851.95	134.58	827.39	128.44	806.51	123.22	702.11	97.12
52	886.72	143.27	860.55	136.73	838.24	131.15	727.03	103.35
53	924.53	152.72	896.48	145.71	872.83	139.80	754.18	110.13
54	965.93	163.07	936.00	155.59	910.55	149.23	783.75	117.53
55	1011.64	174.50	979.56	166.48	952.40	159.69	816.37	125.68
56	1062.90	187.31	1028.30	178.67	999.09	171.36	852.84	134.80
57	1120.52	201.72	1083.24	192.40	1051.69	184.51	893.80	145.04
58	1186.47	218.21	1146.06	208.10	1111.82	199.54	940.57	156.73
59	1261.84	237.05	1217.75	226.03	1180.47	216.71	993.89	170.06
60	1348.22	258.64	1299.92	246.57	1259.06	236.35	1054.92	185.32
61	1446.80	283.29	1393.66	270.00	1348.85	258.80	1124.64	202.75
62	1559.44	311.45	1500.83	296.80	1451.46	284.45	1204.21	222.64
63	1687.14	343.37	1622.35	327.18	1567.77	313.53	1294.63	245.25
64	1830.88	379.31	1759.10	361.36	1698.79	346.29	1396.34	270.67
65	1994.33	420.17	1914.66	400.25	1847.72	383.52	1512.12	299.62
66	2183.41	467.44	2094.52	445.22	2019.78	426.53	1645.11	332.87
67	2397.76	521.03	2298.29	496.16	2214.78	475.28	1795.57	370.48
68	2635.15	580.38	2523.94	552.57	2430.38	529.18	1961.26	411.90
69	2896.28	645.66	2771.72	614.52	2667.14	588.37	2142.28	457.16
70	3178.83	716.30	3039.75	681.53	2922.80	652.29	2336.47	505.71
71	3452.77	784.78	3299.36	746.43	3170.22	714.15	2523.04	552.35
72	3742.22	857.14	3573.21	814.89	3430.82	779.29	2718.22	601.14
73	4047.89	933.56	3862.03	887.10	3705.12	847.87	2921.73	652.02
74	4367.45	1013.45	4163.94	962.57	3991.52	919.47	3130.89	704.31
75	4699.55	1096.48	4476.06	1040.60	4286.98	993.33	3344.79	757.79
76	5031.66	1179.50	4789.08	1118.86	4582.43	1067.20	3556.90	810.81
77	5370.39	1264.19	5106.31	1198.17	4882.45	1142.20	3769.73	864.02
78	5706.53	1348.22	5421.65	1277.00	5179.88	1216.56	3980.32	916.67
79	6036.57	1430.73	5730.82	1354.29	5471.39	1289.44	4185.98	968.08
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.42	99.37	628.71	95.19	613.55	91.40	531.37	70.86
41	668.59	105.16	650.95	100.75	634.87	96.73	548.23	75.07
42	693.03	111.27	674.47	106.63	657.54	102.40	566.01	79.52
43	719.10	117.79	699.47	112.88	681.55	108.40	584.86	84.23
44	746.58	124.66	725.83	119.47	706.91	114.74	604.69	89.19
45	775.41	131.87	753.45	126.38	733.48	121.38	625.45	94.38
46	805.81	139.47	782.64	133.68	761.46	128.38	647.27	99.83
47	837.90	147.49	813.31	141.34	790.93	135.75	670.22	105.57
48	871.54	155.90	845.62	149.42	821.89	143.49	694.16	111.56
49	907.60	164.92	879.97	158.01	854.90	151.74	719.66	117.93
50	944.16	174.05	914.97	166.76	888.40	160.12	745.31	124.34
51	983.83	183.97	952.87	176.23	924.60	169.17	773.01	131.27
52	1026.61	194.67	993.67	186.43	963.71	178.94	802.83	138.72
53	1073.23	206.32	1038.16	197.56	1006.28	189.59	835.13	146.80
54	1124.02	219.02	1086.54	209.65	1052.54	201.15	870.06	155.53
55	1180.41	233.12	1140.24	223.08	1103.90	213.99	908.81	165.22
56	1243.74	248.95	1200.53	238.15	1161.49	228.39	952.09	176.04
57	1315.14	266.80	1268.39	255.11	1226.38	244.61	1000.69	188.19
58	1396.82	287.22	1346.10	274.54	1300.55	263.15	1056.15	202.05
59	1490.05	310.53	1434.72	296.70	1385.21	284.32	1119.27	217.83
60	1596.38	337.11	1535.74	321.95	1481.69	308.44	1191.17	235.81
61	1717.09	367.29	1650.50	350.64	1591.14	335.80	1272.71	256.19
62	1852.89	401.24	1779.50	382.89	1714.26	366.58	1364.31	279.09
63	2004.21	439.07	1923.24	418.82	1851.33	400.85	1466.18	304.56
64	2170.18	480.56	2080.78	458.21	2001.51	438.39	1577.68	332.43
65	2354.86	526.73	2256.04	502.03	2168.55	480.15	1701.65	363.43
66	2565.05	579.28	2455.39	551.86	2358.41	527.62	1841.77	398.46
67	2797.12	637.29	2675.27	606.83	2567.74	579.95	1996.06	437.03
68	3052.14	701.05	2916.84	667.22	2797.47	637.38	2164.87	479.23
69	3328.20	770.07	3177.95	732.50	3045.69	699.44	2346.29	524.59
70	3625.10	844.29	3458.55	802.65	3312.12	766.05	2539.76	572.95
71	3908.95	915.25	3726.47	869.63	3566.16	829.55	2723.23	618.82
72	4208.25	990.08	4008.55	940.15	3833.22	896.32	2914.64	666.68
73	4522.21	1068.57	4304.59	1014.16	4113.11	966.29	3112.43	716.12
74	4849.71	1150.44	4611.54	1090.90	4402.85	1038.73	3315.67	766.93
75	5187.47	1234.88	4928.34	1170.10	4701.30	1113.34	3522.87	818.73
76	5524.17	1319.06	5243.65	1248.93	4997.97	1187.51	3727.60	869.92
77	5867.11	1404.79	5564.13	1329.05	5299.04	1262.78	3932.40	921.11
78	6210.05	1490.53	5884.61	1409.17	5600.04	1338.03	4137.20	972.31
79	6548.45	1575.13	6199.85	1487.98	5895.45	1411.88	4337.82	1022.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	816.46	125.70	795.31	120.42	776.13	115.62	672.18	89.64
41	845.76	133.03	823.45	127.45	803.11	122.37	693.51	94.97
42	876.68	140.76	853.20	134.89	831.78	129.54	716.00	100.59
43	909.66	149.00	884.83	142.80	862.16	137.13	739.84	106.55
44	944.43	157.70	918.17	151.13	894.24	145.15	764.93	112.82
45	980.90	166.81	953.12	159.87	927.85	153.55	791.19	119.39
46	1019.34	176.42	990.04	169.10	963.25	162.40	818.79	126.29
47	1059.94	186.57	1028.84	178.80	1000.52	171.72	847.82	133.55
48	1102.50	197.21	1069.71	189.02	1039.69	181.51	878.11	141.12
49	1148.12	208.62	1113.17	199.88	1081.44	191.95	910.37	149.18
50	1194.36	220.18	1157.44	210.95	1123.83	202.55	942.81	157.29
51	1244.54	232.72	1205.38	222.93	1169.62	213.99	977.85	166.05
52	1298.67	246.26	1257.00	235.84	1219.09	226.36	1015.58	175.48
53	1357.63	261.00	1313.27	249.91	1272.95	239.83	1056.44	185.70
54	1421.88	277.06	1374.48	265.21	1331.46	254.45	1100.62	196.74
55	1493.21	294.89	1442.40	282.19	1396.43	270.70	1149.64	209.00
56	1573.33	314.92	1518.66	301.26	1469.29	288.91	1204.39	222.69
57	1663.66	337.50	1604.51	322.72	1551.37	309.43	1265.87	238.06
58	1766.98	363.33	1702.82	347.29	1645.20	332.89	1336.03	255.60
59	1884.91	392.82	1814.92	375.32	1752.28	359.66	1415.88	275.56
60	2019.42	426.44	1942.71	407.27	1874.34	390.17	1506.84	298.30
61	2172.12	464.62	2087.88	443.56	2012.79	424.79	1609.98	324.08
62	2343.91	507.57	2251.07	484.36	2168.54	463.72	1725.85	353.05
63	2535.32	555.42	2432.89	529.81	2341.94	507.07	1854.71	385.27
64	2745.28	607.91	2632.19	579.64	2531.91	554.57	1995.76	420.53
65	2978.90	666.31	2853.89	635.06	2743.22	607.39	2152.58	459.74
66	3244.78	732.78	3106.06	698.10	2983.38	667.43	2329.84	504.05
67	3538.35	806.18	3384.22	767.64	3248.19	733.64	2525.01	552.84
68	3860.96	886.83	3689.80	844.04	3538.80	806.29	2738.56	606.23
69	4210.18	974.13	4020.11	926.62	3852.80	884.79	2968.06	663.60
70	4585.75	1068.03	4375.07	1015.36	4189.84	969.05	3212.79	724.79
71	4944.82	1157.79	4713.98	1100.08	4511.19	1049.39	3444.89	782.81
72	5323.44	1252.45	5070.82	1189.29	4849.03	1133.85	3687.02	843.34
73	5720.60	1351.74	5445.31	1282.92	5203.09	1222.36	3937.22	905.89
74	6134.88	1455.31	5833.60	1379.99	5569.60	1313.99	4194.32	970.17
75	6562.15	1562.13	6234.35	1480.18	5947.14	1408.37	4456.43	1035.70
76	6988.08	1668.61	6633.21	1579.89	6322.44	1502.20	4715.42	1100.44
77	7421.89	1777.06	7038.62	1681.24	6703.29	1597.41	4974.49	1165.21
78	7855.71	1885.52	7444.03	1782.60	7084.06	1692.60	5233.56	1229.98
79	8283.79	1992.54	7842.81	1882.29	7457.74	1786.02	5487.34	1293.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	578.48	82.63	564.38	79.11	551.56	75.91	484.05	59.03
41	597.46	87.38	582.66	83.68	569.06	80.28	497.86	62.48
42	617.58	92.41	601.93	88.50	587.62	84.92	512.53	66.15
43	639.05	97.78	622.54	93.65	607.45	89.88	528.04	70.03
44	661.79	103.46	644.29	99.09	628.35	95.10	544.48	74.13
45	685.66	109.43	667.17	104.81	650.31	100.59	561.69	78.44
46	710.95	115.75	691.33	110.85	673.55	106.40	579.90	82.99
47	737.73	122.45	716.90	117.24	698.13	112.55	599.09	87.79
48	765.99	129.51	743.96	124.01	724.06	119.03	619.28	92.84
49	796.31	137.09	772.86	131.23	751.97	126.01	640.89	98.24
50	827.77	144.96	802.90	138.74	780.59	133.16	662.99	103.76
51	861.77	153.46	835.35	146.85	811.68	140.94	686.94	109.75
52	898.68	162.68	870.55	155.65	845.33	149.35	712.86	116.23
53	938.84	172.73	908.81	165.22	882.03	158.52	740.92	123.24
54	982.69	183.69	950.60	175.67	921.98	168.51	771.38	130.86
55	1031.36	195.85	996.93	187.25	966.26	179.58	805.10	139.29
56	1085.98	209.51	1048.93	200.25	1015.99	192.01	842.85	148.73
57	1147.47	224.88	1107.44	214.88	1071.95	206.00	885.22	159.32
58	1217.95	242.50	1174.46	231.63	1135.99	222.01	933.60	171.42
59	1298.50	262.64	1251.03	250.77	1209.10	240.29	988.71	185.19
60	1390.52	285.64	1338.45	272.63	1292.69	261.19	1051.62	200.92
61	1495.29	311.84	1437.98	297.51	1387.68	284.94	1123.17	218.81
62	1613.81	341.47	1550.55	325.65	1495.15	311.80	1203.93	239.00
63	1746.63	374.67	1676.64	357.18	1615.58	341.91	1294.46	261.63
64	1893.62	411.42	1816.27	392.08	1748.76	375.20	1394.49	286.64
65	2058.47	452.63	1972.75	431.20	1898.02	412.52	1506.55	314.65
66	2247.26	499.83	2151.84	475.97	2068.67	455.18	1633.92	346.50
67	2457.65	552.43	2351.25	525.83	2258.73	502.70	1775.60	381.92
68	2689.72	610.45	2571.14	580.80	2468.07	555.03	1931.10	420.79
69	2942.55	673.65	2810.44	640.62	2695.67	611.93	2099.20	462.82
70	3215.43	741.87	3068.36	705.11	2940.71	673.19	2278.99	507.76
71	3478.31	807.59	3316.09	767.04	3175.83	731.97	2450.43	550.62
72	3755.30	876.84	3577.70	832.44	3423.70	793.94	2629.79	595.46
73	4047.30	949.84	3852.49	901.14	3683.68	858.94	2815.54	641.90
74	4352.83	1026.22	4139.46	972.88	3954.64	926.68	3006.73	689.70
75	4668.64	1105.17	4435.72	1046.94	4233.89	996.49	3202.04	738.52
76	4984.51	1184.14	4731.97	1121.01	4513.15	1066.30	3395.43	786.87
77	5307.05	1264.78	5032.90	1196.24	4795.51	1136.89	3589.53	835.40
78	5629.58	1345.41	5333.90	1271.49	5077.88	1207.49	3782.64	883.68
79	5947.23	1424.82	5630.22	1345.57	5356.14	1277.05	3972.07	931.03
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	731.78	104.53	713.94	100.07	697.72	96.02	612.32	74.67
41	755.79	110.54	737.06	105.85	719.86	101.55	629.80	79.04
42	781.24	116.90	761.44	111.95	743.34	107.42	648.35	83.68
43	808.40	123.69	787.52	118.47	768.43	113.70	667.97	88.58
44	837.16	130.88	815.03	125.35	794.86	120.30	688.76	93.78
45	867.36	138.43	843.97	132.58	822.64	127.25	710.54	99.22
46	899.35	146.43	874.53	140.22	852.04	134.60	733.57	104.98
47	933.23	154.90	906.88	148.31	883.13	142.37	757.85	111.05
48	968.98	163.83	941.11	156.87	915.93	150.57	783.39	117.44
49	1007.34	173.42	977.67	166.01	951.24	159.40	810.73	124.27
50	1047.12	183.37	1015.67	175.51	987.44	168.45	838.68	131.26
51	1090.14	194.12	1056.71	185.77	1026.78	178.28	868.97	138.83
52	1136.83	205.80	1101.25	196.90	1069.35	188.93	901.77	147.03
53	1187.64	218.50	1149.64	209.00	1115.77	200.53	937.26	155.90
54	1243.11	232.37	1202.51	222.22	1166.31	213.17	975.79	165.54
55	1304.67	247.76	1261.12	236.87	1222.32	227.17	1018.45	176.20
56	1373.76	265.03	1326.89	253.31	1285.22	242.89	1066.21	188.14
57	1451.54	284.48	1400.91	271.82	1356.02	260.59	1119.80	201.54
58	1540.71	306.77	1485.69	293.01	1437.03	280.85	1181.00	216.84
59	1642.60	332.24	1582.56	317.23	1529.51	303.97	1250.72	234.27
60	1759.01	361.34	1693.14	344.87	1635.25	330.40	1330.30	254.16
61	1891.54	394.47	1819.05	376.35	1755.42	360.44	1420.81	276.79
62	2041.46	431.96	1961.44	411.95	1891.36	394.43	1522.97	302.33
63	2209.49	473.96	2120.95	451.83	2043.70	432.52	1637.49	330.96
64	2395.43	520.45	2297.58	495.98	2212.18	474.63	1764.02	362.59
65	2603.96	572.58	2495.53	545.47	2400.99	521.84	1905.79	398.04
66	2842.78	632.28	2722.07	602.11	2616.87	575.81	2066.91	438.32
67	3108.93	698.82	2974.33	665.17	2857.30	635.91	2246.14	483.12
68	3402.50	772.21	3252.49	734.71	3122.10	702.11	2442.84	532.30
69	3722.33	852.17	3555.20	810.39	3410.03	774.10	2655.49	585.46
70	4067.52	938.47	3881.48	891.96	3720.00	851.59	2882.93	642.32
71	4400.07	1021.61	4194.86	970.30	4017.42	925.94	3099.79	696.54
72	4750.45	1109.20	4525.79	1053.04	4330.98	1004.33	3326.69	753.26
73	5119.84	1201.55	4873.40	1139.94	4659.86	1086.55	3561.65	812.00
74	5506.34	1298.17	5236.42	1230.69	5002.62	1172.24	3803.52	872.47
75	5905.83	1398.05	5611.18	1324.38	5355.88	1260.56	4050.58	934.23
76	6305.41	1497.94	5985.94	1418.07	5709.13	1348.87	4295.22	995.39
77	6713.42	1599.94	6366.62	1513.24	6066.32	1438.17	4540.76	1056.78
78	7121.42	1701.94	6747.38	1608.43	6423.52	1527.47	4785.04	1117.85
79	7523.25	1802.40	7122.23	1702.15	6775.52	1615.47	5024.67	1177.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	768.33	130.10	744.10	124.04	723.56	118.90	619.92	93.00
41	778.04	132.52	753.45	126.38	732.49	121.14	627.08	94.78
42	788.66	135.18	763.58	128.91	742.26	123.58	634.80	96.71
43	800.21	138.07	774.64	131.67	752.89	126.24	643.30	98.84
44	812.82	141.22	786.61	134.67	764.36	129.11	652.44	101.12
45	826.35	144.60	799.57	137.91	776.83	132.22	662.28	103.59
46	841.08	148.29	813.67	141.43	790.36	135.61	672.98	106.26
47	857.09	152.29	828.97	145.26	805.03	139.27	684.60	109.16
48	874.59	156.66	845.62	149.42	821.04	143.27	697.28	112.33
49	893.86	161.48	863.96	154.01	838.67	147.68	711.16	115.81
50	914.97	166.76	884.15	159.05	857.94	152.50	726.39	119.61
51	938.20	172.57	906.26	164.58	879.20	157.81	743.04	123.78
52	963.85	178.98	930.84	170.72	902.71	163.69	761.53	128.40
53	992.04	186.03	957.76	177.45	928.50	170.14	781.72	133.44
54	1023.35	193.85	987.44	184.87	956.91	177.24	803.89	138.99
55	1058.21	202.57	1020.66	193.18	988.78	185.21	828.69	145.19
56	1097.74	212.45	1058.28	202.58	1024.84	194.23	856.74	152.20
57	1142.65	223.68	1101.00	213.26	1065.65	204.43	888.48	160.13
58	1194.57	236.66	1150.44	225.63	1112.97	216.26	925.24	169.33
59	1254.29	251.59	1207.18	239.81	1167.37	229.86	967.32	179.85
60	1323.01	268.77	1272.57	256.16	1229.92	245.50	1015.77	191.96
61	1401.78	288.46	1347.45	274.88	1301.54	263.40	1071.17	205.81
62	1491.96	311.01	1433.23	296.32	1383.65	283.93	1134.79	221.71
63	1594.04	336.53	1530.36	320.60	1476.59	307.16	1206.83	239.72
64	1709.09	365.29	1639.73	347.95	1581.36	333.36	1288.01	260.02
65	1839.93	398.00	1764.27	379.08	1700.51	363.14	1380.32	283.09
66	1992.23	436.07	1909.00	415.26	1838.94	397.75	1487.07	309.78
67	2164.80	479.21	2072.99	456.26	1995.78	436.96	1607.78	339.96
68	2355.29	526.84	2253.92	501.49	2168.62	480.17	1740.26	373.08
69	2564.34	579.10	2452.27	551.08	2357.98	527.51	1884.70	409.19
70	2790.25	635.58	2666.49	604.64	2562.21	578.57	2039.34	447.85
71	3002.55	688.65	2867.53	654.90	2753.69	626.44	2183.50	483.89
72	3226.83	744.72	3079.63	707.92	2955.44	676.88	2334.11	521.54
73	3462.80	803.72	3302.42	763.62	3166.97	729.76	2490.17	560.56
74	3709.32	865.35	3534.70	821.69	3387.14	784.80	2650.34	600.60
75	3963.71	928.94	3774.07	881.53	3613.62	841.42	2813.55	641.40
76	4218.10	992.54	4012.73	941.20	3839.03	897.77	2974.43	681.62
77	4474.61	1056.67	4253.73	1001.45	4066.43	954.62	3135.24	721.82
78	4729.42	1120.37	4492.46	1061.13	4291.42	1010.87	3293.56	761.41
79	4978.42	1182.62	4725.52	1119.40	4510.95	1065.75	3447.71	799.94
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	971.94	164.57	941.29	156.91	915.30	150.41	784.20	117.64
41	984.22	167.64	953.12	159.87	926.59	153.24	793.25	119.90
42	997.66	171.00	965.93	163.07	938.96	156.33	803.02	122.34
43	1012.26	174.65	979.91	166.57	952.40	159.69	813.77	125.03
44	1028.21	178.64	995.06	170.35	966.92	163.32	825.33	127.92
45	1045.33	182.92	1011.46	174.45	982.69	167.26	837.79	131.04
46	1063.97	187.58	1029.29	178.91	999.81	171.54	851.32	134.42
47	1084.22	192.64	1048.65	183.75	1018.36	176.18	866.02	138.09
48	1106.36	198.18	1069.71	189.02	1038.61	181.24	882.06	142.10
49	1130.73	204.27	1092.92	194.82	1060.92	186.82	899.62	146.49
50	1157.44	210.95	1118.45	201.20	1085.30	192.91	918.89	151.31
51	1186.83	218.30	1146.41	208.19	1112.18	199.63	939.95	156.58
52	1219.27	226.41	1177.51	215.97	1141.93	207.07	963.34	162.42
53	1254.93	235.32	1211.56	224.48	1174.55	215.23	988.88	168.81
54	1294.54	245.22	1249.11	233.87	1210.49	224.21	1016.92	175.82
55	1338.63	256.25	1291.14	244.37	1250.81	234.29	1048.29	183.66
56	1388.64	268.75	1338.72	256.27	1296.43	245.70	1083.77	192.53
57	1445.45	282.95	1392.76	269.78	1348.04	258.60	1123.92	202.57
58	1511.14	299.37	1455.31	285.42	1407.90	273.56	1170.43	214.20
59	1586.68	318.26	1527.09	303.36	1476.73	290.77	1223.66	227.50
60	1673.60	339.99	1609.80	324.04	1555.85	310.55	1284.96	242.83
61	1773.25	364.90	1704.52	347.72	1646.45	333.20	1355.03	260.35
62	1887.33	393.42	1813.04	374.85	1750.31	359.17	1435.50	280.47
63	2016.46	425.70	1935.90	405.56	1867.89	388.56	1526.64	303.25
64	2161.99	462.09	2074.26	440.15	2000.42	421.69	1629.34	328.92
65	2327.51	503.47	2231.80	479.54	2151.15	459.38	1746.10	358.11
66	2520.18	551.63	2414.88	525.31	2326.25	503.15	1881.15	391.88
67	2738.47	606.21	2622.33	577.17	2524.66	552.75	2033.85	430.05
68	2979.44	666.45	2851.20	634.39	2743.31	607.42	2201.42	471.94
69	3243.89	732.56	3102.12	697.12	2982.85	667.30	2384.14	517.62
70	3529.66	804.00	3373.11	764.87	3241.20	731.89	2579.77	566.53
71	3798.23	871.15	3627.43	828.45	3483.42	792.44	2762.13	612.12
72	4081.94	942.07	3895.73	895.52	3738.64	856.25	2952.65	659.75
73	4380.44	1016.70	4177.56	965.98	4006.22	923.14	3150.06	709.10
74	4692.29	1094.66	4471.40	1039.44	4284.74	992.77	3352.68	759.76
75	5014.09	1175.11	4774.20	1115.14	4571.23	1064.40	3559.14	811.37
76	5335.89	1255.56	5076.11	1190.62	4856.38	1135.68	3762.65	862.25
77	5660.38	1336.68	5380.97	1266.83	5144.03	1207.60	3966.07	913.11
78	5982.72	1417.27	5682.96	1342.33	5428.64	1278.75	4166.36	963.18
79	6297.70	1496.02	5977.79	1416.04	5706.35	1348.18	4361.36	1011.93
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1073.30	206.34	1037.24	197.32	1004.87	189.23	830.24	145.58
41	1091.86	210.98	1055.09	201.79	1022.01	193.52	843.78	148.96
42	1111.83	215.97	1074.29	206.59	1040.43	198.12	858.23	152.57
43	1133.44	221.38	1094.97	211.76	1060.40	203.12	873.88	156.49
44	1156.53	227.15	1117.15	217.30	1081.66	208.43	890.53	160.65
45	1180.97	233.26	1140.59	223.16	1104.18	214.06	908.10	165.04
46	1207.18	239.81	1165.67	229.43	1128.27	220.08	926.80	169.71
47	1235.10	246.79	1192.45	236.13	1153.98	226.51	946.71	174.69
48	1264.85	254.23	1220.93	243.25	1181.26	233.33	967.75	179.95
49	1297.15	262.30	1251.81	250.97	1210.87	240.73	990.48	185.64
50	1330.09	270.54	1283.20	258.81	1240.90	248.24	1013.44	191.37
51	1366.57	279.66	1318.05	267.53	1274.20	256.56	1038.73	197.70
52	1406.32	289.59	1355.88	276.98	1310.40	265.61	1066.21	204.57
53	1449.88	300.49	1397.53	287.40	1350.21	275.57	1096.25	212.08
54	1497.91	312.49	1443.29	298.84	1393.78	286.46	1129.19	220.31
55	1551.89	325.99	1494.51	311.64	1442.87	298.73	1165.81	229.47
56	1613.24	341.32	1552.81	326.22	1498.55	312.65	1207.47	239.88
57	1682.88	358.73	1619.05	342.78	1561.81	328.47	1254.65	251.68
58	1763.56	378.91	1695.70	361.94	1634.92	346.74	1309.12	265.30
59	1856.22	402.07	1783.75	383.95	1718.93	367.75	1371.53	280.90
60	1962.48	428.64	1884.63	409.17	1815.20	391.82	1443.01	298.77
61	2083.48	458.88	1999.53	437.90	1924.79	419.21	1524.34	319.10
62	2220.05	493.03	2129.17	470.31	2048.41	450.12	1616.00	342.02
63	2372.01	531.02	2273.40	506.36	2185.84	484.47	1717.80	367.46
64	2538.83	572.72	2431.65	545.93	2336.66	522.18	1829.37	395.36
65	2724.58	619.16	2607.83	589.97	2504.48	564.13	1953.48	426.39
66	2937.52	672.40	2809.59	640.41	2696.52	612.15	2094.81	461.72
67	3172.71	731.19	3032.38	696.11	2908.48	665.13	2250.59	500.66
68	3430.50	795.64	3276.28	757.08	3140.41	723.12	2420.39	543.11
69	3709.04	865.28	3539.73	822.95	3390.61	785.67	2602.66	588.68
70	4008.41	940.12	3822.46	893.63	3658.89	852.74	2796.83	637.22
71	4285.96	1009.51	4084.21	959.07	3906.97	914.76	2975.14	681.80
72	4578.53	1082.65	4359.64	1027.92	4167.52	979.89	3160.67	728.18
73	4884.06	1159.03	4646.89	1099.74	4438.83	1047.72	3351.94	776.00
74	5201.36	1238.35	4944.63	1174.17	4719.57	1117.91	3547.81	824.97
75	5528.35	1320.10	5250.94	1250.75	5007.89	1189.99	3746.87	874.73
76	5852.16	1401.06	5553.93	1326.50	5292.74	1261.20	3942.32	923.59
77	6181.00	1483.27	5860.81	1403.22	5580.70	1333.19	4137.69	972.44
78	6508.57	1565.16	6166.41	1479.62	5867.18	1404.81	4331.09	1020.79
79	6831.10	1645.79	6466.77	1554.71	6148.56	1475.15	4520.44	1068.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1357.72	261.02	1312.11	249.62	1271.15	239.38	1050.26	184.15
41	1381.20	266.89	1334.69	255.26	1292.84	244.80	1067.38	188.43
42	1406.47	273.21	1358.98	261.33	1316.14	250.62	1085.66	193.00
43	1433.80	280.04	1385.14	267.87	1341.41	256.94	1105.46	197.95
44	1463.02	287.34	1413.19	274.89	1368.29	263.66	1126.52	203.22
45	1493.93	295.07	1442.85	282.30	1396.79	270.79	1148.74	208.77
46	1527.09	303.36	1474.58	290.23	1427.26	278.40	1172.40	214.69
47	1562.40	312.19	1508.45	298.70	1459.79	286.54	1197.58	220.98
48	1600.03	321.60	1544.47	307.71	1494.29	295.16	1224.20	227.64
49	1640.90	331.81	1583.54	317.48	1531.75	304.53	1252.96	234.83
50	1682.57	342.23	1623.24	327.40	1569.74	314.02	1282.00	242.09
51	1728.72	353.77	1667.33	338.42	1611.86	324.55	1313.99	250.09
52	1778.99	366.34	1715.19	350.39	1657.65	336.00	1348.76	258.78
53	1834.10	380.11	1767.88	363.56	1708.02	348.59	1386.75	268.28
54	1894.86	395.30	1825.77	378.03	1763.13	362.37	1428.42	278.70
55	1963.14	412.37	1890.56	394.23	1825.23	377.90	1474.75	290.28
56	2040.75	431.78	1964.31	412.67	1895.66	395.51	1527.45	303.45
57	2128.84	453.80	2048.10	433.61	1975.69	415.51	1587.13	318.37
58	2230.91	479.32	2145.06	457.85	2068.17	438.63	1656.04	335.60
59	2348.12	508.62	2256.45	485.70	2174.45	465.20	1734.99	355.34
60	2482.54	542.22	2384.05	517.60	2296.23	495.65	1825.41	377.94
61	2635.60	580.49	2529.41	553.94	2434.86	530.30	1928.28	403.66
62	2808.37	623.68	2693.40	594.94	2591.24	569.40	2044.24	432.65
63	3000.59	671.74	2875.85	640.55	2765.09	612.86	2173.02	464.84
64	3211.63	724.50	3076.04	690.60	2955.87	660.56	2314.16	500.13
65	3446.59	783.24	3298.91	746.32	3168.16	713.63	2471.16	539.38
66	3715.97	850.58	3554.13	810.12	3411.10	774.36	2649.93	584.07
67	4013.48	924.96	3835.96	880.58	3679.22	841.40	2846.99	633.34
68	4339.58	1006.48	4144.49	957.71	3972.62	914.74	3061.79	687.04
69	4691.94	1094.57	4477.76	1041.03	4289.13	993.87	3292.37	744.68
70	5070.64	1189.25	4835.41	1130.44	4628.49	1078.71	3538.00	806.09
71	5421.74	1277.02	5166.52	1213.22	4942.31	1157.17	3763.55	862.48
72	5791.84	1369.55	5514.94	1300.32	5271.91	1239.57	3998.25	921.15
73	6178.34	1466.17	5878.32	1391.17	5615.13	1325.37	4240.20	981.64
74	6579.72	1566.52	6254.96	1485.33	5970.26	1414.15	4487.98	1043.58
75	6993.37	1669.93	6642.44	1582.20	6334.98	1505.33	4739.79	1106.54
76	7402.99	1772.34	7025.72	1678.02	6695.32	1595.42	4987.03	1168.35
77	7818.97	1876.33	7413.92	1775.07	7059.59	1686.49	5234.18	1230.13
78	8233.34	1979.92	7800.51	1871.72	7421.98	1777.09	5478.82	1291.30
79	8641.34	2081.92	8180.47	1966.71	7777.93	1866.07	5718.36	1351.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	952.44	176.13	921.35	168.35	893.50	161.39	746.94	124.75
41	967.67	179.93	935.94	172.00	907.53	164.90	757.92	127.49
42	983.97	184.01	951.59	175.91	922.55	168.65	769.82	130.47
43	1001.68	188.43	968.60	180.16	938.91	172.74	782.64	133.68
44	1020.73	193.20	986.80	184.72	956.41	177.12	796.38	137.11
45	1040.99	198.26	1006.21	189.57	975.04	181.78	810.98	140.76
46	1062.74	203.70	1026.97	194.76	995.02	186.77	826.56	144.66
47	1086.12	209.54	1049.28	200.34	1016.48	192.14	843.21	148.82
48	1111.20	215.81	1073.16	206.30	1039.36	197.86	860.99	153.26
49	1138.47	222.63	1099.22	212.82	1064.37	204.11	880.26	158.08
50	1166.88	229.73	1126.36	219.60	1090.30	210.59	900.16	163.06
51	1198.33	237.60	1156.32	227.10	1118.92	217.74	922.20	168.56
52	1232.69	246.19	1189.05	235.28	1150.30	225.59	946.14	174.55
53	1270.52	255.64	1225.11	244.29	1184.80	234.21	972.42	181.12
54	1312.10	266.04	1264.64	254.17	1222.56	243.65	1001.18	188.31
55	1358.85	277.73	1309.12	265.30	1265.06	254.28	1033.34	196.35
56	1411.91	290.99	1359.63	277.92	1313.30	266.34	1069.75	205.45
57	1472.27	306.08	1416.94	292.25	1368.06	280.03	1111.05	215.78
58	1542.19	323.56	1483.32	308.84	1431.53	295.90	1158.80	227.72
59	1622.52	343.64	1559.68	327.94	1504.36	314.10	1213.49	241.39
60	1714.82	366.72	1647.31	349.84	1588.02	335.02	1276.25	257.08
61	1820.23	393.07	1747.34	374.85	1683.51	358.89	1347.94	275.00
62	1939.81	422.97	1860.90	403.24	1791.90	385.99	1429.13	295.30
63	2073.70	456.44	1987.98	435.01	1913.11	416.29	1519.94	318.00
64	2221.97	493.51	2128.67	470.18	2047.28	449.83	1620.32	343.10
65	2388.30	535.09	2286.50	509.64	2197.74	487.45	1732.89	371.24
66	2580.13	583.05	2468.35	555.10	2370.94	530.75	1861.82	403.47
67	2793.93	636.50	2670.88	605.74	2563.84	578.98	2005.13	439.30
68	3029.05	695.28	2893.53	661.40	2775.65	631.93	2161.97	478.51
69	3284.78	759.21	3135.38	721.86	3005.60	689.41	2331.20	520.82
70	3560.42	828.12	3395.79	786.96	3252.83	751.22	2511.99	566.01
71	3817.64	892.42	3638.41	847.62	3482.99	808.76	2679.10	607.79
72	4088.96	960.25	3893.93	911.50	3724.91	869.24	2853.36	651.36
73	4374.44	1031.63	4162.42	978.62	3978.66	932.68	3033.37	696.36
74	4670.98	1105.76	4440.75	1048.20	4241.26	998.33	3218.12	742.54
75	4977.50	1182.39	4727.93	1120.00	4511.73	1065.95	3406.27	789.58
76	5282.33	1258.60	5013.13	1191.30	4779.93	1133.00	3591.30	835.84
77	5592.04	1336.02	5302.23	1263.57	5051.25	1200.83	3776.41	882.12
78	5900.55	1413.15	5589.98	1335.51	5321.22	1268.32	3959.81	927.97
79	6204.24	1489.07	5872.85	1406.23	5586.23	1334.57	4139.11	972.79
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1204.84	222.80	1165.50	212.96	1130.28	204.16	944.88	157.81
41	1224.11	227.62	1183.96	217.58	1148.03	208.60	958.77	161.28
42	1244.72	232.77	1203.77	222.53	1167.02	213.35	973.82	165.04
43	1267.12	238.37	1225.27	227.91	1187.73	218.52	990.04	169.10
44	1291.23	244.40	1248.30	233.66	1209.86	224.05	1007.42	173.45
45	1316.86	250.80	1272.86	239.80	1233.43	229.95	1025.89	178.06
46	1344.37	257.68	1299.11	246.37	1258.70	236.26	1045.60	182.99
47	1373.94	265.07	1327.34	253.42	1285.85	243.05	1066.66	188.25
48	1405.66	273.00	1357.54	260.97	1314.80	250.29	1089.15	193.88
49	1440.16	281.63	1390.52	269.22	1346.43	258.20	1113.53	199.97
50	1476.10	290.61	1424.84	277.80	1379.23	266.40	1138.71	206.27
51	1515.89	300.56	1462.75	287.28	1415.43	275.45	1166.58	213.23
52	1559.35	311.43	1504.15	297.63	1455.13	285.37	1196.87	220.81
53	1607.20	323.39	1549.76	309.03	1498.77	296.28	1230.11	229.12
54	1659.80	336.54	1599.76	321.53	1546.53	308.22	1266.49	238.21
55	1718.95	351.33	1656.04	335.60	1600.30	321.66	1307.18	248.38
56	1786.07	368.11	1719.93	351.57	1661.33	336.92	1353.24	259.90
57	1862.42	387.19	1792.43	369.70	1730.60	354.24	1405.48	272.96
58	1950.87	409.31	1876.40	390.69	1810.89	374.31	1465.88	288.06
59	2052.49	434.71	1973.00	414.84	1903.01	397.34	1535.06	305.35
60	2169.25	463.90	2083.85	442.55	2008.85	423.80	1614.46	325.20
61	2302.60	497.24	2210.38	474.19	2129.64	454.00	1705.15	347.88
62	2453.86	535.05	2354.03	510.10	2266.75	488.28	1807.84	373.55
63	2623.23	577.40	2514.80	550.29	2420.08	526.61	1922.73	402.27
64	2810.79	624.29	2692.77	594.78	2589.80	569.04	2049.71	434.02
65	3021.20	676.89	2892.43	644.70	2780.14	616.62	2192.10	469.61
66	3263.87	737.56	3122.46	702.20	2999.24	671.40	2355.20	510.39
67	3534.32	805.17	3378.66	766.25	3243.26	732.40	2536.48	555.71
68	3831.75	879.53	3660.32	836.67	3511.20	799.39	2734.89	605.31
69	4155.25	960.40	3966.25	913.15	3802.08	872.11	2948.97	658.83
70	4503.93	1047.57	4295.67	995.51	4114.83	950.30	3177.66	716.00
71	4829.31	1128.92	4602.59	1072.24	4405.98	1023.08	3389.06	768.85
72	5172.53	1214.72	4925.83	1153.05	4712.01	1099.59	3609.51	823.97
73	5533.67	1305.01	5265.46	1237.95	5033.00	1179.84	3837.21	880.89
74	5908.79	1398.79	5617.55	1325.98	5365.20	1262.89	4070.92	939.32
75	6296.54	1495.72	5980.83	1416.80	5707.34	1348.42	4308.93	998.82
76	6682.14	1592.12	6341.61	1506.99	6046.61	1433.24	4543.00	1057.34
77	7073.93	1690.07	6707.32	1598.42	6389.83	1519.05	4777.16	1115.88
78	7464.19	1787.64	7071.33	1689.42	6731.34	1604.42	5009.17	1173.88
79	7848.36	1883.68	7429.15	1778.88	7066.58	1688.23	5235.97	1230.58
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	Please see revised Certification of Compliance.
Attachment(s):	Certification of Compliance 5-24-16.pdf
Item Status:	Received & Acknowledged
Status Date:	06/27/2016

Satisfied - Item:	L&H Actuarial Memorandum
Comments:	Please see revised Actuarial Memorandum.
Attachment(s):	VA Actuarial Memorandum 9-21-16.pdf
Item Status:	Received & Acknowledged
Status Date:	11/18/2016

Satisfied - Item:	Long Term Care Insurance Rate Request Summary
Comments:	Please see revised LTC Rate Request summary.
Attachment(s):	VA LTC-Rate Request Summary.pdf
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

Satisfied - Item:	Letter to policyholders
Comments:	Letters have been moved to the Form Schedule.
Attachment(s):	
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

Satisfied - Item:	Response Letter 12-21-15
Comments:	
Attachment(s):	Reponse to VA.pdf
Item Status:	Received & Acknowledged
Status Date:	12/23/2015

Satisfied - Item:	Third Party Authorization Letter
Comments:	
Attachment(s):	LNL filing Authorization.pdf
Item Status:	Received & Acknowledged

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Status Date:	12/23/2015

Satisfied - Item:	Rate Exhibits A-G
Comments:	See revised exhibits.
Attachment(s):	VA Exhibits A-G.pdf
Item Status:	Received & Acknowledged
Status Date:	11/18/2016

Satisfied - Item:	Rate Schedules
Comments:	Please see revised Rate Schedules.
Attachment(s):	LTC1 Rates 8-26-16.pdf LTC2 Rates 8-26-16.pdf
Item Status:	Received & Acknowledged
Status Date:	09/13/2016

Satisfied - Item:	Response Letter 4/29/2016
Comments:	
Attachment(s):	Reponse to VA Individual.pdf
Item Status:	Received & Acknowledged
Status Date:	05/05/2016

Satisfied - Item:	Return of Premium Optional Benefit
Comments:	See attached Return of Premium Optional Benefit as requested.
Attachment(s):	Return Of Premium Optional Benefit 5-24-16.pdf
Item Status:	Received & Acknowledged
Status Date:	07/01/2016

Satisfied - Item:	Response Letter to objection dated 5-24-16
Comments:	
Attachment(s):	Reponse to VA 5-24-16.pdf
Item Status:	Received & Acknowledged
Status Date:	07/01/2016

Satisfied - Item:	Certification of Readability
Comments:	Please see revised Certification of Readability of the Contingent Benefit at Lapse form as required by 14 VAC5-110-60.
Attachment(s):	Certification of Readability 9-21-16.pdf
Item Status:	Received & Acknowledged

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Status Date:	11/18/2016

Satisfied - Item:	Statement of Variability
Comments:	
Attachment(s):	Statement of Variability VA - SOV-VA16.pdf
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

Satisfied - Item:	Revised Policy Schedule letters to Policyholders
Comments:	Enclosed are two examples of letters - one is for paid-up coverage and one for reduced benefits.
Attachment(s):	Nursing Home and Home and Community Care - Schedule.pdf Nursing Home Only - Paid-up Schedule.pdf
Item Status:	Received & Acknowledged
Status Date:	09/07/2016

Satisfied - Item:	Response Letter to objections dated 7-1-16 and 7-13-16
Comments:	
Attachment(s):	Reponse to VA 7-1-16 and 7-13-16.pdf
Item Status:	Received & Acknowledged
Status Date:	09/07/2016

Satisfied - Item:	Response Letter to objections dated 8-26-16 and 8-29-16
Comments:	
Attachment(s):	Reponse to VA 8-26-16 and 8-29-16.pdf
Item Status:	Received & Acknowledged
Status Date:	09/07/2016

Satisfied - Item:	Second Letter regarding Increase
Comments:	Please see second letters with and without Waiver of Premium as requested.
Attachment(s):	VA Second Letter Draft with WOP 9-21-16.pdf VA Second Letter Draft without WOP 9-21-16.pdf
Item Status:	Received & Acknowledged
Status Date:	11/18/2016

Satisfied - Item:	Response Letter to objection dated 9-21-16
Comments:	
Attachment(s):	Reponse to VA 9-21-16.pdf
Item Status:	Received & Acknowledged

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Status Date:	11/18/2016

Satisfied - Item:	Response Letter to objection dated 11-18-16
Comments:	
Attachment(s):	Reponse to VA 11.18.16.pdf
Item Status:	Received & Acknowledged
Status Date:	04/24/2017

Satisfied - Item:	Response Letter to objection dated 3-8-17
Comments:	
Attachment(s):	Reponse to VA.pdf
Item Status:	Received & Acknowledged
Status Date:	04/24/2017

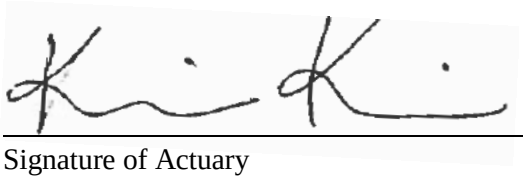
Satisfied - Item:	Response Letter to objection dated 4-24-17 and 4-25-17
Comments:	
Attachment(s):	Response to VA.pdf
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

Satisfied - Item:	Policyholder Letter Variability Statement
Comments:	
Attachment(s):	Policyholder Letter Variability Statement.pdf
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

Satisfied - Item:	Policy Schedule - John Doe Versions
Comments:	
Attachment(s):	JOHN DOE SCHEDULE WITHOUT RIDERS.pdf JOHN DOE SCHEDULE WITH RIDERS.pdf
Item Status:	Received & Acknowledged
Status Date:	07/21/2017

CERTIFICATION OF COMPLIANCE

I, Kristen Kim, Executive Director and Actuary at Trustmark Insurance Company, on behalf of The Lincoln National Life Insurance Company, have review the enclosed forms and certify that, to the best of our 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.



Signature of Actuary

Kristen Kim
Name

Executive Director and Actuary
Title

June 16, 2016
Date

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 608% rate increase can be justified at this time, the company is requesting two consecutive annual 26.5% increases, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950VA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Nursing home benefits begin after the insured has satisfied a deductible period

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

(elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality with the following selection factors:

DURATIONAL MORTALITY FACTORS	
Duration	**Selection**
1	30%
2	60%
3	65%
4	70%
5	75%
6	80%
7	85%
8	85%
9+	90%

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%
22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.265** will be applied to the currently filed and approved rates, and another factor of **1.265** will be applied exactly one year from the prior increase, thus completing the two year compounded increase.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After 1st Increase	After 2nd Increase
Virginia			
LTC1	$1,050	$1,328	$1,680
LTC2	$2,018	$2,553	$3,229
Nationwide			
LTC1	$2,140	$2,707	$3,424
LTC2	$2,148	$2,717	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	**Modal Factor**
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995-2005, 4% for 2006-2012, and 3.5% for 2013 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserve projections are provided in Exhibit A.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 81.3% shown in Exhibit A. This is based on a 4.83% interest rate.

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	**Distribution**
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	**Distribution**
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	**Distribution**
Male	39%
Female	61%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Distribution of Issues by Benefit Period –

Benefit Period (years)	Distribution
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution
20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 81.3%.

Exhibit B provides projected future experience including the proposed rate increases. The assumed implementation date of the first increase is January 1, 2017. The assumed implementation date of the second increase is January 1, 2018.

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 81.3%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2015 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$10,695	9
LNL	LTC2	$130,263	65
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709

27. PROPOSED EFFECTIVE DATE

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

The first proposed 26.5% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The second 26.5% increase will be implemented exactly one year after the first increase implementation date. The first assumed implementation date in Exhibit B is January 1, 2017.

28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary.

Respectfully submitted,

Kristen S. Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

See next page for the summary.

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.

This block of long-term care business was originally sold by Lincoln and their subsidiaries (First Penn Pacific and Security Connecticut) from 1991 to 1996. At this time, long-term care insurance was priced with limited knowledge of 1) the extent to which benefits would be utilized, and 2) the frequency and length of time that policies would remain in premium paying status. This resulted in the product being significantly underpriced, and several companies chose to exit the long-term care market altogether. To combat this mispricing issue, Trustmark began filing for premium rate increases in 2003. Policies issued in Virginia received their first and only increase in 2004. Any and all subsequent filings were not approved in Virginia.

The current rate increase request is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated. This results in higher than expected claim costs because the rising attained age of insureds increases the likelihood of benefit utilization dramatically. When the product was originally priced the lapse assumption was inflated beyond levels that have been actually realized. This rate increase is necessary to ensure adequate funding of all future claim payments on current in force policies.

December 17, 2015

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # **35-0472300** NAIC # **0020-65676**
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your letter dated September 30, 2015. Your letter requested further information regarding Lincoln National Life's requested rate increase for its Long Term Care policy forms. Specifically, you stated the following:

1) The Actuarial Memorandum states that Lincoln ceded 100% of the risk for its Long Term Care policies to GenRe who then ceded out 50% of the risk to Trustmark. For the purposes of this filing, is this rate increase applicable to 100% of the block of business or just 50% of the risk to Trustmark?

This filing is applicable to 100% of the block of business.

2) Experience and projections should only include policies issued by Lincoln National Life Insurance Company for which there are current Virginia policyholders. Please remove any experience based on First Penn-Pacific Life Insurance Company and Security Connecticut Life Insurance Company from this filing and resubmit exhibits based on nationwide and Virginia data accordingly for Lincoln National Life Insurance Company only.

There are currently no First Penn-Pacific or Security Connecticut policies inforce in Virginia, and therefore we are only requesting an increase for policies issued by Lincoln National Life Insurance. Only one Security Connecticut policy was inforce in Virginia from 1992-2004. No First Penn-Pacific policyholders have ever been inforce in Virginia. Therefore we believe the exhibits to be an appropriate reflection of Lincoln National Life Insurance experience and request an exemption on submitting revised exhibits at this time.

3) Please amend the Actuarial Memorandum and note the following in providing the projections:

A description and justification of each actuarial assumption used.

A recent analysis by Milliman was performed on our actual experience to determine assumptions that best fit our actual experience. The following assumptions were derived from this analysis:

Lapse Rate: The future voluntary lapse rate was set at 1.2%.
Mortality: Future mortality was projected using the 2000 Annuity table.
Morbidity: The current morbidity assumption was developed from the Milliman 2011 Long-Term Care Guidelines.

An explanation of the reserve basis and justification for the reserve levels provided.

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995 and later claims. Maximum benefits range from 2 years to lifetime.

An exhibit illustrating an actual to expected analysis based on the original assumptions.

This information is available on Exhibit F.

Re-state the nationwide experience using Virginia approved rates.

This information is available on Exhibit A, specifically in columns with the heading "State Basis".

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.

Please see Exhibit A – Proposed Rate for the lifetime loss ratio calculation on a proposed rate basis since inception.

Sufficient detail or documentation provided so that any projections can be recreated.

Projections were performed by the Minnesota Milliman office using past experience.

Please provide a copy of the original loss ratio demonstration that was filed when the policy form was first approved.

This information is listed on Exhibit G. Please note the original filing loss ratios included ALR in the calculation and produced an anticipated lifetime loss ratio of 61.3%. This lifetime loss ratio increases to 70.7% when ALR is removed from the calculations, which is significantly higher than the minimum lifetime loss ratio of 60%.

Please provide a projection of anticipated future experience using the actual inforce policies on the projection date, but using the original premium scale and the original pricing assumptions for lapse, mortality and morbidity to project both future premiums and claims.

Projections of future premiums and claims using original premium scale and pricing assumptions are found on Exhibit A in the columns titled "Before Any Rate Increase Earned Premium" and "Incurred Claims".

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 with no increases.

This information is available on Exhibit A in the column titled "Expected Loss Ratio". The projections are calculated using the actual inforce policies as of 12/31/2014 with the original premium scale and pricing assumptions.

4) Our research only reflects the following forms with a 40% rate increase approved on 3/18/04: HL-2500AA (8/90), HL-2525AA (8/90), HL-2550AA (8/90) and HL-2950VA (7/92). Please amend the Rate/Rule Schedule to reflect the affected policy forms exactly as approved. The Actuarial Memorandum should be amended accordingly.

This has been a closed block of business since 1996 with 76 individual and 3 group policies currently inforce in Virginia. Please see Exhibit D for original annual premium by individual policy prior to the 40% increase in the column titled "Original Annualized Premium". This rate increase history is documented in section 25 of the Actuarial Memorandum.

5) According to the Actuarial Memorandum three plans were issued in Virginia: LTC1 and LTC2 which are individual plans and LTG1 which is a group policy. Individual and group plans may not be combined on the same filing in SERFF for a rate increase. As a result, the company needs to amend this filing to only contain information regarding the individual block of business and submit a separate filing for group block of business.

We have amended our filing to contain only information regarding the individual block of business. A separate filing for the three group policies will be submitted separately.

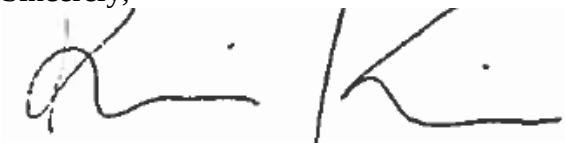
6) The Actuarial Memorandum indicates these policies were issued prior to rate stabilization and are subject to the loss ratio standards set forth in 14VAC5-200-150. Based on the revised 14VAC5-200-150 B, benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms.

Our current lifetime loss ratio is 84.6% for individual and 123.1% for group.

We trust that you will find our filing to be in order and hope that you will grant your Department's approval to this submission. Our fax number is (847) 615-3940. If you have any questions or would like to discuss any of the materials included in this submission, please feel free to call me toll free at 1-800-877-9077, extension 33402. You may also send an email to kristen.kim@trustmarkins.com.

We look forward to hearing from you.

Sincerely,



Kristen Kim, F.S.A, M.A.A.A.
AVP and Actuary
Trustmark Insurance Company, DI/LTC Division

ENCLOSURES

Lincoln
Financial Group®
Lincoln Life

The Lincoln National Life Insurance Company
1300 South Clinton Street
Fort Wayne IN 46802

May 8, 2015

To Whom It May Concern:

This is to authorize Trustmark Insurance Company to make state rate filings on Lincoln National Life Insurance Company's behalf in regard to the Long Term Care policy forms LTC1 and LTC2.

Please feel free to contact me directly should there be any questions regarding this authorization.

Respectfully yours,

Lincoln National Life Insurance Company

Christopher Schulenberg
Lincoln Financial Group
AVP- Reinsurance Accounting & Administration
1300 S. Clinton Street
Fort Wayne, IN 46802
Phone: (260) 455-1613
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Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

Exhibit A

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase	2004 Loss Ratio	A/2004 Claims Ratio
1991	381,212	381,212	381,212	1,908	-	1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05	0.01	1.00
1992	1,529,967	1,529,967	1,529,967	6,598	-	6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03	0.00	1.00
1993	3,051,001	3,051,001	3,051,001	578,249	-	578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11	0.21	0.92
1994	4,570,347	4,570,347	4,570,347	564,582	-	564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59	0.13	0.96
1995	5,768,949	5,768,949	5,768,949	331,975	-	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22	0.06	0.89
1996	6,994,715	6,994,715	6,994,715	1,708,255	-	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75	0.23	1.08
1997	7,107,726	7,107,726	7,107,726	2,289,953	-	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76	0.31	1.06
1998	6,660,532	6,660,532	6,660,532	1,326,036	-	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36	0.16	1.28
1999	6,388,938	6,388,938	6,388,938	2,100,976	-	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47	0.34	0.98
2000	6,089,881	6,089,881	6,089,881	2,980,298	-	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60	0.46	1.06
2001	5,750,679	5,750,679	5,750,679	2,675,737	-	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50	0.48	0.96
2002	5,491,648	5,491,648	5,491,648	2,561,991	-	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45	0.41	1.14
2003	5,211,264	5,211,264	5,211,264	3,692,527	93,727	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64	0.60	1.21
2004	5,389,439	6,571,258	4,928,444	2,730,729	48,506	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45	0.41	1.38
2005	5,581,894	6,449,743	4,606,960	3,573,266	336,982	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62	0.72	1.19
2006	5,605,942	6,103,201	4,359,429	5,237,690	132,282	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84	0.71	1.74
2007	6,031,350	5,715,308	4,082,363	3,781,412	690,158	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69	0.84	1.31
2008	5,963,789	5,370,577	3,836,127	4,706,588	136,062	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74	0.99	1.27
2009	5,622,149	5,026,719	3,590,514	3,883,416	404,072	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65	1.17	1.02
2010	5,477,725	4,650,687	3,321,919	3,622,271	410,979	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62	1.37	0.88
2011	5,270,728	4,320,967	3,086,405	2,691,440	1,453,330	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64	1.60	0.84
2012	4,916,330	4,033,595	2,881,139	2,548,297	2,603,988	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80	1.86	0.96
2013	4,582,574	3,754,478	2,681,770	2,233,221	4,439,340	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05	2.15	1.16
2014	4,108,921	3,281,868	2,344,192	649,000	6,747,165	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18	2.47	1.27
2015	3,703,454	2,958,015	2,112,868			7,752,203	262.1%	209.3%	5,727,651	271.1%	0.97	1.35	2.84	1.29
2016	3,348,772	2,674,723	1,910,517			7,821,069	292.4%	233.6%	5,545,180	290.2%	1.01	1.41	3.26	1.26
2017	3,012,695	2,406,293	1,718,781			7,814,103	324.7%	259.4%	5,334,110	310.3%	1.05	1.46	3.74	1.21
2018	2,697,175	2,154,281	1,538,772			7,734,703	359.0%	286.8%	5,053,389	328.4%	1.09	1.53	4.31	1.17
2019	2,403,003	1,919,321	1,370,944			7,584,980	395.2%	315.6%	4,856,520	354.2%	1.12	1.56	4.98	1.11
2020	2,130,039	1,701,300	1,215,214			7,368,092	433.1%	345.9%	4,632,132	381.2%	1.14	1.59	5.75	1.05
2021	1,878,793	1,500,626	1,071,875			7,094,090	472.7%	377.6%	4,356,602	406.4%	1.16	1.63	6.62	1.00
2022	1,649,603	1,317,567	941,119			6,774,142	514.1%	410.7%	4,085,966	434.2%	1.18	1.66	7.58	0.95
2023	1,441,894	1,151,666	822,619			6,418,109	557.3%	445.1%	3,759,886	457.1%	1.22	1.71	8.64	0.90
2024	1,254,520	1,002,007	715,720			6,037,756	602.6%	481.3%	3,554,739	496.7%	1.21	1.70	9.81	0.86
2025	1,085,564	867,059	619,328			5,637,269	650.2%	519.3%	3,347,626	540.5%	1.20	1.68	11.11	0.82
2026	933,847	745,880	532,772			5,223,974	700.4%	559.4%	3,079,737	578.1%	1.21	1.70	12.56	0.78
2027	798,660	637,904	455,646			4,803,708	753.0%	601.5%	2,817,405	618.3%	1.22	1.71	14.21	0.74
2028	679,302	542,570	387,550			4,389,715	809.1%	646.2%	2,529,933	652.8%	1.24	1.74	16.07	0.70
2029	574,450	458,824	327,731			3,984,293	868.4%	693.6%	2,295,870	700.5%	1.24	1.74	18.17	0.67
2030	482,809	385,628	275,449			3,590,816	931.2%	743.7%	2,085,042	757.0%	1.23	1.72	20.55	0.63
2031	403,261	322,091	230,065			3,211,104	997.0%	796.3%	1,825,511	793.5%	1.26	1.76	23.23	0.60
2032	334,717	267,344	190,960			2,851,657	1066.7%	852.0%	1,573,143	823.8%	1.29	1.81	26.13	0.57
2033	276,128	220,548	157,535			2,513,784	1139.8%	910.4%	1,340,886	851.2%	1.34	1.87	29.24	0.55
2034	226,422	180,847	129,177			2,198,779	1215.8%	971.1%	1,128,114	873.3%	1.39	1.95	32.60	0.52
2035	184,511	147,373	105,266			1,906,789	1293.9%	1033.4%	945,665	898.4%	1.44	2.02	36.22	0.50
2036	149,477	119,390	85,279			1,638,018	1372.0%	1095.8%	771,933	905.2%	1.52	2.12	40.36	0.48
2037	120,383	96,152	68,680			1,398,308	1454.3%	1161.5%	621,686	905.2%	1.61	2.25	44.88	0.45
2038	96,394	76,992	54,994			1,184,753	1538.8%	1229.1%	497,802	905.2%	1.70	2.38	49.83	0.43
2039	76,759	61,309	43,792			996,016	1624.6%	1297.6%	396,399	905.2%	1.79	2.51	55.23	0.41
2040	60,786	48,551	34,679			830,547	1710.7%	1366.3%	313,912	905.2%	1.89	2.65	61.10	0.39
2041	47,867	38,233	27,309			687,266	1797.6%	1435.8%	247,198	905.2%	1.99	2.78	67.47	0.37
2042	37,480	29,936	21,383			565,021	1887.5%	1507.5%	193,553	905.2%	2.09	2.92	74.37	0.36
2043	29,178	23,305	16,646			460,103	1974.3%	1576.9%	150,680	905.2%	2.18	3.05	74.37	0.37
2044	22,580	18,035	12,882			371,668	2060.8%	1646.0%	116,610	905.2%	2.28	3.19	74.37	0.39
2045	17,390	13,890	9,921			298,068	2145.9%	1714.0%	89,808	905.2%	2.37	3.32	74.37	0.40
2046	13,346	10,660	7,614			237,552	2228.4%	1779.9%	68,924	905.2%	2.46	3.45	74.37	0.42
2047	10,208	8,153	5,824			187,937	2305.1%	1841.1%	52,714	905.2%	2.55	3.57	74.37	0.43
2048	7,784	6,218	4,441			147,727	2376.0%	1897.7%	40,200	905.2%	2.62	3.67	74.37	0.45
2049	5,926	4,733	3,381			115,718	2444.7%	1952.6%	30,604	905.2%	2.70	3.78	74.37	0.46
2050	4,500	3,594	2,567			90,278	2511.8%	2006.2%	23,239	905.2%	2.77	3.88	74.37	0.47
2051	3,412	2,725	1,946			70,366	2582.2%	2062.4%	17,619	905.2%	2.85	3.99	74.37	0.49
2052	2,576	2,058	1,470			54,494	2648.1%	2115.1%	13,305	905.2%	2.93	4.10	74.37	0.50
2053	1,936	1,546	1,104			41,877	2708.7%	2163.5%	9,996	905.2%	2.99	4.19	74.37	0.51
2054	1,447	1,156	826			31,898	2759.8%	2204.3%	7,473	905.2%	3.05	4.27	74.37	0.52
2055	1,076	860	614			24,160	-	-	5,557	-	-	-	-	
Past		120,275,260				73,973,007	61.5%		109,026,873	90.6%	67.8%			
Future		24,129,363				122,142,910	506.2%		73,544,322	304.8%	166.1%			
Lifetime		144,404,623				196,115,917	135.8%		182,571,196	126.4%	107.4%			
Interest	4.83%													
Past		217,848,469				110,249,816	50.6%		170,855,078	78.4%	64.5%			
Future		18,331,072				81,732,261	445.9%		51,075,791	278.6%	160.0%			
Lifetime		236,179,542				191,982,077	81.3%		221,930,869	94.0%	86.5%			

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A - ALR

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Change in Active Life Reserve	Active Life Reserve	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	381,212	381,212	381,212	1,908	-			1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05
1992	1,529,967	1,529,967	1,529,967	6,598	-			6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03
1993	3,051,001	3,051,001	3,051,001	578,249	-			578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11
1994	4,570,347	4,570,347	4,570,347	564,582	-			564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59
1995	5,768,949	5,768,949	5,768,949	331,975	-		5,051,386	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22
1996	6,994,715	6,994,715	6,994,715	1,708,255	-		8,596,161	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75
1997	7,107,726	7,107,726	7,107,726	2,289,953	-		12,919,524	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76
1998	6,660,532	6,660,532	6,660,532	1,326,036	-		16,314,527	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36
1999	6,388,938	6,388,938	6,388,938	2,100,976	-		19,738,326	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47
2000	6,089,881	6,089,881	6,089,881	2,980,298	-		22,805,920	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60
2001	5,750,679	5,750,679	5,750,679	2,675,737	-		25,850,151	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50
2002	5,491,648	5,491,648	5,491,648	2,561,991	-		28,437,777	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45
2003	5,211,264	5,211,264	5,211,264	3,692,527	93,727		30,959,793	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64
2004	5,389,439	6,571,258	4,928,444	2,730,729	48,506		33,204,039	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45
2005	5,581,894	6,449,743	4,606,960	3,573,266	336,982		35,739,951	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62
2006	5,605,942	6,103,201	4,359,429	5,237,690	132,282		37,778,670	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84
2007	6,031,350	5,715,308	4,082,363	3,781,412	690,158		39,425,737	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69
2008	5,963,789	5,370,577	3,836,127	4,706,588	136,062		41,479,619	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74
2009	5,622,149	5,026,719	3,590,514	3,883,416	404,072		42,766,636	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65
2010	5,477,725	4,650,687	3,321,919	3,622,271	410,979		44,150,743	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62
2011	5,270,728	4,320,967	3,086,405	2,691,440	1,453,330		45,111,749	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64
2012	4,916,330	4,033,595	2,881,139	2,548,297	2,603,988		45,928,480	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80
2013	4,582,574	3,754,478	2,681,770	2,233,221	4,439,340		58,483,163	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05
2014	4,108,921	3,281,868	2,344,192	649,000	6,747,165		58,120,994	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18
2015	3,703,454	2,958,015	2,112,868			(1,045,442)		6,706,761	226.7%	181.1%	5,727,651	271.1%	0.84	1.17
2016	3,348,772	2,674,723	1,910,517			(1,476,897)		6,344,172	237.2%	189.4%	5,545,180	290.2%	0.82	1.14
2017	3,012,695	2,406,293	1,718,781			(1,808,496)		6,005,607	249.6%	199.3%	5,334,110	310.3%	0.80	1.13
2018	2,697,175	2,154,281	1,538,772			(2,119,657)		5,615,046	260.6%	208.2%	5,053,389	328.4%	0.79	1.11
2019	2,403,003	1,919,321	1,370,944			(2,383,110)		5,201,870	271.0%	216.5%	4,856,520	354.2%	0.77	1.07
2020	2,130,039	1,701,300	1,215,214			(2,618,351)		4,749,741	279.2%	223.0%	4,632,132	381.2%	0.73	1.03
2021	1,878,793	1,500,626	1,071,875			(2,804,682)		4,289,408	285.8%	228.3%	4,356,602	406.4%	0.70	0.98
2022	1,649,603	1,317,567	941,119			(2,913,038)		3,861,104	293.0%	234.1%	4,085,966	434.2%	0.67	0.94
2023	1,441,894	1,151,666	822,619			(2,991,058)		3,427,051	297.6%	237.7%	3,759,886	457.1%	0.65	0.91
2024	1,254,520	1,002,007	715,720			(3,021,332)		3,016,424	301.0%	240.4%	3,554,739	496.7%	0.61	0.85
2025	1,085,564	867,059	619,328			(3,009,681)		2,627,587	303.0%	242.0%	3,347,626	540.5%	0.56	0.78
2026	933,847	745,880	532,772			(2,951,812)		2,272,162	304.6%	243.3%	3,079,737	578.1%	0.53	0.74
2027	798,660	637,904	455,646			(2,832,468)		1,971,240	309.0%	246.8%	2,817,405	618.3%	0.50	0.70
2028	679,302	542,570	387,550			(2,688,278)		1,701,437	313.6%	250.5%	2,529,933	652.8%	0.48	0.67
2029	574,450	458,824	327,731			(2,530,732)		1,453,562	316.8%	253.0%	2,295,870	700.5%	0.45	0.63
2030	482,809	385,628	275,449			(2,355,202)		1,235,613	320.4%	255.9%	2,085,042	757.0%	0.42	0.59
2031	403,261	322,091	230,065			(2,184,145)		1,026,959	318.8%	254.7%	1,825,511	793.5%	0.40	0.56
2032	334,717	267,344	190,960			(2,009,905)		841,753	314.9%	251.5%	1,573,143	823.8%	0.38	0.54
2033	276,128	220,548	157,535			(1,835,961)		677,823	307.3%	245.5%	1,340,886	851.2%	0.36	0.51
2034	226,422	180,847	129,177			(1,664,691)		534,088	295.3%	235.9%	1,128,114	873.3%	0.34	0.47
2035	184,511	147,373	105,266			(1,497,259)		409,530	277.9%	222.0%	945,665	898.4%	0.31	0.43
2036	149,477	119,390	85,279			(1,347,559)		290,459	243.3%	194.3%	771,933	905.2%	0.27	0.38
2037	120,383	96,152	68,680			(1,205,734)		192,574	200.3%	160.0%	621,686	905.2%	0.22	0.31
2038	96,394	76,992	54,994			(1,081,271)		103,482	134.4%	107.4%	497,802	905.2%	0.15	0.21
2039	76,759	61,309	43,792			(970,185)		25,830	42.1%	33.7%	396,399	905.2%	0.05	0.07
2040	60,786	48,551	34,679			(873,393)		(42,846)	-88.3%	-70.5%	313,912	905.2%	(0.10)	(0.14)
2041	47,867	38,233	27,309			(763,445)		(76,179)	-199.3%	-159.1%	247,198	905.2%	(0.22)	(0.31)
2042	37,480	29,936	21,383			(665,007)		(99,986)	-334.0%	-266.8%	193,553	905.2%	(0.37)	(0.52)
2043	29,178	23,305	16,646			(558,930)		(98,827)	-424.1%	-338.7%	150,680	905.2%	(0.47)	(0.66)
2044	22,580	18,035	12,882			(462,617)		(90,948)	-504.3%	-402.8%	116,610	905.2%	(0.56)	(0.78)
2045	17,390	13,890	9,921			(393,567)		(95,499)	-687.5%	-549.1%	89,808	905.2%	(0.76)	(1.06)
2046	13,346	10,660	7,614			(355,850)		(118,298)	-1109.7%	-886.4%	68,924	905.2%	(1.23)	(1.72)
2047	10,208	8,153	5,824			(277,355)		(89,418)	-1096.8%	-876.0%	52,714	905.2%	(1.21)	(1.70)
2048	7,784	6,218	4,441			(212,667)		(64,940)	-1044.5%	-834.2%	40,200	905.2%	(1.15)	(1.62)
2049	5,926	4,733	3,381			(180,497)		(64,779)	-1368.6%	-1093.1%	30,604	905.2%	(1.51)	(2.12)
2050	4,500	3,594	2,567			(156,285)		(66,007)	-1836.5%	-1466.8%	23,239	905.2%	(2.03)	(2.84)
2051	3,412	2,725	1,946			(121,207)		(50,841)	-1865.7%	-1490.1%	17,619	905.2%	(2.06)	(2.89)
2052	2,576	2,058	1,470			(96,759)		(42,265)	-2053.8%	-1640.4%	13,305	905.2%	(2.27)	(3.18)
2053	1,936	1,546	1,104			(80,853)		(38,976)	-2521.1%	-2013.6%	9,996	905.2%	(2.79)	(3.90)
2054	1,447	1,156	826			(67,765)		(35,867)	-3103.2%	-2478.5%	7,473	905.2%	(3.43)	(4.80)
2055	1,076	860	614			-		-	-	-	5,557	-	-	-
Past		120,275,260						73,973,007	61.5%		109,026,873	90.6%	67.8%	
Future		24,129,363						63,505,605	263.2%		73,544,322	304.8%	86.4%	
Lifetime		144,404,623						137,478,612	95.2%		182,571,196	126.4%	75.3%	
Interest 4.83%														
Past		217,848,469						110,249,816	50.6%		170,855,078	78.4%	64.5%	
Future		18,331,072						48,215,906	263.0%		51,075,791	278.6%	94.4%	
Lifetime		236,179,542						158,465,722	67.1%		221,930,869	94.0%	71.4%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

12/31/2014 BRI EP
LTC-1 261,891
LTC-2 2,082,301

Exhibit A - Proposed Rate

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Proposed Rate Since Inception

Cal Year	Proposed *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio
1991	854,035	381,212	1,908	-	1,908	0.2%	37,045	9.7%	0.02
1992	3,427,608	1,529,967	6,598	-	6,598	0.2%	178,232	11.6%	0.02
1993	6,835,203	3,051,001	578,249	-	578,249	8.5%	430,584	14.1%	0.60
1994	10,239,018	4,570,347	564,582	-	564,582	5.5%	781,506	17.1%	0.32
1995	12,924,262	5,768,949	331,975	-	331,975	2.6%	1,268,129	22.0%	0.12
1996	15,670,365	6,994,715	1,708,255	-	1,708,255	10.9%	1,925,116	27.5%	0.40
1997	15,923,545	7,107,726	2,289,953	-	2,289,953	14.4%	2,606,969	36.7%	0.39
1998	14,921,690	6,660,532	1,326,036	-	1,326,036	8.9%	3,303,453	49.6%	0.18
1999	14,313,234	6,388,938	2,100,976	-	2,100,976	14.7%	4,022,592	63.0%	0.23
2000	13,643,251	6,089,881	2,980,298	-	2,980,298	21.8%	4,630,676	76.0%	0.29
2001	12,883,332	5,750,679	2,675,737	-	2,675,737	20.8%	5,042,672	87.7%	0.24
2002	12,303,022	5,491,648	2,561,991	-	2,561,991	20.8%	5,406,341	98.4%	0.21
2003	11,674,872	5,211,264	3,692,527	93,727	3,786,254	32.4%	5,684,438	109.1%	0.30
2004	11,041,266	4,928,444	2,730,729	48,506	2,779,235	25.2%	5,907,704	119.9%	0.21
2005	10,321,041	4,606,960	3,573,266	336,982	3,910,248	37.9%	6,037,098	131.0%	0.29
2006	9,766,494	4,359,429	5,237,690	132,282	5,369,972	55.0%	6,206,575	142.4%	0.39
2007	9,145,779	4,082,363	3,781,412	690,158	4,471,570	48.9%	6,270,315	153.6%	0.32
2008	8,594,132	3,836,127	4,706,588	136,062	4,842,650	56.3%	6,351,908	165.6%	0.34
2009	8,043,882	3,590,514	3,883,416	404,072	4,287,487	53.3%	6,379,499	177.7%	0.30
2010	7,442,145	3,321,919	3,622,271	410,979	4,033,250	54.2%	6,311,974	190.0%	0.29
2011	6,914,520	3,086,405	2,691,440	1,453,330	4,144,770	59.9%	6,264,459	203.0%	0.30
2012	6,454,659	2,881,139	2,548,297	2,603,988	5,152,285	79.8%	6,245,388	216.8%	0.37
2013	6,008,009	2,681,770	2,233,221	4,439,340	6,672,561	111.1%	6,208,896	231.5%	0.48
2014	5,251,728	2,344,192	649,000	6,747,165	7,396,165	140.8%	4,990,998	212.9%	0.66
2015	4,733,489	2,112,868			9,908,309	209.3%	5,727,651	271.1%	0.77
2016	4,280,159	1,910,517			9,996,329	233.6%	5,545,180	290.2%	0.80
2017	3,850,610	1,718,781			9,987,425	259.4%	5,334,110	310.3%	0.84
2018	3,447,335	1,538,772			9,885,941	286.8%	5,053,389	328.4%	0.87
2019	3,071,346	1,370,944			9,694,576	315.6%	4,856,520	354.2%	0.89
2020	2,722,462	1,215,214			9,417,366	345.9%	4,632,132	381.2%	0.91
2021	2,401,339	1,071,875			9,067,157	377.6%	4,356,602	406.4%	0.93
2022	2,108,404	941,119			8,658,222	410.7%	4,085,966	434.2%	0.95
2023	1,842,925	822,619			8,203,166	445.1%	3,759,886	457.1%	0.97
2024	1,603,437	715,720			7,717,026	481.3%	3,554,739	496.7%	0.97
2025	1,387,490	619,328			7,205,152	519.3%	3,347,626	540.5%	0.96
2026	1,193,576	532,772			6,676,908	559.4%	3,079,737	578.1%	0.97
2027	1,020,790	455,646			6,139,754	601.5%	2,817,405	618.3%	0.97
2028	868,234	387,550			5,610,618	646.2%	2,529,933	652.8%	0.99
2029	734,221	327,731			5,092,438	693.6%	2,295,870	700.5%	0.99
2030	617,092	275,449			4,589,522	743.7%	2,085,042	757.0%	0.98
2031	515,419	230,065			4,104,202	796.3%	1,825,511	793.5%	1.00
2032	427,811	190,960			3,644,784	852.0%	1,573,143	823.8%	1.03
2033	352,927	157,535			3,212,938	910.4%	1,340,886	851.2%	1.07
2034	289,396	129,177			2,810,321	971.1%	1,128,114	873.3%	1.11
2035	235,829	105,266			2,437,120	1033.4%	945,665	898.4%	1.15
2036	191,051	85,279			2,093,597	1095.8%	771,933	905.2%	1.21
2037	153,865	68,680			1,787,217	1161.5%	621,686	905.2%	1.28
2038	123,204	54,994			1,514,266	1229.1%	497,802	905.2%	1.36
2039	98,107	43,792			1,273,036	1297.6%	396,399	905.2%	1.43
2040	77,692	34,679			1,061,546	1366.3%	313,912	905.2%	1.51
2041	61,181	27,309			878,414	1435.8%	247,198	905.2%	1.59
2042	47,904	21,383			722,169	1507.5%	193,553	905.2%	1.67
2043	37,293	16,646			588,071	1576.9%	150,680	905.2%	1.74
2044	28,861	12,882			475,040	1646.0%	116,610	905.2%	1.82
2045	22,227	9,921			380,970	1714.0%	89,808	905.2%	1.89
2046	17,058	7,614			303,622	1779.9%	68,924	905.2%	1.97
2047	13,047	5,824			240,208	1841.1%	52,714	905.2%	2.03
2048	9,949	4,441			188,814	1897.7%	40,200	905.2%	2.10
2049	7,574	3,381			147,903	1952.6%	30,604	905.2%	2.16
2050	5,752	2,567			115,387	2006.2%	23,239	905.2%	2.22
2051	4,361	1,946			89,937	2062.4%	17,619	905.2%	2.28
2052	3,293	1,470			69,651	2115.1%	13,305	905.2%	2.34
2053	2,474	1,104			53,524	2163.5%	9,996	905.2%	2.39
2054	1,850	826			40,770	2204.3%	7,473	905.2%	2.44
2055	-	-			-	-	-	-	-
Past	234,597,091				73,973,007	31.5%	102,492,566	43.7%	72.2%
Future	38,611,035				156,083,414	404.2%	73,538,765	190.5%	212.2%
Lifetime	273,208,127				230,056,421	84.2%	176,031,331	64.4%	130.7%
Interest 4.83%									
Past	441,073,085				110,249,816	25.0%	159,688,225	36.2%	69.0%
Future	29,333,637				104,459,740	356.1%	51,074,969	174.1%	204.5%
Lifetime	470,406,722				214,709,556	45.6%	210,763,194	44.8%	101.9%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is on a proposed Virginia rate basis. Historical premium is also on a proposed Virginia rate basis.

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A - Restated for 14VAC5-200-150B

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Actual Rate Increase Earned Premium	Proposed Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase	2004 Loss Ratio	A/2004 Claims Ratio
1991	381,212	381,212	381,212	-		1,908	-	1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05	0.01	1.00
1992	1,529,967	1,529,967	1,529,967	-		6,598	-	6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03	0.00	1.00
1993	3,051,001	3,051,001	3,051,001	-		578,249	-	578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11	0.21	0.92
1994	4,570,347	4,570,347	4,570,347	-		564,582	-	564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59	0.13	0.96
1995	5,768,949	5,768,949	5,768,949	-		331,975	-	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22	0.06	0.89
1996	6,994,715	6,994,715	6,994,715	-		1,708,255	-	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75	0.23	1.08
1997	7,107,726	7,107,726	7,107,726	-		2,289,953	-	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76	0.31	1.06
1998	6,660,532	6,660,532	6,660,532	-		1,326,036	-	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36	0.16	1.28
1999	6,388,938	6,388,938	6,388,938	-		2,100,976	-	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47	0.34	0.98
2000	6,089,881	6,089,881	6,089,881	-		2,980,298	-	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60	0.46	1.06
2001	5,750,679	5,750,679	5,750,679	-		2,675,737	-	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50	0.48	0.96
2002	5,491,648	5,491,648	5,491,648	-		2,561,991	-	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45	0.41	1.14
2003	5,211,264	5,211,264	5,211,264	-		3,692,527	93,727	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64	0.60	1.21
2004	5,389,439	6,571,258	4,928,444	1,642,815		2,730,729	48,506	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45	0.41	1.38
2005	5,581,894	6,449,743	4,606,960	1,842,784		3,573,266	336,982	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62	0.72	1.19
2006	5,605,942	6,103,201	4,359,429	1,743,772		5,237,690	132,282	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84	0.71	1.74
2007	6,031,350	5,715,308	4,082,363	1,632,945		3,781,412	690,158	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69	0.84	1.31
2008	5,963,789	5,370,577	3,836,127	1,534,451		4,706,588	136,062	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74	0.99	1.27
2009	5,622,149	5,026,719	3,590,514	1,436,206		3,883,416	404,072	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65	1.17	1.02
2010	5,477,725	4,650,687	3,321,919	1,328,768		3,622,271	410,979	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62	1.37	0.88
2011	5,270,728	4,320,967	3,086,405	1,234,562		2,691,440	1,453,330	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64	1.60	0.84
2012	4,916,330	4,033,595	2,881,139	1,152,456		2,548,297	2,603,988	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80	1.86	0.96
2013	4,582,574	3,754,478	2,681,770	1,072,708		2,233,221	4,439,340	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05	2.15	1.16
2014	4,108,921	3,281,868	2,344,192	937,677		649,000	6,747,165	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18	2.47	1.27
2015	3,703,454	2,958,015	2,112,868	845,147				7,752,203	262.1%	209.3%	5,727,651	271.1%	0.97	1.35	2.84	1.29
2016	3,348,772	2,674,723	1,910,517	764,207				7,821,069	292.4%	233.6%	5,545,180	290.2%	1.01	1.41	3.26	1.26
2017	3,012,695	2,406,293	1,718,781	687,512	1,325,180			7,814,103	324.7%	259.4%	5,334,110	310.3%	1.05	1.46	3.74	1.21
2018	2,697,175	2,154,281	1,538,772	615,509	1,908,562			7,734,703	359.0%	286.8%	5,053,389	328.4%	1.09	1.53	4.31	1.17
2019	2,403,003	1,919,321	1,370,944	548,378	1,700,402			7,584,980	395.2%	315.6%	4,856,520	354.2%	1.12	1.56	4.98	1.11
2020	2,130,039	1,701,300	1,215,214	486,086	1,507,248			7,368,092	433.1%	345.9%	4,632,132	381.2%	1.14	1.59	5.75	1.05
2021	1,878,793	1,500,626	1,071,875	428,750	1,329,463			7,094,090	472.7%	377.6%	4,356,602	406.4%	1.16	1.63	6.62	1.00
2022	1,649,603	1,317,567	941,119	376,448	1,167,284			6,774,142	514.1%	410.7%	4,085,966	434.2%	1.18	1.66	7.58	0.95
2023	1,441,894	1,151,666	822,619	329,047	1,020,306			6,418,109	557.3%	445.1%	3,759,886	457.1%	1.22	1.71	8.64	0.90
2024	1,254,520	1,002,007	715,720	286,288	887,718			6,037,756	602.6%	481.3%	3,554,739	496.7%	1.21	1.70	9.81	0.86
2025	1,085,564	867,059	619,328	247,731	768,162			5,637,269	650.2%	519.3%	3,347,626	540.5%	1.20	1.68	11.11	0.82
2026	933,847	745,880	532,772	213,109	660,805			5,223,974	700.4%	559.4%	3,079,737	578.1%	1.21	1.70	12.56	0.78
2027	798,660	637,904	455,646	182,258	565,144			4,803,708	753.0%	601.5%	2,817,405	618.3%	1.22	1.71	14.21	0.74
2028	679,302	542,570	387,550	155,020	480,684			4,389,715	809.1%	646.2%	2,529,933	652.8%	1.24	1.74	16.07	0.70
2029	574,450	458,824	327,731	131,092	406,490			3,984,293	868.4%	693.6%	2,295,870	700.5%	1.24	1.74	18.17	0.67
2030	482,809	385,628	275,449	110,179	341,643			3,590,816	931.2%	743.7%	2,085,042	757.0%	1.23	1.72	20.55	0.63
2031	403,261	322,091	230,065	92,026	285,353			3,211,104	997.0%	796.3%	1,825,511	793.5%	1.26	1.76	23.23	0.60
2032	334,717	267,344	190,960	76,384	236,851			2,851,657	1066.7%	852.0%	1,573,143	823.8%	1.29	1.81	26.13	0.57
2033	276,128	220,548	157,535	63,014	195,392			2,513,784	1139.8%	910.4%	1,340,886	851.2%	1.34	1.87	29.24	0.55
2034	226,422	180,847	129,177	51,671	160,220			2,198,779	1215.8%	971.1%	1,128,114	873.3%	1.39	1.95	32.60	0.52
2035	184,511	147,373	105,266	42,106	130,563			1,906,789	1293.9%	1033.4%	945,665	898.4%	1.44	2.02	36.22	0.50
2036	149,477	119,390	85,279	34,111	105,772			1,638,018	1372.0%	1095.8%	771,933	905.2%	1.52	2.12	40.36	0.48
2037	120,383	96,152	68,680	27,472	85,185			1,398,308	1454.3%	1161.5%	621,686	905.2%	1.61	2.25	44.88	0.45
2038	96,394	76,992	54,994	21,998	68,210			1,184,753	1538.8%	1229.1%	497,802	905.2%	1.70	2.38	49.83	0.43
2039	76,759	61,309	43,792	17,517	54,316			996,016	1624.6%	1297.6%	396,399	905.2%	1.79	2.51	55.23	0.41
2040	60,786	48,551	34,679	13,872	43,013			830,547	1710.7%	1366.3%	313,912	905.2%	1.89	2.65	61.10	0.39
2041	47,867	38,233	27,309	10,924	33,872			687,266	1797.6%	1435.8%	247,198	905.2%	1.99	2.78	67.47	0.37
2042	37,480	29,936	21,383	8,553	26,521			565,021	1887.5%	1507.5%	193,553	905.2%	2.09	2.92	74.37	0.36
2043	29,178	23,305	16,646	6,659	20,647			460,103	1974.3%	1576.9%	150,680	905.2%	2.18	3.05	74.37	0.37
2044	22,580	18,035	12,882	5,153	15,978			371,668	2060.8%	1646.0%	116,610	905.2%	2.28	3.19	74.37	0.39
2045	17,390	13,890	9,921	3,969	12,306			298,068	2145.9%	1714.0%	89,808	905.2%	2.37	3.32	74.37	0.40
2046	13,346	10,660	7,614	3,046	9,444			237,552	2228.4%	1779.9%	68,924	905.2%	2.46	3.45	74.37	0.42
2047	10,208	8,153	5,824	2,329	7,223			187,937	2305.1%	1841.1%	52,714	905.2%	2.55	3.57	74.37	0.43
2048	7,784	6,218	4,441	1,776	5,508			147,727	2376.0%	1897.7%	40,200	905.2%	2.62	3.67	74.37	0.45
2049	5,926	4,733	3,381	1,352	4,193			115,718	2444.7%	1952.6%	30,604	905.2%	2.70	3.78	74.37	0.46
2050	4,500	3,594	2,567	1,027	3,184			90,278	2511.8%	2006.2%	23,239	905.2%	2.77	3.88	74.37	0.47
2051	3,412	2,725	1,946	779	2,414			70,366	2582.2%	2062.4%	17,619	905.2%	2.85	3.99	74.37	0.49
2052	2,576	2,058	1,470	588	1,823			54,494	2648.1%	2115.1%	13,305	905.2%	2.93	4.10	74.37	0.50
2053	1,936	1,546	1,104	442	1,370			41,877	2708.7%	2163.5%	9,996	905.2%	2.99	4.19	74.37	0.51
2054	1,447	1,156	826	330	1,024			31,898	2759.8%	2204.3%	7,473	905.2%	3.05	4.27	74.37	0.52
2055	1,076	860	614	246	761			24,160	-	-	5,557	-	-	-	-	
Past		120,275,260						73,973,007	61.5%		109,026,873	90.6%	67.8%			
Future		24,129,363						122,142,910	506.2%		73,544,322	304.8%	166.1%			
Lifetime		144,404,623						196,115,917	135.8%		182,571,196	126.4%	107.4%			
Interest	4.83%															
Past		217,848,469						110,249,816	50.6%		170,855,078	78.4%	64.5%			
Future		18,331,072						81,732,261	445.9%		51,075,791	278.6%	160.0%			
Lifetime		236,179,542	209,973,564	26,205,978	10,756,189			155,553,872	65.9%		221,930,869	94.0%	70.1%			

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A-VA

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	6,968	6,968	-	-	-	0.0%	427	6.1%	-	-
1992	48,905	48,905	-	-	-	0.0%	2,892	5.9%	-	-
1993	99,560	99,560	-	-	-	0.0%	7,601	7.6%	-	-
1994	137,855	137,855	104,497	-	104,497	75.8%	18,226	13.2%	5.73	5.73
1995	209,248	209,248	-	-	-	0.0%	39,196	18.7%	-	-
1996	272,950	272,950	-	-	-	0.0%	70,479	25.8%	-	-
1997	271,041	271,041	-	-	-	0.0%	107,266	39.6%	-	-
1998	252,285	252,285	488,915	-	488,915	193.8%	140,591	55.7%	3.48	3.48
1999	240,687	240,687	364,473	-	364,473	151.4%	163,795	68.1%	2.23	2.23
2000	241,308	241,308	1,740	-	1,740	0.7%	188,797	78.2%	0.01	0.01
2001	219,976	219,976	206,615	-	206,615	93.9%	196,703	89.4%	1.05	1.05
2002	212,695	212,695	-	-	-	0.0%	209,062	98.3%	-	-
2003	209,362	209,362	-	-	-	0.0%	226,088	108.0%	-	-
2004	229,127	199,064	70,375	-	70,375	30.7%	230,898	116.0%	0.26	0.30
2005	256,725	189,747	12,905	-	12,905	5.0%	243,984	128.6%	0.04	0.05
2006	243,014	177,338	-	-	-	0.0%	250,780	141.4%	-	-
2007	233,550	165,459	85,486	-	85,486	36.6%	252,436	152.6%	0.24	0.34
2008	224,262	156,546	8,102	-	8,102	3.6%	256,699	164.0%	0.02	0.03
2009	216,955	152,089	83,023	-	83,023	38.3%	271,857	178.7%	0.21	0.31
2010	209,006	146,686	96,671	576	97,247	46.5%	286,320	195.2%	0.24	0.34
2011	201,178	141,361	-	554	554	0.3%	296,042	209.4%	0.00	0.00
2012	189,998	133,494	134,472	206,982	341,454	179.7%	291,941	218.7%	0.82	1.17
2013	75,007	121,198	80,861	3,070	83,931	111.9%	288,238	237.8%	0.47	0.29
2014	154,211	109,179	33,820	-	33,820	21.9%	277,882	254.5%	0.09	0.12
2015	136,798	96,851			371,366	271.5%	174,912	180.6%	1.50	2.12
2016	123,273	87,275			376,409	305.3%	168,698	193.3%	1.58	2.23
2017	110,503	78,234			376,768	341.0%	161,644	206.6%	1.65	2.33
2018	98,546	69,770			372,353	377.8%	152,475	218.5%	1.73	2.44
2019	87,396	61,875			364,754	417.4%	145,744	235.5%	1.77	2.50
2020	76,983	54,503			353,048	458.6%	138,089	253.4%	1.81	2.56
2021	67,443	47,749			337,645	500.6%	128,965	270.1%	1.85	2.62
2022	58,824	41,647			318,842	542.0%	120,190	288.6%	1.88	2.65
2023	51,107	36,183			298,761	584.6%	109,949	303.9%	1.92	2.72
2024	44,236	31,318			278,780	630.2%	103,579	330.7%	1.91	2.69
2025	38,076	26,957			257,624	676.6%	97,281	360.9%	1.87	2.65
2026	32,564	23,055			235,877	724.3%	89,171	386.8%	1.87	2.65
2027	27,682	19,598			213,348	770.7%	81,250	414.6%	1.86	2.63
2028	23,420	16,581			191,166	816.3%	72,685	438.4%	1.86	2.63
2029	19,732	13,970			170,555	864.4%	65,844	471.3%	1.83	2.59
2030	16,576	11,736			151,766	915.6%	59,884	510.3%	1.79	2.53
2031	13,885	9,830			133,698	962.9%	52,638	535.5%	1.80	2.54
2032	11,589	8,205			116,347	1004.0%	45,651	556.4%	1.80	2.55
2033	9,650	6,832			100,279	1039.2%	39,304	575.3%	1.81	2.55
2034	8,022	5,679			86,347	1076.4%	33,542	590.6%	1.82	2.57
2035	6,665	4,719			74,427	1116.6%	28,685	607.9%	1.84	2.59
2036	5,537	3,920			63,756	1151.6%	24,012	612.6%	1.88	2.66
2037	4,587	3,248			54,626	1190.8%	19,895	612.6%	1.94	2.75
2038	3,785	2,680			47,026	1242.5%	16,415	612.6%	2.03	2.86
2039	3,114	2,205			40,601	1303.9%	13,505	612.6%	2.13	3.01
2040	2,554	1,808			34,697	1358.7%	11,076	612.6%	2.22	3.13
2041	2,088	1,478			29,749	1424.9%	9,055	612.6%	2.33	3.29
2042	1,699	1,203			25,669	1510.9%	7,368	612.6%	2.47	3.48
2043	1,374	973			22,126	1610.6%	5,958	612.6%	2.63	3.71
2044	1,103	781			19,100	1731.8%	4,783	612.6%	2.83	3.99
2045	885	626			16,391	1852.4%	3,838	612.6%	3.02	4.27
2046	713	505			14,049	1970.1%	3,093	612.6%	3.22	4.54
2047	577	408			12,026	2084.8%	2,502	612.6%	3.40	4.81
2048	468	331			10,273	2196.8%	2,028	612.6%	3.59	5.07
2049	380	269			8,814	2322.5%	1,646	612.6%	3.79	5.36
2050	309	219			7,571	2451.4%	1,340	612.6%	4.00	5.65
2051	252	178			6,461	2565.4%	1,092	612.6%	4.19	5.92
2052	205	145			5,471	2667.9%	889	612.6%	4.36	6.15
2053	166	118			4,539	2726.9%	722	612.6%	4.45	6.29
2054	134	95			3,712	2762.2%	583	612.6%	4.51	6.37
2055	107	76			3,036	-	466	-	-	-
Past	4,655,874				1,983,136	42.6%	4,318,201	92.7%	45.9%	
Future	1,093,005				5,609,853	513.3%	2,200,448	201.3%	254.9%	
Lifetime	5,748,879				7,592,989	132.1%	6,518,649	113.4%	116.5%	
Interest 4.83%										
Past	8,294,340				3,498,075	42.2%	6,572,423	79.2%	53.2%	
Future	831,754				3,796,162	456.4%	1,525,355	183.4%	248.9%	
Lifetime	9,126,094				7,294,237	79.9%	8,097,778	88.7%	90.1%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

12/31/2014 BRI EP
LTC-1 5,985
LTC-2 66,944

Exhibit B

1st Proposed Rate Increase effective	1/1/2017	26.5%
2nd Proposed Rate Increase effective	1/1/2018	26.5%
Future Voluntary Lapse Rate		1.2%

Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Rate Increase

Cal Year		*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991		381,212	1,908	-	1,908	0.5%
1992		1,529,967	6,598	-	6,598	0.4%
1993		3,051,001	578,249	-	578,249	19.0%
1994		4,570,347	564,582	-	564,582	12.4%
1995		5,768,949	331,975	-	331,975	5.8%
1996		6,994,715	1,708,255	-	1,708,255	24.4%
1997		7,107,726	2,289,953	-	2,289,953	32.2%
1998		6,660,532	1,326,036	-	1,326,036	19.9%
1999		6,388,938	2,100,976	-	2,100,976	32.9%
2000		6,089,881	2,980,298	-	2,980,298	48.9%
2001		5,750,679	2,675,737	-	2,675,737	46.5%
2002		5,491,648	2,561,991	-	2,561,991	46.7%
2003		5,211,264	3,692,527	93,727	3,786,254	72.7%
2004		6,571,258	2,730,729	48,506	2,779,235	42.3%
2005		6,449,743	3,573,266	336,982	3,910,248	60.6%
2006		6,103,201	5,237,690	132,282	5,369,972	88.0%
2007		5,715,308	3,781,412	690,158	4,471,570	78.2%
2008		5,370,577	4,706,588	136,062	4,842,650	90.2%
2009		5,026,719	3,883,416	404,072	4,287,487	85.3%
2010		4,650,687	3,622,271	410,979	4,033,250	86.7%
2011		4,320,967	2,691,440	1,453,330	4,144,770	95.9%
2012		4,033,595	2,548,297	2,603,988	5,152,285	127.7%
2013		3,754,478	2,233,221	4,439,340	6,672,561	177.7%
2014		3,281,868	649,000	6,747,165	7,396,165	225.4%
2015		2,958,015			7,752,203	262.1%
2016		2,674,723			7,821,069	292.4%
2017		3,043,960			7,814,103	256.7%
2018		3,447,335			7,734,703	224.4%
2019		3,071,346			7,584,980	247.0%
2020		2,722,462			7,368,092	270.6%
2021		2,401,339			7,094,090	295.4%
2022		2,108,404			6,774,142	321.3%
2023		1,842,925			6,418,109	348.3%
2024		1,603,437			6,037,756	376.6%
2025		1,387,490			5,637,269	406.3%
2026		1,193,576			5,223,974	437.7%
2027		1,020,790			4,803,708	470.6%
2028		868,234			4,389,715	505.6%
2029		734,221			3,984,293	542.7%
2030		617,092			3,590,816	581.9%
2031		515,419			3,211,104	623.0%
2032		427,811			2,851,657	666.6%
2033		352,927			2,513,784	712.3%
2034		289,396			2,198,779	759.8%
2035		235,829			1,906,789	808.5%
2036		191,051			1,638,018	857.4%
2037		153,865			1,398,308	908.8%
2038		123,204			1,184,753	961.6%
2039		98,107			996,016	1015.2%
2040		77,692			830,547	1069.0%
2041		61,181			687,266	1123.3%
2042		47,904			565,021	1179.5%
2043		37,293			460,103	1233.8%
2044		28,861			371,668	1287.8%
2045		22,227			298,068	1341.0%
2046		17,058			237,552	1392.6%
2047		13,047			187,937	1440.5%
2048		9,949			147,727	1484.8%
2049		7,574			115,718	1527.7%
2050		5,752			90,278	1569.6%
2051		4,361			70,366	1613.6%
2052		3,293			54,494	1654.8%
2053		2,474			41,877	1692.7%
2054		1,850			31,898	1724.6%
2055		1,375			-	-
Past		120,275,260			73,973,007	61.5%
Future		34,424,851			122,118,750	354.7%
Lifetime		154,700,111			196,091,757	126.8%
Interest	4.83%					
Past		217,848,469			110,249,816	50.6%
Future		25,387,217			81,728,689	321.9%
Lifetime		243,235,686			191,978,505	78.9%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit B-VA

1st Proposed Rate Increase effective	1/1/2017	26.5%
2nd Proposed Rate Increase effective	1/1/2018	26.5%
Future Voluntary Lapse Rate		1.2%

Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	6,968	-	-	-	0.0%
1992	48,905	-	-	-	0.0%
1993	99,560	-	-	-	0.0%
1994	137,855	104,497	-	104,497	75.8%
1995	209,248	-	-	-	0.0%
1996	272,950	-	-	-	0.0%
1997	271,041	-	-	-	0.0%
1998	252,285	488,915	-	488,915	193.8%
1999	240,687	364,473	-	364,473	151.4%
2000	241,308	1,740	-	1,740	0.7%
2001	219,976	206,615	-	206,615	93.9%
2002	212,695	-	-	-	0.0%
2003	209,362	-	-	-	0.0%
2004	229,127	70,375	-	70,375	30.7%
2005	256,725	12,905	-	12,905	5.0%
2006	243,014	-	-	-	0.0%
2007	233,550	85,486	-	85,486	36.6%
2008	224,262	8,102	-	8,102	3.6%
2009	216,955	83,023	-	83,023	38.3%
2010	209,006	96,671	576	97,247	46.5%
2011	201,178	-	554	554	0.3%
2012	189,998	134,472	206,982	341,454	179.7%
2013	75,007	80,861	3,070	83,931	111.9%
2014	154,211	33,820	-	33,820	21.9%
2015	136,798			371,366	271.5%
2016	123,273			376,409	305.3%
2017	139,786			376,768	269.5%
2018	157,697			372,353	236.1%
2019	139,853			364,754	260.8%
2020	123,191			353,048	286.6%
2021	107,924			337,645	312.9%
2022	94,132			318,842	338.7%
2023	81,783			298,761	365.3%
2024	70,787			278,780	393.8%
2025	60,930			257,624	422.8%
2026	52,110			235,877	452.7%
2027	44,297			213,348	481.6%
2028	37,477			191,166	510.1%
2029	31,576			170,555	540.1%
2030	26,526			151,766	572.1%
2031	22,218			133,698	601.7%
2032	18,544			116,347	627.4%
2033	15,442			100,279	649.4%
2034	12,837			86,347	672.6%
2035	10,666			74,427	697.8%
2036	8,860			63,756	719.6%
2037	7,341			54,626	744.2%
2038	6,057			47,026	776.4%
2039	4,983			40,601	814.8%
2040	4,087			34,697	849.0%
2041	3,341			29,749	890.5%
2042	2,719			25,669	944.2%
2043	2,198			22,126	1006.5%
2044	1,765			19,100	1082.2%
2045	1,416			16,391	1157.6%
2046	1,141			14,049	1231.1%
2047	923			12,026	1302.8%
2048	748			10,273	1372.8%
2049	607			8,814	1451.4%
2050	494			7,571	1531.9%
2051	403			6,461	1603.2%
2052	328			5,471	1667.2%
2053	266			4,539	1704.1%
2054	215			3,712	1726.1%
2055	172			-	-
Past	4,655,874			1,983,136	42.6%
Future	1,555,910			5,606,817	360.4%
Lifetime	6,211,784			7,589,953	122.2%
Interest 4.83%					
Past	8,294,340			3,498,075	42.2%
Future	1,148,945			3,795,714	330.4%
Lifetime	9,443,285			7,293,789	77.2%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit C

Series LTC-1	Series LTC-2
HL-2500AA (8/90) Long Term Care Policy HL-2525AA (8/90) Home & Community Care Rider	HL-2950VA (7/92) Long Term Care Policy

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Policies issued in Virginia
As of 12/31/15

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	Issue State	Issue Age	Company	Form	Mode	Original Modal Premium	Current Modal Premium	Modal Premium After 26.5% Rate Increase	Premium Mode	Original Annualized Premium	Current Annualized Premium	Annualized Premium After 1st 26.5% Rate Increase	Annualized Premium After 2nd 26.5% Rate Increase	Maximum Benefits Exposure
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	$ 86.69	$ 121.37	$ 194.19	M	$ 1,040.31	$ 1,456.44	$ 1,842.40	$ 2,330.63	$ 292,000
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	$ 98.99	$ 138.59	$ 221.74	M	$ 1,187.91	$ 1,663.08	$ 2,103.80	$ 2,661.30	$ 296,380
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	$ 26.14	$ 36.60	$ 58.56	M	$ 313.71	$ 439.20	$ 555.59	$ 702.82	$ 292,000
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	$ 55.60	$ 77.84	$ 124.54	M	$ 667.20	$ 934.08	$ 1,181.61	$ 1,494.74	$ 204,400
TX0754	N		N	Y	60	80	100%	N	99999	LIFE	VA	53	LN	LTC-1	1	$ 54.98	$ 76.97	$ 123.15	M	$ 659.74	$ 923.64	$ 1,168.40	$ 1,478.03	$ 233,600
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	$ 276.69	$ 387.37	$ 619.79	S	$ 553.39	$ 774.74	$ 980.05	$ 1,239.76	$ 408,800
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	$ 296.58	$ 415.21	$ 664.34	S	$ 593.16	$ 830.42	$ 1,050.48	$ 1,328.86	$ 408,800
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	$ 136.86	$ 191.60	$ 306.56	M	$ 1,642.29	$ 2,299.20	$ 2,908.49	$ 3,679.24	$ 233,600
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	$ 91.39	$ 127.95	$ 204.72	M	$ 1,096.71	$ 1,535.40	$ 1,942.28	$ 2,456.99	$ 233,600
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	$ 514.04	$ 719.66	$ 1,151.46	Q	$ 2,056.17	$ 2,878.64	$ 3,641.48	$ 4,606.47	$ 1,025,241
TX1198	N		N	N	60	90	100%	N	99999	LIFE	VA	64	LN	LTC-1	12	$1,507.00	$2,109.80	$ 3,375.68	A	$ 1,507.00	$ 2,109.80	$ 2,668.90	$ 3,376.15	$ 262,800
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	$ 44.03	$ 61.64	$ 98.62	M	$ 528.34	$ 739.68	$ 935.70	$ 1,183.65	$ 406,727
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	$ 75.20	$ 105.28	$ 168.45	M	$ 902.40	$ 1,263.36	$ 1,598.15	$ 2,021.66	$ 406,727
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	$ 353.49	$ 494.89	$ 791.82	S	$ 706.99	$ 989.78	$ 1,252.07	$ 1,583.87	$ 292,000
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	$ 380.42	$ 532.59	$ 852.14	S	$ 760.84	$ 1,065.18	$ 1,347.45	$ 1,704.53	$ 292,000
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	$ 345.85	$ 484.19	$ 774.70	Q	$ 1,383.40	$ 1,936.76	$ 2,450.00	$ 3,099.25	$ 854,275
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	$ 309.67	$ 433.54	$ 693.66	S	$ 619.34	$ 867.08	$ 1,096.86	$ 1,387.52	$ 204,400
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	$ 339.84	$ 475.78	$ 761.25	S	$ 679.69	$ 951.56	$ 1,203.72	$ 1,522.71	$ 204,400
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	$ 604.07	$ 845.70	$ 1,353.12	Q	$ 2,416.29	$ 3,382.80	$ 4,279.24	$ 5,413.24	$ 813,454
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 88.31	$ 123.63	$ 197.81	M	$ 1,059.69	$ 1,483.56	$ 1,876.70	$ 2,374.03	$ 292,000
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	$1,368.67	$1,916.14	$ 3,065.82	A	$ 1,368.67	$ 1,916.14	$ 2,423.92	$ 3,066.26	$ 209,510
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	$ 197.37	$ 276.32	$ 442.11	O	$ 789.49	$ 1,105.28	$ 1,398.18	$ 1,768.70	$ 350,400
TX2149	N		N	Y	60	100	60%	N	2190	6	VA	54	LN	LTC-2	12	$ 377.64	$ 528.70	$ 845.92	A	$ 377.64	$ 528.70	$ 668.81	$ 846.04	$ 219,000
TX2150	N		N	Y	60	100	60%	N	2190	6	VA	56	LN	LTC-2	12	$ 426.60	$ 597.24	$ 955.58	A	$ 426.60	$ 597.24	$ 755.51	$ 955.72	$ 219,000
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	$ 36.14	$ 50.60	$ 80.96	M	$ 433.71	$ 607.20	$ 768.11	$ 971.66	$ 146,000
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	$ 322.90	$ 452.06	$ 723.30	M	$ 3,874.80	$ 5,424.72	$ 6,862.27	$ 8,680.77	$ 732,139
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	$ 107.60	$ 150.64	$ 241.02	M	$ 1,291.20	$ 1,807.68	$ 2,286.72	$ 2,892.69	$ 325,405
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	$ 235.66	$ 329.92	$ 527.87	O	$ 942.63	$ 1,319.68	$ 1,669.40	$ 2,111.78	$ 109,500
TX2474	N		N	N	60	120	100%	N	1095	3	VA	63	LN	LTC-2	12	$1,143.32	$1,600.65	$ 2,561.04	A	$ 1,143.32	$ 1,600.65	$ 2,024.82	$ 2,561.40	$ 131,400
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	$1,358.40	$1,901.76	$ 3,042.82	A	$ 1,358.40	$ 1,901.76	$ 2,405.73	$ 3,043.24	$ 774,705
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	$ 830.09	$1,162.13	$ 1,859.41	Q	$ 3,320.37	$ 4,648.52	$ 5,880.38	$ 7,438.68	$ 542,332
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$2,053.05	$2,874.27	$ 4,598.83	A	$ 2,053.05	$ 2,874.27	$ 3,635.95	$ 4,599.48	$ 700,800
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	$2,884.40	$4,038.16	$ 6,461.06	A	$ 2,884.40	$ 4,038.16	$ 5,108.27	$ 6,461.96	$ 700,800
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 203.82	$ 285.35	$ 456.56	M	$ 2,445.86	$ 3,424.20	$ 4,331.61	$ 5,479.49	$ 467,200
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	$2,732.70	$3,825.78	$ 6,121.25	A	$ 2,732.70	$ 3,825.78	$ 4,839.61	$ 6,122.11	$ 292,000
TX3390	N		Y	Y	20	100	60%	N	1825	5	VA	52	LN	LTC-2	3	$ 88.81	$ 124.33	$ 198.93	Q	$ 355.23	$ 497.32	$ 629.11	$ 795.82	$ 182,500
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	$2,195.90	$3,074.26	$ 4,918.82	A	$ 2,195.90	$ 3,074.26	$ 3,888.94	$ 4,919.51	$ 350,400
TX3478	Y	S	N	N	60	160	0%	N	1460	4	VA	65	LN	LTC-2	1	$ 138.98	$ 194.57	$ 311.31	M	$ 1,667.74	$ 2,334.84	$ 2,953.57	$ 3,736.27	$ 233,600
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	$1,360.44	$1,904.62	$ 3,047.39	A	$ 1,360.44	$ 1,904.62	$ 2,409.34	$ 3,047.82	$ 204,400
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	$ 18.63	$ 26.08	$ 41.73	M	$ 223.54	$ 312.96	$ 395.89	$ 500.81	$ 182,500
TX3562	N		N	Y	20	90	60%	N	1460	4	VA	58	LN	LTC-2	1	$ 44.52	$ 62.33	$ 99.73	M	$ 534.26	$ 747.96	$ 946.17	$ 1,196.90	$ 131,400
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 78.95	$ 110.53	$ 176.85	M	$ 947.40	$ 1,326.36	$ 1,677.85	$ 2,122.47	$ 292,000
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	$ 65.78	$ 92.09	$ 147.34	M	$ 789.34	$ 1,105.08	$ 1,397.93	$ 1,768.38	$ 292,000
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	$ 179.76	$ 251.66	$ 402.66	O	$ 719.03	$ 1,006.64	$ 1,273.40	$ 1,610.85	$ 408,800
TX3748	N		N	Y	60	110	0%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 54.01	$ 75.61	$ 120.98	M	$ 648.09	$ 907.32	$ 1,147.76	$ 1,451.92	$ 321,200
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	$ 130.60	$ 182.84	$ 292.54	M	$ 1,567.20	$ 2,194.08	$ 2,775.51	$ 3,511.02	$ 292,000
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	$ 887.11	$1,241.95	$ 1,987.12	A	$ 887.11	$ 1,241.95	$ 1,571.07	$ 1,987.40	$ 292,000
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	1	$ 78.66	$ 110.12	$ 176.19	M	$ 943.89	$ 1,321.44	$ 1,671.62	$ 2,114.60	$ 116,800
TX4086	N		N	Y	20	90	60%	N	1460	4	VA	63	LN	LTC-2	1	$ 68.31	$ 95.63	$ 153.01	M	$ 819.69	$ 1,147.56	$ 1,451.66	$ 1,836.35	$ 131,400
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 118.27	$ 165.58	$ 264.93	M	$ 1,419.26	$ 1,986.96	$ 2,513.50	$ 3,179.58	$ 292,000
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	$ 225.82	$ 316.15	$ 505.84	O	$ 903.29	$ 1,264.60	$ 1,599.72	$ 2,023.64	$ 170,820
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	$ 355.26	$ 497.36	$ 795.78	Q	$ 1,421.03	$ 1,989.44	$ 2,516.64	$ 3,183.55	$ 170,820
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,454.88	$ 1,840.42	$ 350,400
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,454.88	$ 1,840.42	$ 350,400
TX4692	Y	C	N	N	20	404.92	100%	N	99999	LIFE	VA	49	LN	LTC-2	12	$3,720.98	$5,209.37	$ 8,334.99	A	$ 3,720.98	$ 5,209.37	$ 6,589.85	$ 8,336.16	$ 1,182,366
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$1,484.70	$2,078.58	$ 3,325.73	A	$ 1,484.70	$ 2,078.58	$ 2,629.40	$ 3,326.20	$ 554,800
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	$6,123.38	$8,572.73	$ 13,716.37	A	$ 6,123.38	$ 8,572.73	$ 10,844.50	$ 13,718.30	$ 189,800
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	$ 702.62	$ 983.67	$ 1,573.87	S	$ 1,405.24	$ 1,967.34	$ 2,488.69	$ 3,148.19	$ 292,000
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	$ 189.07	$ 264.70	$ 423.52	O	$ 756.29	$ 1,058.80	$ 1,339.38	$ 1,694.32	$ 292,000
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	$ 376.62	$ 527.27	$ 843.63	Q	$ 1,506.49	$ 2,109.08	$ 2,667.99	$ 3,375.00	$ 292,000
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$1,956.71	$2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 3,465.33	$ 4,383.64	$ 554,800
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$1,956.71	$2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 3,465.33	$ 4,383.64	$ 554,800
TX5070	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	54	LN	LTC-2	12	$1,375.99	$1,926.39	$ 3,082.22	A	$ 1,375.99	$ 1,926.39	$ 2,436.88	$ 3,082.66	$ 707,136
TX5071	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$1,493.62	$2,091.07	$ 3,345.71	A	$ 1,493.62	$ 2,091.07	$ 2,645.20	$ 3,346.18	$ 707,136
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 177.78	$ 248.89	$ 398.22	M	$ 2,133.34	$ 2,986.68	$ 3,778.15	$ 4,779.36	$ 292,000
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	$1,339.00	$1,874.60	$ 2,999.36	A	$ 1,339.00	$ 1,874.60	$ 2,371.37	$ 2,999.78	$ 292,000
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	$1,688.68	$2,364.15	$ 3,782.64	A	$ 1,688.68	$ 2,364.15	$ 2,990.65	$ 3,783.17	$ 229,950
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	$ 71.15	$ 99.61	$ 159.38	M	$ 853.80	$ 1,195.32	$ 1,512.08	$ 1,912.78	$ 292,000
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	$ 824.49	$1,154.29	$ 1,846.86	A	$ 824.49	$ 1,154.29	$ 1,460.18	$ 1,847.12	$ 182,500
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	$ 731.58	$1,024.21	$ 1,638.74	A	$ 731.58	$ 1,024.21	$ 1,295.63	$ 1,638.97	$ 292,000
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	$ 96.86	$ 135.60	$ 216.96	M	$ 1,162.29	$ 1,627.20	$ 2,058.41	$ 2,603.89	$ 208,050
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	$3,283.30	$4,596.62	$ 7,354.59	A	$ 3,283.30	$ 4,596.62	$ 5,814.72	$ 7,355.63	$ 277,400
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	$ 76.41	$ 106.97	$ 171.15	M	$ 916.89	$ 1,283.64	$ 1,623.80	$ 2,054.11	$ 142,350
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$1,108.10	$1,551.34	$ 2,482.14	A	$ 1,108.10	$ 1,551.34	$ 1,962.45	$ 2,482.49	$ 292,000

Exhibit E

State	1st Approval Date	1st Approval Percent	2nd Approval Date	2nd Approval Percent	3rd Approval Date	3rd Approval Percent	4th Approval Date	4th Approval Percent	Filed/ Antipated Date	Current Filing Status	Current Proposed Percent	Cumulative Approved Rate Increase	12/31/2014 Inforce Policies	12/31/2014 Annualized Premium
OH	10/7/2003	33%	3/1/2006	20%			8/13/2009	20%	9/24/2015	Approved	15%	120%	178	380,144
MD	12/19/2003	15%	7/27/2006	15%			10/27/2009	15%	9/24/2015	Approved	15%	75%	177	335,724
IN	10/1/2004	27%	4/3/2006	35%	8/27/2007	15%			9/8/2015	Pending	30%	97%	152	318,043
FL	12/21/2006	28%					8/13/2010	8%				38%	118	239,758
CA	11/5/2003	25%	2/22/2006	25%	7/25/2007	12%	12/17/2009	25%	9/24/2015	Pending	60%	119%	108	310,330
PA	10/8/2003	40%	3/2/2006	40%					9/24/2015	Pending	60%	96%	98	254,020
IL	12/4/2003	40%	8/4/2006	40%					9/29/2015	Approved	60%	214%	82	198,363
VA	3/18/2004	40%							9/24/2015	Pending	60%	40%	81	155,788
TX	2/9/2004	25%	4/25/2006	30%			10/26/2009	12%	9/24/2015	Pending	60%	82%	76	163,337
MO	7/12/2004	40%	5/31/2006	40%					10/26/2015	Approved	40%	174%	70	145,036
GA	4/9/2004	10%	4/25/2006	10%	6/27/2007	8%	9/14/2009	10%	9/24/2015	Approved	10%	58%	63	114,101
TN	7/8/2004	20%	8/3/2006	30%			2/9/2010	10%	1/7/2016	Approved	30%	123%	51	85,580
CO	12/22/2003	40%	6/7/2006	40%					9/29/2015	Pending	30%	96%	49	111,952
MI	11/17/2003	40%	3/10/2006	40%					11/3/2015	Approved	60%	214%	48	119,069
CT	5/2/2005	10%							10/1/2015	Pending	20%	10%	43	93,092
NE	10/21/2003	40%	3/17/2006	40%					12/4/2015	Approved	60%	214%	41	56,980
LA	10/29/2003	40%	12/22/2006	35%					10/1/2015	Approved	15%	117%	41	73,983
AL	8/24/2004	30%	5/25/2006	30%					10/27/2015	Pending	60%	69%	39	56,415
WA	1/16/2004	15%					11/4/2010	18%	11/5/2015	Approved	17%	59%	38	53,901
NC	1/21/2005	20%	5/30/2006	20%			11/9/2009	12%	11/9/2015	Pending	30%	61%	36	72,379
WI	5/21/2004	40%	10/12/2006	20%			10/8/2009	25%	9/24/2015	Approved	10%	131%	35	107,622
KS	8/31/2004	25%	5/26/2006	25%			9/30/2009	15%	10/27/2015	Approved	12%	101%	34	63,029
IA	12/10/2004	27%	6/1/2006	33%			1/6/2010	25%	11/25/2015	Approved	10%	132%	33	89,580
AZ	10/12/2006	20%					11/23/2009	15%	4/28/2016	Pending	60%	38%	33	68,548
NJ	7/9/2007	30%					4/26/2010	35%	12/30/2015	Pending	60%	76%	30	82,934
OR	6/1/2007	28%					9/30/2009	25%				60%	27	58,296
NM	8/4/2004	40%	10/24/2006	35%					10/27/2015	Approved	15%	117%	24	40,327
MA	7/21/2006	40%					9/7/2011	40%	12/22/2015	Pending	60%	96%	21	55,054
HI	6/22/2005	25%	12/22/2006	25%			12/14/2009	15%				80%	15	42,503
KY	9/9/2004	27%	6/21/2006	30%			1/27/2010	20%	12/2/2015	Approved	15%	128%	15	31,698
SC	12/9/2003	40%	5/9/2006	40%			10/28/2009	20%	1/5/2016	Approved	20%	182%	15	40,040
MS	8/6/2004	25%	2/22/2007	25%			12/21/2009	25%	10/28/2015	Approved	25%	144%	12	27,653
DE	4/16/2004	15%	8/10/2006	15%			3/25/2010	15%	11/10/2015	Approved	25%	90%	11	20,931
WV	2/16/2005	40%	5/22/2006	40%					12/16/2015	Approved	20%	135%	10	19,352
OK	2/19/2004	15%	4/18/2006	15%			11/9/2010	10%	12/30/2015	Approved	60%	133%	10	19,076
UT	5/16/2006	40%					6/28/2010	40%	10/27/2015	Approved	20%	135%	8	14,690
WY	9/16/2003	40%	3/28/2006	40%			1/28/2010	25%	9/24/2015	Approved	60%	292%	8	29,616
AR	5/24/2005	40%	2/15/2007	40%								96%	7	6,105
SD	12/10/2004	15%	6/6/2006	20%								38%	5	6,658
ID	10/6/2004	40%	7/24/2006	35%					12/15/2016	Pending	60%	89%	5	13,294
MN	3/3/2004	25%										25%	5	9,885
NH	8/3/2006	40%							10/28/2015	Pending	60%	40%	4	10,368
ME	6/13/2006	40%										40%	4	7,793
NY												0%	4	6,582
VT												0%	3	4,162
MT	1/31/2005	40%	11/9/2006	40%								96%	2	5,078
NV	1/22/2007	25%										25%	2	3,164
DC												0%	1	3,060
RI	10/22/2003	40%	12/14/2006	40%								96%	0	-
ND	10/17/2003	25%	7/26/2006	25%								56%	0	-
AK	6/28/2006	40%										40%	0	-

Exhibit F

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual to Expected Claim Experience based on Original Assumptions

Cal Year	Actual Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Original Expected Incurred Claims	A/E Incurred Claims
1991	381,212	1,908	-	1,908	0.5%	36,776	0.05
1992	1,529,967	6,598	-	6,598	0.4%	211,445	0.03
1993	3,051,001	578,249	-	578,249	19.0%	521,749	1.11
1994	4,570,347	564,582	-	564,582	12.4%	949,356	0.59
1995	5,768,949	331,975	-	331,975	5.8%	1,535,635	0.22
1996	6,994,715	1,708,255	-	1,708,255	24.4%	2,288,913	0.75
1997	7,107,726	2,289,953	-	2,289,953	32.2%	3,030,696	0.76
1998	6,660,532	1,326,036	-	1,326,036	19.9%	3,729,952	0.36
1999	6,388,938	2,100,976	-	2,100,976	32.9%	4,435,035	0.47
2000	6,089,881	2,980,298	-	2,980,298	48.9%	4,983,654	0.60
2001	5,750,679	2,675,737	-	2,675,737	46.5%	5,335,200	0.50
2002	5,491,648	2,561,991	-	2,561,991	46.7%	5,671,553	0.45
2003	5,211,264	3,692,527	93,727	3,786,254	72.7%	5,928,024	0.64
2004	5,389,439	2,730,729	48,506	2,779,235	51.6%	6,141,269	0.45
2005	5,581,894	3,573,266	336,982	3,910,248	70.1%	6,269,186	0.62
2006	5,605,942	5,237,690	132,282	5,369,972	95.8%	6,419,236	0.84
2007	6,031,350	3,781,412	690,158	4,471,570	74.1%	6,480,829	0.69
2008	5,963,789	4,706,588	136,062	4,842,650	81.2%	6,550,236	0.74
2009	5,622,149	3,883,416	404,072	4,287,487	76.3%	6,561,423	0.65
2010	5,477,725	3,622,271	410,979	4,033,250	73.6%	6,494,672	0.62
2011	5,270,728	2,691,440	1,453,330	4,144,770	78.6%	6,433,528	0.64
2012	4,916,330	2,548,297	2,603,988	5,152,285	104.8%	6,414,529	0.80
2013	4,582,574	2,233,221	4,439,340	6,672,561	145.6%	6,359,379	1.05
2014	4,108,921	649,000	6,747,165	7,396,165	180.0%	6,244,598	1.18

Exhibit G

Originally Filed
Incurred Loss Ratios

Policy Year	LTC-1* Original	LTC-2* Original
1	9.7%	8.6%
2	18.4%	14.3%
3	27.1%	23.9%
4	40.3%	38.5%
5	55.4%	56.7%
6	65.8%	71.0%
7	75.5%	83.1%
8	84.8%	91.6%
9	93.7%	100.0%
10	103.3%	111.8%
11	115.2%	123.5%
12	127.2%	134.8%
13	139.0%	145.8%
14	150.7%	153.9%
15	163.5%	166.6%
16	179.6%	179.5%
17	193.8%	192.8%
18	207.4%	206.2%
19	221.6%	216.0%
20	236.9%	232.2%
21	256.3%	249.7%
22	275.9%	267.8%
23	288.4%	276.6%
24	339.8%	309.9%
25	358.1%	326.4%
26	379.9%	346.0%
27	404.6%	368.8%
28	421.7%	370.7%
29	512.6%	438.6%
30	548.9%	458.1%
31		481.0%
32		520.0%
33		505.3%
34		662.3%
35		711.0%
36		734.4%
37		775.5%
38		752.6%
39		896.2%
40		950.0%
Lifetime*	70.7%	71.0%
Interest	3.25%	
Lifetime	61.3%	62.0%
Interest	4.83%	
Lifetime	57.6%	58.3%

*Does not include Active Life Reserves

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	132	5	210	24	184.80	5.00	210.00	24.00	233.77	6.33	265.65	30.36	295.72	8.00	336.05	38.41
40	132	5	210	24	184.80	7.00	294.00	33.60	233.77	8.86	371.91	42.50	295.72	11.20	470.47	53.77
41	135	5	216	26	189.00	7.00	302.40	36.40	239.09	8.86	382.54	46.05	302.44	11.20	483.91	58.25
42	137	6	223	28	191.80	8.40	312.20	39.20	242.63	10.63	394.93	49.59	306.92	13.44	499.59	62.73
43	140	7	231	29	196.00	9.80	323.40	40.60	247.94	12.40	409.10	51.36	313.64	15.68	517.51	64.97
44	143	8	239	31	200.20	11.20	334.60	43.40	253.25	14.17	423.27	54.90	320.37	17.92	535.44	69.45
45	147	8	247	34	205.80	11.20	345.80	47.60	260.34	14.17	437.44	60.21	329.33	17.92	553.36	76.17
46	150	10	256	36	210.00	14.00	358.40	50.40	265.65	17.71	453.38	63.76	336.05	22.40	573.52	80.65
47	154	11	265	39	215.60	15.40	371.00	54.60	272.73	19.48	469.32	69.07	345.01	24.64	593.68	87.37
48	159	12	275	41	222.60	16.80	385.00	57.40	281.59	21.25	487.03	72.61	356.21	26.88	616.09	91.85
49	164	13	286	44	229.60	18.20	400.40	61.60	290.44	23.02	506.51	77.92	367.41	29.12	640.73	98.57
50	169	14	298	46	236.60	19.60	417.20	64.40	299.30	24.79	527.76	81.47	378.61	31.36	667.61	103.05
51	175	16	310	49	245.00	22.40	434.00	68.60	309.93	28.34	549.01	86.78	392.06	35.85	694.50	109.78
52	182	17	323	53	254.80	23.80	452.20	74.20	322.32	30.11	572.03	93.86	407.74	38.09	723.62	118.74
53	189	19	337	57	264.60	26.60	471.80	79.80	334.72	33.65	596.83	100.95	423.42	42.57	754.99	127.70
54	197	21	352	60	275.80	29.40	492.80	84.00	348.89	37.19	623.39	106.26	441.34	47.05	788.59	134.42
55	205	24	369	64	287.00	33.60	516.60	89.60	363.06	42.50	653.50	113.34	459.26	53.77	826.68	143.38
56	215	26	386	69	301.00	36.40	540.40	96.60	380.77	46.05	683.61	122.20	481.67	58.25	864.76	154.58
57	226	29	405	74	316.40	40.60	567.00	103.60	400.25	51.36	717.26	131.05	506.31	64.97	907.33	165.78
58	239	31	426	79	334.60	43.40	596.40	110.60	423.27	54.90	754.45	139.91	535.44	69.45	954.37	176.98
59	253	35	449	85	354.20	49.00	628.60	119.00	448.06	61.99	795.18	150.54	566.80	78.41	1005.90	190.43
60	269	40	475	91	376.60	56.00	665.00	127.40	476.40	70.84	841.23	161.16	602.64	89.61	1064.15	203.87
61	288	44	504	98	403.20	61.60	705.60	137.20	510.05	77.92	892.58	173.56	645.21	98.57	1129.12	219.55
62	310	49	535	106	434.00	68.60	749.00	148.40	549.01	86.78	947.49	187.73	694.50	109.78	1198.57	237.47
63	334	56	571	114	467.60	78.40	799.40	159.60	591.51	99.18	1011.24	201.89	748.27	125.46	1279.22	255.40
64	362	63	609	125	506.80	88.20	852.60	175.00	641.10	111.57	1078.54	221.38	810.99	141.14	1364.35	280.04
65	393	71	652	134	550.20	99.40	912.80	187.60	696.00	125.74	1154.69	237.31	880.44	159.06	1460.69	300.20
66	431	80	706	149	603.40	112.00	988.40	208.60	763.30	141.68	1250.33	263.88	965.58	179.23	1581.66	333.81
67	473	90	765	163	662.20	126.00	1071.00	228.20	837.68	159.39	1354.82	288.67	1059.67	201.63	1713.84	365.17
68	519	102	828	180	726.60	142.80	1159.20	252.00	919.15	180.64	1466.39	318.78	1162.72	228.51	1854.98	403.26
69	571	115	897	196	799.40	161.00	1255.80	274.40	1011.24	203.67	1588.59	347.12	1279.22	257.64	2009.56	439.10
70	787	170	1234	282	1101.80	238.00	1727.60	394.80	1393.78	301.07	2185.41	499.42	1763.13	380.85	2764.55	631.77
71	870	190	1338	307	1218.00	266.00	1873.20	429.80	1540.77	336.49	2369.60	543.70	1949.07	425.66	2997.54	687.78
72	963	213	1450	335	1348.20	298.20	2030.00	469.00	1705.47	377.22	2567.95	593.29	2157.42	477.19	3248.46	750.51
73	1066	239	1571	365	1492.40	334.60	2199.40	511.00	1887.89	423.27	2782.24	646.42	2388.18	535.44	3519.53	817.71
74	1181	267	1700	398	1653.40	373.80	2380.00	557.20	2091.55	472.86	3010.70	704.86	2645.81	598.16	3808.54	891.65
75	1307	299	1839	432	1829.80	418.60	2574.60	604.80	2314.70	529.53	3256.87	765.07	2928.09	669.85	4119.94	967.82
76	1441	332	2012	475	2017.40	464.80	2816.80	665.00	2552.01	587.97	3563.25	841.23	3228.29	743.78	4507.51	1064.15
77	1589	370	2201	522	2224.60	518.00	3081.40	730.80	2814.12	655.27	3897.97	924.46	3559.86	828.92	4930.93	1169.44
78	1754	410	2404	573	2455.60	574.00	3365.60	802.20	3106.33	726.11	4257.48	1014.78	3929.51	918.53	5385.72	1283.70
79	1930	454	2619	626	2702.00	635.60	3666.60	876.40	3418.03	804.03	4638.25	1108.65	4323.81	1017.10	5867.38	1402.44
80	2115	500	2837	680	2961.00	700.00	3971.80	952.00	3745.67	885.50	5024.33	1204.28	4738.27	1120.16	6355.77	1523.41
81	2300	546	3051	733	3220.00	764.40	4271.40	1026.20	4073.30	966.97	5403.32	1298.14	5152.72	1223.21	6835.20	1642.15
82	2476	588	3249	782	3466.40	823.20	4548.60	1094.80	4385.00	1041.35	5753.98	1384.92	5547.02	1317.31	7278.78	1751.93
83	2629	627	3419	824	3680.60	877.80	4786.60	1153.60	4655.96	1110.42	6055.05	1459.30	5889.79	1404.68	7659.64	1846.02
84	2767	661	3569	862	3873.80	925.40	4996.60	1206.80	4900.36	1170.63	6320.70	1526.60	6198.95	1480.85	7995.68	1931.15
85	2894	693	3705	895	4051.60	970.20	5187.00	1253.00	5125.27	1227.30	6561.56	1585.05	6483.47	1552.54	8300.37	2005.08

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: 2 Years
Elimination Period: 100 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	236.20	24.05	330.68	33.67	418.31	42.59	529.16	53.88
41	241.80	25.45	338.52	35.63	428.23	45.07	541.71	57.02
42	247.76	26.94	346.86	37.72	438.78	47.71	555.06	60.35
43	254.16	28.54	355.82	39.96	450.12	50.54	569.40	63.94
44	260.88	30.22	365.23	42.31	462.02	53.52	584.45	67.70
45	268.00	32.00	375.20	44.80	474.63	56.67	600.40	71.69
46	275.56	33.89	385.78	47.45	488.02	60.02	617.34	75.92
47	283.60	35.90	397.04	50.26	502.26	63.58	635.35	80.43
48	292.04	38.01	408.86	53.21	517.20	67.32	654.26	85.15
49	301.12	40.28	421.57	56.39	533.28	71.34	674.60	90.24
50	310.36	42.59	434.50	59.63	549.65	75.43	695.30	95.42
51	320.44	45.11	448.62	63.15	567.50	79.89	717.89	101.06
52	331.36	47.84	463.90	66.98	586.84	84.72	742.35	107.18
53	343.28	50.82	480.59	71.15	607.95	90.00	769.06	113.85
54	356.40	54.10	498.96	75.74	631.18	95.81	798.45	121.20
55	371.00	57.75	519.40	80.85	657.04	102.28	831.16	129.38
56	387.48	61.87	542.47	86.62	686.23	109.57	868.08	138.61
57	406.08	66.52	568.51	93.13	719.17	117.81	909.75	149.03
58	427.40	71.85	598.36	100.59	756.93	127.25	957.51	160.97
59	451.72	77.93	632.41	109.10	800.00	138.01	1012.00	174.59
60	479.32	84.83	671.05	118.76	848.88	150.23	1073.83	190.05
61	510.52	92.63	714.73	129.68	904.13	164.05	1143.73	207.52
62	545.32	101.33	763.45	141.86	965.76	179.46	1221.69	227.01
63	583.68	110.92	817.15	155.29	1033.70	196.44	1307.63	248.50
64	625.36	121.34	875.50	169.88	1107.51	214.89	1401.00	271.84
65	671.12	132.78	939.57	185.89	1188.55	235.15	1503.52	297.47
66	722.72	145.68	1011.81	203.95	1279.94	258.00	1619.12	326.37
67	779.04	159.76	1090.66	223.66	1379.68	282.93	1745.29	357.91
68	840.52	175.13	1176.73	245.18	1488.56	310.16	1883.03	392.35
69	906.68	191.37	1269.35	267.91	1605.73	338.91	2031.25	428.72
70	977.88	209.47	1369.03	293.26	1731.83	370.97	2190.76	469.28
71	1045.76	226.44	1464.06	317.02	1852.04	401.03	2342.83	507.30
72	1117.48	244.37	1564.47	342.12	1979.06	432.78	2503.51	547.47
73	1192.84	263.21	1669.98	368.49	2112.52	466.14	2672.34	589.67
74	1271.64	282.91	1780.30	396.07	2252.07	501.03	2848.87	633.81
75	1352.76	303.19	1893.86	424.47	2395.74	536.95	3030.61	679.24
76	1434.24	323.56	2007.94	452.98	2540.04	573.02	3213.15	724.88
77	1516.72	344.18	2123.41	481.85	2686.11	609.54	3397.93	771.07
78	1598.92	364.73	2238.49	510.62	2831.69	645.94	3582.08	817.11
79	1679.76	384.94	2351.66	538.92	2974.85	681.73	3763.19	862.39
80	1759.48	404.87	2463.27	566.82	3116.04	717.02	3941.79	907.04
81	1837.12	424.28	2571.97	593.99	3253.54	751.40	4115.73	950.52
82	1915.80	443.95	2682.12	621.53	3392.88	786.24	4292.00	994.59
83	1999.92	464.98	2799.89	650.97	3541.86	823.48	4480.45	1041.70
84	2093.12	488.28	2930.37	683.59	3706.92	864.74	4689.25	1093.90

Confined Care Including HHC with Maximum Daily Limit (100%)
Without Annual Increase Option
Benefit Period: 3 Years
Elimination Period: 60 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	185.84	11.46	260.18	16.04	329.12	20.30	416.34	25.67
41	189.76	12.44	265.66	17.42	336.06	22.03	425.12	27.87
42	194.00	13.50	271.60	18.90	343.57	23.91	434.62	30.24
43	198.60	14.65	278.04	20.51	351.72	25.95	444.93	32.82
44	203.60	15.90	285.04	22.26	360.58	28.16	456.13	35.62
45	208.84	17.21	292.38	24.09	369.86	30.48	467.87	38.56
46	214.48	18.62	300.27	26.07	379.84	32.98	480.50	41.71
47	220.48	20.12	308.67	28.17	390.47	35.63	493.94	45.08
48	226.84	21.71	317.58	30.39	401.73	38.45	508.19	48.64
49	233.72	23.43	327.21	32.80	413.92	41.49	523.61	52.49
50	240.52	25.13	336.73	35.18	425.96	44.51	538.84	56.30
51	248.08	27.02	347.31	37.83	439.35	47.85	555.78	60.53
52	256.16	29.04	358.62	40.66	453.66	51.43	573.88	65.06
53	265.08	31.27	371.11	43.78	469.46	55.38	593.86	70.05
54	274.84	33.71	384.78	47.19	486.74	59.70	615.73	75.52
55	285.80	36.45	400.12	51.03	506.15	64.55	640.28	81.66
56	298.36	39.59	417.70	55.43	528.40	70.11	668.42	88.69
57	312.72	43.18	437.81	60.45	553.83	76.47	700.59	96.74
58	329.44	47.36	461.22	66.30	583.44	83.87	738.05	106.10
59	348.84	52.21	488.38	73.09	617.80	92.46	781.51	116.97
60	371.32	57.83	519.85	80.96	657.61	102.42	831.87	129.56
61	397.27	64.31	556.18	90.03	703.57	113.89	890.01	144.07
62	426.64	71.66	597.30	100.32	755.58	126.91	955.81	160.54
63	459.68	79.92	643.55	111.89	814.09	141.54	1029.83	179.05
64	496.12	89.03	694.57	124.64	878.63	157.67	1111.47	199.46
65	536.68	99.17	751.35	138.84	950.46	175.63	1202.33	222.17
66	583.28	110.82	816.59	155.15	1032.99	196.26	1306.73	248.27
67	634.60	123.65	888.44	173.11	1123.88	218.98	1421.70	277.01
68	691.72	137.93	968.41	193.10	1225.04	244.27	1549.67	309.01
69	754.00	153.50	1055.60	214.90	1335.33	271.85	1689.20	343.89
70	821.80	170.45	1150.52	238.63	1455.41	301.87	1841.09	381.86
71	890.08	187.52	1246.11	262.53	1576.33	332.10	1994.06	420.10
72	963.28	205.82	1348.59	288.15	1705.97	364.51	2158.05	461.10
73	1041.56	225.39	1458.18	315.55	1844.60	399.17	2333.42	504.94
74	1124.68	246.17	1574.55	344.64	1991.81	435.97	2519.64	551.50
75	1212.16	268.04	1697.02	375.26	2146.74	474.70	2715.62	600.49
76	1301.68	290.42	1822.35	406.59	2305.28	514.33	2916.17	650.63
77	1394.24	313.56	1951.94	438.98	2469.20	555.31	3123.54	702.47
78	1488.60	337.15	2084.04	472.01	2636.31	597.09	3334.93	755.32
79	1583.56	360.89	2216.98	505.25	2804.48	639.14	3547.67	808.51
80	1679.48	384.87	2351.27	538.82	2974.36	681.60	3762.56	862.23
81	1775.00	408.75	2485.00	572.25	3143.53	723.90	3976.56	915.73
82	1873.00	433.40	2622.20	606.76	3317.08	767.55	4196.11	970.95
83	1979.64	459.91	2771.50	643.87	3505.94	814.50	4435.02	1030.34
84	2097.40	489.35	2936.36	685.09	3714.50	866.64	4698.84	1096.30

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: 3 Years
Elimination Period: 20 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	278.16	34.54	389.42	48.36	492.62	61.17	623.17	77.38
41	286.16	36.54	400.62	51.16	506.79	64.71	641.09	81.86
42	294.64	38.66	412.50	54.12	521.81	68.47	660.09	86.61
43	303.72	40.93	425.21	57.30	537.89	72.49	680.43	91.70
44	313.32	43.33	438.65	60.66	554.89	76.74	701.94	97.07
45	323.48	45.87	452.87	64.22	572.88	81.24	724.70	102.76
46	334.24	48.56	467.94	67.98	591.94	86.00	748.80	108.79
47	345.68	51.42	483.95	71.99	612.20	91.06	774.43	115.20
48	357.76	54.44	500.86	76.22	633.59	96.41	801.50	121.96
49	370.68	57.67	518.95	80.74	656.47	102.13	830.44	129.20
50	383.76	60.94	537.26	85.32	679.64	107.92	859.74	136.52
51	398.08	64.52	557.31	90.33	705.00	114.26	891.82	144.55
52	413.52	68.38	578.93	95.73	732.34	121.10	926.42	153.19
53	430.48	72.62	602.67	101.67	762.38	128.61	964.41	162.69
54	448.96	77.24	628.54	108.14	795.11	136.79	1005.81	173.04
55	469.64	82.41	657.50	115.37	831.73	145.95	1052.14	184.62
56	492.96	88.24	690.14	123.54	873.03	156.27	1104.39	197.69
57	519.32	94.83	727.05	132.76	919.72	167.94	1163.44	212.45
58	549.56	102.39	769.38	143.35	973.27	181.33	1231.19	229.39
59	584.08	111.20	817.71	155.68	1034.41	196.94	1308.52	249.12
60	623.36	120.84	872.70	169.18	1103.97	214.01	1396.52	270.72
61	667.80	131.95	934.92	184.73	1182.67	233.68	1496.08	295.61
62	717.48	144.37	1004.47	202.12	1270.66	255.68	1607.38	323.43
63	772.28	158.07	1081.19	221.30	1367.71	279.94	1730.15	354.13
64	832.00	173.00	1164.80	242.20	1473.47	306.38	1863.94	387.57
65	897.68	189.42	1256.75	265.19	1589.79	335.46	2011.09	424.36
66	972.12	208.03	1360.97	291.24	1721.62	368.42	2177.86	466.05
67	1053.48	228.37	1474.87	319.72	1865.71	404.44	2360.13	511.62
68	1142.52	250.63	1599.53	350.89	2023.40	443.87	2559.60	561.50
69	1238.64	274.66	1734.10	384.52	2193.63	486.42	2774.94	615.32
70	1342.16	300.54	1879.02	420.76	2376.97	532.26	3006.86	673.30
71	1441.04	325.26	2017.46	455.36	2552.08	576.04	3228.38	728.68
72	1545.68	351.42	2163.95	491.99	2737.40	622.36	3462.81	787.29
73	1656.00	379.00	2318.40	530.60	2932.78	671.21	3709.96	849.08
74	1771.64	407.91	2480.30	571.07	3137.57	722.41	3969.03	913.85
75	1891.00	437.75	2647.40	612.85	3348.96	775.26	4236.44	980.70
76	2011.08	467.77	2815.51	654.88	3561.62	828.42	4505.45	1047.95
77	2132.96	498.24	2986.14	697.54	3777.47	882.38	4778.50	1116.21
78	2254.88	528.72	3156.83	740.21	3993.39	936.36	5051.64	1184.50
79	2374.32	558.58	3324.05	782.01	4204.92	989.25	5319.22	1251.40
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
Without Annual Increase Option
Benefit Period: 4 Years
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 100 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	197.76	14.44	276.86	20.22	350.23	25.57	443.04	32.35	193.28	13.32	270.59	18.65	342.30	23.59	433.01	29.84
41	202.68	15.67	283.75	21.94	358.95	27.75	454.07	35.11	197.84	14.46	276.98	20.24	350.37	25.61	443.22	32.39
42	208.00	17.00	291.20	23.80	368.37	30.11	465.99	38.09	202.76	15.69	283.86	21.97	359.09	27.79	454.25	35.15
43	213.76	18.44	299.26	25.82	378.57	32.66	478.89	41.31	208.12	17.03	291.37	23.84	368.58	30.16	466.25	38.15
44	219.92	19.98	307.89	27.97	389.48	35.38	492.69	44.76	213.84	18.46	299.38	25.84	378.71	32.69	479.07	41.36
45	226.48	21.62	317.07	30.27	401.10	38.29	507.39	48.44	219.88	19.97	307.83	27.96	389.41	35.37	492.60	44.74
46	233.44	23.36	326.82	32.70	413.42	41.37	522.98	52.33	226.32	21.58	316.85	30.21	400.81	38.22	507.03	48.35
47	240.88	25.22	337.23	35.31	426.60	44.66	539.65	56.50	233.16	23.29	326.42	32.61	412.93	41.25	522.35	52.18
48	248.72	27.18	348.21	38.05	440.48	48.14	557.21	60.89	240.40	25.10	336.56	35.14	425.75	44.45	538.57	56.23
49	257.16	29.29	360.02	41.01	455.43	51.87	576.12	65.62	248.20	27.05	347.48	37.87	439.56	47.91	556.05	60.60
50	265.64	31.41	371.90	43.97	470.45	55.63	595.12	70.37	255.92	28.98	358.29	40.57	453.23	51.32	573.34	64.92
51	274.92	33.73	384.89	47.22	486.88	59.74	615.91	75.57	264.40	31.10	370.16	43.54	468.25	55.08	592.34	69.67
52	284.96	36.24	398.94	50.74	504.66	64.18	638.40	81.19	273.60	33.40	383.04	46.76	484.55	59.15	612.95	74.83
53	296.00	39.00	414.40	54.60	524.22	69.07	663.13	87.37	283.64	35.91	397.10	50.27	502.33	63.60	635.44	80.45
54	308.04	42.01	431.26	58.81	545.54	74.40	690.11	94.12	294.64	38.66	412.50	54.12	521.81	68.47	660.09	86.61
55	321.68	45.42	450.35	63.59	569.70	80.44	720.66	101.76	307.04	41.76	429.86	58.46	543.77	73.96	687.87	93.56
56	337.24	49.31	472.14	69.03	597.25	87.33	755.52	110.47	321.16	45.29	449.62	63.41	568.77	80.21	719.50	101.46
57	355.04	53.76	497.06	75.26	628.78	95.21	795.40	120.44	337.32	49.33	472.25	69.06	597.39	87.36	755.70	110.51
58	375.72	58.93	526.01	82.50	665.40	104.37	841.73	132.02	356.08	54.02	498.51	75.63	630.62	95.67	797.73	121.02
59	399.80	64.95	559.72	90.93	708.05	115.03	895.68	145.51	377.88	59.47	529.03	83.26	669.23	105.32	846.57	133.23
60	427.68	71.92	598.75	100.69	757.42	127.37	958.14	161.13	403.16	65.79	564.42	92.11	714.00	116.51	903.21	147.39
61	459.84	79.96	643.78	111.94	814.38	141.61	1030.19	179.14	432.28	73.07	605.19	102.30	765.57	129.41	968.44	163.70
62	496.44	89.11	695.02	124.75	879.20	157.81	1112.18	199.63	465.40	81.35	651.56	113.89	824.22	144.07	1042.64	182.25
63	537.68	99.42	752.75	139.19	952.23	176.07	1204.57	222.73	502.72	90.68	703.81	126.95	890.32	160.59	1126.25	203.15
64	583.20	110.80	816.48	155.12	1032.85	196.23	1306.55	248.23	543.88	100.97	761.43	141.36	963.21	178.82	1218.46	226.20
65	634.08	123.52	887.71	172.93	1122.96	218.75	1420.54	276.72	589.88	112.47	825.83	157.46	1044.68	199.18	1321.52	251.97
66	692.80	138.20	969.92	193.48	1226.95	244.75	1552.09	309.61	642.84	125.71	899.98	175.99	1138.47	222.63	1440.16	281.63
67	757.68	154.42	1060.75	216.19	1341.85	273.48	1697.44	345.95	701.32	140.33	981.85	196.46	1242.04	248.52	1571.18	314.38
68	830.12	172.52	1162.17	241.53	1470.14	305.53	1859.73	386.50	766.60	156.65	1073.24	219.31	1357.65	277.43	1717.43	350.95
69	909.36	192.34	1273.10	269.28	1610.48	340.63	2037.25	430.90	837.88	174.47	1173.03	244.26	1483.89	308.99	1877.12	390.87
70	995.84	213.96	1394.18	299.54	1763.63	378.92	2231.00	479.34	915.52	193.88	1281.73	271.43	1621.39	343.36	2051.05	434.35
71	1083.04	235.76	1516.26	330.06	1918.06	417.53	2426.35	528.18	993.76	213.44	1391.26	298.82	1759.95	378.00	2226.34	478.17
72	1176.76	259.19	1647.46	362.87	2084.04	459.03	2636.31	580.67	1077.72	234.43	1508.81	328.20	1908.64	415.18	2414.43	525.20
73	1277.28	284.32	1788.19	398.05	2262.06	503.53	2861.51	636.97	1167.56	256.89	1634.58	359.65	2067.75	454.95	2615.70	575.51
74	1384.40	311.10	1938.16	435.54	2451.77	550.96	3101.49	696.96	1263.12	280.78	1768.37	393.09	2236.99	497.26	2829.79	629.04
75	1497.60	339.40	2096.64	475.16	2652.25	601.08	3355.10	760.36	1363.92	305.98	1909.49	428.37	2415.50	541.89	3055.61	685.49
76	1613.56	368.39	2258.98	515.75	2857.61	652.42	3614.88	825.31	1466.92	331.73	2053.69	464.42	2597.92	587.49	3286.36	743.18
77	1733.92	398.48	2427.49	557.87	3070.77	705.71	3884.53	892.72	1573.68	358.42	2203.15	501.79	2786.99	634.76	3525.54	802.97
78	1856.92	429.23	2599.69	600.92	3288.61	760.17	4160.09	961.61	1682.60	385.65	2355.64	539.91	2979.88	682.99	3769.55	863.98
79	1981.04	460.26	2773.46	644.36	3508.42	815.12	4438.15	1031.13	1792.28	413.07	2509.19	578.30	3174.13	731.55	4015.27	925.41
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
Without Annual Increase Option
Benefit Period: 4 Years
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 60 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	187.88	11.97	263.03	16.76	332.74	21.20	420.91	26.82	185.92	11.48	260.29	16.07	329.26	20.33	416.52	25.72
41	191.96	12.99	268.74	18.19	339.96	23.01	430.05	29.10	189.84	12.46	265.78	17.44	336.21	22.07	425.30	27.91
42	196.36	14.09	274.90	19.73	347.75	24.95	439.91	31.57	194.04	13.51	271.66	18.91	343.64	23.93	434.71	30.27
43	201.08	15.27	281.51	21.38	356.11	27.04	450.48	34.21	198.64	14.66	278.10	20.52	351.79	25.96	445.02	32.84
44	206.24	16.56	288.74	23.18	365.25	29.33	462.04	37.10	203.56	15.89	284.98	22.25	360.50	28.14	456.04	35.60
45	211.68	17.92	296.35	25.09	374.89	31.74	474.23	40.15	208.80	17.20	292.32	24.08	369.78	30.46	467.78	38.53
46	217.48	19.37	304.47	27.12	385.16	34.30	487.22	43.39	214.40	18.60	300.16	26.04	379.70	32.94	480.32	41.67
47	223.68	20.92	313.15	29.29	396.14	37.05	501.11	46.87	220.36	20.09	308.50	28.13	390.26	35.58	493.68	45.01
48	230.28	22.57	322.39	31.60	407.83	39.97	515.90	50.56	226.68	21.67	317.35	30.34	401.45	38.38	507.83	48.55
49	237.40	24.35	332.36	34.09	420.44	43.12	531.85	54.55	233.48	23.37	326.87	32.72	413.49	41.39	523.07	52.36
50	244.60	26.15	342.44	36.61	433.19	46.31	547.98	58.58	240.36	25.09	336.50	35.13	425.68	44.43	538.48	56.21
51	252.56	28.14	353.58	39.40	447.28	49.84	565.81	63.04	247.96	26.99	347.14	37.79	439.14	47.80	555.51	60.47
52	261.16	30.29	365.62	42.41	462.51	53.64	585.08	67.86	256.16	29.04	358.62	40.66	453.66	51.43	573.88	65.06
53	270.64	32.66	378.90	45.72	479.30	57.84	606.32	73.17	265.20	31.30	371.28	43.82	469.67	55.43	594.13	70.12
54	281.04	35.26	393.46	49.36	497.72	62.45	629.62	78.99	275.08	33.77	385.11	47.28	487.17	59.81	616.27	75.66
55	292.76	38.19	409.86	53.47	518.48	67.63	655.87	85.56	286.24	36.56	400.74	51.18	506.93	64.75	641.27	81.91
56	306.16	41.54	428.62	58.16	542.21	73.57	685.89	93.06	298.96	37.94	418.54	53.12	529.46	67.19	669.76	85.00
57	321.52	45.38	450.13	63.53	569.41	80.37	720.31	101.67	313.48	43.37	438.87	60.72	555.17	76.81	702.29	97.16
58	339.32	49.83	475.05	69.76	600.94	88.25	760.18	111.63	330.36	47.59	462.50	66.63	585.07	84.28	740.11	106.62
59	360.04	55.01	504.06	77.01	637.63	97.42	806.60	123.24	349.96	52.49	489.94	73.49	619.78	92.96	784.02	117.59
60	384.12	61.03	537.77	85.44	680.28	108.08	860.55	136.73	372.72	58.18	521.81	81.45	660.09	103.04	835.01	130.34
61	411.80	67.95	576.52	95.13	729.30	120.34	922.56	152.23	399.00	64.75	558.60	90.65	706.63	114.67	893.89	145.06
62	443.36	75.84	620.70	106.18	785.19	134.31	993.27	169.91	428.92	72.23	600.49	101.12	759.62	127.92	960.92	161.82
63	479.08	84.77	670.71	118.68	848.45	150.13	1073.29	189.91	462.80	80.70	647.92	112.98	819.62	142.92	1036.82	180.79
64	518.72	94.68	726.21	132.55	918.65	167.68	1162.10	212.11	500.36	90.09	700.50	126.13	886.14	159.55	1120.96	201.83
65	563.20	105.80	788.48	148.12	997.43	187.37	1261.75	237.03	542.52	100.63	759.53	140.88	960.80	178.22	1215.42	225.44
66	614.84	118.71	860.78	166.19	1088.88	210.24	1377.44	265.95	591.44	112.86	828.02	158.00	1047.44	199.88	1325.01	252.84
67	672.44	133.11	941.42	186.35	1190.89	235.74	1506.48	298.21	645.96	126.49	904.34	177.09	1144.00	224.01	1447.15	283.38
68	737.12	149.28	1031.97	208.99	1305.44	264.37	1651.38	334.43	707.16	141.79	990.02	198.51	1252.38	251.11	1584.26	317.65
69	808.32	167.08	1131.65	233.91	1431.53	295.90	1810.89	374.31	774.48	158.62	1084.27	222.07	1371.60	280.92	1735.08	355.36
70	886.28	186.57	1240.79	261.20	1569.60	330.42	1985.55	417.98	848.16	177.04	1187.42	247.86	1502.09	313.54	1900.15	396.63
71	965.40	206.35	1351.56	288.89	1709.72	365.45	2162.80	462.29	922.88	195.72	1292.03	274.01	1634.42	346.62	2067.54	438.47
72	1050.64	227.66	1470.90	318.72	1860.68	403.19	2353.76	510.03	1003.32	215.83	1404.65	302.16	1776.88	382.23	2247.75	483.53
73	1142.40	250.60	1599.36	350.84	2023.19	443.81	2559.34	561.42	1089.84	237.46	1525.78	332.44	1930.11	420.54	2441.58	531.99
74	1240.56	275.14	1736.78	385.20	2197.03	487.27	2779.25	616.40	1182.24	260.56	1655.14	364.78	2093.75	461.45	2648.59	583.74
75	1344.84	301.21	1882.78	421.69	2381.71	533.44	3012.87	674.81	1280.36	285.09	1792.50	399.13	2267.52	504.89	2868.41	638.69
76	1451.88	327.97	2032.63	459.16	2571.28	580.83	3252.67	734.76	1380.92	310.23	1933.29	434.32	2445.61	549.42	3093.70	695.01
77	1563.28	355.82	2188.59	498.15	2768.57	630.16	3502.24	797.15	1485.52	336.38	2079.73	470.93	2630.86	595.73	3328.03	753.60
78	1677.12	384.28	2347.97	537.99	2970.18	680.56	3757.28	860.91	1592.32	363.08	2229.25	508.31	2820.00	643.01	3567.30	813.41
79	1791.96	412.99	2508.74	578.19	3173.56	731.41	4014.55	925.23	1699.92	389.98	2379.89	545.97	3010.56	690.65	3808.36	873.68
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Benefits
With Annual Increase Option
Benefit Period: 4 Years
Elimination Period: 60 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	220.44	20.11	308.62	28.15	390.40	35.61	493.86	45.05
41	224.88	21.22	314.83	29.71	398.26	37.58	503.80	47.54
42	229.60	22.40	321.44	31.36	406.62	39.67	514.38	50.18
43	234.64	23.66	328.50	33.12	415.55	41.90	525.67	53.01
44	240.04	25.01	336.06	35.01	425.11	44.29	537.77	56.03
45	245.80	26.45	344.12	37.03	435.31	46.84	550.67	59.26
46	251.96	27.99	352.74	39.19	446.22	49.57	564.47	62.71
47	258.60	29.65	362.04	41.51	457.98	52.51	579.35	66.43
48	265.72	31.43	372.01	44.00	470.59	55.66	595.30	70.41
49	273.48	33.37	382.87	46.72	484.33	59.10	612.68	74.76
50	281.88	35.47	394.63	49.66	499.21	62.82	631.50	79.46
51	291.04	37.76	407.46	52.86	515.43	66.87	652.02	84.59
52	301.12	40.28	421.57	56.39	533.28	71.34	674.60	90.24
53	312.12	43.03	436.97	60.24	552.76	76.21	699.25	96.40
54	324.28	46.07	453.99	64.50	574.30	81.59	726.49	103.21
55	337.76	49.44	472.86	69.22	598.17	87.56	756.69	110.76
56	352.92	53.23	494.09	74.52	625.02	94.27	790.65	119.25
57	370.04	57.51	518.06	80.51	655.34	101.85	829.01	128.84
58	389.68	62.42	545.55	87.39	690.12	110.55	873.01	139.84
59	412.16	68.04	577.02	95.26	729.94	120.50	923.37	152.43
60	437.92	74.48	613.09	104.27	775.56	131.90	981.08	166.86
61	467.32	81.83	654.25	114.56	827.62	144.92	1046.94	183.32
62	500.72	90.18	701.01	126.25	886.78	159.71	1121.77	202.03
63	538.20	99.55	753.48	139.37	953.15	176.30	1205.74	223.02
64	580.28	110.07	812.39	154.10	1027.68	194.93	1300.01	246.59
65	627.72	121.93	878.81	170.70	1111.69	215.94	1406.29	273.16
66	682.68	135.67	955.75	189.94	1209.03	240.27	1529.42	303.94
67	744.68	151.17	1042.55	211.64	1318.83	267.72	1668.32	338.67
68	813.44	168.36	1138.82	235.70	1440.60	298.17	1822.36	377.18
69	889.24	187.31	1244.94	262.23	1574.84	331.73	1992.18	419.63
70	971.60	207.90	1360.24	291.06	1720.70	368.19	2176.69	465.76
71	1051.84	227.96	1472.58	319.14	1862.81	403.72	2356.45	510.70
72	1137.32	249.33	1592.25	349.06	2014.19	441.56	2547.96	558.58
73	1228.32	272.08	1719.65	380.91	2175.35	481.85	2751.82	609.54
74	1324.32	296.08	1854.05	414.51	2345.37	524.36	2966.89	663.31
75	1424.84	321.21	1994.78	449.69	2523.39	568.86	3192.09	719.61
76	1526.84	346.71	2137.58	485.39	2704.03	614.02	3420.60	776.74
77	1630.32	372.58	2282.45	521.61	2887.30	659.84	3652.43	834.70
78	1733.16	398.29	2426.42	557.61	3069.43	705.37	3882.82	892.30
79	1833.68	423.42	2567.15	592.79	3247.45	749.88	4108.02	948.59
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: 4 Years
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 60 Days								Elimination Period 100 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.52	40.38	422.13	56.53	533.99	71.51	675.50	90.46	294.44	38.61	412.22	54.05	521.45	68.38	659.64	86.50	288.24	37.06	403.54	51.88	510.47	65.63	645.75	83.03
41	310.88	42.72	435.23	59.81	550.57	75.66	696.47	95.71	303.40	40.85	424.76	57.19	537.32	72.35	679.71	91.52	296.92	39.23	415.69	54.92	525.85	69.48	665.19	87.89
42	320.80	45.20	449.12	63.28	568.14	80.05	718.69	101.26	312.96	43.24	438.14	60.54	554.25	76.58	701.13	96.87	306.08	41.52	428.51	58.13	542.07	73.53	685.72	93.02
43	331.36	47.84	463.90	66.98	586.84	84.72	742.35	107.18	323.08	45.77	452.31	64.08	572.17	81.06	723.80	102.54	315.84	43.96	442.18	61.54	559.35	77.85	707.58	98.48
44	342.56	50.64	479.58	70.90	606.67	89.68	767.44	113.45	333.80	48.45	467.32	67.83	591.16	85.80	747.82	108.54	326.12	46.53	456.57	65.14	577.56	82.40	730.61	104.24
45	354.28	53.57	495.99	75.00	627.43	94.87	793.70	120.01	345.04	51.26	483.06	71.76	611.07	90.78	773.00	114.84	336.92	49.23	471.69	68.92	596.69	87.19	754.81	110.29
46	366.72	56.68	513.41	79.35	649.46	100.38	821.57	126.98	356.96	54.24	499.74	75.94	632.18	96.06	799.70	121.51	348.32	52.08	487.65	72.91	616.87	92.23	780.35	116.68
47	379.84	59.96	531.78	83.94	672.70	106.19	850.96	134.33	369.52	57.38	517.33	80.33	654.42	101.62	827.84	128.55	360.36	55.09	504.50	77.13	638.20	97.56	807.32	123.42
48	393.68	63.42	551.15	88.79	697.21	112.32	881.97	142.08	382.76	60.69	535.86	84.97	677.87	107.48	857.50	135.96	373.04	58.26	522.26	81.56	660.65	103.18	835.73	130.52
49	408.52	67.13	571.93	93.98	723.49	118.89	915.21	150.39	396.96	64.24	555.74	89.94	703.02	113.77	889.32	143.92	386.60	61.65	541.24	86.31	684.67	109.18	866.11	138.12
50	423.52	70.88	592.93	99.23	750.05	125.53	948.82	158.79	411.28	67.82	575.79	94.95	728.38	120.11	921.40	151.94	400.32	65.08	560.45	91.11	708.97	115.26	896.84	145.80
51	439.88	74.97	615.83	104.96	779.03	132.77	985.47	167.96	426.84	71.71	597.58	100.39	755.93	127.00	956.26	160.65	415.24	68.81	581.34	96.33	735.39	121.86	930.27	154.16
52	457.60	79.40	640.64	111.16	810.41	140.62	1025.17	177.88	443.72	75.93	621.21	106.30	785.83	134.47	994.07	170.11	431.40	72.85	603.96	101.99	764.01	129.02	966.47	163.21
53	476.96	84.24	667.74	117.94	844.70	149.19	1068.54	188.72	462.16	80.54	647.02	112.76	818.49	142.64	1035.38	180.43	449.00	77.25	628.60	108.15	795.18	136.81	1005.90	173.06
54	498.12	89.53	697.37	125.34	882.17	158.56	1115.95	200.58	482.28	85.57	675.19	119.80	854.12	151.54	1080.46	191.70	468.20	82.05	655.48	114.87	829.18	145.31	1048.92	183.82
55	521.72	95.43	730.41	133.60	923.97	169.01	1168.82	213.79	504.72	91.18	706.61	127.65	893.86	161.48	1130.73	204.27	489.64	87.41	685.50	122.37	867.15	154.80	1096.95	195.83
56	548.32	102.08	767.65	142.91	971.07	180.78	1228.41	228.69	530.00	97.50	742.00	136.50	938.63	172.67	1187.37	218.43	513.76	93.44	719.26	130.82	909.87	165.48	1150.98	209.34
57	578.36	109.59	809.70	153.43	1024.28	194.08	1295.71	245.52	558.52	104.63	781.93	146.48	989.14	185.30	1251.26	234.40	540.96	100.24	757.34	140.34	958.04	177.53	1211.92	224.57
58	612.80	118.20	857.92	165.48	1085.27	209.33	1372.87	264.81	591.20	112.80	827.68	157.92	1047.02	199.77	1324.47	252.71	572.16	108.04	801.02	151.26	1013.30	191.34	1281.82	242.04
59	652.16	128.04	913.02	179.26	1154.98	226.76	1461.04	286.85	628.52	122.13	879.93	170.98	1113.11	216.29	1408.08	273.61	607.76	116.94	850.86	163.72	1076.34	207.10	1361.57	261.98
60	697.00	139.25	975.80	194.95	1234.39	246.61	1561.50	311.96	671.08	132.77	939.51	185.88	1188.48	235.14	1503.43	297.45	648.36	127.09	907.70	177.93	1148.25	225.08	1452.53	284.72
61	747.84	151.96	1046.98	212.74	1324.42	269.12	1675.40	340.44	719.28	144.82	1006.99	202.75	1273.84	256.48	1611.41	324.44	694.32	138.58	972.05	194.01	1229.64	245.43	1555.50	310.46
62	804.76	166.19	1126.66	232.67	1425.23	294.32	1802.92	372.32	773.36	158.34	1082.70	221.68	1369.62	280.42	1732.57	354.73	745.80	151.45	1044.12	212.03	1320.81	268.22	1670.83	339.30
63	867.64	181.91	1214.70	254.67	1536.59	322.16	1943.79	407.54	832.96	173.24	1166.14	242.54	1475.17	306.81	1866.09	388.11	802.64	165.66	1123.70	231.92	1421.48	293.38	1798.17	371.13
64	936.32	199.08	1310.85	278.71	1658.22	352.57	2097.65	446.00	898.08	189.52	1257.31	265.33	1590.50	335.64	2011.98	424.58	864.68	181.17	1210.55	253.64	1531.35	320.85	1937.16	405.88
65	1012.08	218.02	1416.91	305.23	1792.39	386.11	2267.38	488.43	969.84	207.46	1357.78	290.44	1717.59	367.41	2172.75	464.78	933.04	198.26	1306.26	277.56	1652.41	351.12	2090.30	444.16
66	1098.12	239.53	1537.37	335.34	1944.77	424.21	2460.13	536.62	1051.36	227.84	1471.90	318.98	1861.96	403.50	2355.38	510.43	1010.60	217.65	1414.84	304.71	1789.77	385.46	2264.06	487.60
67	1192.44	263.11	1669.42	368.35	2111.81	465.97	2671.44	589.45	1140.60	250.15	1596.84	350.21	2020.00	443.02	2555.30	560.41	1095.52	238.88	1533.73	334.43	1940.17	423.06	2454.31	535.17
68	1295.92	288.98	1814.29	404.57	2295.07	511.78	2903.27	647.41	1238.48	274.62	1733.87	384.47	2193.35	486.35	2774.59	615.24	1188.60	262.15	1664.04	367.01	2105.01	464.27	2662.84	587.30
69	1407.80	316.95	1970.92	443.73	2493.21	561.32	3153.92	710.07	1344.28	301.07	1881.99	421.50	2380.72	533.19	3011.61	674.49	1289.12	287.28	1804.77	402.19	2283.03	508.77	2888.03	643.60
70	1528.52	347.13	2139.93	485.98	2707.01	614.77	3424.37	777.68	1458.24	329.56	2041.54	461.38	2582.54	583.65	3266.92	738.32	1397.32	314.33	1956.25	440.06	2474.65	556.68	3130.44	704.20
71	1644.00	376.00	2301.60	526.40	2911.52	665.90	3683.08	842.36	1567.24	356.81	2194.14	499.53	2775.58	631.91	3511.11	799.37	1500.76	340.19	2101.06	476.27	2657.85	602.48	3362.18	762.13
72	1766.44	406.61	2473.02	569.25	3128.37	720.11	3957.38	910.93	1682.68	385.67	2355.75	539.94	2980.03	683.02	3769.73	864.02	1610.16	367.54	2254.22	514.56	2851.59	650.91	3607.27	823.41
73	1895.68	438.92	2653.95	614.49	3357.25	777.33	4246.92	983.32	1804.36	416.09	2526.10	582.53	3195.52	736.90	4042.33	932.17	1725.36	396.34	2415.50	554.88	3055.61	701.92	3865.35	887.93
74	2031.44	472.86	2844.02	662.00	3597.68	837.44	4551.07	1059.36	1932.08	448.02	2704.91	627.23	3421.71	793.44	4328.47	1003.71	1846.12	426.53	2584.57	597.14	3269.48	755.38	4135.89	955.56
75	2171.96	507.99	3040.74	711.19	3846.54	899.65	4865.87	1138.06	2064.12	481.03	2889.77	673.44	3655.56	851.90	4624.28	1077.66	1970.92	457.73	2759.29	640.82	3490.50	810.64	4415.48	1025.46
76	2313.28	543.32	3238.59	760.65	4096.82	962.22	5182.48	1217.21	2196.76	514.19	3075.46	719.87	3890.46	910.63	4921.43	1151.95	2095.68	488.92	2933.95	684.49	3711.45	865.88	4694.98	1095.33
77	2457.16	579.29	3440.02	811.01	4351.63	1025.92	5504.81	1297.79	2331.68	547.92	3264.35	767.09	4129.41	970.37	5223.70	1227.51	2223.24	520.81	3112.54	729.13	3937.36	922.35	4980.76	1166.78
78	2601.08	615.27	3641.51	861.38	4606.51	1089.64	5827.24	1378.40	2466.56	581.64	3453.18	814.30	4368.28	1030.08	5525.87	1303.06	2349.92	552.48	3289.89	773.47	4161.71	978.44	5264.56	1237.73
79	2742.52	650.63	3839.53	910.88	4857.00	1152.27	6144.11	1457.62	2598.68	614.67	3638.15	860.54	4602.26	1088.58	5821.86	1377.05	2474.44	583.61	3464.22	817.05	4382.23	1033.57	5543.53	1307.47
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
With Annual Increase Option
Benefit Period: 4 Years
Elimination Period: 100 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	264.24	31.06	369.94	43.48	467.97	55.01	591.98	69.58
41	271.48	32.87	380.07	46.02	480.79	58.21	608.20	73.64
42	279.12	34.78	390.77	48.69	494.32	61.60	625.32	77.92
43	284.24	36.81	397.94	51.53	503.39	65.19	636.79	82.47
44	295.88	38.97	414.23	54.56	524.00	69.02	662.86	87.31
45	304.96	41.24	426.94	57.74	540.08	73.04	683.21	92.39
46	314.60	43.65	440.44	61.11	557.16	77.30	704.80	97.79
47	324.76	46.19	454.66	64.67	575.15	81.80	727.56	103.48
48	335.52	48.88	469.73	68.43	594.21	86.57	751.67	109.51
49	347.08	51.77	485.91	72.48	614.68	91.68	777.57	115.98
50	358.88	54.72	502.43	76.61	635.58	96.91	804.00	122.59
51	371.72	57.93	520.41	81.10	658.32	102.59	832.77	129.78
52	385.72	61.43	540.01	86.00	683.11	108.79	864.13	137.62
53	400.92	65.23	561.29	91.32	710.03	115.52	898.19	146.14
54	417.60	69.40	584.64	97.16	739.57	122.91	935.56	155.48
55	436.20	74.05	610.68	103.67	772.51	131.14	977.23	165.90
56	457.12	79.28	639.97	110.99	809.56	140.40	1024.09	177.61
57	480.72	85.18	673.01	119.25	851.36	150.85	1076.96	190.83
58	507.80	91.95	710.92	128.73	899.31	162.84	1137.63	206.00
59	538.72	99.68	754.21	139.55	954.07	176.53	1206.90	223.31
60	574.00	108.50	803.60	151.90	1016.55	192.15	1285.94	243.07
61	613.92	118.48	859.49	165.87	1087.25	209.83	1375.37	265.43
62	658.68	129.67	922.15	181.54	1166.52	229.65	1475.65	290.50
63	708.36	142.09	991.70	198.93	1254.51	251.64	1586.95	318.33
64	762.84	155.71	1067.98	217.99	1350.99	275.76	1709.00	348.84
65	823.16	170.79	1152.42	239.11	1457.82	302.47	1844.14	382.62
66	892.00	188.00	1248.80	263.20	1579.73	332.95	1998.36	421.18
67	967.96	206.99	1355.14	289.79	1714.26	366.58	2168.54	463.72
68	1051.60	227.90	1472.24	319.06	1862.38	403.61	2355.92	510.57
69	1142.48	250.62	1599.47	350.87	2023.33	443.85	2559.52	561.47
70	1240.56	275.14	1736.78	385.20	2197.03	487.27	2779.25	616.40
71	1335.04	298.76	1869.06	418.26	2364.36	529.10	2990.91	669.32
72	1434.88	323.72	2008.83	453.21	2541.17	573.31	3214.58	725.23
73	1540.56	350.14	2156.78	490.20	2728.33	620.10	3451.34	784.42
74	1651.44	377.86	2312.02	529.00	2924.70	669.19	3699.75	846.53
75	1767.12	406.78	2473.97	569.49	3129.57	720.41	3958.91	911.32
76	1882.76	435.69	2635.86	609.97	3334.37	771.61	4217.98	976.08
77	2001.16	465.29	2801.62	651.41	3544.05	824.03	4483.23	1042.40
78	2118.80	494.70	2966.32	692.58	3752.39	876.11	4746.78	1108.28
79	2234.36	523.59	3128.10	733.03	3957.05	927.28	5005.67	1173.01
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Benefits
Without Annual Increase Option
Benefit Period: 5 Years
Elimination Period: 100 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	167.72	6.93	234.81	9.70	297.03	12.27	375.75	15.53
41	169.92	7.48	237.89	10.47	300.93	13.25	380.67	16.76
42	172.36	8.09	241.30	11.33	305.25	14.33	386.14	18.12
43	175.00	8.75	245.00	12.25	309.93	15.50	392.06	19.60
44	177.84	9.46	248.98	13.24	314.95	16.75	398.42	21.19
45	180.92	10.23	253.29	14.32	320.41	18.12	405.32	22.92
46	184.24	11.06	257.94	15.48	326.29	19.59	412.76	24.78
47	187.84	11.96	262.98	16.74	332.66	21.18	420.82	26.79
48	191.76	12.94	268.46	18.12	339.61	22.92	429.60	28.99
49	196.04	14.01	274.46	19.61	347.19	24.81	439.19	31.39
50	200.72	15.18	281.01	21.25	355.48	26.88	449.68	34.01
51	205.92	16.48	288.29	23.07	364.68	29.19	461.33	36.92
52	211.64	17.91	296.30	25.07	374.81	31.72	474.14	40.12
53	217.96	19.49	305.14	27.29	386.01	34.52	488.30	43.66
54	225.04	21.26	315.06	29.76	398.55	37.65	504.16	47.63
55	232.96	23.24	326.14	32.54	412.57	41.16	521.90	52.06
56	241.96	25.49	338.74	35.69	428.51	45.14	542.07	57.11
57	252.24	28.06	353.14	39.28	446.72	49.69	565.10	62.86
58	264.20	31.05	369.88	43.47	467.90	54.99	591.89	69.56
59	278.12	34.53	389.37	48.34	492.55	61.15	623.08	77.36
60	294.36	38.59	412.10	54.03	521.31	68.34	659.46	86.45
61	313.20	43.30	438.48	60.62	554.68	76.68	701.67	97.01
62	334.96	48.74	468.94	68.24	593.21	86.32	750.42	109.19
63	359.96	54.99	503.94	76.99	637.49	97.39	806.42	123.19
64	388.40	62.11	543.76	86.95	687.86	110.00	870.14	139.15
65	421.04	70.26	589.46	98.36	745.66	124.43	943.26	157.40
66	459.52	79.88	643.33	111.83	813.81	141.47	1029.47	178.96
67	503.60	90.90	705.04	127.26	891.88	160.98	1128.22	203.64
68	553.48	103.37	774.87	144.72	980.21	183.07	1239.97	231.58
69	609.32	117.33	853.05	164.26	1079.11	207.79	1365.07	262.86
70	670.80	132.70	939.12	185.78	1187.99	235.01	1502.80	297.29
71	733.76	148.44	1027.26	207.82	1299.49	262.89	1643.85	332.55
72	801.72	165.43	1122.41	231.60	1419.85	292.98	1796.11	370.62
73	875.04	183.76	1225.06	257.26	1549.70	325.44	1960.37	411.68
74	953.56	203.39	1334.98	284.75	1688.75	360.20	2136.27	455.66
75	1037.04	224.26	1451.86	313.96	1836.60	397.16	2323.30	502.41
76	1123.12	245.78	1572.37	344.09	1989.05	435.28	2516.14	550.62
77	1212.36	268.09	1697.30	375.33	2147.09	474.79	2716.07	600.61
78	1303.20	290.80	1824.48	407.12	2307.97	515.01	2919.58	651.48
79	1394.40	313.60	1952.16	439.04	2469.48	555.39	3123.90	702.56
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
Without Annual Increase Option
Benefit Period: 5 Years
Elimination Period: 60 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	200.72	15.18	281.01	21.25	355.48	26.88	449.68	34.01
41	205.96	16.49	288.34	23.09	364.76	29.20	461.42	36.94
42	211.56	17.89	296.18	25.05	374.67	31.68	473.96	40.08
43	217.64	19.41	304.70	27.17	385.44	34.38	487.58	43.48
44	224.16	21.04	313.82	29.46	396.99	37.26	502.19	47.14
45	231.04	22.76	323.46	31.86	409.17	40.31	517.60	50.99
46	238.40	24.60	333.76	34.44	422.21	43.57	534.09	55.11
47	246.16	26.54	344.62	37.16	435.95	47.00	551.48	59.46
48	254.40	28.60	356.16	40.04	450.54	50.65	569.94	64.07
49	263.24	30.81	368.54	43.13	466.20	54.56	589.74	69.02
50	272.04	33.01	380.86	46.21	481.78	58.46	609.46	73.95
51	281.72	35.43	394.41	49.60	498.93	62.75	631.14	79.37
52	292.12	38.03	408.97	53.24	517.34	67.35	654.44	85.20
53	303.56	40.89	424.98	57.25	537.60	72.42	680.07	91.61
54	316.00	44.00	442.40	61.60	559.64	77.92	707.94	98.57
55	330.04	47.51	462.06	66.51	584.50	84.14	739.39	106.44
56	346.08	51.52	484.51	72.13	612.91	91.24	775.33	115.42
57	364.40	56.10	510.16	78.54	645.35	99.35	816.37	125.68
58	385.64	61.41	539.90	85.97	682.97	108.76	863.96	137.58
59	410.32	67.58	574.45	94.61	726.68	119.68	919.25	151.40
60	438.96	74.74	614.54	104.64	777.40	132.36	983.41	167.44
61	472.00	83.00	660.80	116.20	835.91	146.99	1057.43	185.95
62	509.52	92.38	713.33	129.33	902.36	163.60	1141.49	206.96
63	551.84	102.96	772.58	144.14	977.31	182.34	1236.30	230.66
64	598.60	114.65	838.04	160.51	1060.12	203.05	1341.05	256.85
65	650.88	127.72	911.23	178.81	1152.71	226.19	1458.18	286.13
66	711.24	142.81	995.74	199.93	1259.61	252.92	1593.40	319.94
67	778.00	159.50	1089.20	223.30	1377.84	282.47	1742.97	357.33
68	852.60	178.15	1193.64	249.41	1509.95	315.50	1910.09	399.11
69	934.16	198.54	1307.82	277.96	1654.40	351.61	2092.81	444.79
70	1023.04	220.76	1432.26	309.06	1811.80	390.97	2291.93	494.57
71	1112.68	243.17	1557.75	340.44	1970.56	430.65	2492.75	544.78
72	1208.84	267.21	1692.38	374.09	2140.86	473.23	2708.18	598.63
73	1311.76	292.94	1836.46	410.12	2323.13	518.80	2938.76	656.28
74	1421.24	320.31	1989.74	448.43	2517.02	567.27	3184.03	717.60
75	1536.88	349.22	2151.63	488.91	2721.81	618.47	3443.10	782.36
76	1654.92	378.73	2316.89	530.22	2930.86	670.73	3707.54	848.47
77	1777.48	409.37	2488.47	573.12	3147.92	724.99	3982.12	917.12
78	1902.64	440.66	2663.70	616.92	3369.58	780.41	4262.51	987.22
79	2028.84	472.21	2840.38	661.09	3593.08	836.28	4545.24	1057.90
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
Without Annual Increase Option
Benefit Period: 5 Years
Elimination Period: 20 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	191.24	12.81	267.74	17.93	338.69	22.69	428.44	28.70
41	195.56	13.89	273.78	19.45	346.34	24.60	438.12	31.12
42	200.24	15.06	280.34	21.08	354.63	26.67	448.60	33.74
43	205.32	16.33	287.45	22.86	363.62	28.92	459.98	36.58
44	210.76	17.69	295.06	24.77	373.26	31.33	472.17	39.63
45	216.56	19.14	303.18	26.80	383.53	33.90	485.16	42.88
46	222.76	20.69	311.86	28.97	394.51	36.64	499.05	46.35
47	229.36	22.34	321.10	31.28	406.20	39.56	513.84	50.05
48	236.40	24.10	330.96	33.74	418.66	42.68	529.61	53.99
49	244.00	26.00	341.60	36.40	432.12	46.05	546.64	58.25
50	251.72	27.93	352.41	39.10	445.80	49.46	563.93	62.57
51	260.24	30.06	364.34	42.08	460.89	53.24	583.02	67.34
52	269.52	32.38	377.33	45.33	477.32	57.34	603.81	72.54
53	279.68	34.92	391.55	48.89	495.31	61.84	626.57	78.23
54	290.84	37.71	407.18	52.79	515.08	66.78	651.57	84.48
55	303.40	40.85	424.76	57.19	537.32	72.35	679.71	91.52
56	317.76	44.44	444.86	62.22	562.75	78.70	711.88	99.56
57	334.20	48.55	467.88	67.97	591.87	85.98	748.71	108.77
58	353.28	53.32	494.59	74.65	625.66	94.43	791.46	119.45
59	375.52	58.88	525.73	82.43	665.05	104.28	841.28	131.91
60	401.28	65.32	561.79	91.45	710.67	115.68	898.99	146.34
61	431.04	72.76	603.46	101.86	763.37	128.86	965.67	163.01
62	465.00	81.25	651.00	113.75	823.52	143.89	1041.75	182.03
63	503.52	90.88	704.93	127.23	891.73	160.95	1128.04	203.60
64	546.28	101.57	764.79	142.20	967.46	179.88	1223.84	227.55
65	594.52	113.63	832.33	159.08	1052.89	201.24	1331.91	254.57
66	650.60	127.65	910.84	178.71	1152.21	226.07	1457.55	285.98
67	713.36	143.34	998.70	200.68	1263.36	253.86	1598.15	321.13
68	783.88	160.97	1097.43	225.36	1388.25	285.08	1756.14	360.62
69	861.64	180.41	1206.30	252.57	1525.96	319.51	1930.35	404.18
70	946.80	201.70	1325.52	282.38	1676.78	357.21	2121.13	451.87
71	1033.24	223.31	1446.54	312.63	1829.87	395.48	2314.78	500.28
72	1126.36	246.59	1576.90	345.23	1994.78	436.71	2523.40	552.44
73	1226.52	271.63	1717.13	380.28	2172.17	481.06	2747.79	608.54
74	1333.60	298.40	1867.04	417.76	2361.81	528.47	2987.68	668.51
75	1447.32	326.83	2026.25	457.56	2563.20	578.82	3242.45	732.20
76	1563.92	355.98	2189.49	498.37	2769.70	630.44	3503.67	797.51
77	1685.32	386.33	2359.45	540.86	2984.70	684.19	3775.65	865.50
78	1809.44	417.36	2533.22	584.30	3204.52	739.14	4053.72	935.02
79	1934.68	448.67	2708.55	628.14	3426.32	794.59	4334.29	1005.16
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: 5 Years
Elimination Period: 20 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	319.08	44.77	446.71	62.68	565.09	79.29	714.84	100.30
41	329.48	47.37	461.27	66.32	583.51	83.89	738.14	106.12
42	340.48	50.12	476.67	70.17	602.99	88.76	762.78	112.28
43	352.24	53.06	493.14	74.28	623.82	93.97	789.13	118.87
44	364.64	56.16	510.50	78.62	645.78	99.46	816.91	125.82
45	377.64	59.41	528.70	83.17	668.80	105.22	846.03	133.10
46	391.40	62.85	547.96	87.99	693.17	111.31	876.86	140.80
47	405.96	66.49	568.34	93.09	718.96	117.75	909.48	148.96
48	421.28	70.32	589.79	98.45	746.09	124.54	943.80	157.54
49	437.64	74.41	612.70	104.17	775.06	131.78	980.45	166.70
50	454.20	78.55	635.88	109.97	804.39	139.11	1017.55	175.98
51	472.28	83.07	661.19	116.30	836.41	147.12	1058.06	186.10
52	491.76	87.94	688.46	123.12	870.91	155.74	1101.70	197.01
53	513.04	93.26	718.26	130.56	908.59	165.16	1149.37	208.93
54	536.32	99.08	750.85	138.71	949.82	175.47	1201.53	221.97
55	562.20	105.55	787.08	147.77	995.66	186.93	1259.51	236.47
56	591.36	112.84	827.90	157.98	1047.30	199.84	1324.83	252.80
57	624.32	121.08	874.05	169.51	1105.67	214.43	1398.67	271.26
58	662.04	130.51	926.86	182.71	1172.47	231.13	1483.18	292.38
59	705.16	141.29	987.22	197.81	1248.84	250.22	1579.78	316.53
60	754.36	153.59	1056.10	215.03	1335.97	272.01	1690.00	344.09
61	810.08	167.52	1134.11	234.53	1434.65	296.68	1814.83	375.30
62	872.52	183.13	1221.53	256.38	1545.23	324.32	1954.72	410.27
63	941.60	200.40	1318.24	280.56	1667.57	354.91	2109.48	448.96
64	1017.08	219.27	1423.91	306.98	1801.25	388.33	2278.58	491.23
65	1100.44	240.11	1540.62	336.15	1948.88	425.23	2465.33	537.92
66	1195.24	263.81	1673.34	369.33	2116.77	467.21	2677.71	591.02
67	1299.28	289.82	1818.99	405.75	2301.02	513.27	2910.80	649.29
68	1413.48	318.37	1978.87	445.72	2503.27	563.83	3166.64	713.25
69	1537.08	349.27	2151.91	488.98	2722.17	618.56	3443.54	782.47
70	1670.36	382.59	2338.50	535.63	2958.21	677.57	3742.13	857.12
71	1797.92	414.48	2517.09	580.27	3184.12	734.04	4027.91	928.57
72	1933.04	448.26	2706.26	627.56	3423.41	793.87	4330.62	1004.24
73	2075.60	483.90	2905.84	677.46	3675.89	856.99	4650.00	1084.09
74	2225.24	521.31	3115.34	729.83	3940.90	923.24	4985.24	1167.90
75	2380.28	560.07	3332.39	784.10	4215.48	991.88	5332.58	1254.73
76	2535.92	598.98	3550.29	838.57	4491.11	1060.79	5681.26	1341.90
77	2694.64	638.66	3772.50	894.12	4772.21	1131.07	6036.84	1430.80
78	2853.36	678.34	3994.70	949.68	5053.30	1201.34	6392.43	1519.70
79	3009.60	717.40	4213.44	1004.36	5330.00	1270.52	6742.45	1607.20
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
Without Annual Increase Option
Benefit Period: 6 Years
Elimination Period: 60 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	191.60	12.90	268.24	18.06	339.32	22.85	429.24	28.90
41	195.96	13.99	274.34	19.59	347.05	24.78	439.01	31.34
42	200.68	15.17	280.95	21.24	355.40	26.87	449.59	33.99
43	205.76	16.44	288.06	23.02	364.40	29.12	460.97	36.83
44	211.28	17.82	295.79	24.95	374.18	31.56	473.33	39.92
45	217.08	19.27	303.91	26.98	384.45	34.13	486.33	43.17
46	223.24	20.81	312.54	29.13	395.36	36.85	500.13	46.62
47	229.88	22.47	321.83	31.46	407.12	39.79	515.00	50.34
48	236.88	24.22	331.63	33.91	419.51	42.89	530.69	54.26
49	244.48	26.12	342.27	36.57	432.97	46.26	547.71	58.52
50	252.24	28.06	353.14	39.28	446.72	49.69	565.10	62.86
51	260.76	30.19	365.06	42.27	461.81	53.47	584.18	67.64
52	270.00	32.50	378.00	45.50	478.17	57.56	604.89	72.81
53	280.16	35.04	392.22	49.06	496.16	62.06	627.65	78.50
54	291.32	37.83	407.85	52.96	515.93	67.00	652.65	84.75
55	303.88	40.97	425.43	57.36	538.17	72.56	680.79	91.79
56	318.20	44.55	445.48	62.37	563.53	78.90	712.87	99.81
57	334.60	48.65	468.44	68.11	592.58	86.16	749.61	108.99
58	353.60	53.40	495.04	74.76	626.23	94.57	792.18	119.63
59	375.68	58.92	525.95	82.49	665.33	104.35	841.64	132.00
60	401.32	65.33	561.85	91.46	710.74	115.70	899.08	146.36
61	430.96	72.74	603.34	101.84	763.23	128.82	965.49	162.96
62	464.84	81.21	650.78	113.69	823.23	143.82	1041.39	181.94
63	503.28	90.82	704.59	127.15	891.31	160.84	1127.51	203.47
64	546.12	101.53	764.57	142.14	967.18	179.81	1223.48	227.46
65	594.44	113.61	832.22	159.05	1052.75	201.20	1331.73	254.52
66	650.72	127.68	911.01	178.75	1152.43	226.12	1457.82	286.04
67	713.80	143.45	999.32	200.83	1264.14	254.05	1599.14	321.37
68	784.72	161.18	1098.61	225.65	1389.74	285.45	1758.02	361.09
69	862.88	180.72	1208.03	253.01	1528.16	320.06	1933.12	404.87
70	948.44	202.11	1327.82	282.95	1679.69	357.94	2124.80	452.79
71	1035.24	223.81	1449.34	313.33	1833.41	396.37	2319.26	501.40
72	1128.60	247.15	1580.04	346.01	1998.75	437.70	2528.42	553.69
73	1228.88	272.22	1720.43	381.11	2176.35	482.10	2753.08	609.86
74	1335.88	298.97	1870.23	418.56	2365.84	529.48	2992.79	669.79
75	1449.28	327.32	2028.99	458.25	2566.67	579.68	3246.84	733.30
76	1565.40	356.35	2191.56	498.89	2772.32	631.10	3506.99	798.34
77	1686.08	386.52	2360.51	541.13	2986.05	684.53	3777.35	865.93
78	1809.44	417.36	2533.22	584.30	3204.52	739.14	4053.72	935.02
79	1933.84	448.46	2707.38	627.84	3424.83	794.22	4332.41	1004.69
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: 6 Years
Elimination Period: 20 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	331.96	47.99	464.74	67.19	587.90	84.99	743.69	107.51
41	343.08	50.77	480.31	71.08	607.59	89.91	768.61	113.74
42	354.88	53.72	496.83	75.21	628.49	95.14	795.04	120.35
43	367.44	56.86	514.42	79.60	650.74	100.70	823.18	127.38
44	380.76	60.19	533.06	84.27	674.33	106.60	853.02	134.84
45	394.68	63.67	552.55	89.14	698.98	112.76	884.21	142.64
46	409.44	67.36	573.22	94.30	725.12	119.29	917.27	150.91
47	425.00	71.25	595.00	99.75	752.68	126.18	952.13	159.62
48	441.40	75.35	617.96	105.49	781.72	133.44	988.88	168.81
49	458.96	79.74	642.54	111.64	812.82	141.22	1028.21	178.64
50	476.72	84.18	667.41	117.85	844.27	149.08	1068.00	188.59
51	496.04	89.01	694.46	124.61	878.49	157.64	1111.29	199.41
52	516.92	94.23	723.69	131.92	915.47	166.88	1158.06	211.10
53	539.72	99.93	755.61	139.90	955.84	176.98	1209.14	223.87
54	564.64	106.16	790.50	148.62	999.98	188.01	1264.97	237.83
55	592.40	113.10	829.36	158.34	1049.14	200.30	1327.16	253.38
56	623.64	120.91	873.10	169.27	1104.47	214.13	1397.15	270.88
57	658.92	129.73	922.49	181.62	1166.95	229.75	1476.19	290.64
58	699.40	139.85	979.16	195.79	1238.64	247.67	1566.88	313.31
59	745.56	151.39	1043.78	211.95	1320.39	268.11	1670.29	339.16
60	798.16	164.54	1117.42	230.36	1413.54	291.40	1788.13	368.62
61	857.72	179.43	1200.81	251.20	1519.02	317.77	1921.56	401.98
62	924.44	196.11	1294.22	274.55	1637.18	347.31	2071.04	439.35
63	998.28	214.57	1397.59	300.40	1767.95	380.00	2236.46	480.70
64	1078.96	234.74	1510.54	328.64	1910.84	415.72	2417.21	525.89
65	1168.12	257.03	1635.37	359.84	2068.74	455.20	2616.96	575.83
66	1269.56	282.39	1777.38	395.35	2248.39	500.11	2844.21	632.64
67	1380.96	310.24	1933.34	434.34	2445.68	549.44	3093.79	695.04
68	1503.40	340.85	2104.76	477.19	2662.52	603.65	3368.09	763.61
69	1635.84	373.96	2290.18	523.54	2897.07	662.28	3664.80	837.79
70	1778.60	409.65	2490.04	573.51	3149.90	725.49	3984.62	917.75
71	1915.16	443.79	2681.22	621.31	3391.75	785.95	4290.56	994.23
72	2059.76	479.94	2883.66	671.92	3647.83	849.97	4614.51	1075.22
73	2212.20	518.05	3097.08	725.27	3917.81	917.47	4956.02	1160.60
74	2372.16	558.04	3321.02	781.26	4201.10	988.29	5314.39	1250.19
75	2537.96	599.49	3553.14	839.29	4494.73	1061.70	5685.83	1343.05
76	2703.76	640.94	3785.26	897.32	4788.36	1135.10	6057.27	1435.91
77	2873.68	683.42	4023.15	956.79	5089.29	1210.34	6437.95	1531.08
78	3043.04	725.76	4260.26	1016.06	5389.22	1285.32	6817.37	1625.93
79	3210.12	767.53	4494.17	1074.54	5685.12	1359.30	7191.68	1719.51
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Benefits
Without Annual Increase Option
Benefit Period: Lifetime
Elimination Period: 60 Days
HL-2950VA (7/92)

	Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	177.68	9.42	248.75	13.19	314.67	16.68	398.06	21.10
41	180.72	10.18	253.01	14.25	320.06	18.03	404.87	22.81
42	184.04	11.01	257.66	15.41	325.93	19.50	412.31	24.67
43	187.64	11.91	262.70	16.67	332.31	21.09	420.37	26.68
44	191.56	12.89	268.18	18.05	339.25	22.83	429.15	28.88
45	195.72	13.93	274.01	19.50	346.62	24.67	438.47	31.21
46	200.20	15.05	280.28	21.07	354.55	26.65	448.51	33.72
47	205.08	16.27	287.11	22.78	363.20	28.81	459.44	36.45
48	210.28	17.57	294.39	24.60	372.41	31.12	471.09	39.36
49	216.00	19.00	302.40	26.60	382.54	33.65	483.91	42.57
50	222.20	20.55	311.08	28.77	393.52	36.39	497.80	46.04
51	229.00	22.25	320.60	31.15	405.56	39.40	513.03	49.85
52	236.48	24.12	331.07	33.77	418.81	42.72	529.79	54.04
53	244.68	26.17	342.55	36.64	433.33	46.35	548.16	58.63
54	253.76	28.44	355.26	39.82	449.41	50.37	568.50	63.71
55	263.88	30.97	369.43	43.36	467.33	54.85	591.17	69.38
56	275.28	33.82	385.39	47.35	487.52	59.90	616.71	75.77
57	288.32	37.08	403.65	51.91	510.61	65.67	645.93	83.07
58	303.32	40.83	424.65	57.16	537.18	72.31	679.53	91.47
59	320.76	45.19	449.06	63.27	568.07	80.03	718.60	101.24
60	341.04	50.26	477.46	70.36	603.98	89.01	764.04	112.60
61	364.60	56.15	510.44	78.61	645.71	99.44	816.82	125.79
62	391.96	62.99	548.74	88.19	694.16	111.56	878.11	141.12
63	423.64	70.91	593.10	99.27	750.27	125.58	949.09	158.86
64	450.76	79.94	631.06	111.92	798.30	141.57	1009.84	179.09
65	501.64	90.41	702.30	126.57	888.40	160.12	1123.83	202.55
66	550.92	102.73	771.29	143.82	975.68	181.93	1234.23	230.15
67	607.80	116.95	850.92	163.73	1076.41	207.12	1361.66	262.00
68	672.04	133.01	940.86	186.21	1190.18	235.56	1505.58	297.98
69	743.84	150.96	1041.38	211.34	1317.34	267.35	1666.44	338.20
70	822.52	170.63	1151.53	238.88	1456.68	302.19	1842.70	382.26
71	902.88	190.72	1264.03	267.01	1599.00	337.77	2022.74	427.27
72	989.04	212.26	1384.66	297.16	1751.59	375.91	2215.76	475.53
73	1081.36	235.34	1513.90	329.48	1915.09	416.79	2422.59	527.24
74	1179.40	259.85	1651.16	363.79	2088.72	460.19	2642.23	582.15
75	1282.88	285.72	1796.03	400.01	2271.98	506.01	2874.06	640.10
76	1388.64	312.16	1944.10	437.02	2459.28	552.84	3110.99	699.34
77	1497.96	339.49	2097.14	475.29	2652.89	601.24	3355.90	760.56
78	1609.20	367.30	2252.88	514.22	2849.89	650.49	3605.11	822.87
79	1721.08	395.27	2409.51	553.38	3048.03	700.02	3855.76	885.53
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
Without Annual Increase Option
Benefit Period: Lifetime
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 60 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	215.08	18.77	301.11	26.28	380.91	33.24	481.85	42.05	212.08	18.02	296.91	25.23	375.59	31.91	475.13	40.37
41	221.52	20.38	310.13	28.53	392.31	36.09	496.27	45.66	218.28	19.57	305.59	27.40	386.57	34.66	489.02	43.84
42	228.44	22.11	319.82	30.95	404.57	39.16	511.78	49.53	224.96	21.24	314.94	29.74	398.40	37.62	503.98	47.58
43	235.96	23.99	330.34	33.59	417.89	42.49	528.62	53.75	232.20	23.05	325.08	32.27	411.23	40.82	520.20	51.64
44	244.04	26.01	341.66	36.41	432.19	46.06	546.73	58.27	239.92	24.98	335.89	34.97	424.90	44.24	537.50	55.96
45	252.52	28.13	353.53	39.38	447.21	49.82	565.72	63.02	248.12	27.03	347.37	37.84	439.42	47.87	555.87	60.56
46	261.56	30.39	366.18	42.55	463.22	53.82	585.98	68.08	256.80	29.20	359.52	40.88	454.79	51.71	575.31	65.42
47	271.12	32.78	379.57	45.89	480.15	58.05	607.39	73.44	265.96	31.49	372.34	44.09	471.02	55.77	595.83	70.55
48	281.20	35.30	393.68	49.42	498.01	62.52	629.98	79.08	275.64	33.91	385.90	47.47	488.16	60.05	617.52	75.97
49	292.04	38.01	408.86	53.21	517.20	67.32	654.26	85.15	286.04	36.51	400.46	51.11	506.58	64.66	640.82	81.79
50	302.88	40.72	424.03	57.01	536.40	72.12	678.55	91.23	296.40	39.10	414.96	54.74	524.92	69.25	664.03	87.60
51	314.76	43.69	440.66	61.17	557.44	77.37	705.16	97.88	307.80	41.95	430.92	58.73	545.11	74.29	689.57	93.98
52	327.56	46.89	458.58	65.65	580.11	83.04	733.84	105.05	320.04	45.01	448.06	63.01	566.79	79.71	716.99	100.84
53	341.60	50.40	478.24	70.56	604.97	89.26	765.29	112.91	333.40	48.35	466.76	67.69	590.45	85.63	746.92	108.32
54	356.80	54.20	499.52	75.88	631.89	95.99	799.34	121.43	347.92	51.98	487.09	72.77	616.17	92.06	779.45	116.45
55	373.92	58.48	523.49	81.87	662.21	103.57	837.70	131.01	364.24	56.06	509.94	78.48	645.07	99.28	816.01	125.59
56	393.36	63.34	550.70	88.68	696.64	112.18	881.25	141.90	382.76	60.69	535.86	84.97	677.87	107.48	857.50	135.96
57	415.52	68.88	581.73	96.43	735.89	121.99	930.90	154.31	403.88	65.97	565.43	92.36	715.27	116.83	904.82	147.79
58	441.16	75.29	617.62	105.41	781.29	133.34	988.34	168.67	428.28	72.07	599.59	100.90	758.48	127.64	959.48	161.46
59	470.92	82.73	659.29	115.82	834.00	146.51	1055.01	185.34	456.60	79.15	639.24	110.81	808.64	140.17	1022.93	177.32
60	505.44	91.36	707.62	127.90	895.13	161.80	1132.34	204.68	489.40	87.35	685.16	122.29	866.73	154.70	1096.41	195.69
61	545.24	101.31	763.34	141.83	965.62	179.42	1221.51	226.97	527.24	96.81	738.14	135.53	933.74	171.45	1181.18	216.88
62	590.68	112.67	826.95	157.74	1046.09	199.54	1323.31	252.42	570.44	107.61	798.62	150.65	1010.25	190.58	1277.97	241.08
63	642.40	125.60	899.36	175.84	1137.69	222.44	1439.18	281.38	619.60	119.90	867.44	167.86	1097.31	212.34	1388.10	268.61
64	699.68	139.92	979.55	195.89	1239.13	247.80	1567.50	313.46	674.04	133.51	943.66	186.91	1193.72	236.45	1510.06	299.10
65	764.40	156.10	1070.16	218.54	1353.75	276.45	1712.50	349.71	735.52	148.88	1029.73	208.43	1302.61	263.67	1647.80	333.54
66	839.32	174.83	1175.05	244.76	1486.44	309.62	1880.34	391.67	806.60	166.65	1129.24	233.31	1428.49	295.14	1807.04	373.35
67	922.92	195.73	1292.09	274.02	1634.49	346.64	2067.63	438.50	885.88	186.47	1240.23	261.06	1568.89	330.24	1984.65	417.75
68	1016.48	219.12	1423.07	306.77	1800.19	388.06	2277.24	490.90	974.56	208.64	1364.38	292.10	1725.95	369.50	2183.32	467.42
69	1118.92	244.73	1566.49	342.62	1981.61	433.42	2506.73	548.27	1071.60	232.90	1500.24	326.06	1897.80	412.47	2400.72	521.77
70	1230.48	272.62	1722.67	381.67	2179.18	482.81	2756.66	610.75	1177.08	259.27	1647.91	362.98	2084.61	459.17	2637.03	580.85
71	1342.84	300.71	1879.98	421.00	2378.17	532.56	3008.38	673.69	1283.32	285.83	1796.65	400.16	2272.76	506.20	2875.04	640.35
72	1462.96	330.74	2048.14	463.04	2590.90	585.74	3277.49	740.96	1396.72	314.18	1955.41	439.85	2473.59	556.41	3129.09	703.86
73	1591.00	362.75	2227.40	507.85	2817.66	642.43	3564.34	812.67	1517.40	344.35	2124.36	482.09	2687.32	609.84	3399.45	771.45
74	1726.52	396.63	2417.13	555.28	3057.67	702.43	3867.95	888.58	1644.92	376.23	2302.89	526.72	2913.15	666.30	3685.14	842.87
75	1869.08	432.27	2616.71	605.18	3310.14	765.55	4187.33	968.42	1778.84	409.71	2490.38	573.59	3150.33	725.60	3985.16	917.88
76	2013.68	468.42	2819.15	655.79	3566.23	829.57	4511.28	1049.41	1914.56	443.64	2680.38	621.10	3390.69	785.69	4289.22	993.89
77	2163.80	505.95	3029.32	708.33	3832.09	896.04	4847.59	1133.49	2055.16	478.79	2877.22	670.31	3639.69	847.94	4604.21	1072.64
78	2317.12	544.28	3243.97	761.99	4103.62	963.92	5191.08	1219.36	2198.72	514.68	3078.21	720.55	3893.93	911.50	4925.83	1153.05
79	2472.20	583.05	3461.08	816.27	4378.27	1032.58	5538.51	1306.22	2343.72	550.93	3281.21	771.30	4150.73	975.70	5250.67	1234.26
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
Without Annual Increase Option
Benefit Period: Lifetime
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 60 Days								Elimination Period 100 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	201.00	15.25	281.40	21.35	355.97	27.01	450.30	34.16	198.56	14.64	277.98	20.50	351.65	25.93	444.84	32.80	196.24	14.06	274.74	19.68	347.54	24.90	439.64	31.50
41	206.20	16.55	288.68	23.17	365.18	29.31	461.95	37.08	203.52	15.88	284.93	22.23	360.43	28.12	455.95	35.58	201.04	15.26	281.46	21.36	356.04	27.03	450.39	34.19
42	211.76	17.94	296.46	25.12	375.03	31.77	474.41	40.19	208.92	17.23	292.49	24.12	370.00	30.51	468.05	38.60	206.20	16.55	288.68	23.17	365.18	29.31	461.95	37.08
43	217.80	19.45	304.92	27.23	385.72	34.45	487.94	43.57	214.72	18.68	300.61	26.15	380.27	33.08	481.04	41.85	211.76	17.94	296.46	25.12	375.03	31.77	474.41	40.19
44	224.32	21.08	314.05	29.51	397.27	37.33	502.55	47.23	220.96	20.24	309.34	28.34	391.32	35.85	495.02	45.34	217.80	19.45	304.92	27.23	385.72	34.45	487.94	43.57
45	231.16	22.79	323.62	31.91	409.38	40.36	517.87	51.06	227.52	21.88	318.53	30.63	402.94	38.75	509.72	49.02	224.12	21.03	313.77	29.44	396.92	37.24	502.10	47.11
46	238.52	24.63	333.93	34.48	422.42	43.62	534.36	55.18	234.56	23.64	328.38	33.10	415.41	41.87	525.49	52.96	230.92	22.73	323.29	31.82	408.96	40.25	517.33	50.92
47	246.32	26.58	344.85	37.21	436.23	47.07	551.83	59.55	242.04	25.51	338.86	35.71	428.65	45.18	542.25	57.15	238.12	24.53	333.37	34.34	421.71	43.44	533.46	54.95
48	254.60	28.65	356.44	40.11	450.90	50.74	570.38	64.19	249.96	27.49	349.94	38.49	442.68	48.68	559.99	61.59	245.72	26.43	344.01	37.00	435.17	46.81	550.49	59.21
49	263.52	30.88	368.93	43.23	466.69	54.69	590.37	69.18	258.52	29.63	361.93	41.48	457.84	52.47	579.17	66.38	253.96	28.49	355.54	39.89	449.76	50.46	568.95	63.83
50	272.68	33.17	381.75	46.44	482.92	58.74	610.89	74.31	267.28	31.82	374.19	44.55	473.35	56.35	598.79	71.29	262.36	30.59	367.30	42.83	464.64	54.17	587.77	68.53
51	282.72	35.68	395.81	49.95	500.70	63.19	633.38	79.93	276.88	34.22	387.63	47.91	490.35	60.60	620.30	76.66	271.56	32.89	380.18	46.05	480.93	58.25	608.38	73.68
52	293.60	38.40	411.04	53.76	519.97	68.01	657.76	86.03	287.28	36.82	402.19	51.55	508.77	65.21	643.60	82.49	281.52	35.38	394.13	49.53	498.57	62.66	630.69	79.26
53	305.52	41.38	427.73	57.93	541.08	73.28	684.46	92.70	298.64	39.66	418.10	55.52	528.89	70.24	669.05	88.85	292.40	38.10	409.36	53.34	517.84	67.48	655.07	85.36
54	318.56	44.64	445.98	62.50	564.17	79.06	713.67	100.01	311.04	42.76	435.46	59.86	550.85	75.73	696.83	95.80	304.28	41.07	425.99	57.50	538.88	72.73	681.68	92.01
55	333.16	48.29	466.42	67.61	590.03	85.52	746.38	108.18	324.96	46.24	454.94	64.74	575.50	81.89	728.01	103.59	317.60	44.40	444.64	62.16	562.47	78.63	711.52	99.47
56	349.72	52.43	489.61	73.40	619.35	92.85	783.48	117.46	340.76	50.19	477.06	70.27	603.49	88.89	763.41	112.44	332.72	48.18	465.81	67.45	589.25	85.33	745.40	107.94
57	368.64	57.16	516.10	80.02	652.86	101.23	825.87	128.06	358.76	54.69	502.26	76.57	635.36	96.86	803.74	122.52	349.96	52.49	489.94	73.49	619.78	92.96	784.02	117.59
58	390.52	62.63	546.73	87.68	691.61	110.92	874.89	140.31	379.60	59.90	531.44	83.86	672.27	106.08	850.42	134.19	369.88	57.47	517.83	80.46	655.06	101.78	828.65	128.75
59	415.92	68.98	582.29	96.57	736.59	122.16	931.79	154.54	403.76	65.94	565.26	92.32	715.06	116.78	904.55	147.73	392.96	63.24	550.14	88.54	695.93	112.00	880.35	141.68
60	445.44	76.36	623.62	106.90	788.87	135.23	997.93	171.07	431.80	72.95	604.52	102.13	764.72	129.19	967.37	163.43	419.76	69.94	587.66	97.92	743.39	123.86	940.39	156.69
61	479.56	84.89	671.38	118.85	849.30	150.34	1074.37	190.18	464.24	81.06	649.94	113.48	822.17	143.56	1040.04	181.60	450.76	77.69	631.06	108.77	798.30	137.59	1009.84	174.05
62	518.76	94.69	726.26	132.57	918.72	167.70	1162.19	212.14	504.18	90.37	705.85	126.52	892.90	160.05	1129.52	202.46	486.36	86.59	680.90	121.23	861.34	153.35	1089.60	193.99
63	563.60	105.90	789.04	148.26	998.14	187.55	1262.64	237.25	544.12	101.03	761.77	141.44	963.64	178.92	1219.00	226.34	527.08	96.77	737.91	135.48	933.46	171.38	1180.83	216.80
64	613.80	118.45	859.32	165.83	1087.04	209.77	1375.11	265.37	591.80	112.95	828.52	158.13	1048.08	200.03	1325.82	253.04	572.60	108.15	801.64	151.41	1014.07	191.53	1282.80	242.29
65	670.96	132.74	939.34	185.84	1188.27	235.08	1503.16	297.38	646.12	126.53	904.57	177.14	1144.28	224.08	1447.51	283.47	624.48	121.12	874.27	169.57	1105.95	214.50	1399.03	271.35
66	737.60	149.40	1032.64	209.16	1306.29	264.59	1652.46	334.70	709.36	142.34	993.10	199.28	1256.28	252.08	1589.19	318.89	684.76	136.19	958.66	190.67	1212.71	241.19	1534.08	305.11
67	812.76	168.19	1137.86	235.47	1439.40	297.86	1820.84	376.80	780.68	160.17	1092.95	224.24	1382.58	283.66	1748.97	358.83	752.80	153.20	1053.92	214.48	1333.21	271.32	1686.51	343.22
68	897.32	189.33	1256.25	265.06	1589.15	335.30	2010.28	424.16	860.84	180.21	1205.18	252.29	1524.55	319.15	1928.55	403.73	829.16	172.29	1160.82	241.21	1468.44	305.13	1857.58	385.98
69	990.60	212.65	1386.84	297.71	1754.35	376.60	2219.26	476.40	949.24	202.31	1328.94	283.23	1681.10	358.29	2126.60	453.24	913.32	193.33	1278.65	270.66	1617.49	342.39	2046.12	433.12
70	1092.60	238.15	1529.64	333.41	1934.99	421.76	2447.77	533.53	1045.76	226.44	1464.06	317.02	1852.04	401.03	2342.83	507.30	1005.12	216.28	1407.17	302.79	1780.07	383.03	2251.79	484.54
71	1195.92	263.98	1674.29	369.57	2117.97	467.51	2679.24	591.40	1143.44	250.86	1600.82	351.20	2025.03	444.27	2561.67	562.01	1097.96	239.49	1537.14	335.29	1944.49	424.14	2459.78	536.53
72	1306.72	291.68	1829.41	408.35	2314.20	516.57	2927.46	653.46	1248.04	277.01	1747.26	387.81	2210.28	490.58	2796.00	620.59	1197.24	264.31	1676.14	370.03	2120.31	468.09	2682.19	592.14
73	1425.20	321.30	1995.28	449.82	2524.03	569.02	3192.90	719.81	1359.76	304.94	1903.66	426.92	2408.13	540.05	3046.29	683.16	1303.04	290.76	1824.26	407.06	2307.68	514.94	2919.22	651.39
74	1551.00	352.75	2171.40	493.85	2746.82	624.72	3474.73	790.27	1478.12	334.53	2069.37	468.34	2617.75	592.45	3311.45	749.45	1415.04	318.76	1981.06	446.26	2506.04	564.52	3170.14	714.12
75	1683.72	385.93	2357.21	540.30	2981.87	683.48	3772.06	864.60	1602.84	365.71	2243.98	511.99	2838.63	647.67	3590.87	819.31	1532.76	348.19	2145.86	487.47	2714.52	616.64	3433.87	780.06
76	1818.92	419.73	2546.49	587.62	3221.31	743.34	4074.95	940.33	1729.72	397.43	2421.61	556.40	3063.33	703.85	3875.12	890.37	1652.44	378.11	2313.42	529.35	2926.47	669.63	3701.99	847.09
77	1959.32	454.83	2743.05	636.76	3469.96	805.50	4389.49	1018.96	1861.24	430.31	2605.74	602.43	3296.26	762.08	4169.76	964.03	1776.32	409.08	2486.85	572.71	3145.86	724.48	3979.52	916.47
78	2102.84	490.71	2943.98	686.99	3724.13	869.05	4711.02	1099.34	1995.60	463.90	2793.84	649.46	3534.21	821.57	4470.77	1039.28	1902.72	440.68	2663.81	616.95	3369.72	780.44	4262.69	987.26
79	2248.00	527.00	3147.20	737.80	3981.21	933.32	5036.23	1180.65	2131.28	497.82	2983.79	696.95	3774.50	881.64	4774.74	1115.27	2030.28	472.57	2842.39	661.60	3595.63	836.92	4548.47	1058.71
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (100%)
With Annual Increase Option
Benefit Period: Lifetime
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 60 Days								Elimination Period 100 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.44	56.11	510.22	78.55	645.42	99.37	816.46	125.70	355.00	53.75	497.00	75.25	628.71	95.19	795.31	120.42	346.44	51.61	485.02	72.25	613.55	91.40	776.13	115.62
41	377.52	59.38	528.53	83.13	668.59	105.16	845.76	133.03	367.56	56.89	514.58	79.65	650.95	100.75	823.45	127.45	358.48	54.62	501.87	76.47	634.87	96.73	803.11	122.37
42	391.32	62.83	547.85	87.96	693.03	111.27	876.68	140.76	380.84	60.21	533.18	84.29	674.47	106.63	853.20	134.89	371.28	57.82	519.79	80.95	657.54	102.40	831.78	129.54
43	406.04	66.51	568.46	93.11	719.10	117.79	909.66	149.00	394.96	63.74	552.94	89.24	699.47	112.88	884.83	142.80	384.84	61.21	538.78	85.69	681.55	108.40	862.16	137.13
44	421.56	70.39	590.18	98.55	746.58	124.66	944.43	157.70	409.84	67.46	573.78	94.44	725.83	119.47	918.17	151.13	399.16	64.79	558.82	90.71	706.91	114.74	894.24	145.15
45	437.84	74.46	612.98	104.24	775.41	131.87	980.90	166.81	425.44	71.36	595.62	99.90	753.45	126.38	953.12	159.87	414.16	68.54	579.82	95.96	733.48	121.38	927.85	153.55
46	455.00	78.75	637.00	110.25	805.81	139.47	1019.34	176.42	441.92	75.48	618.69	105.67	782.64	133.68	990.04	169.10	429.96	72.49	601.94	101.49	761.46	128.38	963.25	162.40
47	473.12	83.28	662.37	116.59	837.90	147.49	1059.94	186.57	459.24	79.81	642.94	111.73	813.31	141.34	1028.84	178.80	446.60	76.65	625.24	107.31	790.93	135.75	1000.52	171.72
48	492.12	88.03	688.97	123.24	871.54	155.90	1102.50	197.21	477.48	84.37	668.47	118.12	845.62	149.42	1069.71	189.02	464.08	81.02	649.71	113.43	821.89	143.49	1039.69	181.51
49	512.48	93.12	717.47	130.37	907.60	164.92	1148.12	208.62	496.88	89.22	695.63	124.91	879.97	158.01	1113.17	199.88	482.72	85.68	675.81	119.95	854.90	151.74	1081.44	191.95
50	533.12	98.28	746.37	137.59	944.16	174.05	1194.36	220.18	516.64	94.16	723.30	131.82	914.97	166.76	1157.44	210.95	501.64	90.41	702.30	126.57	888.40	160.12	1123.83	202.55
51	555.52	103.88	777.73	145.43	983.83	183.97	1244.54	232.72	538.04	99.51	753.26	139.31	952.87	176.23	1205.38	222.93	522.08	95.52	730.91	133.73	924.60	169.17	1169.62	213.99
52	579.68	109.92	811.55	153.89	1026.61	194.67	1298.67	246.26	561.08	105.27	785.51	147.38	993.67	186.43	1257.00	235.84	544.16	101.04	761.82	141.46	963.71	178.94	1219.09	226.36
53	606.00	116.50	848.40	163.10	1073.23	206.32	1357.63	261.00	586.20	111.55	820.68	156.17	1038.16	197.56	1313.27	249.91	568.20	107.05	795.48	149.87	1006.28	189.59	1272.95	239.83
54	634.68	123.67	888.55	173.14	1124.02	219.02	1421.88	277.06	613.52	118.38	858.93	165.73	1086.54	209.65	1374.48	265.21	594.32	113.58	832.05	159.01	1052.54	201.15	1331.46	254.45
55	666.52	131.63	933.13	184.28	1180.41	233.12	1493.21	294.89	643.84	125.96	901.38	176.34	1140.24	223.08	1442.40	282.19	623.32	120.83	872.65	169.16	1103.90	213.99	1396.43	270.70
56	702.28	140.57	983.19	196.80	1243.74	248.95	1573.33	314.92	677.88	134.47	949.03	188.26	1200.53	238.15	1518.66	301.26	655.84	128.96	918.18	180.54	1161.49	228.39	1469.29	288.91
57	742.60	150.65	1039.64	210.91	1315.14	266.80	1663.66	337.50	716.20	144.05	1002.68	201.67	1268.39	255.11	1604.51	322.72	692.48	138.12	969.47	193.37	1226.38	244.61	1551.37	309.43
58	788.72	162.18	1104.21	227.05	1396.82	287.22	1766.98	363.33	760.08	155.02	1064.11	217.03	1346.10	274.54	1702.82	347.29	734.36	148.59	1028.10	208.03	1300.55	263.15	1645.20	332.89
59	841.36	175.34	1177.90	245.48	1490.05	310.53	1884.91	392.82	810.12	167.53	1134.17	234.54	1434.72	296.70	1814.92	375.32	782.16	160.54	1095.02	224.76	1385.21	284.32	1752.28	359.66
60	901.40	190.35	1261.96	266.49	1596.38	337.11	2019.42	426.44	867.16	181.79	1214.02	254.51	1535.74	321.95	1942.71	407.27	836.64	174.16	1171.30	243.82	1481.69	308.44	1874.34	390.17
61	969.56	207.39	1357.38	290.35	1717.09	367.29	2172.12	464.62	931.96	197.99	1304.74	277.19	1650.50	350.64	2087.88	443.56	898.44	189.61	1257.82	265.45	1591.14	335.80	2012.79	424.79
62	1046.24	226.56	1464.74	317.18	1852.89	401.24	2343.91	507.57	1004.80	216.20	1406.72	302.68	1779.50	382.89	2251.07	484.36	967.96	206.99	1355.14	289.79	1714.26	366.58	2168.54	463.72
63	1131.68	247.92	1584.35	347.09	2004.21	439.07	2535.32	555.42	1085.96	236.49	1520.34	331.09	1923.24	418.82	2432.89	529.81	1045.36	226.34	1463.50	316.88	1851.33	400.85	2341.94	507.07
64	1225.40	271.35	1715.56	379.89	2170.18	480.56	2745.28	607.91	1174.92	258.73	1644.89	362.22	2080.78	458.21	2632.19	579.64	1130.16	247.54	1582.22	346.56	2001.51	438.39	2531.91	554.57
65	1329.68	297.42	1861.55	416.39	2354.86	526.73	2978.90	666.31	1273.88	283.47	1783.43	396.86	2256.04	502.03	2853.89	635.06	1224.48	271.12	1714.27	379.57	2168.55	480.15	2743.22	607.39
66	1448.36	327.09	2027.70	457.93	2565.05	579.28	3244.78	732.78	1386.44	311.61	1941.02	436.25	2455.39	551.86	3106.06	698.10	1331.68	297.92	1864.35	417.09	2358.41	527.62	2983.38	667.43
67	1579.40	359.85	2211.16	503.79	2797.12	637.29	3538.35	806.18	1510.60	342.65	2114.84	479.71	2675.27	606.83	3384.22	767.64	1449.88	327.47	2029.83	458.46	2567.74	579.95	3248.19	733.64
68	1723.40	395.85	2412.76	554.19	3052.14	701.05	3860.96	886.83	1647.00	376.75	2305.80	527.45	2916.84	667.22	3689.80	844.04	1579.60	359.90	2211.44	503.86	2797.47	637.38	3538.80	806.29
69	1879.28	434.82	2630.99	608.75	3328.20	770.07	4210.18	974.13	1794.44	413.61	2512.22	579.05	3177.95	732.50	4020.11	926.62	1719.76	394.94	2407.66	552.92	3045.69	699.44	3852.80	884.79
70	2046.92	476.73	2865.69	667.42	3625.10	844.29	4585.75	1068.03	1952.88	453.22	2734.03	634.51	3458.55	802.65	4375.07	1015.36	1870.20	432.55	2618.28	605.57	3312.12	766.05	4189.84	969.05
71	2207.20	516.80	3090.08	723.52	3908.95	915.25	4944.82	1157.79	2104.16	491.04	2945.82	687.46	3726.47	869.63	4713.98	1100.08	2013.64	468.41	2819.10	655.77	3566.16	829.55	4511.19	1049.39
72	2376.20	559.05	3326.68	782.67	4208.25	990.08	5323.44	1252.45	2263.44	530.86	3168.82	743.20	4008.55	940.15	5070.82	1189.29	2164.44	506.11	3030.22	708.55	3833.22	896.32	4849.03	1133.85
73	2553.48	603.37	3574.87	844.72	4522.21	1068.57	5720.60	1351.74	2430.60	572.65	3402.84	801.71	4304.59	1014.16	5445.31	1282.92	2322.48	545.62	3251.47	763.87	4113.11	966.29	5203.09	1222.36
74	2738.40	649.60	3833.76	909.44	4849.71	1150.44	6134.88	1455.31	2603.92	615.98	3645.49	862.37	4611.54	1090.90	5833.60	1379.99	2486.08	586.52	3480.51	821.13	4402.85	1038.73	5569.60	1313.99
75	2929.12	697.28	4100.77	976.19	5187.47	1234.88	6562.15	1562.13	2782.80	660.70	3895.92	924.98	4928.34	1170.10	6234.35	1480.18	2654.60	628.65	3716.44	880.11	4701.30	1113.34	5947.14	1408.37
76	3119.24	744.81	4366.94	1042.73	5524.17	1319.06	6988.08	1668.61	2960.84	705.21	4145.18	987.29	5243.65	1248.93	6633.21	1579.89	2822.12	670.53	3950.97	938.74	4997.97	1187.51	6322.44	1502.20
77	3312.88	793.22	4638.03	1110.51	5867.11	1404.79	7421.89	1777.06	3141.80	750.45	4398.52	1050.63	5564.13	1329.05	7038.62	1681.24	2992.12	713.03	4188.97	998.24	5299.04	1262.78	6703.29	1597.41
78	3506.52	841.63	4909.13	1178.28	6210.05	1490.53	7855.71	1885.52	3322.76	795.69	4651.86	1113.97	5884.61	1409.17	7444.03	1782.60	3162.08	755.52	4426.91	1057.73	5600.04	1338.03	7084.06	1692.60
79	3697.60	889.40	5176.64	1245.16	6548.45	1575.13	8283.79	1992.54	3500.76	840.19	4901.06	1176.27	6199.85	1487.98	7842.81	1882.29	3328.88	797.22	4660.43	1116.11	5895.45	1411.88	7457.74	1786.02
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

Confined Care Including HHC with Maximum Daily Limit (60%)
With Annual Increase Option
Benefit Period: Lifetime
HL-2950VA (7/92)

	Elimination Period 20 Days								Elimination Period 365 Days							
	Original Rates		Current Rates		26.5% Increase		60% Increase		Original Rates		Current Rates		26.5% Increase		60% Increase	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	318.68	44.67	446.15	62.54	564.38	79.11	713.94	100.07	273.32	33.33	382.65	46.66	484.05	59.03	612.32	74.67
41	329.00	47.25	460.60	66.15	582.66	83.68	737.06	105.85	281.12	35.28	393.57	49.39	497.86	62.48	629.80	79.04
42	339.88	49.97	475.83	69.96	601.93	88.50	761.44	111.95	289.40	37.35	405.16	52.29	512.53	66.15	648.35	83.68
43	351.52	52.88	492.13	74.03	622.54	93.65	787.52	118.47	298.16	39.54	417.42	55.36	528.04	70.03	667.97	88.58
44	363.80	55.95	509.32	78.33	644.29	99.09	815.03	125.35	307.44	41.86	430.42	58.60	544.48	74.13	688.76	93.78
45	376.72	59.18	527.41	82.85	667.17	104.81	843.97	132.58	317.16	44.29	444.02	62.01	561.69	78.44	710.54	99.22
46	390.36	62.59	546.50	87.63	691.33	110.85	874.53	140.22	327.44	46.86	458.42	65.60	579.90	82.99	733.57	104.98
47	404.80	66.20	566.72	92.68	716.90	117.24	906.88	148.31	338.28	49.57	473.59	69.40	599.09	87.79	757.85	111.05
48	420.08	70.02	588.11	98.03	743.96	124.01	941.11	156.87	349.68	52.42	489.55	73.39	619.28	92.84	783.39	117.44
49	436.40	74.10	610.96	103.74	772.86	131.23	977.67	166.01	361.88	55.47	506.63	77.66	640.89	98.24	810.73	124.27
50	453.36	78.34	634.70	109.68	802.90	138.74	1015.67	175.51	374.36	58.59	524.10	82.03	662.99	103.76	838.68	131.26
51	471.80	82.92	660.52	116.09	835.56	146.85	1056.98	185.77	387.88	61.97	543.03	86.76	686.94	109.75	868.97	138.83
52	491.56	87.89	688.18	123.05	870.55	155.65	1101.25	196.90	402.52	65.63	563.53	91.88	712.86	116.23	901.77	147.03
53	513.16	93.29	718.42	130.61	908.81	165.22	1149.64	209.00	418.36	69.59	585.70	97.43	740.92	123.24	937.26	155.90
54	536.76	99.19	751.46	138.87	950.60	175.67	1202.51	222.22	435.56	73.89	609.78	103.45	771.38	130.86	975.79	165.54
55	562.92	105.73	788.09	148.02	996.93	187.25	1261.12	236.87	454.60	78.65	636.44	110.11	805.10	139.29	1018.45	176.20
56	592.28	113.07	829.19	158.30	1048.93	200.25	1326.89	253.31	475.92	83.98	666.29	117.57	842.85	148.73	1066.21	188.14
57	625.32	121.33	875.45	169.86	1107.44	214.88	1400.91	271.82	499.84	89.96	699.78	125.94	885.22	159.32	1119.80	201.54
58	663.16	130.79	928.42	183.11	1174.46	231.63	1485.69	293.01	527.16	96.79	738.02	135.51	933.60	171.42	1181.00	216.84
59	706.40	141.60	988.96	198.24	1251.03	250.77	1582.56	317.23	558.28	104.57	781.59	146.40	988.71	185.19	1250.72	234.27
60	755.76	153.94	1058.06	215.52	1338.45	272.63	1693.14	344.87	593.80	113.45	831.32	158.83	1051.62	200.92	1330.30	254.16
61	811.96	167.99	1136.74	235.19	1437.98	297.51	1819.05	376.35	634.20	123.55	887.88	172.97	1123.17	218.81	1420.81	276.79
62	875.52	183.88	1225.73	257.43	1550.55	325.65	1961.44	411.95	679.80	134.95	951.72	188.93	1203.93	239.00	1522.97	302.33
63	946.72	201.68	1325.41	282.35	1676.64	357.18	2120.95	451.83	730.92	147.73	1023.29	206.82	1294.46	261.63	1637.49	330.96
64	1025.56	221.39	1435.78	309.95	1816.27	392.08	2297.58	495.98	787.40	161.85	1102.36	226.59	1394.49	286.64	1764.02	362.59
65	1113.92	243.48	1559.49	340.87	1972.75	431.20	2495.53	545.47	850.68	177.67	1190.95	248.74	1506.55	314.65	1905.79	398.04
66	1215.04	268.76	1701.06	376.26	2151.84	475.97	2722.07	602.11	922.60	195.65	1291.64	273.91	1633.92	346.50	2066.91	438.32
67	1327.64	296.91	1858.70	415.67	2351.25	525.83	2974.33	665.17	1002.60	215.65	1403.64	301.91	1775.60	381.92	2246.14	483.12
68	1451.80	327.95	2032.52	459.13	2571.14	580.80	3252.49	734.71	1090.40	237.60	1526.56	332.64	1931.10	420.79	2442.84	532.30
69	1586.92	361.73	2221.69	506.42	2810.44	640.62	3555.20	810.39	1185.32	261.33	1659.45	365.86	2099.20	462.82	2655.49	585.46
70	1732.56	398.14	2425.58	557.40	3068.36	705.11	3881.48	891.96	1286.84	286.71	1801.58	401.39	2278.99	507.76	2882.93	642.32
71	1872.44	433.11	2621.42	606.35	3316.09	767.04	4194.86	970.30	1383.64	310.91	1937.10	435.27	2450.43	550.62	3099.79	696.54
72	2020.16	470.04	2828.22	658.06	3577.70	832.44	4525.79	1053.04	1484.92	336.23	2078.89	470.72	2629.79	595.46	3326.69	753.26
73	2175.32	508.83	3045.45	712.36	3852.49	901.14	4873.40	1139.94	1589.80	362.45	2225.72	507.43	2815.54	641.90	3561.65	812.00
74	2337.36	549.34	3272.30	769.08	4139.46	972.88	5236.42	1230.69	1697.76	389.44	2376.86	545.22	3006.73	689.70	3803.52	872.47
75	2504.64	591.16	3506.50	827.62	4435.72	1046.94	5611.18	1324.38	1808.04	417.01	2531.26	583.81	3202.04	738.52	4050.58	934.23
76	2671.92	632.98	3740.69	886.17	4731.97	1121.01	5985.94	1418.07	1917.24	444.31	2684.14	622.03	3395.43	786.87	4295.22	995.39
77	2841.84	675.46	3978.58	945.64	5032.90	1196.24	6366.62	1513.24	2026.84	471.71	2837.58	660.39	3589.53	835.40	4540.76	1056.78
78	3011.80	717.95	4216.52	1005.13	5333.90	1271.49	6747.38	1608.43	2135.88	498.97	2990.23	698.56	3782.64	883.68	4785.04	1117.85
79	3179.12	759.78	4450.77	1063.69	5630.22	1345.57	7122.23	1702.15	2242.84	525.71	3139.98	735.99	3972.07	931.03	5024.67	1177.76
80	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
81	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
82	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
83	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
84	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

April 28, 2016

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your letter dated January 27, 2016. Your letter requested further information regarding Lincoln National Life's requested rate increase for its Long Term Care policy forms. Specifically, you stated the following:

1) According to your response to objection 2, the Virginia experience does not include any First Penn-Pacific or Security Connecticut policies. The nationwide experience and projections should also exclude data from those two companies. Only experience and projections should include those policies issued by Lincoln National Life Insurance Company for which there are current Virginia policyholders. Please revise all exhibits accordingly so that we can continue our review.

Since this filing applies to individual business only, it is unclear why the Actuarial Memorandum states Exhibit C is included for those policies that were not issued in Virginia but currently reside in Virginia as increases are given on a resident state basis. Virginia rates are only approved by state of issue and not by state of residence as set forth in Section 38.2-316 C of the Code of Virginia.

Our filing has been revised to propose a rate increase on all policies issued in Virginia. The Actuarial Memorandum and exhibits have been amended accordingly to remove reference to Exhibit C.

2) In response to our objection 6, the Actuarial Memorandum continues to state benefits cannot be certified reasonable in relation to premium. How is the anticipated lifetime loss ratio not deemed reasonable according to the requirements as set for 14VAC5-200-150 B which states benefits will be deemed reasonable for pre-stability policies only provided the expected loss ratio is greater of 60% or the lifetime loss ratio used in the original pricing applied to the current rate schedule plus 80% applied to any premium rate increase for individual policy forms?

We have removed this statement from the Actuarial Memorandum.

3) Please move the exhibits from the Rate/Rule Schedule to Supporting Documentation. Only the rates subject to review and approval should appear on the Rate/Rule Schedule.

The exhibits have been moved.

4) As stated previously, the premium rates should be provided by policy form, not by individual policy number. Please attach an appropriate rate schedule. Please attach the current rates by policy to Supporting Documentation.

Rate schedules for LTC1 and LTC2 are attached. Please note that these are the original rate schedules and must be adjusted by 40% to reflect the current rates.

5) The Rate/Rule Schedule lists 4 Series LTC1 form numbers. The Actuarial Memorandum includes Series LTC2 under the Purpose and Scope of the Filing and indicates 64 LTC2 policies in force under item 26. Please resolve the discrepancy.

Both LTC1 and LTC2 forms are included in the filing. The Rate/Rule Schedule has been updated accordingly.

6) As the policyholder communication must now be "filed" with the state as noted in 14VAC5-200-75 D, please move the letter to the Form Schedule in SERFF and provide a Certification of Compliance in accordance with 14VAC-100-40 3.

The letter has been moved.

7) For compliance with 14VAC5-100-50 1, please add a form number to the lower left hand corner of the first page.

We have added the form numbers.

8) For compliance with 14VAC5-100-50 2, the full and proper corporate name of the insurer shall prominently appear on the letter itself. This letter should clearly come from Lincoln National Life Insurance Company as the insuring company. Please remove the language that states "as your insurer" which is not accurate.

This language has been removed.

9) The letter has not complied with the requirements set forth in 14VAC-200-75 D.

We have revised the letter to comply with these requirements. There are no partnership policies in force. A notice of no less than 75 days will be provided prior to implementation of a rate increase. The Company intends to implement the full increase at one time. However, we are open to providing two consecutive 30% rate increases upon approval to accommodate policyholders' preferences.

10) Please advise how the policy is updated for such benefit changes. If the policy is revised or changed in any way, the policyowner must first agree to the changes and the policy must be amended or endorsed by an approved form such as a rider, endorsement, application or schedule of benefits that has been reviewed and approved by the Virginia Bureau of Insurance. The document must be dated or have an indication of the effective date of change in the policy benefits, state that a change is being made to the policy and this new document will be made a part of the contract. If the company has such forms available for this purpose, please provide a copy of the form, the SERFF tracking number and date of approval. If the company does not have any available documents to effectuate such changes, a

form will need to be submitted for review and approval. It can be attached to this filing if desired. Please keep in mind, there are several options that should be provided in the policyholder letter to reduce the effect of the rate increase. Please be sure all options are covered in the new form or forms including the contingent benefit upon lapse. If the company chooses to include variability in the form, please provide a statement of variability. A Certification of Compliance would be required in accordance with 14VAC5-100-40 3 as well as Readability Certification in accordance with 14VAC5-110-60.

The company wishes to submit the enclosed CBL rider for approval by the State. Upon approval of our rate increase proposal, the Company agrees to make the CBL rider a part of all policies affected by the increase. The rider provides the insured with the option to reduce their benefits in lieu of a rate increase, or receive paid-up coverage, as outlined in the rider. A contingent nonforfeiture benefit upon lapse is also included in the rider. We believe this rider will satisfy the requirement of the State for both our group and individual blocks of business.

Thank you for your review of our filing, we look forward to hearing from you.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

Return of Premium Optional Benefit

This section explains how the Return of Premium Optional Benefit works. This optional Benefit provides for the payment of the amount determined below upon Your notification to Us that either: (1) this Policy has terminated due to the Insured's death; or (2) You desire to cancel this Policy; or (3) You desire to decrease the Benefit Limit and the Daily Limit. This section applies to this Policy only if You elected the Return of Premium Optional Benefit when You applied for this Policy.

Definitions

Cumulative Policy Premiums mean all premium amounts that have been paid for the remaining amount of Benefit Limit and Daily Limit, including any waived premiums. The remaining amount means the amount still in force after processing decreases, if any. Cumulative Policy Premiums will not include any unearned premiums refunded upon the Insured's death or any previous Cumulative Partial Decrease Premiums.

Cumulative Partial Decrease Premiums mean all premium amounts that have been paid for the amount of any Benefit Limit and Daily Limit currently being decreased, including any waived premiums.

Cumulative Policy Benefits mean all Benefit amounts paid or payable under this Policy, including any extended Benefits and any waived premiums. If there has been a previous decrease in the Benefit Limit and Daily Limit, Cumulative Policy Benefits will not include Benefit amounts, if any, to the extent that they resulted in a reduction of the corresponding previous Partial Return of Premium Benefit.

Return Percentage means the percentage determined from the following Return Percentage Table as of the date the Return of Premium Benefit is payable.

Return Percentage Table

Full Years in Force	Return Percentage	Full Years in Force	Return Percentage
Less than 4	0%		
4	5%	12	45%
5	10%	13	50%
6	15%	14	55%
7	20%	15	60%
8	25%	16	70%
9	30%	17	80%
10	35%	18	90%
11	40%	19 or more	100%

Limitations or Conditions on Eligibility for Benefits. The Policy Schedule shows whether or not You have elected this optional Benefit. If this optional Benefit applies, it takes effect and remains in force only while this Policy is in force. If this optional Benefit is in force, all of the following provisions will apply:

Return of Premium Benefit. To receive a Return of Premium Benefit upon the death of the Insured or cancellation of this Policy, all of the following conditions must be met:

a. this Benefit must have been in force for at least 4 full years; and

b. We must receive either: (1) written notice that You wish to terminate this Policy; or (2) written proof of the Insured's death.

The Return of Premium Benefit amount We will pay is calculated by multiplying Cumulative Policy Premiums by the Return Percentage, and then subtracting Cumulative Policy Benefits.

Partial Return of Premium Benefit. To receive a Partial Return of Premium Benefit upon decreasing the Benefit Limit and the Daily Limit, all of the following conditions must be met:

a. this Benefit must have been in force for at least 4 full years; and

b. We must receive written notice that You wish to decrease the Benefit Limit and the Daily Limit.

The Partial Return of Premium Benefit amount We will pay is calculated by multiplying Cumulative Partial Decrease Premiums by the Return Percentage, and then subtracting Cumulative Policy Benefits.

Requests for Increases. If You have elected this Return of Premium Optional Benefit, and if We approve a request by You for an increase in coverage under this Policy for which an application is required, a separate new policy must be issued for the amount of the increase.

June 16, 2016

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your letter dated May 24, 2016. Your letter requested further information regarding Lincoln National Life's requested rate increase for its Long Term Care policy forms. Specifically, you stated the following:

Objection 1
Through an oversight on our part, we note the Certification of Compliance does not include the full and proper name of the insurer in accordance with 14VC5-100-40 3. Please revise accordingly. Please note the legal name in Virginia is "The Lincoln National Life Insurance Company."

We have added "The Lincoln National Life Insurance Company" to the Certification of Compliance.

Objection 2
- Contingent Benefit at Lapse, CBL (Form)
Please provide us with the certification of readability as required by 14 VAC5-110-60.

The certification of readability is enclosed.

Objection 3
- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)
Please advise the text size appearing in the forms. Please be aware that 14 VAC 5-100-50 5 requires that the text size appearing in all individual accident and sickness forms must be at least 10 point.

The CBL rider and Policyholder Letters have been altered to contain no less than 10 point font.

Objection 4
- Contingent Benefit at Lapse, CBL (Form)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)
The paid-up coverage should be referred to as a contingent benefit upon lapse for consistency with 14 VAC 5-200-185 D.

We have changed "paid-up coverage" to "contingent benefit upon lapse".

Objection 5

- Contingent Benefit at Lapse, CBL (Form)

1) The full and proper corporate name, The Lincoln National Life Insurance Company, and address must be presented prominently pursuant to 14 VAC 5-100-50 2.

2) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be resolved by the deletion of the phrase and previous paid claim amounts.

3) The notification period of a premium increase may be no less than 75 days pursuant to 14 VAC 5-200-185 D 3.

4) For consistency with 14 VAC 5-200-185 D 3, the table should be captioned as Triggers for a Substantial Premium Increase.

5) The rider must be consistent with the requirements set forth in 14 VAC 5-200-185 D 7.

6) Please explain the language that states "If you die before using all benefits available under your reduced policy benefit limit, there will not be a refund of any benefits." Would a refund have been available if the policy remained in a premium paying status?

Items 1-4 have been addressed. We assume the revisions made to the rider as a result of the Department's objections stated hitherto bring the rider in compliance with 14 VAC 5-200-185 D 7, hence satisfying item 5. Regarding item 6, if a policy is paid up or still in a premium paying status there are no further benefits payable after death. The only potential exception is if a policy has Return of Premium Benefits. It depends if this is considered a benefit, or a return of premium. If a policy has ROP and is in a premium paying status until the date of death, then a return of premium would be provided depending on how long the policy was in force.

Objection 6

- Policyholder Letter, PL-VA16 (Form)

- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)

1) Please add in front of the name Lincoln National Life Insurance company the word "The". This is part of the full and proper corporate name of the insurer as licensed in Virginia and should be reflected as such in compliance with 14VAC5-100-502. This would apply wherever the name may appear.

2) Please bold or highlight the disclosure that benefits may not be of equal value in the PL-VA16 policyholder letter.

3) The letter only provides two options: Reduce the policy benefit limit and home daily benefit maximum or choose a paid-up coverage. There are other options, however, available to the insured such as changing the elimination period or removing riders. Why are these not included in the letter? Please include a statement that should there be future rate increases, similar options will be available at that time.

Items 1 and 2 have been addressed. Regarding item 3, the letter currently states: **"**If your policy does not contain Return of Premium benefits, we will offer you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to." We believe this satisfies the requirement of the State.

4) How is the company in compliance with 14VAC5-200-183 A 3 which provides that unless there is language to the contrary in the policy, in the event a reduction in coverage involves the reduction or elimination of the inflation protection provision, the insurer shall allow the policyholder to continue the benefit amount in effect at the time of the reduction? If inflation riders are available, will the policyholder only be able to reduce the inflation protection to a lower percentage based on those percentages currently offered or has the company determined actuarially a percentage reduction that would allow the rate increase to be zeroed out if accepted which would result in no rate increase, commonly referred to as a landing spot?

The company will allow removal of the Cost of Living Adjustment rider if selected by a policyholder, and the rate will be converted to the rate for a policy with the same benefit level less the rider. Partial decreases in the Cost of Living Adjustment will not be allowed as Lincoln only issued riders with a 5% cost of living adjustment and the Company has no rate table for other percentages.

5) Please explain how the Return of Premium is applicable at the time of a rate increase. Please attach a copy of this benefit for review.

If a policy has a Return of Premium benefit when we implement a Substantial Premium Increase they would not have the option of reducing their benefit or having the contingent benefit upon lapse option offered in the CBL rider. The Return of Premium option is included in the policy. These pages of the policy have been extracted and attached as requested.

6) Were any nonforfeiture riders available at the time the policies were issued? If so, the letter should explain how that benefit may be exercised.

No, there were no nonforfeiture riders available at the time the policies were issued.

7) Please include in the letter a statement advising the insured of his right to a revised premium rate or rate schedule for compliance with 14VAC5-200-75 A 4 b. This has been added.
8) The calculation of the contingent benefit upon lapse credit is not consistent with 14 VAC 5-200-185 E 3. Our objection would be resolved by the deletion of the phrase and paid claims and add language stating that in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. This revision has been made.
9) The form contains variable fields. As such, please provide us with a statement of variability that identifies each variable field appearing in the form and describe specifically how that field might vary from the text as presented.

Variable	Description	Example
{RETN ADDR 3}, {RETN ADDR 4}	Trustmark mailing address	"P.O. Box 7932, Lake Forest, IL 60045-7932"
{LETTER DATE}	Date of the letter	"6/15/16"
{INS ADDRESS1} {INS ADDRESS2} {INS ADDRESS3} {INS ADDRESS4}	The address of the policyholder	John Smith 123 Address Lane City, State, 01234-5678
{FM ACCOUNT}	Trustmark account number	"TX09999"
{CONTRACT NUM}	Trustmark policy number	"TX9999"
{RERATE DATE}	Date the increase will be effective	"9/1/2016"
[*PCT INCR*]	Percent Increase	"60"
{NEW RRT MODAL PREM}	The insured's revised premium payment	"$1,000"
{MODE}	The frequency of payment	"annually"

Objection 7
In regards to how the policy is updated, the company has provided a rider in regards to the Contingent Benefit upon Lapse option; however, how the policy is updated for any other benefits changes was not explained. Please advise.

Based on the insured's premium prior to the rate increase we would reduce the daily benefit and thus policy maximum benefit to an amount that keeps the insured's premium the same. Therefore, in lieu of a premium increase, the policy benefits will be reduced.

Objection 8

- L&H Actuarial Memorandum (Supporting Document)

14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. The description of the morbidity assumptions is not sufficient. Please provide the Minnesota Milliman report that supports the assumptions used, and addresses the credibility and historical experience, as well as the era of the Guidelines used. Please also comment on the relationship of these assumptions vs. those used in the company's 2015 asset adequacy assumptions.

Unfortunately we are contractually hindered from providing the Milliman report to any third party. Trustmark's most recent asset adequacy testing exercise was based on our previous re-rate assumptions (2007) which generate higher loss ratios except for at the tail portion of the life of the block. The combination of the actuarial assumptions generate lower loss ratios in the current re-rate filing than what was used for our most recent study of asset adequacy testing, and therefore the current re-rate filing assumptions are less conservative than the latest asset adequacy testing exercise.

Objection 9

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please clarify if any improvement assumptions are applied to the Annuity 2000 mortality table. If no improvement (to the projection start or other date) was included, please justify this assumption.

The following selection factors were applied to the Annuity 2000 table:

DURATIONAL MORTALITY FACTORS	
Duration	**Selection**
1	30%
2	60%
3	65%
4	70%
5	75%
6	80%
7	85%
8	85%
9+	90%

Objection 10

- L&H Actuarial Memorandum (Supporting Document)

Comments: Please provide demonstration of the sufficiency (or insufficiency) of the reported claim reserves. Please also include a discussion of how the incurred claims in the loss ratio exhibits are adjusted to remove any margins in the claim reserves.

Claim reserves are calculated as the benefit amount multiplied by the benefit period less elimination period less any days paid, with benefit increases per year for policies with inflation protection. Lifetime benefits are reserved

through policyholder age 100. Margins are separate from individual claim reserves and not included in the exhibits.

Objection 11
- L&H Actuarial Memorandum (Supporting Document)
Comments: The Memorandum item #18 discusses trend assumptions, indicating a 5% benefit increase is assumed for plans with compound inflation protection. Item #2 Benefits indicates LTC1 has a 5% compounded increase option to the later of duration 10 or attained age 85. LTC2 appears to have both an unlimited 5% compounded increase option and a simple 5% increase option. There also appears to be a GIO optional rider. Please clarify the assumptions used for these benefit types. Please also provide justification for assuming the full 5% increase vs. applying a portion of maximum increased benefit in the case where benefit increases may result in higher limits than typical Virginia facility charges.

The assumptions used for each benefit level are the same. According to a 2010 study by Prudential, the compound annual growth rate of assisted living facility costs was 6.3% from 2004-2010 and 4.7% for home health care costs. We therefore believe a 5% rate is justified.

Objection 12
- L&H Actuarial Memorandum (Supporting Document)
14VAC5-200-185.D requires the provision of a contingent benefit upon lapse for all policies if the requested rate increase is approved. Please provide the assumptions with respect to the election of contingent benefit upon lapse, if any, in the projections in Exhibit B.

No assumptions regarding contingent benefit upon lapse election have been included in Exhibit B. Since the average age of policyholders is 82, we are expected policyholders to hold their policies in anticipation of receiving benefits in the near future, and thus not electing to lapse their policies.

Objection 13
- L&H Actuarial Memorandum (Supporting Document)
Please provide a high-level summary estimate of the maximum benefits exposure on in force Virginia policyholders. For example the sum of the current monthly benefit x maximum benefit period. Please indicate any simplifications applied for the length of lifetime benefit periods or other assumptions in this approximation.

A column has been added to Exhibit D titled “Maximum Benefits Exposure” which takes the maximum daily benefit multiplied by the benefit period multiplied by 365. A benefit period of 8 years was assumed for lifetime benefit policies.

Objection 14
- L&H Actuarial Memorandum (Supporting Document)
Comments: It was noted that the Nationwide premium for LTC1 and LTC 2 are at similar levels, although the LTC1 form had much lower initial rates. Please clarify if Exhibit E reflects rate increases on both forms combined or only 1 form.

Exhibit E reflects increases on both forms combined.

Objection 15
- L&H Actuarial Memorandum (Supporting Document)
Comments: Exhibit A and Exhibit A-VA include columns listed as Expected Incurred Claims and Expected Loss Ratio. Please provide a description, or the support, explaining how these figures were

developed, including their relationship to the originally filed loss ratios in Exhibit G, and the Expected Loss Ratio and Expected Incurred Claims included in the companion Exhibit A - Proposed Rate. Please also address the drop in the Expected Loss Ratio between 2014 and 2015. This trend is unexpected as no rate increase is included in these Exhibits.

At inception the original Actuarial Memorandum provided loss ratios by duration. Because the exhibits are provided on a calendar year basis we performed a manual calculation to convert the durational loss ratios to calendar year loss ratios. This involved taking a ratio of BRI EP for each issue year and applying it towards each specific durational loss ratio. The result is the Expected Loss Ratio column. The Expected Incurred Claims column is simply the BRI Earned Premium multiplied by the Expected Loss Ratio explained above.

Regarding the inconsistency between the expected loss ratio change from 2014 and 2015, we discovered an allocation issue in which our Return of Premium amount for 2014 was inaccurate. This issue has been resolved and the loss ratio now changes in a consistent manner.

Objection 16
- L&H Actuarial Memorandum (Supporting Document)
Comments: Exhibit A includes a columns listed as A/E claim ratio without rate increase. It appears to be the ratio of loss ratios, not A/E of incurred claims. Please explain the purpose of this column.

You are correct that the A/E Claims Ratio is a ratio of the State Basis Incurred Loss Ratios and Expected Loss Ratio. This column is included as a simple demonstration of whether actual experience has been more or less favorable than expected.

Objection 17
- L&H Actuarial Memorandum (Supporting Document)
Exhibit A- Proposed Rate is indicated to reflect the proposed rate since inception. A review of the first column Proposed Earned Premium, indicates errors in the premium demonstrated in calendar years 2004 and later in that it does not reflect the 40% prior-approved increase. Also, the projected Incurred Claims in this exhibit are materially less than those in the preceding exhibit, and the Expected Incurred Claims are less than the similar column in the preceding exhibit where the only difference between these two exhibits should be the premiums and resulting loss ratios. Please review and revise the exhibit(s) as needed.

Our apologies, these oversights have been addressed in the revised exhibits enclosed.

Objection 18
- L&H Actuarial Memorandum (Supporting Document)
The Actuarial Memorandum Section 17 indicates that the loss ratio calculation does not include the Active Life reserves. This is inconsistent with 14VAC5-200-150.B.11. Please describe the valuation basis of the Active Life reserves for these policies. Please indicate the amount of reported Active Life reserves as of the projection date in the analyses.

Active life reserves are calculated on a full preliminary term valuation basis. As of 12/31/14 the total Active Life reserve was $58,822,988.

Objection 19
- L&H Actuarial Memorandum (Supporting Document)
The Actuarial Memorandum Section 17 indicates the anticipated loss ratio was determined using an interest rate of 4.5%. This is lower than the maximum valuation interest rate for most of the years the

policies were issued (1991-1996). Please revise the interest rate in all exhibits to reflect the weighted average maximum valuation interest rate.

The maximum valuation interest rate for years 1991-1994 was 5% and years 1995-1996 was 4.5%. The weighted average of these rates is 4.833%. The exhibits have been modified to use this rate for discounting purposes.

Objection 20
- L&H Actuarial Memorandum (Supporting Document)
Exhibit G includes a table of originally filed loss ratios for both forms, and reflection of interest at 3.25%. Per 14VAC5-200-150.B, please provide a recalculated original pricing lifetime loss ratio using the appropriate interest rate calculated in the request above.

A restated lifetime loss ratio at 4.833% has been added to Exhibit G.

Objection 21
- L&H Actuarial Memorandum (Supporting Document)
Please recalculate the anticipated lifetime loss ratios (item #20 of the memorandum). The Active Life reserves should be included in the determination of the Future Loss ratio as a reduction to the PV of future incurred claims.

Exhibit A – ALR has been appended to the exhibits to demonstrate the impact of including the projected change in Active Life reserves in the incurred claims calculation on the overall lifetime loss ratio. This results in a lifetime loss ratio of 67.1%.

Objection 22
- L&H Actuarial Memorandum (Supporting Document)
Please recalculate the minimum required loss ratio to clearly indicate the anticipated lifetime ratio that reflects the greater of 60% or the initial loss ratio (restated using the valuation interest rate) applied to the initial premium scale and 80% applied to any premium rate increase, including the increase approved in 2004.

Unfortunately we are unsure how to recalculate the minimum required loss ratio as this value is set by regulatory bodies. We would be happy to satisfy this requirement if the State would clarify what is being requested by this objection.

Objection 23
- L&H Actuarial Memorandum (Supporting Document)
Please provide the Exhibits in spreadsheet format.

The Exhibits have been provided in an Excel format.

Objection 24
- L&H Actuarial Memorandum (Supporting Document)
The Actuarial Memorandum, page 1, section 1 still includes incorrect references to policy forms. Please revise to be consistent with Appendix C.

The Actuarial Memorandum has been revised to be consistent with Exhibit C.

Objection 25

- Certification of Compliance (Supporting Document)
- L&H Actuarial Memorandum (Supporting Document)
Please provide a set of rate tables that reflect the proposed rates, reflecting both the proposed (60%) and prior approved (40%) increases.

The proposed rates are provided in Exhibit D. Rates are provided on a modal basis and annualized basis.

Objection 26
- L&H Actuarial Memorandum (Supporting Document)
Comments: It does not appear our objection one was completely resolved. As stated, the nationwide experience and projections should exclude data from First Penn-Pacific and/or Security Connecticut policies. It does not appear the exhibits have not been revised as requested. We also now ask that the Actuarial Memorandum be revised to exclude any reference to these two companies.

Data related to First Penn-Pacific and Security Connecticut have been removed from the Exhibits and Actuarial Memorandum.

Objection 27
Thank you for providing rate schedules attached to supporting documentation. To approve rates please revise the Rate/Rule Schedule as follows:
1) List each form number exactly as it was originally approved and separated by a comma under the "Affected Form Number" column.
2) The rate schedule should only reflect The Lincoln National Life Insurance Company on the attachment with the appropriate form number and rate.
3) The rates should be the proposed rates to be approved; not previous rates that need to be adjusted.
4) Providing the rate manual for the LTC2 rates will not satisfy the above requirements. Please attach appropriate rate pages for review and approval.

The proposed rates are provided in Exhibit D.

Thank you for your review of our filing, we look forward to hearing from you.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

READABILITY CERTIFICATION

The Lincoln National Life Insurance Company
NAIC #65676 FEIN # 35-0472300

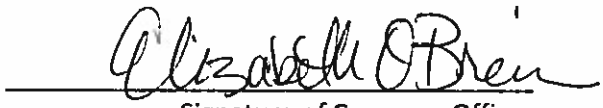
Contingent Benefit at Lapse

This is to certify to the following information:

Form No	Description	Flesch Score	Sentences	Words	Syllables
CBL	Contingent Benefit at Lapse	45.2	13	325	503

The typeset of the above referenced forms is 10 point type, Times New Roman font.

I also certify to the best of my knowledge and belief that the policy form is 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.



Signature of Company Officer

Elizabeth O'Brien
Name

Vice President
Title

10/03/2016
Date

STATEMENT OF VARIABILITY FOR POLICY SCHEDULE FORM SP-VA16

Variable	Description	Example
{CONTRACT-NUMBER}	Trustmark policy number	" TX1234"
{CONTRACT-EFF-DATE}	Effective date of the policy	"Feb 01, 1992"
{CHANGE-EFF-DATE}	Effective change date of the policy	"Jan 01, 2018"
{INS-FIRST-NAME} {INS-MI} {INS-LAST-NAME}	Insured first name, middle initial, last name	"John Doe"
{INS-ADDRESS-1} {INS-ADDRESS-2} {INS-ADDRESS-3} {INS-ADDRESS-4}	The address of the policyholder	"John Doe 123 Address Lane Lake Forest, IL 60045"
{CURR-MODAL-PREMIUM}	The modal premium of a policy	"$127.65"
{ISSUE-AGE}	The issue age of the policyholder	"46"
{CURRENT-MODE}	The current mode of the policy	"semi-annual"
{MBASE-PREM}	The base premium of the policy.	"$65.82"
{CC-DB-AMT}	Applicable Maximum Daily Limit	"$80 maximum"
{ELIM-PERIOD}	Elimination period in days	0, 20, 60, 100, 180, or 365 days
{MAX-BEN-PERIOD}	Identifies the maximum benefit period (in days) of the policy.	730 days, 1095 days, 1460 days, 1825 days, 2190 days, or unlimited days
{YES-NO}	If benefit increase option is chosen by the policyholder, this shows as a Yes on the Schedule The insured may not elect both the benefit increase option and the guaranteed insurability rider.	Indicates "yes" or "no" whether the policyholder has the option or not.
{MBIO-PREM}	If benefit increase option is chosen, this identifies the benefit increase option portion of the premium	"17.52"

[HOME & COMMUNITY CARE BENEFIT RIDER] along with the rider details so this whole section is in brackets on the Schedule	If optional HCC rider is chosen by the policyholder, this entire section in brackets will appear on the Schedule.	N/A
{MHHC-PREM}	If optional HCC rider is chosen, this is the HCC rider premium	"42.36"
Basic Services Daily Benefit	Appears only if the optional HCC rider is chosen by the policyholder.	N/A
{BASIC-SVC-DB-AMT}	If optional HCC rider is chosen, this is the daily benefit for "Basic" home health care services	"$40 maximum"
Advanced Services Daily Benefit	Appears only if the optional HCC rider is chosen by the policyholder. Identifies the maximum daily benefit for Basic and Advanced Services combined.	N/A
Adult Day Care Daily Benefit	Appears only if the optional HCC rider is chosen by the policyholder.	N/A
{ADC-DB-AMT}	If optional HCC rider is chosen, this represents the maximum daily adult day care benefit.	"$20 maximum"
Home & Community Care Deductible Period:	Appears only if the optional HCC rider is chosen by the policyholder.	N/A

Home & Community Care Benefit Limit:	Appears only if the optional HCC rider is chosen by the policyholder.	N/A
[Guarantee Insurability Rider] this whole section is in brackets on the Schedule	Appears only if the optional GIR rider is chosen by the policyholder. The insured may not elect both the benefit increase option and the guaranteed insurability rider.	N/A
{MGIR-PREM}	If the GIR is chosen, this identifies the GIR premium of the policy.	"$19.47"

REVISED POLICY SCHEDULE

Policy Number: {CONTRACT-NUMBER}

Effective Date: {CONTRACT-EFF-DATE}

Effective Date of Change: {CHANGE-EFF-DATE}

{INS-FIRST-NAME} {INS-MI} {INS-LAST-NAME}
{INS-ADDRESS-1}
{INS-ADDRESS-2}
{INS-ADDRESS-3}
{INS-ADDRESS-4}

Renewal Premium: {CURR-MODAL-PREMIUM}

Issue Age: {ISSUE-AGE}

Mode: {CURRENT-MODE}

Premium Class: {CLASS-TYPE}

LONG TERM CARE POLICY

Base Premium: ${MBASE-PREM}

Nursing Home Maximum Daily Benefit	{CC-DB-AMT} Maximum
Nursing Home Deductible Period:	{ELIM-PERIOD} Days
Policy Benefit Limit (Policy limit for all benefits combined, including rider limits)	{MAX-BEN-PERIOD2} Days

HOME & COMMUNITY CARE BENEFIT RIDER

Basic Services Daily Benefit	${BASIC-SVC-DB-AMT}
Home & Community Care Deductible Period:	{ELIM-PERIOD} Days
Home & Community Care Benefit Limit: (Limit for Home and Community Care Benefits)	{MAX-BEN-PERIOD2} Days

Total Premium..... {CURR-MODAL-PREMIUM}

REVISED POLICY SCHEDULE

Policy Number: {CONTRACT-NUMBER}

Effective Date: {CONTRACT-EFF-DATE}

{INS-FIRST-NAME} {INS-MI} {INS-LAST-NAME}
{INS-ADDRESS-1}
{INS-CITY}, {INS-STATE} {INS-ZIP-9}

Effective Date of Change: {CHANGE-EFF-DATE}

Paid-Up Coverage

Issue Age: {INS-ISSUE-AGE}

Renewal Premium: Paid-Up

Premium Class: {PREM-CLASS}

LONG TERM CARE POLICY

Nursing Home Daily Benefit	${CC-DB-AMT} Maximum
Nursing Home Deductible Period:	{ELIM-PERIOD} Days
Policy Benefit Limit	{MAX-BEN-PERIOD} Days

(Policy limit for all benefits combined, including rider limits)

Total Annual Premium..... Paid-Up

August 23, 2016

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letter dated July 1 and July 13, 2016. Your letters requested further information regarding Lincoln National Life's requested rate increase for its Long Term Care policy forms. Specifically, you stated the following:

7/1/16

1a) If the insured's policy contains this rider, the letter indicates the insured will not be offered the option of changing any of the policy benefits such as reducing the benefit period or amount, extension of the Elimination Period or elimination of riders to offset or reduce the rate increase. Please explain specifically why the company feels such options may not be offered. The rider itself states the insured may receive a partial return of premium upon decreasing the benefit limit and daily benefit. And since this is an optional benefit, the insured could remove this rider if the insured so desired, correct?

For those policies that have the ROP benefit they are presented with an option of having a percentage of the premium they paid returned to them if they decide not to keep the policy. If a policy does not have the ROP benefit then the policyholder is at least left with a choice to change their policy benefits to offset the cost of the increase. If we did not offer this as an option then policies that did not have a ROP would have no recourse but to accept the increase or cancel their policy. The decision to not offer other options for policies that have ROP is consistent with how other states have handled this request. An insured can remove the ROP rider if they request; however, it would most likely not be in their best interest based on the premium these policyholders have paid into the policy.

1b) The letter also indicates the insured would not have the option for the Contingent Benefit Upon Lapse (CBUL) if the policy contains the ROP. Based on the criteria in the ROP, it would appear that most policyholders would potentially qualify for 100% return of premium if the insured cancels the policy. Should the insured not have the option, however, to choose between exercising that option thereby terminating the policy or receiving a paid up policy under the CBUL? Please provide some examples of how the ROP benefit is calculated. 14VAC5-200-150 D states as a condition of approval of a rate increase for a block of business for which the contingent benefit upon lapse is not otherwise required, a contingent benefit upon lapse provision will be required in accordance with 14VAC5-200-185 D.

The ROP benefit refunds a percentage of the total premium paid over the life of the policy minus any policy benefits previously provided. If a policy has been inforce for less than four full years no ROP benefit is available. If a policy is inforce for at least four full years than a 5% ROP is payable. For each full year thereafter the ROP benefit increases 5% until the policy has been inforce for 15 years. The ROP % is 60% staring with the policy being inforce for a full 16 years, and increases 10% each year until it has been in for force 19 full years. After 19 full years of being inforce 100% of premium paid minus any benefits would be refunded at the time of cancellation or death. Please see the example below:

Example 1
Policy is inforce for 15 full years and insured has paid $25,000 in premium over the life of the policy. No benefits have been paid.
$25,000 x 60% = $15,000 ROP benefit

Example 2
Policy is inforce for 20 full years, insured has paid $25,000 in premium and there has been a total of $5,000 in benefits paid.
$25,000 - $5,000 = $20,000
$20,000 x 100% = $20,000 ROP benefit

As of 12/31/15 there are only 5 policies issued in Virginia that are still inforce with the ROP rider. If any of these policies lapse as a result of the increase they will automatically receive their associated ROP benefit. However, since the insureds are likely to utilize their benefits within the next several years we have not seen any shock lapse in states that have already approved our rate increase request.

2) For compliance with 14VAC5-200-75 D 1, please amend the letter to indicate that in the event of any future rate increase, similar options will be available at that time as set forth in 14VAC5-200-75 A 2.

The policyholder letter already includes the following statement which satisfies this objection: "*we will offer you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to*."

3) Thank you for providing a statement of variability for the policyholder letters. Please attach this information as a separate document in Supporting Documentation.

Completed.

4) It appears our previous objection regarding how the policy is updated was not clear. If the insured removes riders or changes any of the benefits, how is the policy itself updated to reflect such changes?

No benefit changes are made to policies unless the policyholder agrees to those changes and submits a request in writing to have such changes made. When a policy change is made a letter explaining the change with a revised schedule page is sent to the policyholder. The revised schedule page has an effective date of change. The letter informs them to keep the revised policy schedule with their policy records. Enclosed are two examples of these letters, one for paid-up coverage and one for reduced benefits.

5) Thank you for the changes made to the Rate/Rule Schedule. Item one now lists the document name as "withdraw". Using this term as the document name may be confusing and misleading. Please revise the document name accordingly.

Since there has been a previous rate increase, please change the "Rate Action" to "revised." The "Rate Action Information" should list the Percent Rate Change as 60%. Because the prior rate increase was on paper, the Previous State Filing Number may be left blank.

The rate attachment appears to provide proposed rates based on individual policy numbers; however, rates cannot be approved in this manner as previously stated. To approve the rates, the proposed premium rates for each generic policy form should be provided.

Although the original rate tables are attached in Supporting Documentation, the information is not current. The LTC1 rates attachment provides the rates for the HL-2500AA (8/90) policy but do not reflect the previous rate increase of 40%. So that rates may be approved, please update the attachment by removing the references to First Penn-Pacific Life Insurance Company and Security Connecticut Life Insurance and adjust the rate by 40% to reflect the current rates. That attachment should be in Supporting Documentation. The company must then apply the 60% proposed rate increase to those rates and attach that information to the Rate/Rule Schedule for review and approval. We would need similar rate attachments for current rates and proposed rates for the Home and Community Care Rider HL-2525AA (8/90), the Guaranteed Insurability Rider HL-2550AA (8/90) and the Long Term Care Policy HL-2950VA (7/92).

Please see the enclosed spreadsheets titled LTC1.xlsx and LTC2.xlsx for the rates of currently inforce policies. Please note these rates include those with the Home and Community Care Rider, and that Virginia did not have separate rates for HL-2950VA policies. There are no inforce policies with the Guaranteed Insurability Rider.

6) Thank you for the changes made in the Contingent Benefit Upon Lapse endorsement. So that it is clear a table is attached to the second page of the document, after the wording "Substantial Premium Increase" at the end of the first sentence under "CONTINGENT BENEFIT AT LAPSE" please add "as shown on page 2" or words of similar import.

The percent increases over initial premium are incorrect for ages 54 and under and should be 100% pursuant to the revised 14VAC5-200-185 D 3.

Completed.

As stated in our previous objection 5, the rider must be consistent with the requirements as set forth in 14 VAC5-200-185 D 7 and the company indicated this had been addressed. This regulation states that if a policy was issued at least 20 years ago from the date of the rate increase, the value of 0% should be used in place of all values in the tables subsections 3 or 4 of this subsection. For compliance purposes, since the majority of these policies should be at least 20 years or older (policies were last issued in 1996), please include this information in the form.

A note explaining this information has been added to the second line of the second page of the rider.

As noted in our earlier objections, there is a concern that the insured should have a choice to exercise the Contingent Benefit At Lapse Benefit or the Return of Premium benefits at the time of a rate increase. As a result, that information should either be removed or restated in the provision.

Please see our response to Objection 1b.

7) In your response letter dated April 28, 2016, the company stated it was open to providing two consecutive 30% rate increases upon approval to accommodate policyholders' preferences. The proposed policyholder letter does not offer such an option and would need to be revised accordingly. Rates would also have to be provided based on the two implementation periods and approved. Would the rates be simple increases or compounded increases? Please clarify and attach revised letters, rate schedules and revised Actuarial Memorandum.

While the company is open to a two consecutive compounded increases, we were still requesting a one-time increase at the time of our previous response. Per this objection we interpret the State's desire is to implement two consecutive increases rather than a one-time increase. As a gesture of compliance we have revised our filing to two consecutive 26.5% compound increases. Attached are revised filing materials.

7/13/16

1) 14VAC5-200-150 B. indicates a listing of relevant factors that should be addressed in the actuarial memorandum. Your response to item #8 of the 5/24/16 objection letter was not responsive with regards to morbidity assumptions. Please summarize key items from the Minnesota Milliman report or other source, if you can't share the report. The credibility of this experience that is reflected in determining the projection assumptions should also be disclosed. To the extent that that "Milliman Guidelines" were used, please indicate if these were the 2014 version of the Guidelines or a different version.

Milliman used the 2011 version of the LTC Guidelines. Claim costs were developed for each policy form and varied by benefit period, elimination period, inflation protection option, gender, and home health care percentage. Exposure adjustments were created from the LTC Guidelines to account for waiver of premium. Underwriting selection factors were applied to the claim costs as a separate adjustment equal to a blend of 50% loose and 50% moderate underwriting levels, since detailed underwriting information of the forms was not available. Return of premium factors were also developed on an attained age basis such that the calculated incurred claims multiplied by the return of premium factor equals the calculated incurred claim benefit plus the return of premium benefit for all policies in force at each attained age.

Milliman assigned a credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 10.0%. Based on these parameters, 271 events is the criterion for full credibility. The credibility percentage for each assumption was determined as $(\text{Number of Events} / 271)^{1/2}$, with events defined as death count, derived lapse count, or claim count. No Virginia specific credibility factor was determined.

2) The Exhibit A provides A/E ratios for morbidity vs. initial pricing loss ratios. Please expand to include a comparison of experience and future projections to the 2004 rate increase filing assumptions.

Two columns have been added to Exhibit A: "2004 Loss Ratio" and "A/2004 Claims Ratio" which compares actual claims to the claims used in our 2004 filing.

3) The memorandum provides A/E ratios for persistency. Please confirm if the "expected" basis are the original pricing assumptions or the 2004 rate increase filing assumptions. Please also provide the 2004 rate increase filing persistency assumptions.

The "expected" basis is the original pricing assumptions. According to our records we did not provide an explicit 2004 lapse rate assumption.

4) Your response to item #8 of the 5/24/16 objection letter indicates that:
a.The most recent asset adequacy testing was based on the same assumptions as the 2007 re-rate assumptions; and
b.Current assumptions produce lower loss ratios/are less conservative that the asset adequacy testing assumptions. Does this second statement refer to morbidity assumptions only? Or persistency as well? Are loss ratios lower due to projected higher nationwide rates or future rate increases? Please clarify if this implies that the base morbidity and persistency assumptions are also less conservative than those used in the 2007 re-rate, or if the conservatism in the asset adequacy testing is only equal to a margin for statutory purposes.

The morbidity and lapse assumptions are more conservative for asset adequacy testing than our current rate increase assumptions. The lower loss ratios are not a result of future expected rate increases. The base morbidity and persistency assumptions are also less conservative than the 2007 re-rate assumptions.

5) Your response to item #9 of the 5/24/16 objection letter provided selection factors for the A2000 table but these were not included in the actuarial memorandum. Please revise. The ultimate factor is indicated to be 90%. Please also provide a rationale for the use of this ultimate level of mortality vs. using a recent industry experience mortality assumption, such as that reported in the most recent SOA termination experience study.

Item #6 of the memorandum has been revised. Milliman selected the A2000 table with the associated selection factors after an extensive review of our experience. They determined our small block of business is better represented by the A2000 table rather than other industry studies, and we have therefore used A2000 in our filing.

6) Pease provide additional clarification to your response to item #10 of the 5/24/16 objection letter.
a. Do claim reserves reflect any interest discounting?

Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, 4.5% for 1995-2005, 4% for 2006-2012, and 3.5% for 2013 and later claims.

b. The description of claim reserves methodology in item #16 of the actuarial memorandum also includes continuance factors and interest, but this seems to contradict your response. Please clarify and include the correct documentation of the methodology for claim reserves in the actuarial memorandum.

Our response to item #10 was a simplified explanation used in an attempt to show our reserves are calculated per policy. Item #16 of the actuarial memorandum expounds on this process by mentioning the inclusion of continuance factors and interest in the calculation.

c. If the methodology has changed, please indicate when the simplified method outlined in your response first become the methodology for the claim reserve.

The methodology has not changed.

d. Please provide the demonstration of historical sufficiency (or insufficiency) of the indicated methodology as requested through 2014 incurrals with experience through 12/31/15 or later.

Incurred Year	Incurred Claims	Claim Reserve	Variance
2004	3,173,910	2,601,548	(572,362)
2005	3,329,155	2,660,349	(668,806)
2006	5,149,300	4,689,769	(459,531)
2007	3,647,832	2,789,823	(858,009)
2008	4,649,085	4,373,694	(275,391)
2009	4,103,342	4,036,149	(67,193)
2010	3,712,363	4,540,191	827,828
2011	3,139,136	3,188,971	49,835
2012	3,260,515	4,255,773	995,258
2013	3,208,466	5,605,700	2,397,234
2014	1,605,434	4,691,255	3,085,820
2015	730,398	4,526,538	3,796,141

As seen in the above comparison our reserves are sufficient for incurred years 2010-2015. The reason for the excessive reserve in later years is that almost 50% of inforce policies have lifetime benefits. Our reserve for incurred years 2004-2009 are insufficient as a result of insureds remaining on claim longer than expected from our ALOS factors.

7) In your response to item #11 of the 5/24/16 objection letter you provided justification for the 5% inflation assumption. Please confirm that for the LTC1 product, or other riders where the inflation increases stops at a specific duration or attained age, that the projections do not include future inflation of benefit amounts.

The model does not consider inflation increase cessation dates; however, due to the small number of policies that are affected by this, the overall impact will be negligible.

8) In your response to item #12 of the 5/24/16 objection letter you indicated that no election of the CBL was assumed. Please clarify any assumptions with respect to the election of benefit reductions or termination that would trigger a Return of Premium benefit.

No assumptions were used with respect to benefit reductions or ROP benefit triggers because the insureds are likely to exercise their benefit in the near future and therefore unlikely to take the option. This has been affirmed by the fact that very few insureds have taken this option so far.

9) Item #22 was intended to request that the expected loss ratio be recalculated in a manner consistent with the provisions of 14VAC5-200-150B. This calculation uses the greater of 60% or the initial loss ratio (restated using the valuation interest rate – per your response to item #20, Exhibit G initial loss ratios were 57.6% & 58.3%, so 60% would be used) applied to the initial premium scale and 80% applied to any premium rate increase since inception. All present and accumulated values shall use the average maximum valuation interest rate you provided in response to item #19 (4.83%). Please

provide this calculation or a demonstration that after application of the proposed rate increase, the requirements of 14VAC5-200-150B are met.

Exhibit A – Restated for 14VAC5-200-150B demonstrates that the anticipated lifetime loss ratio restated in a manner consistent with 14VAC5-200-150B is 66.2%, which includes the increase from 2004 and the two consecutive proposed rate increases in 2017 and 2018. Our current anticipated lifetime loss ratio of 81.3% is still significantly higher than this restated loss ratio.

10) 14VAC5-200-150B, Virginia requires the inclusion of active life (policy) reserves in the analysis of the pre-rate stabilization loss ratio. Your response to item #21 the 5/24/16 objection letter, Exhibit A – ALR, reflects the future changes (reductions) to the ALR over time. Proper evaluation of the lifetime loss ratio requires the corresponding active life reserve balance for each year in the historical experience period. We are requesting this information only on a nationwide basis; we do not need it for the Virginia subset.

A column showing actual ALR has been added to Exhibit A – ALR.

11) Please update items #17, #19 and #20 of the Actuarial memorandum to reflect the current Virginia regulations pertaining to these policy forms. Also, please review the references to loss ratios and interest in the memorandum for consistency with the revised exhibits provided in your responses to the 5/24/16 objection letter.

Items 17 and 20 have been updated. There were no changes to item 19 since the minimum loss ratio is 60% as affirmed in your objection #9.

12) Please review item #26 of the Actuarial memorandum for consistency with the Exhibit D and revise as appropriate.

Item #26 has been revised to show data as of 12/31/15 for the sake of consistency with Exhibit D.

Thank you for your review of our filing, we hope the responses presented herein will be sufficient for your Department to grant approval to the revised two year consecutive rate increases proposed.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

September 2, 2016

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letters dated 8/26/16 and 8/29/19.

1) Based on the Actuarial Memorandum, the rider HL-2525AA (8/90) was only available on the Series LTC1 plan HL-2500AA (8/90). Is that correct? And since this is a rider, we assume policies could be issued with or without the rider. Is that correct, also? If so, rider rates should be provided separately.

It is correct that the rider was only available for LTC1 policies. We have added rates including the rider to the LTC1 file.

2) In regards to Series LTC2, rates have been provided for HL-2950AA (7/92). Was the statement in the 8/23 response letter incorrect?

The same rates were used for both policy forms HL-2950VA (7/92) and HL-2950AA (7/92) rates. Therefore the HL-2950AA (7/92) rates provided are the same as HL-2950VA (7/92).

Although this filing remains under review, we need to again clarify the Company's position that policyholders whose policies containing a Return of Premium benefit would not be offered the Contingent Benefit Upon Lapse option if the event of a rate increase. We certainly agree the policyholder may not elect both; however, it would appear the Company is not in compliance with 14VAC5-200-183 or 14VAC5-200-185. Please provide the regulatory basis which supports the Company's limitations.

Although our prior CBL rider used for our 2004 increase did not include this provision, we assume this State regulation has since been enacted, and as a result the Company will comply with the State and offer the CBL to policyholders with ROP benefits. Attached is a revised rider for your approval.

In addition we ask that the Company provide what the comparable Contingent Benefit Upon Lapse benefit would be for each of the Return of Premium examples given in your previous response.

Example 1
Policy is inforce for 15 full years and insured has paid $25,000 in premium over the life of the policy. No benefits have been paid and the daily benefit is $100.
$25,000 / $100 = 250 days of benefit

Example 2
Policy is inforce for 20 full years, insured has paid $25,000 in premium and there has been a total of $5,000 in benefits paid.
$25,000 - $5,000 = $20,000
$20,000 / $100 = 100 days of benefit

If the company wishes to file this letter to be used with future Long Term Care filings, it should bracket the last sentence of the first paragraph since this would only be applicable to this filing. This would also apply to the second sentence in the second paragraph that states twelve months later another 26.5% rate increase will be implemented. A statement of variability should be submitted, if appropriate.

Since our letter has undergone numerous alterations over the course of this filing we anticipate changes in future filings, and would therefore prefer to use the current letter for this filing only. We will file a new letter for approval with any future filings, if applicable.

Thank you for your review of our filing. We hope the State will be satisfied with our response and grant approval to our filing.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

Trustmark

INSURANCE COMPANY

Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, in 2016 we requested a 60% rate increase on all policies issued in Virginia and the state approved two 26.5% rate increases in two stages.

You received the first 26.5% increase on the date indicated in the enclosed letter. Effective {RERATE DATE}, the second premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark

INSURANCE COMPANY

Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, in 2016 we requested a 60% rate increase on all policies issued in Virginia and the state approved two 26.5% rate increases in two stages.

You received the first 26.5% increase on the date indicated in the enclosed letter. Effective {RERATE DATE}, the second premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

October 3, 2016

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letter dated 9/21/16.

1) We are still unclear in regards to the affected policy form numbers. According to your previous correspondence dated 8/23/2016, there are no policies in force with the Guaranteed Insurability Rider form number HL-2550AA (8/90). As a result, this form number should be removed from the Rate/Rule Schedule and the Actuarial Memorandum.

Reference to form HL-2550AA (8/90) has been removed.

As stated previously, only generic rates for the plans may be attached for review and approval. We cannot approve rates based on individual policy numbers as noted in Exhibit D. It appears the rates that should be attached to the Rate/Rule Schedule are those rate schedules submitted as Supporting Documentation; however, we have concerns with those attachments. Attachment one is labeled as the rates for policy for HL-2500AA (8/90). It consists of only one page for a benefit level of 1460 days with an elimination period of 1000 days. Is that the only benefit available under this plan? The second attachment is for HL-2950VA (7/92) and consists of 19 pages. Please attach a complete set of rates for each form number to the Rate/Rule Schedule. If the rates are the same for both policy form numbers, then include both form numbers on the rate schedules.

We apologize, there should have been six pages included in the LTC1 attachment. Enclosed is a complete set of rates containing six pages of LTC1 rates and 19 pages of LTC2 rates.

The rates for the rider HL-2525AA(8/90) must be added to the Rate/Rule Schedule. Your 9/2/16 correspondence indicates the rates were added; however, we are unable to locate that attachment.

These rates are now included in the six pages provided for LTC1 rates.

Please move exhibits A-G to Supporting Documentation. Those exhibits are not subject to review and approval.

These exhibits have been moved to Supporting Documentation.

2) According to your response, the Company has agreed to offer the Contingent Benefit Upon Lapse to policyholders with the Return of Premium rider. As a result, the fifth paragraph of both letters referring to the Return of Premium benefits should be amended accordingly.

This section has been amended accordingly.

In reviewing the letter, it appears the benefit payable under Contingent Benefit Upon Lapse option is incomplete. This should be restated to say the paid up value is based on the premium paid to date but will be "no less than 30 times the daily nursing home benefit at the time of lapse"; in no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status.

This has been restated to comply with the State's request.

Because this increase will be implemented in two stages, the Company is required to send a notification 75 days prior to the implementation of each rate increase. To accommodate this, a second letter regarding the second increase should be provided or the current letter include sufficient variability for compliance with 14VAC5-200-75 D.

The second letter should be clear as to the effective date and premium amount for compliance with 14VAC5-200-75 D1.

A second letter has been enclosed for your approval. The second letter refers to the first letter for an explanation of the options available to the insured in lieu of the second increase, and therefore the first letter will also be enclosed with the second letter.

3) The Rate Request Summary refers to the "Cover Letter" rather than providing a narrative to summarize the key information used to develop the rates including the main drivers for the revised rates. As stated on the form the document is intended to 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. This form will be available on our website for easy access to any consumer; and as such, the narrative should be in consumer friendly language that explains what has driven the rate increase. A cover letter would not satisfy this request. According to the policyholder letter, a rate increase is being driving by insureds keeping their policies in force longer than originally anticipated resulting in higher than expected claim costs and that the rate increase is necessary to ensure adequate funding of all future claim payments. Please be more specific as to what assumptions when the policies were originally priced have changed. It would seem to a consumer the fact that insureds are keeping the policies in force and paying premiums would be beneficial. Please explain why that is not the case.

This block of long-term care business was originally sold by Lincoln and their subsidiaries (First Penn Pacific and Security Connecticut) from 1991 to 1996. At this time, long-term care insurance was priced with limited knowledge of 1) the extent to which benefits would be utilized, and 2) the frequency and length of time that policies would remain in premium paying status. This resulted in the product being significantly underpriced, and several companies chose to exit the long-term care market altogether. To combat this mispricing issue, Trustmark began filing for premium rate increases in 2003. Policies issued in Virginia received their first and only increase in 2004. Any and all subsequent filings were not approved in Virginia.

The current rate increase request is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated. This results in higher than expected claim costs because the rising attained age of insureds increases the likelihood of benefit utilization dramatically. When the product was originally priced the lapse assumption was inflated beyond levels that have been actually realized. This rate increase is necessary to ensure adequate funding of all future claim payments on current in force policies.

4) Please explain the first sentence of the form which states "The following provision in this Rider is added to Your Policy effective as of the endorsement date on the Rider." What rider is this referring as there is no date on this rider form.

We have added a variable date field to the CBL rider that will display the rerate effective date. This is the same field used in the policyholder letters and is included on the enclosed statement of variability.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

February 7, 2017

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letter dated 11/18/16.

Objection 1
- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)
Comments: Thank you for attaching generic rates to the Rate/Rule Schedule as requested. Please replace the EXCEL attachment with a PDF file for approval. Please change the Rate Action from new to revised.

A PDF version has been attached.

Objection 2
- Second Letter regarding Increase (Supporting Document)
- Policyholder Letter, PL-VA16 (Form)
- Policyholder Letter w/ WOP, PLWOP-VA16 (Form)
Comments: According to your response to our objection 2, the letters were amended to offer the Contingent Benefit Upon Lapse (CBUL) to those policyholders that have a Return of Premium Rider. It does not appear, however, those letters have attached to the Form Schedule. Please re-submit PL-VA16 and PLWOP16 with those changes.

The letters and CBL rider have been attached.

In reviewing these letters, there is a concern the last sentence of the first paragraph may potentially be confusing for the policyholder. As a suggestion, wording similar to the following may be clearer: "Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each."

The language in this sentence has been updated to reflect the State's suggested wording.

The PL-VA16, Other and PLWOPVA-16 should be moved to the Form Schedule for review. Please add the form numbers to the lower left hand corner and include a Statement of Variability, as appropriate. Please confirm the Company intends to enclose a copy of the first notification letter.

Form numbers have been added to the 2nd policyholder letters. The variable fields are the same as the 1st policyholder letters, so another Statement of Variability is no necessary for these letters. Enclosed is the Statement of Variability related to all policyholder letters.

Objection 3
- Long Term Care Insurance Rate Request Summary (Supporting Document)
Comments: Thank you for your detailed explanation of the rate increase in response to our objection 3. Please attach this information as a second page to the Long Term Care Insurance Rate Request Summary.

The explanation has been appended to the Rate Request Summary.

Objection 4
Comments: Previously the Company indicated a revised schedule page is sent with a letter when benefit changes are made. There is no issue with this process, however, the Company will need to provide evidence the Revised Policy Schedule was approved for use in Virginia. If that is not the case, the form needs to be submitted for approval now. It would need a form number in the left hand corner of the form and a statement of variability.

When Lincoln originally filed the policy forms a policy schedule was approved with variable fields. No changes have been made to this form since it was originally approved, and therefore it is not necessary to submit the forms again for approval. These same forms were used in our 2004 rate increase approval in Virginia.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

March 13, 2017

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letter dated 3/8/17.

Objection 1
- LTC1 and LTC2 Rates, [HL-2500AA (8/90). HL-2525AA (8/90), HL-2950VA (7/92)] (Rate)
Comments: Thank you for attaching pdf files to the Rate/Rule Schedule as requested. We cannot, however accept zip files. If necessary, please split the files so that rates may be reviewed and approved.

We have further split the files to make them accesible to the Department.

Objection 2
- Statement of Variability, (Form)
Comments: Please move the Statement of Variability (SOV) from the Form Schedule to Supporting Documentation. Please indicate this SOV is intended for use with the Revised Policy Schedule page.

The Statement of Variability has been moved to Supporting Documentation and is intended for use with the Revised Policy Schedule page.

Objection 3
- Statement of Variability (Supporting Document)
Comments: The Statement of Variability indicates [PCT INCR] is bracketed and variable. This, however, does not appear bracketed in the policyholder letters. Please resolve the discrepancy.

We do not see this variable on our most recent Statement of Variability. We have enclosed our current version again for your review.

Objection 4
- Response Letter to objection dated 11-18-16 (Supporting Document)
- Statement of Variability, (Form)
- LTC Policy Schedule, SP-VA16 (Form)
Comments: According to your response, the Company has indicated no changes have been made to this form since it was originally approved, and therefore it is not necessary to submit the forms again for approval; however, a form was attached to the Form Schedule. It is your intent this form be reviewed for approval, correct?

Yes, to comply with the department's request we have submitted the form for approval.

Objection 5
- Statement of Variability, (Form)
- LTC Policy Schedule, SP-VA16 (Form)
Comments: The Company has attached a revised Schedule Page to the Form Schedule for review and approval. Your response to objection 4 would imply the company does not find this necessary. Please confirm it is the company's intent to use this form going forward to update the policy for any changes in benefits.

To comply with the Department's request we will use this form going forwards.

Objection 6
- Policyholder Letter w/ WOP , PLWOP-VA16 (Form)
- Policyholder Letter without WOP, PL-VA16 (Form)
Comments: There is a concern the following sentence may be misleading or misunderstood: "This Rider offers you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to." If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase "or any future premium adjustments that your policy may be subject."

We have removed the phrase "or any future premium adjustments that your policy may be subject" from the policyholder letters. The intention was to inform insureds that the rider would be effective for the remainder of their policy life, and could be utilized in later increases. However, we can see the confusion in the wording and have removed this last part of the sentence since the first part clearly explains the impact of the rider.

Objection 7
- VA Second Letter Draft w/WOP, PLWOP-VA16-2 (Form)
- VA Second Letter Draft without WOP, PL-VA16-2 (Form)
Comments: Please attach final versions of these letters to the Form Schedule. Please explain what enclosed letters is the following sentence referencing: "The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to." As stated in our previous objection, this sentence may be misleading or misunderstood. If the first option is chosen, then the last part of that statement is not true as the insured would still be subject to future premium adjustments. To resolve our concern, this statement needs to be revised by either rewording or striking the phrase or any future premium adjustments that your policy may be subject.

The enclosed letters refer to copies of the first letter that will be sent along with the second letter to serve as a reminder that this is the second of two consecutive increases and the alternative options are still available in lieu of the second increase.

We thank you for your review of our filing and look forward to hearing from you.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

April 27, 2017

Virginia Department of Insurance
P.O. Box 1157
Richmond, VA 23218

Re: LINCOLN NATIONAL LIFE INSURANCE COMPANY
FEIN # 35-0472300 NAIC # 0020-65676
INDIVIDUAL ACCIDENT AND HEALTH INSURANCE
Rate Increase for Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Long Term Care Policy HL-2950VA (7/92)

Dear Janet Houser:

This letter is in response to your objection letters dated 4/24/17 and 4/25/17. In your letters you stated:

1) There should be two statements of variability - one for the Policy Schedule and one for the policyholder letters or the company can combined both onto one document if it so chooses. At this time only the statement for the Policy Schedule is attached. Please attach a second statement (originally submitted on 8/25/2016) for the policyholder letter and resolve our previous concern noted in our March 8th objection letter as follows: "The Statement of Variability indicates [PCT INCR] is bracketed and variable. This, however, does not appear bracketed in the policyholder letters. Please resolve the discrepancy."

A revised policyholder statement of variability has been enclosed which no longer includes PCT INCR as variable.

2) The Long Term Care Rate Request Summary is missing the narrative that explains the driving factors contributing to the rate increase. Please keep in mind this is information that will be available on our website so that consumers will understand the reasons for the rate increase. This should be written in consumer friendly language and consistent with the reasons provided in the policyholder letter. Please correct page one of the Summary to reflect the same policy form numbers and policyholder count shown on the Rate/Rule Schedule.

The Long Term Care Rate Request Summary is enclosed with the narrative provided on the second page. The policy form numbers and policyholder counts have been updated to be consistent with the Rate/Rule Schedule.

3) Under the Rate Action Column in the Rate/Rule Schedule tab, please update the Previous State Filing Number reflect 7/21580 and the Percent Rate Change Request to be 60%.

This has been updated.

4) The Company has provided the original rates, current rates, phase 1 and phase 2 on each rate attachment. Because the original rates and current rates have previously been approved and to avoid any potential confusion with so many rate tables being attached as to what is now being approved, please move those schedules to Supporting Documentation. Please attach new schedules to the

Rate/Rule Schedule that only includes those tables reflecting phase 1 and 2 of the proposed rate increases. I apologize for not bringing that to your attention previously.

Separate rate sheets have been provided as requested.

5) The Form Schedule includes duplicate form numbers. I have marked the duplicate versions of PL-VA16 (line item 2) and PLWOP-VA16 (line item 3) submitted on 8/25/2006 as withdrawn. Please confirm the final versions of these letters are line item 4 and line item 5. Also, the company has referred to the second letter as a draft. Please confirm these are "final" letters and not drafts.

We confirm the final versions of the letters are line items 4 & 5, and the second letters are final versions and not drafts.

1) [CURR-MODAL-PREMIUM] states this is the modal premium of the policy and gives an example of 1000. [CURRENT- MODE] states the current mode of the policy will appear with an example of 9.95. What is the difference between these two bracketed wordings?

We apologize, this field should display the current mode of the policy. An example for [CURRENT-MODE] has been revised to "annually".

2) It is unclear when it states [Premium: [CURR-MODAL-PREMIUM] is used when the Nursing Home and Home Health Care Schedule is selected to identify the current modal premium of the policy and [Premium: [CURRENT-MODE] is used when the Nursing Home and Home Health Care Schedule benefit is selected to identify the current mode of the policy. Do both of these appear or just one or the other and what determines this and how is each different from the other?

These are the same. We have removed [Premium: [CURR-MODAL-PREMIUM] to avoid confusion.

3) [OPTIONAL-WORDING] states this used when the Nursing Home Only Schedule benefit is selected as a free form field that will allow optional wording to be inserted in the schedule of the policy. Please provide what the optional wording would be inserted.

Optional wording is included for policies with the Guaranteed Insurability Rider. It would read "Guaranteed Insurability Rider" followed by the premium of this rider, [MGIR-PREM].

4 It would seem the Company is trying to include all optional benefits in its statement of variability but the format is unclear. Rather than give multiple explanations for the same bracketed language, it should be explained one time. For example [ELIM-PERIOD] Days] appears six times in the statement of variability. Regardless of the benefit schedule that has been selected, the information that will appear will be the number of days in the elimination period if an elimination period is applicable, correct? Is there a minimum and maximum range for the elimination period? If so, that information should be provided as well.

It is true that we attempted to cover the variable fields for each schedule separately. Enclosed is a revised statement that only shows each variable field once.

We thank you for your review of our filing and look forward to hearing from you.

Sincerely,

Kristen Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

[ENCLOSURES]

Variable	Description
{RETN ADDR 3}, {RETN ADDR 4}	Trustmark mailing address
{LETTER DATE}	Date of the letter
{INS ADDRESS1} {INS ADDRESS2} {INS ADDRESS3} {INS ADDRESS4}	The address of the policyholder
{FM ACCOUNT}	Trustmark account number
{CONTRACT NUM}	Trustmark policy number
{RERATE DATE}	Date the increase will be effective
{NEW RRT MODAL PREM}	The insured's revised premium payment
{MODE}	The frequency of payment

Example
"P.O. Box 7932, Lake Forest, IL 60045-7932"
"6/15/16"
John Smith 123 Address Lane City, State, 01234-5678
"TX09999"
"TX9999"
"9/1/2016"
"$1,000"
"annually"

REVISED POLICY SCHEDULE

Policy Number: TX1234

Effective Date: Feb 01, 1992

Effective Date of Change: Jan 01, 2018

John Doe
123 Address Lane
Lake Forest, IL 60045

Renewal Premium: $65.82

Issue Age: 46

Mode: semi-annual

LONG TERM CARE POLICY	Base Premium:	$65.82
Nursing Home Maximum Daily Benefit	$80 maximum	
Nursing Home Deductible Period:	20 days	
Policy Benefit Limit (Policy limit for all benefits combined, including rider limits)	unlimited	

Benefit Increase Option - through age 85
Do you have this option? - No

Total Premium..... $65.82

REVISED POLICY SCHEDULE

Policy Number: TX1234

Effective Date: Feb 01, 1992

Effective Date of Change: Jan 01, 2018

John Doe
123 Address Lane
Lake Forest, IL 60045

Renewal Premium: $127.65

Issue Age: 46

Mode: semi-annual

LONG TERM CARE POLICY	Base Premium:	$65.82
Nursing Home Maximum Daily Benefit	$80 maximum	
Nursing Home Deductible Period:	20 days	
Policy Benefit Limit (Policy limit for all benefits combined, including rider limits)	unlimited	

Benefit Increase Option - through age 85
Do you have this option? - No

HOME & COMMUNITY CARE BENEFIT RIDER		$42.36
Basic Services Daily Benefit	$40 maximum	
Advanced Services Daily Benefit (Maximum Daily Benefit for Basic and Advanced Services combined)	$80 maximum	
Adult Day Care Daily Benefit	$20 maximum	
Home & Community Care Deductible Period:	20 days	
Home & Community Care Benefit Limit: (Limit for Home and Community Care Benefits)	unlimited	
GUARANTEED INSURABILITY RIDER		$19.47
Total Premium.....		$127.65

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
07/17/2017	Withdrawn 07/21/2017	Form	LTC Policy Schedule	07/21/2017	LTC Policy Schedule.pdf (Superceded)
07/17/2017	Withdrawn 07/21/2017	Supporting Document	Statement of Variability	07/21/2017	Statement of Variability VA - SOV-VA16.pdf (Superceded)
06/29/2017	Withdrawn 07/21/2017	Supporting Document	Long Term Care Insurance Rate Request Summary	07/03/2017	VA LTC-Rate Request Summary.pdf (Superceded)
06/29/2017	Withdrawn 07/21/2017	Supporting Document	Statement of Variability	07/17/2017	Statement of Variability VA.pdf (Superceded)
06/29/2017	Withdrawn 07/18/2017	Rate	LTC1 and LTC2 Rates	07/03/2017	LTC1 Rates Original and Current.pdf (Superceded) LTC1 Rates Proposed.pdf LTC-2 730 BP Rates Original and Current.pdf (Superceded) LTC-2 1095 BP Rates Proposed.pdf LTC-2 1095 BP Rates Original and Current.pdf (Superceded) LTC-2 1095 BP Rates Proposed.pdf LTC-2 1460 BP Rates Original and Current.pdf (Superceded) LTC-2 1460 BP Rates Proposed.pdf LTC-2 1825 BP Rates Original and Current.pdf (Superceded) LTC-2 1825 BP Rates Proposed.pdf LTC-2 2190 BP Rates Original and Current.pdf (Superceded) LTC-2 2190 BP Rates Proposed.pdf LTC-2 Lifetime BP Rates Original and Current.pdf (Superceded) LTC-2 Lifetime BP Rates Proposed.pdf

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
03/14/2017	Withdrawn 07/18/2017	Rate	LTC1 and LTC2 Rates	06/29/2017	LTC1 Rates.pdf (Superceded) LTC-2 730 BP Rates.pdf (Superceded) LTC-2 1095 BP Rates.pdf (Superceded) LTC-2 1460 BP Rates.pdf (Superceded) LTC-2 1825 BP Rates.pdf (Superceded) LTC-2 2190 BP Rates.pdf (Superceded) LTC-2 Lifetime BP Rates.pdf (Superceded)
03/14/2017	Withdrawn 07/21/2017	Supporting Document	Statement of Variability	06/29/2017	Statement of Variability VA.pdf (Superceded)
02/07/2017	Withdrawn 07/21/2017	Form	LTC Policy Schedule	07/17/2017	LTC Policy Schedule.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Form	Statement of Variability	03/14/2017	Statement of Variability VA.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Form	Policyholder Letter w/ WOP	03/14/2017	VA Policyholder Letter with WOP.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Form	Policyholder Letter without WOP	03/14/2017	VA Policyholder Letter without WOP.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Form	VA Second Letter Draft w/WOP	03/14/2017	VA Second Letter Draft with WOP.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Form	VA Second Letter Draft without WOP	03/14/2017	VA Second Letter Draft without WOP.pdf (Superceded)
02/07/2017	Withdrawn 04/24/2017	Rate	LTC1 and LTC2 Rates	03/14/2017	LTC2 Rates pt1.zip (Superceded) LTC1 Rates.pdf (Superceded) LTC2 Rates pt2.zip (Superceded)
10/03/2016	Withdrawn 04/24/2017	Rate	LTC1 and LTC2 Rates	02/07/2017	All Rates 9-21-16.xlsx (Superceded)
09/06/2016	Withdrawn 11/18/2016	Supporting Document	Certification of Readability	10/03/2016	Certification of Readability 8-26-16.pdf (Superceded)
09/06/2016	Withdrawn 04/24/2017	Form	Contingent Benefit at Lapse	10/03/2016	CBL Rider VA 8-26-16.pdf (Superceded)
09/06/2016	Withdrawn 11/18/2016	Supporting Document	L&H Actuarial Memorandum	10/03/2016	VA Actuarial Memorandum 8-26-16.pdf (Superceded)

SERFF Tracking #: TRST-130130738 **State Tracking #:** TRST-130130738 **Company Tracking #:** 14.00139

State: Virginia **Filing Company:** Lincoln National Life Insurance Company
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.002 Non Qualified
Product Name: LTC Rate Increase
Project Name/Number: /

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
08/25/2016	Withdrawn 09/07/2016	Supporting Document	Certification of Readability	09/06/2016	Certification of Readability 7-1-16.pdf (Superceded)
08/24/2016	Withdrawn 09/07/2016	Supporting Document	L&H Actuarial Memorandum	09/06/2016	VA Actuarial Memorandum 7-1-16.pdf (Superceded)
08/24/2016	Withdrawn 09/13/2016	Form	Contingent Benefit at Lapse	09/06/2016	CBL Rider VA 7-1-16.pdf (Superceded)
08/24/2016	Withdrawn 09/07/2016	Supporting Document	Rate Schedules	08/25/2016	LTC1 Rates.xlsx (Superceded) LTC2 Rates.xlsx (Superceded)
08/24/2016	Withdrawn 04/24/2017	Supporting Document	Statement of Variability	03/14/2017	Statement of Variability.pdf (Superceded)
08/24/2016	Withdrawn 04/24/2017	Rate	VA Exhibits A-G	10/03/2016	VA Exhibits A-G.pdf (Superceded)
06/27/2016	Withdrawn 09/13/2016	Supporting Document	Certification of Readability	08/25/2016	Certification of Readability.pdf (Superceded)
06/22/2016	Withdrawn 09/07/2016	Supporting Document	Rate Schedule	08/24/2016	
06/22/2016	Withdrawn 09/13/2016	Rate	Withdraw	08/24/2016	VA Exhibits D 5-24-16.pdf (Superceded)
06/22/2016	Withdrawn 11/18/2016	Supporting Document	Rate Exhibits A-G	10/03/2016	VA Exhibits A-G Excel.xlsx (Superceded)
06/22/2016	Withdrawn 09/07/2016	Supporting Document	L&H Actuarial Memorandum	08/24/2016	VA Actuarial Memorandum 5-24-16.pdf (Superceded)
06/22/2016	Withdrawn 08/26/2016	Form	Policyholder Letter	08/24/2016	PL-VA16 Policyholder Letter 5-24-16.pdf (Superceded)
06/22/2016	Withdrawn 08/26/2016	Form	Policyholder Letter w/ WOP	08/24/2016	PLWOP-VA16 Policyholder Letter W WOP 5-24-16.pdf (Superceded)
06/22/2016	Withdrawn 08/26/2016	Form	Contingent Benefit at Lapse	08/24/2016	CBL Rider VA 5-24-16.pdf (Superceded)
05/02/2016	Withdrawn 06/27/2016	Supporting Document	Certification of Compliance	06/22/2016	CERTIFICATION OF COMPLIANCE.pdf (Superceded)
05/02/2016	Withdrawn 08/26/2016	Form	Policyholder Letter w/ WOP	06/22/2016	PLWOP-VA16 Policyholder Letter w WOP.pdf (Superceded)
05/02/2016	Withdrawn 08/26/2016	Form	Policyholder Letter	06/22/2016	PL-VA16 Policyholder Letter.pdf (Superceded)
04/29/2016	Withdrawn 08/26/2016	Form	Contingent Benefit at Lapse	06/22/2016	CBL Rider.pdf (Superceded)

SERFF Tracking #:	*TRST-130130738*	***State Tracking #:***	*TRST-130130738*	***Company Tracking #:***	*14.00139*

State:	*Virginia*	***Filing Company:***	*Lincoln National Life Insurance Company*
TOI/Sub-TOI:	*LTC03I Individual Long Term Care/LTC03I.002 Non Qualified*		
Product Name:	*LTC Rate Increase*		
Project Name/Number:	*/*		

Creation Date	Schedule Item Status	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
04/29/2016	Withdrawn 09/07/2016	Supporting Document	Rate Exhibits A-G	06/22/2016	VA Exhibits A-G Individual.pdf (Superceded)
04/29/2016	Withdrawn 09/07/2016	Supporting Document	Rate Schedule	06/22/2016	LTC1 Rates.pdf (Superceded) LTC2 Rates.pdf (Superceded)
04/29/2016	Withdrawn 05/05/2016	Rate	Withdraw	06/22/2016	
04/29/2016	Withdrawn 09/07/2016	Supporting Document	L&H Actuarial Memorandum	06/22/2016	VA Actuarial Memorandum Individual.pdf (Superceded)
12/21/2015	Withdrawn 05/05/2016	Supporting Document	Letter to policyholders	05/02/2016	VA LTC Rate Letter Draft 12-18-15.pdf (Superceded)
12/21/2015	Withdrawn 05/24/2016	Supporting Document	L&H Actuarial Memorandum	04/29/2016	VA Actuarial Memorandum Individual.pdf (Superceded)
09/24/2015	Withdrawn 05/05/2016	Rate	VA Exhibits A-G	04/29/2016	VA Exhibits A-G Individual.pdf (Superceded)
09/24/2015	Withdrawn 12/23/2015	Rate	VA Exhibits A-E	09/24/2015	VA Exhibits A-E.pdf (Superceded)
06/18/2015	Withdrawn 05/05/2016	Supporting Document	Certification of Compliance	05/02/2016	
06/18/2015	Withdrawn 12/23/2015	Supporting Document	L&H Actuarial Memorandum	12/21/2015	Actuarial Memorandum.pdf (Superceded)
06/18/2015	Withdrawn 07/21/2017	Supporting Document	Long Term Care Insurance Rate Request Summary	06/29/2017	VA LTC-Rate Request Summary.pdf (Superceded)

SERFF Tracking #:	TRST-130130738	**State Tracking #:**	TRST-130130738	**Company Tracking #:**	14.00139

State:	Virginia	**Filing Company:**	Lincoln National Life Insurance Company
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.002 Non Qualified		
Product Name:	LTC Rate Increase		
Project Name/Number:	/		

Attachment LTC2 Rates pt1.zip is not a PDF document and cannot be reproduced here.

Attachment LTC2 Rates pt2.zip is not a PDF document and cannot be reproduced here.

Attachment All Rates 9-21-16.xlsx is not a PDF document and cannot be reproduced here.

Attachment LTC1 Rates.xlsx is not a PDF document and cannot be reproduced here.

Attachment LTC2 Rates.xlsx is not a PDF document and cannot be reproduced here.

Attachment VA Exhibits A-G Excel.xlsx is not a PDF document and cannot be reproduced here.

REVISED POLICY SCHEDULE

Policy Number: [CONTRACT-NUMBER]

Effective Date: [CONTRACT-EFF-DATE]

Effective Date of Change: [CHANGE-EFF-DATE]

[INS-FIRST-NAME] {INS-MI} {INS-LAST-NAME}
[INS-ADDRESS-1]
[INS-ADDRESS-2]
[INS-ADDRESS-3]
[INS-ADDRESS-4]

Renewal Premium: [CURR-MODAL-PREMIUM}

Issue Age: [ISSUE-AGE]

Mode: {CURRENT-MODE]

LONG TERM CARE POLICY

Base Premium: $[MBASE-PREM]

Premium:
[CURRENT-MODE]
[CURR-MODAL-PREMIUM]

[Nursing Home Daily Benefit]	[CC-DB-AMT] Maximum]
[Nursing Home Maximum Daily Benefit]	[CC-DB-AMT] Maximum]
[Nursing Home Deductible Period:]	[ELIM-PERIOD] Days]
[Policy Benefit Limit]	[MAX-BEN-PERIOD2] Days]
[(Policy limit for all benefits combined, including rider limits)]	

[Benefit Increase Option - through age 85
Do you have this option? YES-NO]

[Confined Care Daily Limit as of Effective Date]	[$[CC-DB-AMT]
[Home and Community Daily Limit:]	[$[HHC-DB-AMT]
[Elimination Period:]	[ELIM-PERIOD] Days]
[Maximum Coverage Period:]	[MAX-BEN-PERIOD2] Days]

[HOME & COMMUNITY CARE BENEFIT RIDER]

[Basic Services Daily Benefit]	[$[BASIC-SVC-DB-AMT]
[Advanced Services Daily Benefit- (Maximum Daily Benefit for Basic and Advanced Services combined)]	[$[CC-DB-AMT]
[Adult Day Care Daily Benefit]	[$[ADC-DB-AMT]
[Home & Community Care Deductible Period:]	[ELIM-PERIOD] Days]
[Home & Community Care Benefit Limit:] [Limit for Home and Community Care Benefits]	[MAX-BEN-PERIOD2] Days]
[GUARANTEED INSURABILITY RIDER]	[$[MGIR-PREM]

Total Premium..... [CURR-MODAL-PREMIUM]

Variable	Description	Example
[CONTRACT-NUMBER]	Trustmark policy number	"TX9999"
[CONTRACT-EFF-DATE]	Effective date of the policy	“6/15/16”
[CHANGE-EFF-DATE]	Effective change date of the policy	‘6/15/16”
[INS-FIRST-NAME] [INS-MI] [INS-LAST-NAME]	Insured first name, middle initial, last name	“John L Smith”
[INS ADDRESS1] [INS ADDRESS2] [INS ADDRESS3] [INS ADDRESS4]	The address of the policyholder	“John Smith 123 Address Lane City, State, 01234-5678”
[CURR-MODAL-PREMIUM]	The modal premium of a policy	“1,000”
[ISSUE-AGE]	The issue age of the policyholder	“35”
[CURRENT-MODE]	The current mode of the policy	“Annually”
[MBASE-PREM]	The base premium of the policy.	“9.00”
[Nursing Home Daily Benefit]	If the nursing home benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Nursing Home daily benefit.	N/A
[CC-DB-AMT] Maximum]	If the nursing home benefit is chosen, the following information will appear on the Policy Schedule. Identifies the current daily benefit maximum amount.	
[Nursing Home Maximum Daily Benefit]	If the nursing home benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Nursing Home Maximum daily benefit amount.	N/A
[Nursing Home Deductible Period:]	If the nursing home benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Nursing Home deductible period.	N/A
[ELIM-PERIOD] Days]	Elimination period in days.	“20”, “60”, “100”, or “365”

[Policy Benefit Limit]	If the nursing home benefit is chosen, the following information will appear on the Policy Schedule. Identifies the policy benefit limit.	N/A
[MAX-BEN-PERIOD2] Days]	Identifies the maximum benefit period in days of the policy.	Ranges from "730 Days" – "unlimited"
[(Policy limit for all benefits combined, including rider limits)]	Provides additional information regarding policy benefit limit when the insured purchases a rider.	N/A
[Benefit Increase Option – through age 85. Do you have this option? Yes-No]	Identifies a "Yes" or "No" if the "Benefit Increase Option is selected" on a policy.	"Yes" "No"
[Confined Care Daily Limit as of Effective Date]	If the Confined Care benefit is chosen, the following information will appear on the Policy Schedule.	N/A
[$[CC-DB-AMT]	If the Confined Care benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Confined Care daily benefit amount of the policy.	"9.00 Maximum"
[Home and Community Daily Limit:]	If the Home and Community Daily benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Home and Community Daily limit.	N/A
[$[HHC-DB-AMT]	If the Home and Community Daily benefit is chosen, the following information will appear on the Policy Schedule. Identifies the Home Health Care daily limit amount of the policy.	"$16.00"

[Elimination Period:]	If the Home and Community Daily benefit is chosen, the following information will appear on the Policy Schedule. Identifies the elimination period.	N/A
[Maximum Coverage Period:]	If the Home and Community Daily benefit is chosen, the following information will appear on the Policy Schedule. Identifies the maximum coverage period.	N/A
[Home & Community Care Benefit Rider]	If the Home and Community Care Benefit Rider is chosen, the following information will appear on the Policy Schedule.	N/A
[Basic Services Daily Benefit]	If the Home and Community Care Benefit Rider is chosen, the following information will appear on the Policy Schedule. Identifies the Basic Services Daily benefit.	N/A
[$[BASIC-SVC-DB-AMT]	Identifies the basic services daily benefit amount.	"$9.00"
[Advanced Services Daily Benefit- (Maximum Daily Benefit for Basic and Advanced Services combined)]	If the Home and Community Care Benefit Rider is chosen, the following information will appear on the Policy Schedule. Identifies the maximum daily benefit for Basic and Advanced Services combined.	N/A
[$[CC-DB-AMT]	If the Home and Community Care Benefit Rider is chosen, the following information will appear on the Policy Schedule. Identifies the current daily benefit amount of the policy.	
[Adult Day Care Daily Benefit]	If the Adult Day Care Daily benefit is chosen, the following information will appear on the Policy Schedule.	N/A

[$[ADC-DB-AMT]	If the Adult Day Care Daily benefit is chosen, the following information will appear on the Policy Schedule. Identifies the daily benefit amount.	"$16.00"
[Home & Community Care Deductible Period:]	If the Home and Community Care benefit is chosen, the following information will appear on the Policy Schedule.	N/A
[Home & Community Care Benefit Limit:]	If the Home and Community Care benefit is chosen, the following information will appear on the Policy Schedule.	N/A
[Limit for Home and Community Care Benefits]	If the Home and Community Care benefit is chosen, the following information will appear on the Policy Schedule.	N/A
[Guaranteed Insurability Rider]	If the Guaranteed Insurability Rider is chosen, the following information will appear on the Policy Schedule.	N/A
[$[MGIR-PREM]	Identifies the GIR premium of the policy.	"9.00"

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

Company Name and NAIC Number:

SERFF Tracking Number:

Effective Date:

Revised Rates

Average Annual Premium Per Member:

Average Requested Percentage Rate Change Per Member:

Minimum Requested Percentage Rate Change Per Member:

Maximum Requested Percentage Rate Change Per Member:

Number of Policy Holders Affected :

Plans Affected
(The Form Number and "Product Name")

Form#	**"Product Name"(if applicable)**

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

~~Please see Cover Letter~~

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.

This block of long-term care business was originally sold by Lincoln and their subsidiaries (First Penn Pacific and Security Connecticut) from 1991 to 1996. At this time, long-term care insurance was priced with limited knowledge of 1) the extent to which benefits would be utilized, and 2) the frequency and length of time that policies would remain in premium paying status. This resulted in the product being significantly underpriced, and several companies chose to exit the long-term care market altogether. To combat this mispricing issue, Trustmark began filing for premium rate increases in 2003. Policies issued in Virginia received their first and only increase in 2004. Any and all subsequent filings were not approved in Virginia.

The current rate increase request is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated. This results in higher than expected claim costs because the rising attained age of insureds increases the likelihood of benefit utilization dramatically. When the product was originally priced the lapse assumption was inflated beyond levels that have been actually realized. This rate increase is necessary to ensure adequate funding of all future claim payments on current in force policies.

Variable	Description	Example
[CONTRACT NUM]	Trustmark policy number	"TX9999"
[CONTRACT-EFF-DATE]	Effective date of the policy	“6/15/16”
[CHANGE-EFF-DATE]	Effective change date of the policy	‘6/15/16”
[INS-FIRST-NAME] [INS-MI] [INS-LAST-NAME]	Insured first name, middle initial, last name	“John L Smith”
[INS ADDRESS1] [INS ADDRESS2] [INS ADDRESS3] [INS ADDRESS4]	The address of the policyholder	“John Smith 123 Address Lane City, State, 01234-5678”
[CURR-MODAL-PREMIUM]	The modal premium of a policy	“1,000”
[ISSUE-AGE]	The issue age of the policyholder	“35”
[CURRENT-MODE]	The current mode of the policy	“Annually”
[$[CC-DB-AMT]	Current daily benefit amount of the policy.	“$16.00”
[$[HHC-DB-AMT]	Identifies the Home Health Care daily limit amount of the policy.	“$16.00”
[ELIM-PERIOD]	Elimination period in days.	"20", "60", "100", or "365"
[MAX-BEN-PERIOD2]	Identifies the maximum benefit period in days of the policy.	“60 Days”
[MBASE-PREM]	The base premium of the policy.	“9.00”
[CC-DB-AMT]	Identifies the Confined Care daily limit amount of the policy.	“9.00 Maximum”

[YES-NO]	Identifies a “Yes” or “No” if the “Benefit Increase Option is selected” on a policy.	“Yes” “No”
[OPTIONAL-WORDING]	Used when the “Nursing Home Only” Schedule benefit is selected as a free form field that will allow optional wording to be inserted in the schedule of the policy.	“Optional”
[$[MGIR-PREM]	Identifies the GIR premium of the policy.	“9.00”
[$[BASIC-SVC-DB-AMT]	Identifies the basic services daily benefit amount.	“$9.00”
[$[ADC-DB-AMT]	Identifies the daily benefit amount.	“$16.00”

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	132.00	5.00	210.00	24.00	184.80	5.00	210.00	24.00
40	132.00	5.00	210.00	24.00	184.80	7.00	294.00	33.60
41	135.00	5.00	216.00	26.00	189.00	7.00	302.40	36.40
42	137.00	6.00	223.00	28.00	191.80	8.40	312.20	39.20
43	140.00	7.00	231.00	29.00	196.00	9.80	323.40	40.60
44	143.00	8.00	239.00	31.00	200.20	11.20	334.60	43.40
45	147.00	8.00	247.00	34.00	205.80	11.20	345.80	47.60
46	150.00	10.00	256.00	36.00	210.00	14.00	358.40	50.40
47	154.00	11.00	265.00	39.00	215.60	15.40	371.00	54.60
48	159.00	12.00	275.00	41.00	222.60	16.80	385.00	57.40
49	164.00	13.00	286.00	44.00	229.60	18.20	400.40	61.60
50	169.00	14.00	298.00	46.00	236.60	19.60	417.20	64.40
51	175.00	16.00	310.00	49.00	245.00	22.40	434.00	68.60
52	182.00	17.00	323.00	53.00	254.80	23.80	452.20	74.20
53	189.00	19.00	337.00	57.00	264.60	26.60	471.80	79.80
54	197.00	21.00	352.00	60.00	275.80	29.40	492.80	84.00
55	205.00	24.00	369.00	64.00	287.00	33.60	516.60	89.60
56	215.00	26.00	386.00	69.00	301.00	36.40	540.40	96.60
57	226.00	29.00	405.00	74.00	316.40	40.60	567.00	103.60
58	239.00	31.00	426.00	79.00	334.60	43.40	596.40	110.60
59	253.00	35.00	449.00	85.00	354.20	49.00	628.60	119.00
60	269.00	40.00	475.00	91.00	376.60	56.00	665.00	127.40
61	288.00	44.00	504.00	98.00	403.20	61.60	705.60	137.20
62	310.00	49.00	535.00	106.00	434.00	68.60	749.00	148.40
63	334.00	56.00	571.00	114.00	467.60	78.40	799.40	159.60
64	362.00	63.00	609.00	125.00	506.80	88.20	852.60	175.00
65	393.00	71.00	652.00	134.00	550.20	99.40	912.80	187.60
66	431.00	80.00	706.00	149.00	603.40	112.00	988.40	208.60
67	473.00	90.00	765.00	163.00	662.20	126.00	1071.00	228.20
68	519.00	102.00	828.00	180.00	726.60	142.80	1159.20	252.00
69	571.00	115.00	897.00	196.00	799.40	161.00	1255.80	274.40
70	787.00	170.00	1234.00	282.00	1101.80	238.00	1727.60	394.80
71	870.00	190.00	1338.00	307.00	1218.00	266.00	1873.20	429.80
72	963.00	213.00	1450.00	335.00	1348.20	298.20	2030.00	469.00
73	1066.00	239.00	1571.00	365.00	1492.40	334.60	2199.40	511.00
74	1181.00	267.00	1700.00	398.00	1653.40	373.80	2380.00	557.20
75	1307.00	299.00	1839.00	432.00	1829.80	418.60	2574.60	604.80
76	1441.00	332.00	2012.00	475.00	2017.40	464.80	2816.80	665.00
77	1589.00	370.00	2201.00	522.00	2224.60	518.00	3081.40	730.80
78	1754.00	410.00	2404.00	573.00	2455.60	574.00	3365.60	802.20
79	1930.00	454.00	2619.00	626.00	2702.00	635.60	3666.60	876.40
80	2115.00	500.00	2837.00	680.00	2961.00	700.00	3971.80	952.00
81	2300.00	546.00	3051.00	733.00	3220.00	764.40	4271.40	1026.20
82	2476.00	588.00	3249.00	782.00	3466.40	823.20	4548.60	1094.80
83	2629.00	627.00	3419.00	824.00	3680.60	877.80	4786.60	1153.60
84	2767.00	661.00	3569.00	862.00	3873.80	925.40	4996.60	1206.80
85	2894.00	693.00	3705.00	895.00	4051.60	970.20	5187.00	1253.00

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	141.00	8.00	259.00	36.00	197.40	5.00	210.00	24.00
40	141.00	8.00	259.00	36.00	197.40	11.20	362.60	50.40
41	145.00	8.00	268.00	39.00	203.00	11.20	375.20	54.60
42	149.00	9.00	279.00	42.00	208.60	12.60	390.60	58.80
43	153.00	10.00	290.00	45.00	214.20	14.00	406.00	63.00
44	157.00	12.00	302.00	48.00	219.80	16.80	422.80	67.20
45	162.00	13.00	315.00	50.00	226.80	18.20	441.00	70.00
46	168.00	14.00	328.00	54.00	235.20	19.60	459.20	75.60
47	176.00	15.00	342.00	58.00	246.40	21.00	478.80	81.20
48	180.00	18.00	357.00	62.00	252.00	25.20	499.80	86.80
49	187.00	19.00	373.00	66.00	261.80	26.60	522.20	92.40
50	195.00	21.00	391.00	69.00	273.00	29.40	547.40	96.60
51	204.00	23.00	409.00	74.00	285.60	32.20	572.60	103.60
52	213.00	25.00	428.00	80.00	298.20	35.00	599.20	112.00
53	223.00	28.00	449.00	85.00	312.20	39.20	628.60	119.00
54	235.00	30.00	472.00	90.00	329.00	42.00	660.80	126.00
55	247.00	34.00	496.00	96.00	345.80	47.60	694.40	134.40
56	261.00	37.00	522.00	102.00	365.40	51.80	730.80	142.80
57	276.00	42.00	550.00	110.00	386.40	58.80	770.00	154.00
58	294.00	45.00	581.00	117.00	411.60	63.00	813.40	163.80
59	314.00	50.00	615.00	126.00	439.60	70.00	861.00	176.40
60	337.00	56.00	653.00	135.00	471.80	78.40	914.20	189.00
61	363.00	63.00	695.00	146.00	508.20	88.20	973.00	204.40
62	394.00	70.00	742.00	157.00	551.60	98.00	1038.80	219.80
63	429.00	79.00	794.00	170.00	600.60	110.60	1111.60	238.00
64	468.00	89.00	851.00	185.00	655.20	124.60	1191.40	259.00
65	512.00	99.00	913.00	200.00	716.80	138.60	1278.20	280.00
66	565.00	113.00	994.00	220.00	791.00	158.20	1391.60	308.00
67	624.00	128.00	1080.00	243.00	873.60	179.20	1512.00	340.20
68	688.00	145.00	1173.00	266.00	963.20	203.00	1642.20	372.40
69	760.00	163.00	1273.00	291.00	1064.00	228.20	1782.20	407.40
70	840.00	183.00	1381.00	318.00	1176.00	256.20	1933.40	445.20
71	927.00	204.00	1494.00	346.00	1297.80	285.60	2091.60	484.40
72	1024.00	228.00	1615.00	377.00	1433.60	319.20	2261.00	527.80
73	1131.00	255.00	1746.00	409.00	1583.40	357.00	2444.40	572.60
74	1249.00	285.00	1885.00	444.00	1748.60	399.00	2639.00	621.60
75	1379.00	317.00	2032.00	481.00	1930.60	443.80	2844.80	673.40
76	1515.00	351.00	2217.00	526.00	2121.00	491.40	3103.80	736.40
77	1664.00	388.00	2415.00	576.00	2329.60	543.20	3381.00	806.40
78	1826.00	428.00	2626.00	628.00	2556.40	599.20	3676.40	879.20
79	1997.00	471.00	2842.00	682.00	2795.80	659.40	3978.80	954.80
80	2171.00	514.00	3057.00	735.00	3039.40	719.60	4279.80	1029.00
81	2340.00	556.00	3260.00	786.00	3276.00	778.40	4564.00	1100.40
82	2496.00	594.00	3443.00	831.00	3494.40	831.60	4820.20	1163.40
83	2631.00	627.00	3598.00	869.00	3683.40	877.80	5037.20	1216.60
84	2751.00	657.00	3733.00	902.00	3851.40	919.80	5226.20	1262.80
85	2861.00	684.00	3853.00	932.00	4005.40	957.60	5394.20	1304.80

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	140.00	7.00	252.00	35.00	196.00	5.00	210.00	24.00
40	140.00	7.00	252.00	35.00	196.00	9.80	352.80	49.00
41	143.00	8.00	261.00	38.00	200.20	11.20	365.40	53.20
42	147.00	9.00	271.00	40.00	205.80	12.60	379.40	56.00
43	151.00	10.00	282.00	43.00	211.40	14.00	394.80	60.20
44	155.00	11.00	293.00	46.00	217.00	15.40	410.20	64.40
45	160.00	12.00	306.00	48.00	224.00	16.80	428.40	67.20
46	165.00	14.00	318.00	52.00	231.00	19.60	445.20	72.80
47	171.00	15.00	332.00	55.00	239.40	21.00	464.80	77.00
48	177.00	16.00	346.00	59.00	247.80	22.40	484.40	82.60
49	184.00	18.00	361.00	63.00	257.60	25.20	505.40	88.20
50	191.00	20.00	378.00	66.00	267.40	28.00	529.20	92.40
51	199.00	22.00	395.00	71.00	278.60	30.80	553.00	99.40
52	208.00	24.00	414.00	75.00	291.20	33.60	579.60	105.00
53	218.00	26.00	434.00	80.00	305.20	36.40	607.60	112.00
54	228.00	30.00	455.00	86.00	319.20	42.00	637.00	120.40
55	240.00	32.00	478.00	91.00	336.00	44.80	669.20	127.40
56	253.00	36.00	503.00	97.00	354.20	50.40	704.20	135.80
57	268.00	39.00	529.00	105.00	375.20	54.60	740.60	147.00
58	284.00	44.00	559.00	112.00	397.60	61.60	782.60	156.80
59	303.00	48.00	591.00	120.00	424.20	67.20	827.40	168.00
60	325.00	54.00	627.00	129.00	455.00	75.60	877.80	180.60
61	350.00	60.00	667.00	139.00	490.00	84.00	933.80	194.60
62	379.00	67.00	712.00	150.00	530.60	93.80	996.80	210.00
63	412.00	76.00	762.00	162.00	576.80	106.40	1066.80	226.80
64	450.00	84.00	816.00	176.00	630.00	117.60	1142.40	246.40
65	491.00	94.00	875.00	190.00	687.40	131.60	1225.00	266.00
66	541.00	108.00	951.00	210.00	757.40	151.20	1331.40	294.00
67	597.00	121.00	1033.00	231.00	835.80	169.40	1446.20	323.40
68	658.00	136.00	1121.00	253.00	921.20	190.40	1569.40	354.20
69	725.00	154.00	1216.00	276.00	1015.00	215.60	1702.40	386.40
70	801.00	173.00	1318.00	302.00	1121.40	242.20	1845.20	422.80
71	883.00	193.00	1425.00	329.00	1236.20	270.20	1995.00	460.60
72	974.00	216.00	1540.00	358.00	1363.60	302.40	2156.00	501.20
73	1075.00	241.00	1663.00	389.00	1505.00	337.40	2328.20	544.60
74	1186.00	269.00	1794.00	422.00	1660.40	376.60	2511.60	590.80
75	1308.00	300.00	1933.00	456.00	1831.20	420.00	2706.20	638.40
76	1436.00	331.00	2107.00	499.00	2010.40	463.40	2949.80	698.60
77	1575.00	366.00	2294.00	545.00	2205.00	512.40	3211.60	763.00
78	1727.00	404.00	2491.00	595.00	2417.80	565.60	3487.40	833.00
79	1886.00	443.00	2694.00	645.00	2640.40	620.20	3771.60	903.00
80	2047.00	483.00	2893.00	694.00	2865.80	676.20	4050.20	971.60
81	2202.00	522.00	3080.00	741.00	3082.80	730.80	4312.00	1037.40
82	2344.00	557.00	3248.00	782.00	3281.60	779.80	4547.20	1094.80
83	2467.00	587.00	3389.00	817.00	3453.80	821.80	4744.60	1143.80
84	2577.00	614.00	3512.00	848.00	3607.80	859.60	4916.80	1187.20
85	2678.00	638.00	3622.00	875.00	3749.20	893.20	5070.80	1225.00

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	152.00	10.00	286.00	43.00	212.80	5.00	210.00	24.00
40	152.00	10.00	286.00	43.00	212.80	14.00	400.40	60.20
41	163.00	12.00	300.00	47.00	228.20	16.80	420.00	65.80
42	165.00	13.00	311.00	50.00	231.00	18.20	435.40	70.00
43	172.00	15.00	331.00	54.00	240.80	21.00	463.40	75.60
44	175.00	16.00	343.00	57.00	245.00	22.40	480.20	79.80
45	187.00	18.00	351.00	60.00	261.80	25.20	491.40	84.00
46	190.00	20.00	372.00	65.00	266.00	28.00	520.80	91.00
47	198.00	22.00	385.00	69.00	277.20	30.80	539.00	96.60
48	207.00	24.00	403.00	73.00	289.80	33.60	564.20	102.20
49	216.00	26.00	422.00	78.00	302.40	36.40	590.80	109.20
50	225.00	28.00	442.00	82.00	315.00	39.20	618.80	114.80
51	235.00	31.00	466.00	88.00	329.00	43.40	652.40	123.20
52	254.00	35.00	479.00	92.00	355.60	49.00	670.60	128.80
53	261.00	37.00	505.00	99.00	365.40	51.80	707.00	138.60
54	277.00	41.00	532.00	105.00	387.80	57.40	744.80	147.00
55	285.00	44.00	557.00	111.00	399.00	61.60	779.80	155.40
56	303.00	48.00	582.00	118.00	424.20	67.20	814.80	165.20
57	322.00	53.00	609.00	125.00	450.80	74.20	852.60	175.00
58	347.00	58.00	646.00	134.00	485.80	81.20	904.40	187.60
59	369.00	64.00	681.00	143.00	516.60	89.60	953.40	200.20
60	385.00	69.00	723.00	153.00	539.00	96.60	1012.20	214.20
61	420.00	77.00	764.00	163.00	588.00	107.80	1069.60	228.20
62	458.00	86.00	811.00	175.00	641.20	120.40	1135.40	245.00
63	494.00	96.00	875.00	190.00	691.60	134.40	1225.00	266.00
64	538.00	107.00	925.00	204.00	753.20	149.80	1295.00	285.60
65	585.00	119.00	996.00	220.00	819.00	166.60	1394.40	308.00
66	647.00	134.00	1070.00	240.00	905.80	187.60	1498.00	336.00
67	713.00	150.00	1161.00	262.00	998.20	210.00	1625.40	366.80
68	779.00	167.00	1248.00	285.00	1090.60	233.80	1747.20	399.00
69	851.00	185.00	1349.00	309.00	1191.40	259.00	1888.60	432.60
70	928.00	205.00	1451.00	335.00	1299.20	287.00	2031.40	469.00
71	1023.00	228.00	1556.00	362.00	1432.20	319.20	2178.40	506.80
72	1117.00	252.00	1664.00	389.00	1563.80	352.80	2329.60	544.60
73	1218.00	278.00	1790.00	420.00	1705.20	389.20	2506.00	588.00
74	1336.00	307.00	1918.00	452.00	1870.40	429.80	2685.20	632.80
75	1462.00	339.00	2048.00	485.00	2046.80	474.60	2867.20	679.00
76	1593.00	371.00	2224.00	528.00	2230.20	519.40	3113.60	739.20
77	1742.00	408.00	2413.00	575.00	2438.80	571.20	3378.20	805.00
78	1904.00	448.00	2615.00	625.00	2665.60	627.20	3661.00	875.00
79	2080.00	491.00	2820.00	677.00	2912.00	687.40	3948.00	947.80
80	2257.00	536.00	3036.00	730.00	3159.80	750.40	4250.40	1022.00
81	2431.00	579.00	3236.00	780.00	3403.40	810.60	4530.40	1092.00
82	2600.00	620.00	3418.00	825.00	3640.00	868.00	4785.20	1155.00
83	2742.00	655.00	3573.00	864.00	3838.80	917.00	5002.20	1209.60
84	2866.00	687.00	3717.00	898.00	4012.40	961.80	5203.80	1257.20
85	2985.00	715.00	3834.00	928.00	4179.00	1001.00	5367.60	1299.20

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	173.00	16.00	391.00	69.00	242.20	5.00	210.00	24.00
40	173.00	16.00	391.00	69.00	242.20	22.40	547.40	96.60
41	185.00	18.00	404.00	73.00	259.00	25.20	565.60	102.20
42	197.00	21.00	423.00	78.00	275.80	29.40	592.20	109.20
43	201.00	22.00	442.00	83.00	281.40	30.80	618.80	116.20
44	209.00	25.00	466.00	89.00	292.60	35.00	652.40	124.60
45	222.00	28.00	495.00	95.00	310.80	39.20	693.00	133.00
46	236.00	31.00	516.00	101.00	330.40	43.40	722.40	141.40
47	250.00	34.00	538.00	107.00	350.00	47.60	753.20	149.80
48	256.00	37.00	561.00	113.00	358.40	51.80	785.40	158.20
49	271.00	40.00	593.00	121.00	379.40	56.00	830.20	169.40
50	287.00	44.00	623.00	127.00	401.80	61.60	872.20	177.80
51	300.00	47.00	653.00	135.00	420.00	65.80	914.20	189.00
52	321.00	52.00	680.00	143.00	449.40	72.80	952.00	200.20
53	335.00	56.00	713.00	151.00	469.00	78.40	998.20	211.40
54	359.00	61.00	756.00	161.00	502.60	85.40	1058.40	225.40
55	375.00	66.00	792.00	170.00	525.00	92.40	1108.80	238.00
56	401.00	72.00	834.00	180.00	561.40	100.80	1167.60	252.00
57	424.00	79.00	874.00	191.00	593.60	110.60	1223.60	267.40
58	458.00	86.00	925.00	203.00	641.20	120.40	1295.00	284.20
59	486.00	93.00	975.00	216.00	680.40	130.20	1365.00	302.40
60	521.00	102.00	1037.00	231.00	729.40	142.80	1451.80	323.40
61	563.00	113.00	1099.00	247.00	788.20	158.20	1538.60	345.80
62	618.00	126.00	1174.00	265.00	865.20	176.40	1643.60	371.00
63	669.00	139.00	1254.00	285.00	936.60	194.60	1755.60	399.00
64	732.00	155.00	1343.00	308.00	1024.80	217.00	1880.20	431.20
65	804.00	172.00	1437.00	331.00	1125.60	240.80	2011.80	463.40
66	885.00	193.00	1558.00	361.00	1239.00	270.20	2181.20	505.40
67	972.00	215.00	1680.00	393.00	1360.80	301.00	2352.00	550.20
68	1064.00	239.00	1813.00	426.00	1489.60	334.60	2538.20	596.40
69	1164.00	264.00	1953.00	461.00	1629.60	369.60	2734.20	645.40
70	1276.00	292.00	2101.00	498.00	1786.40	408.80	2941.40	697.20
71	1403.00	323.00	2258.00	537.00	1964.20	452.20	3161.20	751.80
72	1532.00	355.00	2415.00	577.00	2144.80	497.00	3381.00	807.80
73	1679.00	392.00	2590.00	620.00	2350.60	548.80	3626.00	868.00
74	1833.00	431.00	2773.00	666.00	2566.20	603.40	3882.20	932.40
75	2011.00	475.00	2968.00	715.00	2815.40	665.00	4155.20	1001.00
76	2187.00	519.00	3213.00	775.00	3061.80	726.60	4498.20	1085.00
77	2392.00	570.00	3483.00	843.00	3348.80	798.00	4876.20	1180.20
78	2610.00	624.00	3774.00	915.00	3654.00	873.60	5283.60	1281.00
79	2849.00	684.00	4074.00	990.00	3988.60	957.60	5703.60	1386.00
80	3095.00	745.00	4381.00	1066.00	4333.00	1043.00	6133.40	1492.40
81	3340.00	806.00	4676.00	1140.00	4676.00	1128.40	6546.40	1596.00
82	3568.00	862.00	4943.00	1206.00	4995.20	1206.80	6920.20	1688.40
83	3763.00	910.00	5166.00	1261.00	5268.20	1274.00	7232.40	1765.40
84	3935.00	953.00	5361.00	1309.00	5509.00	1334.20	7505.40	1832.60
85	4093.00	992.00	5533.00	1352.00	5730.20	1388.80	7746.20	1892.80

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	176.00	16.00	372.00	65.00	246.40	5.00	210.00	24.00
40	176.00	16.00	372.00	65.00	246.40	22.40	520.80	91.00
41	183.00	18.00	385.00	69.00	256.20	25.20	539.00	96.60
42	191.00	20.00	407.00	74.00	267.40	28.00	569.80	103.60
43	199.00	22.00	426.00	79.00	278.60	30.80	596.40	110.60
44	207.00	24.00	449.00	85.00	289.80	33.60	628.60	119.00
45	220.00	27.00	474.00	90.00	308.00	37.80	663.60	126.00
46	225.00	29.00	494.00	96.00	315.00	40.60	691.60	134.40
47	239.00	32.00	520.00	102.00	334.60	44.80	728.00	142.80
48	253.00	35.00	542.00	108.00	354.20	49.00	758.80	151.20
49	264.00	38.00	569.00	115.00	369.60	53.20	796.60	161.00
50	279.00	42.00	602.00	122.00	390.60	58.80	842.80	170.80
51	291.00	45.00	627.00	129.00	407.40	63.00	877.80	180.60
52	312.00	50.00	662.00	137.00	436.80	70.00	926.80	191.80
53	330.00	54.00	694.00	145.00	462.00	75.60	971.60	203.00
54	340.00	58.00	723.00	153.00	476.00	81.20	1012.20	214.20
55	364.00	63.00	762.00	162.00	509.60	88.20	1066.80	226.80
56	385.00	69.00	803.00	172.00	539.00	96.60	1124.20	240.80
57	408.00	74.00	837.00	182.00	571.20	103.60	1171.80	254.80
58	432.00	81.00	883.00	193.00	604.80	113.40	1236.20	270.20
59	467.00	89.00	935.00	206.00	653.80	124.60	1309.00	288.40
60	497.00	97.00	991.00	220.00	695.80	135.80	1387.40	308.00
61	538.00	107.00	1055.00	236.00	753.20	149.80	1477.00	330.40
62	591.00	120.00	1124.00	253.00	827.40	168.00	1573.60	354.20
63	636.00	132.00	1202.00	272.00	890.40	184.80	1682.80	380.80
64	702.00	147.00	1284.00	293.00	982.80	205.80	1797.60	410.20
65	767.00	163.00	1375.00	315.00	1073.80	228.20	1925.00	441.00
66	841.00	183.00	1487.00	344.00	1177.40	256.20	2081.80	481.60
67	929.00	204.00	1605.00	374.00	1300.60	285.60	2247.00	523.60
68	1018.00	226.00	1729.00	405.00	1425.20	316.40	2420.60	567.00
69	1109.00	250.00	1864.00	438.00	1552.60	350.00	2609.60	613.20
70	1213.00	276.00	2006.00	474.00	1698.20	386.40	2808.40	663.60
71	1331.00	305.00	2145.00	509.00	1863.40	427.00	3003.00	712.60
72	1454.00	336.00	2300.00	548.00	2035.60	470.40	3220.00	767.20
73	1591.00	370.00	2463.00	589.00	2227.40	518.00	3448.20	824.60
74	1738.00	407.00	2634.00	632.00	2433.20	569.80	3687.60	884.80
75	1900.00	448.00	2817.00	677.00	2660.00	627.20	3943.80	947.80
76	2072.00	490.00	3051.00	735.00	2900.80	686.00	4271.40	1029.00
77	2255.00	536.00	3306.00	798.00	3157.00	750.40	4628.40	1117.20
78	2463.00	588.00	3575.00	866.00	3448.20	823.20	5005.00	1212.40
79	2686.00	643.00	3862.00	937.00	3760.40	900.20	5406.80	1311.80
80	2919.00	701.00	4145.00	1007.00	4086.60	981.40	5803.00	1409.80
81	3138.00	756.00	4416.00	1075.00	4393.20	1058.40	6182.40	1505.00
82	3344.00	807.00	4660.00	1135.00	4681.60	1129.80	6524.00	1589.00
83	3523.00	851.00	4865.00	1186.00	4932.20	1191.40	6811.00	1660.40
84	3685.00	891.00	5036.00	1229.00	5159.00	1247.40	7050.40	1720.60
85	3834.00	927.00	5194.00	1268.00	5367.60	1297.80	7271.60	1775.20

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	157.68	4.42	156.56	4.14	155.64	3.91	151.64	2.91
41	159.16	4.79	157.92	4.48	156.92	4.23	152.64	3.16
42	160.72	5.18	159.40	4.85	158.32	4.58	153.76	3.44
43	162.44	5.61	161.00	5.25	159.88	4.97	154.96	3.74
44	164.32	6.08	162.76	5.69	161.56	5.39	156.24	4.06
45	166.36	6.59	164.68	6.17	163.36	5.84	157.64	4.41
46	168.56	7.14	166.72	6.68	165.32	6.33	159.16	4.79
47	170.92	7.73	169.00	7.25	167.44	6.86	160.80	5.20
48	173.52	8.38	171.40	7.85	169.76	7.44	162.60	5.65
49	176.36	9.09	174.12	8.53	172.32	8.08	164.56	6.14
50	179.52	9.88	177.04	9.26	175.12	8.78	166.72	6.68
51	182.96	10.74	180.28	10.07	178.20	9.55	169.12	7.28
52	186.76	11.69	183.88	10.97	181.64	10.41	171.76	7.94
53	191.00	12.75	187.88	11.97	185.44	11.36	174.72	8.68
54	195.76	13.94	192.36	13.09	189.68	12.42	178.00	9.50
55	201.08	15.27	197.36	14.34	194.44	13.61	181.68	10.42
56	207.16	16.79	203.08	15.77	199.88	14.97	185.88	11.47
57	214.12	18.53	209.64	17.41	206.12	16.53	190.68	12.67
58	222.20	20.55	217.24	19.31	213.36	18.34	196.28	14.07
59	231.60	22.90	226.12	21.53	221.80	20.45	202.80	15.70
60	242.60	25.65	236.44	24.11	231.64	22.91	210.36	17.59
61	255.32	28.83	248.40	27.10	243.04	25.76	219.16	19.79
62	269.96	32.49	262.20	30.55	256.20	29.05	229.32	22.33
63	286.72	36.68	277.96	34.49	271.20	32.80	240.88	25.22
64	305.68	41.42	295.88	38.97	288.28	37.07	254.08	28.52
65	327.28	46.82	316.24	44.06	307.68	41.92	269.08	32.27
66'	352.60	53.15	340.04	50.01	330.32	47.58	286.44	36.61
67	381.44	60.36	367.20	56.80	356.16	54.04	306.28	41.57
68	414.12	68.53	397.96	64.49	385.44	61.36	328.72	47.18
69	450.72	77.68	432.36	73.09	418.16	69.54	353.76	53.44
70	491.00	87.75	470.28	82.57	454.24	78.56	381.28	60.32
71	532.60	98.15	509.44	92.36	491.48	87.87	409.68	67.42
72	577.56	109.39	551.76	102.94	531.68	97.92	440.20	75.05
73	626.32	121.58	597.60	114.40	575.24	108.81	473.08	83.27
74	678.72	134.68	646.88	126.72	621.96	120.49	508.16	92.04
75	734.64	148.66	699.40	139.85	671.76	132.94	545.28	101.32
76	792.64	163.16	753.88	153.47	723.40	145.85	583.72	110.93
77	852.76	178.19	810.32	167.58	776.84	159.21	623.32	120.83
78	913.96	193.49	867.72	181.93	831.16	172.79	663.52	130.88
79	975.16	208.79	925.12	196.28	885.52	186.38	703.72	140.93
80	NA	NA	NA	NA	939.84	199.96	743.88	150.97
81	NA	NA	NA	NA	993.52	213.38	783.44	160.86
82	NA	NA	NA	NA	1047.96	226.99	823.60	170.90
83	NA	NA	NA	NA	1105.92	241.48	866.28	181.57
84	NA	NA	NA	NA	1169.56	257.39	912.92	193.23

MODE: Ann. Semi. Qty ABC Factor: 1.0 .52 .265 .089

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	220.75	6.19	219.18	5.80	217.90	5.47	212.30	4.07
41	222.82	6.71	221.09	6.27	219.69	5.92	213.70	4.42
42	225.01	7.25	223.16	6.79	221.65	6.41	215.26	4.82
43	227.42	7.85	225.40	7.35	223.83	6.96	216.94	5.24
44	230.05	8.51	227.86	7.97	226.18	7.55	218.74	5.68
45	232.90	9.23	230.55	8.64	228.70	8.18	220.70	6.17
46	235.98	10.00	233.41	9.35	231.45	8.86	222.82	6.71
47	239.29	10.82	236.60	10.15	234.42	9.60	225.12	7.28
48	242.93	11.73	239.96	10.99	237.66	10.42	227.64	7.91
49	246.90	12.73	243.77	11.94	241.25	11.31	230.38	8.60
50	251.33	13.83	247.86	12.96	245.17	12.29	233.41	9.35
51	256.14	15.04	252.39	14.10	249.48	13.37	236.77	10.19
52	261.46	16.37	257.43	15.36	254.30	14.57	240.46	11.12
53	267.40	17.85	263.03	16.76	259.62	15.90	244.61	12.15
54	274.06	19.52	269.30	18.33	265.55	17.39	249.20	13.30
55	281.51	21.38	276.30	20.08	272.22	19.05	254.35	14.59
56	290.02	23.51	284.31	22.08	279.83	20.96	260.23	16.06
57	299.77	25.94	293.50	24.37	288.57	23.14	266.95	17.74
58	311.08	28.77	304.14	27.03	298.70	25.68	274.79	19.70
59	324.24	32.06	316.57	30.14	310.52	28.63	283.92	21.98
60	339.64	35.91	331.02	33.75	324.30	32.07	294.50	24.63
61	357.45	40.36	347.76	37.94	340.26	36.06	306.82	27.71
62	377.94	45.49	367.08	42.77	358.68	40.67	321.05	31.26
63	401.41	51.35	389.14	48.29	379.68	45.92	337.23	35.31
64	427.95	57.99	414.23	54.56	403.59	51.90	355.71	39.93
65	458.19	65.55	442.74	61.68	430.75	58.69	376.71	45.18
66'	493.64	74.41	476.06	70.01	462.45	66.61	401.02	51.25
67	534.02	84.50	514.08	79.52	498.62	75.66	428.79	58.20
68	579.77	95.94	557.14	90.29	539.62	85.90	460.21	66.05
69	631.01	108.75	605.30	102.33	585.42	97.36	495.26	74.82
70	687.40	122.85	658.39	115.60	635.94	109.98	533.79	84.45
71	745.64	137.41	713.22	129.30	688.07	123.02	573.55	94.39
72	808.58	153.15	772.46	144.12	744.35	137.09	616.28	105.07
73	876.85	170.21	836.64	160.16	805.34	152.33	662.31	116.58
74	950.21	188.55	905.63	177.41	870.74	168.69	711.42	128.86
75	1028.50	208.12	979.16	195.79	940.46	186.12	763.39	141.85
76	1109.70	228.42	1055.43	214.86	1012.76	204.19	817.21	155.30
77	1193.86	249.47	1134.45	234.61	1087.58	222.89	872.65	169.16
78	1279.54	270.89	1214.81	254.70	1163.62	241.91	928.93	183.23
79	1365.22	292.31	1295.17	274.79	1239.73	260.93	985.21	197.30
80	NA	NA	NA	NA	1315.78	279.94	1041.43	211.36
81	NA	NA	NA	NA	1390.93	298.73	1096.82	225.20
82	NA	NA	NA	NA	1467.14	317.79	1153.04	239.26
83	NA	NA	NA	NA	1548.29	338.07	1212.79	254.20
84	NA	NA	NA	NA	1637.38	360.35	1278.09	270.52

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	178.32	9.58	176.72	9.18	175.28	8.82	167.48	6.87
41	181.60	10.40	179.84	9.96	178.32	9.58	169.92	7.48
42	185.12	11.28	183.24	10.81	181.60	10.40	172.52	8.13
43	188.96	12.24	186.92	11.73	185.16	11.29	175.40	8.85
44	193.08	13.27	190.92	12.73	189.00	12.25	178.44	9.61
45	197.48	14.37	195.12	13.78	193.08	13.27	181.72	10.43
46	202.20	15.55	199.64	14.91	197.44	14.36	185.16	11.29
47	207.28	16.82	204.52	16.13	202.12	15.53	188.88	12.22
48	212.68	18.17	209.68	17.42	207.04	16.76	192.80	13.20
49	218.48	19.62	215.24	18.81	212.40	18.10	197.00	14.25
50	224.32	21.08	220.84	20.21	217.76	19.44	201.16	15.29
51	230.84	22.71	227.00	21.75	223.68	20.92	205.72	16.43
52	237.88	24.47	233.68	23.42	230.08	22.52	210.64	17.66
53	245.64	26.41	241.08	25.27	237.12	24.28	216.04	19.01
54	254.16	28.54	249.16	27.29	244.88	26.22	221.92	20.48
55	263.84	30.96	258.36	29.59	253.60	28.40	228.52	22.13
56	274.88	33.72	268.88	32.22	263.64	30.91	236.08	24.02
57	287.60	36.90	280.92	35.23	275.12	33.78	244.72	26.18
58	302.36	40.59	294.92	38.73	288.44	37.11	254.76	28.69
59	319.52	44.88	311.16	42.79	303.92	40.98	266.36	31.59
60	339.40	49.85	329.96	47.49	321.84	45.46	279.84	34.96
61	362.16	55.54	351.52	52.88	342.44	50.61	295.32	38.83
62	388.00	62.00	375.96	58.99	365.72	56.43	312.84	43.21
63	417.00	69.25	403.48	65.87	391.96	62.99	332.52	48.13
64	448.92	77.23	433.68	73.42	420.76	70.19	354.12	53.53
65	484.40	86.10	467.28	81.82	452.80	78.20	378.12	59.53
66	525.08	96.27	505.76	91.44	489.40	87.35	405.40	66.35
67	569.84	107.46	548.04	102.01	529.68	97.42	435.32	73.83
68	619.64	119.91	595.08	113.77	574.44	108.61	468.60	82.15
69	673.88	133.47	646.36	126.59	623.20	120.80	504.80	91.20
70	733.00	148.25	702.16	140.54	676.24	134.06	544.04	101.01
71	792.56	163.14	758.32	154.58	729.64	147.41	583.68	110.92
72	856.40	179.10	818.60	169.65	786.92	161.73	625.96	121.49
73	924.76	196.19	883.04	185.76	848.04	177.01	670.92	132.73
74	997.40	214.35	951.44	202.86	912.96	193.24	718.40	144.60
75	1073.88	233.47	1023.44	220.86	981.16	210.29	768.24	157.06
76	1152.40	253.10	1097.32	239.33	1051.12	227.78	818.92	169.73
77	1233.64	273.41	1173.64	258.41	1123.32	245.83	871.24	182.81
78	1316.68	294.17	1251.60	277.90	1197.00	264.25	924.36	196.09
79	1400.56	315.14	1330.20	297.55	1271.20	282.80	977.72	209.43
80	NA	NA	NA	NA	1346.36	301.59	1031.60	222.90
81	NA	NA	NA	NA	1421.48	320.37	1085.16	236.29
82	NA	NA	NA	NA	1498.88	339.72	1140.28	250.07
83	NA	NA	NA	NA	1582.28	360.57	1199.32	264.83
84	NA	NA	NA	NA	1675.44	383.86	1264.68	281.17

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	249.65	13.41	247.41	12.85	245.39	12.35	234.47	9.62
41	254.24	14.56	251.78	13.94	249.65	13.41	237.89	10.47
42	259.17	15.79	256.54	15.13	254.24	14.56	241.53	11.38
43	264.54	17.14	261.69	16.42	259.22	15.81	245.56	12.39
44	270.31	18.58	267.29	17.82	264.60	17.15	249.82	13.45
45	276.47	20.12	273.17	19.29	270.31	18.58	254.41	14.60
46	283.08	21.77	279.50	20.87	276.42	20.10	259.22	15.81
47	290.19	23.55	286.33	22.58	282.97	21.74	264.43	17.11
48	297.75	25.44	293.55	24.39	289.86	23.46	269.92	18.48
49	305.87	27.47	301.34	26.33	297.36	25.34	275.80	19.95
50	314.05	29.51	309.18	28.29	304.86	27.22	281.62	21.41
51	323.18	31.79	317.80	30.45	313.15	29.29	288.01	23.00
52	333.03	34.26	327.15	32.79	322.11	31.53	294.90	24.72
53	343.90	36.97	337.51	35.38	331.97	33.99	302.46	26.61
54	355.82	39.96	348.82	38.21	342.83	36.71	310.69	28.67
55	369.38	43.34	361.70	41.43	355.04	39.76	319.93	30.98
56	384.83	47.21	376.43	45.11	369.10	43.27	330.51	33.63
57	402.64	51.66	393.29	49.32	385.17	47.29	342.61	36.65
58	423.30	56.83	412.89	54.22	403.82	51.95	356.66	40.17
59	447.33	62.83	435.62	59.91	425.49	57.37	372.90	44.23
60	475.16	69.79	461.94	66.49	450.58	63.64	391.78	48.94
61	507.02	77.76	492.13	74.03	479.42	70.85	413.45	54.36
62	543.20	86.80	526.34	82.59	512.01	79.00	437.98	60.49
63	583.80	96.95	564.87	92.22	548.74	88.19	465.53	67.38
64	628.49	108.12	607.15	102.79	589.06	98.27	495.77	74.94
65	678.16	120.54	654.19	114.55	633.92	109.48	529.37	83.34
66	735.11	134.78	708.06	128.02	685.16	122.29	567.56	92.89
67	797.78	150.44	767.26	142.81	741.55	136.39	609.45	103.36
68	867.50	167.87	833.11	159.28	804.22	152.05	656.04	115.01
69	943.43	186.86	904.90	177.23	872.48	169.12	706.72	127.68
70	1026.20	207.55	983.02	196.76	946.74	187.68	761.66	141.41
71	1109.58	228.40	1061.65	216.41	1021.50	206.37	817.15	155.29
72	1198.96	250.74	1146.04	237.51	1101.69	226.42	876.34	170.09
73	1294.66	274.67	1236.26	260.06	1187.26	247.81	939.29	185.82
74	1396.36	300.09	1332.02	284.00	1278.14	270.54	1005.76	202.44
75	1503.43	326.86	1432.82	309.20	1373.62	294.41	1075.54	219.88
76	1613.36	354.34	1536.25	335.06	1471.57	318.89	1146.49	237.62
77	1727.10	382.77	1643.10	361.77	1572.65	344.16	1219.74	255.93
78	1843.35	411.84	1752.24	389.06	1675.80	369.95	1294.10	274.53
79	1960.78	441.20	1862.28	416.57	1779.68	395.92	1368.81	293.20
80	NA	NA	NA	NA	1884.90	422.23	1444.24	312.06
81	NA	NA	NA	NA	1990.07	448.52	1519.22	330.81
82	NA	NA	NA	NA	2098.43	475.61	1596.39	350.10
83	NA	NA	NA	NA	2215.19	504.80	1679.05	370.76
84	NA	NA	NA	NA	2345.62	537.40	1770.55	393.64

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	174.32	8.58	172.60	8.15	171.28	7.82	164.00	6.00
41	177.28	9.32	175.40	8.85	173.96	8.49	166.12	6.53
42	180.44	10.11	178.44	9.61	176.88	9.22	168.44	7.11
43	183.92	10.98	181.72	10.43	180.04	10.01	170.92	7.73
44	187.64	11.91	185.28	11.32	183.48	10.87	173.64	8.41
45	191.64	12.91	189.08	12.27	187.12	11.78	176.48	9.12
46	195.88	13.97	193.12	13.28	191.04	12.76	179.52	9.88
47	200.44	15.11	197.48	14.37	195.20	13.80	182.72	10.68
48	205.28	16.32	202.12	15.53	199.64	14.91	186.16	11.54
49	210.52	17.63	207.12	16.78	204.44	16.11	189.84	12.46
50	215.80	18.95	212.12	18.03	209.24	17.31	193.44	13.36
51	221.64	20.41	217.68	19.42	214.52	18.63	197.48	14.37
52	228.00	22.00	223.68	20.92	220.24	20.06	201.80	15.45
53	234.96	23.74	230.28	22.57	226.52	21.63	206.52	16.63
54	242.56	25.64	237.52	24.38	233.40	23.35	211.72	17.93
55	251.20	27.80	245.68	26.42	241.20	25.30	217.52	19.38
56	261.08	30.27	255.04	28.76	250.08	27.52	224.16	21.04
57	272.40	33.10	265.76	31.44	260.24	30.06	231.76	22.94
58	285.56	36.39	278.20	34.55	272.08	33.02	240.56	25.14
59	300.88	40.22	292.64	38.16	285.80	36.45	250.76	27.69
60	318.60	44.65	309.44	42.36	301.72	40.43	262.60	30.65
61	339.00	49.75	328.72	47.18	320.08	45.02	276.24	34.06
62	362.20	55.55	350.64	52.66	340.88	50.22	291.68	37.92
63	388.36	62.09	375.32	58.83	364.36	56.09	309.08	42.27
64	417.24	69.31	402.60	65.65	390.28	62.57	328.32	47.08
65	449.48	77.37	433.04	73.26	419.20	69.80	349.72	52.43
66	486.52	86.63	467.96	81.99	452.36	78.09	374.12	58.53
67	527.52	96.88	506.56	91.64	489.04	87.26	401.08	65.27
68	573.32	108.33	549.72	102.43	530.00	97.50	431.20	72.80
69	623.48	120.87	596.92	114.23	574.80	108.70	464.12	81.03
70	678.20	134.55	648.44	127.11	623.68	120.92	499.88	89.97
71	733.68	148.42	700.64	140.16	673.16	133.29	536.24	99.06
72	793.28	163.32	756.72	154.18	726.32	146.58	575.08	108.77
73	857.28	179.32	816.88	169.22	783.32	160.83	616.52	119.13
74	925.52	196.38	881.00	185.25	844.00	176.00	660.48	130.12
75	997.60	214.40	948.72	202.18	908.04	192.01	706.76	141.69
76	1071.80	232.95	1018.36	219.59	973.88	208.47	754.08	153.52
77	1148.60	252.15	1090.40	237.60	1041.96	225.49	802.96	165.74
78	1227.08	271.77	1163.92	255.98	1111.32	242.83	852.60	178.15
79	1306.20	291.55	1237.92	274.48	1181.16	260.29	902.44	190.61
80	NA	NA	NA	NA	1251.64	277.91	952.64	203.16
81	NA	NA	NA	NA	1321.80	295.45	1002.44	215.61
82	NA	NA	NA	NA	1394.08	313.52	1053.52	228.38
83	NA	NA	NA	NA	1471.72	332.93	1108.28	242.07
84	NA	NA	NA	NA	1558.52	354.63	1168.80	257.20

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	244.05	12.01	241.64	11.41	239.79	10.95	229.60	8.40
41	248.19	13.05	245.56	12.39	243.54	11.89	232.57	9.14
42	252.62	14.15	249.82	13.45	247.63	12.91	235.82	9.95
43	257.49	15.37	254.41	14.60	252.06	14.01	239.29	10.82
44	262.70	16.67	259.39	15.85	256.87	15.22	243.10	11.77
45	268.30	18.07	264.71	17.18	261.97	16.49	247.07	12.77
46	274.23	19.56	270.37	18.59	267.46	17.86	251.33	13.83
47	280.62	21.15	276.47	20.12	273.28	19.32	255.81	14.95
48	287.39	22.85	282.97	21.74	279.50	20.87	260.62	16.16
49	294.73	24.68	289.97	23.49	286.22	22.55	265.78	17.44
50	302.12	26.53	296.97	25.24	292.94	24.23	270.82	18.70
51	310.30	28.57	304.75	27.19	300.33	26.08	276.47	20.12
52	319.20	30.80	313.15	29.29	308.34	28.08	282.52	21.63
53	328.94	33.24	322.39	31.60	317.13	30.28	289.13	23.28
54	339.58	35.90	332.53	34.13	326.76	32.69	296.41	25.10
55	351.68	38.92	343.95	36.99	337.68	35.42	304.53	27.13
56	365.51	42.38	357.06	40.26	350.11	38.53	313.82	29.46
57	381.36	46.34	372.06	44.02	364.34	42.08	324.46	32.12
58	399.78	50.95	389.48	48.37	380.91	46.23	336.78	35.20
59	421.23	56.31	409.70	53.42	400.12	51.03	351.06	38.77
60	446.04	62.51	433.22	59.30	422.41	56.60	367.64	42.91
61	474.60	69.65	460.21	66.05	448.11	63.03	386.74	47.68
62	507.08	77.77	490.90	73.72	477.23	70.31	408.35	53.09
63	543.70	86.93	525.45	82.36	510.10	78.53	432.71	59.18
64	584.14	97.03	563.64	91.91	546.39	87.60	459.65	65.91
65	629.27	108.32	606.26	102.56	586.88	97.72	489.61	73.40
66	681.13	121.28	655.14	114.79	633.30	109.33	523.77	81.94
67	738.53	135.63	709.18	128.30	684.66	122.16	561.51	91.38
68	802.65	151.66	769.61	143.40	742.00	136.50	603.68	101.92
69	872.87	169.22	835.69	159.92	804.72	152.18	649.77	113.44
70	949.48	188.37	907.82	177.95	873.15	169.29	699.83	125.96
71	1027.15	207.79	980.90	196.22	942.42	186.61	750.74	138.68
72	1110.59	228.65	1059.41	215.85	1016.85	205.21	805.11	152.28
73	1200.19	251.05	1143.63	236.91	1096.65	225.16	863.13	166.78
74	1295.73	274.93	1233.40	259.35	1181.60	246.40	924.67	182.17
75	1396.64	300.16	1328.21	283.05	1271.26	268.81	989.46	198.37
76	1500.52	326.13	1425.70	307.43	1363.43	291.86	1055.71	214.93
77	1608.04	353.01	1526.56	332.64	1458.74	315.69	1124.14	232.04
78	1717.91	380.48	1629.49	358.37	1555.85	339.96	1193.64	249.41
79	1828.68	408.17	1733.09	384.27	1653.62	364.41	1263.42	266.85
80	NA	NA	NA	NA	1752.30	389.07	1333.70	284.42
81	NA	NA	NA	NA	1850.52	413.63	1403.42	301.85
82	NA	NA	NA	NA	1951.71	438.93	1474.93	319.73
83	NA	NA	NA	NA	2060.41	466.10	1551.59	338.90
84	NA	NA	NA	NA	2181.93	496.48	1636.32	360.08

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.32	13.33	189.92	12.48	187.24	11.81	175.40	8.85
41	196.32	14.08	192.76	13.19	189.96	12.49	177.48	9.37
42	199.56	14.89	195.80	13.95	192.80	13.20	179.68	9.92
43	203.00	15.75	199.04	14.76	195.88	13.97	182.08	10.52
44	206.68	16.67	202.48	15.62	199.16	14.79	184.60	11.15
45	210.56	17.64	206.16	16.54	202.68	15.67	187.32	11.83
46	214.76	18.69	210.12	17.53	206.44	16.61	190.24	12.56
47	219.28	19.82	214.36	18.59	210.48	17.62	193.36	13.34
48	224.16	21.04	218.96	19.74	214.84	18.71	196.72	14.18
49	229.48	22.37	223.92	20.98	219.60	19.90	200.40	15.10
50	235.20	23.80	229.36	22.34	224.76	21.19	204.36	16.09
51	241.48	25.37	235.24	23.81	230.36	22.59	208.68	17.17
52	248.36	27.09	241.72	25.43	236.52	24.13	213.48	18.37
53	255.92	28.98	248.84	27.21	243.28	25.82	218.68	19.67
54	264.24	31.06	256.68	29.17	250.76	27.69	224.40	21.10
55	273.48	33.37	265.40	31.35	259.04	29.76	230.80	22.70
56	283.88	35.97	275.16	33.79	268.36	32.09	238.00	24.50
57	295.64	38.91	286.24	36.56	278.88	34.72	246.08	26.52
58	309.12	42.28	298.92	39.73	290.96	37.74	255.40	28.85
59	324.52	46.13	313.44	43.36	304.76	41.19	266.04	31.51
60	342.16	50.54	330.04	47.51	320.60	45.15	278.20	34.55
61	362.24	55.56	348.96	52.24	338.60	49.65	292.04	38.01
62	385.04	61.26	370.40	57.60	359.04	54.76	307.80	41.95
63	410.56	67.64	394.44	63.61	381.92	60.48	325.40	46.35
64	439.12	74.78	421.32	70.33	407.56	66.89	345.16	51.29
65	471.16	82.79	451.52	77.88	436.28	74.07	367.32	56.83
66	508.12	92.03	486.32	86.58	469.44	82.36	392.72	63.18
67	549.72	102.43	525.48	96.37	506.68	91.67	421.28	70.32
68	595.80	113.95	568.84	107.21	547.96	101.99	452.84	78.21
69	646.56	126.64	616.64	119.16	593.40	113.35	487.52	86.88
70	701.72	140.43	668.52	132.13	642.72	125.68	525.00	96.25
71	755.56	153.89	719.20	144.80	690.84	137.71	561.56	105.39
72	812.96	168.24	773.16	158.29	742.12	150.53	600.32	115.08
73	874.12	183.53	830.64	172.66	796.64	164.16	641.28	125.32
74	938.64	199.66	891.28	187.82	854.12	178.53	684.16	136.04
75	1006.24	216.56	954.68	203.67	914.32	193.58	728.80	147.20
76	1074.88	233.72	1019.08	219.77	975.16	208.79	773.72	158.43
77	1144.44	251.11	1084.28	236.07	1036.84	224.21	819.08	169.77
78	1213.52	268.38	1148.96	252.24	1098.00	239.50	863.92	180.98
79	1281.00	285.25	1212.04	268.01	1157.60	254.40	907.60	191.90
80	NA	NA	NA	NA	1215.48	268.87	949.96	202.49
81	NA	NA	NA	NA	1270.96	282.74	990.48	212.62
82	NA	NA	NA	NA	1326.16	296.54	1030.68	222.67
83	NA	NA	NA	NA	1384.40	311.10	1072.92	233.23
84	NA	NA	NA	NA	1448.00	327.00	1119.00	244.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	270.65	18.66	265.89	17.47	262.14	16.53	245.56	12.39
41	274.85	19.71	269.86	18.47	265.94	17.49	248.47	13.12
42	279.38	20.85	274.12	19.53	269.92	18.48	251.55	13.89
43	284.20	22.05	278.66	20.66	274.23	19.56	254.91	14.73
44	289.35	23.34	283.47	21.87	278.82	20.71	258.44	15.61
45	294.78	24.70	288.62	23.16	283.75	21.94	262.25	16.56
46	300.66	26.17	294.17	24.54	289.02	23.25	266.34	17.58
47	306.99	27.75	300.10	26.03	294.67	24.67	270.70	18.68
48	313.82	29.46	306.54	27.64	300.78	26.19	275.41	19.85
49	321.27	31.32	313.49	29.37	307.44	27.86	280.56	21.14
50	329.28	33.32	321.10	31.28	314.66	29.67	286.10	22.53
51	338.07	35.52	329.34	33.33	322.50	31.63	292.15	24.04
52	347.70	37.93	338.41	35.60	331.13	33.78	298.87	25.72
53	358.29	40.57	348.38	38.09	340.59	36.15	306.15	27.54
54	369.94	43.48	359.35	40.84	351.06	38.77	314.16	29.54
55	382.87	46.72	371.56	43.89	362.66	41.66	323.12	31.78
56	397.43	50.36	385.22	47.31	375.70	44.93	333.20	34.30
57	413.90	54.47	400.74	51.18	390.43	48.61	344.51	37.13
58	432.77	59.19	418.49	55.62	407.34	52.84	357.56	40.39
59	454.33	64.58	438.82	60.70	426.66	57.67	372.46	44.11
60	479.02	70.76	462.06	66.51	448.84	63.21	389.48	48.37
61	507.14	77.78	488.54	73.14	474.04	69.51	408.86	53.21
62	539.06	85.76	518.56	80.64	502.66	76.66	430.92	58.73
63	574.78	94.70	552.22	89.05	534.69	84.67	455.56	64.89
64	614.77	104.69	589.85	98.46	570.58	93.65	483.22	71.81
65	659.62	115.91	632.13	109.03	610.79	103.70	514.25	79.56
66	711.37	128.84	680.85	121.21	657.22	115.30	549.81	88.45
67	769.61	143.40	735.67	134.92	709.35	128.34	589.79	98.45
68	834.12	159.53	796.38	150.09	767.14	142.79	633.98	109.49
69	905.18	177.30	863.30	166.82	830.76	158.69	682.53	121.63
70	982.41	196.60	935.93	184.98	899.81	175.95	735.00	134.75
71	1057.78	215.45	1006.88	202.72	967.18	192.79	786.18	147.55
72	1138.14	235.54	1082.42	221.61	1038.97	210.74	840.45	161.11
73	1223.77	256.94	1162.90	241.72	1115.30	229.82	897.79	175.45
74	1314.10	279.52	1247.79	262.95	1195.77	249.94	957.82	190.46
75	1408.74	303.18	1336.55	285.14	1280.05	271.01	1020.32	206.08
76	1504.83	327.21	1426.71	307.68	1365.22	292.31	1083.21	221.80
77	1602.22	351.55	1517.99	330.50	1451.58	313.89	1146.71	237.68
78	1698.93	375.73	1608.54	353.14	1537.20	335.30	1209.49	253.37
79	1793.40	399.35	1696.86	375.21	1620.64	356.16	1270.64	268.66
80	NA	NA	NA	NA	1701.67	376.42	1329.94	283.49
81	NA	NA	NA	NA	1779.34	395.84	1386.67	297.67
82	NA	NA	NA	NA	1856.62	415.16	1442.95	311.74
83	NA	NA	NA	NA	1938.16	435.54	1502.09	326.52
84	NA	NA	NA	NA	2027.20	457.80	1566.60	342.65

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	245.12	26.28	240.32	25.08	236.20	24.05	214.04	18.51
41	251.20	27.80	246.16	26.54	241.80	25.45	218.48	19.62
42	257.68	29.42	252.36	28.09	247.76	26.94	223.20	20.80
43	264.60	31.15	258.96	29.74	254.16	28.54	228.20	22.05
44	271.92	32.98	266.00	31.50	260.88	30.22	233.52	23.38
45	279.68	34.92	273.40	33.35	268.00	32.00	239.12	24.78
46	287.88	36.97	281.28	35.32	275.56	33.89	245.04	26.26
47	296.64	39.16	289.64	37.41	283.60	35.90	251.32	27.83
48	305.92	41.48	298.48	39.62	292.04	38.01	257.92	29.48
49	315.84	43.96	307.96	41.99	301.12	40.28	264.96	31.24
50	326.00	46.50	317.60	44.40	310.36	42.59	272.00	33.00
51	337.08	49.27	328.16	47.04	320.44	45.11	279.72	34.93
52	349.12	52.28	339.56	49.89	331.36	47.84	288.04	37.01
53	362.32	55.58	352.12	53.03	343.28	50.82	297.04	39.26
54	376.80	59.20	365.80	56.45	356.40	54.10	306.92	41.73
55	392.96	63.24	381.16	60.29	371.00	57.75	317.96	44.49
56	411.16	67.79	398.44	64.61	387.48	61.87	330.32	47.58
57	431.80	72.95	417.96	69.49	406.08	66.52	344.28	51.07
58	455.44	78.86	440.36	75.09	427.40	71.85	360.28	55.07
59	482.44	85.61	465.88	81.47	451.72	77.93	378.48	59.62
60	513.08	93.27	494.88	88.72	479.32	84.83	399.20	64.80
61	547.64	101.91	527.60	96.90	510.52	92.63	422.64	70.66
62	586.20	111.55	564.08	106.02	545.32	101.33	448.72	77.18
63	628.72	122.18	604.32	116.08	583.68	110.92	477.40	84.35
64	674.96	133.74	648.08	127.02	625.36	121.34	508.56	92.14
65	725.72	146.43	696.12	139.03	671.12	132.78	542.72	100.68
66	783.08	160.77	750.36	152.59	722.72	145.68	581.12	110.28
67	845.72	176.43	809.52	167.38	779.04	159.76	622.92	120.73
68	914.16	193.54	874.16	183.54	840.52	175.13	668.56	132.14
69	987.92	211.98	943.80	200.95	906.68	191.67	717.56	144.39
70	1067.36	231.84	1018.72	219.68	977.88	209.47	770.12	157.53
71	1143.16	250.79	1090.20	237.55	1045.76	226.44	820.20	170.05
72	1223.32	270.83	1165.76	256.44	1117.48	244.37	872.92	183.23
73	1307.76	291.94	1245.24	276.31	1192.84	263.21	928.16	197.04
74	1396.16	314.04	1328.44	297.11	1271.64	282.91	985.36	211.34
75	1487.36	336.84	1414.16	318.54	1352.76	303.19	1044.12	226.03
76	1579.16	359.79	1500.32	340.08	1434.24	323.56	1102.84	240.71
77	1672.32	383.08	1587.72	361.93	1516.72	344.18	1161.96	255.49
78	1765.48	406.37	1675.08	383.77	1598.92	364.73	1220.68	270.17
79	1857.16	429.29	1760.68	405.17	1679.76	384.94	1278.16	284.54
80	NA	NA	NA	NA	1759.48	404.87	1334.60	298.65
81	NA	NA	NA	NA	1837.12	424.28	1389.24	312.31
82	NA	NA	NA	NA	1915.80	443.95	1444.24	326.06
83	NA	NA	NA	NA	1999.92	464.98	1502.68	340.67
84	NA	NA	NA	NA	2093.12	488.28	1567.16	356.79

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	343.17	36.79	336.45	35.11	330.68	33.67	299.66	25.91
41	351.68	38.92	344.62	37.16	338.52	35.63	305.87	27.47
42	360.75	41.19	353.30	39.33	346.86	37.72	312.48	29.12
43	370.44	43.61	362.54	41.64	355.82	39.96	319.48	30.87
44	380.69	46.17	372.40	44.10	365.23	42.31	326.93	32.73
45	391.55	48.89	382.76	46.69	375.20	44.80	334.77	34.69
46	403.03	51.76	393.79	49.45	385.78	47.45	343.06	36.76
47	415.30	54.82	405.50	52.37	397.04	50.26	351.85	38.96
48	428.29	58.07	417.87	55.47	408.86	53.21	361.09	41.27
49	442.18	61.54	431.14	58.79	421.57	56.39	370.94	43.74
50	456.40	65.10	444.64	62.16	434.50	59.63	380.80	46.20
51	471.91	68.98	459.42	65.86	448.62	63.15	391.61	48.90
52	488.77	73.19	475.38	69.85	463.90	66.98	403.26	51.81
53	507.25	77.81	492.97	74.24	480.59	71.15	415.86	54.96
54	527.52	82.88	512.12	79.03	498.96	75.74	429.69	58.42
55	550.14	88.54	533.62	84.41	519.40	80.85	445.14	62.29
56	575.62	94.91	557.82	90.45	542.47	86.62	462.45	66.61
57	604.52	102.13	585.14	97.29	568.51	93.13	481.99	71.50
58	637.62	110.40	616.50	105.13	598.36	100.59	504.39	77.10
59	675.42	119.85	652.23	114.06	632.41	109.10	529.87	83.47
60	718.31	130.58	692.83	124.21	671.05	118.76	558.88	90.72
61	766.70	142.67	738.64	135.66	714.73	129.68	591.70	98.92
62	820.68	156.17	789.71	148.43	763.45	141.86	628.21	108.05
63	880.21	171.05	846.05	162.51	817.15	155.29	668.36	118.09
64	944.94	187.24	907.31	177.83	875.50	169.88	711.98	129.00
65	1016.01	205.00	974.57	194.64	939.57	185.89	759.81	140.95
66	1096.31	225.08	1050.50	213.63	1011.81	203.95	813.57	154.39
67	1184.01	247.00	1133.33	234.33	1090.66	223.66	872.09	169.02
68	1279.82	270.96	1223.82	256.96	1176.73	245.18	935.98	185.00
69	1383.09	296.77	1321.32	281.33	1269.35	268.34	1004.58	202.15
70	1494.30	324.58	1426.21	307.55	1369.03	293.26	1078.17	220.54
71	1600.42	351.11	1526.28	332.57	1464.06	317.02	1148.28	238.07
72	1712.65	379.16	1632.06	359.02	1564.47	342.12	1222.09	256.52
73	1830.86	408.72	1743.34	386.83	1669.98	368.49	1299.42	275.86
74	1954.62	439.66	1859.82	415.95	1780.30	396.07	1379.50	295.88
75	2082.30	471.58	1979.82	445.96	1893.86	424.47	1461.77	316.44
76	2210.82	503.71	2100.45	476.11	2007.94	452.98	1543.98	336.99
77	2341.25	536.31	2222.81	506.70	2123.41	481.85	1626.74	357.69
78	2471.67	568.92	2345.11	537.28	2238.49	510.62	1708.95	378.24
79	2600.02	601.01	2464.95	567.24	2351.66	538.92	1789.42	398.36
80	NA	NA	NA	NA	2463.27	566.82	1868.44	418.11
81	NA	NA	NA	NA	2571.97	593.99	1944.94	437.23
82	NA	NA	NA	NA	2682.12	621.53	2021.94	456.48
83	NA	NA	NA	NA	2799.89	650.97	2103.75	476.94
84	NA	NA	NA	NA	2930.37	683.59	2194.02	499.51

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	234.24	23.56	229.32	22.33	225.44	21.36	204.80	16.20
41	239.72	24.93	234.56	23.64	230.44	22.61	208.72	17.18
42	245.60	26.40	240.12	25.03	235.80	23.95	212.88	18.22
43	251.80	27.95	246.04	26.51	241.48	25.37	217.28	19.32
44	258.44	29.61	252.36	28.09	247.52	26.88	221.96	20.49
45	265.44	31.36	259.00	29.75	253.88	28.47	226.88	21.72
46	272.84	33.21	266.08	31.52	260.68	30.17	232.08	23.02
47	280.76	35.19	273.60	33.40	267.88	31.97	237.60	24.40
48	289.12	37.28	281.52	35.38	275.48	33.87	243.36	25.84
49	298.04	39.51	290.04	37.51	283.60	35.90	249.56	27.39
50	307.20	41.80	298.76	39.69	291.88	37.97	255.76	28.94
51	317.20	44.30	308.20	42.05	300.88	40.22	262.60	30.65
52	328.00	47.00	318.44	44.61	310.68	42.67	269.92	32.48
53	339.88	49.97	329.72	47.43	321.36	45.34	277.92	34.48
54	352.84	53.21	341.96	50.49	333.04	48.26	286.64	36.66
55	367.32	56.83	355.68	53.92	346.04	51.51	296.36	39.09
56	383.68	60.92	371.12	57.78	360.72	55.18	307.28	41.82
57	402.12	65.53	388.56	62.14	377.28	59.32	319.60	44.90
58	423.28	70.82	408.56	67.14	396.28	64.07	333.68	48.42
59	447.44	76.86	431.36	72.84	417.96	69.49	349.76	52.44
60	474.96	83.74	457.40	79.35	442.64	75.66	368.04	57.01
61	506.12	91.53	486.80	86.70	470.60	82.65	388.80	62.20
62	540.96	100.24	519.68	94.92	501.84	90.46	411.92	67.98
63	579.44	109.86	556.04	104.01	536.36	99.09	437.44	74.36
64	621.52	120.38	595.72	113.93	574.08	108.52	465.32	81.33
65	667.84	131.96	639.44	124.86	615.60	118.90	496.00	89.00
66	720.40	145.10	688.96	137.24	662.64	130.66	530.56	97.64
67	778.08	159.52	743.24	150.81	714.16	143.54	568.44	107.11
68	841.28	175.32	802.80	165.70	770.68	157.67	609.96	117.49
69	909.72	192.43	867.20	181.80	831.76	172.94	654.72	128.68
70	983.56	210.89	936.64	199.16	897.60	189.40	702.84	140.71
71	1054.40	228.60	1003.36	215.84	960.72	205.18	749.04	152.26
72	1129.48	247.37	1073.84	233.46	1027.56	221.89	797.56	164.39
73	1208.80	267.20	1148.36	252.09	1098.04	239.51	848.60	177.15
74	1292.12	288.03	1226.56	271.64	1172.00	258.00	901.84	190.46
75	1378.32	309.58	1307.44	291.86	1248.40	277.10	956.68	204.17
76	1465.28	331.32	1388.88	312.22	1325.28	296.32	1011.56	217.89
77	1553.56	353.39	1471.56	332.89	1403.28	315.82	1067.04	231.76
78	1641.88	375.47	1553.92	353.48	1480.88	335.22	1122.08	245.52
79	1728.32	397.08	1634.80	373.70	1557.00	354.25	1175.84	258.96
80	NA	NA	NA	NA	1631.88	372.97	1228.52	272.13
81	NA	NA	NA	NA	1704.52	391.13	1279.40	284.85
82	NA	NA	NA	NA	1777.96	409.49	1330.28	297.57
83	NA	NA	NA	NA	1856.36	429.09	1384.72	311.18
84	NA	NA	NA	NA	1943.32	450.83	1444.72	326.18

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	327.94	32.98	321.05	31.26	315.62	29.90	286.72	22.68
41	335.61	34.90	328.38	33.10	322.62	31.65	292.21	24.05
42	343.84	36.96	336.17	35.04	330.12	33.53	298.03	25.51
43	352.52	39.13	344.46	37.11	338.07	35.52	304.19	27.05
44	361.82	41.45	353.30	39.33	346.53	37.63	310.74	28.69
45	371.62	43.90	362.60	41.65	355.43	39.86	317.63	30.41
46	381.98	46.49	372.51	44.13	364.95	42.24	324.91	32.23
47	393.06	49.27	383.04	46.76	375.03	44.76	332.64	34.16
48	404.77	52.19	394.13	49.53	385.67	47.42	340.70	36.18
49	417.26	55.31	406.06	52.51	397.04	50.26	349.38	38.35
50	430.08	58.52	418.26	55.57	408.63	53.16	358.06	40.52
51	444.08	62.02	431.48	58.87	421.23	56.31	367.64	42.91
52	459.20	65.80	445.82	62.45	434.95	59.74	377.89	45.47
53	475.83	69.96	461.61	66.40	449.90	63.48	389.09	48.27
54	493.98	74.49	478.74	70.69	466.26	67.56	401.30	51.32
55	514.25	79.56	497.95	75.49	484.46	72.11	414.90	54.73
56	537.15	85.29	519.57	80.89	505.01	77.25	430.19	58.55
57	562.97	91.74	543.98	87.00	528.19	83.05	447.44	62.86
58	592.59	99.15	571.98	94.00	554.79	89.70	467.15	67.79
59	626.42	107.60	603.90	101.98	585.14	97.29	489.66	73.42
60	664.94	117.24	640.36	111.09	619.70	105.92	515.26	79.81
61	708.57	128.14	681.52	121.38	658.84	115.71	544.32	87.08
62	757.34	140.34	727.55	132.89	702.58	126.64	576.69	95.17
63	811.22	153.80	778.46	145.61	750.90	138.73	612.42	104.10
64	870.13	168.53	834.01	159.50	803.71	151.93	651.45	113.86
65	934.98	184.74	895.22	174.80	861.84	166.46	694.40	124.60
66	1008.56	203.14	964.54	192.14	927.70	182.92	742.78	136.70
67	1089.31	223.33	1040.54	211.13	999.82	200.96	795.82	149.95
68	1177.79	245.45	1123.92	231.98	1078.95	220.74	853.94	164.49
69	1273.61	269.40	1214.08	254.52	1164.46	242.12	916.61	180.15
70	1376.98	295.25	1311.30	278.82	1256.64	265.16	983.98	196.99
71	1476.16	320.04	1404.70	302.18	1345.01	287.25	1048.66	213.16
72	1581.27	346.32	1503.38	326.84	1438.58	310.65	1116.58	230.15
73	1692.32	374.08	1607.70	352.93	1537.26	335.31	1188.04	248.01
74	1808.97	403.24	1717.18	380.30	1640.80	361.20	1262.58	266.64
75	1929.65	433.41	1830.42	408.60	1747.76	387.94	1339.35	285.84
76	2051.39	463.85	1944.43	437.11	1855.39	414.85	1416.18	305.05
77	2174.98	494.75	2060.18	466.05	1964.59	442.15	1493.86	324.46
78	2298.63	525.66	2175.49	494.87	2073.23	469.31	1570.91	343.73
79	2419.65	555.91	2288.72	523.18	2179.80	495.95	1646.18	362.54
80	NA	NA	NA	NA	2284.63	522.16	1719.93	380.98
81	NA	NA	NA	NA	2386.33	547.58	1791.16	398.79
82	NA	NA	NA	NA	2489.14	573.29	1862.39	416.60
83	NA	NA	NA	NA	2598.90	600.73	1938.61	435.65
84	NA	NA	NA	NA	2720.65	631.16	2022.61	456.65

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	268.52	32.13	260.80	30.20	254.68	28.67	227.20	21.80
41	270.84	32.71	262.96	30.74	256.76	29.19	228.80	22.20
42	273.36	33.34	265.32	31.33	259.00	29.75	230.52	22.63
43	276.08	34.02	267.88	31.97	261.44	30.36	232.44	23.11
44	279.08	34.77	270.72	32.68	264.12	31.03	234.48	23.62
45	282.36	35.59	273.76	33.44	267.04	31.76	236.76	24.19
46	285.92	36.48	277.12	34.28	270.24	32.56	239.20	24.80
47	289.80	37.45	280.80	35.20	273.72	33.43	241.88	25.47
48	294.12	38.53	284.84	36.21	277.56	34.39	244.84	26.21
49	298.84	39.71	289.32	37.33	281.80	35.45	248.12	27.03
50	304.08	41.02	294.24	38.56	286.48	36.62	251.76	27.94
51	309.92	42.48	299.72	39.93	291.72	37.93	255.76	28.94
52	316.36	44.09	305.80	41.45	297.48	39.37	260.24	30.06
53	323.52	45.88	312.52	43.13	303.92	40.98	265.16	31.29
54	331.48	47.87	320.00	45.00	311.00	42.75	270.68	32.67
55	340.40	50.10	328.44	47.11	319.04	44.76	276.80	34.20
56	350.56	52.64	338.00	49.50	328.16	47.04	283.80	35.95
57	362.16	55.54	348.88	52.22	338.52	49.63	291.80	37.95
58	375.60	58.90	361.52	55.38	350.56	52.64	301.04	40.26
59	391.04	62.76	376.08	59.02	364.40	56.10	311.68	42.92
60	408.80	67.20	392.80	63.20	380.28	60.07	323.92	45.98
61	429.08	72.27	411.88	67.97	398.48	64.62	337.88	49.47
62	452.16	78.04	433.60	73.40	419.20	69.80	353.80	53.45
63	477.96	84.49	457.92	79.48	442.32	75.58	371.60	57.90
64	506.84	91.71	485.12	86.28	468.24	82.06	391.52	62.88
65	539.28	99.82	515.68	93.92	497.32	89.33	413.92	68.48
66	576.96	109.24	551.12	102.78	531.04	97.76	439.76	74.94
67	619.32	119.83	591.00	112.75	569.00	107.25	468.80	82.20
68	666.08	131.52	635.04	123.76	610.88	117.72	500.76	90.19
69	717.52	144.38	683.40	135.85	656.84	129.21	535.80	98.95
70	773.32	158.33	735.88	148.97	706.72	141.68	573.60	108.40
71	826.04	171.51	785.48	161.37	753.84	153.46	609.36	117.34
72	882.20	185.55	838.28	174.57	803.96	165.99	647.16	126.79
73	941.88	200.47	894.32	188.58	857.16	179.29	687.00	136.75
74	1004.68	216.17	953.32	203.33	913.04	193.26	728.72	147.18
75	1070.40	232.60	1014.96	218.74	971.40	207.85	771.76	157.94
76	1136.44	249.11	1076.88	234.22	1030.00	222.50	814.96	168.74
77	1203.36	265.84	1139.56	249.89	1089.28	237.32	858.40	179.60
78	1269.52	282.38	1201.48	265.37	1147.80	251.95	901.24	190.31
79	1333.88	298.47	1261.64	280.41	1204.56	266.14	942.72	200.68
80	NA	NA	NA	NA	1259.52	279.88	982.80	210.70
81	NA	NA	NA	NA	1312.04	293.01	1021.04	220.26
82	NA	NA	NA	NA	1364.20	306.05	1058.92	229.73
83	NA	NA	NA	NA	1419.52	319.88	1098.92	239.73
84	NA	NA	NA	NA	1480.32	335.08	1142.88	250.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	375.93	44.98	365.12	42.28	356.55	40.14	318.08	30.52
41	379.18	45.79	368.14	43.04	359.46	40.87	320.32	31.08
42	382.70	46.68	371.45	43.86	362.60	41.65	322.73	31.68
43	386.51	47.63	375.03	44.76	366.02	42.50	325.42	32.35
44	390.71	48.68	379.01	45.75	369.77	43.44	328.27	33.07
45	395.30	49.83	383.26	46.82	373.86	44.46	331.46	33.87
46	400.29	51.07	387.97	47.99	378.34	45.58	334.88	34.72
47	405.72	52.43	393.12	49.28	383.21	46.80	338.63	35.66
48	411.77	53.94	398.78	50.69	388.58	48.15	342.78	36.69
49	418.38	55.59	405.05	52.26	394.52	49.63	347.37	37.84
50	425.71	57.43	411.94	53.98	401.07	51.27	352.46	39.12
51	433.89	59.47	419.61	55.90	408.41	53.10	358.06	40.52
52	442.90	61.73	428.12	58.03	416.47	55.12	364.34	42.08
53	452.93	64.23	437.53	60.38	425.49	57.37	371.22	43.81
54	464.07	67.02	448.00	63.00	435.40	59.85	378.95	45.74
55	476.56	70.14	459.82	65.95	446.66	62.66	387.52	47.88
56	490.78	73.70	473.20	69.30	459.42	65.86	397.32	50.33
57	507.02	77.76	488.43	73.11	473.93	69.48	408.52	53.13
58	525.84	82.46	506.13	77.53	490.78	73.70	421.46	56.36
59	547.46	87.86	526.51	82.63	510.16	78.54	436.35	60.09
60	572.32	94.08	549.92	88.48	532.39	84.10	453.49	64.37
61	600.71	101.18	576.63	95.16	557.87	90.47	473.03	69.26
62	633.02	109.26	607.04	102.76	586.88	97.72	495.32	74.83
63	669.14	118.29	641.09	111.27	619.25	105.81	520.24	81.06
64	709.58	128.39	679.17	120.79	655.54	114.88	548.13	88.03
65	754.99	139.75	721.95	131.49	696.25	125.06	579.49	95.87
66	807.74	152.94	771.57	143.89	743.46	136.86	615.66	104.92
67	867.05	167.76	827.40	157.85	796.60	150.15	656.32	115.08
68	932.51	184.13	889.06	173.26	855.23	164.81	701.06	126.27
69	1004.53	202.13	956.76	190.19	919.58	180.89	750.12	138.53
70	1082.65	221.66	1030.23	208.56	989.41	198.35	803.04	151.76
71	1156.46	240.11	1099.67	225.92	1055.38	214.84	853.10	164.28
72	1235.08	259.77	1173.59	244.40	1125.54	232.39	906.02	177.51
73	1318.63	280.66	1252.05	264.01	1200.02	251.01	961.80	191.45
74	1406.55	302.64	1334.65	284.66	1278.26	270.56	1020.21	206.05
75	1498.56	325.64	1420.94	306.24	1359.96	290.99	1080.46	221.12
76	1591.02	348.75	1507.63	327.91	1442.00	311.50	1140.94	236.24
77	1684.70	372.18	1595.38	349.85	1524.99	332.25	1201.76	251.44
78	1777.33	395.33	1682.07	371.52	1606.92	352.73	1261.74	266.43
79	1867.43	417.86	1766.30	392.57	1686.38	372.60	1319.81	280.95
80	NA	NA	NA	NA	1763.33	391.83	1375.92	294.98
81	NA	NA	NA	NA	1836.86	410.21	1429.46	308.36
82	NA	NA	NA	NA	1909.88	428.47	1482.49	321.62
83	NA	NA	NA	NA	1987.33	447.83	1538.49	335.62
84	NA	NA	NA	NA	2072.45	469.11	1600.03	351.01

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	367.04	56.76	356.24	54.06	347.00	51.75	298.60	39.65
41	371.84	57.96	360.84	55.21	351.44	52.86	302.12	40.53
42	377.04	59.26	365.84	56.46	356.24	54.06	305.92	41.48
43	382.72	60.68	371.24	57.81	361.44	55.36	310.04	42.51
44	388.80	62.20	377.08	59.27	367.04	56.76	314.48	43.62
45	395.32	63.83	383.32	60.83	373.04	58.26	319.20	44.80
46	402.36	65.59	390.04	62.51	379.52	59.88	324.24	46.06
47	409.96	67.49	397.32	64.33	386.48	61.62	329.68	47.42
48	418.12	69.53	405.08	66.27	393.92	63.48	335.48	48.87
49	427.00	71.75	413.56	68.39	402.04	65.51	341.72	50.43
50	436.16	74.04	422.28	70.57	410.36	67.59	348.04	52.01
51	446.40	76.60	431.96	72.99	419.60	69.90	355.12	53.78
52	457.56	79.39	442.56	75.64	429.72	72.43	362.76	55.69
53	469.96	82.49	454.28	78.57	440.92	75.23	371.20	57.80
54	483.64	85.91	467.24	81.81	453.28	78.32	380.52	60.13
55	499.12	89.78	481.92	85.48	467.24	81.81	390.96	62.74
56	516.76	94.19	498.68	89.67	483.16	85.79	402.88	65.72
57	536.92	99.23	517.72	94.43	501.28	90.32	416.44	69.11
58	560.24	105.06	539.80	99.95	522.32	95.58	432.16	73.04
59	587.04	111.76	565.12	106.28	546.44	101.61	450.16	77.54
60	617.60	119.40	594.04	113.51	573.96	108.49	470.76	82.69
61	652.16	128.04	626.72	121.68	605.08	116.27	494.08	88.52
62	690.80	137.70	663.28	130.82	639.96	124.99	520.16	95.04
63	733.40	148.35	703.60	140.90	678.32	134.58	548.80	102.20
64	779.72	159.93	747.40	151.85	720.08	145.02	579.92	109.98
65	830.68	172.67	795.60	163.90	765.96	156.49	614.08	118.52
66	888.68	187.17	850.40	177.60	818.08	169.52	652.76	128.19
67	952.00	203.00	910.20	192.55	874.96	183.74	694.92	138.73
68	1021.04	220.26	975.32	208.83	936.88	199.22	740.80	150.20
69	1095.32	238.83	1045.44	226.36	1003.48	215.87	790.00	162.50
70	1175.24	258.81	1120.80	245.20	1075.04	233.76	842.72	175.68
71	1249.12	277.28	1190.40	262.60	1141.12	250.28	891.32	187.83
72	1327.00	296.75	1263.76	280.94	1210.88	267.72	942.44	200.61
73	1409.08	317.27	1341.00	300.25	1283.88	285.97	995.68	213.92
74	1494.40	338.60	1421.24	320.31	1359.88	304.97	1050.80	227.70
75	1582.44	360.61	1503.92	340.98	1438.04	324.51	1107.20	241.80
76	1670.48	382.62	1586.60	361.65	1516.20	344.05	1163.20	255.80
77	1759.52	404.88	1669.96	382.49	1594.80	363.70	1219.48	269.87
78	1848.24	427.06	1752.96	403.24	1673.00	383.25	1275.12	283.78
79	1935.40	448.85	1834.40	423.60	1749.60	402.40	1329.40	297.35
80	NA	NA	NA	NA	1825.00	421.25	1382.52	310.63
81	NA	NA	NA	NA	1898.20	439.55	1433.80	323.45
82	NA	NA	NA	NA	1972.48	458.12	1485.48	336.37
83	NA	NA	NA	NA	2052.32	478.08	1540.68	350.17
84	NA	NA	NA	NA	2141.40	500.35	1602.08	365.52

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	513.86	79.46	498.74	75.68	485.80	72.45	418.04	55.51
41	520.58	81.14	505.18	77.29	492.02	74.00	422.97	56.74
42	527.86	82.96	512.18	79.04	498.74	75.68	428.29	58.07
43	535.81	84.95	519.74	80.93	506.02	77.50	434.06	59.51
44	544.32	87.08	527.91	82.98	513.86	79.46	440.27	61.07
45	553.45	89.36	536.65	85.16	522.26	81.56	446.88	62.72
46	563.30	91.83	546.06	87.51	531.33	83.83	453.94	64.48
47	573.94	94.49	556.25	90.06	541.07	86.27	461.55	66.39
48	585.37	97.34	567.11	92.78	551.49	88.87	469.67	68.42
49	597.80	100.45	578.98	95.75	562.86	91.71	478.41	70.60
50	610.62	103.66	591.19	98.80	574.50	94.63	487.26	72.81
51	624.96	107.24	604.74	102.19	587.44	97.86	497.17	75.29
52	640.58	111.15	619.58	105.90	601.61	101.40	507.86	77.97
53	657.94	115.49	635.99	110.00	617.29	105.32	519.68	80.92
54	677.10	120.27	654.14	114.53	634.59	109.65	532.73	84.18
55	698.77	125.69	674.69	119.67	654.14	114.53	547.34	87.84
56	723.46	131.87	698.15	125.54	676.42	120.11	564.03	92.01
57	751.69	138.92	724.81	132.20	701.79	126.45	583.02	96.75
58	784.34	147.08	755.72	139.93	731.25	133.81	605.02	102.26
59	821.86	156.46	791.17	148.79	765.02	142.25	630.22	108.56
60	864.64	167.16	831.66	158.91	803.54	151.89	659.06	115.77
61	913.02	179.26	877.41	170.35	847.11	162.78	691.71	123.93
62	967.12	192.78	928.59	183.15	895.94	174.99	728.22	133.06
63	1026.76	207.69	985.04	197.26	949.65	188.41	768.32	143.08
64	1091.61	223.90	1046.36	212.59	1008.11	203.03	811.89	153.97
65	1162.95	241.74	1113.84	229.46	1072.34	219.09	859.71	165.93
66	1244.15	262.04	1190.56	248.64	1145.31	237.33	913.86	179.47
67	1332.80	284.20	1274.28	269.57	1224.94	257.24	972.89	194.22
68	1429.46	308.36	1365.45	292.36	1311.63	278.91	1037.12	210.28
69	1533.45	334.36	1463.62	316.90	1404.87	302.22	1106.00	227.50
70	1645.34	362.33	1569.12	343.28	1505.06	327.26	1179.81	245.95
71	1748.77	388.19	1666.56	367.64	1597.57	350.39	1247.85	262.96
72	1857.80	415.45	1769.26	393.32	1695.23	374.81	1319.42	280.85
73	1972.71	444.18	1877.40	420.35	1797.43	400.36	1393.95	299.49
74	2092.16	474.04	1989.74	448.43	1903.83	426.96	1471.12	318.78
75	2215.42	504.85	2105.49	477.37	2013.26	454.31	1550.08	338.52
76	2338.67	535.67	2221.24	506.31	2122.68	481.67	1628.48	358.12
77	2463.33	566.83	2337.94	535.49	2232.72	509.18	1707.27	377.82
78	2587.54	597.88	2454.14	564.54	2342.20	536.55	1785.17	397.29
79	2709.56	628.39	2568.16	593.04	2449.44	563.36	1861.16	416.29
80	NA	NA	NA	NA	2555.00	589.75	1935.53	434.88
81	NA	NA	NA	NA	2657.48	615.37	2007.32	452.83
82	NA	NA	NA	NA	2761.47	641.37	2079.67	470.92
83	NA	NA	NA	NA	2873.25	669.31	2156.95	490.24
84	NA	NA	NA	NA	2997.96	700.49	2242.91	511.73

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	344.72	51.18	334.00	48.50	325.28	46.32	280.24	35.06
41	349.04	52.26	338.16	49.54	329.24	47.31	283.32	35.83
42	353.76	53.44	342.64	50.66	333.56	48.39	286.68	36.67
43	358.88	54.72	347.48	51.87	338.24	49.56	290.32	37.58
44	364.40	56.10	352.72	53.18	343.28	50.82	294.20	38.55
45	370.32	57.58	358.36	54.59	348.64	52.16	298.36	39.59
46	376.68	59.17	364.44	56.11	354.44	53.61	302.80	40.70
47	383.56	60.89	370.96	57.74	360.72	55.18	307.56	41.89
48	390.92	62.73	377.96	59.49	367.44	56.86	312.64	43.16
49	398.96	64.74	385.60	61.40	374.68	58.67	318.16	44.54
50	407.20	66.80	393.44	63.36	382.16	60.54	323.76	45.94
51	416.44	69.11	402.16	65.54	390.44	62.61	330.00	47.50
52	426.48	71.62	411.68	67.92	399.52	64.88	336.72	49.18
53	437.64	74.41	422.24	70.56	409.56	67.39	344.24	51.06
54	449.88	77.47	433.88	73.47	420.60	70.15	352.44	53.11
55	463.80	80.95	447.00	76.75	433.04	73.26	361.72	55.43
56	479.60	84.90	461.96	80.49	447.24	76.81	372.24	58.06
57	497.68	89.42	479.00	84.75	463.44	80.86	384.20	61.05
58	518.60	94.65	498.72	89.68	482.16	85.54	398.08	64.52
59	542.60	100.65	521.44	95.36	503.72	90.93	414.00	68.50
60	570.12	107.53	547.40	101.85	528.32	97.08	432.24	73.06
61	601.32	115.33	576.84	109.21	556.32	104.08	452.92	78.23
62	636.32	124.08	609.88	117.47	587.68	111.92	476.12	84.03
63	674.96	133.74	646.32	126.58	622.32	120.58	501.64	90.41
64	717.20	144.30	686.16	136.54	660.16	130.04	529.52	97.38
65.	763.80	155.95	730.08	147.52	701.84	140.46	560.24	105.06
66	817.04	169.26	780.20	160.05	749.44	152.36	595.16	113.79
67	875.44	183.86	835.20	173.80	801.60	165.40	633.44	123.36
68	939.28	199.82	895.32	188.83	858.60	179.65	675.20	133.80
69	1008.32	217.08	960.24	205.06	920.20	195.05	720.24	145.06
70	1082.72	235.68	1030.20	222.55	986.44	211.61	768.56	157.14
71	1151.84	252.96	1095.16	238.79	1047.96	226.99	813.36	168.34
72	1224.92	271.23	1163.84	255.96	1112.96	243.24	860.64	180.16
73	1302.00	290.50	1236.16	274.04	1181.56	260.39	910.00	192.50
74	1382.76	310.69	1311.92	292.98	1252.96	278.24	961.28	205.32
75	1466.08	331.52	1390.04	312.51	1326.72	296.68	1014.08	218.52
76	1549.40	352.35	1468.16	332.04	1400.52	315.13	1066.52	231.63
77	1634.16	373.54	1547.36	351.84	1475.04	333.76	1119.40	244.85
78	1718.24	394.56	1625.92	371.48	1549.04	352.26	1171.64	257.91
79	1800.68	415.17	1702.76	390.69	1621.32	370.33	1222.52	270.63
80	NA	NA	NA	NA	1692.20	388.05	1272.20	283.05
81	NA	NA	NA	NA	1760.76	405.19	1320.00	295.00
82	NA	NA	NA	NA	1830.12	422.53	1367.84	306.96
83	NA	NA	NA	NA	1904.60	441.15	1419.36	319.84
84	NA	NA	NA	NA	1987.84	461.96	1476.56	334.14

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	482.61	71.65	467.60	67.90	455.39	64.85	392.34	49.08
41	488.66	73.16	473.42	69.36	460.94	66.23	396.65	50.16
42	495.26	74.82	479.70	70.92	466.98	67.75	401.35	51.34
43	502.43	76.61	486.47	72.62	473.54	69.38	406.45	52.61
44	510.16	78.54	493.81	74.45	480.59	71.15	411.88	53.97
45	518.45	80.61	501.70	76.43	488.10	73.02	417.70	55.43
46	527.35	82.84	510.22	78.55	496.22	75.05	423.92	56.98
47	536.98	85.25	519.34	80.84	505.01	77.25	430.58	58.65
48	547.29	87.82	529.14	83.29	514.42	79.60	437.70	60.42
49	558.54	90.64	539.84	85.96	524.55	82.14	445.42	62.36
50	570.08	93.52	550.82	88.70	535.02	84.76	453.26	64.32
51	583.02	96.75	563.02	91.76	546.62	87.65	462.00	66.50
52	597.07	100.27	576.35	95.09	559.33	90.83	471.41	68.85
53	612.70	104.17	591.14	98.78	573.38	94.35	481.94	71.48
54	629.83	108.46	607.43	102.86	588.84	98.21	493.42	74.35
55	649.32	113.33	625.80	107.45	606.26	102.56	506.41	77.60
56	671.44	118.86	646.74	112.69	626.14	107.53	521.14	81.28
57	696.75	125.19	670.60	118.65	648.82	113.20	537.88	85.47
58	726.04	132.51	698.21	125.55	675.02	119.76	557.31	90.33
59	759.64	140.91	730.02	133.50	705.21	127.30	579.60	95.90
60	798.17	150.54	766.36	142.59	739.65	135.91	605.14	102.28
61	841.85	161.46	807.58	152.89	778.85	145.71	634.09	109.52
62	890.85	173.71	853.83	164.46	822.75	156.69	666.57	117.64
63	944.94	187.24	904.85	177.21	871.25	168.81	702.30	126.57
64	1004.08	202.02	960.62	191.16	924.22	182.06	741.33	136.33
65.	1069.32	218.33	1022.11	206.53	982.58	196.64	784.34	147.08
66	1143.86	236.96	1092.28	224.07	1049.22	213.30	833.22	159.31
67	1225.62	257.40	1169.28	243.32	1122.24	231.56	886.82	172.70
68	1314.99	279.75	1253.45	264.36	1202.04	251.51	945.28	187.32
69	1411.65	303.91	1344.34	287.08	1288.28	273.07	1008.34	203.08
70	1515.81	329.95	1442.28	311.57	1381.02	296.25	1075.98	220.00
71	1612.58	354.14	1533.22	334.31	1467.14	317.79	1138.70	235.68
72	1714.89	379.72	1629.38	358.34	1558.14	340.54	1204.90	252.22
73	1822.80	406.70	1730.62	383.66	1654.18	364.55	1274.00	269.50
74	1935.86	434.97	1836.69	410.17	1754.14	389.54	1345.79	287.45
75	2052.51	464.13	1946.06	437.51	1857.41	415.35	1419.71	305.93
76	2169.16	493.29	2055.42	464.86	1960.73	441.18	1493.13	324.28
77	2287.82	522.96	2166.30	492.58	2065.06	467.26	1567.16	342.79
78	2405.54	552.38	2276.29	520.07	2168.66	493.16	1640.30	361.07
79	2520.95	581.24	2383.86	546.97	2269.85	518.46	1711.53	378.88
80	NA	NA	NA	NA	2369.08	543.27	1781.08	396.27
81	NA	NA	NA	NA	2465.06	567.27	1848.00	413.00
82	NA	NA	NA	NA	2562.17	591.54	1914.98	429.74
83	NA	NA	NA	NA	2666.44	617.61	1987.10	447.78
84	NA	NA	NA	NA	2782.98	646.74	2067.18	467.80

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	163.20	5.80	161.88	5.47	160.80	5.20	155.96	3.99
41	165.04	6.26	163.64	5.91	162.52	5.63	157.28	4.32
42	167.08	6.77	165.56	6.39	164.36	6.09	158.72	4.68
43	169.28	7.32	167.68	6.92	166.36	6.59	160.32	5.08
44	171.68	7.92	169.96	7.49	168.52	7.13	162.04	5.51
45	174.28	8.57	172.40	8.10	170.88	7.72	163.88	5.97
46	177.08	9.27	175.04	8.76	173.40	8.35	165.88	6.47
47	180.12	10.03	177.96	9.49	176.16	9.04	168.04	7.01
48	183.44	10.86	181.08	10.27	179.16	9.79	170.40	7.60
49	187.08	11.77	184.52	11.13	182.48	10.62	173.00	8.25
50	191.08	12.77	188.32	12.08	186.08	11.52	175.84	8.96
51	195.48	13.87	192.52	13.13	190.08	12.52	178.96	9.74
52	200.40	15.10	197.12	14.28	194.48	13.62	182.40	10.60
53	205.80	16.45	202.28	15.57	199.40	14.85	186.24	11.56
54	211.88	17.97	208.00	17.00	204.88	16.22	190.52	12.63
55	218.68	19.67	214.40	18.60	211.04	17.76	195.32	13.83
56	226.40	21.60	221.76	20.44	218.04	19.51	200.76	15.19
57	235.28	23.82	230.16	22.54	226.04	21.51	207.04	16.76
58	245.60	26.40	239.92	24.98	235.36	23.84	214.28	18.57
59	257.64	29.41	251.28	27.82	246.24	26.56	222.76	20.69
60	271.64	32.91	264.56	31.14	258.88	29.72	232.60	23.15
61	287.92	36.98	279.96	34.99	273.60	33.40	244.00	26.00
62	306.68	41.67	297.68	39.42	290.52	37.63	257.20	29.30
63	328.16	47.04	318.00	44.50	309.92	42.48	272.28	33.07
64	352.56	53.14	341.12	50.28	332.00	48.00	289.48	37.37
65	380.36	60.09	367.44	56.86	357.16	54.29	309.12	42.28
66	413.12	68.28	398.40	64.60	386.72	61.68	332.00	48.00
67	450.56	77.64	433.80	73.45	420.52	70.13	358.20	54.55
68	492.92	88.23	473.88	83.47	458.76	79.69	387.80	61.95
69	540.40	100.10	518.80	94.70	501.60	90.40	420.84	70.21
70	592.76	113.19	568.32	107.08	548.80	102.20	457.12	79.28
71	646.64	126.66	619.28	119.82	597.36	114.34	494.40	88.60
72	705.00	141.25	674.40	133.60	649.84	127.46	534.44	98.61
73	768.24	157.06	734.16	148.54	706.68	141.67	577.56	109.39
74	836.28	174.07	798.36	164.59	767.68	156.92	623.48	120.87
75	908.96	192.24	866.88	181.72	832.72	173.18	672.12	133.03
76	984.20	211.05	937.80	199.45	900.00	190.00	722.24	145.56
77	1062.28	230.57	1011.36	217.84	969.72	207.43	773.96	158.49
78	1141.80	250.45	1086.20	236.55	1040.64	225.16	826.48	171.62
79	1221.56	270.39	1161.04	255.26	1111.56	242.89	879.00	184.75
80	NA	NA	NA	NA	1182.48	260.62	931.52	197.88
81	NA	NA	NA	NA	1252.56	278.14	983.32	210.83
82	NA	NA	NA	NA	1323.28	295.82	1035.72	223.93
83	NA	NA	NA	NA	1398.00	314.50	1091.20	237.80
84	NA	NA	NA	NA	1479.96	334.99	1151.64	252.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	228.48	8.12	226.63	7.66	225.12	7.28	218.34	5.59
41	231.06	8.76	229.10	8.27	227.53	7.88	220.19	6.05
42	233.91	9.48	231.78	8.95	230.10	8.53	222.21	6.55
43	236.99	10.25	234.75	9.69	232.90	9.23	224.45	7.11
44	240.35	11.09	237.94	10.49	235.93	9.98	226.86	7.71
45	243.99	12.00	241.36	11.34	239.23	10.81	229.43	8.36
46	247.91	12.98	245.06	12.26	242.76	11.69	232.23	9.06
47	252.17	14.04	249.14	13.29	246.62	12.66	235.26	9.81
48	256.82	15.20	253.51	14.38	250.82	13.71	238.56	10.64
49	261.91	16.48	258.33	15.58	255.47	14.87	242.20	11.55
50	267.51	17.88	263.65	16.91	260.51	16.13	246.18	12.54
51	273.67	19.42	269.53	18.38	266.11	17.53	250.54	13.64
52	280.56	21.14	275.97	19.99	272.27	19.07	255.36	14.84
53	288.12	23.03	283.19	21.80	279.16	20.79	260.74	16.18
54	296.63	25.16	291.20	23.80	286.83	22.71	266.73	17.68
55	306.15	27.54	300.16	26.04	295.46	24.86	273.45	19.36
56	316.96	30.24	310.46	28.62	305.26	27.31	281.06	21.27
57	329.39	33.35	322.22	31.56	316.46	30.11	289.86	23.46
58	343.84	36.96	335.89	34.97	329.50	33.38	299.99	26.00
59	360.70	41.17	351.79	38.95	344.74	37.18	311.86	28.97
60	380.30	46.07	370.38	43.60	362.43	41.61	325.64	32.41
61	403.09	51.77	391.94	48.99	383.04	46.76	341.60	36.40
62	429.35	58.34	416.75	55.19	406.73	52.68	360.08	41.02
63	459.42	65.86	445.20	62.30	433.89	59.47	381.19	46.30
64	493.58	74.40	477.57	70.39	464.80	67.20	405.27	52.32
65	532.50	84.13	514.42	79.60	500.02	76.01	432.77	59.19
66	578.37	95.59	557.76	90.44	541.41	86.35	464.80	67.20
67	630.78	108.70	607.32	102.83	588.73	98.18	501.48	76.37
68	690.09	123.52	663.43	116.86	642.26	111.57	542.92	86.73
69	756.56	140.14	726.32	132.58	702.24	126.56	589.18	98.29
70	829.86	158.47	795.65	149.91	768.32	143.08	639.97	110.99
71	905.30	177.32	866.99	167.75	836.30	160.08	692.16	124.04
72	987.00	197.75	944.16	187.04	909.78	178.44	748.22	138.05
73	1075.54	219.88	1027.82	207.96	989.35	198.34	808.58	153.15
74	1170.79	243.70	1117.70	230.43	1074.75	219.69	872.87	169.22
75	1272.54	269.14	1213.63	254.41	1165.81	242.45	940.97	186.24
76	1377.88	295.47	1312.92	279.23	1260.00	266.00	1011.14	203.78
77	1487.19	322.80	1415.90	304.98	1357.61	290.40	1083.54	221.89
78	1598.52	350.63	1520.68	331.17	1456.90	315.22	1157.07	240.27
79	1710.18	378.55	1625.46	357.36	1556.18	340.05	1230.60	258.65
80	NA	NA	NA	NA	1655.47	364.87	1304.13	277.03
81	NA	NA	NA	NA	1753.58	389.40	1376.65	295.16
82	NA	NA	NA	NA	1852.59	414.15	1450.01	313.50
83	NA	NA	NA	NA	1957.20	440.30	1527.68	332.92
84	NA	NA	NA	NA	2071.94	468.99	1612.30	354.07

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	189.76	12.44	187.68	11.92	185.84	11.46	175.72	8.93
41	194.00	13.50	191.76	12.94	189.76	12.44	178.84	9.71
42	198.56	14.64	196.16	14.04	194.00	13.50	182.24	10.56
43	203.52	15.88	200.96	15.24	198.60	14.65	185.92	11.48
44	208.88	17.22	206.08	16.52	203.60	15.90	189.80	12.45
45	214.60	18.65	211.56	17.89	208.84	17.21	193.96	13.49
46	220.72	20.18	217.40	19.35	214.48	18.62	198.36	14.59
47	227.24	21.81	223.68	20.92	220.48	20.12	203.08	15.77
48	234.20	23.55	230.32	22.58	226.84	21.71	208.00	17.00
49	241.68	25.42	237.44	24.36	233.72	23.43	213.32	18.33
50	249.12	27.28	244.56	26.14	240.52	25.13	218.52	19.63
51	257.36	29.34	252.40	28.10	248.08	27.02	224.24	21.06
52	266.24	31.56	260.92	30.23	256.16	29.04	230.44	22.61
53	276.04	34.01	270.20	32.55	265.08	31.27	237.16	24.29
54	286.76	36.69	280.40	35.10	274.84	33.71	244.48	26.12
55	298.88	39.72	291.92	37.98	285.80	36.45	252.72	28.18
56	312.76	43.19	305.08	41.27	298.36	39.59	262.12	30.53
57	328.64	47.16	320.16	45.04	312.72	43.18	272.84	33.21
58	347.12	51.78	337.72	49.43	329.44	47.36	285.28	36.32
59	368.60	57.15	358.08	54.52	348.84	52.21	299.68	39.92
60	393.52	63.38	381.68	60.42	371.32	57.83	316.36	44.09
61	422.16	70.54	408.88	67.22	397.24	64.31	335.60	48.90
62	454.68	78.67	439.72	74.93	426.64	71.66	357.40	54.35
63	491.28	87.82	474.44	83.61	459.68	79.92	381.88	60.47
64	531.60	97.90	512.64	93.16	496.12	89.03	408.88	67.22
65	576.52	109.13	555.24	103.81	536.68	99.17	438.92	74.73
66	628.24	122.06	604.16	116.04	583.28	110.82	473.24	83.31
67	685.20	136.30	658.08	129.52	634.60	123.65	511.04	92.76
68	748.64	152.16	718.12	144.53	691.72	137.93	553.16	103.29
69	817.88	169.47	783.60	160.90	754.00	153.50	599.04	114.76
70	893.32	188.33	854.96	178.74	821.80	170.45	648.84	127.21
71	969.32	207.33	926.76	196.69	890.08	187.52	699.00	139.75
72	1050.92	227.73	1003.84	215.96	963.28	205.82	752.60	153.15
73	1138.28	249.57	1086.32	236.58	1041.56	225.39	809.64	167.41
74	1231.20	272.80	1174.00	258.50	1124.68	246.17	870.00	182.50
75	1329.16	297.29	1266.32	281.58	1212.16	268.04	933.36	198.34
76	1429.56	322.39	1360.88	305.22	1301.68	290.42	997.84	214.46
77	1533.44	348.36	1458.68	329.67	1394.24	313.56	1064.40	231.10
78	1639.56	374.89	1558.48	354.62	1488.60	337.15	1131.96	247.99
79	1746.56	401.64	1658.92	379.73	1583.56	360.89	1199.80	264.95
80	NA	NA	NA	NA	1679.48	384.87	1268.12	282.03
81	NA	NA	NA	NA	1775.00	408.75	1336.00	299.00
82	NA	NA	NA	NA	1873.60	433.40	1405.56	316.39
83	NA	NA	NA	NA	1979.64	459.91	1479.96	334.99
84	NA	NA	NA	NA	2097.40	489.35	1562.56	355.64

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	265.66	17.42	262.75	16.69	260.18	16.04	246.01	12.50
41	271.60	18.90	268.46	18.12	265.66	17.42	250.38	13.59
42	277.98	20.50	274.62	19.66	271.60	18.90	255.14	14.78
43	284.93	22.23	281.34	21.34	278.04	20.51	260.29	16.07
44	292.43	24.11	288.51	23.13	285.04	22.26	265.72	17.43
45	300.44	26.11	296.18	25.05	292.38	24.09	271.54	18.89
46	309.01	28.25	304.36	27.09	300.27	26.07	277.70	20.43
47	318.14	30.53	313.15	29.29	308.67	28.17	284.31	22.08
48	327.88	32.97	322.45	31.61	317.58	30.39	291.20	23.80
49	338.35	35.59	332.42	34.10	327.21	32.80	298.65	25.66
50	348.77	38.19	342.38	36.60	336.73	35.18	305.93	27.48
51	360.30	41.08	353.36	39.34	347.31	37.83	313.94	29.48
52	372.74	44.18	365.29	42.32	358.62	40.66	322.62	31.65
53	386.46	47.61	378.28	45.57	371.11	43.78	332.02	34.01
54	401.46	51.37	392.56	49.14	384.78	47.19	342.27	36.57
55	418.43	55.61	408.69	53.17	400.12	51.03	353.81	39.45
56	437.86	60.47	427.11	57.78	417.70	55.43	366.97	42.74
57	460.10	66.02	448.22	63.06	437.81	60.45	381.98	46.49
58	485.97	72.49	472.81	69.20	461.22	66.30	399.39	50.85
59	516.04	80.01	501.31	76.33	488.38	73.09	419.55	55.89
60	550.93	88.73	534.35	84.59	519.85	80.96	442.90	61.73
61	591.02	98.76	572.43	94.11	556.14	90.03	469.84	68.46
62	636.55	110.14	615.61	104.90	597.30	100.32	500.36	76.09
63	687.79	122.95	664.22	117.05	643.55	111.89	534.63	84.66
64	744.24	137.06	717.70	130.42	694.57	124.64	572.43	94.11
65	807.13	152.78	777.34	145.33	751.35	138.84	614.49	104.62
66	879.54	170.88	845.82	162.46	816.59	155.15	662.54	116.63
67	959.28	190.82	921.31	181.33	888.44	173.11	715.46	129.86
68	1048.10	213.02	1005.37	202.34	968.41	193.10	774.42	144.61
69	1145.03	237.26	1097.04	225.26	1055.60	214.90	838.66	160.66
70	1250.65	263.66	1196.94	250.24	1150.52	238.63	908.38	178.09
71	1357.05	290.26	1297.46	275.37	1246.11	262.53	978.60	195.65
72	1471.29	318.82	1405.38	302.34	1348.59	288.15	1053.64	214.41
73	1593.59	349.40	1520.85	331.21	1458.18	315.55	1133.50	234.37
74	1723.68	381.92	1643.60	361.90	1574.55	344.64	1218.00	255.50
75	1860.82	416.21	1772.85	394.21	1697.02	375.26	1306.70	277.68
76	2001.38	451.35	1905.23	427.31	1822.35	406.59	1396.98	300.24
77	2146.82	487.70	2042.15	461.54	1951.94	438.98	1490.16	323.54
78	2295.38	524.85	2181.87	496.47	2084.04	472.01	1584.74	347.19
79	2445.18	562.30	2322.49	531.62	2216.98	505.25	1679.72	370.93
80	NA	NA	NA	NA	2351.27	538.82	1775.37	394.84
81	NA	NA	NA	NA	2485.00	572.25	1870.40	418.60
82	NA	NA	NA	NA	2623.04	606.76	1967.78	442.95
83	NA	NA	NA	NA	2771.50	643.87	2071.94	468.99
84	NA	NA	NA	NA	2936.36	685.09	2187.58	497.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	182.80	10.70	180.92	10.23	179.16	9.79	170.36	7.59
41	186.44	11.61	184.40	11.10	182.56	10.64	173.04	8.26
42	190.40	12.60	188.20	12.05	186.20	11.55	175.92	8.98
43	194.68	13.67	192.32	13.08	190.12	12.53	179.04	9.76
44	199.28	14.82	196.68	14.17	194.36	13.59	182.40	10.60
45	204.16	16.04	201.36	15.34	198.88	14.72	185.92	11.48
46	209.36	17.34	206.32	16.58	203.68	15.92	189.68	12.42
47	214.96	18.74	211.64	17.91	208.76	17.19	193.72	13.43
48	220.84	20.21	217.24	19.31	214.20	18.55	197.96	14.49
49	227.20	21.80	223.32	20.83	220.04	20.01	202.52	15.63
50	233.60	23.40	229.44	22.36	225.88	21.47	207.04	16.76
51	240.68	25.17	236.20	24.05	232.36	23.09	212.04	18.01
52	248.36	27.09	243.48	25.87	239.32	24.83	217.44	19.36
53	256.80	29.20	251.48	27.87	247.00	26.75	223.32	20.83
54	266.04	31.51	260.32	30.08	255.40	28.85	229.76	22.44
55	276.44	34.11	270.20	32.55	264.88	31.22	236.96	24.24
56	288.36	37.09	281.52	35.38	275.64	33.91	245.20	26.30
57	302.04	40.51	294.48	38.62	288.00	37.00	254.56	28.64
58	317.88	44.47	309.52	42.38	302.36	40.59	265.40	31.35
59	336.32	49.08	327.00	46.75	319.00	44.75	278.04	34.51
60	357.72	54.43	347.28	51.82	338.36	49.59	292.64	38.16
61	382.44	60.61	370.68	57.67	360.68	55.17	309.48	42.37
62	410.56	67.64	397.32	64.33	386.04	61.51	328.56	47.14
63	442.28	75.57	427.40	71.85	414.72	68.68	350.08	52.52
64	477.48	84.37	460.72	80.18	446.44	76.61	373.88	58.47
65	516.92	94.23	498.04	89.51	481.96	85.49	400.52	65.13
66	562.52	105.63	541.12	100.28	523.00	95.75	431.04	72.76
67	613.20	118.30	589.00	112.25	568.52	107.13	464.88	81.22
68	669.96	132.49	642.64	125.66	619.52	119.88	502.80	90.70
69	732.36	148.09	701.52	140.38	675.52	133.88	544.28	101.07
70	800.60	165.15	765.92	156.48	736.68	149.17	589.44	112.36
71	869.80	182.45	831.24	172.81	798.68	164.67	635.20	123.80
72	944.36	201.09	901.52	190.38	865.36	181.34	684.12	136.03
73	1024.60	221.15	977.08	209.27	936.96	199.24	736.32	149.08
74	1110.32	242.58	1057.80	229.45	1013.32	218.33	791.72	162.93
75	1201.32	265.33	1143.36	250.84	1094.28	238.57	850.08	177.52
76	1294.80	288.70	1231.20	272.80	1177.28	259.32	909.80	192.45
77	1391.96	312.99	1322.44	295.61	1263.44	280.86	971.44	207.86
78	1491.24	337.81	1415.56	318.89	1351.32	302.83	1034.24	223.56
79	1591.36	362.84	1509.40	342.35	1439.80	324.95	1097.28	239.32
80	NA	NA	NA	NA	1529.12	347.28	1160.80	255.20
81	NA	NA	NA	NA	1617.88	369.47	1223.88	270.97
82	NA	NA	NA	NA	1709.20	392.30	1288.48	287.12
83	NA	NA	NA	NA	1807.20	416.80	1357.40	304.35
84	NA	NA	NA	NA	1916.00	444.00	1433.80	323.45

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	255.92	14.98	253.29	14.32	250.82	13.71	238.50	10.63
41	261.02	16.25	258.16	15.54	255.58	14.90	242.26	11.56
42	266.56	17.64	263.48	16.87	260.68	16.17	246.29	12.57
43	272.55	19.14	269.25	18.31	266.17	17.54	250.66	13.66
44	278.99	20.75	275.35	19.84	272.10	19.03	255.36	14.84
45	285.82	22.46	281.90	21.48	278.43	20.61	260.29	16.07
46	293.10	24.28	288.85	23.21	285.15	22.29	265.55	17.39
47	300.94	26.24	296.30	25.07	292.26	24.07	271.21	18.80
48	309.18	28.29	304.14	27.03	299.88	25.97	277.14	20.29
49	318.08	30.52	312.65	29.16	308.06	28.01	283.53	21.88
50	327.04	32.76	321.22	31.30	316.23	30.06	289.86	23.46
51	336.95	35.24	330.68	33.67	325.30	32.33	296.86	25.21
52	347.70	37.93	340.87	36.22	335.05	34.76	304.42	27.10
53	359.52	40.88	352.07	39.02	345.80	37.45	312.65	29.16
54	372.46	44.11	364.45	42.11	357.56	40.39	321.66	31.42
55	387.02	47.75	378.28	45.57	370.83	43.71	331.74	33.94
56	403.70	51.93	394.13	49.53	385.90	47.47	343.28	36.82
57	422.86	56.71	412.27	54.07	403.20	51.80	356.38	40.10
58	445.03	62.26	433.33	59.33	423.30	56.83	371.56	43.89
59	470.85	68.71	457.80	65.45	446.60	62.65	389.26	48.31
60	500.81	76.20	486.19	72.55	473.70	69.43	409.70	53.42
61	535.42	84.85	518.95	80.74	504.95	77.24	433.27	59.32
62	574.78	94.70	556.25	90.06	540.46	86.11	459.98	66.00
63	619.19	105.80	598.36	100.59	580.61	96.15	490.11	73.53
64	668.47	118.12	645.01	112.25	625.02	107.25	523.43	81.86
65	723.69	131.92	697.26	125.31	674.74	119.69	560.73	91.18
66	787.53	147.88	757.57	140.39	732.20	134.05	603.46	101.86
67	858.48	165.62	824.60	157.15	795.93	149.98	650.83	113.71
68	937.94	185.49	899.70	175.92	867.33	167.83	703.92	126.98
69	1025.30	207.33	982.13	196.53	945.73	187.43	761.99	141.50
70	1120.84	231.21	1072.29	219.07	1031.35	208.84	825.22	157.30
71	1217.72	255.43	1163.74	241.93	1118.15	230.54	889.28	173.32
72	1322.10	281.53	1262.13	266.53	1211.50	253.88	957.77	190.44
73	1434.44	309.61	1367.91	292.98	1311.74	278.94	1030.85	208.71
74	1554.45	339.61	1480.92	321.23	1418.65	305.66	1108.41	228.10
75	1681.85	371.46	1600.70	351.18	1531.99	334.00	1190.11	248.53
76	1812.72	404.18	1723.68	381.92	1648.19	363.05	1273.72	269.43
77	1948.74	438.19	1851.42	413.85	1768.82	393.20	1360.02	291.00
78	2087.74	472.93	1981.78	446.45	1891.85	423.96	1447.94	312.98
79	2227.90	507.98	2113.16	479.29	2015.72	454.93	1536.19	335.05
80	NA	NA	NA	NA	2140.77	486.19	1625.12	357.28
81	NA	NA	NA	NA	2265.03	517.26	1713.43	379.36
82	NA	NA	NA	NA	2392.88	549.22	1803.87	401.97
83	NA	NA	NA	NA	2530.08	583.52	1900.36	426.09
84	NA	NA	NA	NA	2682.40	621.60	2007.32	452.83

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	211.12	17.78	207.16	16.79	203.96	15.99	189.04	12.26
41	215.04	18.76	210.88	17.72	207.52	16.88	191.80	12.95
42	219.24	19.81	214.88	18.72	211.32	17.83	194.80	13.70
43	223.72	20.93	219.12	19.78	215.36	18.84	198.00	14.50
44	228.52	22.13	223.68	20.92	219.72	19.93	201.40	15.35
45	233.64	23.41	228.52	22.13	224.36	21.09	205.04	16.26
46	239.16	24.79	233.72	23.43	229.32	22.33	208.92	17.23
47	245.04	26.26	239.28	24.82	234.64	23.66	213.12	18.28
48	251.40	27.85	245.32	26.33	240.40	25.10	217.60	19.40
49	258.32	29.58	251.88	27.97	246.68	26.67	222.48	20.62
50	265.84	31.46	258.96	29.74	253.44	28.36	227.80	21.95
51	274.00	33.50	266.72	31.68	260.88	30.22	233.60	23.40
52	282.96	35.74	275.24	33.81	268.96	32.24	239.92	24.98
53	292.84	38.21	284.56	36.14	277.88	34.47	246.84	26.71
54	303.68	40.92	294.84	38.71	287.68	36.92	254.52	28.63
55	315.76	43.94	306.24	41.56	298.60	39.65	263.00	30.75
56	329.32	47.33	319.08	44.77	310.88	42.72	272.52	33.13
57	344.64	51.16	333.60	48.40	324.72	46.18	283.32	35.83
58	362.24	55.56	350.24	52.56	340.60	50.15	295.64	38.91
59	382.36	60.59	369.28	57.32	358.80	54.70	309.76	42.44
60	405.44	66.36	391.08	62.77	379.60	59.90	325.92	46.48
61	431.72	72.93	415.96	68.99	403.36	65.84	344.36	51.09
62	461.56	80.39	444.20	76.05	430.32	72.58	365.28	56.32
63	495.04	88.76	475.88	83.97	460.52	80.13	388.76	62.19
64	532.52	98.13	511.36	92.84	494.44	88.61	415.12	68.78
65	574.72	108.68	551.28	102.82	532.56	98.14	444.76	76.19
66	623.56	120.89	597.48	114.37	576.64	109.16	478.88	84.72
67	678.56	134.64	649.52	127.38	626.32	121.58	517.28	94.32
68	739.60	149.90	707.24	141.81	681.36	135.34	559.76	104.94
69	806.84	166.71	770.84	157.71	742.00	150.50	606.36	116.59
70	880.00	185.00	840.00	175.00	807.84	166.96	656.80	129.20
71	951.32	202.83	907.40	191.85	872.04	183.01	705.80	141.45
72	1027.40	221.85	979.20	209.80	940.40	200.10	757.68	154.42
73	1108.48	242.12	1055.76	228.94	1013.12	218.28	812.48	168.12
74	1194.16	263.54	1136.52	249.13	1089.80	237.45	869.92	182.48
75	1283.88	285.97	1221.08	270.27	1170.00	257.50	929.60	197.40
76	1375.04	308.76	1306.92	291.73	1251.28	277.82	989.60	212.40
77	1467.56	331.89	1393.92	313.48	1333.68	298.42	1050.28	227.57
78	1559.52	354.88	1480.36	335.09	1415.40	318.85	1110.32	242.58
79	1649.32	377.33	1564.68	356.17	1495.16	338.79	1168.80	257.20
80	NA	NA	NA	NA	1572.56	358.14	1225.60	271.40
81	NA	NA	NA	NA	1646.68	376.67	1279.92	284.98
82	NA	NA	NA	NA	1719.96	394.99	1333.68	298.42
83	NA	NA	NA	NA	1796.72	414.18	1389.88	312.47
84	NA	NA	NA	NA	1880.44	435.11	1450.96	327.74

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	295.57	24.89	290.02	23.51	285.54	22.39	264.66	17.16
41	301.06	26.26	295.23	24.81	290.53	23.63	268.52	18.13
42	306.94	27.73	300.83	26.21	295.85	24.96	272.72	19.18
43	313.21	29.30	306.77	27.69	301.50	26.38	277.20	20.30
44	319.93	30.98	313.15	29.29	307.61	27.90	281.96	21.49
45	327.10	32.77	319.93	30.98	314.10	29.53	287.06	22.76
46	334.82	34.71	327.21	32.80	321.05	31.26	292.49	24.12
47	343.06	36.76	334.99	34.75	328.50	33.12	298.37	25.59
48	351.96	38.99	343.45	36.86	336.56	35.14	304.64	27.16
49	361.65	41.41	352.63	39.16	345.35	37.34	311.47	28.87
50	372.18	44.04	362.54	41.64	354.82	39.70	318.92	30.73
51	383.60	46.90	373.41	44.35	365.23	42.31	327.04	32.76
52	396.14	50.04	385.34	47.33	376.54	45.14	335.89	34.97
53	409.98	53.49	398.38	50.60	389.03	48.26	345.58	37.39
54	425.15	57.29	412.78	54.19	402.75	51.69	356.33	40.08
55	442.06	61.52	428.74	58.18	418.04	55.51	368.20	43.05
56	461.05	66.26	446.71	62.68	435.23	59.81	381.53	46.38
57	482.50	71.62	467.04	67.76	454.61	64.65	396.65	50.16
58	507.14	77.78	490.34	73.58	476.84	70.21	413.90	54.47
59	535.30	84.83	516.99	80.25	502.32	76.58	433.66	59.42
60	567.62	92.90	547.51	87.88	531.44	83.86	456.29	65.07
61	604.41	102.10	582.34	96.59	564.70	92.18	482.10	71.53
62	646.18	112.55	621.88	106.47	602.45	101.61	511.39	78.85
63	693.06	124.26	666.23	117.56	644.73	112.18	544.26	87.07
64	745.53	137.38	715.90	129.98	692.22	124.05	581.17	96.29
65	804.61	152.15	771.79	143.95	745.58	137.40	622.66	106.67
66	872.98	169.25	836.47	160.12	807.30	152.82	670.43	118.61
67	949.98	188.50	909.33	178.33	876.85	170.21	724.19	132.05
68	1035.44	209.86	990.14	198.53	953.90	189.48	783.66	146.92
69	1129.58	233.39	1079.18	220.79	1038.80	210.70	848.90	163.23
70	1232.00	259.00	1176.00	245.00	1130.98	233.74	919.52	180.88
71	1331.85	283.96	1270.36	268.59	1220.86	256.21	988.12	198.03
72	1438.36	310.59	1370.88	293.72	1316.56	280.14	1060.75	216.19
73	1551.87	338.97	1478.06	320.52	1418.37	305.59	1137.47	235.37
74	1671.82	368.96	1591.13	348.78	1525.72	332.43	1217.89	255.47
75	1797.43	400.36	1709.51	378.38	1638.00	360.50	1301.44	276.36
76	1925.06	432.26	1829.69	408.42	1751.79	388.95	1385.44	297.36
77	2054.58	464.65	1951.49	438.87	1867.15	417.79	1470.39	318.60
78	2183.33	496.83	2072.50	469.13	1981.56	446.39	1554.45	339.61
79	2309.05	528.26	2190.55	498.64	2093.22	474.31	1636.32	360.08
80	NA	NA	NA	NA	2201.58	501.40	1715.84	379.96
81	NA	NA	NA	NA	2305.35	527.34	1791.89	398.97
82	NA	NA	NA	NA	2407.94	552.99	1867.15	417.79
83	NA	NA	NA	NA	2515.41	579.85	1945.83	437.46
84	NA	NA	NA	NA	2632.62	609.15	2031.34	458.84

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	278.16	34.54	272.04	33.01	266.60	31.65	237.36	24.34
41	286.16	36.54	279.68	34.92	274.00	33.50	243.16	25.79
42	294.64	38.66	287.84	36.96	281.84	35.46	249.28	27.32
43	303.72	40.93	296.52	39.13	290.16	37.54	255.80	28.95
44	313.32	43.33	305.72	41.43	299.00	39.75	262.68	30.67
45	323.48	45.87	315.44	43.86	308.32	42.08	269.92	32.48
46	334.24	48.56	325.72	46.43	318.20	44.55	277.56	34.39
47	345.68	51.42	336.64	49.16	328.68	47.17	285.64	36.41
48	357.76	54.44	348.16	52.04	339.68	49.92	294.08	38.52
49	370.68	57.67	360.48	55.12	351.52	52.88	303.08	40.77
50	383.76	60.94	372.96	58.24	363.44	55.86	312.08	43.02
51	398.08	64.52	386.56	61.64	376.48	59.12	321.96	45.49
52	413.52	68.38	401.28	65.32	390.52	62.63	332.56	48.14
53	430.48	72.62	417.32	69.33	405.88	66.47	344.08	51.02
54	448.96	77.24	434.96	73.74	422.64	70.66	356.68	54.17
55	469.64	82.41	454.56	78.64	441.36	75.34	370.64	57.66
56	492.96	88.24	476.68	84.17	462.44	80.61	386.36	61.59
57	519.32	94.83	501.68	90.42	486.24	86.56	404.04	66.01
58	549.56	102.39	530.32	97.58	513.52	93.38	424.32	71.08
59	584.08	111.02	563.08	105.77	544.68	101.17	447.40	76.85
60	623.36	120.84	600.32	115.08	580.20	110.05	473.72	83.43
61	667.80	131.95	642.48	125.62	620.32	120.08	503.44	90.86
62	717.48	144.37	689.52	137.38	665.20	131.30	536.68	99.17
63	772.28	158.07	741.48	150.37	714.68	143.67	573.24	108.31
64	832.00	173.00	798.08	164.52	768.56	157.14	613.08	118.27
65	897.68	189.42	860.28	180.07	827.80	171.95	656.84	129.21
66	972.12	208.03	930.72	197.68	894.84	188.71	706.24	141.56
67	1053.48	228.37	1007.72	216.93	968.08	207.02	760.20	155.05
68	1142.52	250.63	1091.92	237.98	1048.16	227.04	819.16	169.79
69	1238.64	274.66	1182.76	260.69	1134.56	248.64	882.64	185.66
70	1342.16	300.54	1280.60	285.15	1227.48	271.87	950.72	202.68
71	1441.04	325.26	1373.96	308.49	1316.16	294.04	1015.60	218.90
72	1545.68	351.42	1472.76	333.19	1409.88	317.47	1083.92	235.98
73	1656.00	379.00	1576.76	359.19	1508.52	342.13	1155.60	253.90
74	1771.64	407.91	1685.76	386.44	1611.72	367.93	1229.92	272.48
75	1891.00	437.75	1798.12	414.53	1718.08	394.52	1306.52	291.63
76	2011.08	467.77	1911.04	442.76	1824.84	421.21	1382.84	310.71
77	2132.96	498.24	2025.60	471.40	1933.08	448.27	1459.96	329.99
78	2254.88	528.72	2139.72	499.93	2040.80	475.20	1536.48	349.12
79	2374.32	558.58	2251.92	527.98	2146.60	501.65	1611.28	367.82
80	NA	NA	NA	NA	2250.72	527.68	1684.64	386.16
81	NA	NA	NA	NA	2351.80	552.95	1755.52	403.88
82	NA	NA	NA	NA	2453.72	578.43	1826.40	421.60
83	NA	NA	NA	NA	2562.36	605.59	1902.04	440.51
84	NA	NA	NA	NA	2682.68	635.67	1985.36	461.34

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	389.42	48.36	380.86	46.21	373.24	44.31	332.30	34.08
41	400.62	51.16	391.55	48.89	383.60	46.90	340.42	36.11
42	412.50	54.12	402.98	51.74	394.58	49.64	348.99	38.25
43	425.21	57.30	415.13	54.78	406.22	52.56	358.12	40.53
44	438.65	60.66	428.01	58.00	418.60	55.65	367.75	42.94
45	452.87	64.22	441.62	61.40	431.65	58.91	377.89	45.47
46	467.94	67.98	456.01	65.00	445.48	62.37	388.58	48.15
47	483.95	71.99	471.30	68.82	460.15	66.04	399.90	50.97
48	500.86	76.22	487.42	72.86	475.55	69.89	411.71	53.93
49	518.95	80.74	504.67	77.17	492.13	74.03	424.31	57.08
50	537.26	85.32	522.14	81.54	508.82	78.20	436.91	60.23
51	557.31	90.33	541.18	86.30	527.07	82.77	450.74	63.69
52	578.93	95.73	561.79	91.45	546.73	87.68	465.58	67.40
53	602.67	101.67	584.25	97.06	568.23	93.06	481.71	71.43
54	628.54	108.14	608.94	103.24	591.70	98.92	499.35	75.84
55	657.50	115.37	636.38	110.10	617.90	105.48	518.90	80.72
56	690.14	123.54	667.35	117.84	647.42	112.85	540.90	86.23
57	727.05	132.76	702.35	126.59	680.74	121.18	565.66	92.41
58	769.38	143.35	742.45	136.61	718.93	130.73	594.05	99.51
59	817.71	155.43	788.31	148.08	762.55	141.64	626.36	107.59
60	872.70	169.18	840.45	161.11	812.28	154.07	663.21	116.80
61	934.92	184.73	899.47	175.87	868.45	168.11	704.82	127.20
62	1004.47	202.12	965.33	192.33	931.28	183.82	751.35	138.84
63	1081.19	221.30	1038.07	210.52	1000.55	201.14	802.54	151.63
64	1164.80	242.20	1117.31	230.33	1075.98	220.00	858.31	165.58
65	1256.75	265.19	1204.39	252.10	1158.92	240.73	919.58	180.89
66	1360.97	291.24	1303.01	276.75	1252.78	264.19	988.74	198.18
67	1474.87	319.72	1410.81	303.70	1355.31	289.83	1064.28	217.07
68	1599.53	350.88	1528.69	333.17	1467.42	317.86	1146.82	237.71
69	1734.10	384.52	1655.86	364.97	1588.38	348.10	1235.70	259.92
70	1879.02	420.76	1792.84	399.21	1718.47	380.62	1331.01	283.75
71	2017.46	455.36	1923.54	431.89	1842.62	411.66	1421.84	306.46
72	2163.95	491.99	2061.86	466.47	1973.83	444.46	1517.49	330.37
73	2318.40	530.60	2207.46	502.87	2111.93	478.98	1617.84	355.46
74	2480.30	571.07	2360.06	541.02	2256.41	515.10	1721.89	381.47
75	2647.40	612.85	2517.37	580.34	2405.31	552.33	1829.13	408.28
76	2815.51	654.88	2675.46	619.86	2554.78	589.69	1935.98	434.99
77	2986.14	697.54	2835.84	659.96	2706.31	627.58	2043.94	461.99
78	3156.83	740.21	2995.61	699.90	2857.12	665.28	2151.07	488.77
79	3324.05	782.01	3152.69	739.17	3005.24	702.31	2255.79	514.95
80	NA	NA	NA	NA	3151.01	738.75	2358.50	540.62
81	NA	NA	NA	NA	3292.52	774.13	2457.73	565.43
82	NA	NA	NA	NA	3435.21	809.80	2556.96	590.24
83	NA	NA	NA	NA	3587.30	847.83	2662.86	616.71
84	NA	NA	NA	NA	3755.75	889.94	2779.50	645.88

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	259.28	29.82	253.68	28.42	248.80	27.20	223.60	20.90
41	266.20	31.55	260.32	30.08	255.16	28.79	228.60	22.15
42	273.56	33.39	267.32	31.83	261.88	30.47	233.88	23.47
43	281.40	35.35	274.84	33.71	269.08	32.27	239.48	24.87
44	289.68	37.42	282.72	35.68	276.68	34.17	245.44	26.36
45	298.40	39.60	291.04	37.76	284.68	36.17	251.68	27.92
46	307.68	41.92	299.88	39.97	293.16	38.29	258.28	29.57
47	317.48	44.37	309.20	42.30	302.12	40.53	265.24	31.31
48	327.84	46.96	319.08	44.77	311.60	42.90	272.60	33.15
49	338.96	49.74	329.64	47.41	321.72	45.43	280.40	35.10
50	350.28	52.57	340.44	50.11	332.04	48.01	288.32	37.08
51	362.68	55.67	352.20	53.05	343.32	50.83	296.96	39.24
52	376.04	59.01	364.96	56.24	355.48	53.87	306.32	41.58
53	390.72	62.68	378.88	59.72	368.80	57.20	316.44	44.11
54	406.76	66.69	394.16	63.54	383.32	60.83	327.48	46.87
55	424.68	71.17	411.12	67.78	399.56	64.89	339.76	49.94
56	444.84	76.21	430.24	72.56	417.76	69.44	353.60	53.40
57	467.60	81.90	451.84	77.96	438.36	74.59	369.12	57.28
58	493.72	88.43	476.60	84.15	461.96	80.49	386.96	61.74
59	523.56	95.89	504.88	91.22	488.88	87.22	407.24	66.81
60	557.64	104.41	537.12	99.28	519.60	94.90	430.36	72.59
61	596.24	114.06	573.72	108.43	554.48	103.62	456.56	79.14
62	639.56	124.89	614.72	118.68	593.52	113.38	485.84	86.46
63	687.52	136.88	660.08	130.02	636.76	124.19	518.20	94.55
64	740.08	150.02	709.80	142.45	684.08	136.02	553.56	103.39
65	798.20	164.55	764.76	156.19	736.40	149.10	592.60	113.15
66	864.40	181.10	827.36	171.84	795.92	163.98	636.84	124.21
67	937.36	199.34	896.24	189.06	861.40	180.35	685.48	136.37
68	1017.60	219.40	972.00	208.00	933.40	198.35	738.84	149.71
69	1104.72	241.18	1054.20	228.55	1011.48	217.87	796.52	164.13
70	1198.84	264.71	1142.96	250.74	1095.72	238.93	858.52	179.63
71	1289.56	287.39	1228.44	272.11	1176.80	259.20	917.88	194.47
72	1385.56	311.39	1318.88	294.72	1262.52	280.63	980.48	210.12
73	1487.40	336.85	1414.68	318.67	1353.20	303.30	1046.20	226.55
74	1594.44	363.61	1515.32	343.83	1448.56	327.14	1114.84	243.71
75	1706.16	391.54	1620.28	370.07	1547.44	351.86	1185.68	261.42
76	1818.44	419.61	1725.60	396.40	1646.84	376.71	1256.52	279.13
77	1932.96	448.24	1832.96	423.24	1748.08	402.02	1328.36	297.09
78	2047.48	476.87	1939.96	449.99	1848.84	427.21	1399.68	314.92
79	2159.76	504.94	2045.12	476.28	1947.84	451.96	1469.48	332.37
80	NA	NA	NA	NA	2045.08	476.27	1537.88	349.47
81	NA	NA	NA	NA	2139.36	499.84	1603.96	365.99
82	NA	NA	NA	NA	2234.20	523.55	1670.04	382.51
83	NA	NA	NA	NA	2335.04	548.76	1740.36	400.09
84	NA	NA	NA	NA	2446.44	576.61	1817.68	419.42

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	362.99	41.75	355.15	39.79	348.32	38.08	313.04	29.26
41	372.68	44.17	364.45	42.11	357.22	40.31	320.04	31.01
42	382.98	46.75	374.25	44.56	366.63	42.66	327.43	32.86
43	393.96	49.49	384.78	47.19	376.71	45.18	335.27	34.82
44	405.55	52.39	395.81	49.95	387.35	47.84	343.62	36.90
45	417.76	55.44	407.46	52.86	398.55	50.64	352.35	39.09
46	430.75	58.69	419.83	55.96	410.42	53.61	361.59	41.40
47	444.47	62.12	432.88	59.22	422.97	56.74	371.34	43.83
48	458.98	65.74	446.71	62.68	436.24	60.06	381.64	46.41
49	474.54	69.64	461.50	66.37	450.41	63.60	392.56	49.14
50	490.39	73.60	476.62	70.15	464.86	67.21	403.65	51.91
51	507.75	77.94	493.08	74.27	480.65	71.16	415.74	54.94
52	526.46	82.61	510.94	78.74	497.67	75.42	428.85	58.21
53	547.01	87.75	530.43	83.61	516.32	80.08	443.02	61.75
54	569.46	93.37	551.82	88.96	536.65	85.16	458.47	65.62
55	594.55	99.64	575.57	94.89	559.38	90.85	475.66	69.92
56	622.78	106.69	602.34	101.58	584.86	97.22	495.04	74.76
57	654.64	114.66	632.58	109.14	613.70	104.43	516.77	80.19
58	691.21	123.80	667.24	117.81	646.74	112.69	541.74	86.44
59	732.98	134.25	706.83	127.71	684.43	122.11	570.14	93.53
60	780.70	146.17	751.97	138.99	727.44	132.86	602.50	101.63
61	834.74	159.68	803.21	151.80	776.27	145.07	639.18	110.80
62	895.38	174.85	860.61	166.15	830.93	158.73	680.18	121.04
63	962.53	191.63	924.11	182.03	891.46	173.87	725.48	132.37
64	1036.11	210.03	993.72	199.43	957.71	190.43	774.98	144.75
65	1117.48	230.37	1070.66	218.67	1030.96	208.74	829.64	158.41
66	1210.16	253.54	1158.30	240.58	1114.29	229.57	891.58	173.89
67	1312.30	279.08	1254.74	264.68	1205.96	252.49	959.67	190.92
68	1424.64	307.16	1360.80	291.20	1306.76	277.69	1034.38	209.59
69	1546.61	337.65	1475.88	319.97	1416.07	305.02	1115.13	229.78
70	1678.38	370.59	1600.14	351.04	1534.01	334.50	1201.93	251.48
71	1805.38	402.35	1719.82	380.95	1647.52	362.88	1285.03	272.26
72	1939.78	435.95	1846.43	412.61	1767.53	392.88	1372.67	294.17
73	2082.36	471.59	1980.55	446.14	1894.48	424.62	1464.68	317.17
74	2232.22	509.05	2121.45	481.36	2027.98	458.00	1560.78	341.19
75	2388.62	548.16	2268.39	518.10	2166.42	492.60	1659.95	365.99
76	2545.82	587.45	2415.84	554.96	2305.58	527.39	1759.13	390.78
77	2706.14	627.54	2566.14	592.54	2447.31	562.83	1859.70	415.93
78	2866.47	667.62	2715.94	629.99	2588.38	598.09	1959.55	440.89
79	3023.66	706.92	2863.17	666.79	2726.98	632.74	2057.27	465.32
80	NA	NA	NA	NA	2863.11	666.78	2153.03	489.26
81	NA	NA	NA	NA	2995.10	699.78	2245.54	512.39
82	NA	NA	NA	NA	3127.88	732.97	2338.06	535.51
83	NA	NA	NA	NA	3269.06	768.26	2436.50	560.13
84	NA	NA	NA	NA	3425.02	807.25	2544.75	587.19

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	309.12	42.28	300.00	40.00	292.60	38.15	257.96	29.49
41	312.12	43.03	302.84	40.71	295.32	38.83	260.08	30.02
42	315.40	43.85	305.96	41.49	298.32	39.58	262.40	30.60
43	319.00	44.75	309.36	42.34	301.56	40.39	264.96	31.24
44	322.92	45.73	313.08	43.27	305.12	41.28	267.76	31.94
45	327.16	46.79	317.12	44.28	308.96	42.24	270.76	32.69
46	331.84	47.96	321.52	45.38	313.16	43.29	274.04	33.51
47	336.92	49.23	326.36	46.59	317.80	44.45	277.64	34.41
48	342.52	50.63	331.68	47.92	322.84	45.71	281.60	35.40
49	348.72	52.18	337.56	49.39	328.48	47.12	285.96	36.49
50	355.60	53.90	344.00	51.00	334.64	48.66	290.80	37.70
51	363.16	55.79	351.20	52.80	341.52	50.38	296.16	39.04
52	371.60	57.90	359.20	54.80	349.16	52.29	302.12	40.53
53	380.92	60.23	368.04	57.01	357.60	54.40	308.68	42.17
54	391.32	62.83	377.84	59.46	366.96	56.74	316.00	44.00
55	403.00	65.75	388.88	62.22	377.52	59.38	324.16	46.04
56	416.28	69.07	401.44	65.36	389.48	62.37	333.48	48.37
57	431.40	72.85	415.76	68.94	403.16	65.79	344.08	51.02
58	448.96	77.24	432.36	73.09	419.00	69.75	356.36	54.09
59	469.12	82.28	451.44	77.86	437.20	74.30	370.52	57.63
60	492.36	88.09	473.44	83.36	458.20	79.55	386.76	61.69
61	518.92	94.73	498.56	89.64	482.16	85.54	405.32	66.33
62	549.16	102.29	527.16	96.79	509.48	92.37	426.48	71.62
63	583.04	110.76	559.20	104.80	540.04	100.01	450.24	77.56
64	621.00	120.25	595.12	113.78	574.36	108.59	476.84	84.21
65	663.72	130.93	635.56	123.89	612.96	118.24	506.80	91.70
66	713.52	143.38	682.68	135.67	657.88	129.47	541.52	100.38
67	769.60	157.40	735.72	148.93	708.48	142.12	580.60	110.15
68	831.60	172.90	794.28	163.57	764.36	156.09	623.60	120.90
69	899.76	189.94	858.72	179.68	825.76	171.44	670.72	132.68
70	973.80	208.45	928.68	197.17	892.40	188.10	721.64	145.41
71	1043.72	225.93	994.72	213.68	955.28	203.82	769.52	157.38
72	1118.24	244.56	1065.08	231.27	1022.16	220.54	820.20	170.05
73	1197.44	264.36	1139.80	249.95	1093.12	238.28	873.56	183.39
74	1280.88	285.22	1218.44	269.61	1167.76	256.94	929.40	197.35
75	1368.20	307.05	1300.72	290.18	1245.72	276.43	987.08	211.77
76	1456.00	329.00	1383.36	310.84	1323.96	295.99	1044.76	226.19
77	1545.08	351.27	1467.08	331.77	1403.20	315.80	1102.96	240.74
78	1633.24	373.31	1549.88	352.47	1481.52	335.38	1160.28	255.07
79	1719.00	394.75	1630.36	372.59	1557.56	354.39	1215.88	268.97
80	NA	NA	NA	NA	1631.12	372.78	1269.68	282.42
81	NA	NA	NA	NA	1701.24	390.31	1320.96	295.24
82	NA	NA	NA	NA	1770.56	407.64	1371.60	307.90
83	NA	NA	NA	NA	1843.44	425.86	1424.84	321.21
84	NA	NA	NA	NA	1923.48	445.87	1483.12	335.78

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	432.77	59.19	420.00	56.00	409.64	53.41	361.14	41.29
41	436.97	60.24	423.98	56.99	413.45	54.36	364.11	42.03
42	441.56	61.39	428.34	58.09	417.65	55.41	367.36	42.84
43	446.60	62.65	433.10	59.28	422.18	56.55	370.94	43.74
44	452.09	64.02	438.31	60.58	427.17	57.79	374.86	44.72
45	458.02	65.51	443.97	61.99	432.54	59.14	379.06	45.77
46	464.58	67.14	450.13	63.53	438.42	60.61	383.66	46.91
47	471.69	68.92	456.90	65.23	444.92	62.23	388.70	48.17
48	479.53	70.88	464.35	67.09	451.98	63.99	394.24	49.56
49	488.21	73.05	472.58	69.15	459.87	65.97	400.34	51.09
50	497.84	75.46	481.60	71.40	468.50	68.12	407.12	52.78
51	508.42	78.11	491.68	73.92	478.13	70.53	414.62	54.66
52	520.24	81.06	502.88	76.72	488.82	73.21	422.97	56.74
53	533.29	84.32	515.26	79.81	500.64	76.16	432.15	59.04
54	547.85	87.96	528.98	83.24	513.74	79.44	442.40	61.60
55	564.20	92.05	544.43	87.11	528.53	83.13	453.82	64.46
56	582.79	96.70	562.02	91.50	545.27	87.32	466.87	67.72
57	603.96	101.99	582.06	96.52	564.42	92.11	481.71	71.43
58	628.54	108.14	605.30	102.33	586.60	97.65	498.90	75.73
59	656.77	115.19	632.02	109.00	612.08	104.02	518.73	80.68
60	689.30	123.33	662.82	116.70	641.48	111.37	541.46	86.37
61	726.49	132.62	697.98	125.50	675.02	119.76	567.45	92.86
62	768.82	143.21	738.02	135.51	713.27	129.32	597.07	100.27
63	816.26	155.06	782.88	146.72	756.06	140.01	630.34	108.58
64	869.40	168.35	833.17	159.29	804.10	152.03	667.58	117.89
65	929.21	183.30	889.78	173.45	858.14	165.54	709.52	128.38
66	998.93	200.73	955.75	189.94	921.03	181.26	758.13	140.53
67	1077.44	220.36	1030.01	208.50	991.87	198.97	812.84	154.21
68	1164.24	242.06	1111.99	229.00	1070.10	218.53	873.04	169.26
69	1259.66	265.92	1202.21	251.55	1156.06	240.02	939.01	185.75
70	1363.32	291.83	1300.15	276.04	1249.36	263.34	1010.30	203.57
71	1461.21	316.30	1392.61	299.15	1337.39	285.35	1077.33	220.33
72	1565.54	342.38	1491.11	323.78	1431.02	308.76	1148.28	238.07
73	1676.42	370.10	1595.72	349.93	1530.37	333.59	1222.98	256.75
74	1793.23	399.31	1705.82	377.45	1634.86	359.72	1301.16	276.29
75	1915.48	429.87	1821.01	406.25	1744.01	387.00	1381.91	296.48
76	2038.40	460.60	1936.70	435.18	1853.54	414.39	1462.66	316.67
77	2163.11	491.78	2053.91	464.48	1964.48	442.12	1544.14	337.04
78	2286.54	522.63	2169.83	493.46	2074.13	469.53	1624.39	357.10
79	2406.60	552.65	2282.50	521.63	2180.58	496.15	1702.23	376.56
80	NA	NA	NA	NA	2283.57	521.89	1777.55	395.39
81	NA	NA	NA	NA	2381.74	546.43	1849.34	413.34
82	NA	NA	NA	NA	2478.78	570.70	1920.24	431.06
83	NA	NA	NA	NA	2580.82	596.20	1994.78	449.69
84	NA	NA	NA	NA	2692.87	624.22	2076.37	470.09

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.28	73.57	420.72	70.18	408.84	67.21	345.40	51.35
41	440.64	75.16	426.80	71.70	414.68	68.67	350.00	52.50
42	447.48	76.87	433.36	73.34	421.00	70.25	354.96	53.74
43	454.92	78.73	440.52	75.13	427.88	71.97	360.32	55.08
44	462.96	80.74	448.20	77.05	435.24	73.81	366.08	56.52
45	471.52	82.88	456.40	79.10	443.12	75.78	372.20	58.05
46	480.76	85.19	465.24	81.31	451.60	77.90	378.72	59.68
47	490.72	87.68	474.76	83.69	460.68	80.17	385.72	61.43
48	501.40	90.35	484.88	86.22	470.40	82.60	393.12	63.28
49	512.96	93.24	495.92	88.98	480.96	85.24	401.16	65.29
50	524.76	96.19	507.16	91.79	491.72	87.93	409.24	67.31
51	537.96	99.49	519.64	94.91	503.68	90.92	418.24	69.56
52	552.28	103.07	533.32	98.33	516.72	94.18	428.00	72.00
53	568.12	107.03	548.36	102.09	531.08	97.77	438.76	74.69
54	585.64	111.41	565.00	106.25	546.92	101.73	450.60	77.65
55	605.48	116.37	583.76	110.94	564.80	106.20	463.84	80.96
56	628.04	122.01	605.16	116.29	585.20	111.30	479.00	84.75
57	653.76	128.44	629.56	122.39	608.40	117.10	496.20	89.05
58	683.64	135.91	657.84	129.46	635.32	123.83	516.12	94.03
59	717.92	144.48	690.32	137.58	666.20	131.55	538.92	99.73
60	757.12	154.28	727.48	146.87	701.60	140.40	565.08	106.27
61	801.56	165.39	769.60	157.40	741.72	150.43	594.72	113.68
62	851.44	177.86	816.84	169.21	786.72	161.68	627.96	121.99
63	906.36	191.59	868.88	182.22	836.24	174.06	664.52	131.13
64	966.28	206.57	925.60	196.40	890.28	187.57	704.32	141.08
65	1032.24	223.06	988.04	212.01	949.72	202.43	748.16	152.04
66	1107.52	241.88	1059.28	229.82	1017.48	219.37	797.96	164.49
67	1189.88	262.47	1137.16	249.29	1091.52	237.88	852.40	178.10
68	1279.72	284.93	1222.12	270.53	1172.28	258.07	911.72	192.93
69	1376.60	309.15	1313.64	293.41	1259.28	279.82	975.52	208.88
70	1480.84	335.21	1412.08	318.02	1352.76	303.19	1043.88	225.97
71	1577.28	359.32	1503.08	340.77	1439.16	324.79	1106.92	241.73
72	1679.12	384.78	1599.16	364.79	1530.24	347.56	1173.24	258.31
73	1786.52	411.63	1700.36	390.09	1626.12	371.53	1242.40	275.60
74	1898.28	439.57	1805.60	416.40	1725.72	396.43	1314.12	293.53
75	2013.60	468.40	1914.12	443.53	1828.40	422.10	1387.80	311.95
76	2128.92	497.23	2022.64	470.66	1930.72	447.68	1460.68	330.17
77	2245.56	526.39	2132.00	498.00	2034.20	473.55	1534.16	348.54
78	2361.64	555.41	2240.84	525.21	2136.84	499.21	1606.76	366.69
79	2475.44	583.86	2347.36	551.84	2237.24	524.31	1677.44	384.36
80	NA	NA	NA	NA	2335.76	548.94	1746.56	401.64
81	NA	NA	NA	NA	2431.08	572.77	1813.12	418.28
82	NA	NA	NA	NA	2527.28	596.82	1879.68	434.92
83	NA	NA	NA	NA	2630.48	622.62	1951.24	452.81
84	NA	NA	NA	NA	2745.56	651.39	2030.64	472.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	607.99	103.00	589.01	98.25	572.38	94.09	483.56	71.89
41	616.90	105.22	597.52	100.38	580.55	96.14	490.00	73.50
42	626.47	107.62	606.70	102.68	589.40	98.35	496.94	75.24
43	636.89	110.22	616.73	105.18	599.03	100.76	504.45	77.11
44	648.14	113.04	627.48	107.87	609.34	103.33	512.51	79.13
45	660.13	116.03	638.96	110.74	620.37	106.09	521.08	81.27
46	673.06	119.27	651.34	113.83	632.24	109.06	530.21	83.55
47	687.01	122.75	664.66	117.17	644.95	112.24	540.01	86.00
48	701.96	126.49	678.83	120.71	658.56	115.64	550.37	88.59
49	718.14	130.54	694.29	124.57	673.34	119.34	561.62	91.41
50	734.66	134.67	710.02	128.51	688.41	123.10	572.94	94.23
51	753.14	139.29	727.50	132.87	705.15	127.29	585.54	97.38
52	773.19	144.30	746.65	137.66	723.41	131.85	599.20	100.80
53	795.37	149.84	767.70	142.93	743.51	136.88	614.26	104.57
54	819.90	155.97	791.00	148.75	765.69	142.42	630.84	108.71
55	847.67	162.92	817.26	155.32	790.72	148.68	649.38	113.34
56	879.26	170.81	847.22	162.81	819.28	155.82	670.60	118.65
57	915.26	179.82	881.38	171.35	851.76	163.94	694.68	124.67
58	957.10	190.27	920.98	181.24	889.45	173.36	722.57	131.64
59	1005.09	202.27	966.45	192.61	932.68	184.17	754.49	139.62
60	1059.97	215.99	1018.47	205.62	982.24	196.56	791.11	148.78
61	1122.18	231.55	1077.44	220.36	1038.41	210.60	832.61	159.15
62	1192.02	249.00	1143.58	236.89	1101.41	226.35	879.14	170.79
63	1268.90	268.23	1216.43	255.11	1170.74	243.68	930.33	183.58
64	1352.79	289.20	1295.84	274.96	1246.39	262.60	986.05	197.51
65	1445.14	312.28	1383.26	296.81	1329.61	283.40	1047.42	212.86
66	1550.53	338.63	1482.99	321.75	1424.47	307.12	1117.14	230.29
67	1665.83	367.46	1592.02	349.01	1528.13	333.03	1193.36	249.34
68	1791.61	398.90	1710.97	378.74	1641.19	361.30	1276.41	270.10
69	1927.24	432.81	1839.10	410.77	1762.99	391.75	1365.73	292.43
70	2073.18	469.29	1976.91	445.23	1893.86	424.47	1461.43	316.36
71	2208.19	503.05	2104.31	477.08	2014.82	454.71	1549.69	338.42
72	2350.77	538.69	2238.82	510.71	2142.34	486.58	1642.54	361.63
73	2501.13	576.28	2380.50	546.13	2276.57	520.14	1739.36	385.84
74	2657.59	615.40	2527.84	582.96	2416.01	555.00	1839.77	410.94
75	2819.04	655.76	2679.77	620.94	2559.76	590.94	1942.92	436.73
76	2980.49	696.12	2831.70	658.92	2703.01	626.75	2044.95	462.24
77	3143.78	736.95	2984.80	697.20	2847.88	662.97	2147.82	487.96
78	3306.30	777.57	3137.18	735.29	2991.58	698.89	2249.46	513.37
79	3465.62	817.40	3286.30	772.58	3132.14	734.03	2348.42	538.10
80	NA	NA	NA	NA	3270.06	768.52	2445.18	562.30
81	NA	NA	NA	NA	3403.51	801.88	2538.37	585.59
82	NA	NA	NA	NA	3538.19	835.55	2631.55	608.89
83	NA	NA	NA	NA	3682.67	871.67	2731.74	633.93
84	NA	NA	NA	NA	3843.78	911.95	2842.90	661.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	396.72	64.18	384.36	61.09	373.68	58.42	319.12	44.78
41	402.24	65.56	389.64	62.41	378.76	59.69	323.08	45.77
42	408.16	67.04	395.32	63.83	384.20	61.05	327.36	46.84
43	414.60	68.65	401.48	65.37	390.12	62.53	331.96	47.99
44	421.52	70.38	408.08	67.02	396.44	64.11	336.96	49.24
45	428.92	72.23	415.12	68.78	403.24	65.81	342.20	50.55
46	436.88	74.22	422.68	70.67	410.52	67.63	347.88	51.97
47	445.40	76.35	430.80	72.70	418.32	69.58	353.92	53.48
48	454.56	78.64	439.52	74.88	426.68	71.67	360.36	55.09
49	464.52	81.13	449.00	77.25	435.76	73.94	367.36	56.84
50	474.76	83.69	458.72	79.68	445.04	76.26	374.48	58.62
51	486.16	86.54	469.56	82.39	455.44	78.86	382.40	60.60
52	498.64	89.66	481.40	85.35	466.72	81.68	391.00	62.75
53	512.36	93.09	494.48	88.62	479.20	84.80	400.48	65.12
54	527.60	96.90	508.92	92.23	492.92	88.23	410.92	67.73
55	544.76	101.19	525.20	96.30	508.48	92.12	422.60	70.65
56	564.32	106.08	543.72	100.93	526.12	96.53	435.96	73.99
57	586.64	111.66	564.84	106.21	546.24	101.56	451.08	77.77
58	612.48	118.12	589.32	112.33	569.56	107.39	468.64	82.16
59	642.20	125.55	617.48	119.37	596.36	114.09	488.76	87.19
60	676.28	134.07	649.72	127.43	627.04	121.76	511.80	92.95
61	715.00	143.75	686.40	136.60	662.00	130.50	538.00	99.50
62	758.60	154.65	727.64	146.91	701.24	140.31	567.32	106.83
63	806.80	166.70	773.20	158.30	744.64	151.16	599.72	114.93
64	859.68	179.92	823.20	170.80	792.20	163.05	635.16	123.79
65	918.20	194.55	878.52	184.63	844.84	176.21	674.36	133.59
66	985.36	211.34	941.96	200.49	905.12	191.28	719.04	144.76
67	1059.36	229.84	1011.80	217.95	971.52	207.88	768.20	157.05
68	1140.48	250.12	1088.40	237.10	1044.24	226.06	821.96	170.49
69	1228.48	272.12	1171.36	257.84	1123.04	245.76	880.04	185.01
70	1323.48	295.87	1260.92	280.23	1208.00	267.00	942.36	200.59
71	1411.96	317.99	1344.28	301.07	1287.00	286.75	1000.16	215.04
72	1505.80	341.45	1432.56	323.14	1370.60	307.65	1061.08	230.27
73	1604.92	366.23	1525.76	346.44	1458.80	329.70	1124.72	246.18
74	1709.08	392.27	1623.64	370.91	1551.24	352.81	1190.92	262.73
75	1817.00	419.25	1724.92	396.23	1646.88	376.72	1259.20	279.80
76	1924.92	446.23	1826.24	421.56	1742.52	400.63	1327.08	296.77
77	2035.04	473.76	1929.20	447.30	1839.40	424.85	1395.52	313.88
78	2144.36	501.09	2031.48	472.87	1935.64	448.91	1463.36	330.84
79	2251.56	527.89	2131.60	497.90	2029.80	472.45	1529.48	347.37
80	NA	NA	NA	NA	2122.04	495.51	1594.08	363.52
81	NA	NA	NA	NA	2211.12	517.78	1656.28	379.07
82	NA	NA	NA	NA	2300.84	540.21	1718.44	394.61
83	NA	NA	NA	NA	2396.76	564.19	1785.04	411.26
84	NA	NA	NA	NA	2503.40	590.85	1858.80	429.70

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	555.41	89.85	538.10	85.53	523.15	81.79	446.77	62.69
41	563.14	91.78	545.50	87.37	530.26	83.57	452.31	64.08
42	571.42	93.86	553.45	89.36	537.88	85.47	458.30	65.58
43	580.44	96.11	562.07	91.52	546.17	87.54	464.74	67.19
44	590.13	98.53	571.31	93.83	555.02	89.75	471.74	68.94
45	600.49	101.12	581.17	96.29	564.54	92.13	479.08	70.77
46	611.63	103.91	591.75	98.94	574.73	94.68	487.03	72.76
47	623.56	106.89	603.12	101.78	585.65	97.41	495.49	74.87
48	636.38	110.10	615.33	104.83	597.35	100.34	504.50	77.13
49	650.33	113.58	628.60	108.15	610.06	103.52	514.30	79.58
50	664.66	117.17	642.21	111.55	623.06	106.76	524.27	82.07
51	680.62	121.16	657.38	115.35	637.62	110.40	535.36	84.84
52	698.10	125.52	673.96	119.49	653.41	114.35	547.40	87.85
53	717.30	130.33	692.27	124.07	670.88	118.72	560.67	91.17
54	738.64	135.66	712.49	129.12	690.09	123.52	575.29	94.82
55	762.66	141.67	735.28	134.82	711.87	128.97	591.64	98.91
56	790.05	148.51	761.21	141.30	736.57	135.14	610.34	103.59
57	821.30	156.32	790.78	148.69	764.74	142.18	631.51	108.88
58	857.47	165.37	825.05	157.26	797.38	150.35	656.10	115.02
59	899.08	175.77	864.47	167.12	834.90	159.73	684.26	122.07
60	946.79	187.70	909.61	178.40	877.86	170.46	716.52	130.13
61	1001.00	201.25	960.96	191.24	926.80	182.70	753.20	139.30
62	1062.04	216.51	1018.70	205.67	981.74	196.43	794.25	149.56
63	1129.52	233.38	1082.48	221.62	1042.50	211.62	839.61	160.90
64	1203.55	251.89	1152.48	239.12	1109.08	228.27	889.22	173.31
65	1285.48	272.37	1229.93	258.48	1182.78	246.69	944.10	187.03
66	1379.50	295.88	1318.74	280.69	1267.17	267.79	1006.66	202.66
67	1483.10	321.78	1416.52	305.13	1360.13	291.03	1075.48	219.87
68	1596.67	350.17	1523.76	331.94	1461.94	316.48	1150.74	238.69
69	1719.87	380.97	1639.90	360.98	1572.26	344.06	1232.06	259.01
70	1852.87	414.22	1765.29	392.32	1691.20	373.80	1319.30	280.83
71	1976.74	445.19	1881.99	421.50	1801.80	401.45	1400.22	301.06
72	2108.12	478.03	2005.58	452.40	1918.84	430.71	1485.51	322.38
73	2246.89	512.72	2136.06	485.02	2042.32	461.58	1574.61	344.65
74	2392.71	549.18	2273.10	519.27	2171.74	493.93	1667.29	367.82
75	2543.80	586.95	2414.89	554.72	2305.63	527.41	1762.88	391.72
76	2694.89	624.72	2556.74	590.18	2439.53	560.88	1857.91	415.48
77	2849.06	663.26	2700.88	626.22	2575.16	594.79	1953.73	439.43
78	3002.10	701.53	2844.07	662.02	2709.90	628.47	2048.70	463.18
79	3152.18	739.05	2984.24	697.06	2841.72	661.43	2141.27	486.32
80	NA	NA	NA	NA	2970.86	693.71	2231.71	508.93
81	NA	NA	NA	NA	3095.57	724.89	2318.79	530.70
82	NA	NA	NA	NA	3221.18	756.29	2405.82	552.45
83	NA	NA	NA	NA	3355.46	789.87	2499.06	575.76
84	NA	NA	NA	NA	3504.76	827.19	2602.32	601.58

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	167.36	6.84	165.88	6.47	164.72	6.18	159.16	4.79
41	169.52	7.38	167.96	6.99	166.72	6.68	160.76	5.19
42	171.92	7.98	170.24	7.56	168.92	7.23	162.48	5.62
43	174.48	8.62	172.68	8.17	171.24	7.81	164.32	6.08
44	177.32	9.33	175.36	8.84	173.80	8.45	166.36	6.59
45	180.32	10.08	178.24	9.56	176.56	9.14	168.56	7.14
46	183.60	10.90	181.36	10.34	179.56	9.89	170.92	7.73
47	187.16	11.79	184.72	11.18	182.80	10.70	173.48	8.37
48	191.00	12.75	188.40	12.10	186.32	11.58	176.28	9.07
49	195.28	13.82	192.44	13.11	190.20	12.55	179.32	9.83
50	199.92	14.98	196.88	14.22	194.40	13.60	182.68	10.67
51	205.04	16.26	201.72	15.43	199.04	14.76	186.36	11.59
52	210.72	17.68	207.12	16.78	204.24	16.06	190.40	12.60
53	217.04	19.26	213.08	18.27	209.96	17.49	194.92	13.73
54	224.04	21.01	219.76	19.94	216.32	19.08	199.92	14.98
55	231.92	22.98	227.24	21.81	223.48	20.87	205.56	16.39
56	240.88	25.22	235.76	23.94	231.64	22.91	211.96	17.99
57	251.16	27.79	245.52	26.38	240.96	25.24	219.28	19.82
58	263.12	30.78	256.84	29.21	251.80	27.95	227.76	21.94
59	277.00	34.25	270.04	32.51	264.44	31.11	237.68	24.42
60	293.24	38.31	285.44	36.36	279.16	34.79	249.16	27.29
61	312.08	43.02	303.32	40.83	296.24	39.06	262.52	30.63
62	333.84	48.46	323.96	45.99	315.96	43.99	277.96	34.49
63	358.72	54.68	347.60	51.90	338.60	49.65	295.68	38.92
64	387.08	61.77	374.52	58.63	364.36	56.09	315.84	43.96
65	419.52	69.88	405.32	66.33	393.80	63.45	338.92	49.73
66	457.76	79.44	441.60	75.40	428.48	72.12	365.92	56.48
67	501.56	90.39	483.12	85.78	468.20	82.05	396.80	64.20
68	551.20	102.80	530.16	97.54	513.16	93.29	431.68	72.92
69	606.80	116.70	582.88	110.72	563.52	105.88	470.60	82.65
70	668.16	132.04	641.00	125.25	618.96	119.74	513.24	93.31
71	731.16	147.79	700.68	140.17	675.92	133.98	556.88	104.22
72	799.40	164.85	765.24	156.31	737.44	149.36	603.72	115.93
73	873.36	183.34	835.16	173.79	804.00	166.00	653.96	128.49
74	952.88	203.22	910.24	192.56	875.36	183.84	707.36	141.84
75	1037.80	224.45	990.36	212.59	951.48	202.87	763.80	155.95
76	1125.68	246.42	1073.20	233.30	1030.04	222.51	821.76	170.44
77	1216.92	269.23	1159.16	254.79	1111.52	242.88	881.52	185.38
78	1309.92	292.48	1246.68	276.67	1194.48	263.62	942.20	200.55
79	1403.32	315.83	1334.52	298.63	1277.64	284.41	1002.88	215.72
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	234.30	9.58	232.23	9.06	230.61	8.65	222.82	6.71
41	237.33	10.33	235.14	9.79	233.41	9.35	225.06	7.27
42	240.69	11.17	238.34	10.58	236.49	10.12	227.47	7.87
43	244.27	12.07	241.75	11.44	239.74	10.93	230.05	8.51
44	248.25	13.06	245.50	12.38	243.32	11.83	232.90	9.23
45	252.45	14.11	249.54	13.38	247.18	12.80	235.98	10.00
46	257.04	15.26	253.90	14.48	251.38	13.85	239.29	10.82
47	262.02	16.51	258.61	15.65	255.92	14.98	242.87	11.72
48	267.40	17.85	263.76	16.94	260.85	16.21	246.79	12.70
49	273.39	19.35	269.42	18.35	266.28	17.57	251.05	13.76
50	279.89	20.97	275.63	19.91	272.16	19.04	255.75	14.94
51	287.06	22.76	282.41	21.60	278.66	20.66	260.90	16.23
52	295.01	24.75	289.97	23.49	285.94	22.48	266.56	17.64
53	303.86	26.96	298.31	25.58	293.94	24.49	272.89	19.22
54	313.66	29.41	307.66	27.92	302.85	26.71	279.89	20.97
55	324.69	32.17	318.14	30.53	312.87	29.22	287.78	22.95
56	337.23	35.31	330.06	33.52	324.30	32.07	296.74	25.19
57	351.62	38.91	343.73	36.93	337.34	35.34	306.99	27.75
58	368.37	43.09	359.58	40.89	352.52	39.13	318.86	30.72
59	387.80	47.95	378.06	45.51	370.22	43.55	332.75	34.19
60	410.54	53.63	399.62	50.90	390.82	48.71	348.82	38.21
61	436.91	60.23	424.65	57.16	414.74	54.68	367.53	42.88
62	467.38	67.84	453.54	64.39	442.34	61.59	389.14	48.29
63	502.21	76.55	486.64	72.66	474.04	69.51	413.95	54.49
64	541.91	86.48	524.33	82.08	510.10	78.53	442.18	61.54
65	587.33	97.83	567.45	92.86	551.32	88.83	474.49	69.62
66	640.86	111.22	618.24	105.56	599.87	100.97	512.29	79.07
67	702.18	126.55	676.37	120.09	655.48	114.87	555.52	89.88
68	771.68	143.92	742.22	136.56	718.42	130.61	604.35	102.09
69	849.52	163.38	816.03	155.01	788.93	148.23	658.84	115.71
70	935.42	184.86	897.40	175.35	866.54	167.64	718.54	130.63
71	1023.62	206.91	980.95	196.24	946.29	187.57	779.63	145.91
72	1119.16	230.79	1071.34	218.83	1032.42	209.10	845.21	162.30
73	1222.70	256.68	1169.22	243.31	1125.60	232.40	915.54	179.89
74	1334.03	284.51	1274.34	269.58	1225.50	257.38	990.30	198.58
75	1452.92	314.23	1386.50	297.63	1332.07	284.02	1069.32	218.33
76	1575.95	344.99	1502.48	326.62	1442.06	311.51	1150.46	238.62
77	1703.69	376.92	1622.82	356.71	1556.13	340.03	1234.13	259.53
78	1833.89	409.47	1745.35	387.34	1672.27	369.07	1319.08	280.77
79	1964.65	442.16	1868.33	418.08	1788.70	398.17	1404.03	302.01
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	197.76	14.44	195.32	13.83	193.28	13.32	181.80	10.45
41	202.68	15.67	200.08	15.02	197.84	14.46	185.48	11.37
42	208.00	17.00	205.20	16.30	202.76	15.69	189.44	12.36
43	213.76	18.44	210.72	17.68	208.12	17.03	193.72	13.43
44	219.92	19.98	216.68	19.17	213.84	18.46	198.28	14.57
45	226.48	21.62	222.96	20.74	219.88	19.97	203.08	15.77
46	233.44	23.36	229.68	22.42	226.32	21.58	208.16	17.04
47	240.88	25.22	236.80	24.20	233.16	23.29	213.56	18.39
48	248.72	27.18	244.36	26.09	240.40	25.10	219.20	19.80
49	257.16	29.29	252.44	28.10	248.20	27.05	225.28	21.32
50	265.64	31.41	260.52	30.13	255.92	28.98	231.20	22.80
51	274.92	33.73	269.40	32.35	264.40	31.10	237.72	24.43
52	284.96	36.24	278.96	34.74	273.60	33.40	244.76	26.19
53	296.00	39.00	289.48	37.37	283.64	35.91	252.40	28.10
54	308.04	42.01	301.00	40.25	294.64	38.66	260.72	30.18
55	321.68	45.42	313.96	43.49	307.04	41.76	270.12	32.53
56	337.24	49.31	328.76	47.19	321.16	45.29	280.76	35.19
57	355.04	53.76	345.68	51.42	337.32	49.33	292.92	38.23
58	375.72	58.93	365.32	56.33	356.08	54.02	307.00	41.75
59	399.80	64.95	388.16	62.04	377.88	59.47	323.32	45.83
60	427.68	71.92	414.64	68.66	403.16	65.79	342.24	50.56
61	459.84	79.96	445.16	76.29	432.28	73.07	364.04	56.01
62	496.44	89.11	479.92	84.98	465.40	81.35	388.76	62.19
63	537.68	99.42	519.04	94.76	502.72	90.68	416.56	69.14
64	583.20	110.80	562.24	105.56	543.88	100.97	447.20	76.80
65	634.08	123.52	610.48	117.62	589.88	112.47	481.44	85.36
66	692.80	138.20	666.12	131.53	642.84	125.71	520.56	95.14
67	757.68	154.42	727.56	146.89	701.32	140.33	563.76	105.94
68	830.12	172.53	796.16	164.04	766.60	156.65	611.96	117.99
69	909.36	192.34	871.08	182.77	837.88	174.47	664.40	131.10
70	995.84	213.96	952.80	203.20	915.52	193.88	721.32	145.33
71	1083.04	235.76	1035.20	223.80	993.76	213.44	778.56	159.64
72	1176.76	259.19	1123.68	245.92	1077.72	234.43	839.64	174.91
73	1277.28	284.32	1218.44	269.61	1167.56	256.89	904.56	191.14
74	1384.40	311.10	1319.36	294.84	1263.12	280.78	973.12	208.28
75	1497.60	339.40	1425.92	321.48	1363.92	305.98	1045.08	226.27
76	1613.56	368.39	1534.92	348.73	1466.92	331.73	1118.12	244.53
77	1733.92	398.48	1647.96	376.99	1573.68	358.42	1193.52	263.38
78	1856.92	429.23	1763.40	405.85	1682.60	385.65	1270.20	282.55
79	1981.04	460.26	1879.76	434.94	1792.28	413.07	1347.20	301.80
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	276.86	20.22	273.45	19.36	270.59	18.65	254.52	14.63
41	283.75	21.94	280.11	21.03	276.98	20.24	259.67	15.92
42	291.20	23.80	287.28	22.82	283.86	21.97	265.22	17.30
43	299.26	25.82	295.01	24.75	291.37	23.84	271.21	18.80
44	307.89	27.97	303.35	26.84	299.38	25.84	277.59	20.40
45	317.07	30.27	312.14	29.04	307.83	27.96	284.31	22.08
46	326.82	32.70	321.55	31.39	316.85	30.21	291.42	23.86
47	337.23	35.31	331.52	33.88	326.42	32.61	298.98	25.75
48	348.21	38.05	342.10	36.53	336.56	35.14	306.88	27.72
49	360.02	41.01	353.42	39.34	347.48	37.87	315.39	29.85
50	371.90	43.97	364.73	42.18	358.29	40.57	323.68	31.92
51	384.89	47.22	377.16	45.29	370.16	43.54	332.81	34.20
52	398.94	50.74	390.54	48.64	383.04	46.76	342.66	36.67
53	414.40	54.60	405.27	52.32	397.10	50.27	353.36	39.34
54	431.26	58.81	421.40	56.35	412.50	54.12	365.01	42.25
55	450.35	63.59	439.54	60.89	429.86	58.46	378.17	45.54
56	472.14	69.03	460.26	66.07	449.62	63.41	393.06	49.27
57	497.06	75.26	483.95	71.99	472.25	69.06	410.09	53.52
58	526.01	82.50	511.45	78.86	498.51	75.63	429.80	58.45
59	559.72	90.93	543.42	86.86	529.03	83.26	452.65	64.16
60	598.75	100.69	580.50	96.12	564.42	92.11	479.14	70.78
61	643.78	111.94	623.22	106.81	605.19	102.30	509.66	78.41
62	695.02	124.75	671.89	118.97	651.56	113.89	544.26	87.07
63	752.75	139.19	726.66	132.66	703.81	126.95	583.18	96.80
64	816.48	155.12	787.14	147.78	761.43	141.36	626.08	107.52
65	887.71	172.93	854.67	164.67	825.83	157.46	674.02	119.50
66	969.92	193.48	932.57	184.14	899.98	175.99	728.78	133.20
67	1060.75	216.19	1018.58	205.65	981.85	196.46	789.26	148.32
68	1162.17	241.54	1114.62	229.66	1073.24	219.31	856.74	165.19
69	1273.10	269.28	1219.51	255.88	1173.03	244.26	930.16	183.54
70	1394.18	299.54	1333.92	284.48	1281.73	271.43	1009.85	203.46
71	1516.26	330.06	1449.28	313.32	1391.26	298.82	1089.98	223.50
72	1647.46	362.87	1573.15	344.29	1508.81	328.20	1175.50	244.87
73	1788.19	398.05	1705.82	377.45	1634.58	359.65	1266.38	267.60
74	1938.16	435.54	1847.10	412.78	1768.37	393.09	1362.37	291.59
75	2096.64	475.16	1996.29	450.07	1909.49	428.37	1463.11	316.78
76	2258.98	515.75	2148.89	488.22	2053.69	464.42	1565.37	342.34
77	2427.49	557.87	2307.14	527.79	2203.15	501.79	1670.93	368.73
78	2599.69	600.92	2468.76	568.19	2355.64	539.91	1778.28	395.57
79	2773.46	644.36	2631.66	608.92	2509.19	578.30	1886.08	422.52
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	187.88	11.97	185.92	11.48	183.88	10.97	174.24	8.56
41	191.96	12.99	189.84	12.46	187.64	11.91	177.20	9.30
42	196.36	14.09	194.04	13.51	191.68	12.92	180.40	10.10
43	201.08	15.27	198.64	14.66	196.08	14.02	183.88	10.97
44	206.24	16.56	203.56	15.89	200.76	15.19	187.64	11.91
45	211.68	17.92	208.80	17.20	205.76	16.44	191.56	12.89
46	217.48	19.37	214.40	18.60	211.12	17.78	195.76	13.94
47	223.68	20.92	220.36	20.09	216.80	19.20	200.20	15.05
48	230.28	22.57	226.68	21.67	222.84	20.71	204.92	16.23
49	237.40	24.35	233.48	23.37	229.36	22.34	210.04	17.51
50	244.60	26.15	240.36	25.09	235.92	23.98	215.12	18.78
51	252.56	28.14	247.96	26.99	243.16	25.79	220.68	20.17
52	261.16	30.29	256.16	29.04	251.04	27.76	226.72	21.68
53	270.64	32.66	265.20	31.30	259.64	29.91	233.36	23.34
54	281.04	35.26	275.08	33.77	269.12	32.28	240.60	25.15
55	292.76	38.19	286.24	36.56	279.76	34.94	248.72	27.18
56	306.16	41.54	298.96	39.74	291.96	37.99	258.00	29.50
57	321.52	45.38	313.48	43.37	305.88	41.47	268.56	32.14
58	339.32	49.83	330.36	47.59	322.08	45.52	280.80	35.20
59	360.04	55.01	349.96	52.49	340.84	50.21	295.00	38.75
60	384.12	61.03	372.72	58.18	362.68	55.67	311.44	42.86
61	411.80	67.95	399.00	64.75	387.80	61.95	330.40	47.60
62	443.36	75.84	428.92	72.23	416.36	69.09	351.96	52.99
63	479.08	84.77	462.80	80.70	448.72	77.18	376.32	59.08
64	518.72	94.68	500.36	90.09	484.56	86.14	403.28	65.82
65	563.20	105.80	542.52	100.63	524.76	96.19	433.60	73.40
66	614.84	118.71	591.44	112.86	571.40	107.85	468.48	82.12
67	672.44	133.11	645.96	126.49	623.32	120.83	507.32	91.83
68	737.12	149.28	707.16	141.79	681.56	135.39	550.84	102.71
69	808.32	167.08	774.48	158.62	745.64	151.41	598.52	114.63
70	886.28	186.57	848.16	177.04	815.68	168.92	650.40	127.60
71	965.40	206.35	922.88	195.72	886.68	186.67	702.92	140.73
72	1050.64	227.66	1003.32	215.83	963.08	205.77	759.00	154.75
73	1142.40	250.60	1089.84	237.46	1045.08	226.27	818.76	169.69
74	1240.56	275.14	1182.24	260.56	1132.60	248.15	882.00	185.50
75	1344.84	301.21	1280.36	285.09	1225.44	271.36	948.56	202.14
76	1451.88	327.97	1380.92	310.23	1320.52	295.13	1016.56	219.14
77	1563.28	355.82	1485.52	336.38	1419.28	319.82	1086.60	236.65
78	1677.12	384.28	1592.32	363.08	1520.08	345.02	1158.00	254.50
79	1791.96	412.99	1699.92	389.98	1621.56	370.39	1229.68	272.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	263.03	16.76	260.29	16.07	257.43	15.36	243.94	11.98
41	268.74	18.19	265.78	17.44	262.70	16.67	248.08	13.02
42	274.90	19.73	271.66	18.91	268.35	18.09	252.56	14.14
43	281.51	21.38	278.10	20.52	274.51	19.63	257.43	15.36
44	288.74	23.18	284.98	22.25	281.06	21.27	262.70	16.67
45	296.35	25.09	292.32	24.08	288.06	23.02	268.18	18.05
46	304.47	27.12	300.16	26.04	295.57	24.89	274.06	19.52
47	313.15	29.29	308.50	28.13	303.52	26.88	280.28	21.07
48	322.39	31.60	317.35	30.34	311.98	28.99	286.89	22.72
49	332.36	34.09	326.87	32.72	321.10	31.28	294.06	24.51
50	342.44	36.61	336.50	35.13	330.29	33.57	301.17	26.29
51	353.58	39.40	347.14	37.79	340.42	36.11	308.95	28.24
52	365.62	42.41	358.62	40.66	351.46	38.86	317.41	30.35
53	378.90	45.72	371.28	43.82	363.50	41.87	326.70	32.68
54	393.46	49.36	385.11	47.28	376.77	45.19	336.84	35.21
55	409.86	53.47	400.74	51.18	391.66	48.92	348.21	38.05
56	428.62	58.16	418.54	55.64	408.74	53.19	361.20	41.30
57	450.13	63.53	438.87	60.72	428.23	58.06	375.98	45.00
58	475.05	69.76	462.50	66.63	450.91	63.73	393.12	49.28
59	504.06	77.01	489.94	73.49	477.18	70.29	413.00	54.25
60	537.77	85.44	521.81	81.45	507.75	77.94	436.02	60.00
61	576.52	95.13	558.60	90.65	542.92	86.73	462.56	66.64
62	620.70	106.18	600.49	101.12	582.90	96.73	492.74	74.19
63	670.71	118.68	647.92	112.98	628.21	108.05	526.85	82.71
64	726.21	132.55	700.50	126.13	678.38	120.60	564.59	92.15
65	788.48	148.12	759.53	140.88	734.66	134.67	607.04	102.76
66	860.78	166.19	828.02	158.00	799.96	150.99	655.87	114.97
67	941.42	186.35	904.34	177.09	872.65	169.16	710.25	128.56
68	1031.97	208.99	990.02	198.51	954.18	189.55	771.18	143.79
69	1131.65	233.91	1084.27	222.07	1043.90	211.97	837.93	160.48
70	1240.79	261.20	1187.42	247.86	1141.95	236.49	910.56	178.64
71	1351.56	288.89	1292.03	274.01	1241.35	261.34	984.09	197.02
72	1470.90	318.72	1404.65	302.16	1348.31	288.08	1062.60	216.65
73	1599.36	350.84	1525.78	332.44	1463.11	316.78	1146.26	237.57
74	1736.78	385.20	1655.14	364.78	1585.64	347.41	1234.80	259.70
75	1882.78	421.69	1792.50	399.13	1715.62	379.90	1327.98	283.00
76	2032.63	459.16	1933.29	434.32	1848.73	413.18	1423.18	306.80
77	2188.59	498.15	2079.73	470.93	1986.99	447.75	1521.24	331.31
78	2347.97	537.99	2229.25	508.31	2128.11	483.03	1621.20	356.30
79	2508.74	578.19	2379.89	545.97	2270.18	518.55	1721.55	381.39
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	224.92	21.23	220.44	20.11	216.88	19.22	199.52	14.88
41	229.56	22.39	224.88	21.22	221.12	20.28	202.84	15.71
42	234.56	23.64	229.60	22.40	225.64	21.41	206.44	16.61
43	239.88	24.97	234.64	23.66	230.48	22.62	210.24	17.56
44	245.56	26.39	240.04	25.01	235.64	23.91	214.32	18.58
45	251.60	27.90	245.80	26.45	241.16	25.29	218.68	19.67
46	258.08	29.52	251.96	27.99	247.04	26.76	223.32	20.83
47	265.04	31.26	258.60	29.65	253.40	28.35	228.32	22.08
48	272.56	33.14	265.72	31.43	260.24	30.06	233.68	23.42
49	280.72	35.18	273.48	33.37	267.64	31.91	239.56	24.89
50	289.56	37.39	281.88	35.47	275.68	33.92	245.88	26.47
51	299.24	39.81	291.04	37.76	284.48	36.12	252.76	28.19
52	309.84	42.46	301.12	40.28	294.12	38.53	260.32	30.08
53	321.44	45.36	312.12	43.03	304.64	41.16	268.60	32.15
54	334.24	48.56	324.28	46.07	316.24	44.06	277.68	34.42
55	348.44	52.11	337.76	49.44	329.16	47.29	287.76	36.94
56	364.40	56.10	352.92	53.23	343.64	50.91	299.12	39.78
57	382.44	60.61	370.04	57.51	360.04	55.01	311.92	42.98
58	403.16	65.79	389.68	62.42	378.80	59.70	326.60	46.65
59	426.84	71.71	412.16	68.04	400.28	65.07	343.36	50.84
60	453.96	78.49	437.92	74.48	424.92	71.23	362.60	55.65
61	484.92	86.23	467.32	81.83	453.00	78.25	384.48	61.12
62	520.12	95.03	500.72	90.18	484.92	86.23	409.40	67.35
63	559.64	104.91	538.20	99.55	520.76	95.19	437.36	74.34
64	604.00	116.00	580.28	110.07	561.04	105.26	468.76	82.19
65	653.96	128.49	627.72	121.93	606.40	116.60	504.16	91.04
66	711.92	142.98	682.68	135.67	658.92	129.73	544.92	101.23
67	777.32	159.33	744.68	151.17	718.16	144.54	590.84	112.71
68	849.84	177.46	813.44	168.36	783.84	160.96	641.56	125.39
69	929.84	197.46	889.24	187.31	856.16	179.04	697.20	139.30
70	1016.88	219.22	971.60	207.90	934.72	198.68	757.28	154.32
71	1101.68	240.42	1051.84	227.96	1011.20	217.80	815.56	168.89
72	1192.08	263.02	1137.32	249.33	1092.56	238.14	877.08	184.27
73	1288.44	287.11	1228.32	272.08	1179.12	259.78	941.92	200.48
74	1390.24	312.56	1324.32	296.08	1270.32	282.58	1009.80	217.45
75	1496.88	339.22	1424.84	321.21	1365.84	306.46	1079.96	234.99
76	1605.20	366.30	1526.84	346.71	1462.24	330.56	1150.44	252.61
77	1715.24	393.81	1630.32	372.58	1560.24	355.06	1221.68	270.42
78	1824.68	421.17	1733.16	398.29	1657.56	379.39	1292.24	288.06
79	1931.76	447.94	1833.68	423.42	1752.56	403.14	1361.04	305.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	314.89	29.72	308.62	28.15	303.63	26.91	279.33	20.83
41	321.38	31.35	314.83	29.71	309.57	28.39	283.98	21.99
42	328.38	33.10	321.44	31.36	315.90	29.97	289.02	23.25
43	335.83	34.96	328.50	33.12	322.67	31.67	294.34	24.58
44	343.78	36.95	336.06	35.01	329.90	33.47	300.05	26.01
45	352.24	39.06	344.12	37.03	337.62	35.41	306.15	27.54
46	361.31	41.33	352.74	39.19	345.86	37.46	312.65	29.16
47	371.06	43.76	362.04	41.51	354.76	39.69	319.65	30.91
48	381.58	46.40	372.01	44.00	364.34	42.08	327.15	32.79
49	393.01	49.25	382.87	46.72	374.70	44.67	335.38	34.85
50	405.38	52.35	394.63	49.66	385.95	47.49	344.23	37.06
51	418.94	55.73	407.46	52.86	398.27	50.57	353.86	39.47
52	433.78	59.44	421.57	56.39	411.77	53.94	364.45	42.11
53	450.02	63.50	436.97	60.24	426.50	57.62	376.04	45.01
54	467.94	67.98	453.99	64.50	442.74	61.68	388.75	48.19
55	487.82	72.95	472.86	69.22	460.82	66.21	402.86	51.72
56	510.16	78.54	494.09	74.52	481.10	71.27	418.77	55.69
57	535.42	84.85	518.06	80.51	504.06	77.01	436.69	60.17
58	564.42	92.11	545.55	87.39	530.32	83.58	457.24	65.31
59	597.58	100.39	577.02	95.26	560.39	91.10	480.70	71.18
60	635.54	109.89	613.09	104.27	594.89	99.72	507.64	77.91
61	678.89	120.72	654.25	114.56	634.20	109.55	538.27	85.57
62	728.17	133.04	701.01	126.25	678.89	120.72	573.16	94.29
63	783.50	146.87	753.48	139.37	729.06	133.27	612.30	104.08
64	845.60	162.40	812.39	154.10	785.46	147.36	656.26	115.07
65	915.54	179.89	878.81	170.70	848.96	163.24	705.82	127.46
66	996.69	200.17	955.75	189.94	922.49	181.62	762.89	141.72
67	1088.25	223.06	1042.55	211.64	1005.42	202.36	827.18	157.79
68	1189.78	248.44	1138.82	235.70	1097.38	225.34	898.18	175.55
69	1301.78	276.44	1244.94	262.23	1198.62	250.66	976.08	195.02
70	1423.63	306.91	1360.24	291.06	1308.61	278.15	1060.19	216.05
71	1542.35	336.59	1472.58	319.14	1415.68	304.92	1141.78	236.45
72	1668.91	368.23	1592.25	349.06	1529.58	333.40	1227.91	257.98
73	1803.82	401.95	1719.65	380.91	1650.77	363.69	1318.69	280.67
74	1946.34	437.58	1854.05	414.51	1778.45	395.61	1413.72	304.43
75	2095.63	474.91	1994.78	449.69	1912.18	429.04	1511.94	328.99
76	2247.28	512.82	2137.58	485.39	2047.14	462.78	1610.62	353.65
77	2401.34	551.33	2282.45	521.61	2184.34	497.08	1710.35	378.59
78	2554.55	589.64	2426.42	557.61	2320.58	531.15	1809.14	403.28
79	2704.46	627.12	2567.15	592.79	2453.58	564.40	1905.46	427.36
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.52	40.38	294.44	38.61	288.24	37.06	254.88	28.72
41	310.88	42.72	303.40	40.85	296.92	39.23	261.68	30.42
42	320.80	45.20	312.96	43.24	306.08	41.52	268.92	32.23
43	331.36	47.84	323.08	45.77	315.84	43.96	276.60	34.15
44	342.56	50.64	333.80	48.45	326.12	46.53	284.68	36.17
45	354.28	53.57	345.04	51.26	336.92	49.23	293.12	38.28
46	366.72	56.68	356.96	54.24	348.32	52.08	302.00	40.50
47	379.84	59.96	369.52	57.38	360.36	55.09	311.36	42.84
48	393.68	63.42	382.76	60.69	373.04	58.26	321.12	45.28
49	408.52	67.13	396.96	64.24	386.60	61.65	331.56	47.89
50	423.52	70.88	411.28	67.82	400.32	65.08	342.00	50.50
51	439.88	74.97	426.84	71.71	415.24	68.81	353.32	53.33
52	457.60	79.40	443.72	75.93	431.40	72.85	365.56	56.39
53	476.96	84.24	462.16	80.54	449.00	77.25	378.88	59.72
54	498.12	89.53	482.28	85.57	468.20	82.05	393.36	63.34
55	521.72	95.43	504.72	91.18	489.64	87.41	409.48	67.37
56	548.32	102.08	530.00	97.50	513.76	93.44	427.60	71.90
57	578.36	109.59	558.52	104.63	540.96	100.24	447.96	76.99
58	612.80	118.20	591.20	112.80	572.16	108.04	471.28	82.82
59	652.16	128.04	628.52	122.13	607.76	116.94	497.84	89.46
60	697.00	139.25	671.08	132.77	648.36	127.09	528.12	97.03
61	747.84	151.96	719.28	144.82	694.32	138.58	562.44	105.61
62	804.76	166.19	773.36	158.34	745.80	151.45	600.72	115.18
63	867.64	181.91	832.96	173.24	802.64	165.66	642.96	125.74
64	936.32	199.08	898.08	189.52	864.68	181.17	688.96	137.24
65	1012.08	218.02	969.84	207.46	933.04	198.26	739.60	149.90
66	1098.12	239.53	1051.36	227.84	1010.60	217.65	796.80	164.20
67	1192.44	263.11	1140.60	250.15	1095.52	238.88	859.40	179.85
68	1295.92	288.98	1238.48	274.62	1188.60	262.15	927.88	196.97
69	1407.80	316.95	1344.28	301.07	1289.12	287.28	1001.60	215.40
70	1528.52	347.13	1458.24	329.56	1397.32	314.33	1080.60	235.15
71	1644.00	376.00	1567.24	356.81	1500.76	340.19	1155.80	253.95
72	1766.44	406.61	1682.68	385.67	1610.16	367.54	1234.84	273.71
73	1895.68	438.92	1804.36	416.09	1725.36	396.34	1317.68	294.42
74	2031.44	472.86	1932.08	448.02	1846.12	426.53	1403.44	315.86
75	2171.96	507.99	2064.12	481.03	1970.92	457.73	1491.84	337.96
76	2313.28	543.32	2196.76	514.19	2095.68	488.92	1579.72	359.93
77	2457.16	579.29	2331.68	547.92	2223.24	520.81	1668.64	382.16
78	2601.08	615.27	2466.56	581.64	2349.92	552.48	1756.92	404.23
79	2742.52	650.63	2598.68	614.67	2474.44	583.61	1843.40	425.85
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	422.13	56.53	412.22	54.05	403.54	51.88	356.83	40.21
41	435.23	59.81	424.76	57.19	415.69	54.92	366.35	42.59
42	449.12	63.28	438.14	60.54	428.51	58.13	376.49	45.12
43	463.90	66.98	452.31	64.08	442.18	61.54	387.24	47.81
44	479.58	70.90	467.32	67.83	456.57	65.14	398.55	50.64
45	495.99	75.00	483.06	71.76	471.69	68.92	410.37	53.59
46	513.41	79.35	499.74	75.94	487.65	72.91	422.80	56.70
47	531.78	83.94	517.33	80.33	504.50	77.13	435.90	59.98
48	551.15	88.79	535.86	84.97	522.26	81.56	449.57	63.39
49	571.93	93.98	555.74	89.94	541.24	86.31	464.18	67.05
50	592.93	99.23	575.79	94.95	560.45	91.11	478.80	70.70
51	615.83	104.96	597.58	100.39	581.34	96.33	494.65	74.66
52	640.64	111.16	621.21	106.30	603.96	101.99	511.78	78.95
53	667.74	117.94	647.02	112.76	628.60	108.15	530.43	83.61
54	697.37	125.34	675.19	119.80	655.48	114.87	550.70	88.68
55	730.41	133.60	706.61	127.65	685.50	122.37	573.27	94.32
56	767.65	142.91	742.00	136.50	719.26	130.82	598.64	100.66
57	809.70	153.43	781.93	146.48	757.34	140.34	627.14	107.79
58	857.92	165.48	827.68	157.92	801.02	151.26	659.79	115.95
59	913.02	179.26	879.93	170.98	850.86	163.72	696.98	125.24
60	975.80	194.95	939.51	185.88	907.70	177.93	739.37	135.84
61	1046.98	212.74	1006.99	202.75	972.05	194.01	787.42	147.85
62	1126.66	232.67	1082.70	221.68	1044.12	212.03	841.01	161.25
63	1214.70	254.67	1166.14	242.54	1123.70	231.92	900.14	176.04
64	1310.85	278.71	1257.31	265.33	1210.55	253.64	964.54	192.14
65	1416.91	305.23	1357.78	290.44	1306.26	277.56	1035.44	209.86
66	1537.37	335.34	1471.90	318.98	1414.84	304.71	1115.52	229.88
67	1669.42	368.35	1596.84	350.21	1533.73	334.43	1203.16	251.79
68	1814.29	404.57	1733.87	384.47	1664.04	367.01	1299.03	275.76
69	1970.92	443.73	1881.99	421.50	1804.77	402.19	1402.24	301.56
70	2139.93	485.98	2041.54	461.38	1956.25	440.06	1512.84	329.21
71	2301.60	526.40	2194.14	499.53	2101.06	476.27	1618.12	355.53
72	2473.02	569.25	2355.75	539.94	2254.22	514.56	1728.78	383.19
73	2653.95	614.49	2526.10	582.53	2415.50	554.88	1844.75	412.19
74	2844.02	662.00	2704.91	627.23	2584.57	597.14	1964.82	442.20
75	3040.74	711.19	2889.77	673.44	2759.29	640.82	2088.58	473.14
76	3238.59	760.65	3075.46	719.87	2933.95	684.49	2211.61	503.90
77	3440.02	811.01	3264.35	767.09	3112.54	729.13	2336.10	535.02
78	3641.51	861.38	3453.18	814.30	3289.89	773.47	2459.69	565.92
79	3839.53	910.88	3638.15	860.54	3464.22	817.05	2580.76	596.19
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	276.04	34.01	270.04	32.51	264.24	31.06	236.00	24.00
41	283.88	35.97	277.56	34.39	271.48	32.87	241.64	25.41
42	292.20	38.05	285.56	36.39	279.12	34.78	247.64	26.91
43	301.08	40.27	294.08	38.52	287.24	36.81	254.04	28.51
44	310.48	42.62	303.08	40.77	295.88	38.97	260.80	30.20
45	320.40	45.10	312.60	43.15	304.96	41.24	267.88	31.97
46	330.92	47.73	322.68	45.67	314.60	43.65	275.36	33.84
47	342.08	50.52	333.36	48.34	324.76	46.19	283.24	35.81
48	353.88	53.47	344.64	51.16	335.52	48.88	291.60	37.90
49	366.52	56.63	356.72	54.18	347.08	51.77	300.52	40.13
50	379.48	59.87	369.04	57.26	358.88	54.72	309.56	42.39
51	393.64	63.41	382.52	60.63	371.72	57.93	319.44	44.86
52	408.96	67.24	397.12	64.28	385.72	61.43	330.08	47.52
53	425.76	71.44	413.04	68.26	400.92	65.23	341.72	50.43
54	444.12	76.03	430.48	72.62	417.60	69.40	354.40	53.60
55	464.56	81.14	449.88	77.47	436.20	74.05	368.48	57.12
56	487.64	86.91	471.76	82.94	457.12	79.28	384.32	61.08
57	513.68	93.42	496.40	89.10	480.72	85.18	402.20	65.55
58	543.52	100.88	524.68	96.17	507.80	91.95	422.60	70.65
59	577.64	109.41	557.00	104.25	538.72	99.68	445.88	76.47
60	616.60	119.15	593.84	113.46	574.00	108.50	472.44	83.11
61	660.68	130.17	635.64	123.91	613.92	118.48	502.52	90.63
62	710.20	142.55	682.56	135.64	658.68	129.67	536.16	99.04
63	765.16	156.29	734.64	148.66	708.36	142.09	573.48	108.37
64	825.44	171.36	791.76	162.94	762.84	155.71	614.32	118.58
65	892.24	188.06	855.04	178.76	823.16	170.79	659.60	129.90
66	968.60	207.15	927.32	196.83	892.00	188.00	711.00	142.75
67	1052.96	228.24	1007.12	216.78	967.96	206.99	767.68	156.92
68	1145.92	251.48	1095.04	238.76	1051.60	227.90	829.96	172.49
69	1247.04	276.76	1190.60	262.65	1142.48	250.62	897.28	189.32
70	1356.40	304.10	1293.88	288.47	1240.56	275.14	969.64	207.41
71	1461.84	330.46	1393.36	313.34	1335.04	298.76	1038.88	224.72
72	1573.56	358.39	1498.64	339.66	1434.88	323.72	1111.80	242.95
73	1692.12	388.03	1610.24	367.56	1540.56	350.14	1188.36	262.09
74	1816.76	419.19	1727.48	396.87	1651.44	377.86	1267.84	281.96
75	1947.08	451.77	1849.92	427.48	1767.12	406.78	1349.96	302.49
76	2077.96	484.49	1972.72	458.18	1882.76	435.69	1432.04	323.01
77	2211.68	517.92	2098.00	489.50	2001.16	465.29	1514.96	343.74
78	2345.40	551.35	2222.92	520.73	2118.80	494.70	1597.48	364.37
79	2476.52	584.13	2345.76	551.44	2234.36	523.59	1678.24	384.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	386.46	47.61	378.06	45.51	369.94	43.48	330.40	33.60
41	397.43	50.36	388.58	48.15	380.07	46.02	338.30	35.57
42	409.08	53.27	399.78	50.95	390.77	48.69	346.70	37.67
43	421.51	56.38	411.71	53.93	402.14	51.53	355.66	39.91
44	434.67	59.67	424.31	57.08	414.23	54.56	365.12	42.28
45	448.56	63.14	437.64	60.41	426.94	57.74	375.03	44.76
46	463.29	66.82	451.75	63.94	440.44	61.11	385.50	47.38
47	478.91	70.73	466.70	67.68	454.66	64.67	396.54	50.13
48	495.43	74.86	482.50	71.62	469.73	68.43	408.24	53.06
49	513.13	79.28	499.41	75.85	485.91	72.48	420.73	56.18
50	531.27	83.82	516.66	80.16	502.43	76.61	433.38	59.35
51	551.10	88.77	535.53	84.88	520.41	81.10	447.22	62.80
52	572.54	94.14	555.97	89.99	540.01	86.00	462.11	66.53
53	596.06	100.02	578.26	95.56	561.29	91.32	478.41	70.60
54	621.77	106.44	602.67	101.67	584.64	97.16	496.16	75.04
55	650.38	113.60	629.83	108.46	610.68	103.67	515.87	79.97
56	682.70	121.67	660.46	116.12	639.97	110.99	538.05	85.51
57	719.15	130.79	694.96	124.74	673.01	119.25	563.08	91.77
58	760.93	141.23	734.55	134.64	710.92	128.73	591.64	98.91
59	808.70	153.17	779.80	145.95	754.21	139.55	624.23	107.06
60	863.24	166.81	831.38	158.84	803.60	151.90	661.42	116.35
61	924.95	182.24	889.90	173.47	859.49	165.87	703.53	126.88
62	994.28	199.57	955.58	189.90	922.15	181.54	750.62	138.66
63	1071.22	218.81	1028.50	208.12	991.70	198.93	802.87	151.72
64	1155.62	239.90	1108.46	228.12	1067.98	217.99	860.05	166.01
65	1249.14	263.28	1197.06	250.26	1152.42	239.11	923.44	181.86
66	1356.04	290.01	1298.25	275.56	1248.80	263.20	995.40	199.85
67	1474.14	319.54	1409.97	303.49	1355.14	289.79	1074.75	219.69
68	1604.29	352.07	1533.06	334.26	1472.24	319.06	1161.94	241.49
69	1745.86	387.46	1666.84	367.71	1599.47	350.87	1256.19	265.05
70	1898.96	425.74	1811.43	403.86	1736.78	385.20	1357.50	290.37
71	2046.58	462.64	1950.70	438.68	1869.06	418.26	1454.43	314.61
72	2202.98	501.75	2098.10	475.52	2008.83	453.21	1556.52	340.13
73	2368.97	543.24	2254.34	514.58	2156.78	490.20	1663.70	366.93
74	2543.46	586.87	2418.47	555.62	2312.02	529.00	1774.98	394.74
75	2725.91	632.48	2589.89	598.47	2473.97	569.49	1889.94	423.49
76	2909.14	678.29	2761.81	641.45	2635.86	609.97	2004.86	452.21
77	3096.35	725.09	2937.20	685.30	2801.62	651.41	2120.94	481.24
78	3283.56	771.89	3112.09	729.02	2966.32	692.58	2236.47	510.12
79	3467.13	817.78	3284.06	772.02	3128.10	733.03	2349.54	538.38
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	340.16	50.04	329.92	47.48	321.64	45.41	281.20	35.30
41	343.76	50.94	333.32	48.33	324.84	46.21	283.76	35.94
42	347.68	51.92	337.04	49.26	328.40	47.10	286.56	36.64
43	351.92	52.98	341.08	50.27	332.28	48.07	289.60	37.40
44	356.56	54.14	345.52	51.38	336.52	49.13	292.96	38.24
45	361.60	55.40	350.28	52.57	341.08	50.27	296.56	39.14
46	367.12	56.78	355.52	53.88	346.12	51.53	300.52	40.13
47	373.16	58.29	361.24	55.31	351.60	52.90	304.84	41.21
48	379.76	59.94	367.52	56.88	357.60	54.40	309.52	42.38
49	387.08	61.77	374.48	58.62	364.28	56.07	314.76	43.69
50	395.16	63.79	382.16	60.54	371.60	57.90	320.52	45.13
51	404.12	66.03	390.68	62.67	379.72	59.93	326.92	46.73
52	414.12	68.53	400.12	65.03	388.76	62.19	334.00	48.50
53	425.12	71.28	410.56	67.64	398.72	64.68	341.84	50.46
54	437.32	74.33	422.16	70.54	409.84	67.46	350.48	52.62
55	451.08	77.77	435.20	73.80	422.32	70.58	360.24	55.06
56	466.68	81.67	450.04	77.51	436.52	74.13	371.28	57.82
57	484.48	86.12	466.92	81.73	452.64	78.16	383.88	60.97
58	505.12	91.28	486.52	86.63	471.40	82.85	398.52	64.63
59	528.88	97.22	509.08	92.27	492.92	88.23	415.28	68.82
60	556.24	104.06	535.04	98.76	517.72	94.43	434.60	73.65
61	587.56	111.89	564.72	106.18	546.12	101.53	456.72	79.18
62	623.24	120.81	598.56	114.64	578.44	109.61	481.88	85.47
63	663.24	130.81	636.52	124.13	614.72	118.68	510.16	92.54
64	708.16	142.04	679.16	134.79	655.48	128.87	541.84	100.46
65	758.84	154.71	727.20	146.80	701.44	140.36	577.64	109.41
66	817.92	169.48	783.24	160.81	754.96	153.74	619.08	119.77
67	884.60	186.15	846.44	176.61	815.32	168.83	665.76	131.44
68	958.28	204.57	916.24	194.06	882.00	185.50	717.16	144.29
69	1039.40	224.85	993.08	213.27	955.28	203.82	773.40	158.35
70	1127.52	246.88	1076.44	234.11	1034.80	223.70	834.08	173.52
71	1210.68	267.67	1155.12	253.78	1109.72	242.43	891.04	187.76
72	1299.32	289.83	1238.84	274.71	1189.40	262.35	951.08	202.77
73	1393.48	313.37	1327.76	296.94	1273.88	283.47	1014.24	218.56
74	1492.68	338.17	1421.32	320.33	1362.68	305.67	1080.12	235.03
75	1596.56	364.14	1519.16	344.79	1455.44	328.86	1148.00	252.00
76	1700.96	390.24	1617.36	369.34	1548.48	352.12	1215.92	268.98
77	1807.00	416.75	1717.00	394.25	1642.76	375.69	1284.08	286.02
78	1912.04	443.01	1815.64	418.91	1736.00	399.00	1351.44	302.86
79	2014.32	468.58	1911.60	442.90	1826.64	421.66	1416.84	319.21
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	476.22	70.06	461.89	66.47	450.30	63.57	393.68	49.42
41	481.26	71.32	466.65	67.66	454.78	64.69	397.26	50.32
42	486.75	72.69	471.86	68.96	459.76	65.94	401.18	51.30
43	492.69	74.17	477.51	70.38	465.19	67.30	405.44	52.36
44	499.18	75.80	483.73	71.93	471.13	68.78	410.14	53.54
45	506.24	77.56	490.39	73.60	477.51	70.38	415.18	54.80
46	513.97	79.49	497.73	75.43	484.57	72.14	420.73	56.18
47	522.42	81.61	505.74	77.43	492.24	74.06	426.78	57.69
48	531.66	83.92	514.53	79.63	500.64	76.16	433.33	59.33
49	541.91	86.48	524.27	82.07	509.99	78.50	440.66	61.17
50	553.22	89.31	535.02	84.76	520.24	81.06	448.73	63.18
51	565.77	92.44	546.95	87.74	531.61	83.90	457.69	65.42
52	579.77	95.94	560.17	91.04	544.26	87.07	467.60	67.90
53	595.17	99.79	574.78	94.70	558.21	90.55	478.58	70.64
54	612.25	104.06	591.02	98.76	573.78	94.44	490.67	73.67
55	631.51	108.88	609.28	103.32	591.25	98.81	504.34	77.08
56	653.35	114.34	630.06	108.51	611.13	103.78	519.79	80.95
57	678.27	120.57	653.69	114.42	633.70	109.42	537.43	85.36
58	707.17	127.79	681.13	121.28	659.96	115.99	557.93	90.48
59	740.43	136.11	712.71	129.18	690.09	123.52	581.39	96.35
60	778.74	145.68	749.06	138.26	724.81	132.20	608.44	103.11
61	822.58	156.65	790.61	148.65	764.57	142.14	639.41	110.85
62	872.54	169.13	837.98	160.50	809.82	153.45	674.63	119.66
63	928.54	183.13	891.13	173.78	860.61	166.15	714.22	129.56
64	991.42	198.86	950.82	188.71	917.67	180.42	758.58	140.64
65	1062.38	216.59	1018.08	205.52	982.02	196.50	808.70	153.17
66	1145.09	237.27	1096.54	225.13	1056.94	215.24	866.71	167.68
67	1238.44	260.61	1185.02	247.25	1141.45	236.36	932.06	184.02
68	1341.59	286.40	1282.74	271.68	1234.80	259.70	1004.02	202.01
69	1455.16	314.79	1390.31	298.58	1337.39	285.35	1082.76	221.69
70	1578.53	345.63	1507.02	327.75	1448.72	313.18	1167.71	242.93
71	1694.95	374.74	1617.17	355.29	1553.61	339.40	1247.46	262.86
72	1819.05	405.76	1734.38	384.59	1665.16	367.29	1331.51	283.88
73	1950.87	438.72	1858.86	415.72	1783.43	396.86	1419.94	305.98
74	2089.75	473.44	1989.85	448.46	1907.75	427.94	1512.17	329.04
75	2235.18	509.80	2126.82	482.71	2037.62	460.40	1607.20	352.80
76	2381.34	546.34	2264.30	517.08	2167.87	492.97	1702.29	376.57
77	2529.80	583.45	2403.80	551.95	2299.86	525.97	1797.71	400.43
78	2676.86	620.21	2541.90	586.47	2430.40	558.60	1892.02	424.00
79	2820.05	656.01	2676.24	620.06	2557.30	590.32	1983.58	446.89
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	480.84	85.21	465.36	81.34	451.84	77.96	379.60	59.90
41	488.28	87.07	472.52	83.13	458.72	79.68	385.04	61.26
42	496.32	89.08	480.24	85.06	466.16	81.54	390.92	62.73
43	505.04	91.26	488.60	87.15	474.20	83.55	397.24	64.31
44	514.40	93.60	497.56	89.39	482.80	85.70	404.00	66.00
45	524.32	96.08	507.08	91.77	491.92	87.98	411.12	67.78
46	535.00	98.75	517.28	94.32	501.72	90.43	418.76	69.69
47	546.44	101.61	528.24	97.06	512.20	93.05	426.84	71.71
48	558.64	104.66	539.92	99.98	523.36	95.84	435.44	73.86
49	571.88	107.97	552.60	103.15	535.48	98.87	444.72	76.18
50	585.44	111.36	565.48	106.37	547.84	101.96	453.96	78.49
51	600.48	115.12	579.80	109.95	561.52	105.38	464.36	81.09
52	616.92	119.23	595.48	113.87	576.48	109.12	475.64	83.91
53	635.00	123.75	612.72	118.18	592.96	113.24	488.04	87.01
54	655.08	128.77	631.72	122.93	611.04	117.76	501.68	90.42
55	677.68	134.42	653.20	128.30	631.56	122.89	517.00	94.25
56	703.44	140.86	677.64	134.41	654.84	128.71	534.40	98.60
57	732.76	148.19	705.44	141.36	681.40	135.35	554.20	103.55
58	766.80	156.70	737.72	149.43	712.16	143.04	577.08	109.27
59	805.88	166.47	774.80	158.70	747.48	151.87	603.36	115.84
60	850.68	177.67	817.24	169.31	787.96	161.99	633.48	123.37
61	901.56	190.39	865.52	181.38	833.96	173.49	667.68	131.92
62	958.72	204.68	919.76	194.94	885.60	186.40	705.96	141.49
63	1021.84	220.46	979.52	209.88	942.56	200.64	748.16	152.04
64	1090.80	237.70	1044.88	226.22	1004.80	216.20	794.16	163.54
65	1166.92	256.73	1116.96	244.24	1073.44	233.36	844.88	176.22
66	1254.04	278.51	1199.44	264.86	1151.88	252.97	902.60	190.65
67	1349.60	302.40	1289.84	287.46	1237.80	274.45	965.76	206.44
68	1454.12	328.53	1388.64	312.16	1331.72	297.93	1034.68	223.67
69	1567.04	356.76	1495.28	338.82	1433.04	323.26	1108.80	242.20
70	1688.68	387.17	1610.12	367.53	1542.00	350.50	1188.08	262.02
71	1801.48	415.37	1716.48	394.12	1642.88	375.72	1261.16	280.29
72	1920.72	445.18	1828.84	422.21	1749.28	402.32	1337.92	299.48
73	2046.44	476.61	1947.40	451.85	1861.44	430.36	1417.88	319.47
74	2178.12	509.53	2070.88	482.72	1978.12	459.53	1500.68	340.17
75	2314.08	543.52	2198.60	514.65	2098.72	489.68	1585.68	361.42
76	2450.04	577.51	2326.28	546.57	2218.80	519.70	1669.68	382.42
77	2587.96	611.99	2455.20	578.80	2340.52	550.13	1754.36	403.59
78	2725.32	646.33	2584.12	611.03	2461.40	580.35	1838.16	424.54
79	2860.12	680.03	2709.68	642.42	2579.72	609.93	1919.92	444.98
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	673.18	119.29	651.50	113.88	632.58	109.14	531.44	83.86
41	683.59	121.90	661.53	116.38	642.21	111.55	539.06	85.76
42	694.85	124.71	672.34	119.08	652.62	114.16	547.29	87.82
43	707.06	127.76	684.04	122.01	663.88	116.97	556.14	90.03
44	720.16	131.04	696.58	125.15	675.92	119.98	565.60	92.40
45	734.05	134.51	709.91	128.48	688.69	123.17	575.57	94.89
46	749.00	138.25	724.19	132.05	702.41	126.60	586.26	97.57
47	765.02	142.25	739.54	135.88	717.08	130.27	597.58	100.39
48	782.10	146.52	755.89	139.97	732.70	134.18	609.62	103.40
49	800.63	151.16	773.64	144.41	749.67	138.42	622.61	106.65
50	819.62	155.90	791.67	148.92	766.98	142.74	635.54	109.89
51	840.67	161.17	811.72	153.93	786.13	147.53	650.10	113.53
52	863.69	166.92	833.67	159.42	807.07	152.77	665.90	117.47
53	889.00	173.25	857.81	165.45	830.14	158.54	683.26	121.81
54	917.11	180.28	884.41	172.10	855.46	164.86	702.35	126.59
55	948.75	188.19	914.48	179.62	884.18	172.05	723.80	131.95
56	984.82	197.20	948.70	188.17	916.78	180.19	748.16	138.04
57	1025.86	207.47	987.62	197.90	953.96	189.49	775.88	144.97
58	1073.52	219.38	1032.81	209.20	997.02	200.26	807.91	152.98
59	1128.23	233.06	1084.72	222.18	1046.47	212.62	844.70	162.18
60	1190.95	248.74	1144.14	237.03	1103.14	226.79	886.87	172.72
61	1262.18	266.55	1211.73	253.93	1167.54	242.89	934.75	184.69
62	1342.21	286.55	1287.66	272.92	1239.84	260.96	988.34	198.09
63	1430.58	308.64	1371.33	293.83	1319.58	280.90	1047.42	212.86
64	1527.12	332.78	1462.83	316.71	1406.72	302.68	1111.82	228.96
65	1633.69	359.42	1563.74	341.94	1502.82	326.70	1182.83	246.71
66	1755.66	389.91	1679.22	370.80	1612.63	354.16	1263.64	266.91
67	1889.44	423.36	1805.78	402.44	1732.92	384.23	1352.06	289.02
68	2035.77	459.94	1944.10	437.02	1864.41	417.10	1448.55	313.14
69	2193.86	499.46	2093.39	474.35	2006.26	452.56	1552.32	339.08
70	2364.15	542.04	2254.17	514.54	2158.80	490.70	1663.31	366.83
71	2522.07	581.52	2403.07	551.77	2300.03	526.01	1765.62	392.41
72	2689.01	623.25	2560.38	591.09	2448.99	563.25	1873.09	419.27
73	2865.02	667.25	2726.36	632.59	2606.02	602.50	1985.03	447.26
74	3049.37	713.34	2899.23	675.81	2769.37	643.34	2100.95	476.24
75	3239.71	760.93	3078.04	720.51	2938.21	685.55	2219.95	505.99
76	3430.06	808.51	3256.79	765.20	3106.32	727.58	2337.55	535.39
77	3623.14	856.79	3437.28	810.32	3276.73	770.18	2456.10	565.03
78	3815.45	904.86	3617.77	855.44	3445.96	812.49	2573.42	594.36
79	4004.17	952.04	3793.55	899.39	3611.61	853.90	2687.89	622.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	432.64	73.16	419.20	69.80	406.92	66.73	345.36	51.34
41	438.88	74.72	425.20	71.30	412.64	68.16	349.88	52.47
42	445.64	76.41	431.68	72.92	418.84	69.71	354.72	53.68
43	452.92	78.23	438.68	74.67	425.56	71.39	360.00	55.00
44	460.80	80.20	446.24	76.56	432.72	73.18	365.60	56.40
45	469.20	82.30	454.28	78.57	440.44	75.11	371.60	57.90
46	478.24	84.56	462.92	80.73	448.68	77.17	378.00	59.50
47	487.96	86.99	472.24	83.06	457.56	79.39	384.88	61.22
48	498.40	89.60	482.20	85.55	467.08	81.77	392.20	63.05
49	509.76	92.44	493.04	88.26	477.40	84.35	400.16	65.04
50	521.48	95.37	504.20	91.05	488.04	87.01	408.32	67.08
51	534.56	98.64	516.60	94.15	499.92	89.98	417.36	69.34
52	548.84	102.21	530.20	97.55	512.92	93.23	427.20	71.80
53	564.60	106.15	545.16	101.29	527.20	96.80	438.12	74.53
54	582.00	110.50	561.68	105.42	543.00	100.75	450.08	77.52
55	601.68	115.42	580.32	110.08	560.84	105.21	463.52	80.88
56	624.08	121.02	601.52	115.38	581.12	110.28	478.80	84.70
57	649.56	127.39	625.64	121.41	604.24	116.06	496.20	89.05
58	679.16	134.79	653.64	128.41	631.04	122.76	516.36	94.09
59	713.16	143.29	685.84	136.46	661.80	130.45	539.48	99.87
60	752.16	153.04	722.72	145.68	697.04	139.26	565.92	106.48
61	796.48	164.12	764.68	156.17	737.16	149.29	596.00	114.00
62	846.36	176.59	811.92	167.98	782.20	160.55	629.80	122.45
63	901.60	190.40	864.24	181.06	832.12	173.03	667.16	131.79
64	962.32	205.58	921.72	195.43	886.88	186.72	708.16	142.04
65	1029.64	222.41	985.48	211.37	947.60	201.90	753.60	153.40
66	1107.16	241.79	1058.80	229.70	1017.40	219.35	805.60	166.40
67	1192.80	263.20	1139.80	249.95	1094.48	238.62	862.92	180.73
68	1286.88	286.72	1228.72	272.18	1179.08	259.77	925.72	196.43
69	1389.12	312.28	1325.28	296.32	1270.84	282.71	993.52	213.38
70	1499.56	339.89	1429.48	322.37	1369.76	307.44	1066.28	231.57
71	1602.56	365.64	1526.64	346.66	1461.92	330.48	1133.76	248.44
72	1711.80	392.95	1629.52	372.38	1559.44	354.86	1204.72	266.18
73	1827.32	421.83	1738.20	399.55	1662.28	380.57	1278.76	284.69
74	1948.76	452.19	1852.32	428.08	1770.16	407.54	1355.64	303.91
75	2074.84	483.71	1970.64	457.66	1881.84	435.46	1434.80	323.70
76	2200.88	515.22	2088.96	487.24	1993.56	463.39	1513.44	343.36
77	2329.44	547.36	2209.12	517.28	2106.64	491.66	1592.56	363.14
78	2457.20	579.30	2328.68	547.17	2219.16	519.79	1671.08	382.77
79	2582.52	610.63	2445.72	576.43	2329.16	547.29	1747.60	401.90
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	605.70	102.42	586.88	97.72	569.69	93.42	483.50	71.88
41	614.43	104.61	595.28	99.82	577.70	95.42	489.83	73.46
42	623.90	106.97	604.35	102.09	586.38	97.59	496.61	75.15
43	634.09	109.52	614.15	104.54	595.78	99.95	504.00	77.00
44	645.12	112.28	624.74	107.18	605.81	102.45	511.84	78.96
45	656.88	115.22	635.99	110.00	616.62	105.15	520.24	81.06
46	669.54	118.38	648.09	113.02	628.15	108.04	529.20	83.30
47	683.14	121.79	661.14	116.28	640.58	111.15	538.83	85.71
48	697.76	125.44	675.08	119.77	653.91	114.48	549.08	88.27
49	713.66	129.42	690.26	123.56	668.36	118.09	560.22	91.06
50	730.07	133.52	705.88	127.47	683.26	121.81	571.65	93.91
51	748.38	138.10	723.24	131.81	699.89	125.97	584.30	97.08
52	768.38	143.09	742.28	136.57	718.09	130.52	598.08	100.52
53	790.44	148.61	763.22	141.81	738.08	135.52	613.37	104.34
54	814.80	154.70	786.35	147.59	760.20	141.05	630.11	108.53
55	842.35	161.59	812.45	154.11	785.18	147.29	648.93	113.23
56	873.71	169.43	842.13	161.53	813.57	154.39	670.32	118.58
57	909.38	178.35	875.90	169.97	845.94	162.48	694.68	124.67
58	950.82	188.71	915.10	179.77	883.46	171.86	722.90	131.73
59	998.42	200.61	960.18	191.04	926.52	182.63	755.27	139.82
60	1053.02	214.26	1011.81	203.95	975.86	194.96	792.29	149.07
61	1115.07	229.77	1070.55	218.64	1032.02	209.01	834.40	159.60
62	1184.90	247.23	1136.69	235.17	1095.08	224.77	881.72	171.43
63	1262.24	266.56	1209.94	253.48	1164.97	242.24	934.02	184.51
64	1347.25	287.81	1290.41	273.60	1241.63	261.41	991.42	198.86
65	1441.50	311.37	1379.67	295.92	1326.64	282.66	1055.04	214.76
66	1550.02	338.51	1482.32	321.58	1424.36	307.09	1127.84	232.96
67	1669.92	368.48	1595.72	349.93	1532.27	334.07	1208.09	253.02
68	1801.63	401.41	1720.21	381.05	1650.71	363.68	1296.01	275.00
69	1944.77	437.19	1855.39	414.85	1779.18	395.79	1390.93	298.73
70	2099.38	475.85	2001.27	451.32	1917.66	430.42	1492.79	324.20
71	2243.58	511.90	2137.30	485.32	2046.69	462.67	1587.26	347.82
72	2396.52	550.13	2281.33	521.33	2183.22	496.80	1686.61	372.65
73	2558.25	590.56	2433.48	559.37	2327.19	532.80	1790.26	398.57
74	2728.26	633.07	2593.25	599.31	2478.22	570.56	1897.90	425.47
75	2904.78	677.19	2758.90	640.72	2634.58	609.64	2008.72	453.18
76	3081.23	721.31	2924.54	682.14	2790.98	648.75	2118.82	480.70
77	3261.22	766.30	3092.77	724.19	2949.30	688.32	2229.58	508.40
78	3440.08	811.02	3260.15	766.04	3106.82	727.71	2339.51	535.88
79	3615.53	854.88	3424.01	807.00	3260.82	766.21	2446.64	562.66
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	170.52	7.63	169.00	7.25	167.72	6.93	161.60	5.40
41	172.96	8.24	171.32	7.83	169.92	7.48	163.36	5.84
42	175.60	8.90	173.84	8.46	172.36	8.09	165.28	6.32
43	178.48	9.62	176.56	9.14	175.00	8.75	167.36	6.84
44	181.60	10.40	179.56	9.89	177.84	9.46	169.64	7.41
45	184.96	11.24	182.72	10.68	180.92	10.23	172.08	8.02
46	188.60	12.15	186.20	11.55	184.24	11.06	174.72	8.68
47	192.52	13.13	189.96	12.49	187.84	11.96	177.60	9.40
48	196.80	14.20	194.04	13.51	191.76	12.94	180.68	10.17
49	201.52	15.38	198.52	14.63	196.04	14.01	184.12	11.03
50	206.68	16.67	203.44	15.86	200.72	15.18	187.84	11.96
51	212.32	18.08	208.80	17.20	205.92	16.48	191.92	12.98
52	218.60	19.65	214.80	18.70	211.64	17.91	196.44	14.11
53	225.56	21.39	221.40	20.35	217.96	19.49	201.44	15.36
54	233.32	23.33	228.76	22.19	225.04	21.26	207.00	16.75
55	241.96	25.49	237.04	24.26	232.96	23.24	213.20	18.30
56	251.88	27.97	246.44	26.61	241.96	25.49	220.28	20.07
57	263.16	30.79	257.16	29.29	252.24	28.06	228.36	22.09
58	276.32	34.08	269.68	32.42	264.20	31.05	237.76	24.44
59	291.60	37.90	284.20	36.05	278.12	34.53	248.64	27.16
60	309.44	42.36	301.16	40.29	294.36	38.59	261.36	30.34
61	330.16	47.54	320.84	45.21	313.20	43.30	276.08	34.02
62	354.08	53.52	343.56	50.89	334.96	48.74	293.12	38.28
63	381.56	60.39	369.68	57.42	359.96	54.99	312.68	43.17
64	412.84	68.21	399.40	64.85	388.44	62.11	334.96	48.74
65	448.64	77.16	433.48	73.37	421.04	70.26	360.56	55.14
66	490.96	87.74	473.68	83.42	459.52	79.88	390.48	62.62
67	539.48	99.87	519.72	94.93	503.60	90.90	424.80	71.20
68	594.44	113.61	571.92	107.98	553.48	103.37	463.52	80.88
69	655.96	128.99	630.32	122.58	609.32	117.33	506.72	91.68
70	723.84	145.96	694.68	138.67	670.80	132.70	553.96	103.49
71	793.44	163.36	760.68	155.17	733.76	148.44	602.32	115.58
72	868.72	182.18	831.96	172.99	801.72	165.43	654.08	128.52
73	950.12	202.53	908.96	192.24	875.04	183.76	709.48	142.37
74	1037.52	224.38	991.52	212.88	953.56	203.39	768.28	157.07
75	1130.68	247.67	1079.48	234.87	1037.04	224.26	830.32	172.58
76	1226.96	271.74	1170.20	257.55	1123.12	245.78	893.84	188.46
77	1326.88	296.72	1264.32	281.08	1212.36	268.09	959.36	204.84
78	1428.84	322.21	1360.28	305.07	1303.20	290.80	1025.80	221.45
79	1531.28	347.82	1456.56	329.14	1394.40	313.60	1092.24	238.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	238.73	10.68	236.60	10.15	234.81	9.70	226.24	7.56
41	242.14	11.54	239.85	10.96	237.89	10.47	228.70	8.18
42	245.84	12.46	243.38	11.84	241.30	11.33	231.39	8.85
43	249.87	13.47	247.18	12.80	245.00	12.25	234.30	9.58
44	254.24	14.56	251.38	13.85	248.98	13.24	237.50	10.37
45	258.94	15.74	255.81	14.95	253.29	14.32	240.91	11.23
46	264.04	17.01	260.68	16.17	257.94	15.48	244.61	12.15
47	269.53	18.38	265.94	17.49	262.98	16.74	248.64	13.16
48	275.52	19.88	271.66	18.91	268.46	18.12	252.95	14.24
49	282.13	21.53	277.93	20.48	274.46	19.61	257.77	15.44
50	289.35	23.34	284.82	22.20	281.01	21.25	262.98	16.74
51	297.25	25.31	292.32	24.08	288.29	23.07	268.69	18.17
52	306.04	27.51	300.72	26.18	296.30	25.07	275.02	19.75
53	315.78	29.95	309.96	28.49	305.14	27.29	282.02	21.50
54	326.65	32.66	320.26	31.07	315.06	29.76	289.80	23.45
55	338.74	35.69	331.86	33.96	326.14	32.54	298.48	25.62
56	352.63	39.16	345.02	37.25	338.74	35.69	308.39	28.10
57	368.42	43.11	360.02	41.01	353.14	39.28	319.70	30.93
58	386.85	47.71	377.55	45.39	369.88	43.47	332.86	34.22
59	408.24	53.06	397.88	50.47	389.37	48.34	348.10	38.02
60	433.22	59.30	421.62	56.41	412.10	54.03	365.90	42.48
61	462.22	66.56	449.18	63.29	438.48	60.62	386.51	47.63
62	495.71	74.93	480.98	71.25	468.94	68.24	410.37	53.59
63	534.18	84.55	517.55	80.39	503.94	76.99	437.75	60.44
64	577.98	95.49	559.16	90.79	543.82	86.95	468.94	68.24
65	628.10	108.02	606.87	102.72	589.46	98.36	504.78	77.20
66	687.34	122.84	663.15	116.79	643.33	111.83	546.67	87.67
67	755.27	139.82	727.61	132.90	705.04	127.26	594.72	99.68
68	832.22	159.05	800.69	151.17	774.87	144.72	648.93	113.23
69	918.34	180.59	882.45	171.61	853.05	164.26	709.41	128.35
70	1013.38	204.34	972.55	194.14	939.12	185.78	775.54	144.89
71	1110.82	228.70	1064.95	217.24	1027.26	207.82	843.25	161.81
72	1216.21	255.05	1164.74	242.19	1122.41	231.60	915.71	179.93
73	1330.17	283.54	1272.54	269.14	1225.06	257.26	993.27	199.32
74	1452.53	314.13	1388.13	298.03	1334.98	284.75	1075.59	219.90
75	1582.95	346.74	1511.27	328.82	1451.86	313.96	1162.45	241.61
76	1717.74	380.44	1638.28	360.57	1572.37	344.09	1251.38	263.84
77	1857.63	415.41	1770.05	393.51	1697.30	375.33	1343.10	286.78
78	2000.38	451.09	1904.39	427.10	1824.48	407.12	1436.12	310.03
79	2143.79	486.95	2039.18	460.80	1952.16	439.04	1529.14	333.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	203.24	15.81	200.72	15.18	198.60	14.65	185.96	11.49
41	208.68	17.17	205.96	16.49	203.64	15.91	190.00	12.50
42	214.52	18.63	211.56	17.89	209.08	17.27	194.36	13.59
43	220.84	20.21	217.64	19.41	214.96	18.74	199.04	14.76
44	227.60	21.90	224.16	21.04	221.32	20.33	204.08	16.02
45	234.80	23.70	231.04	22.76	227.96	21.99	209.32	17.33
46	242.44	25.61	238.40	24.60	235.04	23.76	214.92	18.73
47	250.56	27.64	246.16	26.54	242.52	25.63	220.84	20.21
48	259.12	29.78	254.40	28.60	250.44	27.61	227.08	21.77
49	268.36	32.09	263.24	30.81	258.92	29.73	233.76	23.44
50	277.56	34.39	272.04	33.01	267.32	31.83	240.28	25.07
51	287.68	36.92	281.72	35.43	276.64	34.16	247.48	26.87
52	298.60	39.65	292.12	38.03	286.60	36.65	255.20	28.80
53	310.56	42.64	303.56	40.89	297.52	39.38	263.60	30.90
54	323.64	45.91	316.00	44.00	309.44	42.36	272.72	33.18
55	338.40	49.60	330.04	47.51	322.88	45.72	282.96	35.74
56	355.20	53.80	346.08	51.52	338.16	49.54	294.60	38.65
57	374.44	58.61	364.40	56.10	355.68	53.92	307.88	41.97
58	396.76	64.19	385.64	61.41	375.96	58.99	323.20	45.80
59	422.72	70.68	410.32	67.58	399.52	64.88	341.00	50.25
60	452.84	78.21	438.96	74.74	426.80	71.70	361.60	55.40
61	487.52	86.88	472.00	83.00	458.32	79.58	385.32	61.33
62	527.00	96.75	509.52	92.38	494.12	88.53	412.20	68.05
63	571.56	107.89	551.84	102.96	534.52	98.63	442.44	75.61
64	620.80	120.20	598.60	114.65	579.08	109.77	475.76	83.94
65	675.88	133.97	650.88	127.72	628.96	122.24	513.00	93.25
66	739.52	149.88	711.24	142.81	686.44	136.61	555.64	103.91
67	809.96	167.49	778.00	159.50	750.04	152.51	602.76	115.69
68	888.76	187.19	852.60	178.15	821.04	170.26	655.32	128.83
69	974.88	208.72	934.16	198.54	898.64	189.66	712.52	143.13
70	1068.92	232.23	1023.04	220.76	983.12	210.78	774.52	158.63
71	1163.72	255.93	1112.68	243.17	1068.24	232.06	836.84	174.21
72	1265.56	281.39	1208.84	267.21	1159.52	254.88	903.24	190.81
73	1374.68	308.67	1311.76	292.94	1257.04	279.26	973.64	208.41
74	1490.92	337.73	1421.24	320.31	1360.68	305.17	1047.96	226.99
75	1613.84	368.46	1536.88	349.22	1470.04	332.51	1125.80	246.45
76	1739.48	399.87	1654.92	378.73	1581.48	360.37	1204.92	266.23
77	1870.04	432.51	1777.48	409.37	1697.12	389.28	1286.36	286.59
78	2003.52	465.88	1902.64	440.66	1815.12	418.78	1369.36	307.34
79	2138.32	499.58	2028.84	472.21	1934.04	448.51	1452.76	328.19
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	284.54	22.13	281.01	21.25	278.04	20.51	260.34	16.09
41	292.15	24.04	288.34	23.09	285.10	22.27	266.00	17.50
42	300.33	26.08	296.18	25.05	292.71	24.18	272.10	19.03
43	309.18	28.29	304.70	27.17	300.94	26.24	278.66	20.66
44	318.64	30.66	313.82	29.46	309.85	28.46	285.71	22.43
45	328.72	33.18	323.46	31.86	319.14	30.79	293.05	24.26
46	339.42	35.85	333.76	34.44	329.06	33.26	300.89	26.22
47	350.78	38.70	344.62	37.16	339.53	35.88	309.18	28.29
48	362.77	41.69	356.16	40.04	350.62	38.65	317.91	30.48
49	375.70	44.93	368.54	43.13	362.49	41.62	327.26	32.82
50	388.58	48.15	380.86	46.21	374.25	44.56	336.39	35.10
51	402.75	51.69	394.41	49.60	387.30	47.82	346.47	37.62
52	418.04	55.51	408.97	53.24	401.24	51.31	357.28	40.32
53	434.78	59.70	424.98	57.25	416.53	55.13	369.04	43.26
54	453.10	64.27	442.40	61.60	433.22	59.30	381.81	46.45
55	473.76	69.44	462.06	66.51	452.03	64.01	396.14	50.04
56	497.28	75.32	484.51	72.13	473.42	69.36	412.44	54.11
57	524.22	82.05	510.16	78.54	497.95	75.49	431.03	58.76
58	555.46	89.87	539.90	85.97	526.34	82.59	452.48	64.12
59	591.81	98.95	574.45	94.61	559.33	90.83	477.40	70.35
60	633.98	109.49	614.54	104.64	597.52	100.38	506.24	77.56
61	682.53	121.63	660.80	116.20	641.65	111.41	539.45	85.86
62	737.80	135.45	713.33	129.33	691.77	123.94	577.08	95.27
63	800.18	151.05	772.58	144.14	748.33	138.08	619.42	105.85
64	869.12	168.28	838.04	160.51	810.71	153.68	666.06	117.52
65	946.23	187.56	911.23	178.81	880.54	171.14	718.20	130.55
66	1035.33	209.83	995.74	199.93	961.02	191.25	777.90	145.47
67	1133.94	234.49	1089.20	223.30	1050.06	213.51	843.86	161.97
68	1244.26	262.07	1193.64	249.41	1149.46	238.36	917.45	180.36
69	1364.83	292.21	1307.82	277.96	1258.10	265.52	997.53	200.38
70	1496.49	325.12	1432.26	309.06	1376.37	295.09	1084.33	222.08
71	1629.21	358.30	1557.75	340.44	1495.54	324.88	1171.58	243.89
72	1771.78	393.95	1692.38	374.09	1623.33	356.83	1264.54	267.13
73	1924.55	432.14	1836.46	410.12	1759.86	390.96	1363.10	291.77
74	2087.29	472.82	1989.74	448.43	1904.95	427.24	1467.14	317.79
75	2259.38	515.84	2151.63	488.91	2058.06	465.51	1576.12	345.03
76	2435.27	559.82	2316.89	530.22	2214.07	504.52	1686.89	372.72
77	2618.06	605.51	2488.47	573.12	2375.97	544.99	1800.90	401.23
78	2804.93	652.23	2663.70	616.92	2541.17	586.29	1917.10	430.28
79	2993.65	699.41	2840.38	661.09	2707.66	627.91	2033.86	459.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	191.24	12.81	189.00	12.25	187.16	11.79	176.88	0.39
41	195.56	13.89	193.16	13.29	191.16	12.79	180.04	10.01
42	200.24	15.06	197.64	14.41	195.52	13.88	183.52	10.88
43	205.32	16.33	202.52	15.63	200.20	15.05	187.24	11.81
44	210.76	17.69	207.76	16.94	205.24	16.31	191.24	12.81
45	216.56	19.14	213.28	18.32	210.60	17.65	195.44	13.86
46	222.76	20.69	219.24	19.81	216.32	19.08	199.96	14.99
47	229.36	22.34	225.56	21.39	222.40	20.60	204.72	16.18
48	236.40	24.10	232.28	23.07	228.88	22.22	209.76	17.44
49	244.00	26.00	239.56	24.89	235.84	23.96	215.24	18.81
50	251.72	27.93	246.96	26.74	242.92	25.73	220.68	20.17
51	260.24	30.06	255.08	28.77	250.68	27.67	226.68	21.67
52	269.52	32.38	263.88	30.97	259.12	29.78	233.20	23.30
53	279.68	34.92	273.60	33.40	268.40	32.10	240.32	25.08
54	290.84	37.71	284.24	36.06	278.56	34.64	248.08	27.02
55	303.40	40.85	296.20	39.05	290.00	37.50	256.84	29.21
56	317.76	44.44	309.88	42.47	303.08	40.77	266.80	31.70
57	334.20	48.55	325.52	46.38	318.00	44.50	278.16	34.54
58	353.28	53.32	343.68	50.92	335.32	48.83	291.32	37.83
59	375.52	58.88	364.76	56.19	355.48	53.87	306.56	41.64
60	401.28	65.32	389.28	62.32	378.84	59.71	324.24	46.06
61	431.04	72.76	417.52	69.38	405.84	66.46	344.64	51.16
62	465.00	81.25	449.76	77.44	436.60	74.15	367.88	56.97
63	503.52	90.88	486.32	86.58	471.48	82.87	394.20	63.55
64	546.28	101.57	526.96	96.74	510.28	92.57	423.44	70.86
65	594.52	113.63	572.72	108.18	553.92	103.48	456.40	79.10
66	650.60	127.65	625.92	121.48	604.64	116.16	494.44	88.61
67	713.36	143.34	685.36	136.34	661.32	130.33	536.92	99.23
68	783.88	160.97	752.16	153.04	724.96	146.24	584.52	111.13
69	861.64	180.41	825.76	171.44	795.04	163.76	636.76	124.19
70	946.80	201.70	906.32	191.58	871.64	182.91	693.60	138.40
71	1033.24	223.31	988.04	212.01	949.36	202.34	751.08	152.77
72	1126.36	246.59	1075.96	233.99	1032.84	223.21	812.48	168.12
73	1226.52	271.63	1170.40	257.60	1122.44	245.61	877.80	184.45
74	1333.60	298.40	1271.24	282.81	1217.92	269.48	946.88	201.72
75	1447.32	326.83	1378.20	309.55	1319.08	294.77	1019.52	219.88
76	1563.92	355.98	1487.76	336.94	1422.60	320.65	1093.56	238.39
77	1685.32	386.33	1601.68	365.42	1530.12	347.53	1169.84	257.46
78	1809.44	417.36	1718.04	394.51	1639.88	374.97	1247.60	276.90
79	1934.68	448.67	1835.36	423.84	1750.44	402.61	1325.68	296.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	267.74	17.93	264.60	17.15	262.02	16.51	247.63	0.55
41	273.78	19.45	270.42	18.61	267.62	17.91	252.06	14.01
42	280.34	21.08	276.70	20.17	273.73	19.43	256.93	15.23
43	287.45	22.86	283.53	21.88	280.28	21.07	262.14	16.53
44	295.06	24.77	290.86	23.72	287.34	22.83	267.74	17.93
45	303.18	26.80	298.59	25.65	294.84	24.71	273.62	19.40
46	311.86	28.97	306.94	27.73	302.85	26.71	279.94	20.99
47	321.10	31.28	315.78	29.95	311.36	28.84	286.61	22.65
48	330.96	33.74	325.19	32.30	320.43	31.11	293.66	24.42
49	341.60	36.40	335.38	34.85	330.18	33.54	301.34	26.33
50	352.41	39.10	345.74	37.44	340.09	36.02	308.95	28.24
51	364.34	42.08	357.11	40.28	350.95	38.74	317.35	30.34
52	377.33	45.33	369.43	43.36	362.77	41.69	326.48	32.62
53	391.55	48.89	383.04	46.76	375.76	44.94	336.45	35.11
54	407.18	52.79	397.94	50.48	389.98	48.50	347.31	37.83
55	424.76	57.19	414.68	54.67	406.00	52.50	359.58	40.89
56	444.86	62.22	433.83	59.46	424.31	57.08	373.52	44.38
57	467.88	67.97	455.73	64.93	445.20	62.30	389.42	48.36
58	494.59	74.65	481.15	71.29	469.45	68.36	407.85	52.96
59	525.73	82.43	510.66	78.67	497.67	75.42	429.18	58.30
60	561.79	91.45	544.99	87.25	530.38	83.59	453.94	64.48
61	603.46	101.86	584.53	97.13	568.18	93.04	482.50	71.62
62	651.00	113.75	629.66	108.42	611.24	103.81	515.03	79.76
63	704.93	127.23	680.85	121.21	660.07	116.02	551.88	88.97
64	764.79	142.20	737.74	135.44	714.39	129.60	592.82	99.20
65	832.33	159.08	801.81	151.45	775.49	144.87	638.96	110.74
66	910.84	178.71	876.29	170.07	846.50	162.62	692.22	124.05
67	998.70	200.68	959.50	190.88	925.85	182.46	751.69	138.92
68	1097.43	225.36	1053.02	214.26	1014.94	204.74	818.33	155.58
69	1206.30	252.57	1156.06	240.02	1113.06	229.26	891.46	173.87
70	1325.52	282.38	1268.85	268.21	1220.30	256.07	971.04	193.76
71	1446.54	312.63	1383.26	296.81	1329.10	283.28	1051.51	213.88
72	1576.90	345.23	1506.34	327.59	1445.98	312.49	1137.47	235.37
73	1717.13	380.28	1638.56	360.64	1571.42	343.85	1228.92	258.23
74	1867.04	417.76	1779.74	395.93	1705.09	377.27	1325.63	282.41
75	2026.25	457.56	1929.48	433.37	1846.71	412.68	1427.33	307.83
76	2189.49	498.37	2082.86	471.72	1991.64	448.91	1530.98	333.75
77	2359.45	540.86	2242.35	511.59	2142.17	486.54	1637.78	360.44
78	2533.22	584.30	2405.26	552.31	2295.83	524.96	1746.64	387.66
79	2708.55	628.14	2569.50	593.38	2450.62	563.65	1855.95	414.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	235.88	23.97	231.08	22.77	227.08	21.77	207.72	16.93
41	241.12	25.28	236.08	24.02	231.88	22.97	211.52	17.88
42	246.72	26.68	241.40	25.35	237.00	24.25	215.60	18.90
43	252.68	28.17	247.08	26.77	242.44	25.61	219.88	19.97
44	259.08	29.77	253.16	28.29	248.28	27.07	224.52	21.13
45	265.88	31.47	259.64	29.91	254.48	28.62	229.44	22.36
46	273.16	33.29	266.60	31.65	261.16	30.29	234.68	23.67
47	281.00	35.25	274.04	33.51	268.28	32.07	240.32	25.08
48	289.44	37.36	282.08	35.52	275.96	33.99	246.40	26.60
49	298.56	39.64	290.76	37.69	284.32	36.08	253.00	28.25
50	308.52	42.13	300.24	40.06	293.36	38.34	260.12	30.03
51	319.32	44.83	310.52	42.63	303.24	40.81	267.88	31.97
52	331.20	47.80	321.84	45.46	314.08	43.52	276.40	34.10
53	344.20	51.05	334.16	48.54	325.88	46.47	285.68	36.42
54	358.48	54.62	347.76	51.94	338.92	49.73	295.88	38.97
55	374.36	58.59	362.88	55.72	353.40	53.35	307.20	41.80
56	392.24	63.06	379.84	59.96	369.64	57.41	319.96	44.99
57	412.36	68.09	399.00	64.75	388.00	62.00	334.28	48.57
58	435.48	73.87	421.00	70.25	409.00	67.25	350.72	52.68
59	461.96	80.49	446.12	76.53	433.08	73.27	369.52	57.38
60	492.28	88.07	474.92	83.73	460.64	80.16	391.04	62.76
61	526.88	96.72	507.80	91.95	492.12	88.03	415.60	68.90
62	566.24	106.56	545.16	101.29	527.92	96.98	443.52	75.88
63	610.48	117.62	587.24	111.81	568.16	107.04	474.92	83.73
64	660.20	130.05	634.48	123.62	613.36	118.34	510.20	92.55
65	716.28	144.07	687.76	136.94	664.40	131.10	550.00	102.50
66	781.36	160.34	749.56	152.39	723.48	145.87	595.92	113.98
67	854.80	178.70	819.28	169.82	790.16	162.54	647.64	126.91
68	936.32	199.08	896.64	189.16	864.12	181.03	704.80	141.20
69	1026.16	221.54	981.84	210.46	945.52	201.38	767.44	156.86
70	1123.80	245.95	1074.40	233.60	1033.80	223.45	835.04	173.76
71	1218.84	269.71	1164.44	256.11	1119.64	244.91	900.52	190.13
72	1320.04	295.01	1260.16	280.04	1210.80	267.70	969.44	207.36
73	1427.72	321.93	1361.88	305.47	1307.56	291.89	1042.08	225.52
74	1541.28	350.32	1469.08	332.27	1409.36	317.34	1117.92	244.48
75	1660.12	380.03	1581.08	360.27	1515.80	343.95	1196.20	264.05
76	1780.68	410.17	1694.52	388.63	1623.04	370.76	1274.68	283.67
77	1903.12	440.78	1809.68	417.42	1732.04	398.01	1353.96	303.49
78	2025.04	471.26	1924.20	446.05	1840.36	425.09	1432.44	323.11
79	2144.40	501.10	2036.20	474.05	1946.28	451.57	1509.04	342.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	330.23	33.56	323.51	31.88	317.91	30.48	290.81	23.70
41	337.57	35.39	330.51	33.63	324.63	32.16	296.13	25.03
42	345.41	37.35	337.96	35.49	331.80	33.95	301.84	26.46
43	353.75	39.44	345.91	37.48	339.42	35.85	307.83	27.96
44	362.71	41.68	354.42	39.61	347.59	37.90	314.33	29.58
45	372.23	44.06	363.50	41.87	356.27	40.07	321.22	31.30
46	382.42	46.61	373.24	44.31	365.62	42.41	328.55	33.14
47	393.40	49.35	383.66	46.91	375.59	44.90	336.45	35.11
48	405.22	52.30	394.91	49.73	386.34	47.59	344.96	37.24
49	417.98	55.50	407.06	52.77	398.05	50.51	354.20	39.55
50	431.93	58.98	420.34	56.08	410.70	53.68	364.17	42.04
51	447.05	62.76	434.73	59.68	424.54	57.13	375.03	44.76
52	463.68	66.92	450.58	63.64	439.71	60.93	386.96	47.74
53	481.88	71.47	467.82	67.96	456.23	65.06	399.95	50.99
54	501.87	76.47	486.86	72.72	474.49	69.62	414.23	54.56
55	524.10	82.03	508.03	78.01	494.76	74.69	430.08	58.52
56	549.14	88.28	531.78	83.94	517.50	80.37	447.94	62.99
57	577.30	95.33	558.60	90.65	543.20	86.80	467.99	68.00
58	609.67	103.42	589.40	98.35	572.60	94.15	491.01	73.75
59	646.74	112.69	624.57	107.14	606.31	102.58	517.33	80.33
60	689.19	123.30	664.89	117.22	644.90	112.22	547.46	87.86
61	737.63	135.41	710.92	128.73	688.97	123.24	581.84	96.46
62	792.74	149.18	763.22	141.81	739.09	135.77	620.93	106.23
63	854.67	164.67	822.14	156.53	795.42	149.86	664.89	117.22
64	924.28	182.07	888.27	173.07	858.70	165.68	714.28	129.57
65	1002.79	201.70	962.86	191.72	930.16	183.54	770.00	143.50
66	1093.90	224.48	1049.38	213.35	1012.87	204.22	834.29	159.57
67	1196.72	250.18	1146.99	237.75	1106.22	227.56	906.70	177.67
68	1310.85	278.71	1255.30	264.82	1209.77	253.44	986.72	197.68
69	1436.62	310.16	1374.58	294.64	1323.73	281.93	1074.42	219.60
70	1573.32	344.33	1504.16	327.04	1447.32	312.83	1169.06	243.26
71	1706.38	377.59	1630.22	358.55	1567.50	342.87	1260.73	266.18
72	1848.06	413.01	1764.22	392.06	1695.12	374.78	1357.22	290.30
73	1998.81	450.70	1906.63	427.66	1830.58	408.65	1458.91	315.73
74	2157.79	490.45	2056.71	465.18	1973.10	444.28	1565.09	342.27
75	2324.17	532.04	2213.51	504.38	2122.12	481.53	1674.68	369.67
76	2492.95	574.24	2372.33	544.08	2272.26	519.06	1784.55	397.14
77	2664.37	617.09	2533.55	584.39	2424.86	557.21	1895.54	424.89
78	2835.06	659.76	2693.88	624.47	2576.50	595.13	2005.42	452.35
79	3002.16	701.54	2850.68	663.67	2724.79	632.20	2112.66	479.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	319.08	44.77	311.48	42.87	304.96	41.24	268.04	32.01
41	329.48	47.37	321.44	45.36	314.60	43.65	275.68	33.92
42	340.48	50.12	332.04	48.01	324.80	46.20	283.68	35.92
43	352.24	53.06	343.28	50.82	335.68	48.92	292.24	38.06
44	364.64	56.16	355.16	53.79	347.12	51.78	301.24	40.31
45	377.64	59.41	367.64	56.91	359.12	54.78	310.64	42.66
46	391.40	62.85	380.80	60.20	371.80	57.95	320.56	45.14
47	405.96	66.49	394.72	63.68	385.16	61.29	330.96	47.74
48	421.28	70.32	409.36	67.34	399.20	64.80	341.88	50.47
49	437.64	74.41	425.00	71.25	414.20	68.55	353.52	53.38
50	454.20	78.55	440.84	75.21	429.32	72.33	365.12	56.28
51	472.28	83.07	458.04	79.51	445.80	76.45	377.76	59.44
52	491.76	87.94	476.60	84.15	463.52	80.88	391.36	62.84
53	513.04	93.26	496.92	89.23	482.96	85.74	406.16	66.54
54	536.32	99.08	519.04	94.76	504.08	91.02	422.24	70.56
55	562.20	105.55	543.72	100.93	527.68	96.92	440.08	75.02
56	591.36	112.84	571.48	107.87	554.16	103.54	460.12	80.03
57	624.32	121.08	602.80	115.70	584.04	111.01	482.68	85.67
58	662.04	130.51	638.68	124.67	618.28	119.57	508.48	92.12
59	705.16	141.29	679.68	134.92	657.40	129.35	537.88	99.47
60	754.36	153.59	726.44	146.61	701.92	140.48	571.32	107.83
61	810.08	167.52	779.40	159.85	752.44	153.11	609.20	117.30
62	872.52	183.13	838.72	174.68	809.00	167.25	651.52	127.88
63	941.60	200.40	904.28	191.07	871.52	182.88	698.16	139.54
64	1017.08	219.27	975.88	208.97	939.76	199.94	748.96	152.24
65	1100.44	240.11	1054.96	228.74	1015.08	218.77	804.96	166.24
66	1195.24	263.81	1144.76	251.19	1100.60	240.15	868.24	182.06
67	1299.28	289.82	1243.32	275.83	1194.40	263.60	937.48	199.37
68	1413.48	318.37	1351.44	302.86	1297.24	289.31	1013.32	218.33
69	1537.08	349.27	1468.32	332.08	1408.36	317.09	1094.92	238.73
70	1670.36	382.59	1594.24	363.56	1527.96	346.99	1182.28	260.57
71	1797.92	414.48	1714.64	393.66	1642.20	375.55	1265.36	281.34
72	1933.04	448.26	1842.04	425.51	1762.92	405.73	1352.56	303.14
73	2075.60	483.90	1976.28	459.07	1889.96	437.49	1443.76	325.94
74	2225.24	521.31	2117.04	494.26	2023.00	470.75	1538.16	349.54
75	2380.28	560.07	2262.64	530.66	2160.52	505.13	1635.28	373.82
76	2535.92	598.98	2408.28	567.07	2298.00	539.50	1732.00	398.00
77	2694.64	638.66	2557.28	604.32	2438.08	574.52	1829.52	422.38
78	2853.36	678.34	2705.60	641.40	2577.64	609.41	1926.64	446.66
79	3009.60	717.40	2851.64	677.91	2714.96	643.74	2021.80	470.45
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	446.71	62.68	436.07	60.02	426.94	57.74	375.26	44.81
41	461.27	66.32	450.02	63.50	440.44	61.11	385.95	47.49
42	476.67	70.17	464.86	67.21	454.72	64.68	397.15	50.29
43	493.14	74.28	480.59	71.15	469.95	68.49	409.14	53.28
44	510.50	78.62	497.22	75.31	485.97	72.49	421.74	56.43
45	528.70	83.17	514.70	79.67	502.77	76.69	434.90	59.72
46	547.96	87.99	533.12	84.28	520.52	81.13	448.78	63.20
47	568.34	93.09	552.61	89.15	539.22	85.81	463.34	66.84
48	589.79	98.45	573.10	94.28	558.88	90.72	478.63	70.66
49	612.70	104.17	595.00	99.75	579.88	95.97	494.93	74.73
50	635.88	109.97	617.18	105.29	601.05	101.26	511.17	78.79
51	661.19	116.30	641.26	111.31	624.12	107.03	528.86	83.22
52	688.46	123.12	667.24	117.81	648.93	113.23	547.90	87.98
53	718.26	130.56	695.69	124.92	676.14	120.04	568.62	93.16
54	750.85	138.71	726.66	132.66	705.71	127.43	591.14	98.78
55	787.08	147.77	761.21	141.30	738.75	135.69	616.11	105.03
56	827.90	157.98	800.07	151.02	775.82	144.96	644.17	112.04
57	874.05	169.51	843.92	161.98	817.66	155.41	675.75	119.94
58	926.86	182.71	894.15	174.54	865.59	167.40	711.87	128.97
59	987.22	197.81	951.55	188.89	920.36	181.09	753.03	139.26
60	1056.10	215.03	1017.02	205.25	982.69	196.67	799.85	150.96
61	1134.11	234.53	1091.16	223.79	1053.42	214.35	852.88	164.22
62	1221.53	256.38	1174.21	244.55	1132.60	234.15	912.13	179.03
63	1318.24	280.56	1265.99	267.50	1220.13	256.03	977.42	195.36
64	1423.91	306.98	1366.23	292.56	1315.66	279.92	1048.54	213.14
65	1540.62	336.15	1476.94	320.24	1421.11	306.28	1126.94	232.74
66	1673.34	369.33	1602.66	351.67	1540.84	336.21	1215.54	254.88
67	1818.99	405.75	1740.65	386.16	1672.16	369.04	1312.47	279.12
68	1978.87	445.72	1892.02	424.00	1816.14	405.03	1418.65	305.66
69	2151.91	488.98	2055.65	464.91	1971.70	443.93	1532.89	334.22
70	2338.50	535.63	2231.94	508.98	2139.14	485.79	1655.19	364.80
71	2517.09	580.27	2400.50	551.12	2299.08	525.77	1771.50	393.88
72	2706.26	627.56	2578.86	595.71	2468.09	568.02	1893.58	424.40
73	2905.84	677.46	2766.79	642.70	2645.94	612.49	2021.26	456.32
74	3115.34	729.83	2963.86	691.96	2832.20	659.05	2153.42	489.36
75	3332.39	784.10	3167.70	742.92	3024.73	707.18	2289.39	523.35
76	3550.29	838.57	3371.59	793.90	3217.20	755.30	2424.80	557.20
77	3772.50	894.12	3580.19	846.05	3413.31	804.33	2561.33	591.33
78	3994.70	949.68	3787.84	897.96	3608.70	853.17	2697.30	625.32
79	4213.44	1004.36	3992.30	949.07	3800.94	901.24	2830.52	658.63
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	288.28	37.07	281.60	35.40	275.92	33.98	245.32	26.33
41	296.80	39.20	289.72	37.43	283.80	35.95	251.48	27.87
42	305.84	41.46	298.40	39.60	292.12	38.03	258.04	29.51
43	315.48	43.87	307.60	41.90	301.00	40.25	265.00	31.25
44	325.68	46.42	317.36	44.34	310.40	42.60	272.36	33.09
45	336.44	49.11	327.68	46.92	320.28	45.07	280.12	35.03
46	347.84	51.96	338.56	49.64	330.76	47.69	288.28	37.07
47	359.96	54.99	350.16	52.54	341.88	50.47	296.88	39.22
48	372.80	58.20	362.40	55.60	353.60	53.40	305.96	41.49
49	386.52	61.63	375.52	58.88	366.20	56.55	315.68	43.92
50	400.72	65.18	389.04	62.26	379.12	59.78	325.60	46.40
51	416.16	69.04	403.76	65.94	393.16	63.29	336.40	49.10
52	432.92	73.23	419.72	69.93	408.44	67.11	348.04	52.01
53	451.20	77.80	437.16	74.29	425.08	71.27	360.80	55.20
54	471.24	82.81	456.24	79.06	443.28	75.82	374.64	58.66
55	493.56	88.39	477.44	84.36	463.56	80.89	390.12	62.53
56	518.72	94.68	501.36	90.34	486.40	86.60	407.44	66.86
57	547.12	101.78	528.36	97.09	512.16	93.04	426.96	71.74
58	579.72	109.93	559.32	104.83	541.72	100.43	449.28	77.32
59	616.96	119.24	594.68	113.67	575.48	108.87	474.76	83.69
60	659.48	129.87	635.04	123.76	613.96	118.49	503.84	90.96
61	707.72	141.93	680.84	135.21	657.68	129.42	536.76	99.19
62	761.92	155.48	732.32	148.08	706.80	141.70	573.76	108.44
63	822.24	170.56	789.52	162.38	761.36	155.34	614.84	118.71
64	888.52	187.13	852.44	178.11	821.36	170.34	659.96	129.99
65	962.24	205.56	922.32	195.58	888.00	187.00	710.04	142.51
66	1046.60	226.65	1002.28	215.57	964.16	206.04	767.04	156.76
67	1140.04	250.01	1090.76	237.69	1048.44	227.11	830.04	172.51
68	1243.08	275.77	1188.32	262.08	1141.32	250.33	899.28	189.82
69	1355.28	303.82	1294.44	288.61	1242.32	275.58	974.24	208.56
70	1476.68	334.17	1409.16	317.29	1351.32	302.83	1054.72	228.68
71	1593.76	363.44	1519.72	344.93	1456.32	329.08	1131.76	247.94
72	1717.80	394.45	1636.64	374.16	1567.24	356.81	1212.84	268.21
73	1849.32	427.33	1760.48	405.12	1684.52	386.13	1297.92	289.48
74	1987.52	461.88	1890.48	437.62	1807.72	416.93	1386.12	311.53
75	2132.00	498.00	2026.12	471.53	1935.56	448.89	1477.16	334.29
76	2277.00	534.25	2162.12	505.53	2063.88	480.97	1568.20	357.05
77	2425.20	571.30	2300.88	540.22	2194.60	513.65	1659.92	379.98
78	2573.40	608.35	2439.68	574.92	2325.32	546.33	1751.24	402.81
79	2719.04	644.76	2575.56	608.89	2453.12	578.28	1840.72	425.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	403.59	51.90	394.24	49.56	386.29	47.57	343.45	36.86
41	415.52	54.88	405.61	52.40	397.32	50.33	352.07	39.02
42	428.18	58.04	417.76	55.44	408.97	53.24	361.26	41.31
43	441.67	61.42	430.64	58.66	421.40	56.35	371.00	43.75
44	455.95	64.99	444.30	62.08	434.56	59.64	381.30	46.33
45	471.02	68.75	458.75	65.69	448.39	63.10	392.17	49.04
46	486.98	72.74	473.98	69.50	463.06	66.77	403.59	51.90
47	503.94	76.99	490.22	73.56	478.63	70.66	415.63	54.91
48	521.92	81.48	507.36	77.84	495.04	74.76	428.34	58.09
49	541.13	86.28	525.73	82.43	512.68	79.17	441.95	61.49
50	561.01	91.25	544.66	87.16	530.77	83.69	455.84	64.96
51	582.62	96.66	565.26	92.32	550.42	88.61	470.96	68.74
52	606.09	102.52	587.61	97.90	571.82	93.95	487.26	72.81
53	631.68	108.92	612.02	104.01	595.11	99.78	505.12	77.28
54	659.74	115.93	638.74	110.68	620.59	106.15	524.50	82.12
55	690.98	123.75	668.42	118.10	648.98	113.25	546.17	87.54
56	726.21	132.55	701.90	126.48	680.96	121.24	570.42	93.60
57	765.97	142.49	739.70	135.93	717.02	130.26	597.74	100.44
58	811.61	153.90	783.05	146.76	758.41	140.60	628.99	108.25
59	863.74	166.94	832.55	159.14	805.67	152.42	664.66	117.17
60	923.27	181.82	889.06	173.26	859.54	165.89	705.38	127.34
61	990.81	198.70	953.18	189.29	920.75	181.19	751.46	138.87
62	1066.69	217.67	1025.25	207.31	989.52	198.38	803.26	151.82
63	1151.14	238.78	1105.33	227.33	1065.90	217.48	860.78	166.19
64	1243.93	261.98	1193.42	249.35	1149.90	238.48	923.94	181.99
65	1347.14	287.78	1291.25	273.81	1243.20	261.80	994.06	199.51
66	1465.24	317.31	1403.19	301.80	1349.82	288.46	1073.86	219.46
67	1596.06	350.01	1527.06	332.77	1467.82	317.95	1162.06	241.51
68	1740.31	386.08	1663.65	366.91	1597.85	350.46	1258.99	265.75
69	1897.39	425.35	1812.22	404.05	1739.25	385.81	1363.94	291.98
70	2067.35	467.84	1972.82	444.21	1891.85	423.96	1476.61	320.15
71	2231.26	508.82	2127.61	482.90	2038.85	460.71	1584.46	347.12
72	2404.92	552.23	2291.30	523.82	2194.14	499.53	1697.98	375.49
73	2589.05	598.26	2464.67	567.17	2358.33	540.58	1817.09	405.27
74	2782.53	646.63	2646.67	612.67	2530.81	583.70	1940.57	436.14
75	2984.80	697.20	2836.57	660.14	2709.78	628.45	2068.02	468.01
76	3187.80	747.95	3026.97	707.74	2889.43	673.36	2195.48	499.87
77	3395.28	799.82	3221.23	756.31	3072.44	719.11	2323.89	531.97
78	3602.76	851.69	3415.55	804.89	3255.45	764.86	2451.74	563.93
79	3806.66	902.66	3605.78	852.45	3434.37	809.59	2577.01	595.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.40	56.10	353.32	53.33	344.16	51.04	299.28	39.82
41	368.44	57.11	357.16	54.29	347.84	51.96	302.16	40.54
42	372.84	58.21	361.36	55.34	351.88	52.97	305.36	41.34
43	377.60	59.40	365.92	56.48	356.24	54.06	308.80	42.20
44	382.84	60.71	370.92	57.73	361.04	55.26	312.60	43.15
45	388.52	62.13	376.32	59.08	366.20	56.55	316.68	44.17
46	394.72	63.68	382.24	60.56	371.84	57.96	321.12	45.28
47	401.52	65.38	388.68	62.17	378.04	59.51	326.00	46.50
48	408.92	67.23	395.72	63.93	384.80	61.20	331.36	47.84
49	417.16	69.29	403.56	65.89	392.28	63.07	337.24	49.31
50	426.20	71.55	412.20	68.05	400.56	65.14	343.72	50.93
51	436.24	74.06	421.72	70.43	409.68	67.42	350.92	52.73
52	447.40	76.85	432.28	73.07	419.88	69.97	358.88	54.72
53	459.72	79.93	444.00	76.00	431.08	72.77	367.68	56.92
54	473.36	83.34	457.00	79.25	443.52	75.88	377.40	59.35
55	488.76	87.19	471.64	82.91	457.48	79.37	388.32	62.08
56	506.20	91.55	488.24	87.06	473.40	83.35	400.76	65.19
57	526.08	96.52	507.12	91.78	491.44	87.86	414.84	68.71
58	549.16	102.29	529.04	97.26	512.44	93.11	431.24	72.81
59	575.72	108.93	554.24	103.56	536.56	99.14	450.04	77.51
60	606.28	116.57	583.28	110.82	564.32	106.08	471.68	82.92
61	641.24	125.31	616.48	119.12	596.12	114.03	496.44	89.11
62	681.16	135.29	654.40	128.60	632.40	123.10	524.68	96.17
63	725.96	146.49	696.96	139.24	673.12	133.28	556.40	104.10
64	776.28	159.07	744.76	151.19	718.88	144.72	592.04	113.01
65	833.16	173.29	798.76	164.69	770.56	157.64	632.28	123.07
66	899.48	189.87	861.76	180.44	830.80	172.70	678.96	134.74
67	974.40	208.60	932.84	198.21	898.72	189.68	731.52	147.88
68	1057.20	229.30	1011.40	217.85	973.76	208.44	789.40	162.35
69	1148.28	252.07	1097.76	239.44	1056.24	229.06	852.72	178.18
70	1247.16	276.79	1191.40	262.85	1145.56	251.39	920.96	195.24
71	1340.40	300.10	1279.68	284.92	1229.68	272.42	984.92	211.23
72	1439.56	324.89	1373.48	308.37	1319.00	294.75	1052.28	228.07
73	1544.80	351.20	1472.88	333.22	1413.48	318.37	1123.00	245.75
74	1655.52	378.88	1577.28	359.32	1512.60	343.15	1196.60	264.15
75	1771.28	407.82	1686.32	386.58	1615.92	368.98	1272.32	283.08
76	1887.48	436.87	1795.60	413.90	1719.24	394.81	1347.80	301.95
77	2005.48	466.37	1906.48	441.62	1824.28	421.07	1423.80	320.95
78	2122.44	495.61	2016.28	469.07	1928.04	447.01	1498.72	339.68
79	2236.56	524.14	2123.24	495.81	2029.12	472.28	1571.52	357.88
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.16	78.54	494.65	74.66	481.82	71.46	418.99	55.75
41	515.82	79.95	500.02	76.01	486.98	72.74	423.02	56.76
42	521.98	81.49	505.90	77.48	492.63	74.16	427.50	57.88
43	528.64	83.16	512.29	79.07	498.74	75.68	432.32	59.08
44	535.98	84.99	519.29	80.82	505.46	77.36	437.64	60.41
45	543.93	86.98	526.85	82.71	512.68	79.17	443.35	61.84
46	552.61	89.15	535.14	84.78	520.58	81.14	449.57	63.39
47	562.13	91.53	544.15	87.04	529.26	83.31	456.40	65.10
48	572.49	94.12	554.01	89.50	538.72	85.68	463.90	66.98
49	584.02	97.01	564.98	92.25	549.19	88.30	472.14	69.03
50	596.68	100.17	577.08	95.27	560.78	91.20	481.21	71.30
51	610.74	103.68	590.41	98.60	573.55	94.39	491.29	73.82
52	626.36	107.59	605.19	102.30	587.83	97.96	502.43	76.61
53	643.61	111.90	621.60	106.40	603.51	101.88	514.75	79.69
54	662.70	116.68	639.80	110.95	620.93	106.23	528.36	83.09
55	684.26	122.07	660.30	116.07	640.47	111.12	543.65	86.91
56	708.68	128.17	683.54	121.88	662.76	116.69	561.06	91.27
57	736.51	135.13	709.97	128.49	688.02	123.00	580.78	96.19
58	768.82	143.21	740.66	136.16	717.42	130.35	603.74	101.93
59	806.01	152.50	775.94	144.98	751.18	138.80	630.06	108.51
60	848.79	163.20	816.59	155.15	790.05	148.51	660.35	116.09
61	897.74	175.43	863.07	166.77	834.57	159.64	695.02	124.75
62	953.62	189.41	916.16	180.04	885.36	172.34	734.55	134.64
63	1016.34	205.09	975.74	194.94	942.37	186.59	778.96	145.74
64	1086.79	222.70	1042.66	211.67	1006.43	202.61	828.86	158.21
65	1166.42	242.61	1118.26	230.57	1078.78	220.70	885.19	172.30
66	1259.27	265.82	1206.46	252.62	1163.12	241.78	950.54	188.64
67	1364.16	292.04	1305.98	277.49	1258.21	265.55	1024.13	207.03
68	1480.08	321.02	1415.96	304.99	1363.26	291.82	1105.16	227.29
69	1607.59	352.90	1536.86	335.22	1478.74	320.68	1193.81	249.45
70	1746.02	387.51	1667.96	367.99	1603.78	351.95	1289.34	273.34
71	1876.56	420.14	1791.55	398.89	1721.55	381.39	1378.89	295.72
72	2015.38	454.85	1922.87	431.72	1846.60	412.65	1473.19	319.30
73	2162.72	491.68	2062.03	466.51	1978.87	445.72	1572.20	344.05
74	2317.73	530.43	2208.19	503.05	2117.64	480.41	1675.24	369.81
75	2479.79	570.95	2360.85	541.21	2262.29	516.57	1781.25	396.31
76	2642.47	611.62	2513.84	579.46	2406.94	552.73	1886.92	422.73
77	2807.67	652.92	2669.07	618.27	2553.99	589.50	1993.32	449.33
78	2971.42	693.85	2822.79	656.70	2699.26	625.81	2098.21	475.55
79	3131.18	733.80	2972.54	694.13	2840.77	661.19	2200.13	501.03
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	515.76	93.94	499.12	89.78	484.72	86.18	405.68	66.42
41	524.04	96.01	507.08	91.77	492.44	88.11	411.76	67.94
42	533.00	98.25	515.68	93.92	500.72	90.18	418.32	69.58
43	542.68	100.67	524.96	96.24	509.68	92.42	425.36	71.34
44	553.08	103.27	534.92	98.73	519.28	94.82	432.88	73.22
45	564.12	106.03	545.48	101.37	529.44	97.36	440.84	75.21
46	575.96	108.99	556.80	104.20	540.32	100.08	449.32	77.33
47	588.64	112.16	568.92	107.23	551.96	102.99	458.36	79.59
48	602.16	115.54	581.84	110.46	564.32	106.08	467.96	81.99
49	616.80	119.20	595.84	113.96	577.72	109.43	478.32	84.58
50	631.72	122.93	610.04	117.51	591.32	112.83	488.72	87.18
51	648.32	127.08	625.88	121.47	606.44	116.61	500.28	90.07
52	666.44	131.61	643.08	125.77	622.88	120.72	512.80	93.20
53	686.40	136.60	662.04	130.51	640.96	125.24	526.56	96.64
54	708.36	142.09	683.00	135.75	660.96	130.24	541.72	100.43
55	733.16	148.29	706.60	141.65	683.52	135.88	558.64	104.66
56	761.40	155.35	733.44	148.36	709.08	142.27	577.92	109.48
57	793.56	163.39	764.00	156.00	738.24	149.56	599.80	114.95
58	830.80	172.70	799.44	164.86	772.00	158.00	625.16	121.29
59	873.64	183.41	840.12	175.03	810.80	167.70	654.20	128.55
60	922.76	195.69	886.80	186.70	855.24	178.81	687.48	136.87
61	978.60	209.65	939.80	199.95	905.76	191.44	725.24	146.31
62	1041.36	225.34	999.36	214.84	962.52	205.63	767.56	156.89
63	1110.64	242.66	1065.12	231.28	1025.16	221.29	814.16	168.54
64	1186.48	261.62	1137.00	249.25	1093.64	238.41	864.96	181.24
65	1270.28	282.57	1216.44	269.11	1169.28	257.32	921.00	195.25
66	1366.24	306.56	1307.32	291.83	1255.80	278.95	984.84	211.21
67	1471.68	332.92	1407.12	316.78	1350.72	302.68	1054.76	228.69
68	1587.08	361.77	1516.28	344.07	1454.52	328.63	1131.08	247.77
69	1711.80	392.95	1634.20	373.55	1566.52	356.63	1213.08	268.27
70	1846.16	426.54	1761.04	405.26	1686.96	386.74	1300.76	290.19
71	1970.80	457.70	1878.60	434.65	1798.40	414.60	1381.52	310.38
72	2102.48	490.62	2002.68	465.67	1915.88	443.97	1466.20	331.55
73	2241.52	525.38	2133.44	498.36	2039.60	474.90	1554.28	353.57
74	2386.40	561.60	2269.60	532.40	2168.16	507.04	1645.32	376.33
75	2536.52	599.13	2410.48	567.62	2301.08	540.27	1738.76	399.69
76	2686.20	636.55	2550.72	602.68	2433.16	573.29	1831.20	422.80
77	2838.44	674.61	2693.16	638.29	2567.20	606.80	1924.08	446.02
78	2990.08	712.52	2834.84	673.71	2700.36	640.09	2016.24	469.06
79	3139.04	749.76	2973.84	708.46	2830.88	672.72	2106.24	491.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	722.06	131.52	698.77	125.69	678.61	120.65	567.95	92.99
41	733.66	134.41	709.91	128.48	689.42	123.35	576.46	95.12
42	746.20	137.55	721.95	131.49	701.01	126.25	585.65	97.41
43	759.75	140.94	734.94	134.74	713.55	129.39	595.50	99.88
44	774.31	144.58	748.89	138.22	726.99	132.75	606.03	102.51
45	789.77	148.44	763.67	141.92	741.22	136.30	617.18	105.29
46	806.34	152.59	779.52	145.88	756.45	140.11	629.05	108.26
47	824.10	157.02	796.49	150.12	772.74	144.19	641.70	111.43
48	843.02	161.76	814.58	154.64	790.05	148.51	655.14	114.79
49	863.52	166.88	834.18	159.54	808.81	153.20	669.65	118.41
50	884.41	172.10	854.06	164.51	827.85	157.96	684.21	122.05
51	907.65	177.91	876.23	170.06	849.02	163.25	700.39	126.10
52	933.02	184.25	900.31	176.08	872.03	169.01	717.92	130.48
53	960.96	191.24	926.86	182.71	897.34	175.34	737.18	135.30
54	991.70	198.93	956.20	190.05	925.34	182.34	758.41	140.60
55	1026.42	207.61	989.24	198.31	956.93	190.23	782.10	146.52
56	1065.96	217.49	1026.82	207.70	992.71	199.18	809.09	153.27
57	1110.98	228.75	1069.60	218.40	1033.54	209.38	839.72	160.93
58	1163.12	241.78	1119.22	230.80	1080.80	221.20	875.22	169.81
59	1223.10	256.77	1176.17	245.04	1135.12	234.78	915.88	179.97
60	1291.86	273.97	1241.52	261.38	1197.34	250.33	962.47	191.62
61	1370.04	293.51	1315.72	279.93	1268.06	268.02	1015.34	204.83
62	1457.90	315.48	1399.10	300.78	1347.53	287.88	1074.58	219.65
63	1554.90	339.72	1491.17	323.79	1435.22	309.81	1139.82	235.96
64	1661.07	366.27	1591.80	348.95	1531.10	333.77	1210.94	253.74
65	1778.39	395.60	1703.02	376.75	1636.99	360.25	1289.40	273.35
66	1912.74	429.18	1830.25	408.56	1758.12	390.53	1378.78	295.69
67	2060.35	466.09	1969.97	443.49	1891.01	423.75	1476.66	320.17
68	2221.91	506.48	2122.79	481.70	2036.33	460.08	1583.51	346.88
69	2396.52	550.13	2287.88	522.97	2193.13	499.28	1698.31	375.58
70	2584.62	597.16	2465.46	567.36	2361.74	541.44	1821.06	406.27
71	2759.12	640.78	2630.04	608.51	2517.76	580.44	1934.13	434.53
72	2943.47	686.87	2803.75	651.94	2682.23	621.56	2052.68	464.17
73	3138.13	735.53	2986.82	697.70	2855.44	664.86	2175.99	495.00
74	3340.96	786.24	3177.44	745.36	3035.42	709.86	2303.45	526.86
75	3551.13	838.78	3374.67	794.67	3221.51	756.38	2434.26	559.57
76	3760.68	891.17	3571.01	843.75	3406.42	802.61	2563.68	591.92
77	3973.82	944.45	3770.42	893.61	3594.08	849.52	2693.71	624.43
78	4186.11	997.53	3968.78	943.19	3780.50	896.13	2822.74	656.68
79	4394.66	1049.66	4163.38	991.84	3963.23	941.81	2948.74	688.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.24	79.81	444.52	76.13	431.96	72.99	365.24	56.31
41	466.00	81.50	451.00	77.75	438.24	74.56	370.16	57.54
42	473.32	83.33	458.00	79.50	444.96	76.24	375.44	58.86
43	481.24	85.31	465.60	81.40	452.28	78.07	381.20	60.30
44	489.80	87.45	473.76	83.44	460.12	80.03	387.32	61.83
45	498.92	89.73	482.44	85.61	468.48	82.12	393.84	63.46
46	508.72	92.18	491.84	87.96	477.48	84.37	400.84	65.21
47	519.28	94.82	501.92	90.48	487.16	86.79	408.32	67.08
48	530.64	97.66	512.76	93.19	497.56	89.39	416.32	69.08
49	543.00	100.75	524.56	96.14	508.84	92.21	425.00	71.25
50	555.84	103.96	536.76	99.19	520.52	95.13	433.92	73.48
51	570.08	107.52	550.36	102.59	533.44	98.36	443.84	75.96
52	585.72	111.43	565.20	106.30	547.64	101.91	454.64	78.66
53	602.88	115.72	581.56	110.39	563.32	105.83	466.56	81.64
54	621.96	120.49	599.72	114.93	580.56	110.14	479.68	84.92
55	643.44	125.86	620.12	120.03	600.04	115.01	494.40	88.60
56	667.84	131.96	643.32	125.83	622.20	120.55	511.16	92.79
57	695.72	138.93	669.76	132.44	647.40	126.85	530.20	97.55
58	728.00	147.00	700.44	140.11	676.68	134.17	552.24	103.06
59	765.16	156.29	735.72	148.93	710.28	142.57	577.56	109.39
60	807.80	166.95	776.12	159.03	748.84	152.21	606.52	116.63
61	856.28	179.07	822.12	170.53	792.72	163.18	639.52	124.88
62	910.92	192.73	874.00	183.50	842.16	175.54	676.68	134.17
63	971.64	207.91	931.56	197.89	897.08	189.27	717.88	144.47
64	1038.48	224.62	994.92	213.73	957.48	204.37	763.16	155.79
65	1112.80	243.20	1065.40	231.35	1024.60	221.15	813.48	168.37
66	1198.52	264.63	1146.56	251.64	1101.88	240.47	871.16	182.79
67	1293.40	288.35	1236.40	274.10	1187.44	261.86	934.92	198.73
68	1397.76	314.44	1335.12	298.78	1281.40	285.35	1004.76	216.19
69	1511.24	342.81	1442.40	325.60	1383.40	310.85	1080.28	235.07
70	1633.88	373.47	1558.20	354.55	1493.40	338.35	1161.28	255.32
71	1748.36	402.09	1666.20	381.55	1595.92	363.98	1236.36	274.09
72	1869.76	432.44	1780.56	410.14	1704.32	391.08	1315.32	293.83
73	1997.96	464.49	1901.24	440.31	1818.52	419.63	1397.64	314.41
74	2132.76	498.19	2027.84	471.96	1938.20	449.55	1483.00	335.75
75	2272.56	533.14	2159.04	504.76	2062.00	480.50	1570.80	357.70
76	2412.36	568.09	2290.24	537.56	2185.80	511.45	1657.96	379.49
77	2554.88	603.72	2423.36	570.84	2310.96	542.74	1745.60	401.40
78	2696.68	639.17	2555.88	603.97	2435.64	573.91	1832.56	423.14
79	2835.88	673.97	2685.80	636.45	2557.72	604.43	1917.36	444.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	642.94	111.73	622.33	106.58	604.74	102.19	511.34	78.83
41	652.40	114.10	631.40	108.85	613.54	104.38	518.22	80.56
42	662.65	116.66	641.20	111.30	622.94	106.74	525.62	82.40
43	673.74	119.43	651.84	113.96	633.19	109.30	533.68	84.42
44	685.72	122.43	663.26	116.82	644.17	112.04	542.25	86.56
45	698.49	125.62	675.42	119.85	655.87	114.97	551.38	88.84
46	712.21	129.05	688.58	123.14	668.47	118.12	561.18	91.29
47	726.99	132.75	702.69	126.67	682.02	121.51	571.65	93.91
48	742.90	136.72	717.86	130.47	696.58	125.15	582.85	96.71
49	760.20	141.05	734.38	134.60	712.38	129.09	595.00	99.75
50	778.18	145.54	751.46	138.87	728.73	133.18	607.49	102.87
51	798.11	150.53	770.50	143.63	746.82	137.70	621.38	106.34
52	820.01	156.00	791.28	148.82	766.70	142.67	636.50	110.12
53	844.03	162.01	814.18	154.55	788.65	148.16	653.18	114.30
54	870.74	168.69	839.61	160.90	812.78	154.20	671.55	118.89
55	900.82	176.20	868.17	168.04	840.06	161.01	692.16	124.04
56	934.98	184.74	900.65	176.16	871.08	168.77	715.62	129.91
57	974.01	194.50	937.66	185.42	906.36	177.59	742.28	136.57
58	1019.20	205.80	980.62	196.15	947.35	187.84	773.14	144.28
59	1071.22	218.81	1030.01	208.50	994.39	199.60	808.58	153.15
60	1130.92	233.73	1086.57	222.64	1048.38	213.09	849.13	163.28
61	1198.79	250.70	1150.97	238.74	1109.81	228.45	895.33	174.83
62	1275.29	269.82	1223.60	256.90	1179.02	245.76	947.35	187.84
63	1360.30	291.07	1304.18	277.05	1255.91	264.98	1005.03	202.26
64	1453.87	314.47	1392.89	299.22	1340.47	286.12	1068.42	218.11
65	1557.92	340.48	1491.56	323.89	1434.44	309.61	1138.87	235.72
66	1677.93	370.48	1605.18	352.30	1542.63	336.66	1219.62	255.91
67	1810.76	403.69	1730.96	383.74	1662.42	366.60	1308.89	278.22
68	1956.86	440.22	1869.17	418.29	1793.96	399.49	1406.66	302.67
69	2115.74	479.93	2019.36	455.84	1936.76	435.19	1512.39	329.10
70	2287.43	522.86	2181.48	496.37	2090.76	473.69	1625.79	357.45
71	2447.70	562.93	2332.68	534.17	2234.29	509.57	1730.90	383.73
72	2617.66	605.42	2492.78	574.20	2386.05	547.51	1841.45	411.36
73	2797.14	650.29	2661.74	616.43	2545.93	587.48	1956.70	440.17
74	2985.86	697.47	2838.98	660.74	2713.48	629.37	2076.20	470.05
75	3181.58	746.40	3022.66	706.66	2886.80	672.70	2199.12	500.78
76	3377.30	795.33	3206.34	752.58	3060.12	716.03	2321.14	531.29
77	3576.83	845.21	3392.70	799.18	3235.34	759.84	2443.84	561.96
78	3775.35	894.84	3578.23	845.56	3409.90	803.47	2565.58	592.40
79	3970.23	943.56	3760.12	891.03	3580.81	846.20	2684.30	622.08
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	172.80	8.20	171.24	7.81	169.88	7.47	163.36	5.84
41	175.44	8.86	173.72	8.43	172.28	8.07	165.28	6.32
42	178.28	9.57	176.44	9.11	174.88	8.72	167.32	6.83
43	181.36	10.34	179.40	9.85	177.72	9.43	169.60	7.40
44	184.72	11.18	182.60	10.65	180.76	10.19	172.04	8.01
45	188.32	12.08	186.04	11.51	184.08	11.02	174.68	8.67
46	192.24	13.06	189.76	12.44	187.64	11.91	177.52	9.38
47	196.48	14.12	193.80	13.45	191.52	12.88	180.60	10.15
48	201.04	15.20	198.16	14.54	195.72	13.93	183.92	10.98
49	206.08	16.52	202.96	15.74	200.32	15.08	187.60	11.90
50	211.60	17.90	208.24	17.06	205.36	16.34	191.60	12.90
51	217.68	19.42	214.00	18.50	210.88	17.72	195.96	13.99
52	224.36	21.09	220.40	20.10	217.00	19.25	200.80	15.20
53	231.80	22.95	227.48	21.87	223.80	20.95	206.16	16.54
54	240.04	25.01	235.32	23.83	231.32	22.83	212.12	18.03
55	249.32	27.33	244.12	26.03	239.76	24.94	218.76	19.69
56	259.84	29.96	254.16	28.54	249.36	27.34	226.28	21.57
57	271.88	32.97	265.60	31.40	260.32	30.08	234.92	23.73
58	285.88	36.47	278.92	34.73	273.08	33.27	244.92	26.23
59	302.16	40.54	294.40	38.60	287.92	36.98	256.52	29.13
60	321.16	45.29	312.48	43.12	305.24	41.31	270.08	32.52
61	343.20	50.80	333.44	48.36	325.32	46.33	285.80	36.45
62	368.72	57.18	357.68	54.42	348.52	52.13	304.00	41.00
63	398.00	64.50	385.56	61.39	375.24	58.81	324.96	46.24
64	431.40	72.85	417.28	69.32	405.68	66.42	348.80	52.20
65	469.68	82.42	453.72	78.43	440.60	75.15	376.24	59.06
66	514.96	93.74	496.76	89.19	481.80	85.45	408.40	67.10
67	566.88	106.72	546.16	101.54	529.08	97.27	445.28	76.32
68	625.72	121.43	602.04	115.51	582.56	110.64	486.88	86.72
69	691.64	137.91	664.64	131.16	642.40	125.60	533.20	98.30
70	764.24	156.06	733.56	148.39	708.24	142.06	583.88	110.97
71	838.64	174.66	804.16	166.04	775.68	158.92	635.64	123.91
72	919.04	194.76	880.36	185.09	848.36	177.09	690.96	137.74
73	1005.92	216.48	962.56	205.64	926.68	196.67	750.12	152.53
74	1099.04	239.76	1050.64	227.66	1010.40	217.60	812.76	168.19
75	1198.28	264.57	1144.32	251.08	1099.40	239.85	878.72	184.68
76	1300.56	290.14	1240.84	275.21	1191.00	262.75	946.08	201.52
77	1406.80	316.70	1340.92	300.23	1285.92	286.48	1015.52	218.88
78	1515.12	343.78	1442.92	325.73	1382.56	310.64	1085.92	236.48
79	1624.00	371.00	1545.40	351.35	1479.60	334.90	1156.28	254.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	241.92	11.48	239.74	10.93	237.83	10.46	228.70	8.18
41	245.62	12.40	243.21	11.80	241.19	11.30	231.39	8.85
42	249.59	13.40	247.02	12.75	244.83	12.21	234.25	9.56
43	253.90	14.48	251.16	13.79	248.81	13.20	237.44	10.36
44	258.61	15.65	255.64	14.91	253.06	14.27	240.86	11.21
45	263.65	16.91	260.46	16.11	257.71	15.43	244.55	12.14
46	269.14	18.28	265.66	17.42	262.70	16.67	248.53	13.13
47	275.07	19.77	271.32	18.83	268.13	18.03	252.84	14.21
48	281.46	21.28	277.42	20.36	274.01	19.50	257.49	15.37
49	288.51	23.13	284.14	22.04	280.45	21.11	262.64	16.66
50	296.24	25.06	291.54	23.88	287.50	22.88	268.24	18.06
51	304.75	27.19	299.60	25.90	295.23	24.81	274.34	19.59
52	314.10	29.53	308.56	28.14	303.80	26.95	281.12	21.28
53	324.52	32.13	318.47	30.62	313.32	29.33	288.62	23.16
54	336.06	35.01	329.45	33.36	323.85	31.96	296.97	25.24
55	349.05	38.26	341.77	36.44	335.66	34.92	306.26	27.57
56	363.78	41.94	355.82	39.96	349.10	38.28	316.79	30.20
57	380.63	46.16	371.84	43.96	364.45	42.11	328.89	33.22
58	400.23	51.06	390.49	48.62	382.31	46.58	342.89	36.72
59	423.02	56.76	412.16	54.04	403.09	51.77	359.13	40.78
60	449.62	63.41	437.47	60.37	427.34	57.83	378.11	45.53
61	480.48	71.12	466.82	67.70	455.45	64.86	400.12	51.03
62	516.21	80.05	500.75	76.19	487.93	72.98	425.60	57.40
63	557.20	90.30	539.78	85.95	525.34	82.33	454.94	64.74
64	603.96	101.99	584.19	97.05	567.95	92.99	488.32	73.08
65	657.55	115.39	635.21	109.80	616.84	105.21	526.74	82.68
66	720.94	131.24	695.46	124.87	674.52	119.63	571.76	93.94
67	793.63	149.41	764.62	142.16	740.71	136.18	623.39	106.85
68	876.01	170.00	842.86	161.71	815.58	154.90	681.63	121.41
69	968.30	193.07	930.50	183.62	899.36	175.84	746.48	137.62
70	1069.94	218.48	1026.98	207.75	991.54	198.88	817.43	155.36
71	1174.10	244.52	1125.82	232.46	1085.95	222.49	889.90	173.47
72	1286.66	272.66	1232.50	259.13	1187.70	247.93	967.34	192.84
73	1408.29	303.07	1347.58	287.90	1297.35	275.34	1050.17	213.54
74	1538.66	335.66	1470.90	318.72	1414.56	304.64	1137.86	235.47
75	1677.59	370.40	1602.05	351.51	1539.16	335.79	1230.21	258.55
76	1820.78	406.20	1737.18	385.29	1667.40	367.85	1324.51	282.13
77	1969.52	443.38	1877.29	420.32	1800.29	401.07	1421.73	306.43
78	2121.17	481.29	2020.09	456.02	1935.58	434.90	1520.29	331.07
79	2273.60	519.40	2163.56	491.89	2071.44	468.86	1618.79	355.70
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	206.96	16.74	204.24	16.06	201.88	15.47	188.48	12.12
41	212.72	18.18	209.76	17.44	207.24	16.81	192.72	13.18
42	218.88	19.72	215.68	18.92	212.96	18.24	197.28	14.32
43	225.60	21.40	222.16	20.54	219.16	19.79	202.24	15.56
44	232.76	23.19	229.08	22.27	225.84	21.46	207.52	16.88
45	240.36	25.09	236.36	24.09	232.84	23.21	213.08	18.27
46	248.40	27.10	244.08	26.02	240.32	25.08	218.96	19.74
47	257.04	29.26	252.36	28.09	248.24	27.06	225.20	21.30
48	266.12	31.53	261.04	30.26	256.60	29.15	231.76	22.94
49	275.88	33.97	270.40	32.60	265.56	31.39	238.76	24.69
50	285.60	36.40	279.72	34.93	274.48	33.62	245.64	26.41
51	296.32	39.08	289.96	37.49	284.28	36.07	253.20	28.30
52	307.88	41.97	300.96	40.24	294.84	38.71	261.32	30.33
53	320.56	45.14	313.08	43.27	306.40	41.60	270.20	32.55
54	334.36	48.59	326.28	46.57	319.04	44.76	279.76	34.94
55	349.96	52.49	341.12	50.28	333.24	48.31	290.60	37.65
56	367.76	56.94	358.08	54.52	349.44	52.36	302.84	40.71
57	388.16	62.04	377.44	59.36	367.96	56.99	316.80	44.20
58	411.76	67.94	399.96	64.99	389.44	62.36	332.96	48.24
59	439.24	74.81	426.04	71.51	414.36	68.59	351.68	52.92
60	471.04	82.76	456.28	79.07	443.28	75.82	373.32	58.33
61	507.68	91.92	491.12	87.78	476.52	84.13	398.28	64.57
62	549.28	102.32	530.64	97.66	514.28	93.57	426.56	71.64
63	596.32	114.08	575.32	108.83	556.92	104.23	458.44	79.61
64	648.20	127.05	624.56	121.14	603.92	115.98	493.56	88.39
65	706.36	141.59	679.68	134.92	656.52	129.13	532.88	98.22
66	773.56	158.39	743.40	150.85	717.24	144.31	578.00	109.50
67	848.04	177.01	813.96	168.49	784.44	161.11	627.88	121.97
68	931.36	197.84	892.84	188.21	859.60	179.90	683.60	135.90
69	1022.52	220.63	979.08	209.77	941.68	200.42	744.20	151.05
70	1121.88	245.47	1073.04	233.26	1031.00	222.75	809.88	167.47
71	1222.12	270.53	1167.76	256.94	1121.00	245.25	875.84	183.96
72	1329.68	297.42	1269.24	282.31	1217.36	269.34	946.00	201.50
73	1444.88	326.22	1377.76	309.44	1320.24	295.06	1020.32	220.08
74	1567.52	356.88	1493.08	338.27	1429.44	322.36	1098.56	239.64
75	1697.20	389.30	1614.92	368.73	1544.64	351.16	1180.52	260.13
76	1829.48	422.37	1738.96	399.74	1661.84	380.46	1263.68	280.92
77	1967.12	456.78	1867.84	431.96	1783.44	410.86	1349.08	302.27
78	2107.80	491.95	1999.40	464.85	1907.52	441.88	1436.20	324.05
79	2249.88	527.47	2132.08	498.02	2032.52	473.13	1523.68	345.92
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	289.74	23.44	285.94	22.48	282.63	21.66	263.87	16.97
41	297.81	25.45	293.66	24.42	290.14	23.53	269.81	18.45
42	306.43	27.61	301.95	26.49	298.14	25.54	276.19	20.05
43	315.84	29.96	311.02	28.76	306.82	27.71	283.14	21.78
44	325.86	32.47	320.71	31.18	316.18	30.04	290.53	23.63
45	336.50	35.13	330.90	33.73	325.98	32.49	298.31	25.58
46	347.76	37.94	341.71	36.43	336.45	35.11	306.54	27.64
47	359.86	40.96	353.30	39.33	347.54	37.88	315.28	29.82
48	372.57	44.14	365.46	42.36	359.24	40.81	324.46	32.12
49	386.23	47.56	378.56	45.64	371.78	43.95	334.26	34.57
50	399.84	50.96	391.61	48.90	384.27	47.07	343.90	36.97
51	414.85	54.71	405.94	52.49	397.99	50.50	354.48	39.62
52	431.03	58.76	421.34	56.34	412.78	54.19	365.85	42.46
53	448.78	63.20	438.31	60.58	428.96	58.24	378.28	45.57
54	468.10	68.03	456.79	65.20	446.66	62.66	391.66	48.92
55	489.94	73.49	477.57	70.39	466.54	67.63	406.84	52.71
56	514.86	79.72	501.31	76.33	489.22	73.30	423.98	56.99
57	543.42	86.86	528.42	83.10	515.14	79.79	443.52	61.88
58	576.46	95.12	559.94	90.99	545.22	87.30	466.14	67.54
59	614.94	104.73	596.46	100.11	580.10	96.03	492.35	74.09
60	659.46	115.86	638.79	110.70	620.59	106.15	522.65	81.66
61	710.75	128.69	687.57	122.89	667.13	117.78	557.59	90.40
62	768.99	143.25	742.90	136.72	719.99	131.00	597.18	100.30
63	834.85	159.71	805.45	152.36	779.69	145.92	641.82	111.45
64	907.48	177.87	874.38	169.60	845.49	162.37	690.98	123.75
65	988.90	198.23	951.55	188.89	919.13	180.78	746.03	137.51
66	1082.98	221.75	1040.76	211.19	1004.14	202.03	809.20	153.30
67	1187.26	247.81	1139.54	235.89	1098.22	225.55	879.03	170.76
68	1303.90	276.98	1249.98	263.49	1203.44	251.86	957.04	190.26
69	1431.53	308.88	1370.71	293.68	1318.35	280.59	1041.88	211.47
70	1570.63	343.66	1502.26	326.56	1443.40	311.85	1133.83	234.46
71	1710.97	378.74	1634.86	359.72	1569.40	343.35	1226.18	257.54
72	1861.55	416.39	1776.94	395.23	1704.30	377.08	1324.40	282.10
73	2022.83	456.71	1928.86	433.22	1848.34	413.08	1428.45	308.11
74	2194.53	499.63	2090.31	473.58	2001.22	451.30	1537.98	335.50
75	2376.08	545.02	2260.89	516.22	2162.50	491.62	1652.73	364.18
76	2561.27	591.32	2434.54	559.64	2326.58	532.64	1769.15	393.29
77	2753.97	639.49	2614.98	604.74	2496.82	575.20	1888.71	423.18
78	2950.92	688.73	2799.16	650.79	2670.53	618.63	2010.68	453.67
79	3149.83	738.46	2984.91	697.23	2845.53	662.38	2133.15	484.29
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.80	13.45	191.60	12.90	189.64	12.41	178.72	9.68
41	198.32	14.58	195.96	13.99	193.84	13.46	182.08	10.52
42	203.24	15.81	200.68	15.17	198.36	14.59	185.68	11.42
43	208.56	17.14	205.76	16.44	203.32	15.83	189.60	12.40
44	214.24	18.56	211.28	17.82	208.60	17.15	193.76	13.44
45	220.32	20.08	217.08	19.27	214.16	18.54	198.16	14.54
46	226.80	21.70	223.24	20.81	220.16	20.04	202.88	15.72
47	233.76	23.44	229.88	22.47	226.52	21.63	207.88	16.97
48	241.08	25.27	236.88	24.22	233.28	23.32	213.12	18.28
49	249.04	27.26	244.48	26.12	240.56	25.14	218.84	19.71
50	257.16	29.29	252.24	28.06	248.00	27.00	224.56	21.14
51	266.08	31.52	260.76	30.19	256.16	29.04	230.88	22.72
52	275.80	33.95	270.00	32.50	265.00	31.25	237.72	24.43
53	286.48	36.62	280.16	35.04	274.76	33.69	245.24	26.31
54	298.16	39.54	291.32	37.83	285.40	36.35	253.40	28.35
55	311.36	42.84	303.88	40.97	297.40	39.35	262.60	30.65
56	326.40	46.60	318.20	44.55	311.08	42.77	273.04	33.26
57	343.60	50.90	334.60	48.65	326.72	46.68	284.96	36.24
58	363.60	55.90	353.60	53.40	344.88	51.22	298.76	39.69
59	386.80	61.70	375.68	58.92	365.96	56.49	314.76	43.69
60	413.84	68.46	401.32	65.33	390.44	62.61	333.36	48.34
61	445.00	76.25	430.96	72.74	418.72	69.68	354.80	53.70
62	480.64	85.16	464.84	81.21	451.04	77.76	379.28	59.82
63	521.12	95.28	503.28	90.82	487.76	86.94	407.08	66.77
64	566.20	106.55	546.12	101.53	528.68	97.17	438.00	74.50
7	617.12	119.28	594.44	113.61	574.84	108.71	472.96	83.24
66	676.48	134.12	650.72	127.68	628.52	122.13	513.32	93.33
67	743.00	150.75	713.80	143.45	688.68	137.17	558.52	104.63
68	817.76	169.44	784.72	161.18	756.28	154.07	609.20	117.30
69	900.32	190.08	862.88	180.72	830.72	172.68	664.80	131.20
70	990.72	212.68	948.44	202.11	912.16	193.04	725.28	146.32
71	1082.52	235.63	1035.24	223.81	994.72	213.68	786.40	161.60
72	1181.36	260.34	1128.60	247.15	1083.40	235.85	851.56	177.89
73	1287.64	286.91	1228.88	272.22	1178.52	259.63	920.88	195.22
74	1401.16	315.29	1335.88	298.97	1279.88	284.97	994.08	213.52
75	1521.68	345.42	1449.28	327.32	1387.20	311.80	1070.96	232.74
76	1645.20	376.30	1565.40	356.35	1496.92	339.23	1149.20	252.30
77	1773.80	408.45	1686.08	386.52	1610.88	367.72	1229.76	272.44
78	1905.28	441.32	1809.44	417.36	1727.24	396.81	1311.80	292.95
79	2038.04	474.51	1933.84	448.46	1844.52	426.13	1394.24	313.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	271.32	18.83	268.24	18.06	265.50	17.37	250.21	13.55
41	277.65	20.41	274.34	19.59	271.38	18.84	254.91	14.73
42	284.54	22.13	280.95	21.24	277.70	20.43	259.95	15.99
43	291.98	24.00	288.06	23.02	284.65	22.16	265.44	17.36
44	299.94	25.98	295.79	24.95	292.04	24.01	271.26	18.82
45	308.45	28.11	303.91	26.98	299.82	25.96	277.42	20.36
46	317.52	30.38	312.54	29.13	308.22	28.06	284.03	22.01
47	327.26	32.82	321.83	31.46	317.13	30.28	291.03	23.76
48	337.51	35.38	331.63	33.91	326.59	32.65	298.37	25.59
49	348.66	38.16	342.27	36.57	336.78	35.20	306.38	27.59
50	360.02	41.01	353.14	39.28	347.20	37.80	314.38	29.60
51	372.51	44.13	365.06	42.27	358.62	40.66	323.23	31.81
52	386.12	47.53	378.00	45.50	371.00	43.75	332.81	34.20
53	401.07	51.27	392.22	49.06	384.66	47.17	343.34	36.83
54	417.42	55.36	407.85	52.96	399.56	50.89	354.76	39.69
55	435.90	59.98	425.43	57.36	416.36	55.09	367.64	42.91
56	456.96	65.24	445.48	62.37	435.51	59.88	382.26	46.56
57	481.04	71.26	468.44	68.11	457.41	65.35	398.94	50.74
58	509.04	78.26	495.04	74.76	482.83	71.71	418.26	55.57
59	541.52	86.38	525.95	82.49	512.34	79.09	440.66	61.17
60	579.38	95.84	561.85	91.46	546.62	87.65	466.70	67.68
61	623.00	106.75	603.34	101.84	586.21	97.55	496.72	75.18
62	672.90	119.22	650.78	113.69	631.46	108.86	530.99	83.75
63	729.57	133.39	704.59	127.15	682.86	121.72	569.91	93.48
64	792.68	149.17	764.57	142.14	740.15	136.04	613.20	104.30
7	863.97	166.99	832.22	159.05	804.78	152.19	662.14	116.54
66	947.07	187.77	911.01	178.75	879.93	170.98	718.65	130.66
67	1040.20	211.05	999.32	200.83	964.15	192.04	781.93	146.48
68	1144.86	237.22	1098.61	225.65	1058.79	215.70	852.88	164.22
69	1260.45	266.11	1208.03	253.01	1163.01	241.75	930.72	183.68
70	1387.01	297.75	1327.82	282.95	1277.02	270.26	1015.39	204.85
71	1515.53	329.88	1449.34	313.33	1392.61	299.15	1100.96	226.24
72	1653.90	364.48	1580.04	346.01	1516.76	330.19	1192.18	249.05
73	1802.70	401.67	1720.43	381.11	1649.93	363.48	1289.23	273.31
74	1961.62	441.41	1870.23	418.56	1791.83	398.96	1391.71	298.93
75	2130.35	483.59	2028.99	458.25	1942.08	436.52	1499.34	325.84
76	2303.28	526.82	2191.56	498.89	2095.69	474.92	1608.88	353.22
77	2483.32	571.83	2360.51	541.13	2255.23	514.81	1721.66	381.42
78	2667.39	617.85	2533.22	584.30	2418.14	555.53	1836.52	410.13
79	2853.26	664.31	2707.38	627.84	2582.33	596.58	1951.94	438.98
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	244.24	26.06	239.16	24.79	234.88	23.72	214.04	18.51
41	249.92	27.48	244.60	26.15	240.08	25.02	218.16	19.54
42	256.00	29.00	250.40	27.60	245.68	26.42	222.56	20.64
43	262.48	30.62	256.60	29.15	251.60	27.90	227.28	21.82
44	269.44	32.36	263.20	30.80	257.92	29.48	232.32	23.08
45	276.80	34.20	270.24	32.56	264.68	31.17	237.64	24.41
46	284.72	36.18	277.76	34.44	271.88	32.97	243.36	25.84
47	293.20	38.30	285.88	36.47	279.64	34.91	249.48	27.37
48	302.32	40.58	294.56	38.64	287.96	36.99	256.08	29.02
49	312.20	43.05	304.00	41.00	297.00	39.25	263.24	30.81
50	322.96	45.74	314.24	43.56	306.84	41.71	270.96	32.74
51	334.68	48.67	325.40	46.35	317.52	44.38	279.36	34.84
52	347.52	51.88	337.64	49.41	329.24	47.31	288.60	37.15
53	361.56	55.39	350.96	52.74	342.04	50.51	298.68	39.67
54	377.00	59.25	365.68	56.42	356.12	54.03	309.72	42.43
55	394.16	63.54	382.00	60.50	371.76	57.94	321.96	45.49
56	413.44	68.36	400.32	65.08	389.32	62.33	335.72	48.93
57	435.16	73.79	421.00	70.25	409.12	67.28	351.24	52.81
58	460.12	80.03	444.72	76.18	431.84	72.96	369.04	57.26
59	488.68	87.17	471.88	82.97	457.84	79.46	389.36	62.34
60	521.40	95.35	503.00	90.75	487.64	86.91	412.60	68.15
61	558.72	104.68	538.48	99.62	521.64	95.41	439.16	74.79
62	601.24	115.31	578.88	109.72	560.32	105.08	469.40	82.35
63	649.08	127.27	624.40	121.10	603.92	115.98	503.48	90.87
64	702.88	140.72	675.52	133.88	652.92	128.23	541.76	100.44
65	763.64	155.91	733.32	148.33	708.28	142.07	585.08	111.27
66	834.12	173.53	800.32	165.08	772.40	158.10	634.96	123.74
67	913.76	193.44	876.00	184.00	844.80	176.20	691.20	137.80
68	1002.16	215.54	959.96	204.99	925.08	196.27	753.36	153.34
69	1099.56	239.89	1052.40	228.10	1013.40	218.35	821.40	170.35
70	1205.36	266.34	1152.72	253.18	1109.20	242.30	894.72	188.68
71	1308.28	292.07	1250.28	277.57	1202.28	265.57	965.68	206.42
72	1417.72	319.43	1353.92	303.48	1301.00	290.25	1040.28	225.07
73	1534.08	348.52	1463.92	330.98	1405.68	316.42	1118.72	244.68
74	1656.68	379.17	1579.72	359.93	1515.68	343.92	1200.52	265.13
75	1784.84	411.21	1700.84	390.21	1630.60	372.65	1284.76	286.19
76	1914.68	443.67	1822.88	420.72	1746.24	401.56	1369.04	307.26
77	2046.56	476.64	1947.00	451.75	1863.72	430.93	1454.20	328.55
78	2177.84	509.46	2070.44	482.61	1980.48	460.12	1538.40	349.60
79	2306.52	541.63	2191.24	512.81	2094.72	488.68	1620.56	370.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	341.94	36.48	334.82	34.71	328.83	33.21	299.66	25.91
41	349.89	38.47	342.44	36.61	336.11	35.03	305.42	27.36
42	358.40	40.60	350.56	38.64	343.95	36.99	311.58	28.90
43	367.47	42.87	359.24	40.81	352.24	39.06	318.19	30.55
44	377.22	45.30	368.48	43.12	361.09	41.27	325.25	32.31
45	387.52	47.88	378.34	45.58	370.55	43.64	332.70	34.17
46	398.61	50.65	388.86	48.22	380.63	46.16	340.70	36.18
47	410.48	53.62	400.23	51.06	391.50	48.87	349.27	38.32
48	423.25	56.81	412.38	54.10	403.14	51.79	358.51	40.63
49	437.08	60.27	425.60	57.40	415.80	54.95	368.54	43.13
50	452.14	64.04	439.94	60.98	429.58	58.39	379.34	45.84
51	468.55	68.14	455.56	64.89	444.53	62.13	391.10	48.78
52	486.53	72.63	472.70	69.17	460.94	66.23	404.04	52.01
53	506.18	77.55	491.34	73.84	478.86	70.71	418.15	55.54
54	527.80	82.95	511.95	78.99	498.57	75.64	433.61	59.40
55	551.82	88.96	534.80	84.70	520.46	81.12	450.74	63.69
56	578.82	95.70	560.45	91.11	545.05	87.26	470.01	68.50
57	609.22	103.31	589.40	98.35	572.77	94.19	491.74	73.93
58	644.17	112.04	622.61	106.65	604.58	102.14	516.66	80.16
59	684.15	122.04	660.63	116.16	640.98	111.24	545.10	87.28
60	729.96	133.49	704.20	127.05	682.70	121.67	577.64	95.41
61	782.21	146.55	753.87	139.47	730.30	133.57	614.82	104.71
62	841.74	161.43	810.43	153.61	784.45	147.11	657.16	115.29
63	908.71	178.18	874.16	169.54	845.49	162.37	704.87	127.22
64	984.03	197.01	945.73	187.43	914.09	179.52	758.46	140.62
65	1069.10	218.27	1026.65	207.66	991.59	198.90	819.11	155.78
66	1167.77	242.94	1120.45	231.11	1081.36	221.34	888.94	173.24
67	1279.26	270.82	1226.40	257.60	1182.72	246.68	967.68	192.92
68	1403.02	301.76	1343.94	286.99	1295.11	274.78	1054.70	214.68
69	1539.38	335.85	1473.36	319.34	1418.76	305.69	1149.96	238.49
70	1687.50	372.88	1613.81	354.45	1552.88	339.22	1252.61	264.15
71	1831.59	408.90	1750.39	388.60	1683.19	371.80	1351.95	288.99
72	1984.81	447.20	1895.49	424.87	1821.40	406.35	1456.39	315.10
73	2147.71	487.93	2049.49	463.37	1967.95	442.99	1566.21	342.55
74	2319.35	530.84	2211.61	503.90	2121.95	481.49	1680.73	371.18
75	2498.78	575.69	2381.18	546.29	2282.84	521.71	1798.66	400.67
76	2680.55	621.14	2552.03	589.01	2444.74	562.18	1916.66	430.16
77	2865.18	667.30	2725.80	632.45	2609.21	603.30	2035.88	459.97
78	3048.98	713.24	2898.62	675.65	2772.67	644.17	2153.76	489.44
79	3229.13	758.28	3067.74	717.93	2932.61	684.15	2268.78	518.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	331.96	47.99	323.72	45.93	316.52	44.13	276.84	34.21
41	343.08	50.77	334.40	48.60	326.84	46.71	284.96	36.24
42	354.88	53.72	345.72	51.43	337.72	49.43	293.52	38.38
43	367.44	56.86	357.76	54.44	349.32	52.33	302.64	40.66
44	380.76	60.19	370.52	57.63	361.60	55.40	312.24	43.06
45	394.68	63.67	383.88	60.97	374.44	58.61	322.28	45.57
46	409.44	67.36	398.00	64.50	388.00	62.00	332.84	48.21
47	425.00	71.25	412.88	68.22	402.28	65.57	343.96	50.99
48	441.40	75.35	428.60	72.15	417.32	69.33	355.60	53.90
49	458.96	79.74	445.36	76.34	433.36	73.34	368.00	57.00
50	476.72	84.18	462.28	80.57	449.56	77.39	380.40	60.10
51	496.04	89.01	480.72	85.18	467.20	81.80	393.88	63.47
52	516.92	94.23	500.60	90.15	486.24	86.56	408.44	67.11
53	539.72	99.93	522.36	95.59	507.04	91.76	424.20	71.05
54	564.64	106.16	546.08	101.52	529.68	97.42	441.32	75.33
55	592.40	113.10	572.48	108.12	554.92	103.73	460.40	80.10
56	623.64	120.91	602.24	115.56	583.32	110.83	481.80	85.45
57	658.92	129.73	635.76	123.94	615.40	118.85	505.88	91.47
58	699.40	139.85	674.20	133.55	652.08	128.02	533.40	98.35
59	745.56	151.39	718.08	144.52	693.96	138.49	564.72	106.18
60	798.16	164.54	768.08	157.02	741.68	150.42	600.40	115.10
61	857.72	179.43	824.64	171.16	795.72	163.93	640.76	125.19
62	924.44	196.11	887.96	186.99	856.12	179.03	685.92	136.48
63	998.28	214.57	958.04	204.51	922.96	195.74	735.76	148.94
64	1078.96	234.74	1034.52	223.63	995.92	213.98	790.08	162.52
65	1168.12	257.03	1119.00	244.75	1076.44	234.11	850.04	177.51
66	1269.56	282.39	1215.08	268.77	1167.96	256.99	917.88	194.47
67	1380.96	310.24	1320.56	295.14	1268.36	282.09	992.24	213.06
68	1503.40	340.85	1436.36	324.09	1378.60	309.65	1073.64	233.41
69	1635.84	373.96	1561.60	355.40	1497.72	339.43	1161.20	255.30
70	1778.60	409.65	1696.40	389.10	1625.76	371.44	1254.88	278.72
71	1915.16	443.79	1825.28	421.32	1748.08	402.02	1343.92	300.98
72	2059.76	479.94	1961.44	455.36	1877.24	434.31	1437.44	324.36
73	2212.20	518.05	2104.84	491.21	2012.96	468.24	1534.72	348.68
74	2372.16	558.04	2255.04	528.76	2154.96	503.74	1635.44	373.86
75	2537.96	599.49	2410.44	567.61	2301.72	540.43	1738.96	399.74
76	2703.76	640.94	2565.84	606.46	2448.44	577.11	1841.92	425.48
77	2873.68	683.42	2724.24	646.06	2597.48	614.37	1945.60	451.40
78	3043.04	725.76	2882.64	685.66	2746.48	651.62	2048.80	477.20
79	3210.12	767.53	3037.84	724.46	2892.48	688.12	2149.88	502.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	464.74	67.19	453.21	64.30	443.13	61.78	387.58	47.89
41	480.31	71.08	468.16	68.04	457.58	65.39	398.94	50.74
42	496.83	75.21	484.01	72.00	472.81	69.20	410.93	53.73
43	514.42	79.60	500.86	76.22	489.05	73.26	423.70	56.92
44	533.06	84.27	518.73	80.68	506.24	77.56	437.14	60.28
45	552.55	89.14	537.43	85.36	524.22	82.05	451.19	63.80
46	573.22	94.30	557.20	90.30	543.20	86.80	465.98	67.49
47	595.00	99.75	578.03	95.51	563.19	91.80	481.54	71.39
48	617.96	105.49	600.04	101.01	584.25	97.06	497.84	75.46
49	642.54	111.64	623.50	106.88	606.70	102.68	515.20	79.80
50	667.41	117.85	647.19	112.80	629.38	108.35	532.56	84.14
51	694.46	124.61	673.01	119.25	654.08	114.52	551.43	88.86
52	723.69	131.92	700.84	126.21	680.74	121.18	571.82	93.95
53	755.61	139.90	731.30	133.83	709.86	128.46	593.88	99.47
54	790.50	148.62	764.51	142.13	741.55	136.39	617.85	105.46
55	829.36	158.34	801.47	151.37	776.89	145.22	644.56	112.14
56	873.10	169.27	843.14	161.78	816.65	155.16	674.52	119.63
57	922.49	181.62	890.06	173.52	861.56	166.39	708.23	128.06
58	979.16	195.79	943.88	186.97	912.91	179.23	746.76	137.69
59	1043.78	211.95	1005.31	202.33	971.54	193.89	790.61	148.65
60	1117.42	230.36	1075.31	219.83	1038.35	210.59	840.56	161.14
61	1200.81	251.20	1154.50	239.62	1114.01	229.50	897.06	175.27
62	1294.22	274.55	1243.14	261.79	1198.57	250.64	960.29	191.07
63	1397.59	300.40	1341.26	286.31	1292.14	274.04	1030.06	208.52
64	1510.54	328.64	1448.33	313.08	1394.29	299.57	1106.11	227.53
65	1635.37	359.84	1566.60	342.65	1507.02	327.75	1190.06	248.51
66	1777.38	395.35	1701.11	376.28	1635.14	359.79	1285.03	272.26
67	1933.34	434.34	1848.78	413.20	1775.70	394.93	1389.14	298.28
68	2104.76	477.19	2010.90	453.73	1930.04	433.51	1503.10	326.77
69	2290.18	523.54	2186.24	497.56	2096.81	475.20	1625.68	357.42
70	2490.04	573.51	2374.96	544.74	2276.06	520.02	1756.83	390.21
71	2681.22	621.31	2555.39	589.85	2447.31	562.83	1881.49	421.37
72	2883.66	671.92	2746.02	637.50	2628.14	608.03	2012.42	454.10
73	3097.08	725.27	2946.78	687.69	2818.14	655.54	2148.61	488.15
74	3321.02	781.26	3157.06	740.26	3016.94	705.24	2289.62	523.40
75	3553.14	839.29	3374.62	794.65	3222.41	756.60	2434.54	559.64
76	3785.26	897.32	3592.18	849.04	3427.82	807.95	2578.69	595.67
77	4023.15	956.79	3813.94	904.48	3636.47	860.12	2723.84	631.96
78	4260.26	1016.06	4035.70	959.92	3845.07	912.27	2868.32	668.08
79	4494.17	1074.54	4252.98	1014.24	4049.47	963.37	3009.83	703.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	297.88	39.47	291.04	37.76	285.00	36.25	252.32	28.08
41	306.96	41.74	299.72	39.93	293.36	38.34	258.88	29.72
42	316.56	44.14	308.92	42.23	302.20	40.55	265.84	31.46
43	326.80	46.70	318.72	44.68	311.64	42.91	273.24	33.31
44	337.64	49.41	329.12	47.28	321.64	45.41	281.08	35.27
45	349.08	52.27	340.04	50.01	332.12	48.03	289.28	37.32
46	361.20	55.30	351.60	52.90	343.24	50.81	297.92	39.48
47	374.08	58.52	363.88	55.97	355.04	53.76	307.08	41.77
48	387.68	61.92	376.84	59.21	367.52	56.88	316.76	44.19
49	402.24	65.56	390.72	62.68	380.88	60.22	327.08	46.77
50	417.36	69.34	405.16	66.29	394.60	63.65	337.68	49.42
51	433.80	73.45	420.80	70.20	409.56	67.39	349.16	52.29
52	451.60	77.90	437.76	74.44	425.80	71.45	361.60	55.40
53	471.08	82.77	456.32	79.08	443.56	75.89	375.20	58.80
54	492.40	88.10	476.60	84.15	462.92	80.73	390.00	62.50
55	516.12	94.03	499.16	89.79	484.48	86.12	406.44	66.61
56	542.84	100.71	524.60	96.15	508.76	92.19	424.88	71.22
57	573.00	108.25	553.28	103.32	536.16	99.04	445.68	76.42
58	607.60	116.90	586.20	111.55	567.52	106.88	469.52	82.38
59	647.16	126.79	623.80	120.95	603.40	115.85	496.68	89.17
60	692.40	138.10	666.72	131.68	644.40	126.10	527.68	96.92
61	743.72	150.93	715.44	143.86	690.92	137.73	562.84	105.71
62	801.52	165.38	770.36	157.59	743.32	150.83	602.40	115.60
63	865.88	181.47	831.44	172.86	801.60	165.40	646.44	126.61
64	936.80	199.20	898.76	189.69	865.88	181.47	694.84	138.71
65	1015.76	218.94	973.68	208.42	937.36	199.34	748.72	152.18
66	1106.28	241.57	1059.52	229.88	1019.20	219.80	810.12	167.53
67	1206.68	266.67	1154.68	253.67	1109.84	242.46	878.04	184.51
68	1317.44	294.36	1259.60	279.90	1209.80	267.45	952.64	203.16
69	1438.20	324.55	1373.84	308.46	1318.56	294.64	1033.48	223.37
70	1568.80	357.20	1497.36	339.34	1436.00	324.00	1120.24	245.06
71	1694.84	388.71	1616.40	369.10	1549.08	352.27	1203.20	265.80
72	1828.28	422.07	1742.32	400.58	1668.52	382.13	1290.44	287.61
73	1969.72	457.43	1875.56	433.89	1794.80	413.70	1381.88	310.47
74	2118.32	494.58	2015.36	468.84	1927.32	446.83	1476.60	334.15
75	2273.52	533.38	2161.20	505.30	2064.80	481.20	1574.20	358.55
76	2429.28	572.32	2307.00	541.75	2202.76	515.69	1671.84	382.96
77	2588.44	612.11	2456.52	579.13	2343.28	550.82	1769.80	407.45
78	2747.64	651.91	2605.36	616.34	2483.80	585.95	1867.80	431.95
79	2904.24	691.06	2751.88	652.97	2621.32	620.33	1963.32	455.83
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	417.03	55.26	407.46	52.86	399.00	50.75	353.25	39.31
41	429.74	58.44	419.61	55.90	410.70	53.68	362.43	41.61
42	443.18	61.80	432.49	59.12	423.08	56.77	372.18	44.04
43	457.52	65.38	446.21	62.55	436.30	60.07	382.54	46.63
44	472.70	69.17	460.77	66.19	450.30	63.57	393.51	49.38
45	488.71	73.18	476.06	70.01	464.97	67.24	404.99	52.25
46	505.68	77.42	492.24	74.06	480.54	71.13	417.09	55.27
47	523.71	81.93	509.43	78.36	497.06	75.26	429.91	58.48
48	542.75	86.69	527.58	82.89	514.53	79.63	443.46	61.87
49	563.14	91.78	547.01	87.75	533.23	84.31	457.91	65.48
50	584.30	97.08	567.22	92.81	552.44	89.11	472.75	69.19
51	607.32	102.83	589.12	98.28	573.38	94.35	488.82	73.21
52	632.24	109.06	612.86	104.22	596.12	100.03	506.24	77.56
53	659.51	115.88	638.85	110.71	620.98	106.25	525.28	82.32
54	689.36	123.34	667.24	117.81	648.09	113.02	546.00	87.50
55	722.57	131.64	698.82	125.71	678.27	120.57	569.02	93.25
56	759.98	140.99	734.44	134.61	712.26	129.07	594.83	99.71
57	802.20	151.55	774.59	144.65	750.62	138.66	623.95	106.99
58	850.64	163.66	820.68	156.17	794.53	149.63	657.33	115.33
59	906.02	177.51	873.32	169.33	844.76	162.19	695.35	124.84
60	969.36	193.34	933.41	184.35	902.16	176.54	738.75	135.69
61	1041.21	211.30	1001.62	201.40	967.29	192.82	787.98	147.99
62	1122.13	231.53	1078.50	220.63	1040.65	211.16	843.36	161.84
63	1212.23	254.06	1164.02	242.00	1122.24	231.56	905.02	177.25
64	1311.52	278.88	1258.26	265.57	1212.23	254.06	972.78	194.19
65	1422.06	306.52	1363.15	291.79	1312.30	279.08	1048.21	213.05
66	1548.79	338.20	1483.33	321.83	1426.88	307.72	1134.17	234.54
67	1689.35	373.34	1616.55	355.14	1553.78	339.44	1229.26	258.31
68	1844.42	412.10	1763.44	391.86	1693.72	374.43	1333.70	284.42
69	2013.48	454.37	1923.38	431.84	1845.98	412.50	1446.87	312.72
70	2196.32	500.08	2096.30	475.08	2010.40	453.60	1568.34	343.08
71	2372.78	544.19	2262.96	516.74	2168.71	493.18	1684.48	372.12
72	2559.59	590.90	2439.25	560.81	2335.93	534.98	1806.62	402.65
73	2757.61	640.40	2625.78	607.45	2512.72	579.18	1934.63	434.66
74	2965.65	692.41	2821.50	656.38	2698.25	625.56	2067.24	467.81
75	3182.93	746.73	3025.68	707.42	2890.72	673.68	2203.88	501.97
76	3400.99	801.25	3229.80	758.45	3083.86	721.97	2340.58	536.14
77	3623.82	856.95	3439.13	810.78	3280.59	771.15	2477.72	570.43
78	3846.70	912.67	3647.50	862.88	3477.32	820.33	2614.92	604.73
79	4065.94	967.48	3852.63	914.16	3669.85	868.46	2748.65	638.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	382.80	60.70	371.16	57.79	361.36	55.34	313.00	43.25
41	387.20	61.80	375.32	58.83	365.36	56.34	316.20	44.05
42	392.00	63.00	379.88	59.97	369.72	57.43	319.64	44.91
43	397.20	64.30	384.84	61.21	374.48	58.62	323.40	45.85
44	402.88	65.72	390.28	62.57	379.68	59.92	327.52	46.88
45	409.00	67.25	396.16	64.04	385.28	61.32	331.96	47.99
46	415.76	68.94	402.56	65.64	391.44	62.86	336.84	49.21
47	423.08	70.77	409.56	67.39	398.12	64.53	342.12	50.53
48	431.12	72.78	417.24	69.31	405.48	66.37	347.92	51.98
49	440.04	75.01	425.72	71.43	413.60	68.40	354.32	53.58
50	449.84	77.46	435.04	73.76	422.56	70.64	361.36	55.34
51	460.72	80.18	445.40	76.35	432.44	73.11	369.12	57.28
52	472.76	83.19	456.88	79.22	443.44	75.86	377.76	59.44
53	486.04	86.51	469.52	82.38	455.52	78.88	387.28	61.82
54	500.84	90.21	483.56	85.89	469.00	82.25	397.84	64.46
55	517.44	94.36	499.32	89.83	484.12	86.03	409.64	67.41
56	536.28	99.07	517.24	94.31	501.28	90.32	423.08	70.77
57	557.72	104.43	537.64	99.41	520.84	95.21	438.32	74.58
58	582.60	110.65	561.32	105.33	543.48	100.87	456.00	79.00
59	611.24	117.81	588.56	112.14	569.56	107.39	476.36	84.09
60	644.24	126.06	619.88	119.97	599.56	114.89	499.76	89.94
61	682.00	135.50	655.76	128.94	633.92	123.48	526.52	96.63
62	725.12	146.28	696.72	139.18	673.16	133.29	557.12	104.28
63	773.52	158.38	742.76	150.69	717.24	144.31	591.52	112.88
64	828.00	172.00	794.56	163.64	766.84	156.71	630.20	122.55
65	889.60	187.40	853.12	178.28	822.88	170.72	673.96	133.49
66	961.48	205.37	921.40	195.35	888.24	187.06	724.68	146.17
67	1042.68	225.67	998.56	214.64	962.00	205.50	781.88	160.47
68	1132.44	248.11	1083.80	235.95	1043.48	225.87	844.76	176.19
69	1231.20	272.80	1177.48	259.37	1132.96	248.24	913.52	193.38
70	1338.32	299.58	1279.04	284.76	1229.88	272.47	987.56	211.89
71	1439.28	324.82	1374.68	308.67	1321.08	295.27	1056.88	229.22
72	1546.64	351.66	1476.24	334.06	1417.80	319.45	1129.76	247.44
73	1660.36	380.09	1583.72	360.93	1520.04	345.01	1206.28	266.57
74	1779.88	409.97	1696.56	389.14	1627.40	371.85	1285.48	286.37
75	1904.72	441.18	1814.20	418.55	1738.68	399.67	1367.00	306.75
76	2029.88	472.47	1931.84	447.96	1850.32	427.58	1448.08	327.02
77	2156.96	504.24	2051.56	477.89	1963.36	455.84	1529.56	347.39
78	2282.92	535.73	2169.88	507.47	2075.24	483.81	1609.92	367.48
79	2405.88	566.47	2285.28	536.32	2184.24	511.06	1688.04	387.01
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	535.92	84.98	519.62	80.91	505.90	77.48	438.20	60.55
41	542.08	86.52	525.45	82.36	511.50	78.88	442.68	61.67
42	548.80	88.20	531.83	83.96	517.61	80.40	447.50	62.87
43	556.08	90.02	538.78	85.69	524.27	82.07	452.76	64.19
44	564.03	92.01	546.39	87.60	531.55	83.89	458.53	65.63
45	572.60	94.15	554.62	89.66	539.39	85.85	464.74	67.19
46	582.06	96.52	563.58	91.90	548.02	88.00	471.58	68.89
47	592.31	99.08	573.38	94.35	557.37	90.34	478.97	70.74
48	603.57	101.89	584.14	97.03	567.67	92.92	487.09	72.77
49	616.06	105.01	596.01	100.00	579.04	95.76	496.05	75.01
50	629.78	108.44	609.06	103.26	591.58	98.90	505.90	77.48
51	645.01	112.25	623.56	106.89	605.42	102.35	516.77	80.19
52	661.86	116.47	639.63	110.91	620.82	106.20	528.86	83.22
53	680.46	121.11	657.33	115.33	637.73	110.43	542.19	86.55
54	701.18	126.29	676.98	120.25	656.60	115.15	556.98	90.24
55	724.42	132.10	699.05	125.76	677.77	120.44	573.50	94.37
56	750.79	138.70	724.14	132.03	701.79	126.45	592.31	99.08
57	780.81	146.20	752.70	139.17	729.18	133.29	613.65	104.41
58	815.64	154.91	785.85	147.46	760.87	141.22	638.40	110.60
59	855.74	164.93	823.98	157.00	797.38	150.35	666.90	117.73
60	901.94	176.48	867.83	167.96	839.38	160.85	699.66	125.92
61	954.80	189.70	918.06	180.52	887.49	172.87	737.13	135.28
62	1015.17	204.79	975.41	194.85	942.42	186.61	779.97	145.99
63	1082.93	221.73	1039.86	210.97	1004.14	202.03	828.13	158.03
64	1159.20	240.80	1112.38	229.10	1073.58	219.39	882.28	171.57
65	1245.44	262.36	1194.37	249.59	1152.03	239.01	943.54	186.89
66	1346.07	287.52	1289.96	273.49	1243.54	261.88	1014.55	204.64
67	1459.75	315.94	1397.98	300.50	1346.80	287.70	1094.63	224.66
68	1585.42	347.35	1517.32	330.33	1460.87	316.22	1182.66	246.67
69	1723.68	381.92	1648.47	363.12	1586.14	347.54	1278.93	270.73
70	1873.65	419.41	1790.66	398.66	1721.83	381.46	1382.58	296.65
71	2014.99	454.75	1924.55	432.14	1849.51	413.38	1479.63	320.91
72	2165.30	492.32	2066.74	467.68	1984.92	447.23	1581.66	346.42
73	2324.50	532.13	2217.21	505.30	2128.06	483.01	1688.79	373.20
74	2491.83	573.96	2375.18	544.80	2278.36	520.59	1799.67	400.92
75	2666.61	617.65	2539.88	585.97	2434.15	559.54	1913.80	429.45
76	2841.83	661.46	2704.58	627.14	2590.45	598.61	2027.31	457.83
77	3019.74	705.94	2872.18	669.05	2748.70	638.18	2141.38	486.35
78	3196.09	750.02	3037.83	710.46	2905.34	677.33	2253.89	514.47
79	3368.23	793.06	3199.39	750.85	3057.94	715.48	2363.26	541.81
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	541.60	100.40	523.68	95.92	508.12	92.03	423.48	70.87
41	550.52	102.63	532.24	98.06	516.36	94.09	429.96	72.49
42	560.12	105.03	541.44	100.36	525.24	96.31	436.92	74.23
43	570.52	107.63	551.40	102.85	534.84	98.71	444.48	76.12
44	581.68	110.42	562.08	105.52	545.08	101.27	452.52	78.13
45	593.48	113.37	573.40	108.35	555.96	103.99	461.00	80.25
46	606.16	116.54	585.56	111.39	567.60	106.90	470.04	82.51
47	619.76	119.94	598.56	114.64	580.04	110.01	479.72	84.93
48	634.24	123.56	612.40	118.10	593.32	113.33	489.92	87.48
49	649.96	127.49	627.40	121.85	607.68	116.92	500.96	90.24
50	665.96	131.49	642.64	125.66	622.24	120.56	512.08	93.02
51	683.72	135.93	659.60	129.90	638.44	124.61	524.40	96.10
52	703.12	140.78	678.04	134.51	656.08	129.02	537.80	99.45
53	724.52	146.13	698.44	139.61	675.52	133.88	552.48	103.12
54	748.04	152.01	720.80	145.20	696.92	139.23	568.64	107.16
55	774.64	158.66	746.04	151.51	721.04	145.26	586.72	111.68
56	804.88	166.22	774.84	158.71	748.48	152.12	607.32	116.83
57	839.36	174.84	807.56	166.89	779.72	159.93	630.68	122.67
58	879.32	184.83	845.52	176.38	815.92	168.98	657.72	129.43
59	925.20	196.30	889.08	187.27	857.52	179.38	688.72	137.18
60	977.72	209.43	938.96	199.74	905.08	191.27	724.16	146.04
61	1037.40	224.35	995.60	213.90	959.16	204.79	764.44	156.11
62	1104.44	241.11	1059.16	229.79	1019.76	219.94	809.60	167.40
63	1178.56	259.64	1129.44	247.36	1086.80	236.70	859.40	179.85
64	1259.56	279.89	1206.20	266.55	1159.96	254.99	913.76	193.44
65	1349.20	302.30	1291.08	287.77	1240.84	275.21	973.80	208.45
66	1451.92	327.98	1388.32	312.08	1333.40	298.35	1042.24	225.56
67	1564.84	356.21	1495.16	338.79	1435.08	323.77	1117.28	244.32
68	1688.52	387.13	1612.12	368.03	1546.32	351.58	1199.20	264.80
69	1822.20	420.55	1738.40	399.60	1666.36	381.59	1287.20	286.80
70	1966.12	456.53	1874.24	433.56	1795.32	413.83	1381.24	310.31
71	2099.60	489.90	2000.08	465.02	1914.68	443.67	1467.84	331.96
72	2240.56	525.14	2132.72	498.18	2040.40	475.10	1558.44	354.61
73	2389.28	562.32	2272.44	533.11	2172.56	508.14	1652.56	378.14
74	2544.16	601.04	2417.72	569.43	2309.84	542.46	1749.72	402.43
75	2704.72	641.18	2568.08	607.02	2451.68	577.92	1849.32	427.33
76	2864.48	681.12	2717.44	644.36	2592.44	613.11	1947.72	451.93
77	3027.16	721.79	2869.20	682.30	2735.24	648.81	2046.12	476.53
78	3189.16	762.29	3020.12	720.03	2877.12	684.28	2144.56	501.14
79	3348.36	802.09	3168.12	757.03	3016.16	719.04	2239.96	524.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	758.24	140.56	733.15	134.29	711.37	128.84	592.87	99.22
41	770.73	143.68	745.14	137.28	722.90	131.73	601.94	101.49
42	784.17	147.04	758.02	140.50	735.34	134.83	611.69	103.92
43	798.73	150.68	771.96	143.99	748.78	138.19	622.27	106.57
44	814.35	154.59	786.91	147.73	763.11	141.78	633.53	109.38
45	830.87	158.72	802.76	151.69	778.34	145.59	645.40	112.35
46	848.62	163.16	819.78	155.95	794.64	149.66	658.06	115.51
47	867.66	167.92	837.98	160.50	812.06	154.01	671.61	118.90
48	887.94	172.98	857.36	165.34	830.65	158.66	685.89	122.47
49	909.94	178.49	878.36	170.59	850.75	163.69	701.34	126.34
50	932.34	184.09	899.70	175.92	871.14	168.78	716.91	130.23
51	957.21	190.30	923.44	181.86	893.82	174.45	734.16	134.54
52	984.37	197.09	949.26	188.31	918.51	180.63	752.92	139.23
53	1014.33	204.58	977.82	195.45	945.73	187.43	773.47	144.37
54	1047.26	212.81	1009.12	203.28	975.69	194.92	796.10	150.02
55	1084.50	222.12	1044.46	212.11	1009.46	203.36	821.41	156.35
56	1126.83	232.71	1084.78	222.19	1047.87	212.97	850.25	163.56
57	1175.10	244.78	1130.58	233.65	1091.61	223.90	882.95	171.74
58	1231.05	258.76	1183.73	246.93	1142.29	236.57	920.81	181.20
59	1295.28	274.82	1244.71	262.18	1200.53	251.13	964.21	192.05
60	1368.81	293.20	1314.54	279.64	1267.11	267.78	1013.82	204.46
61	1452.36	314.09	1393.84	299.46	1342.82	286.71	1070.22	218.55
62	1546.22	337.55	1482.82	321.71	1427.66	307.92	1133.44	234.36
63	1649.98	363.50	1581.22	346.30	1521.52	331.38	1203.16	251.79
64	1763.38	391.85	1688.68	373.17	1623.94	356.99	1279.26	270.82
65	1888.88	423.22	1807.51	402.88	1737.18	385.29	1363.32	291.83
66	2032.69	459.17	1943.65	436.91	1866.76	417.69	1459.14	315.78
67	2190.78	498.69	2093.22	474.31	2009.11	453.28	1564.19	342.05
68	2363.93	541.98	2256.97	515.24	2164.85	492.21	1678.88	370.72
69	2551.08	588.77	2433.76	559.44	2332.90	534.23	1802.08	401.52
70	2752.57	639.14	2623.94	606.98	2513.45	579.36	1933.74	434.43
71	2939.44	685.86	2800.11	651.03	2680.55	621.14	2054.98	464.74
72	3136.78	735.20	2985.81	697.45	2856.56	665.14	2181.82	496.45
73	3344.99	787.25	3181.42	746.35	3041.58	711.40	2313.58	529.40
74	3561.82	841.46	3384.81	797.20	3233.78	759.44	2449.61	563.40
75	3786.61	897.65	3595.31	849.83	3432.35	809.09	2589.05	598.26
76	4010.27	953.57	3804.42	902.10	3629.42	858.35	2726.81	632.70
77	4238.02	1010.51	4016.88	955.22	3829.34	908.33	2864.57	667.14
78	4464.82	1067.21	4228.17	1008.04	4027.97	957.99	3002.38	701.60
79	4687.70	1122.93	4435.37	1059.84	4222.62	1006.66	3135.94	734.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	479.84	84.96	464.56	81.14	451.24	77.81	380.28	60.07
41	487.04	86.76	471.48	82.87	457.88	79.47	385.48	61.37
42	494.80	88.70	478.92	84.73	465.04	81.26	391.12	62.78
43	503.24	90.81	486.96	86.74	472.80	83.20	397.20	64.30
44	512.28	93.07	495.64	88.91	481.16	85.29	403.72	65.93
45	522.00	95.50	504.88	91.22	490.04	87.51	410.64	67.66
46	532.40	98.10	514.84	93.71	499.60	89.90	418.04	69.51
47	543.64	100.91	525.52	96.38	509.88	92.47	426.00	71.50
48	555.68	103.92	537.00	99.25	520.88	95.22	434.48	73.62
49	568.80	107.20	549.52	102.38	532.84	98.21	443.72	75.93
50	582.44	110.61	562.52	105.63	545.28	101.32	453.24	78.31
51	597.64	114.41	576.96	109.24	559.08	104.77	463.80	80.95
52	614.28	118.57	592.80	113.20	574.20	108.55	475.36	83.84
53	632.52	123.13	610.24	117.56	590.84	112.71	488.08	87.02
54	652.84	128.21	629.48	122.37	609.24	117.31	502.04	90.51
55	675.64	133.91	651.20	127.80	629.96	122.49	517.76	94.44
56	701.64	140.41	675.88	133.97	653.52	128.38	535.60	98.90
57	731.24	147.81	704.00	141.00	680.36	135.09	555.92	103.98
58	765.56	156.39	736.60	149.15	711.44	142.86	579.44	109.86
59	805.04	166.26	774.12	158.53	747.20	151.80	606.44	116.61
60	850.36	177.59	817.12	169.28	788.24	162.06	637.36	124.34
61	902.00	190.50	866.12	181.53	835.00	173.75	672.64	133.16
62	960.32	205.08	921.48	195.37	887.80	186.95	712.40	143.10
63	1025.16	221.29	982.96	210.74	946.48	201.62	756.56	154.14
64	1096.68	239.17	1050.80	227.70	1011.16	217.79	805.16	166.29
65	1176.36	259.09	1126.40	246.60	1083.24	235.81	859.32	179.83
66	1268.32	282.08	1213.56	268.39	1166.28	256.57	921.44	195.36
67	1370.36	307.59	1310.20	292.55	1258.36	279.59	990.20	212.55
68	1482.56	335.64	1416.44	319.11	1359.52	304.88	1065.52	231.38
69	1604.72	366.18	1531.96	347.99	1469.40	332.35	1146.92	251.73
70	1736.68	399.17	1656.68	379.17	1587.92	361.98	1234.24	273.56
71	1860.00	430.00	1773.04	408.26	1698.44	389.61	1315.16	293.79
72	1990.64	462.66	1896.24	439.06	1815.20	418.80	1400.16	315.04
73	2128.64	497.16	2026.12	471.53	1938.20	449.55	1488.68	337.17
74	2273.56	533.39	2162.40	505.60	2067.00	481.75	1580.32	360.08
75	2423.84	570.96	2303.48	540.87	2200.20	515.05	1674.48	383.62
76	2574.16	608.54	2444.56	576.14	2333.40	548.35	1767.84	406.96
77	2727.20	646.80	2587.64	611.91	2467.92	581.98	1861.64	430.41
78	2879.64	684.91	2730.24	647.56	2602.48	615.62	1954.64	453.66
79	3029.32	722.33	2870.04	682.51	2733.48	648.37	2045.40	476.35
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	671.78	118.94	650.38	113.60	631.74	108.93	532.39	84.10
41	681.86	121.46	660.07	116.02	641.03	111.26	539.67	85.92
42	692.72	124.18	670.49	118.62	651.06	113.76	547.57	87.89
43	704.54	127.13	681.74	121.44	661.92	116.48	556.08	90.02
44	717.19	130.30	693.90	124.47	673.62	119.41	565.21	92.30
45	730.80	133.70	706.83	127.71	686.06	122.51	574.90	94.72
46	745.36	137.34	720.78	131.19	699.44	125.86	585.26	97.31
47	761.10	141.27	735.73	134.93	713.83	129.46	596.40	100.10
48	777.95	145.49	751.80	138.95	729.23	133.31	608.27	103.07
49	796.32	150.08	769.33	143.33	745.98	137.49	621.21	106.30
50	815.42	154.85	787.53	147.88	763.39	141.85	634.54	109.63
51	836.70	160.17	807.74	152.94	782.71	146.68	649.32	113.33
52	859.99	166.00	829.92	158.48	803.88	151.97	665.50	117.38
53	885.53	172.38	854.34	164.58	827.18	157.79	683.31	121.83
54	913.98	179.49	881.27	171.32	852.94	164.23	702.86	126.71
55	945.90	187.47	911.68	178.92	881.94	171.49	724.86	132.22
56	982.30	196.57	946.23	187.56	914.93	179.73	749.84	138.46
57	1023.74	206.93	985.60	197.40	952.50	189.13	778.29	145.57
58	1071.78	218.95	1031.24	208.81	996.02	200.00	811.22	153.80
59	1127.06	232.76	1083.77	221.94	1046.08	212.52	849.02	163.25
60	1190.50	248.63	1143.97	236.99	1103.54	226.88	892.30	174.08
61	1262.80	266.70	1212.57	254.14	1169.00	243.25	941.70	186.42
62	1344.45	287.11	1290.07	273.52	1242.92	261.73	997.36	200.34
63	1435.22	309.81	1376.14	295.04	1325.07	282.27	1059.18	215.80
64	1535.35	334.84	1471.12	318.78	1415.62	304.91	1127.22	232.81
65	1646.90	362.73	1576.96	345.24	1516.54	330.13	1203.05	251.76
66	1775.65	394.91	1698.98	375.75	1632.79	359.20	1290.02	273.50
67	1918.50	430.63	1834.28	409.57	1761.70	391.43	1386.28	297.57
68	2075.58	469.90	1983.02	446.75	1903.33	426.83	1491.73	323.93
69	2246.61	512.65	2144.74	487.19	2057.16	465.29	1605.69	352.42
70	2431.35	558.84	2319.35	530.84	2223.09	506.77	1727.94	382.98
71	2604.00	602.00	2482.26	571.56	2377.82	545.45	1841.22	411.31
72	2786.90	647.72	2654.74	614.68	2541.28	586.32	1960.22	441.06
73	2980.10	696.02	2836.57	660.14	2713.48	629.37	2084.15	472.04
74	3182.98	746.75	3027.36	707.84	2893.80	674.45	2212.45	504.11
75	3393.38	799.34	3224.87	757.22	3080.28	721.07	2344.27	537.07
76	3603.82	851.96	3422.38	806.60	3266.76	767.69	2474.98	569.74
77	3818.08	905.52	3622.70	856.67	3455.09	814.77	2606.30	602.57
78	4031.50	958.87	3822.34	906.58	3643.47	861.87	2736.50	635.12
79	4241.05	1011.26	4018.06	955.51	3826.87	907.72	2863.56	666.89
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	179.48	9.87	177.68	9.42	176.12	9.03	168.48	7.12
41	182.68	10.67	180.72	10.18	179.08	9.77	170.84	7.71
42	186.16	11.54	184.04	11.01	182.28	10.57	173.40	8.35
43	189.92	12.48	187.64	11.91	185.72	11.43	176.20	9.05
44	194.00	13.50	191.56	12.89	189.48	12.37	179.20	9.80
45	198.32	14.58	195.72	13.93	193.48	13.37	182.40	10.60
46	203.04	15.76	200.20	15.05	197.80	14.45	185.88	11.47
47	208.12	17.03	205.08	16.27	202.48	15.62	189.60	12.40
48	213.56	18.39	210.28	17.57	207.48	16.87	193.64	13.41
49	219.52	19.88	216.00	19.00	212.96	18.24	198.00	14.50
50	226.04	21.51	222.20	20.55	218.96	19.74	202.76	15.69
51	233.16	23.29	229.00	22.25	225.48	21.37	207.92	16.98
52	241.00	25.25	236.48	24.12	232.64	23.16	213.60	18.40
53	249.60	27.40	244.68	26.17	240.52	25.13	219.84	19.96
54	259.12	29.78	253.76	28.44	249.24	27.31	226.68	21.67
55	269.68	32.42	263.88	30.97	258.92	29.73	234.28	23.57
56	281.68	35.42	275.28	33.82	269.88	32.47	242.88	25.72
57	295.36	38.84	288.32	37.08	282.32	35.58	252.64	28.16
58	311.12	42.78	303.32	40.83	296.72	39.18	263.88	30.97
59	329.44	47.36	320.76	45.19	313.44	43.36	276.88	34.22
60	350.76	52.69	341.04	50.26	332.88	48.22	292.04	38.01
61	375.52	58.88	364.60	56.15	355.40	53.85	309.56	42.39
62	404.24	66.06	391.96	62.99	381.60	60.40	329.92	47.48
63	437.52	74.38	423.64	70.91	411.96	67.99	353.60	53.40
64	475.52	83.88	459.76	79.94	446.56	76.64	380.60	60.15
65	519.44	94.86	501.64	90.41	486.68	86.67	411.92	67.98
66	571.28	107.82	550.92	102.73	533.84	98.46	448.52	77.13
67	631.04	122.76	607.80	116.95	588.28	112.07	490.72	87.68
68	698.64	139.66	672.04	133.01	649.80	127.45	538.24	99.56
69	774.16	158.54	743.84	150.96	718.40	144.60	591.00	112.75
70	857.08	179.27	822.52	170.63	793.56	163.39	648.44	127.11
71	941.76	200.44	902.88	190.72	870.20	182.55	706.80	141.70
72	1032.72	223.18	989.04	212.26	952.32	203.08	768.76	157.19
73	1130.32	247.58	1081.36	235.34	1040.16	225.04	834.36	173.59
74	1234.12	273.53	1179.40	259.85	1133.28	248.32	903.16	190.79
75	1343.80	300.95	1282.88	285.72	1231.40	272.85	974.88	208.72
76	1456.12	329.03	1388.64	312.16	1331.56	297.89	1047.44	226.86
77	1572.32	358.08	1497.96	339.49	1434.92	323.73	1121.80	245.45
78	1690.72	387.68	1609.20	367.30	1540.08	350.02	1197.12	264.28
79	1809.84	417.46	1721.08	395.27	1645.76	376.44	1272.64	283.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	251.27	13.82	248.75	13.19	246.57	12.64	235.87	9.97
41	255.75	14.94	253.01	14.25	250.71	13.68	239.18	10.79
42	260.62	16.16	257.66	15.41	255.19	14.80	242.76	11.69
43	265.89	17.47	262.70	16.67	260.01	16.00	246.68	12.67
44	271.60	18.90	268.18	18.05	265.27	17.32	250.88	13.72
45	277.65	20.41	274.01	19.50	270.87	18.72	255.36	14.84
46	284.26	22.06	280.28	21.07	276.92	20.23	260.23	16.06
47	291.37	23.84	287.11	22.78	283.47	21.87	265.44	17.36
48	298.98	25.75	294.39	24.60	290.47	23.62	271.10	18.77
49	307.33	27.83	302.40	26.60	298.14	25.54	277.20	20.30
50	316.46	30.11	311.08	28.77	306.54	27.64	283.86	21.97
51	326.42	32.61	320.60	31.15	315.67	29.92	291.09	23.77
52	337.40	35.35	331.07	33.77	325.70	32.42	299.04	25.76
53	349.44	38.36	342.55	36.64	336.73	35.18	307.78	27.94
54	362.77	41.69	355.26	39.82	348.94	38.23	317.35	30.34
55	377.55	45.39	369.43	43.36	362.49	41.62	327.99	33.00
56	394.35	49.59	385.39	47.35	377.83	45.46	340.03	36.01
57	413.50	54.38	403.65	51.91	395.25	49.81	353.70	39.42
58	435.57	59.89	424.65	57.16	415.41	54.85	369.43	43.36
59	461.22	66.30	449.06	63.27	438.82	60.70	387.63	47.91
60	491.06	73.77	477.46	70.36	466.03	67.51	408.86	53.21
61	525.73	82.43	510.44	78.61	497.56	75.39	433.38	59.35
62	565.94	92.48	548.74	88.19	534.24	84.56	461.89	66.47
63	612.53	104.13	593.10	99.27	576.74	95.19	495.04	74.76
64	665.73	117.43	643.66	111.92	625.18	107.30	532.84	84.21
65	727.22	132.80	702.30	126.57	681.35	121.34	576.69	95.17
66	799.79	150.95	771.29	143.82	747.38	137.84	627.93	107.98
67	883.46	171.86	850.92	163.73	823.59	156.90	687.01	122.75
68	978.10	195.52	940.86	186.21	909.72	178.43	753.54	139.38
69	1083.82	221.96	1041.38	211.34	1005.76	202.44	827.40	157.85
70	1199.91	250.98	1151.53	238.88	1110.98	228.75	907.82	177.95
71	1318.46	280.62	1264.03	267.01	1218.28	255.57	989.52	198.38
72	1445.81	312.45	1384.66	297.16	1333.25	284.31	1076.26	220.07
73	1582.45	346.61	1513.90	329.48	1456.22	315.06	1168.10	243.03
74	1727.77	382.94	1651.16	363.79	1586.59	347.65	1264.42	267.11
75	1881.32	421.33	1796.03	400.01	1723.96	381.99	1364.83	292.21
76	2038.57	460.64	1944.10	437.02	1864.18	417.05	1466.42	317.60
77	2201.25	501.31	2097.14	475.29	2008.89	453.22	1570.52	343.63
78	2367.01	542.75	2252.88	514.22	2156.11	490.03	1675.97	369.99
79	2533.78	584.44	2409.51	553.38	2304.06	527.02	1781.70	396.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	215.08	18.77	212.08	18.02	209.28	17.32	194.28	13.57
41	221.52	20.38	218.28	19.57	215.28	18.82	199.04	14.76
42	228.44	22.11	224.96	21.24	221.72	20.43	204.16	16.04
43	235.96	23.99	232.20	23.05	228.68	22.17	209.68	17.42
44	244.04	26.01	239.92	24.98	236.12	24.03	215.64	18.91
45	252.52	28.13	248.12	27.03	244.00	26.00	221.84	20.46
46	261.56	30.39	256.80	29.20	252.36	28.09	228.44	22.11
47	271.12	32.78	265.96	31.49	261.20	30.30	235.40	23.85
48	281.20	35.30	275.64	33.91	270.48	32.62	242.68	25.67
49	292.04	38.01	286.04	36.51	280.48	35.12	250.48	27.62
50	302.88	40.72	296.40	39.10	290.44	37.61	258.16	29.54
51	314.76	43.69	307.80	41.95	301.32	40.33	266.60	31.65
52	327.56	46.89	320.04	45.01	313.08	43.27	275.64	33.91
53	341.60	50.40	333.40	48.35	325.88	46.47	285.44	36.36
54	356.80	54.20	347.92	51.98	339.76	49.94	296.04	39.01
55	373.92	58.48	364.24	56.06	355.40	53.85	307.88	41.97
56	393.36	63.34	382.76	60.69	373.12	58.28	321.28	45.32
57	415.52	68.88	403.88	65.97	393.28	63.32	336.48	49.12
58	441.16	75.29	428.28	72.07	416.64	69.16	354.00	53.50
59	470.92	82.73	456.60	79.15	443.68	75.92	374.24	58.56
60	505.44	91.36	489.40	87.35	475.00	83.75	397.64	64.41
61	545.24	101.31	527.24	96.81	511.16	92.79	424.64	71.16
62	590.68	112.67	570.44	107.61	552.40	103.10	455.44	78.86
63	642.40	125.60	619.60	119.90	599.28	114.82	490.40	87.60
64	699.68	139.92	674.04	133.51	651.24	127.81	529.12	97.28
65	764.40	156.10	735.52	148.88	709.88	142.47	572.84	108.21
66	839.32	174.83	806.60	166.65	777.60	159.40	622.96	120.74
67	922.92	195.73	885.88	186.47	853.16	178.29	678.88	134.72
68	1016.48	219.12	974.56	208.64	937.60	199.40	741.20	150.30
69	1118.92	244.73	1071.60	232.90	1029.88	222.47	809.04	167.26
70	1230.48	272.62	1177.08	259.27	1130.16	247.54	882.28	185.57
71	1342.84	300.71	1283.32	285.83	1231.00	272.75	955.72	203.93
72	1462.96	330.74	1396.72	314.18	1338.56	299.64	1033.36	223.34
73	1591.00	362.75	1517.40	344.35	1452.84	328.21	1115.08	243.77
74	1726.52	396.63	1644.92	376.23	1573.36	358.34	1200.60	265.15
75	1869.08	432.27	1778.84	409.71	1699.80	389.95	1289.24	287.31
76	2013.68	468.42	1914.56	443.64	1827.72	421.93	1378.44	309.61
77	2163.80	505.95	2055.16	478.79	1960.08	455.02	1469.88	332.47
78	2317.12	544.28	2198.72	514.68	2095.16	488.79	1563.04	355.76
79	2472.20	583.05	2343.72	550.93	2231.44	522.86	1656.68	379.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.11	26.28	296.91	25.23	292.99	24.25	271.99	19.00
41	310.13	28.53	305.59	27.40	301.39	26.35	278.66	20.66
42	319.82	30.95	314.94	29.74	310.41	28.60	285.82	22.46
43	330.34	33.59	325.08	32.27	320.15	31.04	293.55	24.39
44	341.66	36.41	335.89	34.97	330.57	33.64	301.90	26.47
45	353.53	39.38	347.37	37.84	341.60	36.40	310.58	28.64
46	366.18	42.55	359.52	40.88	353.30	39.33	319.82	30.95
47	379.57	45.89	372.34	44.09	365.68	42.42	329.56	33.39
48	393.68	49.42	385.90	47.47	378.67	45.67	339.75	35.94
49	408.86	53.21	400.46	51.11	392.67	49.17	350.67	38.67
50	424.03	57.01	414.96	54.74	406.62	52.65	361.42	41.36
51	440.66	61.17	430.92	58.73	421.85	56.46	373.24	44.31
52	458.58	65.65	448.06	63.01	438.31	60.58	385.90	47.47
53	478.24	70.56	466.76	67.69	456.23	65.06	399.62	50.90
54	499.52	75.88	487.09	72.77	475.66	69.92	414.46	54.61
55	523.49	81.87	509.94	78.48	497.56	75.39	431.03	58.76
56	550.70	88.68	535.86	84.97	522.37	81.59	449.79	63.45
57	581.73	96.43	565.43	92.36	550.59	88.65	471.07	68.77
58	617.62	105.41	599.59	100.90	583.30	96.82	495.60	74.90
59	659.29	115.82	639.24	110.81	621.15	106.29	523.94	81.98
60	707.62	127.90	685.16	122.29	665.00	117.25	556.70	90.17
61	763.34	141.83	738.14	135.53	715.62	129.91	594.50	99.62
62	826.95	157.74	798.62	150.65	773.36	144.34	637.62	110.40
63	899.36	175.84	867.44	167.86	838.99	160.75	686.56	122.64
64	979.55	195.89	943.66	186.91	911.74	178.93	740.77	136.19
65	1070.16	218.54	1029.73	208.43	993.83	199.46	801.98	151.49
66	1175.05	244.76	1129.24	233.31	1088.64	223.16	872.14	169.04
67	1292.09	274.02	1240.23	261.06	1194.42	249.61	950.43	188.61
68	1423.07	306.77	1364.38	292.10	1312.64	279.16	1037.68	210.42
69	1566.49	342.62	1500.24	326.06	1441.83	311.46	1132.66	234.16
70	1722.67	381.67	1647.91	362.98	1582.22	346.56	1235.19	259.80
71	1879.98	420.99	1796.65	400.16	1723.40	381.85	1338.01	285.50
72	2048.14	463.04	1955.41	439.85	1873.98	419.50	1446.70	312.68
73	2227.40	507.85	2124.36	482.09	2033.98	459.49	1561.11	341.28
74	2417.13	555.28	2302.89	526.72	2202.70	501.68	1680.84	371.21
75	2616.71	605.18	2490.38	573.59	2379.72	545.93	1804.94	402.23
76	2819.15	655.79	2680.38	621.10	2558.81	590.70	1929.82	433.45
77	3029.32	708.33	2877.22	670.31	2744.11	637.03	2057.83	465.46
78	3243.97	761.99	3078.21	720.55	2933.22	684.31	2188.26	498.06
79	3461.08	816.27	3281.21	771.30	3124.02	732.00	2319.35	530.84
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	201.00	15.25	198.56	14.64	196.24	14.06	184.12	11.03
41	206.20	16.55	203.52	15.88	201.04	15.26	187.92	11.98
42	211.76	17.94	208.92	17.23	206.20	16.55	192.04	13.01
43	217.80	19.45	214.72	18.68	211.76	17.94	196.52	14.13
44	224.32	21.08	220.96	20.24	217.80	19.45	201.28	15.32
45	231.16	22.79	227.52	21.88	224.12	21.03	206.32	16.58
46	238.52	24.63	234.56	23.64	230.92	22.73	211.68	17.92
47	246.32	26.58	242.04	25.51	238.12	24.53	217.36	19.34
48	254.60	28.65	249.96	27.49	245.72	26.43	223.36	20.84
49	263.52	30.88	258.52	29.63	253.96	28.49	229.84	22.46
50	272.68	33.17	267.28	31.82	262.36	30.59	236.32	24.08
51	282.72	35.68	276.88	34.22	271.56	32.89	243.48	25.87
52	293.60	38.40	287.28	36.82	281.52	35.38	251.20	27.80
53	305.52	41.38	298.64	39.66	292.40	38.10	259.64	29.91
54	318.56	44.64	311.04	42.76	304.28	41.07	268.76	32.19
55	333.16	48.29	324.96	46.24	317.60	44.40	278.96	34.74
56	349.72	52.43	340.76	50.19	332.72	48.18	290.52	37.63
57	368.64	57.16	358.76	54.69	349.96	52.49	303.60	40.90
58	390.52	62.63	379.60	59.90	369.88	57.47	318.68	44.67
59	415.92	68.98	403.76	65.94	392.96	63.24	336.16	49.04
60	445.44	76.36	431.80	72.95	419.76	69.94	356.40	54.10
61	479.56	84.89	464.24	81.06	450.76	77.69	379.80	59.95
62	518.76	94.69	501.48	90.37	486.36	86.59	406.64	66.66
63	563.60	105.90	544.12	101.03	527.08	96.77	437.36	74.34
64	613.80	118.45	591.80	112.95	572.60	108.15	471.68	82.92
65	670.96	132.74	646.12	126.53	624.48	121.12	510.80	92.70
66	737.60	149.40	709.36	142.34	684.76	136.19	555.96	103.99
67	812.76	168.19	780.68	160.17	752.80	153.20	606.88	116.72
68	897.32	189.33	860.84	180.21	829.16	172.29	663.92	130.98
69	990.60	212.65	949.24	202.31	913.32	193.33	726.44	146.61
70	1092.60	238.15	1045.76	226.44	1005.12	216.28	794.20	163.55
71	1195.92	263.98	1143.44	250.86	1097.96	239.49	862.44	180.61
72	1306.72	291.68	1248.04	277.01	1197.24	264.31	934.84	198.71
73	1425.20	321.30	1359.76	304.94	1303.04	290.76	1011.20	217.80
74	1551.00	352.75	1478.12	334.53	1415.04	318.76	1091.16	237.79
75	1683.72	385.93	1602.84	365.71	1532.76	348.19	1174.52	258.63
76	1818.92	419.73	1729.72	397.43	1652.44	378.11	1258.36	279.59
77	1959.32	454.83	1861.24	430.31	1776.32	409.08	1344.52	301.13
78	2102.84	490.71	1995.60	463.90	1902.72	440.68	1432.16	323.04
79	2248.00	527.00	2131.28	497.82	2030.28	472.57	1520.28	345.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	281.40	21.35	277.98	20.50	274.74	19.68	257.77	15.44
41	288.68	23.17	284.93	22.23	281.46	21.36	263.09	16.77
42	296.46	25.12	292.49	24.12	288.68	23.17	268.86	18.21
43	304.92	27.23	300.61	26.15	296.46	25.12	275.13	19.78
44	314.05	29.51	309.34	28.34	304.92	27.23	281.79	21.45
45	323.62	31.91	318.53	30.63	313.77	29.44	288.85	23.21
46	333.93	34.48	328.38	33.10	323.29	31.82	296.35	25.09
47	344.85	37.21	338.86	35.71	333.37	34.34	304.30	27.08
48	356.44	40.11	349.94	38.49	344.01	37.00	312.70	29.18
49	368.93	43.23	361.93	41.48	355.54	39.89	321.78	31.44
50	381.75	46.44	374.19	44.55	367.30	42.83	330.85	33.71
51	395.81	49.95	387.63	47.91	380.18	46.05	340.87	36.22
52	411.04	53.76	402.19	51.55	394.13	49.53	351.68	38.92
53	427.73	57.93	418.10	55.52	409.36	53.34	363.50	41.87
54	445.98	62.50	435.46	59.86	425.99	57.50	376.26	45.07
55	466.42	67.61	454.94	64.74	444.64	62.16	390.54	48.64
56	489.61	73.40	477.06	70.27	465.81	67.45	406.73	52.68
57	516.10	80.02	502.26	76.57	489.94	73.49	425.04	57.26
58	546.73	87.68	531.44	83.86	517.83	80.46	446.15	62.54
59	582.29	96.57	565.26	92.32	550.14	88.54	470.62	68.66
60	623.62	106.90	604.52	102.13	587.66	97.92	498.96	75.74
61	671.38	118.85	649.94	113.48	631.06	108.77	531.72	83.93
62	726.26	132.57	702.07	126.52	680.90	121.23	569.30	93.32
63	789.04	148.26	761.77	141.44	737.91	135.48	612.30	104.08
64	859.32	165.83	828.52	158.13	801.64	151.41	660.35	116.09
65	939.34	185.84	904.57	177.14	874.27	169.57	715.12	129.78
66	1032.64	209.16	993.10	199.28	958.66	190.67	778.34	145.59
67	1137.86	235.47	1092.95	224.24	1053.92	214.48	849.63	163.41
68	1256.25	265.06	1205.18	252.29	1160.82	241.21	929.49	183.37
69	1386.84	297.71	1328.94	283.23	1278.65	270.66	1017.02	205.25
70	1529.64	333.41	1464.06	317.02	1407.17	302.79	1111.88	228.97
71	1674.29	369.57	1600.82	351.20	1537.14	335.29	1207.42	252.85
72	1829.41	408.35	1747.26	387.81	1676.14	370.03	1308.78	278.19
73	1995.28	449.82	1903.66	426.92	1824.26	407.06	1415.68	304.92
74	2171.40	493.85	2069.37	468.34	1981.06	446.26	1527.62	332.91
75	2357.21	540.30	2243.98	511.99	2145.86	487.47	1644.33	362.08
76	2546.49	587.62	2421.61	556.40	2313.42	529.35	1761.70	391.43
77	2743.05	636.76	2605.74	602.43	2486.85	572.71	1882.33	421.58
78	2943.98	686.99	2793.84	649.46	2663.81	616.95	2005.02	452.26
79	3147.20	737.80	2983.79	696.95	2842.39	661.60	2128.39	483.10
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	269.00	32.25	263.04	30.76	257.96	29.49	232.48	23.12
41	276.12	34.03	269.84	32.46	264.48	31.12	237.68	24.42
42	283.68	35.92	277.08	34.27	271.44	32.86	243.24	25.81
43	291.76	37.94	284.76	36.19	278.84	34.71	249.12	27.28
44	300.40	40.10	293.04	38.26	286.76	36.69	255.44	28.86
45	309.52	42.38	301.76	40.44	295.12	38.78	262.12	30.53
46	319.32	44.83	311.08	42.77	304.12	41.03	269.24	32.31
47	329.72	47.43	321.04	45.26	313.68	43.42	276.80	34.20
48	340.92	50.23	331.72	47.93	323.96	45.99	284.92	36.23
49	353.00	53.25	343.28	50.82	335.04	48.76	293.68	38.42
50	366.12	56.53	355.76	53.94	347.00	51.75	303.16	40.79
51	380.28	60.07	369.32	57.33	360.00	55.00	313.40	43.35
52	395.80	63.95	384.12	61.03	374.16	58.54	324.52	46.13
53	412.68	68.17	400.16	65.04	389.60	62.40	336.64	49.16
54	431.16	72.79	417.80	69.45	406.44	66.61	349.84	52.46
55	451.56	77.89	437.24	74.31	425.12	71.28	364.40	56.10
56	474.44	83.61	459.00	79.75	445.96	76.49	380.68	60.17
57	500.16	90.04	483.52	85.88	469.44	82.36	398.96	64.74
58	529.60	97.40	511.56	92.89	496.28	89.07	419.84	69.96
59	563.24	105.81	543.56	100.89	526.92	96.73	443.64	75.91
60	601.80	115.45	580.24	110.06	562.00	105.50	470.88	82.72
61	645.80	126.45	622.08	120.52	602.08	115.52	502.00	90.50
62	696.08	139.02	669.92	132.48	647.88	126.97	537.52	99.38
63	753.08	153.27	724.16	146.04	699.80	139.95	577.88	109.47
64	817.24	169.31	785.20	161.30	758.28	154.57	623.28	120.82
65	890.20	187.55	854.64	178.66	824.76	171.19	674.96	133.74
66	974.60	208.65	934.92	198.73	901.56	190.39	734.32	148.58
67	1070.28	232.57	1025.88	221.47	988.60	212.15	801.48	165.37
68	1176.24	259.06	1126.60	246.65	1084.84	236.21	875.44	183.86
69	1292.80	288.20	1237.20	274.30	1190.52	262.63	956.24	204.06
70	1418.92	319.73	1356.84	304.21	1304.64	291.16	1042.92	225.73
71	1541.20	350.30	1472.72	333.18	1415.08	318.77	1126.20	246.55
72	1670.40	382.60	1594.96	363.74	1531.40	347.85	1213.32	268.33
73	1806.84	416.71	1723.88	395.97	1653.84	378.46	1304.16	291.04
74	1949.48	452.37	1858.64	429.66	1781.68	410.42	1397.52	314.38
75	2097.72	489.43	1997.96	464.49	1913.56	443.39	1493.00	338.25
76	2245.96	526.49	2137.68	499.42	2045.44	476.36	1587.68	361.92
77	2397.16	564.29	2279.28	534.82	2179.36	509.84	1682.68	385.67
78	2547.20	601.80	2420.04	570.01	2312.12	543.03	1776.68	409.17
79	2694.52	638.63	2558.04	604.51	2442.24	575.56	1868.48	432.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	376.60	45.15	368.26	43.06	361.14	41.29	325.47	32.37
41	386.57	47.64	377.78	45.44	370.27	43.57	332.75	34.19
42	397.15	50.29	387.91	47.98	380.02	46.00	340.54	36.13
43	408.46	53.12	398.66	50.67	390.38	48.59	348.77	38.19
44	420.56	56.14	410.26	53.56	401.46	51.37	357.62	40.40
45	433.33	59.33	422.46	56.62	413.17	54.29	366.97	42.74
46	447.05	62.76	435.51	59.88	425.77	57.44	376.94	45.23
47	461.61	66.40	449.46	63.36	439.15	60.79	387.52	47.88
48	477.29	70.32	464.41	67.10	453.54	64.39	398.89	50.72
49	494.20	74.55	480.59	71.15	469.06	68.26	411.15	53.79
50	512.57	79.14	498.06	75.52	485.80	72.45	424.42	57.11
51	532.39	84.10	517.05	80.26	504.00	77.00	438.76	60.69
52	554.12	89.53	537.77	85.44	523.82	81.96	454.33	64.58
53	577.75	95.44	560.22	91.06	545.44	87.36	471.30	68.82
54	603.62	101.91	584.92	97.23	569.02	93.25	489.78	73.44
55	632.18	109.05	612.14	104.03	595.17	99.79	510.16	78.54
56	664.22	117.05	642.60	111.65	624.34	107.09	532.95	84.24
57	700.22	126.06	676.93	120.23	657.22	115.30	558.54	90.64
58	741.44	136.36	716.18	130.05	694.79	124.70	587.78	97.94
59	788.54	148.13	760.98	141.25	737.69	135.42	621.10	106.27
60	842.52	161.63	812.34	154.08	786.80	147.70	659.23	115.81
61	904.12	177.03	870.91	168.73	842.91	161.73	702.80	126.70
62	974.51	194.63	937.89	185.47	907.03	177.76	752.53	139.13
63	1054.31	214.58	1013.82	204.46	979.72	195.93	809.03	153.26
64	1144.14	237.03	1099.28	225.82	1061.59	216.40	872.59	169.15
65	1246.28	262.57	1196.50	250.12	1154.66	239.67	944.94	187.24
66	1364.44	292.11	1308.89	278.22	1262.18	266.55	1028.05	208.01
67	1498.39	325.60	1436.23	310.06	1384.04	297.01	1122.07	231.52
68	1646.74	362.68	1577.24	345.31	1518.78	330.69	1225.62	257.40
69	1809.92	403.48	1732.08	384.02	1666.73	367.68	1338.74	285.68
70	1986.49	447.62	1899.58	425.89	1826.50	407.62	1460.09	316.02
71	2157.68	490.42	2061.81	466.45	1981.11	446.28	1576.68	345.17
72	2338.56	535.64	2232.94	509.24	2143.96	486.99	1698.65	375.66
73	2529.58	583.39	2413.43	554.36	2315.38	529.84	1825.82	407.46
74	2729.27	633.32	2602.10	601.52	2494.35	574.59	1956.53	440.13
75	2936.81	685.20	2797.14	650.29	2678.98	620.75	2090.20	473.55
76	3144.34	737.09	2992.75	699.19	2863.62	666.90	2222.75	506.69
77	3356.02	790.01	3190.99	748.75	3051.10	713.78	2355.75	539.94
78	3566.08	842.52	3388.06	798.01	3236.97	760.24	2487.35	572.84
79	3772.33	894.08	3581.26	846.31	3419.14	805.78	2615.87	604.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.44	56.11	355.00	53.75	346.44	51.61	300.04	40.01
41	377.52	59.38	367.56	56.89	358.48	54.62	309.56	42.39
42	391.32	62.83	380.84	60.21	371.28	57.82	319.60	44.90
43	406.04	66.51	394.96	63.74	384.84	61.21	330.24	47.56
44	421.56	70.39	409.84	67.46	399.16	64.79	341.44	50.36
45	437.84	74.46	425.44	71.36	414.16	68.54	353.16	53.29
46	455.00	78.75	441.92	75.48	429.96	72.49	365.48	56.37
47	473.12	83.28	459.24	79.81	446.60	76.65	378.44	59.61
48	492.12	88.03	477.48	84.37	464.08	81.02	391.96	62.99
49	512.48	93.12	496.88	89.22	482.72	85.68	406.36	66.59
50	533.12	98.28	516.64	94.16	501.64	90.41	420.84	70.21
51	555.52	103.88	538.04	99.51	522.08	95.52	436.48	74.12
52	579.68	109.92	561.08	105.27	544.16	101.04	453.32	78.33
53	606.00	116.50	586.20	111.55	568.20	107.05	471.56	82.89
54	634.68	123.67	613.52	118.38	594.32	113.58	491.28	87.82
55	666.52	131.63	643.84	125.96	623.32	120.83	513.16	93.29
56	702.28	140.57	677.88	134.47	655.84	128.96	537.60	99.40
57	742.60	150.65	716.20	144.05	692.48	138.12	565.04	106.26
58	788.72	162.18	760.08	155.02	734.36	148.59	596.36	114.09
59	841.36	175.34	810.12	167.53	782.16	160.54	632.00	123.00
60	901.40	190.35	867.16	181.79	836.64	174.16	672.60	133.15
61	969.56	207.39	931.96	197.99	898.44	189.61	718.64	144.66
62	1046.24	226.56	1004.80	216.20	967.96	206.99	770.36	157.59
63	1131.68	247.92	1085.96	236.49	1045.36	226.34	827.88	171.97
64	1225.40	271.35	1174.92	258.73	1130.16	247.54	890.84	187.71
65	1329.68	297.42	1273.88	283.47	1224.48	271.12	960.84	205.21
66	1448.36	327.09	1386.44	311.61	1331.68	297.92	1039.96	224.99
67	1579.40	359.85	1510.60	342.65	1449.88	327.47	1127.08	246.77
68	1723.40	395.85	1647.00	376.75	1579.60	359.90	1222.40	270.60
69	1879.28	434.82	1794.44	413.61	1719.76	394.94	1324.84	296.21
70	2046.92	476.73	1952.88	453.22	1870.20	432.55	1434.08	323.52
71	2207.20	516.80	2104.16	491.04	2013.64	468.41	1537.68	349.42
72	2376.20	559.05	2263.44	530.86	2164.44	506.11	1645.76	376.44
73	2553.48	603.37	2430.60	572.65	2322.48	545.62	1757.44	404.36
74	2738.40	649.60	2603.92	615.98	2486.08	586.52	1872.20	433.05
75	2929.12	697.28	2782.80	660.70	2654.60	628.65	1989.20	462.30
76	3119.24	744.81	2960.84	705.21	2822.12	670.53	2104.80	491.20
77	3312.88	793.22	3141.80	750.45	2992.12	713.03	2220.44	520.11
78	3506.52	841.63	3322.76	795.69	3162.08	755.52	2336.08	549.02
79	3697.60	889.40	3500.76	840.19	3328.88	797.22	2449.36	577.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.22	78.55	497.00	75.25	485.02	72.25	420.06	56.01
41	528.53	83.13	514.58	79.65	501.87	76.47	433.38	59.35
42	547.85	87.96	533.18	84.29	519.79	80.95	447.44	62.86
43	568.46	93.11	552.94	89.24	538.78	85.69	462.34	66.58
44	590.18	98.55	573.78	94.44	558.82	90.71	478.02	70.50
45	612.98	104.24	595.62	99.90	579.82	95.96	494.42	74.61
46	637.00	110.25	618.69	105.67	601.94	101.49	511.67	78.92
47	662.37	116.59	642.94	111.73	625.24	107.31	529.82	83.45
48	688.97	123.24	668.47	118.12	649.71	113.43	548.74	88.19
49	717.47	130.37	695.63	124.91	675.81	119.95	568.90	93.23
50	746.37	137.59	723.30	131.82	702.30	126.57	589.18	98.29
51	777.73	145.43	753.26	139.31	730.91	133.73	611.07	103.77
52	811.55	153.89	785.51	147.38	761.82	141.46	634.65	109.66
53	848.40	163.10	820.68	156.17	795.48	149.87	660.18	116.05
54	888.55	173.14	858.93	165.73	832.05	159.01	687.79	122.95
55	933.13	184.28	901.38	176.34	872.65	169.16	718.42	130.61
56	983.19	196.80	949.03	188.26	918.18	180.54	752.64	139.16
57	1039.64	210.91	1002.68	201.67	969.47	193.37	791.06	148.76
58	1104.21	227.05	1064.11	217.03	1028.10	208.03	834.90	159.73
59	1177.90	245.48	1134.17	234.54	1095.02	224.76	884.80	172.20
60	1261.96	266.49	1214.02	254.51	1171.30	243.82	941.64	186.41
61	1357.38	290.35	1304.74	277.19	1257.82	265.45	1006.10	202.52
62	1464.74	317.18	1406.72	302.68	1355.14	289.79	1078.50	220.63
63	1584.35	347.09	1520.34	331.09	1463.50	316.88	1159.03	240.76
64	1715.56	379.89	1644.89	362.22	1582.22	346.56	1247.18	262.79
65	1861.55	416.39	1783.43	396.86	1714.27	379.57	1345.18	287.29
66	2027.70	457.93	1941.02	436.25	1864.35	417.09	1455.94	314.99
67	2211.16	503.79	2114.84	479.71	2029.83	458.46	1577.91	345.48
68	2412.76	554.19	2305.80	527.45	2211.44	503.86	1711.36	378.84
69	2630.99	608.75	2512.22	579.05	2407.66	552.92	1854.78	414.69
70	2865.69	667.42	2734.03	634.51	2618.28	605.57	2007.71	452.93
71	3090.08	723.52	2945.82	687.46	2819.10	655.77	2152.75	489.19
72	3326.68	782.67	3168.82	743.20	3030.22	708.55	2304.06	527.02
73	3574.87	844.72	3402.84	801.71	3251.47	763.87	2460.42	566.10
74	3833.76	909.44	3645.49	862.37	3480.51	821.13	2621.08	606.27
75	4100.77	976.19	3895.92	924.98	3716.44	880.11	2784.88	647.22
76	4366.94	1042.73	4145.18	987.29	3950.97	938.74	2946.72	687.68
77	4638.03	1110.51	4398.52	1050.63	4188.97	998.24	3108.62	728.15
78	4909.13	1178.28	4651.86	1113.97	4426.91	1057.73	3270.51	768.63
79	5176.64	1245.16	4901.06	1176.27	4660.43	1116.11	3429.10	808.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	326.64	46.66	318.68	44.67	311.44	42.86	273.32	33.33
41	337.36	49.34	329.00	47.25	321.32	45.33	281.12	35.28
42	348.72	52.18	339.88	49.97	331.80	47.95	289.40	37.35
43	360.84	55.21	351.52	52.88	343.00	50.75	298.16	39.54
44	373.68	58.42	363.80	55.95	354.80	53.70	307.44	41.86
45	387.16	61.79	376.72	59.18	367.20	56.80	317.16	44.29
46	401.44	65.36	390.36	62.59	380.32	60.08	327.44	46.86
47	416.56	69.14	404.80	66.20	394.20	63.55	338.28	49.57
48	432.52	73.13	420.08	70.02	408.84	67.21	349.68	52.42
49	449.64	77.41	436.40	74.10	424.60	71.15	361.88	55.47
50	467.40	81.85	453.36	78.34	440.76	75.19	374.36	58.59
51	486.60	86.65	471.68	82.92	458.32	79.58	387.88	61.97
52	507.44	91.86	491.56	87.89	477.32	84.33	402.52	65.63
53	530.12	97.53	513.16	93.29	498.04	89.51	418.36	69.59
54	554.88	103.72	536.76	99.19	520.60	95.15	435.56	73.89
55	582.36	110.59	562.92	105.73	545.60	101.40	454.60	78.65
56	613.20	118.30	592.28	113.07	573.68	108.42	475.92	83.98
57	647.92	126.98	625.32	121.33	605.28	116.32	499.84	89.96
58	687.72	136.93	663.16	130.79	641.44	125.36	527.16	96.79
59	733.20	148.30	706.40	141.60	682.72	135.68	558.28	104.57
60	785.16	161.29	755.76	153.94	729.92	147.48	593.80	113.45
61	844.32	176.08	811.96	167.99	783.56	160.89	634.20	123.55
62	911.24	192.81	875.52	183.88	844.24	176.06	679.80	134.95
63	986.24	211.56	946.72	201.68	912.24	193.06	730.92	147.73
64	1069.24	232.31	1025.56	221.39	987.44	211.86	787.40	161.85
65	1162.32	255.58	1113.92	243.48	1071.72	232.93	850.68	177.67
66	1268.92	282.23	1215.04	268.76	1168.08	257.02	922.60	195.65
67	1387.72	311.93	1327.64	296.91	1275.40	283.85	1002.60	215.65
68	1518.76	344.69	1451.80	327.95	1393.60	313.40	1090.40	237.60
69	1661.52	380.38	1586.92	361.73	1522.12	345.53	1185.32	261.33
70	1815.60	418.90	1732.56	398.14	1660.48	380.12	1286.84	286.71
71	1964.04	456.01	1872.44	433.11	1793.24	413.31	1383.64	310.91
72	2120.44	495.11	2020.16	470.04	1933.20	448.30	1484.92	336.23
73	2285.32	536.33	2175.32	508.83	2080.00	485.00	1589.80	362.45
74	2457.84	579.46	2337.36	549.34	2233.00	523.25	1697.76	389.44
75	2636.16	624.04	2504.64	591.16	2390.68	562.67	1808.04	417.01
76	2814.52	668.63	2671.92	632.98	2548.36	602.09	1917.24	444.31
77	2996.64	714.16	2841.84	675.46	2707.80	641.95	2026.84	471.71
78	3178.76	759.69	3011.80	717.95	2867.24	681.81	2135.88	498.97
79	3358.12	804.53	3179.12	759.78	3024.36	721.09	2242.84	525.71
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	457.30	65.32	446.15	62.54	436.02	60.00	382.65	46.66
41	472.30	69.08	460.60	66.15	449.85	63.46	393.57	49.39
42	488.21	73.05	475.83	69.96	464.52	67.13	405.16	52.29
43	505.18	77.29	492.13	74.03	480.20	71.05	417.42	55.36
44	523.15	81.79	509.32	78.33	496.72	75.18	430.42	58.60
45	542.02	86.51	527.41	82.85	514.08	79.52	444.02	62.01
46	562.02	91.50	546.50	87.63	532.45	84.11	458.42	65.60
47	583.18	96.80	566.72	92.68	551.88	88.97	473.59	69.40
48	605.53	102.38	588.11	98.03	572.38	94.09	489.55	73.39
49	629.50	108.37	610.96	103.74	594.44	99.61	506.63	77.66
50	654.36	114.59	634.70	109.68	617.06	105.27	524.10	82.03
51	681.24	121.31	660.35	116.09	641.65	111.41	543.03	86.76
52	710.42	128.60	688.18	123.05	668.25	118.06	563.53	91.88
53	742.17	136.54	718.42	130.61	697.26	125.31	585.70	97.43
54	776.83	145.21	751.46	138.87	728.84	133.21	609.78	103.45
55	815.30	154.83	788.09	148.02	763.84	141.96	636.44	110.11
56	858.48	165.62	829.19	158.30	803.15	151.79	666.29	117.57
57	907.09	177.77	875.45	169.86	847.39	162.85	699.78	125.94
58	962.81	191.70	928.42	183.11	898.02	175.50	738.02	135.51
59	1026.48	207.62	988.96	198.24	955.81	189.95	781.59	146.40
60	1099.22	225.81	1058.06	215.52	1021.89	206.47	831.32	158.83
61	1182.05	246.51	1136.74	235.19	1096.98	225.25	887.88	172.97
62	1275.74	269.93	1225.73	257.43	1181.94	246.48	951.72	188.93
63	1380.74	296.18	1325.41	282.35	1277.14	270.28	1023.29	206.82
64	1496.94	325.23	1435.78	309.95	1382.42	296.60	1102.36	226.59
65	1627.25	357.81	1559.49	340.87	1500.41	326.10	1190.95	248.74
66	1776.49	395.12	1701.06	376.26	1635.31	359.83	1291.64	273.91
67	1942.81	436.70	1858.70	415.67	1785.56	397.39	1403.64	301.91
68	2126.26	482.57	2032.52	459.13	1951.04	438.76	1526.56	332.64
69	2326.13	532.53	2221.69	506.42	2130.97	483.74	1659.45	365.86
70	2541.84	586.46	2425.58	557.40	2324.67	532.17	1801.58	401.39
71	2749.66	638.41	2621.42	606.35	2510.54	578.63	1937.10	435.27
72	2968.62	693.15	2828.22	658.06	2706.48	627.62	2078.89	470.72
73	3199.45	750.86	3045.45	712.36	2912.00	679.00	2225.72	507.43
74	3440.98	811.24	3272.30	769.08	3126.20	732.55	2376.86	545.22
75	3690.62	873.66	3506.50	827.62	3346.95	787.74	2531.26	583.81
76	3940.33	936.08	3740.69	886.17	3567.70	842.93	2684.14	622.03
77	4195.30	999.82	3978.58	945.64	3790.92	898.73	2837.58	660.39
78	4450.26	1063.57	4216.52	1005.13	4014.14	954.53	2990.23	698.56
79	4701.37	1126.34	4450.77	1063.69	4234.10	1009.53	3139.98	735.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	433.84	73.46	420.16	70.04	408.56	67.14	350.04	52.51
41	439.32	74.83	425.44	71.36	413.60	68.40	354.08	53.52
42	445.32	76.33	431.16	72.79	419.12	69.78	358.44	54.61
43	451.84	77.96	437.40	74.35	425.12	71.28	363.24	55.81
44	458.96	79.74	444.16	76.04	431.60	72.90	368.40	57.10
45	466.60	81.65	451.48	77.87	438.64	74.66	373.96	58.49
46	474.92	83.73	459.44	79.86	446.28	76.57	380.00	60.00
47	483.96	85.99	468.08	82.02	454.56	78.64	386.56	61.64
48	493.84	88.46	477.48	84.37	463.60	80.90	393.72	63.43
49	504.72	91.18	487.84	86.96	473.56	83.39	401.56	65.39
50	516.64	94.16	499.24	89.81	484.44	86.11	410.16	67.54
51	529.76	97.44	511.72	92.93	496.44	89.11	419.56	69.89
52	544.24	101.06	525.60	96.40	509.72	92.43	430.00	72.50
53	560.16	105.04	540.80	100.20	524.28	96.07	441.40	75.35
54	577.84	109.46	557.56	104.39	540.32	100.08	453.92	78.48
55	597.52	114.38	576.32	109.08	558.32	104.58	467.92	81.98
56	619.84	119.96	597.56	114.39	578.68	109.67	483.76	85.94
57	645.20	126.30	621.68	120.42	601.72	115.43	501.68	90.42
58	674.52	133.63	649.60	127.40	628.44	122.11	522.44	95.61
59	708.24	142.06	681.64	135.41	659.16	129.79	546.20	101.55
60	747.04	151.76	718.56	144.64	694.48	138.62	573.56	108.39
61	791.52	162.88	760.84	155.21	734.92	148.73	604.84	116.21
62	842.44	175.61	809.28	167.32	781.28	160.32	640.76	125.19
63	900.08	190.02	864.12	181.03	833.76	173.44	681.44	135.36
64	965.04	206.26	925.88	196.47	892.92	188.23	727.28	146.82
65	1038.92	224.73	996.20	214.05	960.20	205.05	779.40	159.85
66	1124.92	246.23	1077.92	234.48	1038.36	224.59	839.68	174.92
67	1222.36	270.59	1170.52	257.63	1126.92	246.73	907.84	191.96
68	1329.92	297.48	1272.68	283.17	1224.52	271.13	982.64	210.66
69	1447.96	326.99	1384.68	311.17	1331.44	297.86	1064.20	231.05
70	1575.52	358.88	1505.64	341.41	1446.76	326.69	1151.52	252.88
71	1695.40	388.85	1619.16	369.79	1554.88	353.72	1232.92	273.23
72	1822.04	420.51	1738.92	399.73	1668.80	382.20	1317.96	294.49
73	1955.28	453.82	1864.72	431.18	1788.24	412.06	1406.08	316.52
74	2094.48	488.62	1995.88	463.97	1912.56	443.14	1496.52	339.13
75	2238.12	524.53	2131.04	497.76	2040.44	475.11	1588.68	362.17
76	2381.76	560.44	2265.80	531.45	2167.72	506.93	1679.52	384.88
77	2526.60	596.65	2401.88	565.47	2296.12	539.03	1770.32	407.58
78	2670.48	632.62	2536.68	599.17	2423.16	570.79	1859.72	429.93
79	2811.08	667.77	2668.28	632.07	2547.12	601.78	1946.76	451.69
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	607.38	102.84	588.22	98.06	571.98	94.00	490.06	73.51
41	615.05	104.76	595.62	99.90	579.04	95.76	495.71	74.93
42	623.45	106.86	603.62	101.91	586.77	97.69	501.82	76.45
43	632.58	109.14	612.36	104.09	595.17	99.79	508.54	78.13
44	642.54	111.64	621.82	106.46	604.24	102.06	515.76	79.94
45	653.24	114.31	632.07	109.02	614.10	104.52	523.54	81.89
46	664.89	117.22	643.22	111.80	624.79	107.20	532.00	84.00
47	677.54	120.39	655.31	114.83	636.38	110.10	541.18	86.30
48	691.38	123.84	668.47	118.12	649.04	113.26	551.21	88.80
49	706.61	127.65	682.98	121.74	662.98	116.75	562.18	91.55
50	723.30	131.82	698.94	125.73	678.22	120.55	574.22	94.56
51	741.66	136.42	716.41	130.10	695.02	124.75	587.38	97.85
52	761.94	141.48	735.84	134.96	713.61	129.40	602.00	101.50
53	784.22	147.06	757.12	140.28	733.99	134.50	617.96	105.49
54	808.98	153.24	780.58	146.15	756.45	140.11	635.49	109.87
55	836.53	160.13	806.85	152.71	781.65	146.41	655.09	114.77
56	867.78	167.94	836.58	160.15	810.15	153.54	677.26	120.32
57	903.28	176.82	870.35	168.59	842.41	161.60	702.35	126.59
58	944.33	187.08	909.44	178.36	879.82	170.95	731.42	133.85
59	991.54	198.88	954.30	189.57	922.82	181.71	764.68	142.17
60	1045.86	212.46	1005.98	202.50	972.27	194.07	802.98	151.75
61	1108.13	228.03	1065.18	217.29	1028.89	208.22	846.78	162.69
62	1179.42	245.85	1132.99	234.25	1093.79	224.45	897.06	175.27
63	1260.11	266.03	1209.77	253.44	1167.26	242.82	954.02	189.50
64	1351.06	288.76	1296.23	275.06	1250.09	263.52	1018.19	205.55
65	1454.49	314.62	1394.68	299.67	1344.28	287.07	1091.16	223.79
66	1574.89	344.72	1509.09	328.27	1453.70	314.43	1175.55	244.89
67	1711.30	378.83	1638.73	360.68	1577.69	345.42	1270.98	268.74
68	1861.89	416.47	1781.75	396.44	1714.33	379.58	1375.70	294.92
69	2027.14	457.79	1938.55	435.64	1864.02	417.00	1489.88	323.47
70	2205.73	502.43	2107.90	477.97	2025.46	457.37	1612.13	354.03
71	2373.56	544.39	2266.82	517.71	2176.83	495.21	1726.09	382.52
72	2550.86	588.71	2434.49	559.62	2336.32	535.08	1845.14	412.29
73	2737.39	635.35	2610.61	603.65	2503.54	576.88	1968.51	443.13
74	2932.27	684.07	2794.23	649.56	2677.58	620.40	2095.13	474.78
75	3133.37	734.34	2983.46	696.86	2856.62	665.15	2224.15	507.04
76	3334.46	784.62	3172.12	744.03	3034.81	709.70	2351.33	538.83
77	3537.24	835.31	3362.63	791.66	3214.57	754.64	2478.45	570.61
78	3738.67	885.67	3551.35	838.84	3392.42	799.11	2603.61	601.90
79	3935.51	934.88	3735.59	884.90	3565.97	842.49	2725.46	632.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	606.04	116.51	585.68	111.42	567.40	106.85	468.80	82.20
41	616.52	119.13	595.76	113.94	577.08	109.27	476.44	84.11
42	627.80	121.95	606.60	116.65	587.48	111.87	484.60	86.15
43	640.00	125.00	618.28	119.57	598.76	114.69	493.44	88.36
44	653.04	128.26	630.80	122.70	610.76	117.69	502.84	90.71
45	666.84	131.71	644.04	126.01	623.48	120.87	512.76	93.19
46	681.64	135.41	658.20	129.55	637.08	124.27	523.32	95.83
47	697.40	139.35	673.32	133.33	651.60	127.90	534.56	98.64
48	714.20	143.55	689.40	137.35	667.00	131.75	546.44	101.61
49	732.44	148.11	706.84	141.71	683.72	135.93	559.28	104.82
50	751.04	152.76	724.56	146.14	700.68	140.17	572.24	108.06
51	771.64	157.91	744.24	151.06	719.48	144.87	586.52	111.63
52	794.08	163.52	765.60	156.40	739.92	149.98	602.04	115.51
53	818.68	169.67	789.12	162.28	762.40	155.60	619.00	119.75
54	845.80	176.45	814.96	168.74	787.00	161.75	637.60	124.40
55	876.28	184.07	843.88	175.97	814.72	168.68	658.28	129.57
56	910.92	192.73	876.80	184.20	846.16	176.54	681.80	135.45
57	950.24	202.56	914.20	193.55	881.88	185.47	708.44	142.11
58	995.80	213.95	957.48	204.37	923.16	195.79	739.20	149.80
59	1048.12	227.03	1007.20	216.80	970.60	207.65	774.44	158.61
60	1108.12	242.03	1064.16	231.04	1024.96	221.24	814.80	168.70
61	1176.44	259.11	1129.04	247.26	1086.84	236.71	860.72	180.18
62	1253.56	278.39	1202.24	265.56	1156.64	254.16	912.48	193.12
63	1339.36	299.84	1283.68	285.92	1234.24	273.56	969.96	207.49
64	1433.56	323.39	1373.04	308.26	1319.40	294.85	1032.96	223.24
65	1538.44	349.61	1472.52	333.13	1414.16	318.54	1103.04	240.76
66	1658.68	379.67	1586.44	361.61	1522.60	345.65	1182.84	260.71
67	1791.48	412.87	1712.24	393.06	1642.28	375.57	1270.80	282.70
68	1937.04	449.26	1849.96	427.49	1773.24	408.31	1366.68	306.67
69	2094.32	488.58	1998.72	464.68	1914.52	443.63	1469.60	332.40
70	2263.36	530.84	2158.36	504.59	2066.00	481.50	1579.24	359.81
71	2420.08	570.02	2306.16	541.54	2206.08	516.52	1679.92	384.98
72	2585.28	611.32	2461.68	580.42	2353.20	553.30	1784.68	411.17
73	2757.80	654.45	2623.88	620.97	2506.40	591.60	1892.68	438.17
74	2936.96	699.24	2792.00	663.00	2664.92	631.23	2003.28	465.82
75	3121.60	745.40	2964.96	706.24	2827.72	671.93	2115.68	493.92
76	3304.44	791.11	3136.04	749.01	2988.56	712.14	2226.04	521.51
77	3490.12	837.53	3309.32	792.33	3151.16	752.79	2336.36	549.09
78	3675.08	883.77	3481.88	835.47	3312.92	793.23	2445.56	576.39
79	3857.20	929.30	3651.48	877.87	3471.80	832.95	2552.48	603.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	848.46	163.11	819.95	155.99	794.36	149.59	656.32	115.08
41	863.13	166.78	834.06	159.52	807.91	152.98	667.02	117.75
42	878.92	170.73	849.24	163.31	822.47	156.62	678.44	120.61
43	896.00	175.00	865.59	167.40	838.26	160.57	690.82	123.70
44	914.26	179.56	883.12	171.78	855.06	164.77	703.98	126.99
45	933.58	184.39	901.66	176.41	872.87	169.22	717.86	130.47
46	954.30	189.57	921.48	181.37	891.91	173.98	732.65	134.16
47	976.36	195.09	942.65	186.66	912.24	179.06	748.38	138.10
48	999.88	200.97	965.16	192.29	933.80	184.45	765.02	142.25
49	1025.42	207.35	989.58	198.39	957.21	190.30	782.99	146.75
50	1051.46	213.86	1014.38	204.60	980.95	196.24	801.14	151.28
51	1080.30	221.07	1041.94	211.48	1007.27	202.82	821.13	156.28
52	1111.71	228.93	1071.84	218.96	1035.89	209.97	842.86	161.71
53	1146.15	237.54	1104.77	227.19	1067.36	217.84	866.60	167.65
54	1184.12	247.03	1140.94	236.24	1101.80	226.45	892.64	174.16
55	1226.79	257.70	1181.43	246.36	1140.61	236.15	921.59	181.40
56	1275.29	269.82	1227.52	257.88	1184.62	247.16	954.52	189.63
57	1330.34	283.58	1279.88	270.97	1234.63	259.66	991.82	198.95
58	1394.12	299.53	1340.47	286.12	1292.42	274.11	1034.88	209.72
59	1467.37	317.84	1410.08	303.52	1358.84	290.71	1084.22	222.05
60	1551.37	338.84	1489.82	323.46	1434.94	309.74	1140.72	236.18
61	1647.02	362.75	1580.66	346.16	1521.58	331.39	1205.01	252.25
62	1754.98	389.75	1683.14	371.78	1619.30	355.82	1277.47	270.37
63	1875.10	419.78	1797.15	400.29	1727.94	382.98	1357.94	290.49
64	2006.98	452.75	1922.26	431.56	1847.16	412.79	1446.14	312.54
65	2153.82	489.45	2061.53	466.38	1979.82	445.96	1544.26	337.06
66	2322.15	531.54	2221.02	506.25	2131.64	483.91	1655.98	364.99
67	2508.07	578.02	2397.14	550.28	2299.19	525.80	1779.12	395.78
68	2711.86	628.96	2589.94	598.49	2482.54	571.63	1913.35	429.34
69	2932.05	684.01	2798.21	650.55	2680.33	621.08	2057.44	465.36
70	3168.70	743.18	3021.70	706.43	2892.40	674.10	2210.94	503.73
71	3388.11	798.03	3228.62	758.16	3088.51	723.13	2351.89	538.97
72	3619.39	855.85	3446.35	812.59	3294.48	774.62	2498.55	575.64
73	3860.92	916.23	3673.43	869.36	3508.96	828.24	2649.75	613.44
74	4111.74	978.94	3908.80	928.20	3730.89	883.72	2804.59	652.15
75	4370.24	1043.56	4150.94	988.74	3958.81	940.70	2961.95	691.49
76	4626.22	1107.55	4390.46	1048.61	4183.98	997.00	3116.46	730.11
77	4886.17	1172.54	4633.05	1109.26	4411.62	1053.91	3270.90	768.73
78	5145.11	1237.28	4874.63	1169.66	4638.09	1110.52	3423.78	806.95
79	5400.08	1301.02	5112.07	1229.02	4860.52	1166.13	3573.47	844.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	537.80	99.45	520.24	95.06	504.52	91.13	421.76	70.44
41	546.40	101.60	528.48	97.12	512.44	93.11	427.96	71.99
42	555.60	103.90	537.32	99.33	520.92	95.23	434.68	73.67
43	565.60	106.40	546.92	101.73	530.16	97.54	441.92	75.48
44	576.36	109.09	557.20	104.30	540.04	100.01	449.68	77.42
45	587.80	111.95	568.16	107.04	550.56	102.64	457.92	79.48
46	600.08	115.02	579.88	109.97	561.84	105.46	466.72	81.68
47	613.28	118.32	592.48	113.12	573.96	108.49	476.12	84.03
48	627.44	121.86	605.96	116.49	586.88	111.72	486.16	86.54
49	642.84	125.71	620.68	120.17	601.00	115.25	497.04	89.26
50	658.88	129.72	636.00	124.00	615.64	118.91	508.28	92.07
51	676.64	134.16	652.92	128.23	631.80	122.95	520.72	95.18
52	696.04	139.01	671.40	132.85	649.52	127.38	534.24	98.56
53	717.40	144.35	691.76	137.94	669.00	132.25	549.08	102.27
54	740.88	150.22	714.08	143.52	690.32	137.58	565.32	106.33
55	767.28	156.82	739.20	149.80	714.32	143.58	583.48	110.87
56	797.24	164.31	767.72	156.93	741.56	150.39	604.04	116.01
57	831.32	172.83	800.08	165.02	772.48	158.12	627.36	121.84
58	870.80	182.70	837.56	174.39	808.32	167.08	654.32	128.58
59	916.16	194.04	880.68	185.17	849.44	177.36	685.20	136.30
60	968.28	207.07	930.16	197.54	896.68	189.17	720.64	145.16
61	1027.80	221.95	986.64	211.66	950.60	202.65	761.12	155.28
62	1095.32	238.83	1050.76	227.69	1011.80	217.95	806.96	166.74
63	1170.92	257.73	1122.52	245.63	1080.24	235.06	858.24	179.56
64	1254.64	278.66	1201.96	265.49	1156.00	254.00	914.92	193.73
65	1348.56	302.14	1291.08	287.77	1240.96	275.24	978.48	209.62
66	1456.88	329.22	1393.76	313.44	1338.76	299.69	1051.28	227.82
67	1577.60	359.40	1508.12	342.03	1447.68	326.92	1132.20	248.05
68	1710.36	392.59	1633.84	373.46	1567.28	356.82	1220.76	270.19
69	1854.76	428.69	1770.40	407.60	1697.12	389.28	1316.32	294.08
70	2010.40	467.60	1917.44	444.36	1836.72	424.18	1418.40	319.60
71	2155.64	503.91	2054.44	478.61	1966.68	456.67	1512.76	343.19
72	2308.84	542.21	2198.72	514.68	2103.28	490.82	1611.16	367.79
73	2470.04	582.51	2350.32	552.58	2246.56	526.64	1712.80	393.20
74	2637.48	624.37	2507.48	591.87	2394.84	563.71	1817.12	419.28
75	2810.56	667.64	2669.64	632.41	2547.56	601.89	1923.36	445.84
76	2982.68	710.67	2830.68	672.67	2699.00	639.75	2027.84	471.96
77	3157.56	754.39	2993.92	713.48	2852.20	678.05	2132.36	498.09
78	3331.76	797.94	3156.40	754.10	3004.64	716.16	2235.92	523.98
79	3503.24	840.81	3316.12	794.03	3154.28	753.57	2337.16	549.29
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	752.92	139.23	728.34	133.08	706.33	127.58	590.46	98.62
41	764.96	142.24	739.87	135.97	717.42	130.35	599.14	100.79
42	777.84	145.46	752.25	139.06	729.29	133.32	608.55	103.14
43	791.84	148.96	765.69	142.42	742.22	136.56	618.69	105.67
44	806.90	152.73	780.08	146.02	756.06	140.01	629.55	108.39
45	822.92	156.73	795.42	149.86	770.78	143.70	641.09	111.27
46	840.11	161.03	811.83	153.96	786.58	147.64	653.41	114.35
47	858.59	165.65	829.47	158.37	803.54	151.89	666.57	117.64
48	878.42	170.60	848.34	163.09	821.63	156.41	680.62	121.16
49	899.98	175.99	868.95	168.24	841.40	161.35	695.86	124.96
50	922.43	181.61	890.40	173.60	861.90	166.47	711.59	128.90
51	947.30	187.82	914.09	179.52	884.52	172.13	729.01	133.25
52	974.46	194.61	939.96	185.99	909.33	178.33	747.94	137.98
53	1004.36	202.09	968.46	193.12	936.60	185.15	768.71	143.18
54	1037.23	210.31	999.71	200.93	966.45	192.61	791.45	148.86
55	1074.19	219.55	1034.88	209.72	1000.05	201.01	816.87	155.22
56	1116.14	230.03	1074.81	219.70	1038.18	210.55	845.66	162.41
57	1163.85	241.96	1120.11	231.03	1081.47	221.37	878.30	170.58
58	1219.12	255.78	1172.58	244.15	1131.65	233.91	916.05	180.01
59	1282.62	271.66	1232.95	259.24	1189.22	248.30	959.28	190.82
60	1355.59	289.90	1302.22	276.56	1255.35	264.84	1008.90	203.22
61	1438.92	310.73	1381.30	296.32	1330.84	283.71	1065.57	217.39
62	1533.45	334.36	1471.06	318.77	1416.52	305.13	1129.74	233.44
63	1639.29	360.82	1571.53	343.88	1512.34	329.08	1201.54	251.38
64	1756.50	390.12	1682.74	371.69	1618.40	355.60	1280.89	271.22
65	1887.98	423.00	1807.51	402.88	1737.34	385.34	1369.87	293.47
66	2039.63	460.91	1951.26	438.82	1874.26	419.57	1471.79	318.95
67	2208.64	503.16	2111.37	478.84	2026.75	457.69	1585.08	347.27
68	2394.50	549.63	2287.38	522.84	2194.19	499.55	1709.06	378.27
69	2596.66	600.17	2478.56	570.64	2375.97	544.99	1842.85	411.71
70	2814.56	654.64	2684.42	622.10	2571.41	593.85	1985.76	447.44
71	3017.90	705.47	2876.22	670.05	2753.35	639.34	2117.86	480.47
72	3232.38	759.09	3078.21	720.55	2944.59	687.15	2255.62	514.91
73	3458.06	815.51	3290.45	773.61	3145.18	737.30	2397.92	550.48
74	3692.47	874.12	3510.47	828.62	3352.78	789.19	2543.97	586.99
75	3934.78	934.70	3737.50	885.37	3566.58	842.65	2692.70	624.18
76	4175.75	994.94	3962.95	941.74	3778.60	895.65	2838.98	660.74
77	4420.58	1056.15	4191.49	998.87	3993.08	949.27	2985.30	697.33
78	4664.46	1117.12	4418.96	1055.74	4206.50	1002.62	3130.29	733.57
79	4904.54	1177.13	4642.57	1111.64	4415.99	1055.00	3272.02	769.01
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	132	5	210	24	184.80	5.00	210.00	24.00	233.77	6.33	265.65	30.36	295.72	8.00	336.05	38.41
40	132	5	210	24	184.80	7.00	294.00	33.60	233.77	8.86	371.91	42.50	295.72	11.20	470.47	53.77
41	135	5	216	26	189.00	7.00	302.40	36.40	239.09	8.86	382.54	46.05	302.44	11.20	483.91	58.25
42	137	6	223	28	191.80	8.40	312.20	39.20	242.63	10.63	394.93	49.59	306.92	13.44	499.59	62.73
43	140	7	231	29	196.00	9.80	323.40	40.60	247.94	12.40	409.10	51.36	313.64	15.68	517.51	64.97
44	143	8	239	31	200.20	11.20	334.60	43.40	253.25	14.17	423.27	54.90	320.37	17.92	535.44	69.45
45	147	8	247	34	205.80	11.20	345.80	47.60	260.34	14.17	437.44	60.21	329.33	17.92	553.36	76.17
46	150	10	256	36	210.00	14.00	358.40	50.40	265.65	17.71	453.38	63.76	336.05	22.40	573.52	80.65
47	154	11	265	39	215.60	15.40	371.00	54.60	272.73	19.48	469.32	69.07	345.01	24.64	593.68	87.37
48	159	12	275	41	222.60	16.80	385.00	57.40	281.59	21.25	487.03	72.61	356.21	26.88	616.09	91.85
49	164	13	286	44	229.60	18.20	400.40	61.60	290.44	23.02	506.51	77.92	367.41	29.12	640.73	98.57
50	169	14	298	46	236.60	19.60	417.20	64.40	299.30	24.79	527.76	81.47	378.61	31.36	667.61	103.05
51	175	16	310	49	245.00	22.40	434.00	68.60	309.93	28.34	549.01	86.78	392.06	35.85	694.50	109.78
52	182	17	323	53	254.80	23.80	452.20	74.20	322.32	30.11	572.03	93.86	407.74	38.09	723.62	118.74
53	189	19	337	57	264.60	26.60	471.80	79.80	334.72	33.65	596.83	100.95	423.42	42.57	754.99	127.70
54	197	21	352	60	275.80	29.40	492.80	84.00	348.89	37.19	623.39	106.26	441.34	47.05	788.59	134.42
55	205	24	369	64	287.00	33.60	516.60	89.60	363.06	42.50	653.50	113.34	459.26	53.77	826.68	143.38
56	215	26	386	69	301.00	36.40	540.40	96.60	380.77	46.05	683.61	122.20	481.67	58.25	864.76	154.58
57	226	29	405	74	316.40	40.60	567.00	103.60	400.25	51.36	717.26	131.05	506.31	64.97	907.33	165.78
58	239	31	426	79	334.60	43.40	596.40	110.60	423.27	54.90	754.45	139.91	535.44	69.45	954.37	176.98
59	253	35	449	85	354.20	49.00	628.60	119.00	448.06	61.99	795.18	150.54	566.80	78.41	1005.90	190.43
60	269	40	475	91	376.60	56.00	665.00	127.40	476.40	70.84	841.23	161.16	602.64	89.61	1064.15	203.87
61	288	44	504	98	403.20	61.60	705.60	137.20	510.05	77.92	892.58	173.56	645.21	98.57	1129.12	219.55
62	310	49	535	106	434.00	68.60	749.00	148.40	549.01	86.78	947.49	187.73	694.50	109.78	1198.57	237.47
63	334	56	571	114	467.60	78.40	799.40	159.60	591.51	99.18	1011.24	201.89	748.27	125.46	1279.22	255.40
64	362	63	609	125	506.80	88.20	852.60	175.00	641.10	111.57	1078.54	221.38	810.99	141.14	1364.35	280.04
65	393	71	652	134	550.20	99.40	912.80	187.60	696.00	125.74	1154.69	237.31	880.44	159.06	1460.69	300.20
66	431	80	706	149	603.40	112.00	988.40	208.60	763.30	141.68	1250.33	263.88	965.58	179.23	1581.66	333.81
67	473	90	765	163	662.20	126.00	1071.00	228.20	837.68	159.39	1354.82	288.67	1059.67	201.63	1713.84	365.17
68	519	102	828	180	726.60	142.80	1159.20	252.00	919.15	180.64	1466.39	318.78	1162.72	228.51	1854.98	403.26
69	571	115	897	196	799.40	161.00	1255.80	274.40	1011.24	203.67	1588.59	347.12	1279.22	257.64	2009.56	439.10
70	787	170	1234	282	1101.80	238.00	1727.60	394.80	1393.78	301.07	2185.41	499.42	1763.13	380.85	2764.55	631.77
71	870	190	1338	307	1218.00	266.00	1873.20	429.80	1540.77	336.49	2369.60	543.70	1949.07	425.66	2997.54	687.78
72	963	213	1450	335	1348.20	298.20	2030.00	469.00	1705.47	377.22	2567.95	593.29	2157.42	477.19	3248.46	750.51
73	1066	239	1571	365	1492.40	334.60	2199.40	511.00	1887.89	423.27	2782.24	646.42	2388.18	535.44	3519.53	817.71
74	1181	267	1700	398	1653.40	373.80	2380.00	557.20	2091.55	472.86	3010.70	704.86	2645.81	598.16	3808.54	891.65
75	1307	299	1839	432	1829.80	418.60	2574.60	604.80	2314.70	529.53	3256.87	765.07	2928.09	669.85	4119.94	967.82
76	1441	332	2012	475	2017.40	464.80	2816.80	665.00	2552.01	587.97	3563.25	841.23	3228.29	743.78	4507.51	1064.15
77	1589	370	2201	522	2224.60	518.00	3081.40	730.80	2814.12	655.27	3897.97	924.46	3559.86	828.92	4930.93	1169.44
78	1754	410	2404	573	2455.60	574.00	3365.60	802.20	3106.33	726.11	4257.48	1014.78	3929.51	918.53	5385.72	1283.70
79	1930	454	2619	626	2702.00	635.60	3666.60	876.40	3418.03	804.03	4638.25	1108.65	4323.81	1017.10	5867.38	1402.44
80	2115	500	2837	680	2961.00	700.00	3971.80	952.00	3745.67	885.50	5024.33	1204.28	4738.27	1120.16	6355.77	1523.41
81	2300	546	3051	733	3220.00	764.40	4271.40	1026.20	4073.30	966.97	5403.32	1298.14	5152.72	1223.21	6835.20	1642.15
82	2476	588	3249	782	3466.40	823.20	4548.60	1094.80	4385.00	1041.35	5753.98	1384.92	5547.02	1317.31	7278.78	1751.93
83	2629	627	3419	824	3680.60	877.80	4786.60	1153.60	4655.96	1110.42	6055.05	1459.30	5889.79	1404.68	7659.64	1846.02
84	2767	661	3569	862	3873.80	925.40	4996.60	1206.80	4900.36	1170.63	6320.70	1526.60	6198.95	1480.85	7995.68	1931.15
85	2894	693	3705	895	4051.60	970.20	5187.00	1253.00	5125.27	1227.30	6561.56	1585.05	6483.47	1552.54	8300.37	2005.08

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	141	8	259	36	197.4	5	210	24	249.71	6.33	265.65	30.36	315.88	8.00	336.05	38.41
40	141	8	259	36	197.4	11.2	362.6	50.4	249.71	14.17	458.69	63.76	315.88	17.92	580.24	80.65
41	145	8	268	39	203	11.2	375.2	54.6	256.80	14.17	474.63	69.07	324.85	17.92	600.40	87.37
42	149	9	279	42	208.6	12.6	390.6	58.8	263.88	15.94	494.11	74.38	333.81	20.16	625.05	94.09
43	153	10	290	45	214.2	14	406	63	270.96	17.71	513.59	79.70	342.77	22.40	649.69	100.81
44	157	12	302	48	219.8	16.8	422.8	67.2	278.05	21.25	534.84	85.01	351.73	26.88	676.58	107.54
45	162	13	315	50	226.8	18.2	441	70	286.90	23.02	557.87	88.55	362.93	29.12	705.70	112.02
46	168	14	328	54	235.2	19.6	459.2	75.6	297.53	24.79	580.89	95.63	376.37	31.36	734.82	120.98
47	176	15	342	58	246.4	21	478.8	81.2	311.70	26.57	605.68	102.72	394.30	33.60	766.19	129.94
48	180	18	357	62	252	25.2	499.8	86.8	318.78	31.88	632.25	109.80	403.26	40.33	799.79	138.90
49	187	19	373	66	261.8	26.6	522.2	92.4	331.18	33.65	660.58	116.89	418.94	42.57	835.64	147.86
50	195	21	391	69	273	29.4	547.4	96.6	345.35	37.19	692.46	122.20	436.86	47.05	875.96	154.58
51	204	23	409	74	285.6	32.2	572.6	103.6	361.28	40.73	724.34	131.05	457.02	51.53	916.29	165.78
52	213	25	428	80	298.2	35	599.2	112	377.22	44.28	757.99	141.68	477.19	56.01	958.85	179.23
53	223	28	449	85	312.2	39.2	628.6	119	394.93	49.59	795.18	150.54	499.59	62.73	1005.90	190.43
54	235	30	472	90	329	42	660.8	126	416.19	53.13	835.91	159.39	526.47	67.21	1057.43	201.63
55	247	34	496	96	345.8	47.6	694.4	134.4	437.44	60.21	878.42	170.02	553.36	76.17	1111.20	215.07
56	261	37	522	102	365.4	51.8	730.8	142.8	462.23	65.53	924.46	180.64	584.72	82.89	1169.44	228.51
57	276	42	550	110	386.4	58.8	770	154	488.80	74.38	974.05	194.81	618.33	94.09	1232.17	246.43
58	294	45	581	117	411.6	63	813.4	163.8	520.67	79.70	1028.95	207.21	658.65	100.81	1301.62	262.12
59	314	50	615	126	439.6	70	861	176.4	556.09	88.55	1089.17	223.15	703.46	112.02	1377.79	282.28
60	337	56	653	135	471.8	78.4	914.2	189	596.83	99.18	1156.46	239.09	754.99	125.46	1462.93	302.44
61	363	63	695	146	508.2	88.2	973	204.4	642.87	111.57	1230.85	258.57	813.23	141.14	1557.02	327.09
62	394	70	742	157	551.6	98	1038.8	219.8	697.77	123.97	1314.08	278.05	882.68	156.82	1662.31	351.73
63	429	79	794	170	600.6	110.6	1111.6	238	759.76	139.91	1406.17	301.07	961.10	176.98	1778.81	380.85
64	468	89	851	185	655.2	124.6	1191.4	259	828.83	157.62	1507.12	327.64	1048.47	199.39	1906.51	414.46
65	512	99	913	200	716.8	138.6	1278.2	280	906.75	175.33	1616.92	354.20	1147.04	221.79	2045.41	448.06
66	565	113	994	220	791	158.2	1391.6	308	1000.62	200.12	1760.37	389.62	1265.78	253.16	2226.87	492.87
67	624	128	1080	243	873.6	179.2	1512	340.2	1105.10	226.69	1912.68	430.35	1397.96	286.76	2419.54	544.40
68	688	145	1173	266	963.2	203	1642.2	372.4	1218.45	256.80	2077.38	471.09	1541.34	324.85	2627.89	595.92
69	760	163	1273	291	1064	228.2	1782.2	407.4	1345.96	288.67	2254.48	515.36	1702.64	365.17	2851.92	651.93
70	840	183	1381	318	1176	256.2	1933.4	445.2	1487.64	324.09	2445.75	563.18	1881.86	409.98	3093.88	712.42
71	927	204	1494	346	1297.8	285.6	2091.6	484.4	1641.72	361.28	2645.87	612.77	2076.77	457.02	3347.03	775.15
72	1024	228	1615	377	1433.6	319.2	2261	527.8	1813.50	403.79	2860.17	667.67	2294.08	510.79	3618.11	844.60
73	1131	255	1746	409	1583.4	357	2444.4	572.6	2003.00	451.61	3092.17	724.34	2533.80	571.28	3911.59	916.29
74	1249	285	1885	444	1748.6	399	2639	621.6	2211.98	504.74	3338.34	786.32	2798.15	638.49	4222.99	994.70
75	1379	317	2032	481	1930.6	443.8	2844.8	673.4	2442.21	561.41	3598.67	851.85	3089.39	710.18	4552.32	1077.59
76	1515	351	2217	526	2121	491.4	3103.8	736.4	2683.07	621.62	3926.31	931.55	3394.08	786.35	4966.78	1178.41
77	1664	388	2415	576	2329.6	543.2	3381	806.4	2946.94	687.15	4276.97	1020.10	3727.88	869.24	5410.36	1290.42
78	1826	428	2626	628	2556.4	599.2	3676.4	879.2	3233.85	757.99	4650.65	1112.19	4090.82	958.85	5883.07	1406.92
79	1997	471	2842	682	2795.8	659.4	3978.8	954.8	3536.69	834.14	5033.18	1207.82	4473.91	1055.19	6366.98	1527.89
80	2171	514	3057	735	3039.4	719.6	4279.8	1029	3844.84	910.29	5413.95	1301.69	4863.72	1151.52	6848.64	1646.63
81	2340	556	3260	786	3276	778.4	4564	1100.4	4144.14	984.68	5773.46	1392.01	5242.34	1245.62	7303.43	1760.89
82	2496	594	3443	831	3494.4	831.6	4820.2	1163.4	4420.42	1051.97	6097.55	1471.70	5591.83	1330.75	7713.40	1861.70
83	2631	627	3598	869	3683.4	877.8	5037.2	1216.6	4659.50	1110.42	6372.06	1539.00	5894.27	1404.68	8060.65	1946.83
84	2751	657	3733	902	3851.4	919.8	5226.2	1262.8	4872.02	1163.55	6611.14	1597.44	6163.11	1471.89	8363.10	2020.76
85	2861	684	3853	932	4005.4	957.6	5394.2	1304.8	5066.83	1211.36	6823.66	1650.57	6409.54	1532.38	8631.93	2087.97

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	140	7	252	35	196	5	210	24	247.94	6.33	265.65	30.36	313.64	8.00	336.05	38.41
40	140	7	252	35	196	9.8	352.8	49	247.94	12.40	446.29	61.99	313.64	15.68	564.56	78.41
41	143	8	261	38	200.2	11.2	365.4	53.2	253.25	14.17	462.23	67.30	320.37	17.92	584.72	85.13
42	147	9	271	40	205.8	12.6	379.4	56	260.34	15.94	479.94	70.84	329.33	20.16	607.13	89.61
43	151	10	282	43	211.4	14	394.8	60.2	267.42	17.71	499.42	76.15	338.29	22.40	631.77	96.33
44	155	11	293	46	217	15.4	410.2	64.4	274.51	19.48	518.90	81.47	347.25	24.64	656.41	103.05
45	160	12	306	48	224	16.8	428.4	67.2	283.36	21.25	541.93	85.01	358.45	26.88	685.54	107.54
46	165	14	318	52	231	19.6	445.2	72.8	292.22	24.79	563.18	92.09	369.65	31.36	712.42	116.50
47	171	15	332	55	239.4	21	464.8	77	302.84	26.57	587.97	97.41	383.09	33.60	743.78	123.22
48	177	16	346	59	247.8	22.4	484.4	82.6	313.47	28.34	612.77	104.49	396.54	35.85	775.15	132.18
49	184	18	361	63	257.6	25.2	505.4	88.2	325.86	31.88	639.33	111.57	412.22	40.33	808.75	141.14
50	191	20	378	66	267.4	28	529.2	92.4	338.26	35.42	669.44	116.89	427.90	44.81	846.84	147.86
51	199	22	395	71	278.6	30.8	553	99.4	352.43	38.96	699.55	125.74	445.82	49.29	884.92	159.06
52	208	24	414	75	291.2	33.6	579.6	105	368.37	42.50	733.19	132.83	465.99	53.77	927.49	168.02
53	218	26	434	80	305.2	36.4	607.6	112	386.08	46.05	768.61	141.68	488.39	58.25	972.30	179.23
54	228	30	455	86	319.2	42	637	120.4	403.79	53.13	805.81	152.31	510.79	67.21	1019.34	192.67
55	240	32	478	91	336	44.8	669.2	127.4	425.04	56.67	846.54	161.16	537.68	71.69	1070.87	203.87
56	253	36	503	97	354.2	50.4	704.2	135.8	448.06	63.76	890.81	171.79	566.80	80.65	1126.88	217.31
57	268	39	529	105	375.2	54.6	740.6	147	474.63	69.07	936.86	185.96	600.40	87.37	1185.13	235.23
58	284	44	559	112	397.6	61.6	782.6	156.8	502.96	77.92	989.99	198.35	636.25	98.57	1252.34	250.92
59	303	48	591	120	424.2	67.2	827.4	168	536.61	85.01	1046.66	212.52	678.82	107.54	1324.03	268.84
60	325	54	627	129	455	75.6	877.8	180.6	575.58	95.63	1110.42	228.46	728.10	120.98	1404.68	289.00
61	350	60	667	139	490	84	933.8	194.6	619.85	106.26	1181.26	246.17	784.11	134.42	1494.29	311.40
62	379	67	712	150	530.6	93.8	996.8	210	671.21	118.66	1260.95	265.65	849.08	150.10	1595.10	336.05
63	412	76	762	162	576.8	106.4	1066.8	226.8	729.65	134.60	1349.50	286.90	923.01	170.26	1707.12	362.93
64	450	84	816	176	630	117.6	1142.4	246.4	796.95	148.76	1445.14	311.70	1008.14	188.19	1828.10	394.30
65	491	94	875	190	687.4	131.6	1225	266	869.56	166.47	1549.63	336.49	1099.99	210.59	1960.28	425.66
66	541	108	951	210	757.4	151.2	1331.4	294	958.11	191.27	1684.22	371.91	1212.01	241.95	2130.54	470.47
67	597	121	1033	231	835.8	169.4	1446.2	323.4	1057.29	214.29	1829.44	409.10	1337.47	271.08	2314.25	517.51
68	658	136	1121	253	921.2	190.4	1569.4	354.2	1165.32	240.86	1985.29	448.06	1474.13	304.68	2511.39	566.80
69	725	154	1216	276	1015	215.6	1702.4	386.4	1283.98	272.73	2153.54	488.80	1624.23	345.01	2724.22	618.33
70	801	173	1318	302	1121.4	242.2	1845.2	422.8	1418.57	306.38	2334.18	534.84	1794.49	387.57	2952.74	676.58
71	883	193	1425	329	1236.2	270.2	1995	460.6	1563.79	341.80	2523.68	582.66	1978.20	432.38	3192.45	737.06
72	974	216	1540	358	1363.6	302.4	2156	501.2	1724.95	382.54	2727.34	634.02	2182.07	483.91	3450.09	802.03
73	1075	241	1663	389	1505	337.4	2328.2	544.6	1903.83	426.81	2945.17	688.92	2408.34	539.92	3725.64	871.48
74	1186	269	1794	422	1660.4	376.6	2511.6	590.8	2100.41	476.40	3177.17	747.36	2657.01	602.64	4019.13	945.41
75	1308	300	1933	456	1831.2	420	2706.2	638.4	2316.47	531.30	3423.34	807.58	2930.33	672.09	4330.53	1021.58
76	1436	331	2107	499	2010.4	463.4	2949.8	698.6	2543.16	586.20	3731.50	883.73	3217.09	741.54	4720.34	1117.92
77	1575	366	2294	545	2205	512.4	3211.6	763	2789.33	648.19	4062.67	965.20	3528.50	819.96	5139.28	1220.97
78	1727	404	2491	595	2417.8	565.6	3487.4	833	3058.52	715.48	4411.56	1053.75	3869.02	905.09	5580.62	1332.99
79	1886	443	2694	645	2640.4	620.2	3771.6	903	3340.11	784.55	4771.07	1142.30	4225.23	992.46	6035.41	1445.00
80	2047	483	2893	694	2865.8	676.2	4050.2	971.6	3625.24	855.39	5123.50	1229.07	4585.92	1082.07	6481.23	1554.78
81	2202	522	3080	741	3082.8	730.8	4312	1037.4	3899.74	924.46	5454.68	1312.31	4933.17	1169.44	6900.17	1660.07
82	2344	557	3248	782	3281.6	779.8	4547.2	1094.8	4151.22	986.45	5752.21	1384.92	5251.30	1247.86	7276.54	1751.93
83	2467	587	3389	817	3453.8	821.8	4744.6	1143.8	4369.06	1039.58	6001.92	1446.91	5526.86	1315.06	7592.43	1830.34
84	2577	614	3512	848	3607.8	859.6	4916.8	1187.2	4563.87	1087.39	6219.75	1501.81	5773.29	1375.55	7867.99	1899.79
85	2678	638	3622	875	3749.2	893.2	5070.8	1225	4742.74	1129.90	6414.56	1549.63	5999.56	1429.32	8114.42	1960.28

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	152	10	286	43	212.80	5.00	210.00	24.00	269.19	6.33	265.65	30.36	340.53	8.00	336.05	38.41
40	152	10	286	43	212.80	14.00	400.40	60.20	269.19	17.71	506.51	76.15	340.53	22.40	640.73	96.33
41	163	12	300	47	228.20	16.80	420.00	65.80	288.67	21.25	531.30	83.24	365.17	26.88	672.09	105.29
42	165	13	311	50	231.00	18.20	435.40	70.00	292.22	23.02	550.78	88.55	369.65	29.12	696.74	112.02
43	172	15	331	54	240.80	21.00	463.40	75.60	304.61	26.57	586.20	95.63	385.33	33.60	741.54	120.98
44	175	16	343	57	245.00	22.40	480.20	79.80	309.93	28.34	607.45	100.95	392.06	35.85	768.43	127.70
45	187	18	351	60	261.80	25.20	491.40	84.00	331.18	31.88	621.62	106.26	418.94	40.33	786.35	134.42
46	190	20	372	65	266.00	28.00	520.80	91.00	336.49	35.42	658.81	115.12	425.66	44.81	833.40	145.62
47	198	22	385	69	277.20	30.80	539.00	96.60	350.66	38.96	681.84	122.20	443.58	49.29	862.52	154.58
48	207	24	403	73	289.80	33.60	564.20	102.20	366.60	42.50	713.71	129.28	463.75	53.77	902.85	163.54
49	216	26	422	78	302.40	36.40	590.80	109.20	382.54	46.05	747.36	138.14	483.91	58.25	945.41	174.74
50	225	28	442	82	315.00	39.20	618.80	114.80	398.48	49.59	782.78	145.22	504.07	62.73	990.22	183.71
51	235	31	466	88	329.00	43.40	652.40	123.20	416.19	54.90	825.29	155.85	526.47	69.45	1043.99	197.15
52	254	35	479	92	355.60	49.00	670.60	128.80	449.83	61.99	848.31	162.93	569.04	78.41	1073.11	206.11
53	261	37	505	99	365.40	51.80	707.00	138.60	462.23	65.53	894.36	175.33	584.72	82.89	1131.36	221.79
54	277	41	532	105	387.80	57.40	744.80	147.00	490.57	72.61	942.17	185.96	620.57	91.85	1191.85	235.23
55	285	44	557	111	399.00	61.60	779.80	155.40	504.74	77.92	986.45	196.58	638.49	98.57	1247.86	248.67
56	303	48	582	118	424.20	67.20	814.80	165.20	536.61	85.01	1030.72	208.98	678.82	107.54	1303.86	264.36
57	322	53	609	125	450.80	74.20	852.60	175.00	570.26	93.86	1078.54	221.38	721.38	118.74	1364.35	280.04
58	347	58	646	134	485.80	81.20	904.40	187.60	614.54	102.72	1144.07	237.31	777.39	129.94	1447.24	300.20
59	369	64	681	143	516.60	89.60	953.40	200.20	653.50	113.34	1206.05	253.25	826.68	143.38	1525.65	320.37
60	385	69	723	153	539.00	96.60	1012.20	214.20	681.84	122.20	1280.43	270.96	862.52	154.58	1619.75	342.77
61	420	77	764	163	588.00	107.80	1069.60	228.20	743.82	136.37	1353.04	288.67	940.93	172.50	1711.60	365.17
62	458	86	811	175	641.20	120.40	1135.40	245.00	811.12	152.31	1436.28	309.93	1026.06	192.67	1816.90	392.06
63	494	96	875	190	691.60	134.40	1225.00	266.00	874.87	170.02	1549.63	336.49	1106.72	215.07	1960.28	425.66
64	538	107	925	204	753.20	149.80	1295.00	285.60	952.80	189.50	1638.18	361.28	1205.29	239.71	2072.29	457.02
65	585	119	996	220	819.00	166.60	1394.40	308.00	1036.04	210.75	1763.92	389.62	1310.58	266.60	2231.35	492.87
66	647	134	1070	240	905.80	187.60	1498.00	336.00	1145.84	237.31	1894.97	425.04	1449.48	300.20	2397.14	537.68
67	713	150	1161	262	998.20	210.00	1625.40	366.80	1262.72	265.65	2056.13	464.00	1597.34	336.05	2601.01	586.96
68	779	167	1248	285	1090.60	233.80	1747.20	399.00	1379.61	295.76	2210.21	504.74	1745.21	374.13	2795.91	638.49
69	851	185	1349	309	1191.40	259.00	1888.60	432.60	1507.12	327.64	2389.08	547.24	1906.51	414.46	3022.18	692.26
70	928	205	1451	335	1299.20	287.00	2031.40	469.00	1643.49	363.06	2569.72	593.29	2079.01	459.26	3250.70	750.51
71	1023	228	1556	362	1432.20	319.20	2178.40	506.80	1811.73	403.79	2755.68	641.10	2291.84	510.79	3485.93	810.99
72	1117	252	1664	389	1563.80	352.80	2329.60	544.60	1978.21	446.29	2946.94	688.92	2502.43	564.56	3727.88	871.48
73	1218	278	1790	420	1705.20	389.20	2506.00	588.00	2157.08	492.34	3170.09	743.82	2728.70	622.81	4010.16	940.93
74	1336	307	1918	452	1870.40	429.80	2685.20	632.80	2366.06	543.70	3396.78	800.49	2993.06	687.78	4296.92	1012.62
75	1462	339	2048	485	2046.80	474.60	2867.20	679.00	2589.20	600.37	3627.01	858.94	3275.34	759.47	4588.17	1086.55
76	1593	371	2224	528	2230.20	519.40	3113.60	739.20	2821.20	657.04	3938.70	935.09	3568.82	831.16	4982.46	1182.89
77	1742	408	2413	575	2438.80	571.20	3378.20	805.00	3085.08	722.57	4273.42	1018.33	3902.63	914.05	5405.88	1288.18
78	1904	448	2615	625	2665.60	627.20	3661.00	875.00	3371.98	793.41	4631.17	1106.88	4265.56	1003.66	5858.42	1400.20
79	2080	491	2820	677	2912.00	687.40	3948.00	947.80	3683.68	869.56	4994.22	1198.97	4659.86	1099.99	6317.69	1516.69
80	2257	536	3036	730	3159.80	750.40	4250.40	1022.00	3997.15	949.26	5376.76	1292.83	5056.39	1200.81	6801.60	1635.43
81	2431	579	3236	780	3403.40	810.60	4530.40	1092.00	4305.30	1025.41	5730.96	1381.38	5446.21	1297.14	7249.66	1747.45
82	2600	620	3418	825	3640.00	868.00	4785.20	1155.00	4604.60	1098.02	6053.28	1461.08	5824.82	1389.00	7657.40	1848.26
83	2742	655	3573	864	3838.80	917.00	5002.20	1209.60	4856.08	1160.01	6327.78	1530.14	6142.94	1467.41	8004.65	1935.63
84	2866	687	3717	898	4012.40	961.80	5203.80	1257.20	5075.69	1216.68	6582.81	1590.36	6420.74	1539.10	8327.25	2011.80
85	2985	715	3834	928	4179.00	1001.00	5367.60	1299.20	5286.44	1266.27	6790.01	1643.49	6687.34	1601.83	8589.37	2079.01

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	173	16	391	69	242.2	5	210	24	306.38	6.33	265.65	30.36	387.57	8.00	336.05	38.41
40	173	16	391	69	242.2	22.4	547.4	96.6	306.38	28.34	692.46	122.20	387.57	35.85	875.96	154.58
41	185	18	404	73	259	25.2	565.6	102.2	327.64	31.88	715.48	129.28	414.46	40.33	905.09	163.54
42	197	21	423	78	275.8	29.4	592.2	109.2	348.89	37.19	749.13	138.14	441.34	47.05	947.65	174.74
43	201	22	442	83	281.4	30.8	618.8	116.2	355.97	38.96	782.78	146.99	450.30	49.29	990.22	185.95
44	209	25	466	89	292.6	35	652.4	124.6	370.14	44.28	825.29	157.62	468.23	56.01	1043.99	199.39
45	222	28	495	95	310.8	39.2	693	133	393.16	49.59	876.65	168.25	497.35	62.73	1108.96	212.83
46	236	31	516	101	330.4	43.4	722.4	141.4	417.96	54.90	913.84	178.87	528.71	69.45	1156.00	226.27
47	250	34	538	107	350	47.6	753.2	149.8	442.75	60.21	952.80	189.50	560.08	76.17	1205.29	239.71
48	256	37	561	113	358.4	51.8	785.4	158.2	453.38	65.53	993.53	200.12	573.52	82.89	1256.82	253.16
49	271	40	593	121	379.4	56	830.2	169.4	479.94	70.84	1050.20	214.29	607.13	89.61	1328.51	271.08
50	287	44	623	127	401.8	61.6	872.2	177.8	508.28	77.92	1103.33	224.92	642.97	98.57	1395.72	284.52
51	300	47	653	135	420	65.8	914.2	189	531.30	83.24	1156.46	239.09	672.09	105.29	1462.93	302.44
52	321	52	680	143	449.4	72.8	952	200.2	568.49	92.09	1204.28	253.25	719.14	116.50	1523.41	320.37
53	335	56	713	151	469	78.4	998.2	211.4	593.29	99.18	1262.72	267.42	750.51	125.46	1597.34	338.29
54	359	61	756	161	502.6	85.4	1058.4	225.4	635.79	108.03	1338.88	285.13	804.27	136.66	1693.68	360.69
55	375	66	792	170	525	92.4	1108.8	238	664.13	116.89	1402.63	301.07	840.12	147.86	1774.33	380.85
56	401	72	834	180	561.4	100.8	1167.6	252	710.17	127.51	1477.01	318.78	898.37	161.30	1868.42	403.26
57	424	79	874	191	593.6	110.6	1223.6	267.4	750.90	139.91	1547.85	338.26	949.89	176.98	1958.04	427.90
58	458	86	925	203	641.2	120.4	1295	284.2	811.12	152.31	1638.18	359.51	1026.06	192.67	2072.29	454.78
59	486	93	975	216	680.4	130.2	1365	302.4	860.71	164.70	1726.73	382.54	1088.79	208.35	2184.31	483.91
60	521	102	1037	231	729.4	142.8	1451.8	323.4	922.69	180.64	1836.53	409.10	1167.20	228.51	2323.21	517.51
61	563	113	1099	247	788.2	158.2	1538.6	345.8	997.07	200.12	1946.33	437.44	1261.30	253.16	2462.11	553.36
62	618	126	1174	265	865.2	176.4	1643.6	371	1094.48	223.15	2079.15	469.32	1384.51	282.28	2630.13	593.68
63	669	139	1254	285	936.6	194.6	1755.6	399	1184.80	246.17	2220.83	504.74	1498.77	311.40	2809.36	638.49
64	732	155	1343	308	1024.8	217	1880.2	431.2	1296.37	274.51	2378.45	545.47	1639.91	347.25	3008.74	690.02
65	804	172	1437	331	1125.6	240.8	2011.8	463.4	1423.88	304.61	2544.93	586.20	1801.21	385.33	3219.33	741.54
66	885	193	1558	361	1239	270.2	2181.2	505.4	1567.34	341.80	2759.22	639.33	1982.68	432.38	3490.41	808.75
67	972	215	1680	393	1360.8	301	2352	550.2	1721.41	380.77	2975.28	696.00	2177.59	481.67	3763.73	880.44
68	1064	239	1813	426	1489.6	334.6	2538.2	596.4	1884.34	423.27	3210.82	754.45	2383.70	535.44	4061.69	954.37
69	1164	264	1953	461	1629.6	369.6	2734.2	645.4	2061.44	467.54	3458.76	816.43	2607.73	591.44	4375.34	1032.79
70	1276	292	2101	498	1786.4	408.8	2941.4	697.2	2259.80	517.13	3720.87	881.96	2858.64	654.17	4706.90	1115.68
71	1403	323	2258	537	1964.2	452.2	3161.2	751.8	2484.71	572.03	3998.92	951.03	3143.16	723.62	5058.63	1203.05
72	1532	355	2415	577	2144.8	497	3381	807.8	2713.17	628.71	4276.97	1021.87	3432.16	795.31	5410.36	1292.66
73	1679	392	2590	620	2350.6	548.8	3626	868	2973.51	694.23	4586.89	1098.02	3761.49	878.20	5802.42	1389.00
74	1833	431	2773	666	2566.2	603.4	3882.2	932.4	3246.24	763.30	4910.98	1179.49	4106.50	965.58	6212.39	1492.05
75	2011	475	2968	715	2815.4	665	4155.2	1001	3561.48	841.23	5256.33	1266.27	4505.27	1064.15	6649.25	1601.83
76	2187	519	3213	775	3061.8	726.6	4498.2	1085	3873.18	919.15	5690.22	1372.53	4899.57	1162.72	7198.13	1736.24
77	2392	570	3483	843	3348.8	798	4876.2	1180.2	4236.23	1009.47	6168.39	1492.95	5358.83	1276.98	7803.02	1888.59
78	2610	624	3774	915	3654	873.6	5283.6	1281	4622.31	1105.10	6683.75	1620.47	5847.22	1397.96	8454.95	2049.89
79	2849	684	4074	990	3988.6	957.6	5703.6	1386	5045.58	1211.36	7215.05	1753.29	6382.66	1532.38	9127.04	2217.91
80	3095	745	4381	1066	4333	1043	6133.4	1492.4	5481.25	1319.40	7758.75	1887.89	6933.77	1669.03	9814.82	2388.18
81	3340	806	4676	1140	4676	1128.4	6546.4	1596	5915.14	1427.43	8281.20	2018.94	7482.65	1805.69	10475.71	2553.96
82	3568	862	4943	1206	4995.2	1206.8	6920.2	1688.4	6318.93	1526.60	8754.05	2135.83	7993.44	1931.15	11073.88	2701.82
83	3763	910	5166	1261	5268.2	1274	7232.4	1765.4	6664.27	1611.61	9148.99	2233.23	8430.31	2038.69	11573.47	2825.04
84	3935	953	5361	1309	5509	1334.2	7505.4	1832.6	6968.89	1687.76	9494.33	2318.24	8815.64	2135.02	12010.33	2932.57
85	4093	992	5533	1352	5730.2	1388.8	7746.2	1892.8	7248.70	1756.83	9798.94	2394.39	9169.61	2222.39	12395.66	3028.91

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	176	16	372	65	246.4	5	210	24	311.70	6.33	265.65	30.36	394.30	8.00	336.05	38.41
40	176	16	372	65	246.4	22.4	520.8	91	311.70	28.34	658.81	115.12	394.30	35.85	833.40	145.62
41	183	18	385	69	256.2	25.2	539	96.6	324.09	31.88	681.84	122.20	409.98	40.33	862.52	154.58
42	191	20	407	74	267.4	28	569.8	103.6	338.26	35.42	720.80	131.05	427.90	44.81	911.81	165.78
43	199	22	426	79	278.6	30.8	596.4	110.6	352.43	38.96	754.45	139.91	445.82	49.29	954.37	176.98
44	207	24	449	85	289.8	33.6	628.6	119	366.60	42.50	795.18	150.54	463.75	53.77	1005.90	190.43
45	220	27	474	90	308	37.8	663.6	126	389.62	47.82	839.45	159.39	492.87	60.49	1061.91	201.63
46	225	29	494	96	315	40.6	691.6	134.4	398.48	51.36	874.87	170.02	504.07	64.97	1106.72	215.07
47	239	32	520	102	334.6	44.8	728	142.8	423.27	56.67	920.92	180.64	535.44	71.69	1164.96	228.51
48	253	35	542	108	354.2	49	758.8	151.2	448.06	61.99	959.88	191.27	566.80	78.41	1214.25	241.95
49	264	38	569	115	369.6	53.2	796.6	161	467.54	67.30	1007.70	203.67	591.44	85.13	1274.74	257.64
50	279	42	602	122	390.6	58.8	842.8	170.8	494.11	74.38	1066.14	216.06	625.05	94.09	1348.67	273.32
51	291	45	627	129	407.4	63	877.8	180.6	515.36	79.70	1110.42	228.46	651.93	100.81	1404.68	289.00
52	312	50	662	137	436.8	70	926.8	191.8	552.55	88.55	1172.40	242.63	698.98	112.02	1483.09	306.92
53	330	54	694	145	462	75.6	971.6	203	584.43	95.63	1229.07	256.80	739.30	120.98	1554.78	324.85
54	340	58	723	153	476	81.2	1012.2	214.2	602.14	102.72	1280.43	270.96	761.71	129.94	1619.75	342.77
55	364	63	762	162	509.6	88.2	1066.8	226.8	644.64	111.57	1349.50	286.90	815.47	141.14	1707.12	362.93
56	385	69	803	172	539	96.6	1124.2	240.8	681.84	122.20	1422.11	304.61	862.52	154.58	1798.97	385.33
57	408	74	837	182	571.2	103.6	1171.8	254.8	722.57	131.05	1482.33	322.32	914.05	165.78	1875.14	407.74
58	432	81	883	193	604.8	113.4	1236.2	270.2	765.07	143.45	1563.79	341.80	967.82	181.47	1978.20	432.38
59	467	89	935	206	653.8	124.6	1309	288.4	827.06	157.62	1655.89	364.83	1046.23	199.39	2094.69	461.50
60	497	97	991	220	695.8	135.8	1387.4	308	880.19	171.79	1755.06	389.62	1113.44	217.31	2220.15	492.87
61	538	107	1055	236	753.2	149.8	1477	330.4	952.80	189.50	1868.41	417.96	1205.29	239.71	2363.53	528.71
62	591	120	1124	253	827.4	168	1573.6	354.2	1046.66	212.52	1990.60	448.06	1324.03	268.84	2518.11	566.80
63	636	132	1202	272	890.4	184.8	1682.8	380.8	1126.36	233.77	2128.74	481.71	1424.84	295.72	2692.86	609.37
64	702	147	1284	293	982.8	205.8	1797.6	410.2	1243.24	260.34	2273.96	518.90	1572.70	329.33	2876.56	656.41
65	767	163	1375	315	1073.8	228.2	1925	441	1358.36	288.67	2435.13	557.87	1718.32	365.17	3080.43	705.70
66	841	183	1487	344	1177.4	256.2	2081.8	481.6	1489.41	324.09	2633.48	609.22	1884.10	409.98	3331.35	770.67
67	929	204	1605	374	1300.6	285.6	2247	523.6	1645.26	361.28	2842.46	662.35	2081.25	457.02	3595.71	837.88
68	1018	226	1729	405	1425.2	316.4	2420.6	567	1802.88	400.25	3062.06	717.26	2280.64	506.31	3873.50	907.33
69	1109	250	1864	438	1552.6	350	2609.6	613.2	1964.04	442.75	3301.14	775.70	2484.51	560.08	4175.95	981.26
70	1213	276	2006	474	1698.2	386.4	2808.4	663.6	2148.22	488.80	3552.63	839.45	2717.50	618.33	4494.07	1061.91
71	1331	305	2145	509	1863.4	427	3003	712.6	2357.20	540.16	3798.80	901.44	2981.86	683.30	4805.48	1140.32
72	1454	336	2300	548	2035.6	470.4	3220	767.2	2575.03	595.06	4073.30	970.51	3257.42	752.75	5152.72	1227.69
73	1591	370	2463	589	2227.4	518	3448.2	824.6	2817.66	655.27	4361.97	1043.12	3564.34	828.92	5517.90	1319.55
74	1738	407	2634	632	2433.2	569.8	3687.6	884.8	3078.00	720.80	4664.81	1119.27	3893.67	911.81	5900.99	1415.88
75	1900	448	2817	677	2660	627.2	3943.8	947.8	3364.90	793.41	4988.91	1198.97	4256.60	1003.66	6310.97	1516.69
76	2072	490	3051	735	2900.8	686	4271.4	1029	3669.51	867.79	5403.32	1301.69	4641.93	1097.75	6835.20	1646.63
77	2255	536	3306	798	3157	750.4	4628.4	1117.2	3993.61	949.26	5854.93	1413.26	5051.91	1200.81	7406.48	1787.77
78	2463	588	3575	866	3448.2	823.2	5005	1212.4	4361.97	1041.35	6331.33	1533.69	5517.90	1317.31	8009.13	1940.11
79	2686	643	3862	937	3760.4	900.2	5406.8	1311.8	4756.91	1138.75	6839.60	1659.43	6017.49	1440.52	8652.10	2099.18
80	2919	701	4145	1007	4086.6	981.4	5803	1409.8	5169.55	1241.47	7340.80	1783.40	6539.48	1570.46	9286.11	2256.00
81	3138	756	4416	1075	4393.2	1058.4	6182.4	1505	5557.40	1338.88	7820.74	1903.83	7030.11	1693.68	9893.23	2408.34
82	3344	807	4660	1135	4681.6	1129.8	6524	1589	5922.22	1429.20	8252.86	2010.09	7491.61	1807.93	10439.87	2542.76
83	3523	851	4865	1186	4932.2	1191.4	6811	1660.4	6239.23	1507.12	8615.92	2100.41	7892.63	1906.51	10899.13	2657.01
84	3685	891	5036	1229	5159	1247.4	7050.4	1720.6	6526.14	1577.96	8918.76	2176.56	8255.56	1996.12	11282.23	2753.35
85	3834	927	5194	1268	5367.6	1297.8	7271.6	1775.2	6790.01	1641.72	9198.57	2245.63	8589.37	2076.77	11636.20	2840.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	157.68	4.42	156.56	4.14	155.64	3.91	151.64	2.91
41	159.16	4.79	157.92	4.48	156.92	4.23	152.64	3.16
42	160.72	5.18	159.40	4.85	158.32	4.58	153.76	3.44
43	162.44	5.61	161.00	5.25	159.88	4.97	154.96	3.74
44	164.32	6.08	162.76	5.69	161.56	5.39	156.24	4.06
45	166.36	6.59	164.68	6.17	163.36	5.84	157.64	4.41
46	168.56	7.14	166.72	6.68	165.32	6.33	159.16	4.79
47	170.92	7.73	169.00	7.25	167.44	6.86	160.80	5.20
48	173.52	8.38	171.40	7.85	169.76	7.44	162.60	5.65
49	176.36	9.09	174.12	8.53	172.32	8.08	164.56	6.14
50	179.52	9.88	177.04	9.26	175.12	8.78	166.72	6.68
51	182.96	10.74	180.28	10.07	178.20	9.55	169.12	7.28
52	186.76	11.69	183.88	10.97	181.64	10.41	171.76	7.94
53	191.00	12.75	187.88	11.97	185.44	11.36	174.72	8.68
54	195.76	13.94	192.36	13.09	189.68	12.42	178.00	9.50
55	201.08	15.27	197.36	14.34	194.44	13.61	181.68	10.42
56	207.16	16.79	203.08	15.77	199.88	14.97	185.88	11.47
57	214.12	18.53	209.64	17.41	206.12	16.53	190.68	12.67
58	222.20	20.55	217.24	19.31	213.36	18.34	196.28	14.07
59	231.60	22.90	226.12	21.53	221.80	20.45	202.80	15.70
60	242.60	25.65	236.44	24.11	231.64	22.91	210.36	17.59
61	255.32	28.83	248.40	27.10	243.04	25.76	219.16	19.79
62	269.96	32.49	262.20	30.55	256.20	29.05	229.32	22.33
63	286.72	36.68	277.96	34.49	271.20	32.80	240.88	25.22
64	305.68	41.42	295.88	38.97	288.28	37.07	254.08	28.52
65	327.28	46.82	316.24	44.06	307.68	41.92	269.08	32.27
66'	352.60	53.15	340.04	50.01	330.32	47.58	286.44	36.61
67	381.44	60.36	367.20	56.80	356.16	54.04	306.28	41.57
68	414.12	68.53	397.96	64.49	385.44	61.36	328.72	47.18
69	450.72	77.68	432.36	73.09	418.16	69.54	353.76	53.44
70	491.00	87.75	470.28	82.57	454.24	78.56	381.28	60.32
71	532.60	98.15	509.44	92.36	491.48	87.87	409.68	67.42
72	577.56	109.39	551.76	102.94	531.68	97.92	440.20	75.05
73	626.32	121.58	597.60	114.40	575.24	108.81	473.08	83.27
74	678.72	134.68	646.88	126.72	621.96	120.49	508.16	92.04
75	734.64	148.66	699.40	139.85	671.76	132.94	545.28	101.32
76	792.64	163.16	753.88	153.47	723.40	145.85	583.72	110.93
77	852.76	178.19	810.32	167.58	776.84	159.21	623.32	120.83
78	913.96	193.49	867.72	181.93	831.16	172.79	663.52	130.88
79	975.16	208.79	925.12	196.28	885.52	186.38	703.72	140.93
80	NA	NA	NA	NA	939.84	199.96	743.88	150.97
81	NA	NA	NA	NA	993.52	213.38	783.44	160.86
82	NA	NA	NA	NA	1047.96	226.99	823.60	170.90
83	NA	NA	NA	NA	1105.92	241.48	866.28	181.57
84	NA	NA	NA	NA	1169.56	257.39	912.92	193.23

MODE: Ann. Semi. Qty ABC Factor: 1.0 .52 .265 .089

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	220.75	6.19	219.18	5.80	217.90	5.47	212.30	4.07
41	222.82	6.71	221.09	6.27	219.69	5.92	213.70	4.42
42	225.01	7.25	223.16	6.79	221.65	6.41	215.26	4.82
43	227.42	7.85	225.40	7.35	223.83	6.96	216.94	5.24
44	230.05	8.51	227.86	7.97	226.18	7.55	218.74	5.68
45	232.90	9.23	230.55	8.64	228.70	8.18	220.70	6.17
46	235.98	10.00	233.41	9.35	231.45	8.86	222.82	6.71
47	239.29	10.82	236.60	10.15	234.42	9.60	225.12	7.28
48	242.93	11.73	239.96	10.99	237.66	10.42	227.64	7.91
49	246.90	12.73	243.77	11.94	241.25	11.31	230.38	8.60
50	251.33	13.83	247.86	12.96	245.17	12.29	233.41	9.35
51	256.14	15.04	252.39	14.10	249.48	13.37	236.77	10.19
52	261.46	16.37	257.43	15.36	254.30	14.57	240.46	11.12
53	267.40	17.85	263.03	16.76	259.62	15.90	244.61	12.15
54	274.06	19.52	269.30	18.33	265.55	17.39	249.20	13.30
55	281.51	21.38	276.30	20.08	272.22	19.05	254.35	14.59
56	290.02	23.51	284.31	22.08	279.83	20.96	260.23	16.06
57	299.77	25.94	293.50	24.37	288.57	23.14	266.95	17.74
58	311.08	28.77	304.14	27.03	298.70	25.68	274.79	19.70
59	324.24	32.06	316.57	30.14	310.52	28.63	283.92	21.98
60	339.64	35.91	331.02	33.75	324.30	32.07	294.50	24.63
61	357.45	40.36	347.76	37.94	340.26	36.06	306.82	27.71
62	377.94	45.49	367.08	42.77	358.68	40.67	321.05	31.26
63	401.41	51.35	389.14	48.29	379.68	45.92	337.23	35.31
64	427.95	57.99	414.23	54.56	403.59	51.90	355.71	39.93
65	458.19	65.55	442.74	61.68	430.75	58.69	376.71	45.18
66'	493.64	74.41	476.06	70.01	462.45	66.61	401.02	51.25
67	534.02	84.50	514.08	79.52	498.62	75.66	428.79	58.20
68	579.77	95.94	557.14	90.29	539.62	85.90	460.21	66.05
69	631.01	108.75	605.30	102.33	585.42	97.36	495.26	74.82
70	687.40	122.85	658.39	115.60	635.94	109.98	533.79	84.45
71	745.64	137.41	713.22	129.30	688.07	123.02	573.55	94.39
72	808.58	153.15	772.46	144.12	744.35	137.09	616.28	105.07
73	876.85	170.21	836.64	160.16	805.34	152.33	662.31	116.58
74	950.21	188.55	905.63	177.41	870.74	168.69	711.42	128.86
75	1028.50	208.12	979.16	195.79	940.46	186.12	763.39	141.85
76	1109.70	228.42	1055.43	214.86	1012.76	204.19	817.21	155.30
77	1193.86	249.47	1134.45	234.61	1087.58	222.89	872.65	169.16
78	1279.54	270.89	1214.81	254.70	1163.62	241.91	928.93	183.23
79	1365.22	292.31	1295.17	274.79	1239.73	260.93	985.21	197.30
80	NA	NA	NA	NA	1315.78	279.94	1041.43	211.36
81	NA	NA	NA	NA	1390.93	298.73	1096.82	225.20
82	NA	NA	NA	NA	1467.14	317.79	1153.04	239.26
83	NA	NA	NA	NA	1548.29	338.07	1212.79	254.20
84	NA	NA	NA	NA	1637.38	360.35	1278.09	270.52

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	279.25	7.83	277.27	7.33	275.64	6.92	268.55	5.15
41	281.87	8.48	279.68	7.93	277.91	7.49	270.33	5.60
42	284.64	9.17	282.30	8.59	280.38	8.11	272.31	6.09
43	287.68	9.94	285.13	9.30	283.15	8.80	274.43	6.62
44	291.01	10.77	288.25	10.08	286.12	9.55	276.70	7.19
45	294.62	11.67	291.65	10.93	289.31	10.34	279.18	7.81
46	298.52	12.64	295.26	11.83	292.78	11.21	281.87	8.48
47	302.70	13.69	299.30	12.84	296.54	12.15	284.78	9.21
48	307.30	14.84	303.55	13.90	300.64	13.18	287.96	10.01
49	312.33	16.10	308.37	15.11	305.18	14.31	291.44	10.87
50	317.93	17.50	313.54	16.40	310.14	15.55	295.26	11.83
51	324.02	19.02	319.28	17.83	315.59	16.91	299.51	12.89
52	330.75	20.70	325.65	19.43	321.68	18.44	304.19	14.06
53	338.26	22.58	332.74	21.20	328.41	20.12	309.43	15.37
54	346.69	24.69	340.67	23.18	335.92	22.00	315.24	16.82
55	356.11	27.04	349.52	25.40	344.35	24.10	321.76	18.45
56	366.88	29.74	359.65	27.93	353.99	26.51	329.19	20.31
57	379.21	32.82	371.27	30.83	365.04	29.27	337.69	22.44
58	393.52	36.39	384.73	34.20	377.86	32.48	347.61	24.92
59	410.16	40.56	400.46	38.13	392.81	36.22	359.16	27.80
60	429.64	45.43	418.74	42.70	410.23	40.57	372.55	31.15
61	452.17	51.06	439.92	47.99	430.42	45.62	388.13	35.05
62	478.10	57.54	464.36	54.10	453.73	51.45	406.13	39.55
63	507.78	64.96	492.27	61.08	480.30	58.09	426.60	44.66
64	541.36	73.35	524.00	69.02	510.54	65.65	449.98	50.51
65	579.61	82.92	560.06	78.03	544.90	74.24	476.54	57.15
66'	624.45	94.13	602.21	88.57	585.00	84.26	507.29	64.84
67	675.53	106.90	650.31	100.59	630.76	95.70	542.42	73.62
68	733.41	121.37	704.79	114.21	682.61	108.67	582.16	83.56
69	798.23	137.57	765.71	129.44	740.56	123.16	626.51	94.64
70	869.56	155.41	832.87	146.23	804.46	139.13	675.25	106.83
71	943.23	173.82	902.22	163.57	870.41	155.62	725.54	119.40
72	1022.86	193.73	977.17	182.31	941.61	173.42	779.59	132.91
73	1109.21	215.32	1058.35	202.60	1018.75	192.70	837.82	147.47
74	1202.01	238.52	1145.62	224.42	1101.49	213.39	899.95	163.00
75	1301.05	263.28	1238.64	247.67	1189.69	235.44	965.69	179.44
76	1403.77	288.96	1335.12	271.80	1281.14	258.30	1033.77	196.46
77	1510.24	315.57	1435.08	296.78	1375.78	281.96	1103.90	213.99
78	1618.62	342.67	1536.73	322.20	1471.98	306.01	1175.09	231.79
79	1727.01	369.77	1638.39	347.61	1568.26	330.08	1246.29	249.59
80	NA	NA	NA	NA	1664.46	354.13	1317.41	267.37
81	NA	NA	NA	NA	1759.52	377.90	1387.47	284.88
82	NA	NA	NA	NA	1855.94	402.00	1458.60	302.66
83	NA	NA	NA	NA	1958.58	427.66	1534.18	321.56
84	NA	NA	NA	NA	2071.29	455.84	1616.78	342.21

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	353.25	9.90	350.74	9.27	348.68	8.76	339.72	6.52
41	356.57	10.73	353.79	10.04	351.55	9.48	341.96	7.08
42	360.06	11.60	357.11	10.87	354.69	10.26	344.47	7.71
43	363.92	12.57	360.69	11.76	358.18	11.13	347.16	8.38
44	368.13	13.62	364.63	12.75	361.95	12.08	350.03	9.10
45	372.70	14.76	368.94	13.82	365.98	13.08	353.16	9.88
46	377.63	16.00	373.51	14.97	370.37	14.18	356.57	10.73
47	382.91	17.32	378.61	16.24	375.12	15.37	360.24	11.65
48	388.74	18.77	383.99	17.59	380.32	16.67	364.28	12.66
49	395.10	20.36	390.08	19.11	386.05	18.10	368.67	13.76
50	402.18	22.13	396.63	20.75	392.32	19.67	373.51	14.97
51	409.89	24.06	403.88	22.56	399.22	21.40	378.88	16.31
52	418.40	26.19	411.95	24.58	406.93	23.32	384.80	17.79
53	427.90	28.56	420.91	26.82	415.44	25.45	391.43	19.45
54	438.56	31.23	430.95	29.33	424.94	27.82	398.78	21.28
55	450.48	34.21	442.15	32.13	435.61	30.49	407.02	23.34
56	464.10	37.61	454.96	35.33	447.79	33.54	416.43	25.70
57	479.70	41.51	469.66	39.00	461.77	37.03	427.18	28.38
58	497.80	46.04	486.69	43.26	477.99	41.09	439.73	31.52
59	518.86	51.30	506.58	48.23	496.90	45.81	454.34	35.17
60	543.50	57.46	529.70	54.01	518.95	51.33	471.27	39.41
61	572.00	64.59	556.49	60.71	544.49	57.71	490.99	44.34
62	604.80	72.79	587.41	68.44	573.97	65.08	513.75	50.03
63	642.34	82.17	622.72	77.27	607.57	73.48	539.65	56.50
64	684.82	92.79	662.86	87.31	645.84	83.05	569.22	63.89
65	733.21	104.89	708.48	98.71	689.30	93.91	602.82	72.29
66'	789.94	119.07	761.80	112.04	740.02	106.59	641.72	82.02
67	854.55	135.23	822.64	127.25	797.91	121.07	686.16	93.13
68	927.76	153.53	891.56	144.48	863.51	137.47	736.44	105.70
69	1009.75	174.03	968.62	163.74	936.81	155.79	792.53	119.72
70	1099.99	196.59	1053.58	184.98	1017.64	176.00	854.19	135.14
71	1193.19	219.89	1141.31	206.92	1101.07	196.86	917.81	151.04
72	1293.92	245.07	1236.12	230.62	1191.13	219.37	986.19	168.14
73	1403.15	272.38	1338.81	256.29	1288.72	243.77	1059.85	186.55
74	1520.55	301.73	1449.21	283.89	1393.39	269.94	1138.44	206.20
75	1645.83	333.05	1566.88	313.31	1504.95	297.83	1221.60	226.99
76	1775.76	365.53	1688.93	343.82	1620.64	326.75	1307.72	248.52
77	1910.45	399.20	1815.37	375.43	1740.37	356.68	1396.43	270.70
78	2047.56	433.48	1943.97	407.58	1862.06	387.10	1486.49	293.21
79	2184.67	467.76	2072.56	439.73	1983.84	417.55	1576.55	315.73
80	NA	NA	NA	NA	2105.54	447.97	1666.53	338.22
81	NA	NA	NA	NA	2225.80	478.04	1755.15	360.38
82	NA	NA	NA	NA	2347.76	508.53	1845.12	382.87
83	NA	NA	NA	NA	2477.61	540.99	1940.74	406.77
84	NA	NA	NA	NA	2620.18	576.63	2045.23	432.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	178.32	9.58	176.72	9.18	175.28	8.82	167.48	6.87
41	181.60	10.40	179.84	9.96	178.32	9.58	169.92	7.48
42	185.12	11.28	183.24	10.81	181.60	10.40	172.52	8.13
43	188.96	12.24	186.92	11.73	185.16	11.29	175.40	8.85
44	193.08	13.27	190.92	12.73	189.00	12.25	178.44	9.61
45	197.48	14.37	195.12	13.78	193.08	13.27	181.72	10.43
46	202.20	15.55	199.64	14.91	197.44	14.36	185.16	11.29
47	207.28	16.82	204.52	16.13	202.12	15.53	188.88	12.22
48	212.68	18.17	209.68	17.42	207.04	16.76	192.80	13.20
49	218.48	19.62	215.24	18.81	212.40	18.10	197.00	14.25
50	224.32	21.08	220.84	20.21	217.76	19.44	201.16	15.29
51	230.84	22.71	227.00	21.75	223.68	20.92	205.72	16.43
52	237.88	24.47	233.68	23.42	230.08	22.52	210.64	17.66
53	245.64	26.41	241.08	25.27	237.12	24.28	216.04	19.01
54	254.16	28.54	249.16	27.29	244.88	26.22	221.92	20.48
55	263.84	30.96	258.36	29.59	253.60	28.40	228.52	22.13
56	274.88	33.72	268.88	32.22	263.64	30.91	236.08	24.02
57	287.60	36.90	280.92	35.23	275.12	33.78	244.72	26.18
58	302.36	40.59	294.92	38.73	288.44	37.11	254.76	28.69
59	319.52	44.88	311.16	42.79	303.92	40.98	266.36	31.59
60	339.40	49.85	329.96	47.49	321.84	45.46	279.84	34.96
61	362.16	55.54	351.52	52.88	342.44	50.61	295.32	38.83
62	388.00	62.00	375.96	58.99	365.72	56.43	312.84	43.21
63	417.00	69.25	403.48	65.87	391.96	62.99	332.52	48.13
64	448.92	77.23	433.68	73.42	420.76	70.19	354.12	53.53
65	484.40	86.10	467.28	81.82	452.80	78.20	378.12	59.53
66	525.08	96.27	505.76	91.44	489.40	87.35	405.40	66.35
67	569.84	107.46	548.04	102.01	529.68	97.42	435.32	73.83
68	619.64	119.91	595.08	113.77	574.44	108.61	468.60	82.15
69	673.88	133.47	646.36	126.59	623.20	120.80	504.80	91.20
70	733.00	148.25	702.16	140.54	676.24	134.06	544.04	101.01
71	792.56	163.14	758.32	154.58	729.64	147.41	583.68	110.92
72	856.40	179.10	818.60	169.65	786.92	161.73	625.96	121.49
73	924.76	196.19	883.04	185.76	848.04	177.01	670.92	132.73
74	997.40	214.35	951.44	202.86	912.96	193.24	718.40	144.60
75	1073.88	233.47	1023.44	220.86	981.16	210.29	768.24	157.06
76	1152.40	253.10	1097.32	239.33	1051.12	227.78	818.92	169.73
77	1233.64	273.41	1173.64	258.41	1123.32	245.83	871.24	182.81
78	1316.68	294.17	1251.60	277.90	1197.00	264.25	924.36	196.09
79	1400.56	315.14	1330.20	297.55	1271.20	282.80	977.72	209.43
80	NA	NA	NA	NA	1346.36	301.59	1031.60	222.90
81	NA	NA	NA	NA	1421.48	320.37	1085.16	236.29
82	NA	NA	NA	NA	1498.88	339.72	1140.28	250.07
83	NA	NA	NA	NA	1582.28	360.57	1199.32	264.83
84	NA	NA	NA	NA	1675.44	383.86	1264.68	281.17

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	249.65	13.41	247.41	12.85	245.39	12.35	234.47	9.62
41	254.24	14.56	251.78	13.94	249.65	13.41	237.89	10.47
42	259.17	15.79	256.54	15.13	254.24	14.56	241.53	11.38
43	264.54	17.14	261.69	16.42	259.22	15.81	245.56	12.39
44	270.31	18.58	267.29	17.82	264.60	17.15	249.82	13.45
45	276.47	20.12	273.17	19.29	270.31	18.58	254.41	14.60
46	283.08	21.77	279.50	20.87	276.42	20.10	259.22	15.81
47	290.19	23.55	286.33	22.58	282.97	21.74	264.43	17.11
48	297.75	25.44	293.55	24.39	289.86	23.46	269.92	18.48
49	305.87	27.47	301.34	26.33	297.36	25.34	275.80	19.95
50	314.05	29.51	309.18	28.29	304.86	27.22	281.62	21.41
51	323.18	31.79	317.80	30.45	313.15	29.29	288.01	23.00
52	333.03	34.26	327.15	32.79	322.11	31.53	294.90	24.72
53	343.90	36.97	337.51	35.38	331.97	33.99	302.46	26.61
54	355.82	39.96	348.82	38.21	342.83	36.71	310.69	28.67
55	369.38	43.34	361.70	41.43	355.04	39.76	319.93	30.98
56	384.83	47.21	376.43	45.11	369.10	43.27	330.51	33.63
57	402.64	51.66	393.29	49.32	385.17	47.29	342.61	36.65
58	423.30	56.83	412.89	54.22	403.82	51.95	356.66	40.17
59	447.33	62.83	435.62	59.91	425.49	57.37	372.90	44.23
60	475.16	69.79	461.94	66.49	450.58	63.64	391.78	48.94
61	507.02	77.76	492.13	74.03	479.42	70.85	413.45	54.36
62	543.20	86.80	526.34	82.59	512.01	79.00	437.98	60.49
63	583.80	96.95	564.87	92.22	548.74	88.19	465.53	67.38
64	628.49	108.12	607.15	102.79	589.06	98.27	495.77	74.94
65	678.16	120.54	654.19	114.55	633.92	109.48	529.37	83.34
66	735.11	134.78	708.06	128.02	685.16	122.29	567.56	92.89
67	797.78	150.44	767.26	142.81	741.55	136.39	609.45	103.36
68	867.50	167.87	833.11	159.28	804.22	152.05	656.04	115.01
69	943.43	186.86	904.90	177.23	872.48	169.12	706.72	127.68
70	1026.20	207.55	983.02	196.76	946.74	187.68	761.66	141.41
71	1109.58	228.40	1061.65	216.41	1021.50	206.37	817.15	155.29
72	1198.96	250.74	1146.04	237.51	1101.69	226.42	876.34	170.09
73	1294.66	274.67	1236.26	260.06	1187.26	247.81	939.29	185.82
74	1396.36	300.09	1332.02	284.00	1278.14	270.54	1005.76	202.44
75	1503.43	326.86	1432.82	309.20	1373.62	294.41	1075.54	219.88
76	1613.36	354.34	1536.25	335.06	1471.57	318.89	1146.49	237.62
77	1727.10	382.77	1643.10	361.77	1572.65	344.16	1219.74	255.93
78	1843.35	411.84	1752.24	389.06	1675.80	369.95	1294.10	274.53
79	1960.78	441.20	1862.28	416.57	1779.68	395.92	1368.81	293.20
80	NA	NA	NA	NA	1884.90	422.23	1444.24	312.06
81	NA	NA	NA	NA	1990.07	448.52	1519.22	330.81
82	NA	NA	NA	NA	2098.43	475.61	1596.39	350.10
83	NA	NA	NA	NA	2215.19	504.80	1679.05	370.76
84	NA	NA	NA	NA	2345.62	537.40	1770.55	393.64

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	315.80	16.97	312.97	16.26	310.42	15.62	296.61	12.17
41	321.61	18.42	318.50	17.64	315.80	16.97	300.93	13.25
42	327.85	19.98	324.52	19.14	321.61	18.42	305.53	14.40
43	334.65	21.68	331.04	20.77	327.92	19.99	310.63	15.67
44	341.94	23.50	338.12	22.54	334.72	21.69	316.02	17.02
45	349.74	25.45	345.56	24.40	341.94	23.50	321.83	18.47
46	358.10	27.54	353.56	26.41	349.67	25.43	327.92	19.99
47	367.09	29.79	362.20	28.57	357.95	27.50	334.51	21.64
48	376.66	32.18	371.34	30.85	366.67	29.68	341.45	23.38
49	386.93	34.75	381.19	33.31	376.16	32.06	348.89	25.24
50	397.27	37.33	391.11	35.79	385.65	34.43	356.25	27.08
51	408.82	40.22	402.02	38.52	396.14	37.05	364.33	29.10
52	421.29	43.34	413.85	41.48	407.47	39.88	373.04	31.28
53	435.03	46.77	426.95	44.75	419.94	43.00	382.61	33.67
54	450.12	50.54	441.26	48.33	433.68	46.44	393.02	36.27
55	467.26	54.83	457.56	52.40	449.13	50.30	404.71	39.19
56	486.81	59.72	476.19	57.06	466.91	54.74	418.10	42.54
57	509.34	65.35	497.51	62.39	487.24	59.82	433.40	46.36
58	535.48	71.88	522.30	68.59	510.83	65.72	451.18	50.81
59	565.87	79.48	551.06	75.78	538.24	72.58	471.72	55.95
60	601.08	88.28	584.36	84.10	569.98	80.51	495.60	61.91
61	641.39	98.36	622.54	93.65	606.46	89.63	523.01	68.77
62	687.15	109.80	665.83	104.47	647.69	99.94	554.04	76.52
63	738.51	122.64	714.56	116.66	694.16	111.56	588.89	85.24
64	795.04	136.77	768.05	130.03	745.17	124.31	627.15	94.80
65	857.87	152.48	827.55	144.90	801.91	138.49	669.65	105.43
66	929.92	170.49	895.70	161.94	866.73	154.70	717.96	117.51
67	1009.19	190.31	970.58	180.66	938.06	172.53	770.95	130.75
68	1097.38	212.36	1053.89	201.49	1017.33	192.35	829.89	145.49
69	1193.44	236.38	1144.70	224.19	1103.69	213.94	894.00	161.52
70	1298.14	262.55	1243.53	248.90	1197.62	237.42	963.49	178.89
71	1403.62	288.92	1342.98	273.76	1292.19	261.06	1033.70	196.44
72	1516.68	317.19	1449.74	300.45	1393.64	286.42	1108.58	215.16
73	1637.75	347.45	1563.86	328.98	1501.88	313.48	1188.20	235.06
74	1766.40	379.61	1685.00	359.27	1616.85	342.23	1272.29	256.09
75	1901.84	413.48	1812.51	391.14	1737.63	372.42	1360.55	278.15
76	2040.90	448.24	1943.35	423.85	1861.53	403.40	1450.31	300.59
77	2184.78	484.21	2078.52	457.64	1989.40	435.36	1542.97	323.76
78	2331.84	520.98	2216.58	492.16	2119.89	467.99	1637.04	347.28
79	2480.39	558.11	2355.78	526.96	2251.30	500.84	1731.54	370.90
80	NA	NA	NA	NA	2384.40	534.12	1826.96	394.76
81	NA	NA	NA	NA	2517.44	567.38	1921.82	418.47
82	NA	NA	NA	NA	2654.52	601.64	2019.44	442.87
83	NA	NA	NA	NA	2802.22	638.57	2124.00	469.01
84	NA	NA	NA	NA	2967.20	679.82	2239.75	497.95

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	399.49	21.46	395.91	20.57	392.68	19.76	375.21	15.39
41	406.84	23.30	402.90	22.31	399.49	21.46	380.67	16.76
42	414.73	25.27	410.52	24.22	406.84	23.30	386.50	18.21
43	423.33	27.42	418.76	26.28	414.82	25.29	392.95	19.83
44	432.56	29.73	427.72	28.52	423.42	27.44	399.76	21.53
45	442.42	32.19	437.13	30.87	432.56	29.73	407.11	23.37
46	452.99	34.84	447.26	33.40	442.33	32.17	414.82	25.29
47	464.37	37.68	458.19	36.14	452.81	34.79	423.15	27.38
48	476.47	40.71	469.75	39.03	463.83	37.55	431.93	29.57
49	489.46	43.95	482.21	42.14	475.84	40.55	441.34	31.92
50	502.55	47.23	494.75	45.28	487.85	43.55	450.66	34.25
51	517.15	50.88	508.55	48.73	501.11	46.87	460.88	36.81
52	532.93	54.82	523.52	52.47	515.45	50.45	471.90	39.56
53	550.31	59.17	540.10	56.61	531.22	54.39	484.00	42.59
54	569.40	63.94	558.20	61.14	548.61	58.74	497.17	45.88
55	591.08	69.36	578.81	66.29	568.14	63.62	511.96	49.58
56	615.82	75.54	602.38	72.18	590.64	69.25	528.89	53.81
57	644.31	82.67	629.35	78.93	616.36	75.68	548.25	58.65
58	677.38	90.93	660.71	86.77	646.20	83.14	570.74	64.27
59	715.83	100.55	697.10	95.86	680.88	91.81	596.73	70.77
60	760.36	111.68	739.21	106.39	721.02	101.84	626.93	78.32
61	811.35	124.43	787.52	118.47	767.17	113.38	661.61	86.99
62	869.24	138.90	842.27	132.16	819.33	126.42	700.86	96.80
63	934.21	155.14	903.92	147.57	878.11	141.12	744.95	107.83
64	1005.72	173.02	971.58	164.48	942.63	157.25	793.34	119.92
65	1085.21	192.89	1046.85	183.30	1014.41	175.19	847.11	133.37
66	1176.34	215.68	1133.06	204.85	1096.41	195.69	908.22	148.64
67	1276.62	240.74	1227.78	228.53	1186.65	218.25	975.25	165.40
68	1388.19	268.64	1333.17	254.88	1286.93	243.32	1049.81	184.04
69	1509.70	299.01	1448.05	283.60	1396.16	270.63	1130.91	204.32
70	1642.15	332.13	1573.06	314.85	1514.99	300.34	1218.82	226.29
71	1775.58	365.48	1698.88	346.31	1634.62	330.24	1307.63	248.50
72	1918.61	401.24	1833.92	380.07	1762.95	362.33	1402.35	272.18
73	2071.75	439.53	1978.29	416.16	1899.88	396.56	1503.07	297.36
74	2234.49	480.21	2131.53	454.47	2045.32	432.92	1609.44	323.95
75	2405.83	523.05	2292.83	494.80	2198.11	471.12	1721.10	351.86
76	2581.74	567.02	2458.34	536.17	2354.84	510.30	1834.64	380.25
77	2763.74	612.52	2629.32	578.92	2516.59	550.74	1951.85	409.55
78	2949.78	659.03	2803.98	622.58	2681.66	592.00	2070.86	439.30
79	3137.70	706.01	2980.07	666.61	2847.89	633.56	2190.40	469.19
80	NA	NA	NA	NA	3016.27	675.66	2311.11	499.37
81	NA	NA	NA	NA	3184.56	717.73	2431.10	529.36
82	NA	NA	NA	NA	3357.96	761.08	2554.59	560.24
83	NA	NA	NA	NA	3544.81	807.79	2686.85	593.30
84	NA	NA	NA	NA	3753.51	859.97	2833.28	629.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	174.32	8.58	172.60	8.15	171.28	7.82	164.00	6.00
41	177.28	9.32	175.40	8.85	173.96	8.49	166.12	6.53
42	180.44	10.11	178.44	9.61	176.88	9.22	168.44	7.11
43	183.92	10.98	181.72	10.43	180.04	10.01	170.92	7.73
44	187.64	11.91	185.28	11.32	183.48	10.87	173.64	8.41
45	191.64	12.91	189.08	12.27	187.12	11.78	176.48	9.12
46	195.88	13.97	193.12	13.28	191.04	12.76	179.52	9.88
47	200.44	15.11	197.48	14.37	195.20	13.80	182.72	10.68
48	205.28	16.32	202.12	15.53	199.64	14.91	186.16	11.54
49	210.52	17.63	207.12	16.78	204.44	16.11	189.84	12.46
50	215.80	18.95	212.12	18.03	209.24	17.31	193.44	13.36
51	221.64	20.41	217.68	19.42	214.52	18.63	197.48	14.37
52	228.00	22.00	223.68	20.92	220.24	20.06	201.80	15.45
53	234.96	23.74	230.28	22.57	226.52	21.63	206.52	16.63
54	242.56	25.64	237.52	24.38	233.40	23.35	211.72	17.93
55	251.20	27.80	245.68	26.42	241.20	25.30	217.52	19.38
56	261.08	30.27	255.04	28.76	250.08	27.52	224.16	21.04
57	272.40	33.10	265.76	31.44	260.24	30.06	231.76	22.94
58	285.56	36.39	278.20	34.55	272.08	33.02	240.56	25.14
59	300.88	40.22	292.64	38.16	285.80	36.45	250.76	27.69
60	318.60	44.65	309.44	42.36	301.72	40.43	262.60	30.65
61	339.00	49.75	328.72	47.18	320.08	45.02	276.24	34.06
62	362.20	55.55	350.64	52.66	340.88	50.22	291.68	37.92
63	388.36	62.09	375.32	58.83	364.36	56.09	309.08	42.27
64	417.24	69.31	402.60	65.65	390.28	62.57	328.32	47.08
65	449.48	77.37	433.04	73.26	419.20	69.80	349.72	52.43
66	486.52	86.63	467.96	81.99	452.36	78.09	374.12	58.53
67	527.52	96.88	506.56	91.64	489.04	87.26	401.08	65.27
68	573.32	108.33	549.72	102.43	530.00	97.50	431.20	72.80
69	623.48	120.87	596.92	114.23	574.80	108.70	464.12	81.03
70	678.20	134.55	648.44	127.11	623.68	120.92	499.88	89.97
71	733.68	148.42	700.64	140.16	673.16	133.29	536.24	99.06
72	793.28	163.32	756.72	154.18	726.32	146.58	575.08	108.77
73	857.28	179.32	816.88	169.22	783.32	160.83	616.52	119.13
74	925.52	196.38	881.00	185.25	844.00	176.00	660.48	130.12
75	997.60	214.40	948.72	202.18	908.04	192.01	706.76	141.69
76	1071.80	232.95	1018.36	219.59	973.88	208.47	754.08	153.52
77	1148.60	252.15	1090.40	237.60	1041.96	225.49	802.96	165.74
78	1227.08	271.77	1163.92	255.98	1111.32	242.83	852.60	178.15
79	1306.20	291.55	1237.92	274.48	1181.16	260.29	902.44	190.61
80	NA	NA	NA	NA	1251.64	277.91	952.64	203.16
81	NA	NA	NA	NA	1321.80	295.45	1002.44	215.61
82	NA	NA	NA	NA	1394.08	313.52	1053.52	228.38
83	NA	NA	NA	NA	1471.72	332.93	1108.28	242.07
84	NA	NA	NA	NA	1558.52	354.63	1168.80	257.20

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	244.05	12.01	241.64	11.41	239.79	10.95	229.60	8.40
41	248.19	13.05	245.56	12.39	243.54	11.89	232.57	9.14
42	252.62	14.15	249.82	13.45	247.63	12.91	235.82	9.95
43	257.49	15.37	254.41	14.60	252.06	14.01	239.29	10.82
44	262.70	16.67	259.39	15.85	256.87	15.22	243.10	11.77
45	268.30	18.07	264.71	17.18	261.97	16.49	247.07	12.77
46	274.23	19.56	270.37	18.59	267.46	17.86	251.33	13.83
47	280.62	21.15	276.47	20.12	273.28	19.32	255.81	14.95
48	287.39	22.85	282.97	21.74	279.50	20.87	260.62	16.16
49	294.73	24.68	289.97	23.49	286.22	22.55	265.78	17.44
50	302.12	26.53	296.97	25.24	292.94	24.23	270.82	18.70
51	310.30	28.57	304.75	27.19	300.33	26.08	276.47	20.12
52	319.20	30.80	313.15	29.29	308.34	28.08	282.52	21.63
53	328.94	33.24	322.39	31.60	317.13	30.28	289.13	23.28
54	339.58	35.90	332.53	34.13	326.76	32.69	296.41	25.10
55	351.68	38.92	343.95	36.99	337.68	35.42	304.53	27.13
56	365.51	42.38	357.06	40.26	350.11	38.53	313.82	29.46
57	381.36	46.34	372.06	44.02	364.34	42.08	324.46	32.12
58	399.78	50.95	389.48	48.37	380.91	46.23	336.78	35.20
59	421.23	56.31	409.70	53.42	400.12	51.03	351.06	38.77
60	446.04	62.51	433.22	59.30	422.41	56.60	367.64	42.91
61	474.60	69.65	460.21	66.05	448.11	63.03	386.74	47.68
62	507.08	77.77	490.90	73.72	477.23	70.31	408.35	53.09
63	543.70	86.93	525.45	82.36	510.10	78.53	432.71	59.18
64	584.14	97.03	563.64	91.91	546.39	87.60	459.65	65.91
65	629.27	108.32	606.26	102.56	586.88	97.72	489.61	73.40
66	681.13	121.28	655.14	114.79	633.30	109.33	523.77	81.94
67	738.53	135.63	709.18	128.30	684.66	122.16	561.51	91.38
68	802.65	151.66	769.61	143.40	742.00	136.50	603.68	101.92
69	872.87	169.22	835.69	159.92	804.72	152.18	649.77	113.44
70	949.48	188.37	907.82	177.95	873.15	169.29	699.83	125.96
71	1027.15	207.79	980.90	196.22	942.42	186.61	750.74	138.68
72	1110.59	228.65	1059.41	215.85	1016.85	205.21	805.11	152.28
73	1200.19	251.05	1143.63	236.91	1096.65	225.16	863.13	166.78
74	1295.73	274.93	1233.40	259.35	1181.60	246.40	924.67	182.17
75	1396.64	300.16	1328.21	283.05	1271.26	268.81	989.46	198.37
76	1500.52	326.13	1425.70	307.43	1363.43	291.86	1055.71	214.93
77	1608.04	353.01	1526.56	332.64	1458.74	315.69	1124.14	232.04
78	1717.91	380.48	1629.49	358.37	1555.85	339.96	1193.64	249.41
79	1828.68	408.17	1733.09	384.27	1653.62	364.41	1263.42	266.85
80	NA	NA	NA	NA	1752.30	389.07	1333.70	284.42
81	NA	NA	NA	NA	1850.52	413.63	1403.42	301.85
82	NA	NA	NA	NA	1951.71	438.93	1474.93	319.73
83	NA	NA	NA	NA	2060.41	466.10	1551.59	338.90
84	NA	NA	NA	NA	2181.93	496.48	1636.32	360.08

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	308.72	15.20	305.67	14.43	303.34	13.85	290.44	10.63
41	313.96	16.51	310.63	15.67	308.08	15.04	294.20	11.56
42	319.56	17.90	316.02	17.02	313.25	16.33	298.31	12.59
43	325.72	19.45	321.83	18.47	318.85	17.73	302.70	13.69
44	332.31	21.09	328.13	20.05	324.94	19.25	307.52	14.89
45	339.39	22.86	334.86	21.73	331.39	20.86	312.55	16.15
46	346.90	24.74	342.02	23.52	338.33	22.60	317.93	17.50
47	354.98	26.76	349.74	25.45	345.70	24.44	323.60	18.91
48	363.55	28.90	357.95	27.50	353.56	26.41	329.69	20.44
49	372.83	31.22	366.81	29.72	362.06	28.53	336.21	22.07
50	382.18	33.56	375.66	31.93	370.56	30.66	342.58	23.66
51	392.52	36.15	385.51	34.39	379.91	32.99	349.74	25.45
52	403.79	38.96	396.14	37.05	390.05	35.53	357.39	27.36
53	416.11	42.04	407.83	39.97	401.17	38.31	365.75	29.45
54	429.57	45.41	420.65	43.18	413.35	41.35	374.96	31.75
55	444.88	49.23	435.10	46.79	427.17	44.81	385.23	34.32
56	462.37	53.61	451.68	50.93	442.89	48.74	396.99	37.26
57	482.42	58.62	470.66	55.68	460.89	53.24	410.45	40.63
58	505.73	64.45	492.69	61.19	481.85	58.48	426.03	44.52
59	532.86	71.23	518.27	67.58	506.15	64.55	444.10	49.04
60	564.24	79.08	548.02	75.02	534.35	71.60	465.06	54.28
61	600.37	88.11	582.16	83.56	566.86	79.73	489.22	60.32
62	641.46	98.38	620.98	93.26	603.70	88.94	516.57	67.16
63	687.79	109.96	664.69	104.19	645.28	99.34	547.38	74.86
64	738.93	122.75	713.00	116.27	691.19	110.81	581.45	83.38
65	796.03	137.02	766.91	129.74	742.40	123.62	619.35	92.85
66	861.63	153.42	828.76	145.20	801.13	138.30	662.57	103.66
67	934.24	171.57	897.12	162.29	866.09	154.54	710.31	115.59
68	1015.35	191.85	973.55	181.40	938.63	172.67	763.66	128.93
69	1104.18	214.06	1057.15	202.30	1017.97	192.51	821.96	143.50
70	1201.09	238.29	1148.39	225.11	1104.54	214.15	885.29	159.34
71	1299.35	262.85	1240.83	248.22	1192.17	236.06	949.68	175.44
72	1404.90	289.24	1340.15	273.05	1286.31	259.59	1018.47	192.63
73	1518.24	317.58	1446.69	299.69	1387.26	284.83	1091.86	210.98
74	1639.10	347.79	1560.25	328.08	1494.72	311.70	1169.71	230.44
75	1766.75	379.70	1680.18	358.06	1608.14	340.05	1251.67	250.93
76	1898.16	412.55	1803.52	388.89	1724.74	369.20	1335.48	271.88
77	2034.17	446.56	1931.10	420.79	1845.31	399.34	1422.04	293.53
78	2173.16	481.30	2061.30	453.34	1968.15	430.05	1509.95	315.50
79	2313.28	516.34	2192.36	486.10	2091.83	460.97	1598.22	337.57
80	NA	NA	NA	NA	2216.65	492.18	1687.13	359.80
81	NA	NA	NA	NA	2340.91	523.24	1775.32	381.85
82	NA	NA	NA	NA	2468.92	555.24	1865.78	404.46
83	NA	NA	NA	NA	2606.42	589.62	1962.76	428.71
84	NA	NA	NA	NA	2760.14	628.05	2069.94	455.50

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	390.53	19.22	386.68	18.26	383.72	17.52	367.41	13.44
41	397.16	20.88	392.95	19.83	389.73	19.02	372.16	14.63
42	404.24	22.65	399.76	21.53	396.27	20.66	377.36	15.93
43	412.04	24.60	407.11	23.37	403.35	22.43	382.91	17.32
44	420.37	26.68	415.09	25.36	411.05	24.35	389.01	18.84
45	429.33	28.92	423.60	27.49	419.21	26.39	395.37	20.43
46	438.83	31.30	432.65	29.75	427.99	28.59	402.18	22.13
47	449.05	33.85	442.42	32.19	437.31	30.92	409.35	23.93
48	459.89	36.56	452.81	34.79	447.26	33.40	417.06	25.85
49	471.63	39.50	464.01	37.59	458.01	36.09	425.30	27.91
50	483.46	42.45	475.22	40.39	468.76	38.78	433.37	29.93
51	496.54	45.72	487.67	43.51	480.59	41.74	442.42	32.19
52	510.79	49.29	501.11	46.87	493.41	44.94	452.10	34.61
53	526.38	53.19	515.90	50.56	507.48	48.46	462.67	37.26
54	543.41	57.44	532.12	54.62	522.89	52.31	474.32	40.17
55	562.77	62.28	550.40	59.19	540.36	56.68	487.31	43.42
56	584.90	67.81	571.37	64.43	560.26	61.65	502.19	47.14
57	610.26	74.15	595.39	70.44	583.02	67.34	519.22	51.39
58	639.74	81.53	623.26	77.40	609.54	73.98	538.93	56.32
59	674.07	90.11	655.61	85.49	640.28	81.66	561.78	62.03
60	713.76	100.03	693.24	94.90	675.95	90.58	588.31	68.67
61	759.47	111.46	736.44	105.70	717.08	100.86	618.86	76.31
62	811.44	124.45	785.54	117.97	763.68	112.51	653.46	84.95
63	870.05	139.10	840.84	131.80	816.28	125.66	692.44	94.70
64	934.75	155.28	901.95	147.08	874.35	140.18	735.54	105.47
65	1006.98	173.33	970.15	164.13	939.14	156.37	783.48	117.46
66	1089.96	194.08	1048.38	183.68	1013.43	174.95	838.15	131.13
67	1181.81	217.04	1134.85	205.30	1095.60	195.49	898.55	146.23
68	1284.42	242.69	1231.55	229.48	1187.37	218.43	966.02	163.09
69	1396.79	270.79	1337.29	255.91	1287.73	243.52	1039.77	181.53
70	1519.38	301.43	1452.71	284.77	1397.24	270.90	1119.89	201.56
71	1643.67	332.51	1569.65	314.00	1508.09	298.61	1201.35	221.93
72	1777.20	365.89	1695.29	345.41	1627.19	328.39	1288.36	243.68
73	1920.58	401.73	1830.07	379.11	1754.88	360.31	1381.20	266.89
74	2073.46	439.95	1973.72	415.02	1890.83	394.30	1479.68	291.51
75	2234.94	480.32	2125.43	452.95	2034.30	430.16	1583.37	317.43
76	2401.17	521.88	2281.45	491.95	2181.80	467.04	1689.38	343.93
77	2573.23	564.90	2442.84	532.30	2334.32	505.17	1798.88	371.31
78	2749.05	608.85	2607.55	573.48	2489.71	544.02	1910.09	399.11
79	2926.30	653.16	2773.33	614.92	2646.17	583.13	2021.75	427.03
80	NA	NA	NA	NA	2804.07	622.61	2134.21	455.14
81	NA	NA	NA	NA	2961.25	661.90	2245.78	483.03
82	NA	NA	NA	NA	3123.18	702.38	2360.22	511.64
83	NA	NA	NA	NA	3297.12	745.87	2482.90	542.31
84	NA	NA	NA	NA	3491.58	794.48	2618.48	576.21

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.32	13.33	189.92	12.48	187.24	11.81	175.40	8.85
41	196.32	14.08	192.76	13.19	189.96	12.49	177.48	9.37
42	199.56	14.89	195.80	13.95	192.80	13.20	179.68	9.92
43	203.00	15.75	199.04	14.76	195.88	13.97	182.08	10.52
44	206.68	16.67	202.48	15.62	199.16	14.79	184.60	11.15
45	210.56	17.64	206.16	16.54	202.68	15.67	187.32	11.83
46	214.76	18.69	210.12	17.53	206.44	16.61	190.24	12.56
47	219.28	19.82	214.36	18.59	210.48	17.62	193.36	13.34
48	224.16	21.04	218.96	19.74	214.84	18.71	196.72	14.18
49	229.48	22.37	223.92	20.98	219.60	19.90	200.40	15.10
50	235.20	23.80	229.36	22.34	224.76	21.19	204.36	16.09
51	241.48	25.37	235.24	23.81	230.36	22.59	208.68	17.17
52	248.36	27.09	241.72	25.43	236.52	24.13	213.48	18.37
53	255.92	28.98	248.84	27.21	243.28	25.82	218.68	19.67
54	264.24	31.06	256.68	29.17	250.76	27.69	224.40	21.10
55	273.48	33.37	265.40	31.35	259.04	29.76	230.80	22.70
56	283.88	35.97	275.16	33.79	268.36	32.09	238.00	24.50
57	295.64	38.91	286.24	36.56	278.88	34.72	246.08	26.52
58	309.12	42.28	298.92	39.73	290.96	37.74	255.40	28.85
59	324.52	46.13	313.44	43.36	304.76	41.19	266.04	31.51
60	342.16	50.54	330.04	47.51	320.60	45.15	278.20	34.55
61	362.24	55.56	348.96	52.24	338.60	49.65	292.04	38.01
62	385.04	61.26	370.40	57.60	359.04	54.76	307.80	41.95
63	410.56	67.64	394.44	63.61	381.92	60.48	325.40	46.35
64	439.12	74.78	421.32	70.33	407.56	66.89	345.16	51.29
65	471.16	82.79	451.52	77.88	436.28	74.07	367.32	56.83
66	508.12	92.03	486.32	86.58	469.44	82.36	392.72	63.18
67	549.72	102.43	525.48	96.37	506.68	91.67	421.28	70.32
68	595.80	113.95	568.84	107.21	547.96	101.99	452.84	78.21
69	646.56	126.64	616.64	119.16	593.40	113.35	487.52	86.88
70	701.72	140.43	668.52	132.13	642.72	125.68	525.00	96.25
71	755.56	153.89	719.20	144.80	690.84	137.71	561.56	105.39
72	812.96	168.24	773.16	158.29	742.12	150.53	600.32	115.08
73	874.12	183.53	830.64	172.66	796.64	164.16	641.28	125.32
74	938.64	199.66	891.28	187.82	854.12	178.53	684.16	136.04
75	1006.24	216.56	954.68	203.67	914.32	193.58	728.80	147.20
76	1074.88	233.72	1019.08	219.77	975.16	208.79	773.72	158.43
77	1144.44	251.11	1084.28	236.07	1036.84	224.21	819.08	169.77
78	1213.52	268.38	1148.96	252.24	1098.00	239.50	863.92	180.98
79	1281.00	285.25	1212.04	268.01	1157.60	254.40	907.60	191.90
80	NA	NA	NA	NA	1215.48	268.87	949.96	202.49
81	NA	NA	NA	NA	1270.96	282.74	990.48	212.62
82	NA	NA	NA	NA	1326.16	296.54	1030.68	222.67
83	NA	NA	NA	NA	1384.40	311.10	1072.92	233.23
84	NA	NA	NA	NA	1448.00	327.00	1119.00	244.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	270.65	18.66	265.89	17.47	262.14	16.53	245.56	12.39
41	274.85	19.71	269.86	18.47	265.94	17.49	248.47	13.12
42	279.38	20.85	274.12	19.53	269.92	18.48	251.55	13.89
43	284.20	22.05	278.66	20.66	274.23	19.56	254.91	14.73
44	289.35	23.34	283.47	21.87	278.82	20.71	258.44	15.61
45	294.78	24.70	288.62	23.16	283.75	21.94	262.25	16.56
46	300.66	26.17	294.17	24.54	289.02	23.25	266.34	17.58
47	306.99	27.75	300.10	26.03	294.67	24.67	270.70	18.68
48	313.82	29.46	306.54	27.64	300.78	26.19	275.41	19.85
49	321.27	31.32	313.49	29.37	307.44	27.86	280.56	21.14
50	329.28	33.32	321.10	31.28	314.66	29.67	286.10	22.53
51	338.07	35.52	329.34	33.33	322.50	31.63	292.15	24.04
52	347.70	37.93	338.41	35.60	331.13	33.78	298.87	25.72
53	358.29	40.57	348.38	38.09	340.59	36.15	306.15	27.54
54	369.94	43.48	359.35	40.84	351.06	38.77	314.16	29.54
55	382.87	46.72	371.56	43.89	362.66	41.66	323.12	31.78
56	397.43	50.36	385.22	47.31	375.70	44.93	333.20	34.30
57	413.90	54.47	400.74	51.18	390.43	48.61	344.51	37.13
58	432.77	59.19	418.49	55.62	407.34	52.84	357.56	40.39
59	454.33	64.58	438.82	60.70	426.66	57.67	372.46	44.11
60	479.02	70.76	462.06	66.51	448.84	63.21	389.48	48.37
61	507.14	77.78	488.54	73.14	474.04	69.51	408.86	53.21
62	539.06	85.76	518.56	80.64	502.66	76.66	430.92	58.73
63	574.78	94.70	552.22	89.05	534.69	84.67	455.56	64.89
64	614.77	104.69	589.85	98.46	570.58	93.65	483.22	71.81
65	659.62	115.91	632.13	109.03	610.79	103.70	514.25	79.56
66	711.37	128.84	680.85	121.21	657.22	115.30	549.81	88.45
67	769.61	143.40	735.67	134.92	709.35	128.34	589.79	98.45
68	834.12	159.53	796.38	150.09	767.14	142.79	633.98	109.49
69	905.18	177.30	863.30	166.82	830.76	158.69	682.53	121.63
70	982.41	196.60	935.93	184.98	899.81	175.95	735.00	134.75
71	1057.78	215.45	1006.88	202.72	967.18	192.79	786.18	147.55
72	1138.14	235.54	1082.42	221.61	1038.97	210.74	840.45	161.11
73	1223.77	256.94	1162.90	241.72	1115.30	229.82	897.79	175.45
74	1314.10	279.52	1247.79	262.95	1195.77	249.94	957.82	190.46
75	1408.74	303.18	1336.55	285.14	1280.05	271.01	1020.32	206.08
76	1504.83	327.21	1426.71	307.68	1365.22	292.31	1083.21	221.80
77	1602.22	351.55	1517.99	330.50	1451.58	313.89	1146.71	237.68
78	1698.93	375.73	1608.54	353.14	1537.20	335.30	1209.49	253.37
79	1793.40	399.35	1696.86	375.21	1620.64	356.16	1270.64	268.66
80	NA	NA	NA	NA	1701.67	376.42	1329.94	283.49
81	NA	NA	NA	NA	1779.34	395.84	1386.67	297.67
82	NA	NA	NA	NA	1856.62	415.16	1442.95	311.74
83	NA	NA	NA	NA	1938.16	435.54	1502.09	326.52
84	NA	NA	NA	NA	2027.20	457.80	1566.60	342.65

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	342.37	23.61	336.35	22.10	331.60	20.92	310.63	15.67
41	347.68	24.94	341.38	23.36	336.42	22.12	314.32	16.59
42	353.42	26.37	346.76	24.71	341.45	23.38	318.21	17.57
43	359.51	27.89	352.50	26.14	346.90	24.74	322.46	18.63
44	366.03	29.52	358.59	27.66	352.71	26.19	326.93	19.75
45	372.90	31.24	365.11	29.29	358.95	27.75	331.74	20.95
46	380.34	33.10	372.12	31.05	365.61	29.42	336.92	22.24
47	388.34	35.10	379.63	32.92	372.76	31.21	342.44	23.63
48	396.99	37.26	387.78	34.96	380.48	33.14	348.39	25.11
49	406.41	39.62	396.56	37.16	388.91	35.24	354.91	26.74
50	416.54	42.15	406.20	39.56	398.05	37.53	361.92	28.50
51	427.66	44.93	416.61	42.17	407.97	40.01	369.57	30.41
52	439.85	47.98	428.09	45.04	418.88	42.73	378.07	32.53
53	453.23	51.32	440.70	48.19	430.85	45.73	387.28	34.84
54	467.97	55.01	454.58	51.66	444.10	49.04	397.41	37.37
55	484.33	59.10	470.02	55.52	458.76	52.70	408.75	40.20
56	502.75	63.70	487.31	59.84	475.27	56.83	421.50	43.39
57	523.58	68.91	506.93	64.75	493.90	61.49	435.81	46.97
58	547.45	74.88	529.39	70.36	515.29	66.84	452.31	51.09
59	574.72	81.70	555.10	76.79	539.73	72.95	471.16	55.80
60	605.97	89.51	584.50	84.14	567.78	79.96	492.69	61.19
61	641.53	98.40	618.01	92.52	599.66	87.93	517.20	67.32
62	681.91	108.49	655.98	102.01	635.86	96.98	545.11	74.29
63	727.10	119.79	698.55	112.65	676.38	107.11	576.28	82.09
64	777.68	132.44	746.16	124.55	721.79	118.46	611.28	90.83
65	834.42	146.62	799.64	137.93	772.65	131.18	650.52	100.65
66	899.88	162.99	861.27	153.33	831.38	145.86	695.51	111.89
67	973.55	181.40	930.63	170.67	897.33	162.35	746.09	124.54
68	1055.16	201.81	1007.42	189.87	970.44	180.62	801.98	138.51
69	1145.06	224.28	1092.07	211.03	1050.91	200.74	863.40	153.86
70	1242.75	248.70	1183.95	234.00	1138.26	222.58	929.78	170.46
71	1338.10	272.54	1273.70	256.44	1223.48	243.88	994.52	186.65
72	1439.75	297.95	1369.27	280.33	1314.29	266.59	1063.17	203.81
73	1548.07	325.03	1471.06	305.78	1410.85	290.73	1135.71	221.94
74	1662.33	353.60	1578.46	332.63	1512.65	316.18	1211.65	240.93
75	1782.05	383.53	1690.74	360.70	1619.26	342.83	1290.70	260.69
76	1903.61	413.92	1804.79	389.21	1727.01	369.77	1370.26	280.58
77	2026.80	444.72	1920.26	418.08	1836.24	397.08	1450.59	300.66
78	2149.14	475.30	2034.81	446.72	1944.56	424.15	1530.00	320.52
79	2268.65	505.18	2146.52	474.65	2050.11	450.54	1607.36	339.85
80	NA	NA	NA	NA	2152.62	476.17	1682.38	358.61
81	NA	NA	NA	NA	2250.87	500.73	1754.14	376.55
82	NA	NA	NA	NA	2348.63	525.17	1825.33	394.35
83	NA	NA	NA	NA	2451.77	550.96	1900.14	413.05
84	NA	NA	NA	NA	2564.41	579.12	1981.75	433.45

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	433.10	29.86	425.48	27.96	419.48	26.46	392.95	19.83
41	439.82	31.54	431.84	29.55	425.57	27.98	397.61	20.99
42	447.08	33.36	438.65	31.25	431.93	29.57	402.54	22.22
43	454.78	35.28	445.91	33.07	438.83	31.30	407.92	23.57
44	463.03	37.35	453.62	34.99	446.18	33.13	413.56	24.98
45	471.72	39.52	461.86	37.05	454.07	35.11	419.66	26.50
46	481.13	41.87	470.73	39.27	462.49	37.21	426.20	28.14
47	491.26	44.40	480.23	41.65	471.54	39.47	433.19	29.89
48	502.19	47.14	490.54	44.22	481.31	41.92	440.71	31.77
49	514.11	50.12	501.65	47.00	491.97	44.58	448.96	33.83
50	526.92	53.32	513.84	50.05	503.53	47.47	457.83	36.05
51	540.99	56.84	527.01	53.34	516.08	50.61	467.51	38.47
52	556.40	60.69	541.53	56.97	529.88	54.06	478.26	41.15
53	573.34	64.92	557.48	60.96	545.02	57.84	489.91	44.07
54	591.98	69.58	575.04	65.35	561.78	62.03	502.73	47.27
55	612.68	74.76	594.58	70.23	580.33	66.67	517.06	50.86
56	635.98	80.58	616.45	75.70	601.21	71.89	533.19	54.89
57	662.33	87.17	641.27	81.91	624.78	77.78	551.30	59.41
58	692.53	94.72	669.67	89.01	651.84	84.55	572.18	64.63
59	727.03	103.35	702.20	97.14	682.76	92.28	596.01	70.59
60	766.55	113.23	739.39	106.44	718.24	101.15	623.26	77.40
61	811.53	124.47	781.78	117.03	758.57	111.23	654.26	85.15
62	862.61	137.24	829.81	129.04	804.36	122.68	689.57	93.98
63	919.78	151.53	883.67	142.51	855.62	135.49	729.00	103.84
64	983.77	167.53	943.89	157.56	913.06	149.85	773.27	114.91
65	1055.55	185.48	1011.55	174.48	977.40	165.94	822.91	127.32
66	1138.35	206.18	1089.51	193.97	1051.69	184.51	879.82	141.54
67	1231.55	229.48	1177.24	215.90	1135.12	205.37	943.80	157.54
68	1334.78	255.28	1274.38	240.18	1227.60	228.49	1014.50	175.22
69	1448.50	283.71	1381.47	266.96	1329.40	253.94	1092.20	194.64
70	1572.07	314.61	1497.70	296.01	1439.90	281.56	1176.17	215.63
71	1692.69	344.76	1611.23	324.40	1547.70	308.51	1258.07	236.11
72	1821.29	376.91	1732.12	354.62	1662.58	337.23	1344.91	257.82
73	1958.30	411.17	1860.90	386.81	1784.72	367.77	1436.67	280.76
74	2102.85	447.30	1996.75	420.78	1913.50	399.96	1532.73	304.77
75	2254.29	485.16	2138.78	456.28	2048.36	433.68	1632.74	329.77
76	2408.07	523.61	2283.06	492.35	2184.67	467.76	1733.38	354.93
77	2563.91	562.57	2429.13	528.87	2322.85	502.30	1835.00	380.34
78	2718.67	601.26	2574.03	565.10	2459.87	536.56	1935.45	405.45
79	2869.84	639.05	2715.35	600.43	2593.39	569.94	2033.31	429.92
80	NA	NA	NA	NA	2723.06	602.35	2128.21	453.64
81	NA	NA	NA	NA	2847.35	633.43	2218.99	476.34
82	NA	NA	NA	NA	2971.02	664.34	2309.05	498.85
83	NA	NA	NA	NA	3101.49	696.96	2403.68	522.51
84	NA	NA	NA	NA	3243.98	732.58	2506.91	548.32

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	245.12	26.28	240.32	25.08	236.20	24.05	214.04	18.51
41	251.20	27.80	246.16	26.54	241.80	25.45	218.48	19.62
42	257.68	29.42	252.36	28.09	247.76	26.94	223.20	20.80
43	264.60	31.15	258.96	29.74	254.16	28.54	228.20	22.05
44	271.92	32.98	266.00	31.50	260.88	30.22	233.52	23.38
45	279.68	34.92	273.40	33.35	268.00	32.00	239.12	24.78
46	287.88	36.97	281.28	35.32	275.56	33.89	245.04	26.26
47	296.64	39.16	289.64	37.41	283.60	35.90	251.32	27.83
48	305.92	41.48	298.48	39.62	292.04	38.01	257.92	29.48
49	315.84	43.96	307.96	41.99	301.12	40.28	264.96	31.24
50	326.00	46.50	317.60	44.40	310.36	42.59	272.00	33.00
51	337.08	49.27	328.16	47.04	320.44	45.11	279.72	34.93
52	349.12	52.28	339.56	49.89	331.36	47.84	288.04	37.01
53	362.32	55.58	352.12	53.03	343.28	50.82	297.04	39.26
54	376.80	59.20	365.80	56.45	356.40	54.10	306.92	41.73
55	392.96	63.24	381.16	60.29	371.00	57.75	317.96	44.49
56	411.16	67.79	398.44	64.61	387.48	61.87	330.32	47.58
57	431.80	72.95	417.96	69.49	406.08	66.52	344.28	51.07
58	455.44	78.86	440.36	75.09	427.40	71.85	360.28	55.07
59	482.44	85.61	465.88	81.47	451.72	77.93	378.48	59.62
60	513.08	93.27	494.88	88.72	479.32	84.83	399.20	64.80
61	547.64	101.91	527.60	96.90	510.52	92.63	422.64	70.66
62	586.20	111.55	564.08	106.02	545.32	101.33	448.72	77.18
63	628.72	122.18	604.32	116.08	583.68	110.92	477.40	84.35
64	674.96	133.74	648.08	127.02	625.36	121.34	508.56	92.14
65	725.72	146.43	696.12	139.03	671.12	132.78	542.72	100.68
66	783.08	160.77	750.36	152.59	722.72	145.68	581.12	110.28
67	845.72	176.43	809.52	167.38	779.04	159.76	622.92	120.73
68	914.16	193.54	874.16	183.54	840.52	175.13	668.56	132.14
69	987.92	211.98	943.80	200.95	906.68	191.67	717.56	144.39
70	1067.36	231.84	1018.72	219.68	977.88	209.47	770.12	157.53
71	1143.16	250.79	1090.20	237.55	1045.76	226.44	820.20	170.05
72	1223.32	270.83	1165.76	256.44	1117.48	244.37	872.92	183.23
73	1307.76	291.94	1245.24	276.31	1192.84	263.21	928.16	197.04
74	1396.16	314.04	1328.44	297.11	1271.64	282.91	985.36	211.34
75	1487.36	336.84	1414.16	318.54	1352.76	303.19	1044.12	226.03
76	1579.16	359.79	1500.32	340.08	1434.24	323.56	1102.84	240.71
77	1672.32	383.08	1587.72	361.93	1516.72	344.18	1161.96	255.49
78	1765.48	406.37	1675.08	383.77	1598.92	364.73	1220.68	270.17
79	1857.16	429.29	1760.68	405.17	1679.76	384.94	1278.16	284.54
80	NA	NA	NA	NA	1759.48	404.87	1334.60	298.65
81	NA	NA	NA	NA	1837.12	424.28	1389.24	312.31
82	NA	NA	NA	NA	1915.80	443.95	1444.24	326.06
83	NA	NA	NA	NA	1999.92	464.98	1502.68	340.67
84	NA	NA	NA	NA	2093.12	488.28	1567.16	356.79

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	343.17	36.79	336.45	35.11	330.68	33.67	299.66	25.91
41	351.68	38.92	344.62	37.16	338.52	35.63	305.87	27.47
42	360.75	41.19	353.30	39.33	346.86	37.72	312.48	29.12
43	370.44	43.61	362.54	41.64	355.82	39.96	319.48	30.87
44	380.69	46.17	372.40	44.10	365.23	42.31	326.93	32.73
45	391.55	48.89	382.76	46.69	375.20	44.80	334.77	34.69
46	403.03	51.76	393.79	49.45	385.78	47.45	343.06	36.76
47	415.30	54.82	405.50	52.37	397.04	50.26	351.85	38.96
48	428.29	58.07	417.87	55.47	408.86	53.21	361.09	41.27
49	442.18	61.54	431.14	58.79	421.57	56.39	370.94	43.74
50	456.40	65.10	444.64	62.16	434.50	59.63	380.80	46.20
51	471.91	68.98	459.42	65.86	448.62	63.15	391.61	48.90
52	488.77	73.19	475.38	69.85	463.90	66.98	403.26	51.81
53	507.25	77.81	492.97	74.24	480.59	71.15	415.86	54.96
54	527.52	82.88	512.12	79.03	498.96	75.74	429.69	58.42
55	550.14	88.54	533.62	84.41	519.40	80.85	445.14	62.29
56	575.62	94.91	557.82	90.45	542.47	86.62	462.45	66.61
57	604.52	102.13	585.14	97.29	568.51	93.13	481.99	71.50
58	637.62	110.40	616.50	105.13	598.36	100.59	504.39	77.10
59	675.42	119.85	652.23	114.06	632.41	109.10	529.87	83.47
60	718.31	130.58	692.83	124.21	671.05	118.76	558.88	90.72
61	766.70	142.67	738.64	135.66	714.73	129.68	591.70	98.92
62	820.68	156.17	789.71	148.43	763.45	141.86	628.21	108.05
63	880.21	171.05	846.05	162.51	817.15	155.29	668.36	118.09
64	944.94	187.24	907.31	177.83	875.50	169.88	711.98	129.00
65	1016.01	205.00	974.57	194.64	939.57	185.89	759.81	140.95
66	1096.31	225.08	1050.50	213.63	1011.81	203.95	813.57	154.39
67	1184.01	247.00	1133.33	234.33	1090.66	223.66	872.09	169.02
68	1279.82	270.96	1223.82	256.96	1176.73	245.18	935.98	185.00
69	1383.09	296.77	1321.32	281.33	1269.35	268.34	1004.58	202.15
70	1494.30	324.58	1426.21	307.55	1369.03	293.26	1078.17	220.54
71	1600.42	351.11	1526.28	332.57	1464.06	317.02	1148.28	238.07
72	1712.65	379.16	1632.06	359.02	1564.47	342.12	1222.09	256.52
73	1830.86	408.72	1743.34	386.83	1669.98	368.49	1299.42	275.86
74	1954.62	439.66	1859.82	415.95	1780.30	396.07	1379.50	295.88
75	2082.30	471.58	1979.82	445.96	1893.86	424.47	1461.77	316.44
76	2210.82	503.71	2100.45	476.11	2007.94	452.98	1543.98	336.99
77	2341.25	536.31	2222.81	506.70	2123.41	481.85	1626.74	357.69
78	2471.67	568.92	2345.11	537.28	2238.49	510.62	1708.95	378.24
79	2600.02	601.01	2464.95	567.24	2351.66	538.92	1789.42	398.36
80	NA	NA	NA	NA	2463.27	566.82	1868.44	418.11
81	NA	NA	NA	NA	2571.97	593.99	1944.94	437.23
82	NA	NA	NA	NA	2682.12	621.53	2021.94	456.48
83	NA	NA	NA	NA	2799.89	650.97	2103.75	476.94
84	NA	NA	NA	NA	2930.37	683.59	2194.02	499.51

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.11	46.54	425.61	44.42	418.31	42.59	379.06	32.78
41	444.88	49.23	435.95	47.00	428.23	45.07	386.93	34.75
42	456.35	52.10	446.93	49.75	438.78	47.71	395.29	36.84
43	468.61	55.17	458.62	52.67	450.12	50.54	404.14	39.05
44	481.57	58.41	471.09	55.79	462.02	53.52	413.56	41.41
45	495.31	61.84	484.19	59.06	474.63	56.67	423.48	43.89
46	509.84	65.47	498.15	62.55	488.02	60.02	433.97	46.51
47	525.35	69.35	512.95	66.25	502.26	63.58	445.09	49.29
48	541.78	73.46	528.61	70.17	517.20	67.32	456.78	52.21
49	559.35	77.85	545.40	74.36	533.28	71.34	469.24	55.33
50	577.35	82.35	562.47	78.63	549.65	75.43	481.71	58.44
51	596.97	87.26	581.17	83.31	567.50	79.89	495.38	61.86
52	618.29	92.59	601.36	88.36	586.84	84.72	510.12	65.54
53	641.67	98.43	623.60	93.92	607.95	90.00	526.06	69.53
54	667.31	104.84	647.83	99.97	631.18	95.81	543.56	73.90
55	695.93	112.00	675.03	106.77	657.04	102.28	563.11	78.79
56	728.16	120.06	705.64	114.42	686.23	109.57	585.00	84.26
57	764.72	129.19	740.21	123.07	719.17	117.81	609.72	90.44
58	806.58	139.66	779.88	132.98	756.93	127.25	638.06	97.53
59	854.40	151.62	825.07	144.28	800.00	138.01	670.29	105.59
60	908.66	165.18	876.43	157.12	848.88	150.23	706.98	114.76
61	969.87	180.48	934.38	171.61	904.13	164.05	748.50	125.14
62	1038.16	197.56	998.99	187.76	965.76	179.46	794.68	136.69
63	1113.46	216.38	1070.25	205.58	1033.70	196.44	845.48	149.38
64	1195.35	236.85	1147.75	224.95	1107.51	214.89	900.66	163.18
65	1285.25	259.33	1232.83	246.22	1188.55	235.15	961.16	178.30
66	1386.83	284.72	1328.89	270.24	1279.94	258.00	1029.16	195.31
67	1497.77	312.46	1433.66	296.43	1379.68	282.93	1103.19	213.81
68	1618.98	342.76	1548.14	325.05	1488.56	310.16	1184.02	234.02
69	1749.61	375.42	1671.47	355.88	1605.73	339.45	1270.80	255.71
70	1890.29	410.59	1804.15	389.05	1731.83	370.97	1363.88	278.99
71	2024.54	444.15	1930.74	420.70	1852.04	401.03	1452.57	301.16
72	2166.50	479.64	2064.56	454.16	1979.06	432.78	1545.94	324.50
73	2316.04	517.03	2205.32	489.35	2112.52	466.14	1643.77	348.96
74	2472.60	556.16	2352.67	526.18	2252.07	501.03	1745.07	374.28
75	2634.11	596.54	2504.48	564.13	2395.74	536.95	1849.14	400.30
76	2796.69	637.19	2657.07	602.28	2540.04	573.02	1953.13	426.30
77	2961.68	678.43	2811.85	640.98	2686.11	609.54	2057.83	452.47
78	3126.67	719.68	2966.57	679.66	2831.69	645.94	2161.82	478.47
79	3289.03	760.27	3118.16	717.56	2974.85	681.73	2263.62	503.92
80	NA	NA	NA	NA	3116.04	717.02	2363.58	528.91
81	NA	NA	NA	NA	3253.54	751.40	2460.34	553.10
82	NA	NA	NA	NA	3392.88	786.24	2557.75	577.45
83	NA	NA	NA	NA	3541.86	823.48	2661.25	603.33
84	NA	NA	NA	NA	3706.92	864.74	2775.44	631.88

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	549.15	58.88	538.39	56.19	529.16	53.88	479.52	41.47
41	562.77	62.28	551.48	59.46	541.71	57.02	489.46	43.95
42	577.28	65.91	565.37	62.93	555.06	60.35	500.04	46.60
43	592.79	69.79	580.15	66.63	569.40	63.94	511.24	49.40
44	609.19	73.89	595.92	70.57	584.45	67.70	523.16	52.38
45	626.57	78.23	612.50	74.71	600.40	71.69	535.70	55.52
46	644.94	82.82	630.16	79.13	617.34	75.92	548.97	58.83
47	664.57	87.73	648.88	83.81	635.35	80.43	563.04	62.35
48	685.36	92.93	668.69	88.76	654.26	85.15	577.82	66.04
49	707.58	98.48	689.93	94.07	674.60	90.24	593.59	69.99
50	730.34	104.17	711.52	99.47	695.30	95.42	609.37	73.93
51	755.17	110.38	735.18	105.38	717.89	101.06	626.66	78.25
52	782.14	117.12	760.72	111.77	742.35	107.18	645.30	82.91
53	811.71	124.52	788.86	118.80	769.06	113.85	665.46	87.95
54	844.15	132.63	819.51	126.47	798.45	121.20	687.60	93.49
55	880.35	141.68	853.92	135.07	831.16	129.38	712.33	99.67
56	921.13	151.87	892.63	144.75	868.08	138.61	740.02	106.59
57	967.37	163.43	936.36	155.68	909.75	149.03	771.30	114.41
58	1020.33	176.67	986.55	168.23	957.51	160.97	807.14	123.37
59	1080.82	191.79	1043.72	182.52	1012.00	174.59	847.91	133.57
60	1149.46	208.95	1108.69	198.76	1073.83	190.05	894.33	145.17
61	1226.89	228.31	1181.99	217.09	1143.73	207.52	946.85	158.30
62	1313.27	249.91	1263.72	237.52	1221.69	227.01	1005.27	172.91
63	1408.53	273.72	1353.87	260.06	1307.63	248.50	1069.53	188.97
64	1512.12	299.62	1451.90	284.56	1401.00	271.84	1139.33	206.42
65	1625.84	328.05	1559.53	311.47	1503.52	297.47	1215.86	225.55
66	1754.35	360.18	1681.04	341.85	1619.12	326.37	1301.89	247.06
67	1894.68	395.26	1813.58	374.98	1745.29	357.91	1395.54	270.47
68	2048.01	433.59	1958.39	411.19	1883.03	392.35	1497.78	296.04
69	2213.25	474.90	2114.41	450.19	2031.25	429.40	1607.56	323.48
70	2391.22	519.39	2282.25	492.15	2190.76	469.28	1725.31	352.92
71	2561.04	561.85	2442.39	532.19	2342.83	507.30	1837.51	380.97
72	2740.62	606.74	2611.67	574.51	2503.51	547.47	1955.62	410.49
73	2929.79	654.04	2789.73	619.02	2672.34	589.67	2079.37	441.43
74	3127.84	703.55	2976.12	665.62	2848.87	633.81	2207.52	473.47
75	3332.15	754.63	3168.16	713.63	3030.61	679.24	2339.16	506.38
76	3537.82	806.04	3361.19	761.89	3213.15	724.88	2470.71	539.27
77	3746.52	858.22	3556.99	810.84	3397.93	771.07	2603.16	572.38
78	3955.23	910.40	3752.71	859.77	3582.08	817.11	2734.71	605.27
79	4160.62	961.74	3944.48	907.71	3763.19	862.39	2863.48	637.46
80	NA	NA	NA	NA	3941.79	907.04	2989.92	669.07
81	NA	NA	NA	NA	4115.73	950.52	3112.34	699.67
82	NA	NA	NA	NA	4292.00	994.59	3235.55	730.48
83	NA	NA	NA	NA	4480.45	1041.70	3366.48	763.21
84	NA	NA	NA	NA	4689.25	1093.90	3510.93	799.32

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	234.24	23.56	229.32	22.33	225.44	21.36	204.80	16.20
41	239.72	24.93	234.56	23.64	230.44	22.61	208.72	17.18
42	245.60	26.40	240.12	25.03	235.80	23.95	212.88	18.22
43	251.80	27.95	246.04	26.51	241.48	25.37	217.28	19.32
44	258.44	29.61	252.36	28.09	247.52	26.88	221.96	20.49
45	265.44	31.36	259.00	29.75	253.88	28.47	226.88	21.72
46	272.84	33.21	266.08	31.52	260.68	30.17	232.08	23.02
47	280.76	35.19	273.60	33.40	267.88	31.97	237.60	24.40
48	289.12	37.28	281.52	35.38	275.48	33.87	243.36	25.84
49	298.04	39.51	290.04	37.51	283.60	35.90	249.56	27.39
50	307.20	41.80	298.76	39.69	291.88	37.97	255.76	28.94
51	317.20	44.30	308.20	42.05	300.88	40.22	262.60	30.65
52	328.00	47.00	318.44	44.61	310.68	42.67	269.92	32.48
53	339.88	49.97	329.72	47.43	321.36	45.34	277.92	34.48
54	352.84	53.21	341.96	50.49	333.04	48.26	286.64	36.66
55	367.32	56.83	355.68	53.92	346.04	51.51	296.36	39.09
56	383.68	60.92	371.12	57.78	360.72	55.18	307.28	41.82
57	402.12	65.53	388.56	62.14	377.28	59.32	319.60	44.90
58	423.28	70.82	408.56	67.14	396.28	64.07	333.68	48.42
59	447.44	76.86	431.36	72.84	417.96	69.49	349.76	52.44
60	474.96	83.74	457.40	79.35	442.64	75.66	368.04	57.01
61	506.12	91.53	486.80	86.70	470.60	82.65	388.80	62.20
62	540.96	100.24	519.68	94.92	501.84	90.46	411.92	67.98
63	579.44	109.86	556.04	104.01	536.36	99.09	437.44	74.36
64	621.52	120.38	595.72	113.93	574.08	108.52	465.32	81.33
65	667.84	131.96	639.44	124.86	615.60	118.90	496.00	89.00
66	720.40	145.10	688.96	137.24	662.64	130.66	530.56	97.64
67	778.08	159.52	743.24	150.81	714.16	143.54	568.44	107.11
68	841.28	175.32	802.80	165.70	770.68	157.67	609.96	117.49
69	909.72	192.43	867.20	181.80	831.76	172.94	654.72	128.68
70	983.56	210.89	936.64	199.16	897.60	189.40	702.84	140.71
71	1054.40	228.60	1003.36	215.84	960.72	205.18	749.04	152.26
72	1129.48	247.37	1073.84	233.46	1027.56	221.89	797.56	164.39
73	1208.80	267.20	1148.36	252.09	1098.04	239.51	848.60	177.15
74	1292.12	288.03	1226.56	271.64	1172.00	258.00	901.84	190.46
75	1378.32	309.58	1307.44	291.86	1248.40	277.10	956.68	204.17
76	1465.28	331.32	1388.88	312.22	1325.28	296.32	1011.56	217.89
77	1553.56	353.39	1471.56	332.89	1403.28	315.82	1067.04	231.76
78	1641.88	375.47	1553.92	353.48	1480.88	335.22	1122.08	245.52
79	1728.32	397.08	1634.80	373.70	1557.00	354.25	1175.84	258.96
80	NA	NA	NA	NA	1631.88	372.97	1228.52	272.13
81	NA	NA	NA	NA	1704.52	391.13	1279.40	284.85
82	NA	NA	NA	NA	1777.96	409.49	1330.28	297.57
83	NA	NA	NA	NA	1856.36	429.09	1384.72	311.18
84	NA	NA	NA	NA	1943.32	450.83	1444.72	326.18

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	327.94	32.98	321.05	31.26	315.62	29.90	286.72	22.68
41	335.61	34.90	328.38	33.10	322.62	31.65	292.21	24.05
42	343.84	36.96	336.17	35.04	330.12	33.53	298.03	25.51
43	352.52	39.13	344.46	37.11	338.07	35.52	304.19	27.05
44	361.82	41.45	353.30	39.33	346.53	37.63	310.74	28.69
45	371.62	43.90	362.60	41.65	355.43	39.86	317.63	30.41
46	381.98	46.49	372.51	44.13	364.95	42.24	324.91	32.23
47	393.06	49.27	383.04	46.76	375.03	44.76	332.64	34.16
48	404.77	52.19	394.13	49.53	385.67	47.42	340.70	36.18
49	417.26	55.31	406.06	52.51	397.04	50.26	349.38	38.35
50	430.08	58.52	418.26	55.57	408.63	53.16	358.06	40.52
51	444.08	62.02	431.48	58.87	421.23	56.31	367.64	42.91
52	459.20	65.80	445.82	62.45	434.95	59.74	377.89	45.47
53	475.83	69.96	461.61	66.40	449.90	63.48	389.09	48.27
54	493.98	74.49	478.74	70.69	466.26	67.56	401.30	51.32
55	514.25	79.56	497.95	75.49	484.46	72.11	414.90	54.73
56	537.15	85.29	519.57	80.89	505.01	77.25	430.19	58.55
57	562.97	91.74	543.98	87.00	528.19	83.05	447.44	62.86
58	592.59	99.15	571.98	94.00	554.79	89.70	467.15	67.79
59	626.42	107.60	603.90	101.98	585.14	97.29	489.66	73.42
60	664.94	117.24	640.36	111.09	619.70	105.92	515.26	79.81
61	708.57	128.14	681.52	121.38	658.84	115.71	544.32	87.08
62	757.34	140.34	727.55	132.89	702.58	126.64	576.69	95.17
63	811.22	153.80	778.46	145.61	750.90	138.73	612.42	104.10
64	870.13	168.53	834.01	159.50	803.71	151.93	651.45	113.86
65	934.98	184.74	895.22	174.80	861.84	166.46	694.40	124.60
66	1008.56	203.14	964.54	192.14	927.70	182.92	742.78	136.70
67	1089.31	223.33	1040.54	211.13	999.82	200.96	795.82	149.95
68	1177.79	245.45	1123.92	231.98	1078.95	220.74	853.94	164.49
69	1273.61	269.40	1214.08	254.52	1164.46	242.12	916.61	180.15
70	1376.98	295.25	1311.30	278.82	1256.64	265.16	983.98	196.99
71	1476.16	320.04	1404.70	302.18	1345.01	287.25	1048.66	213.16
72	1581.27	346.32	1503.38	326.84	1438.58	310.65	1116.58	230.15
73	1692.32	374.08	1607.70	352.93	1537.26	335.31	1188.04	248.01
74	1808.97	403.24	1717.18	380.30	1640.80	361.20	1262.58	266.64
75	1929.65	433.41	1830.42	408.60	1747.76	387.94	1339.35	285.84
76	2051.39	463.85	1944.43	437.11	1855.39	414.85	1416.18	305.05
77	2174.98	494.75	2060.18	466.05	1964.59	442.15	1493.86	324.46
78	2298.63	525.66	2175.49	494.87	2073.23	469.31	1570.91	343.73
79	2419.65	555.91	2288.72	523.18	2179.80	495.95	1646.18	362.54
80	NA	NA	NA	NA	2284.63	522.16	1719.93	380.98
81	NA	NA	NA	NA	2386.33	547.58	1791.16	398.79
82	NA	NA	NA	NA	2489.14	573.29	1862.39	416.60
83	NA	NA	NA	NA	2598.90	600.73	1938.61	435.65
84	NA	NA	NA	NA	2720.65	631.16	2022.61	456.65

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	414.84	41.72	406.13	39.55	399.25	37.83	362.70	28.69
41	424.54	44.15	415.41	41.87	408.11	40.04	369.64	30.43
42	434.96	46.75	425.25	44.33	417.60	42.42	377.01	32.27
43	445.94	49.50	435.74	46.95	427.66	44.93	384.80	34.22
44	457.70	52.44	446.93	49.75	438.36	47.60	393.09	36.29
45	470.09	55.54	458.69	52.69	449.62	50.42	401.80	38.47
46	483.20	58.81	471.23	55.82	461.66	53.43	411.01	40.77
47	497.23	62.32	484.55	59.15	474.42	56.62	420.79	43.21
48	512.03	66.02	498.57	62.66	487.88	59.98	430.99	45.76
49	527.83	69.97	513.66	66.43	502.26	63.58	441.97	48.51
50	544.05	74.03	529.10	70.29	516.92	67.24	452.95	51.25
51	561.76	78.46	545.82	74.47	532.86	71.23	465.06	54.28
52	580.89	83.24	563.96	79.00	550.21	75.57	478.03	57.52
53	601.93	88.50	583.93	84.00	569.13	80.30	492.20	61.06
54	624.88	94.23	605.61	89.42	589.81	85.47	507.64	64.92
55	650.52	100.65	629.91	95.49	612.84	91.22	524.85	69.23
56	679.50	107.89	657.25	102.33	638.84	97.72	544.19	74.06
57	712.15	116.05	688.14	110.05	668.16	105.06	566.01	79.52
58	749.63	125.42	723.56	118.90	701.81	113.47	590.95	85.75
59	792.42	136.12	763.94	129.00	740.21	123.07	619.42	92.87
60	841.15	148.30	810.06	140.53	783.92	133.99	651.80	100.96
61	896.34	162.10	862.12	153.55	833.43	146.37	688.56	110.16
62	958.04	177.53	920.35	168.10	888.76	160.20	729.51	120.39
63	1026.19	194.56	984.75	184.20	949.89	175.49	774.71	131.69
64	1100.71	213.19	1055.02	201.77	1016.70	192.19	824.08	144.04
65	1182.74	233.70	1132.45	221.13	1090.23	210.57	878.42	157.62
66	1275.83	256.97	1220.15	243.05	1173.54	231.40	939.62	172.92
67	1377.98	282.51	1316.28	267.08	1264.78	254.21	1006.71	189.69
68	1489.91	310.49	1421.76	293.45	1364.87	279.23	1080.24	208.07
69	1611.11	340.79	1535.81	321.97	1473.05	306.28	1159.51	227.89
70	1741.88	373.49	1658.79	352.71	1589.65	335.43	1244.73	249.20
71	1867.34	404.85	1776.95	382.25	1701.44	363.37	1326.55	269.65
72	2000.31	438.09	1901.77	413.46	1819.81	392.97	1412.48	291.13
73	2140.78	473.21	2033.75	446.45	1944.63	424.17	1502.87	313.73
74	2288.34	510.10	2172.24	481.07	2075.61	456.92	1597.16	337.30
75	2441.00	548.27	2315.48	516.88	2210.92	490.74	1694.28	361.59
76	2595.01	586.77	2459.71	552.94	2347.07	524.78	1791.47	385.88
77	2751.35	625.85	2606.13	589.55	2485.21	559.32	1889.73	410.45
78	2907.77	664.96	2751.99	626.01	2622.64	593.67	1987.20	434.82
79	3060.85	703.23	2895.23	661.82	2757.45	627.38	2082.41	458.62
80	NA	NA	NA	NA	2890.06	660.53	2175.71	481.94
81	NA	NA	NA	NA	3018.70	692.69	2265.82	504.47
82	NA	NA	NA	NA	3148.77	725.21	2355.93	527.00
83	NA	NA	NA	NA	3287.61	759.92	2452.34	551.10
84	NA	NA	NA	NA	3441.62	798.42	2558.60	577.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	524.77	52.78	513.75	50.03	505.06	47.85	458.82	36.29
41	537.05	55.85	525.49	52.96	516.26	50.65	467.60	38.49
42	550.22	59.14	537.94	56.08	528.27	53.66	476.92	40.82
43	564.11	62.62	551.21	59.39	540.99	56.84	486.78	43.28
44	578.99	66.34	565.37	62.93	554.52	60.22	497.26	45.90
45	594.67	70.26	580.24	66.65	568.77	63.78	508.28	48.66
46	611.25	74.40	596.10	70.61	584.01	67.59	519.93	51.57
47	628.99	78.84	612.95	74.83	600.14	71.62	532.30	54.66
48	647.72	83.52	630.69	79.26	617.16	75.88	545.20	57.89
49	667.70	88.51	649.78	84.03	635.35	80.43	559.09	61.36
50	688.22	93.65	669.32	88.92	653.90	85.06	572.98	64.83
51	710.63	99.25	690.47	94.21	674.07	90.11	588.31	68.67
52	734.82	105.29	713.41	99.94	696.02	95.59	604.71	72.77
53	761.44	111.95	738.68	106.26	719.95	101.58	622.63	77.25
54	790.47	119.21	766.10	113.11	746.11	108.12	642.16	82.13
55	822.91	127.32	796.84	120.80	775.24	115.40	663.94	87.57
56	859.56	136.48	831.43	129.45	808.13	123.62	688.40	93.69
57	900.88	146.81	870.50	139.21	845.23	132.90	716.00	100.59
58	948.28	158.66	915.30	150.41	887.79	143.54	747.55	108.48
59	1002.41	172.19	966.38	163.18	936.36	155.68	783.57	117.48
60	1064.06	187.60	1024.72	177.77	991.65	169.50	824.53	127.72
61	1133.87	205.06	1090.59	194.24	1054.29	185.16	871.03	139.35
62	1211.92	224.57	1164.25	212.65	1124.28	202.66	922.83	152.30
63	1298.13	246.12	1245.70	233.02	1201.62	221.99	980.00	166.59
64	1392.40	269.69	1334.60	255.24	1286.12	243.12	1042.46	182.20
65	1496.17	295.63	1432.55	279.73	1379.14	266.37	1111.20	199.39
66	1613.92	325.07	1543.49	307.46	1484.52	292.72	1188.62	218.74
67	1743.14	357.38	1665.09	337.86	1599.94	321.57	1273.48	239.96
68	1884.73	392.77	1798.52	371.22	1726.57	353.23	1366.50	263.21
69	2038.06	431.10	1942.80	407.29	1863.40	387.44	1466.78	288.28
70	2203.48	472.46	2098.37	446.18	2010.91	424.32	1574.58	315.23
71	2362.19	512.14	2247.84	483.55	2152.32	459.67	1678.09	341.11
72	2530.39	554.19	2405.74	523.02	2302.06	497.10	1786.79	368.29
73	2708.09	598.61	2572.69	564.76	2459.96	536.58	1901.13	396.87
74	2894.76	645.28	2747.88	608.56	2625.65	578.00	2020.41	426.69
75	3087.87	693.56	2929.08	653.86	2796.81	620.79	2143.26	457.41
76	3282.69	742.26	3111.53	699.47	2969.04	663.85	2266.21	488.14
77	3480.46	791.70	3296.76	745.78	3143.79	707.54	2390.51	519.22
78	3678.33	841.17	3481.27	791.91	3317.64	751.00	2513.81	550.04
79	3871.98	889.58	3662.47	837.21	3488.17	793.63	2634.25	580.15
80	NA	NA	NA	NA	3655.93	835.57	2752.27	609.66
81	NA	NA	NA	NA	3818.66	876.25	2866.26	638.15
82	NA	NA	NA	NA	3983.19	917.39	2980.25	666.65
83	NA	NA	NA	NA	4158.83	961.30	3102.21	697.14
84	NA	NA	NA	NA	4353.65	1010.00	3236.63	730.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	268.52	32.13	260.80	30.20	254.68	28.67	227.20	21.80
41	270.84	32.71	262.96	30.74	256.76	29.19	228.80	22.20
42	273.36	33.34	265.32	31.33	259.00	29.75	230.52	22.63
43	276.08	34.02	267.88	31.97	261.44	30.36	232.44	23.11
44	279.08	34.77	270.72	32.68	264.12	31.03	234.48	23.62
45	282.36	35.59	273.76	33.44	267.04	31.76	236.76	24.19
46	285.92	36.48	277.12	34.28	270.24	32.56	239.20	24.80
47	289.80	37.45	280.80	35.20	273.72	33.43	241.88	25.47
48	294.12	38.53	284.84	36.21	277.56	34.39	244.84	26.21
49	298.84	39.71	289.32	37.33	281.80	35.45	248.12	27.03
50	304.08	41.02	294.24	38.56	286.48	36.62	251.76	27.94
51	309.92	42.48	299.72	39.93	291.72	37.93	255.76	28.94
52	316.36	44.09	305.80	41.45	297.48	39.37	260.24	30.06
53	323.52	45.88	312.52	43.13	303.92	40.98	265.16	31.29
54	331.48	47.87	320.00	45.00	311.00	42.75	270.68	32.67
55	340.40	50.10	328.44	47.11	319.04	44.76	276.80	34.20
56	350.56	52.64	338.00	49.50	328.16	47.04	283.80	35.95
57	362.16	55.54	348.88	52.22	338.52	49.63	291.80	37.95
58	375.60	58.90	361.52	55.38	350.56	52.64	301.04	40.26
59	391.04	62.76	376.08	59.02	364.40	56.10	311.68	42.92
60	408.80	67.20	392.80	63.20	380.28	60.07	323.92	45.98
61	429.08	72.27	411.88	67.97	398.48	64.62	337.88	49.47
62	452.16	78.04	433.60	73.40	419.20	69.80	353.80	53.45
63	477.96	84.49	457.92	79.48	442.32	75.58	371.60	57.90
64	506.84	91.71	485.12	86.28	468.24	82.06	391.52	62.88
65	539.28	99.82	515.68	93.92	497.32	89.33	413.92	68.48
66	576.96	109.24	551.12	102.78	531.04	97.76	439.76	74.94
67	619.32	119.83	591.00	112.75	569.00	107.25	468.80	82.20
68	666.08	131.52	635.04	123.76	610.88	117.72	500.76	90.19
69	717.52	144.38	683.40	135.85	656.84	129.21	535.80	98.95
70	773.32	158.33	735.88	148.97	706.72	141.68	573.60	108.40
71	826.04	171.51	785.48	161.37	753.84	153.46	609.36	117.34
72	882.20	185.55	838.28	174.57	803.96	165.99	647.16	126.79
73	941.88	200.47	894.32	188.58	857.16	179.29	687.00	136.75
74	1004.68	216.17	953.32	203.33	913.04	193.26	728.72	147.18
75	1070.40	232.60	1014.96	218.74	971.40	207.85	771.76	157.94
76	1136.44	249.11	1076.88	234.22	1030.00	222.50	814.96	168.74
77	1203.36	265.84	1139.56	249.89	1089.28	237.32	858.40	179.60
78	1269.52	282.38	1201.48	265.37	1147.80	251.95	901.24	190.31
79	1333.88	298.47	1261.64	280.41	1204.56	266.14	942.72	200.68
80	NA	NA	NA	NA	1259.52	279.88	982.80	210.70
81	NA	NA	NA	NA	1312.04	293.01	1021.04	220.26
82	NA	NA	NA	NA	1364.20	306.05	1058.92	229.73
83	NA	NA	NA	NA	1419.52	319.88	1098.92	239.73
84	NA	NA	NA	NA	1480.32	335.08	1142.88	250.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	375.93	44.98	365.12	42.28	356.55	40.14	318.08	30.52
41	379.18	45.79	368.14	43.04	359.46	40.87	320.32	31.08
42	382.70	46.68	371.45	43.86	362.60	41.65	322.73	31.68
43	386.51	47.63	375.03	44.76	366.02	42.50	325.42	32.35
44	390.71	48.68	379.01	45.75	369.77	43.44	328.27	33.07
45	395.30	49.83	383.26	46.82	373.86	44.46	331.46	33.87
46	400.29	51.07	387.97	47.99	378.34	45.58	334.88	34.72
47	405.72	52.43	393.12	49.28	383.21	46.80	338.63	35.66
48	411.77	53.94	398.78	50.69	388.58	48.15	342.78	36.69
49	418.38	55.59	405.05	52.26	394.52	49.63	347.37	37.84
50	425.71	57.43	411.94	53.98	401.07	51.27	352.46	39.12
51	433.89	59.47	419.61	55.90	408.41	53.10	358.06	40.52
52	442.90	61.73	428.12	58.03	416.47	55.12	364.34	42.08
53	452.93	64.23	437.53	60.38	425.49	57.37	371.22	43.81
54	464.07	67.02	448.00	63.00	435.40	59.85	378.95	45.74
55	476.56	70.14	459.82	65.95	446.66	62.66	387.52	47.88
56	490.78	73.70	473.20	69.30	459.42	65.86	397.32	50.33
57	507.02	77.76	488.43	73.11	473.93	69.48	408.52	53.13
58	525.84	82.46	506.13	77.53	490.78	73.70	421.46	56.36
59	547.46	87.86	526.51	82.63	510.16	78.54	436.35	60.09
60	572.32	94.08	549.92	88.48	532.39	84.10	453.49	64.37
61	600.71	101.18	576.63	95.16	557.87	90.47	473.03	69.26
62	633.02	109.26	607.04	102.76	586.88	97.72	495.32	74.83
63	669.14	118.29	641.09	111.27	619.25	105.81	520.24	81.06
64	709.58	128.39	679.17	120.79	655.54	114.88	548.13	88.03
65	754.99	139.75	721.95	131.49	696.25	125.06	579.49	95.87
66	807.74	152.94	771.57	143.89	743.46	136.86	615.66	104.92
67	867.05	167.76	827.40	157.85	796.60	150.15	656.32	115.08
68	932.51	184.13	889.06	173.26	855.23	164.81	701.06	126.27
69	1004.53	202.13	956.76	190.19	919.58	180.89	750.12	138.53
70	1082.65	221.66	1030.23	208.56	989.41	198.35	803.04	151.76
71	1156.46	240.11	1099.67	225.92	1055.38	214.84	853.10	164.28
72	1235.08	259.77	1173.59	244.40	1125.54	232.39	906.02	177.51
73	1318.63	280.66	1252.05	264.01	1200.02	251.01	961.80	191.45
74	1406.55	302.64	1334.65	284.66	1278.26	270.56	1020.21	206.05
75	1498.56	325.64	1420.94	306.24	1359.96	290.99	1080.46	221.12
76	1591.02	348.75	1507.63	327.91	1442.00	311.50	1140.94	236.24
77	1684.70	372.18	1595.38	349.85	1524.99	332.25	1201.76	251.44
78	1777.33	395.33	1682.07	371.52	1606.92	352.73	1261.74	266.43
79	1867.43	417.86	1766.30	392.57	1686.38	372.60	1319.81	280.95
80	NA	NA	NA	NA	1763.33	391.83	1375.92	294.98
81	NA	NA	NA	NA	1836.86	410.21	1429.46	308.36
82	NA	NA	NA	NA	1909.88	428.47	1482.49	321.62
83	NA	NA	NA	NA	1987.33	447.83	1538.49	335.62
84	NA	NA	NA	NA	2072.45	469.11	1600.03	351.01

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	475.55	56.90	461.88	53.48	451.04	50.77	402.37	38.61
41	479.66	57.93	465.70	54.44	454.72	51.70	405.20	39.32
42	484.12	59.05	469.88	55.49	458.69	52.69	408.25	40.08
43	488.94	60.25	474.42	56.62	463.01	53.77	411.65	40.93
44	494.25	61.58	479.45	57.88	467.76	54.95	415.26	41.83
45	500.06	63.03	484.83	59.22	472.93	56.25	419.30	42.84
46	506.36	64.61	490.78	60.71	478.60	57.66	423.62	43.92
47	513.24	66.32	497.30	62.34	484.76	59.20	428.37	45.11
48	520.89	68.24	504.45	64.13	491.56	60.90	433.61	46.42
49	529.25	70.33	512.39	66.11	499.07	62.78	439.42	47.87
50	538.53	72.65	521.10	68.29	507.36	64.85	445.87	49.48
51	548.87	75.23	530.80	70.72	516.64	67.17	452.95	51.25
52	560.27	78.08	541.57	73.41	526.84	69.72	460.89	53.24
53	572.95	81.25	553.47	76.38	538.24	72.58	469.60	55.41
54	587.05	84.78	566.72	79.70	550.78	75.71	479.37	57.86
55	602.85	88.73	581.67	83.43	565.02	79.27	490.21	60.57
56	620.84	93.23	598.60	87.66	581.17	83.31	502.61	63.67
57	641.39	98.36	617.87	92.48	599.52	87.89	516.78	67.21
58	665.19	104.31	640.25	98.08	620.84	93.23	533.14	71.30
59	692.53	111.15	666.04	104.52	645.35	99.35	551.99	76.01
60	723.98	119.01	695.65	111.93	673.48	106.38	573.66	81.43
61	759.90	127.99	729.44	120.37	705.71	114.44	598.39	87.61
62	800.78	138.21	767.91	129.99	742.40	123.62	626.58	94.66
63	846.47	149.63	810.98	140.76	783.35	133.85	658.10	102.54
64	897.61	162.42	859.15	152.80	829.25	145.33	693.38	111.36
65	955.06	176.78	913.27	166.33	880.75	158.20	733.05	121.28
66	1021.80	193.46	976.03	182.02	940.47	173.13	778.81	132.72
67	1096.82	212.22	1046.66	199.68	1007.70	189.94	830.24	145.58
68	1179.63	232.92	1124.66	219.18	1081.87	208.48	886.85	159.73
69	1270.73	255.70	1210.30	240.59	1163.26	228.83	948.90	175.24
70	1369.55	280.40	1303.24	263.83	1251.60	250.92	1015.85	191.98
71	1462.92	303.74	1391.09	285.79	1335.05	271.78	1079.18	207.81
72	1562.38	328.61	1484.59	309.16	1423.81	293.97	1146.12	224.55
73	1668.07	355.03	1583.84	333.98	1518.03	317.52	1216.68	242.18
74	1779.29	382.84	1688.33	360.10	1616.99	342.26	1290.56	260.66
75	1895.68	411.93	1797.49	387.39	1720.35	368.10	1366.79	279.71
76	2012.64	441.17	1907.15	414.80	1824.13	394.05	1443.29	298.84
77	2131.15	470.80	2018.16	442.56	1929.11	420.29	1520.23	318.07
78	2248.32	500.09	2127.82	469.97	2032.75	446.20	1596.10	337.04
79	2362.30	528.59	2234.36	496.61	2133.28	471.33	1669.56	355.40
80	NA	NA	NA	NA	2230.61	495.67	1740.54	373.15
81	NA	NA	NA	NA	2323.62	518.92	1808.26	390.08
82	NA	NA	NA	NA	2416.00	542.01	1875.35	406.85
83	NA	NA	NA	NA	2513.97	566.51	1946.19	424.56
84	NA	NA	NA	NA	2621.65	593.43	2024.04	444.03

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	601.57	71.98	584.27	67.66	570.56	64.23	509.00	48.84
41	606.77	73.28	589.11	68.87	575.22	65.39	512.58	49.73
42	612.41	74.69	594.40	70.19	580.24	66.65	516.44	50.70
43	618.51	76.22	600.14	71.62	585.71	68.02	520.74	51.77
44	625.23	77.90	606.50	73.21	591.71	69.52	525.31	52.92
45	632.58	79.73	613.31	74.92	598.25	71.15	530.42	54.19
46	640.55	81.73	620.84	76.80	605.42	72.94	535.88	55.56
47	649.24	83.90	629.08	78.86	613.22	74.89	541.89	57.06
48	658.92	86.32	638.13	81.12	621.82	77.04	548.52	58.72
49	669.50	88.96	648.17	83.63	631.32	79.42	555.87	60.56
50	681.23	91.90	659.19	86.39	641.81	82.04	564.02	62.59
51	694.32	95.17	671.47	89.46	653.54	84.98	572.98	64.83
52	708.75	98.78	685.09	92.86	666.45	88.20	583.02	67.34
53	724.79	102.79	700.14	96.62	680.88	91.81	594.04	70.10
54	742.62	107.24	716.90	100.81	696.74	95.77	606.41	73.19
55	762.60	112.24	735.81	105.54	714.75	100.28	620.12	76.62
56	785.36	117.93	757.23	110.90	735.18	105.38	635.80	80.54
57	811.35	124.43	781.60	116.99	758.39	111.19	653.72	85.02
58	841.46	131.95	809.92	124.07	785.36	117.93	674.42	90.20
59	876.05	140.60	842.54	132.22	816.37	125.68	698.26	96.15
60	915.84	150.55	880.00	141.59	851.95	134.58	725.68	103.01
61	961.27	161.91	922.74	152.27	892.72	144.77	756.96	110.83
62	1012.98	174.83	971.40	164.44	939.14	156.37	792.62	119.74
63	1070.78	189.28	1025.89	178.06	990.94	169.32	832.50	129.71
64	1135.48	205.46	1086.82	193.29	1049.01	183.84	877.13	140.87
65	1208.16	223.63	1155.29	210.41	1114.15	200.13	927.31	153.42
66	1292.57	244.73	1234.68	230.26	1189.70	219.01	985.20	167.89
67	1387.47	268.46	1324.03	252.60	1274.74	240.27	1050.26	184.15
68	1492.23	294.65	1422.69	277.26	1368.56	263.73	1121.86	202.05
69	1607.47	323.46	1531.03	304.35	1471.53	289.47	1200.36	221.68
70	1732.48	354.71	1648.60	333.74	1583.28	317.41	1285.04	242.85
71	1850.59	384.24	1759.72	361.52	1688.84	343.80	1365.16	262.88
72	1976.41	415.69	1878.01	391.09	1801.12	371.87	1449.84	284.05
73	2110.11	449.12	2003.56	422.48	1920.31	401.67	1539.10	306.36
74	2250.80	484.29	2135.74	455.52	2045.50	432.96	1632.56	329.73
75	2398.03	521.10	2273.83	490.05	2176.24	465.65	1728.99	353.84
76	2545.98	558.08	2412.55	524.73	2307.52	498.47	1825.77	378.03
77	2695.91	595.57	2552.97	559.83	2440.33	531.67	1923.09	402.36
78	2844.12	632.62	2691.69	594.51	2571.43	564.45	2019.06	426.35
79	2988.31	668.67	2826.47	628.21	2698.59	596.24	2111.99	449.59
80	NA	NA	NA	NA	2821.72	627.02	2201.78	472.03
81	NA	NA	NA	NA	2939.38	656.43	2287.45	493.45
82	NA	NA	NA	NA	3056.24	685.65	2372.31	514.67
83	NA	NA	NA	NA	3180.17	716.63	2461.93	537.07
84	NA	NA	NA	NA	3316.38	750.68	2560.41	561.69

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	367.04	56.76	356.24	54.06	347.00	51.75	298.60	39.65
41	371.84	57.96	360.84	55.21	351.44	52.86	302.12	40.53
42	377.04	59.26	365.84	56.46	356.24	54.06	305.92	41.48
43	382.72	60.68	371.24	57.81	361.44	55.36	310.04	42.51
44	388.80	62.20	377.08	59.27	367.04	56.76	314.48	43.62
45	395.32	63.83	383.32	60.83	373.04	58.26	319.20	44.80
46	402.36	65.59	390.04	62.51	379.52	59.88	324.24	46.06
47	409.96	67.49	397.32	64.33	386.48	61.62	329.68	47.42
48	418.12	69.53	405.08	66.27	393.92	63.48	335.48	48.87
49	427.00	71.75	413.56	68.39	402.04	65.51	341.72	50.43
50	436.16	74.04	422.28	70.57	410.36	67.59	348.04	52.01
51	446.40	76.60	431.96	72.99	419.60	69.90	355.12	53.78
52	457.56	79.39	442.56	75.64	429.72	72.43	362.76	55.69
53	469.96	82.49	454.28	78.57	440.92	75.23	371.20	57.80
54	483.64	85.91	467.24	81.81	453.28	78.32	380.52	60.13
55	499.12	89.78	481.92	85.48	467.24	81.81	390.96	62.74
56	516.76	94.19	498.68	89.67	483.16	85.79	402.88	65.72
57	536.92	99.23	517.72	94.43	501.28	90.32	416.44	69.11
58	560.24	105.06	539.80	99.95	522.32	95.58	432.16	73.04
59	587.04	111.76	565.12	106.28	546.44	101.61	450.16	77.54
60	617.60	119.40	594.04	113.51	573.96	108.49	470.76	82.69
61	652.16	128.04	626.72	121.68	605.08	116.27	494.08	88.52
62	690.80	137.70	663.28	130.82	639.96	124.99	520.16	95.04
63	733.40	148.35	703.60	140.90	678.32	134.58	548.80	102.20
64	779.72	159.93	747.40	151.85	720.08	145.02	579.92	109.98
65	830.68	172.67	795.60	163.90	765.96	156.49	614.08	118.52
66	888.68	187.17	850.40	177.60	818.08	169.52	652.76	128.19
67	952.00	203.00	910.20	192.55	874.96	183.74	694.92	138.73
68	1021.04	220.26	975.32	208.83	936.88	199.22	740.80	150.20
69	1095.32	238.83	1045.44	226.36	1003.48	215.87	790.00	162.50
70	1175.24	258.81	1120.80	245.20	1075.04	233.76	842.72	175.68
71	1249.12	277.28	1190.40	262.60	1141.12	250.28	891.32	187.83
72	1327.00	296.75	1263.76	280.94	1210.88	267.72	942.44	200.61
73	1409.08	317.27	1341.00	300.25	1283.88	285.97	995.68	213.92
74	1494.40	338.60	1421.24	320.31	1359.88	304.97	1050.80	227.70
75	1582.44	360.61	1503.92	340.98	1438.04	324.51	1107.20	241.80
76	1670.48	382.62	1586.60	361.65	1516.20	344.05	1163.20	255.80
77	1759.52	404.88	1669.96	382.49	1594.80	363.70	1219.48	269.87
78	1848.24	427.06	1752.96	403.24	1673.00	383.25	1275.12	283.78
79	1935.40	448.85	1834.40	423.60	1749.60	402.40	1329.40	297.35
80	NA	NA	NA	NA	1825.00	421.25	1382.52	310.63
81	NA	NA	NA	NA	1898.20	439.55	1433.80	323.45
82	NA	NA	NA	NA	1972.48	458.12	1485.48	336.37
83	NA	NA	NA	NA	2052.32	478.08	1540.68	350.17
84	NA	NA	NA	NA	2141.40	500.35	1602.08	365.52

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	513.86	79.46	498.74	75.68	485.80	72.45	418.04	55.51
41	520.58	81.14	505.18	77.29	492.02	74.00	422.97	56.74
42	527.86	82.96	512.18	79.04	498.74	75.68	428.29	58.07
43	535.81	84.95	519.74	80.93	506.02	77.50	434.06	59.51
44	544.32	87.08	527.91	82.98	513.86	79.46	440.27	61.07
45	553.45	89.36	536.65	85.16	522.26	81.56	446.88	62.72
46	563.30	91.83	546.06	87.51	531.33	83.83	453.94	64.48
47	573.94	94.49	556.25	90.06	541.07	86.27	461.55	66.39
48	585.37	97.34	567.11	92.78	551.49	88.87	469.67	68.42
49	597.80	100.45	578.98	95.75	562.86	91.71	478.41	70.60
50	610.62	103.66	591.19	98.80	574.50	94.63	487.26	72.81
51	624.96	107.24	604.74	102.19	587.44	97.86	497.17	75.29
52	640.58	111.15	619.58	105.90	601.61	101.40	507.86	77.97
53	657.94	115.49	635.99	110.00	617.29	105.32	519.68	80.92
54	677.10	120.27	654.14	114.53	634.59	109.65	532.73	84.18
55	698.77	125.69	674.69	119.67	654.14	114.53	547.34	87.84
56	723.46	131.87	698.15	125.54	676.42	120.11	564.03	92.01
57	751.69	138.92	724.81	132.20	701.79	126.45	583.02	96.75
58	784.34	147.08	755.72	139.93	731.25	133.81	605.02	102.26
59	821.86	156.46	791.17	148.79	765.02	142.25	630.22	108.56
60	864.64	167.16	831.66	158.91	803.54	151.89	659.06	115.77
61	913.02	179.26	877.41	170.35	847.11	162.78	691.71	123.93
62	967.12	192.78	928.59	183.15	895.94	174.99	728.22	133.06
63	1026.76	207.69	985.04	197.26	949.65	188.41	768.32	143.08
64	1091.61	223.90	1046.36	212.59	1008.11	203.03	811.89	153.97
65	1162.95	241.74	1113.84	229.46	1072.34	219.09	859.71	165.93
66	1244.15	262.04	1190.56	248.64	1145.31	237.33	913.86	179.47
67	1332.80	284.20	1274.28	269.57	1224.94	257.24	972.89	194.22
68	1429.46	308.36	1365.45	292.36	1311.63	278.91	1037.12	210.28
69	1533.45	334.36	1463.62	316.90	1404.87	302.22	1106.00	227.50
70	1645.34	362.33	1569.12	343.28	1505.06	327.26	1179.81	245.95
71	1748.77	388.19	1666.56	367.64	1597.57	350.39	1247.85	262.96
72	1857.80	415.45	1769.26	393.32	1695.23	374.81	1319.42	280.85
73	1972.71	444.18	1877.40	420.35	1797.43	400.36	1393.95	299.49
74	2092.16	474.04	1989.74	448.43	1903.83	426.96	1471.12	318.78
75	2215.42	504.85	2105.49	477.37	2013.26	454.31	1550.08	338.52
76	2338.67	535.67	2221.24	506.31	2122.68	481.67	1628.48	358.12
77	2463.33	566.83	2337.94	535.49	2232.72	509.18	1707.27	377.82
78	2587.54	597.88	2454.14	564.54	2342.20	536.55	1785.17	397.29
79	2709.56	628.39	2568.16	593.04	2449.44	563.36	1861.16	416.29
80	NA	NA	NA	NA	2555.00	589.75	1935.53	434.88
81	NA	NA	NA	NA	2657.48	615.37	2007.32	452.83
82	NA	NA	NA	NA	2761.47	641.37	2079.67	470.92
83	NA	NA	NA	NA	2873.25	669.31	2156.95	490.24
84	NA	NA	NA	NA	2997.96	700.49	2242.91	511.73

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	650.03	100.52	630.90	95.74	614.54	91.65	528.82	70.22
41	658.53	102.65	639.05	97.78	622.40	93.62	535.05	71.78
42	667.74	104.95	647.90	99.99	630.90	95.74	541.78	73.46
43	677.80	107.46	657.47	102.38	640.11	98.04	549.08	75.29
44	688.56	110.16	667.81	104.97	650.03	100.52	556.94	77.25
45	700.11	113.04	678.86	107.73	660.65	103.18	565.30	79.34
46	712.58	116.16	690.76	110.71	672.13	106.05	574.23	81.57
47	726.04	119.52	703.65	113.93	684.46	109.13	583.86	83.98
48	740.49	123.14	717.40	117.36	697.63	112.42	594.14	86.55
49	756.22	127.07	732.41	121.12	712.01	116.02	605.19	89.31
50	772.44	131.12	747.86	124.98	726.75	119.70	616.38	92.11
51	790.57	135.66	765.00	129.27	743.11	123.79	628.92	95.24
52	810.34	140.60	783.77	133.96	761.03	128.27	642.45	98.63
53	832.30	146.09	804.53	139.15	780.87	133.23	657.40	102.36
54	856.53	152.15	827.48	144.89	802.76	138.70	673.90	106.49
55	883.94	159.00	853.48	151.39	827.48	144.89	692.39	111.11
56	915.18	166.81	883.16	158.81	855.68	151.93	713.50	116.39
57	950.89	175.74	916.88	167.24	887.77	159.96	737.52	122.39
58	992.19	186.06	955.99	177.01	925.03	169.27	765.36	129.35
59	1039.65	197.93	1000.83	188.22	967.75	179.95	797.23	137.32
60	1093.77	211.46	1052.04	201.03	1016.48	192.14	833.72	146.44
61	1154.98	226.76	1109.92	215.50	1071.60	205.91	875.02	156.77
62	1223.41	243.87	1174.67	231.68	1133.37	221.36	921.20	168.32
63	1298.85	262.73	1246.08	249.53	1201.30	238.34	971.92	181.00
64	1380.88	283.24	1323.65	268.93	1275.26	256.83	1027.04	194.77
65	1471.13	305.80	1409.01	290.27	1356.52	277.14	1087.54	209.90
66	1573.85	331.48	1506.06	314.53	1448.82	300.22	1156.04	227.02
67	1685.99	359.51	1611.96	341.01	1549.55	325.40	1230.70	245.69
68	1808.26	390.08	1727.29	369.84	1659.21	352.82	1311.96	266.00
69	1939.81	422.97	1851.47	400.88	1777.16	382.31	1399.09	287.79
70	2081.35	458.35	1984.94	434.25	1903.90	413.99	1492.46	311.13
71	2212.19	491.06	2108.20	465.06	2020.92	443.25	1578.53	332.65
72	2350.12	525.54	2238.12	497.54	2144.47	474.13	1669.06	355.28
73	2495.48	561.89	2374.91	531.74	2273.75	506.45	1763.35	378.85
74	2646.58	599.66	2517.02	567.27	2408.35	540.10	1860.97	403.26
75	2802.50	638.64	2663.44	603.88	2546.77	574.71	1960.85	428.23
76	2958.42	677.62	2809.87	640.48	2685.19	609.31	2060.03	453.02
77	3116.11	717.04	2957.50	677.39	2824.39	644.11	2159.70	477.94
78	3273.23	756.32	3104.49	714.14	2962.88	678.74	2258.24	502.57
79	3427.59	794.91	3248.72	750.20	3098.54	712.65	2354.37	526.61
80	NA	NA	NA	NA	3232.08	746.03	2448.44	550.13
81	NA	NA	NA	NA	3361.71	778.44	2539.26	572.83
82	NA	NA	NA	NA	3493.26	811.33	2630.79	595.71
83	NA	NA	NA	NA	3634.66	846.68	2728.54	620.15
84	NA	NA	NA	NA	3792.42	886.12	2837.28	647.34

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	822.29	127.16	798.09	121.11	777.39	115.94	668.96	88.83
41	833.04	129.85	808.40	123.69	787.34	118.42	676.84	90.80
42	844.69	132.76	819.60	126.49	798.09	121.11	685.36	92.93
43	857.41	135.94	831.69	129.51	809.74	124.02	694.59	95.24
44	871.03	139.35	844.78	132.78	822.29	127.16	704.53	97.72
45	885.64	143.00	858.76	136.28	835.73	130.52	715.11	100.37
46	901.41	146.94	873.81	140.04	850.24	134.15	726.40	103.19
47	918.44	151.20	890.12	144.12	865.84	138.05	738.59	106.24
48	936.72	155.77	907.51	148.47	882.50	142.22	751.58	109.48
49	956.61	160.74	926.50	153.22	900.70	146.76	765.56	112.98
50	977.14	165.87	946.04	158.10	919.34	151.42	779.72	116.52
51	1000.08	171.61	967.73	163.52	940.04	156.60	795.58	120.48
52	1025.08	177.86	991.47	169.46	962.71	162.27	812.70	124.76
53	1052.86	184.80	1017.73	176.02	987.80	168.54	831.60	129.49
54	1083.51	192.47	1046.76	183.28	1015.49	175.46	852.48	134.71
55	1118.19	201.14	1079.65	191.50	1046.76	183.28	875.87	140.56
56	1157.71	211.02	1117.20	200.89	1082.43	192.20	902.58	147.23
57	1202.87	222.31	1159.86	211.55	1123.03	202.35	932.96	154.83
58	1255.11	235.37	1209.32	223.92	1170.16	214.13	968.17	163.63
59	1315.15	250.38	1266.05	238.10	1224.20	227.64	1008.50	173.71
60	1383.62	267.49	1330.84	254.30	1285.85	243.05	1054.65	185.25
61	1461.04	286.85	1404.05	272.60	1355.57	260.48	1106.89	198.31
62	1547.61	308.49	1485.96	293.08	1433.71	280.02	1165.32	212.92
63	1643.05	332.35	1576.29	315.66	1519.65	301.50	1229.48	228.96
64	1746.82	358.29	1674.41	340.19	1613.21	324.89	1299.20	246.39
65	1860.98	386.84	1782.39	367.19	1715.99	350.59	1375.73	265.52
66	1990.92	419.32	1905.16	397.88	1832.76	379.78	1462.39	287.19
67	2132.78	454.78	2039.13	431.37	1960.19	411.64	1556.84	310.80
68	2287.45	493.45	2185.02	467.84	2098.91	446.32	1659.63	336.50
69	2453.86	535.05	2342.11	507.12	2248.11	483.62	1769.85	364.05
70	2632.91	579.82	2510.95	549.33	2408.43	523.70	1887.96	393.58
71	2798.42	621.19	2666.87	588.31	2556.47	560.71	1996.84	420.80
72	2972.90	664.81	2831.22	629.39	2712.75	599.78	2111.36	449.43
73	3156.78	710.78	3004.26	672.65	2876.30	640.66	2230.64	479.25
74	3347.93	758.57	3184.03	717.60	3046.56	683.23	2354.12	510.12
75	3545.16	807.88	3369.25	763.90	3221.66	727.00	2480.48	541.71
76	3742.40	857.19	3554.48	810.21	3396.77	770.78	2605.93	573.07
77	3941.88	907.06	3741.24	856.90	3572.85	814.80	2732.02	604.59
78	4140.64	956.75	3927.18	903.38	3748.05	858.60	2856.67	635.76
79	4335.91	1005.57	4109.63	949.00	3919.66	901.50	2978.27	666.16
80	NA	NA	NA	NA	4088.57	943.73	3097.28	695.91
81	NA	NA	NA	NA	4252.57	984.73	3212.16	724.63
82	NA	NA	NA	NA	4418.98	1026.33	3327.94	753.57
83	NA	NA	NA	NA	4597.84	1071.05	3451.61	784.49
84	NA	NA	NA	NA	4797.41	1120.94	3589.16	818.88

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	344.72	51.18	334.00	48.50	325.28	46.32	280.24	35.06
41	349.04	52.26	338.16	49.54	329.24	47.31	283.32	35.83
42	353.76	53.44	342.64	50.66	333.56	48.39	286.68	36.67
43	358.88	54.72	347.48	51.87	338.24	49.56	290.32	37.58
44	364.40	56.10	352.72	53.18	343.28	50.82	294.20	38.55
45	370.32	57.58	358.36	54.59	348.64	52.16	298.36	39.59
46	376.68	59.17	364.44	56.11	354.44	53.61	302.80	40.70
47	383.56	60.89	370.96	57.74	360.72	55.18	307.56	41.89
48	390.92	62.73	377.96	59.49	367.44	56.86	312.64	43.16
49	398.96	64.74	385.60	61.40	374.68	58.67	318.16	44.54
50	407.20	66.80	393.44	63.36	382.16	60.54	323.76	45.94
51	416.44	69.11	402.16	65.54	390.44	62.61	330.00	47.50
52	426.48	71.62	411.68	67.92	399.52	64.88	336.72	49.18
53	437.64	74.41	422.24	70.56	409.56	67.39	344.24	51.06
54	449.88	77.47	433.88	73.47	420.60	70.15	352.44	53.11
55	463.80	80.95	447.00	76.75	433.04	73.26	361.72	55.43
56	479.60	84.90	461.96	80.49	447.24	76.81	372.24	58.06
57	497.68	89.42	479.00	84.75	463.44	80.86	384.20	61.05
58	518.60	94.65	498.72	89.68	482.16	85.54	398.08	64.52
59	542.60	100.65	521.44	95.36	503.72	90.93	414.00	68.50
60	570.12	107.53	547.40	101.85	528.32	97.08	432.24	73.06
61	601.32	115.33	576.84	109.21	556.32	104.08	452.92	78.23
62	636.32	124.08	609.88	117.47	587.68	111.92	476.12	84.03
63	674.96	133.74	646.32	126.58	622.32	120.58	501.64	90.41
64	717.20	144.30	686.16	136.54	660.16	130.04	529.52	97.38
65.	763.80	155.95	730.08	147.52	701.84	140.46	560.24	105.06
66	817.04	169.26	780.20	160.05	749.44	152.36	595.16	113.79
67	875.44	183.86	835.20	173.80	801.60	165.40	633.44	123.36
68	939.28	199.82	895.32	188.83	858.60	179.65	675.20	133.80
69	1008.32	217.08	960.24	205.06	920.20	195.05	720.24	145.06
70	1082.72	235.68	1030.20	222.55	986.44	211.61	768.56	157.14
71	1151.84	252.96	1095.16	238.79	1047.96	226.99	813.36	168.34
72	1224.92	271.23	1163.84	255.96	1112.96	243.24	860.64	180.16
73	1302.00	290.50	1236.16	274.04	1181.56	260.39	910.00	192.50
74	1382.76	310.69	1311.92	292.98	1252.96	278.24	961.28	205.32
75	1466.08	331.52	1390.04	312.51	1326.72	296.68	1014.08	218.52
76	1549.40	352.35	1468.16	332.04	1400.52	315.13	1066.52	231.63
77	1634.16	373.54	1547.36	351.84	1475.04	333.76	1119.40	244.85
78	1718.24	394.56	1625.92	371.48	1549.04	352.26	1171.64	257.91
79	1800.68	415.17	1702.76	390.69	1621.32	370.33	1222.52	270.63
80	NA	NA	NA	NA	1692.20	388.05	1272.20	283.05
81	NA	NA	NA	NA	1760.76	405.19	1320.00	295.00
82	NA	NA	NA	NA	1830.12	422.53	1367.84	306.96
83	NA	NA	NA	NA	1904.60	441.15	1419.36	319.84
84	NA	NA	NA	NA	1987.84	461.96	1476.56	334.14

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	482.61	71.65	467.60	67.90	455.39	64.85	392.34	49.08
41	488.66	73.16	473.42	69.36	460.94	66.23	396.65	50.16
42	495.26	74.82	479.70	70.92	466.98	67.75	401.35	51.34
43	502.43	76.61	486.47	72.62	473.54	69.38	406.45	52.61
44	510.16	78.54	493.81	74.45	480.59	71.15	411.88	53.97
45	518.45	80.61	501.70	76.43	488.10	73.02	417.70	55.43
46	527.35	82.84	510.22	78.55	496.22	75.05	423.92	56.98
47	536.98	85.25	519.34	80.84	505.01	77.25	430.58	58.65
48	547.29	87.82	529.14	83.29	514.42	79.60	437.70	60.42
49	558.54	90.64	539.84	85.96	524.55	82.14	445.42	62.36
50	570.08	93.52	550.82	88.70	535.02	84.76	453.26	64.32
51	583.02	96.75	563.02	91.76	546.62	87.65	462.00	66.50
52	597.07	100.27	576.35	95.09	559.33	90.83	471.41	68.85
53	612.70	104.17	591.14	98.78	573.38	94.35	481.94	71.48
54	629.83	108.46	607.43	102.86	588.84	98.21	493.42	74.35
55	649.32	113.33	625.80	107.45	606.26	102.56	506.41	77.60
56	671.44	118.86	646.74	112.69	626.14	107.53	521.14	81.28
57	696.75	125.19	670.60	118.65	648.82	113.20	537.88	85.47
58	726.04	132.51	698.21	125.55	675.02	119.76	557.31	90.33
59	759.64	140.91	730.02	133.50	705.21	127.30	579.60	95.90
60	798.17	150.54	766.36	142.59	739.65	135.91	605.14	102.28
61	841.85	161.46	807.58	152.89	778.85	145.71	634.09	109.52
62	890.85	173.71	853.83	164.46	822.75	156.69	666.57	117.64
63	944.94	187.24	904.85	177.21	871.25	168.81	702.30	126.57
64	1004.08	202.02	960.62	191.16	924.22	182.06	741.33	136.33
65.	1069.32	218.33	1022.11	206.53	982.58	196.64	784.34	147.08
66	1143.86	236.96	1092.28	224.07	1049.22	213.30	833.22	159.31
67	1225.62	257.40	1169.28	243.32	1122.24	231.56	886.82	172.70
68	1314.99	279.75	1253.45	264.36	1202.04	251.51	945.28	187.32
69	1411.65	303.91	1344.34	287.08	1288.28	273.07	1008.34	203.08
70	1515.81	329.95	1442.28	311.57	1381.02	296.25	1075.98	220.00
71	1612.58	354.14	1533.22	334.31	1467.14	317.79	1138.70	235.68
72	1714.89	379.72	1629.38	358.34	1558.14	340.54	1204.90	252.22
73	1822.80	406.70	1730.62	383.66	1654.18	364.55	1274.00	269.50
74	1935.86	434.97	1836.69	410.17	1754.14	389.54	1345.79	287.45
75	2052.51	464.13	1946.06	437.51	1857.41	415.35	1419.71	305.93
76	2169.16	493.29	2055.42	464.86	1960.73	441.18	1493.13	324.28
77	2287.82	522.96	2166.30	492.58	2065.06	467.26	1567.16	342.79
78	2405.54	552.38	2276.29	520.07	2168.66	493.16	1640.30	361.07
79	2520.95	581.24	2383.86	546.97	2269.85	518.46	1711.53	378.88
80	NA	NA	NA	NA	2369.08	543.27	1781.08	396.27
81	NA	NA	NA	NA	2465.06	567.27	1848.00	413.00
82	NA	NA	NA	NA	2562.17	591.54	1914.98	429.74
83	NA	NA	NA	NA	2666.44	617.61	1987.10	447.78
84	NA	NA	NA	NA	2782.98	646.74	2067.18	467.80

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	610.50	90.64	591.51	85.89	576.07	82.03	496.31	62.09
41	618.15	92.55	598.88	87.74	583.08	83.79	501.76	63.45
42	626.51	94.64	606.82	89.72	590.73	85.70	507.71	64.94
43	635.58	96.91	615.39	91.86	599.02	87.77	514.16	66.55
44	645.35	99.35	624.67	94.18	607.95	90.00	521.03	68.27
45	655.84	101.97	634.66	96.68	617.44	92.38	528.40	70.11
46	667.10	104.79	645.42	99.37	627.71	94.94	536.26	72.08
47	679.28	107.84	656.97	102.26	638.84	97.72	544.69	74.19
48	692.32	111.09	669.37	105.36	650.74	100.70	553.69	76.44
49	706.56	114.65	682.90	108.74	663.56	103.90	563.46	78.88
50	721.15	118.30	696.78	112.21	676.81	107.22	573.38	81.36
51	737.52	122.39	712.23	116.07	691.47	110.88	584.43	84.12
52	755.30	126.84	729.09	120.29	707.55	114.90	596.33	87.10
53	775.06	131.78	747.79	124.96	725.33	119.35	609.65	90.43
54	796.74	137.20	768.40	130.12	744.88	124.24	624.17	94.06
55	821.39	143.36	791.64	135.92	766.91	129.74	640.61	98.17
56	849.37	150.36	818.13	142.55	792.06	136.03	659.24	102.82
57	881.39	158.36	848.31	150.09	820.75	143.20	680.42	108.12
58	918.44	167.63	883.23	158.82	853.91	151.49	705.00	114.26
59	960.94	178.25	923.47	168.88	892.09	161.04	733.19	121.31
60	1009.68	190.44	969.45	180.38	935.65	171.93	765.50	129.39
61	1064.94	204.25	1021.58	193.41	985.24	184.33	802.12	138.55
62	1126.92	219.75	1080.10	208.04	1040.78	198.21	843.21	148.82
63	1195.35	236.85	1144.63	224.17	1102.13	213.55	888.40	160.12
64	1270.16	255.56	1215.19	241.81	1169.14	230.30	937.78	172.46
65.	1352.69	276.19	1292.97	261.26	1242.96	248.75	992.19	186.06
66	1446.98	299.76	1381.73	283.45	1327.26	269.83	1054.03	201.52
67	1550.40	325.62	1479.14	307.80	1419.63	292.92	1121.82	218.47
68	1663.46	353.88	1585.61	334.42	1520.58	318.16	1195.78	236.96
69	1785.73	384.45	1700.59	363.16	1629.67	345.43	1275.55	256.90
70	1917.50	417.39	1824.48	394.14	1746.99	374.76	1361.12	278.29
71	2039.91	447.99	1939.53	422.90	1855.94	402.00	1440.46	298.13
72	2169.33	480.35	2061.16	453.31	1971.05	430.78	1524.19	319.06
73	2305.84	514.48	2189.24	485.32	2092.54	461.15	1611.61	340.92
74	2448.87	550.23	2323.41	518.87	2218.99	492.76	1702.43	363.62
75	2596.43	587.12	2461.76	553.46	2349.62	525.42	1795.94	387.00
76	2743.99	624.01	2600.11	588.04	2480.32	558.10	1888.81	410.22
77	2894.10	661.54	2740.37	623.11	2612.30	591.09	1982.46	433.63
78	3043.00	698.77	2879.50	657.89	2743.35	623.85	2074.97	456.76
79	3189.00	735.27	3015.59	691.91	2871.36	655.85	2165.08	479.29
80	NA	NA	NA	NA	2996.89	687.24	2253.07	501.28
81	NA	NA	NA	NA	3118.31	717.59	2337.72	522.45
82	NA	NA	NA	NA	3241.14	748.30	2422.44	543.63
83	NA	NA	NA	NA	3373.05	781.28	2513.69	566.44
84	NA	NA	NA	NA	3520.46	818.13	2614.99	591.76

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 730 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	772.28	114.66	748.27	108.66	728.73	103.77	627.83	78.55
41	781.96	117.08	757.58	110.99	737.60	105.99	634.73	80.27
42	792.53	119.72	767.62	113.49	747.28	108.41	642.25	82.15
43	804.00	122.59	778.46	116.21	757.76	111.03	650.41	84.19
44	816.37	125.68	790.20	119.14	769.06	113.85	659.10	86.36
45	829.63	129.00	802.84	122.30	781.06	116.85	668.42	88.69
46	843.88	132.56	816.46	125.70	794.06	120.10	678.37	91.18
47	859.30	136.41	831.07	129.36	808.13	123.62	689.03	93.85
48	875.78	140.53	846.75	133.28	823.18	127.38	700.41	96.69
49	893.80	145.04	863.87	137.56	839.40	131.44	712.78	99.78
50	912.26	149.65	881.43	141.95	856.16	135.63	725.32	102.92
51	932.96	154.83	900.97	146.83	874.71	140.27	739.30	106.41
52	955.45	160.45	922.29	152.16	895.05	145.35	754.36	110.18
53	980.45	166.70	945.95	158.08	917.54	150.97	771.21	114.39
54	1007.87	173.56	972.03	164.60	942.28	157.16	789.58	118.98
55	1039.06	181.35	1001.42	171.94	970.15	164.13	810.37	124.18
56	1074.46	190.20	1034.94	180.32	1001.96	172.08	833.93	130.07
57	1114.96	200.33	1073.11	189.87	1038.25	181.15	860.73	136.77
58	1161.83	212.05	1117.29	200.91	1080.19	191.64	891.82	144.55
59	1215.59	225.49	1168.19	213.64	1128.49	203.71	927.49	153.46
60	1277.25	240.90	1226.35	228.18	1183.60	217.49	968.35	163.68
61	1347.15	258.38	1292.30	244.66	1246.33	233.17	1014.68	175.26
62	1425.56	277.98	1366.32	263.17	1316.59	250.74	1066.66	188.25
63	1512.12	299.62	1447.96	283.58	1394.19	270.14	1123.83	202.55
64	1606.75	323.28	1537.21	305.89	1478.97	291.33	1186.29	218.16
65.	1711.15	349.38	1635.61	330.49	1572.34	314.67	1255.11	235.37
66	1830.43	379.20	1747.89	358.56	1678.98	341.33	1333.35	254.93
67	1961.26	411.90	1871.11	389.37	1795.84	370.55	1419.11	276.37
68	2104.28	447.66	2005.80	423.04	1923.53	402.47	1512.66	299.75
69	2258.95	486.33	2151.24	459.40	2061.54	436.97	1613.56	324.98
70	2425.63	528.00	2307.97	498.58	2209.94	474.07	1721.82	352.04
71	2580.48	566.71	2453.50	534.96	2347.76	508.53	1822.18	377.13
72	2744.21	607.64	2607.37	573.43	2493.38	544.93	1928.10	403.62
73	2916.89	650.81	2769.39	613.94	2647.07	583.36	2038.69	431.26
74	3097.82	696.04	2939.11	656.37	2807.03	623.35	2153.57	459.98
75	3284.48	742.71	3114.13	700.12	2972.27	664.66	2271.86	489.55
76	3471.14	789.37	3289.14	743.87	3137.61	705.99	2389.34	518.92
77	3661.03	836.85	3466.57	788.23	3304.55	747.73	2507.81	548.54
78	3849.40	883.94	3642.57	832.23	3470.34	789.17	2624.84	577.80
79	4034.09	930.11	3814.72	875.27	3632.27	829.66	2738.83	606.30
80	NA	NA	NA	NA	3791.06	869.35	2850.13	634.12
81	NA	NA	NA	NA	3944.66	907.75	2957.22	660.89
82	NA	NA	NA	NA	4100.05	946.60	3064.39	687.69
83	NA	NA	NA	NA	4266.90	988.31	3179.81	716.54
84	NA	NA	NA	NA	4453.39	1034.94	3307.96	748.58

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	163.20	5.80	161.88	5.47	160.80	5.20	155.96	3.99
41	165.04	6.26	163.64	5.91	162.52	5.63	157.28	4.32
42	167.08	6.77	165.56	6.39	164.36	6.09	158.72	4.68
43	169.28	7.32	167.68	6.92	166.36	6.59	160.32	5.08
44	171.68	7.92	169.96	7.49	168.52	7.13	162.04	5.51
45	174.28	8.57	172.40	8.10	170.88	7.72	163.88	5.97
46	177.08	9.27	175.04	8.76	173.40	8.35	165.88	6.47
47	180.12	10.03	177.96	9.49	176.16	9.04	168.04	7.01
48	183.44	10.86	181.08	10.27	179.16	9.79	170.40	7.60
49	187.08	11.77	184.52	11.13	182.48	10.62	173.00	8.25
50	191.08	12.77	188.32	12.08	186.08	11.52	175.84	8.96
51	195.48	13.87	192.52	13.13	190.08	12.52	178.96	9.74
52	200.40	15.10	197.12	14.28	194.48	13.62	182.40	10.60
53	205.80	16.45	202.28	15.57	199.40	14.85	186.24	11.56
54	211.88	17.97	208.00	17.00	204.88	16.22	190.52	12.63
55	218.68	19.67	214.40	18.60	211.04	17.76	195.32	13.83
56	226.40	21.60	221.76	20.44	218.04	19.51	200.76	15.19
57	235.28	23.82	230.16	22.54	226.04	21.51	207.04	16.76
58	245.60	26.40	239.92	24.98	235.36	23.84	214.28	18.57
59	257.64	29.41	251.28	27.82	246.24	26.56	222.76	20.69
60	271.64	32.91	264.56	31.14	258.88	29.72	232.60	23.15
61	287.92	36.98	279.96	34.99	273.60	33.40	244.00	26.00
62	306.68	41.67	297.68	39.42	290.52	37.63	257.20	29.30
63	328.16	47.04	318.00	44.50	309.92	42.48	272.28	33.07
64	352.56	53.14	341.12	50.28	332.00	48.00	289.48	37.37
65	380.36	60.09	367.44	56.86	357.16	54.29	309.12	42.28
66	413.12	68.28	398.40	64.60	386.72	61.68	332.00	48.00
67	450.56	77.64	433.80	73.45	420.52	70.13	358.20	54.55
68	492.92	88.23	473.88	83.47	458.76	79.69	387.80	61.95
69	540.40	100.10	518.80	94.70	501.60	90.40	420.84	70.21
70	592.76	113.19	568.32	107.08	548.80	102.20	457.12	79.28
71	646.64	126.66	619.28	119.82	597.36	114.34	494.40	88.60
72	705.00	141.25	674.40	133.60	649.84	127.46	534.44	98.61
73	768.24	157.06	734.16	148.54	706.68	141.67	577.56	109.39
74	836.28	174.07	798.36	164.59	767.68	156.92	623.48	120.87
75	908.96	192.24	866.88	181.72	832.72	173.18	672.12	133.03
76	984.20	211.05	937.80	199.45	900.00	190.00	722.24	145.56
77	1062.28	230.57	1011.36	217.84	969.72	207.43	773.96	158.49
78	1141.80	250.45	1086.20	236.55	1040.64	225.16	826.48	171.62
79	1221.56	270.39	1161.04	255.26	1111.56	242.89	879.00	184.75
80	NA	NA	NA	NA	1182.48	260.62	931.52	197.88
81	NA	NA	NA	NA	1252.56	278.14	983.32	210.83
82	NA	NA	NA	NA	1323.28	295.82	1035.72	223.93
83	NA	NA	NA	NA	1398.00	314.50	1091.20	237.80
84	NA	NA	NA	NA	1479.96	334.99	1151.64	252.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	228.48	8.12	226.63	7.66	225.12	7.28	218.34	5.59
41	231.06	8.76	229.10	8.27	227.53	7.88	220.19	6.05
42	233.91	9.48	231.78	8.95	230.10	8.53	222.21	6.55
43	236.99	10.25	234.75	9.69	232.90	9.23	224.45	7.11
44	240.35	11.09	237.94	10.49	235.93	9.98	226.86	7.71
45	243.99	12.00	241.36	11.34	239.23	10.81	229.43	8.36
46	247.91	12.98	245.06	12.26	242.76	11.69	232.23	9.06
47	252.17	14.04	249.14	13.29	246.62	12.66	235.26	9.81
48	256.82	15.20	253.51	14.38	250.82	13.71	238.56	10.64
49	261.91	16.48	258.33	15.58	255.47	14.87	242.20	11.55
50	267.51	17.88	263.65	16.91	260.51	16.13	246.18	12.54
51	273.67	19.42	269.53	18.38	266.11	17.53	250.54	13.64
52	280.56	21.14	275.97	19.99	272.27	19.07	255.36	14.84
53	288.12	23.03	283.19	21.80	279.16	20.79	260.74	16.18
54	296.63	25.16	291.20	23.80	286.83	22.71	266.73	17.68
55	306.15	27.54	300.16	26.04	295.46	24.86	273.45	19.36
56	316.96	30.24	310.46	28.62	305.26	27.31	281.06	21.27
57	329.39	33.35	322.22	31.56	316.46	30.11	289.86	23.46
58	343.84	36.96	335.89	34.97	329.50	33.38	299.99	26.00
59	360.70	41.17	351.79	38.95	344.74	37.18	311.86	28.97
60	380.30	46.07	370.38	43.60	362.43	41.61	325.64	32.41
61	403.09	51.77	391.94	48.99	383.04	46.76	341.60	36.40
62	429.35	58.34	416.75	55.19	406.73	52.68	360.08	41.02
63	459.42	65.86	445.20	62.30	433.89	59.47	381.19	46.30
64	493.58	74.40	477.57	70.39	464.80	67.20	405.27	52.32
65	532.50	84.13	514.42	79.60	500.02	76.01	432.77	59.19
66	578.37	95.59	557.76	90.44	541.41	86.35	464.80	67.20
67	630.78	108.70	607.32	102.83	588.73	98.18	501.48	76.37
68	690.09	123.52	663.43	116.86	642.26	111.57	542.92	86.73
69	756.56	140.14	726.32	132.58	702.24	126.56	589.18	98.29
70	829.86	158.47	795.65	149.91	768.32	143.08	639.97	110.99
71	905.30	177.32	866.99	167.75	836.30	160.08	692.16	124.04
72	987.00	197.75	944.16	187.04	909.78	178.44	748.22	138.05
73	1075.54	219.88	1027.82	207.96	989.35	198.34	808.58	153.15
74	1170.79	243.70	1117.70	230.43	1074.75	219.69	872.87	169.22
75	1272.54	269.14	1213.63	254.41	1165.81	242.45	940.97	186.24
76	1377.88	295.47	1312.92	279.23	1260.00	266.00	1011.14	203.78
77	1487.19	322.80	1415.90	304.98	1357.61	290.40	1083.54	221.89
78	1598.52	350.63	1520.68	331.17	1456.90	315.22	1157.07	240.27
79	1710.18	378.55	1625.46	357.36	1556.18	340.05	1230.60	258.65
80	NA	NA	NA	NA	1655.47	364.87	1304.13	277.03
81	NA	NA	NA	NA	1753.58	389.40	1376.65	295.16
82	NA	NA	NA	NA	1852.59	414.15	1450.01	313.50
83	NA	NA	NA	NA	1957.20	440.30	1527.68	332.92
84	NA	NA	NA	NA	2071.94	468.99	1612.30	354.07

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	289.03	10.27	286.69	9.69	284.78	9.21	276.21	7.07
41	292.29	11.09	289.81	10.47	287.82	9.97	278.54	7.65
42	295.90	11.99	293.21	11.32	291.08	10.79	281.09	8.29
43	299.79	12.96	296.96	12.26	294.62	11.67	283.93	9.00
44	304.05	14.03	301.00	13.26	298.45	12.63	286.97	9.76
45	308.65	15.18	305.32	14.35	302.63	13.67	290.23	10.57
46	313.61	16.42	310.00	15.51	307.09	14.79	293.77	11.46
47	318.99	17.76	315.17	16.81	311.98	16.01	297.60	12.41
48	324.87	19.23	320.69	18.19	317.29	17.34	301.78	13.46
49	331.32	20.84	326.78	19.71	323.17	18.81	306.38	14.61
50	338.40	22.62	333.51	21.39	329.55	20.40	311.41	15.87
51	346.20	24.56	340.95	23.25	336.63	22.17	316.94	17.25
52	354.91	26.74	349.10	25.29	344.42	24.12	323.03	18.77
53	364.47	29.13	358.24	27.57	353.14	26.30	329.83	20.47
54	375.24	31.82	368.37	30.11	362.84	28.73	337.41	22.37
55	387.28	34.84	379.70	32.94	373.75	31.45	345.91	24.49
56	400.95	38.25	392.74	36.20	386.15	34.55	355.55	26.90
57	416.68	42.19	407.61	39.92	400.32	38.09	366.67	29.68
58	434.96	46.75	424.90	44.24	416.82	42.22	379.49	32.89
59	456.28	52.09	445.02	49.27	436.09	47.04	394.51	36.64
60	481.07	58.28	468.54	55.15	458.48	52.63	411.93	41.00
61	509.91	65.49	495.81	61.97	484.55	59.15	432.12	46.05
62	543.13	73.80	527.19	69.81	514.51	66.64	455.50	51.89
63	581.17	83.31	563.18	78.81	548.87	75.23	482.21	58.57
64	624.38	94.11	604.12	89.05	587.97	85.01	512.67	66.18
65	673.62	106.42	650.74	100.70	632.53	96.15	547.45	74.88
66	731.64	120.92	705.57	114.41	684.88	109.24	587.97	85.01
67	797.94	137.50	768.26	130.08	744.74	124.20	634.37	96.61
68	872.96	156.26	839.24	147.83	812.46	141.13	686.79	109.71
69	957.05	177.28	918.79	167.71	888.33	160.10	745.31	124.34
70	1049.78	200.46	1006.49	189.64	971.92	181.00	809.56	140.40
71	1145.20	224.31	1096.74	212.20	1057.92	202.50	875.58	156.91
72	1248.56	250.15	1194.36	236.61	1150.87	225.73	946.49	174.64
73	1360.55	278.15	1300.20	263.06	1251.53	250.90	1022.86	193.73
74	1481.05	308.28	1413.90	291.49	1359.56	277.91	1104.18	214.06
75	1609.77	340.46	1535.24	321.83	1474.75	306.70	1190.32	235.60
76	1743.02	373.77	1660.84	353.23	1593.90	336.49	1279.09	257.79
77	1881.30	408.34	1791.12	385.79	1717.37	367.36	1370.68	280.69
78	2022.13	443.55	1923.66	418.93	1842.97	398.76	1463.70	303.94
79	2163.38	478.86	2056.20	452.07	1968.57	430.16	1556.71	327.19
80	NA	NA	NA	NA	2094.17	461.56	1649.72	350.45
81	NA	NA	NA	NA	2218.28	492.59	1741.46	373.38
82	NA	NA	NA	NA	2343.53	523.90	1834.26	396.58
83	NA	NA	NA	NA	2475.86	556.98	1932.52	421.14
84	NA	NA	NA	NA	2621.01	593.27	2039.55	447.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	365.62	12.99	362.66	12.25	360.24	11.65	349.40	8.94
41	369.74	14.02	366.61	13.24	364.10	12.61	352.36	9.68
42	374.31	15.17	370.91	14.32	368.22	13.64	355.58	10.48
43	379.24	16.40	375.66	15.50	372.70	14.76	359.17	11.38
44	384.62	17.74	380.76	16.78	377.54	15.97	363.02	12.34
45	390.44	19.20	386.23	18.15	382.83	17.30	367.14	13.37
46	396.71	20.77	392.14	19.63	388.47	18.71	371.62	14.49
47	403.53	22.47	398.69	21.26	394.65	20.25	376.46	15.70
48	410.96	24.33	405.68	23.01	401.37	21.93	381.75	17.03
49	419.12	26.37	413.38	24.93	408.81	23.79	387.57	18.48
50	428.08	28.61	421.90	27.06	416.88	25.81	393.94	20.07
51	437.94	31.07	431.31	29.42	425.84	28.05	400.93	21.82
52	448.96	33.83	441.61	31.99	435.70	30.51	408.63	23.75
53	461.06	36.85	453.17	34.88	446.72	33.27	417.24	25.90
54	474.68	40.26	465.99	38.09	459.00	36.34	426.82	28.30
55	489.91	44.07	480.32	41.67	472.80	39.79	437.58	30.98
56	507.21	48.39	496.81	45.79	488.48	43.71	449.77	34.03
57	527.10	53.36	515.63	50.50	506.40	48.19	463.83	37.55
58	550.22	59.14	537.50	55.96	527.28	53.41	480.05	41.60
59	577.19	65.89	562.95	62.33	551.66	59.50	499.05	46.35
60	608.56	73.73	592.70	69.76	579.97	66.58	521.10	51.86
61	645.03	82.85	627.20	78.39	612.95	74.83	546.64	58.25
62	687.06	93.35	666.90	88.31	650.86	84.30	576.21	65.64
63	735.18	105.38	712.42	99.69	694.32	95.17	609.99	74.09
64	789.85	119.05	764.22	112.64	743.78	107.54	648.53	83.72
65	852.13	134.62	823.18	127.38	800.15	121.63	692.53	94.72
66	925.52	152.97	892.54	144.72	866.37	138.18	743.78	107.54
67	1009.40	173.94	971.85	164.55	942.10	157.11	802.48	122.21
68	1104.30	197.66	1061.64	187.00	1027.77	178.53	868.79	138.79
69	1210.67	224.26	1162.28	212.16	1123.74	202.52	942.81	157.29
70	1327.97	253.58	1273.22	239.89	1229.48	228.96	1024.09	177.61
71	1448.68	283.76	1387.38	268.43	1338.27	256.16	1107.61	198.49
72	1579.42	316.44	1510.87	299.31	1455.85	285.55	1197.31	220.92
73	1721.10	351.86	1644.75	332.78	1583.19	317.39	1293.92	245.07
74	1873.53	389.97	1788.58	368.73	1719.85	351.55	1396.79	270.79
75	2036.36	430.68	1942.08	407.11	1865.56	387.98	1505.76	298.03
76	2204.92	472.82	2100.97	446.83	2016.28	425.66	1618.05	326.10
77	2379.84	516.55	2265.76	488.03	2172.48	464.71	1733.91	355.07
78	2557.99	561.09	2433.43	529.95	2331.36	504.43	1851.58	384.48
79	2736.68	605.76	2601.10	571.86	2490.24	544.15	1969.24	413.90
80	NA	NA	NA	NA	2649.13	583.87	2086.90	443.31
81	NA	NA	NA	NA	2806.13	623.12	2202.95	472.33
82	NA	NA	NA	NA	2964.56	662.73	2320.34	501.67
83	NA	NA	NA	NA	3131.96	704.58	2444.63	532.75
84	NA	NA	NA	NA	3315.58	750.48	2580.04	566.60

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	189.76	12.44	187.68	11.92	185.84	11.46	175.72	8.93
41	194.00	13.50	191.76	12.94	189.76	12.44	178.84	9.71
42	198.56	14.64	196.16	14.04	194.00	13.50	182.24	10.56
43	203.52	15.88	200.96	15.24	198.60	14.65	185.92	11.48
44	208.88	17.22	206.08	16.52	203.60	15.90	189.80	12.45
45	214.60	18.65	211.56	17.89	208.84	17.21	193.96	13.49
46	220.72	20.18	217.40	19.35	214.48	18.62	198.36	14.59
47	227.24	21.81	223.68	20.92	220.48	20.12	203.08	15.77
48	234.20	23.55	230.32	22.58	226.84	21.71	208.00	17.00
49	241.68	25.42	237.44	24.36	233.72	23.43	213.32	18.33
50	249.12	27.28	244.56	26.14	240.52	25.13	218.52	19.63
51	257.36	29.34	252.40	28.10	248.08	27.02	224.24	21.06
52	266.24	31.56	260.92	30.23	256.16	29.04	230.44	22.61
53	276.04	34.01	270.20	32.55	265.08	31.27	237.16	24.29
54	286.76	36.69	280.40	35.10	274.84	33.71	244.48	26.12
55	298.88	39.72	291.92	37.98	285.80	36.45	252.72	28.18
56	312.76	43.19	305.08	41.27	298.36	39.59	262.12	30.53
57	328.64	47.16	320.16	45.04	312.72	43.18	272.84	33.21
58	347.12	51.78	337.72	49.43	329.44	47.36	285.28	36.32
59	368.60	57.15	358.08	54.52	348.84	52.21	299.68	39.92
60	393.52	63.38	381.68	60.42	371.32	57.83	316.36	44.09
61	422.16	70.54	408.88	67.22	397.24	64.31	335.60	48.90
62	454.68	78.67	439.72	74.93	426.64	71.66	357.40	54.35
63	491.28	87.82	474.44	83.61	459.68	79.92	381.88	60.47
64	531.60	97.90	512.64	93.16	496.12	89.03	408.88	67.22
65	576.52	109.13	555.24	103.81	536.68	99.17	438.92	74.73
66	628.24	122.06	604.16	116.04	583.28	110.82	473.24	83.31
67	685.20	136.30	658.08	129.52	634.60	123.65	511.04	92.76
68	748.64	152.16	718.12	144.53	691.72	137.93	553.16	103.29
69	817.88	169.47	783.60	160.90	754.00	153.50	599.04	114.76
70	893.32	188.33	854.96	178.74	821.80	170.45	648.84	127.21
71	969.32	207.33	926.76	196.69	890.08	187.52	699.00	139.75
72	1050.92	227.73	1003.84	215.96	963.28	205.82	752.60	153.15
73	1138.28	249.57	1086.32	236.58	1041.56	225.39	809.64	167.41
74	1231.20	272.80	1174.00	258.50	1124.68	246.17	870.00	182.50
75	1329.16	297.29	1266.32	281.58	1212.16	268.04	933.36	198.34
76	1429.56	322.39	1360.88	305.22	1301.68	290.42	997.84	214.46
77	1533.44	348.36	1458.68	329.67	1394.24	313.56	1064.40	231.10
78	1639.56	374.89	1558.48	354.62	1488.60	337.15	1131.96	247.99
79	1746.56	401.64	1658.92	379.73	1583.56	360.89	1199.80	264.95
80	NA	NA	NA	NA	1679.48	384.87	1268.12	282.03
81	NA	NA	NA	NA	1775.00	408.75	1336.00	299.00
82	NA	NA	NA	NA	1873.60	433.40	1405.56	316.39
83	NA	NA	NA	NA	1979.64	459.91	1479.96	334.99
84	NA	NA	NA	NA	2097.40	489.35	1562.56	355.64

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	265.66	17.42	262.75	16.69	260.18	16.04	246.01	12.50
41	271.60	18.90	268.46	18.12	265.66	17.42	250.38	13.59
42	277.98	20.50	274.62	19.66	271.60	18.90	255.14	14.78
43	284.93	22.23	281.34	21.34	278.04	20.51	260.29	16.07
44	292.43	24.11	288.51	23.13	285.04	22.26	265.72	17.43
45	300.44	26.11	296.18	25.05	292.38	24.09	271.54	18.89
46	309.01	28.25	304.36	27.09	300.27	26.07	277.70	20.43
47	318.14	30.53	313.15	29.29	308.67	28.17	284.31	22.08
48	327.88	32.97	322.45	31.61	317.58	30.39	291.20	23.80
49	338.35	35.59	332.42	34.10	327.21	32.80	298.65	25.66
50	348.77	38.19	342.38	36.60	336.73	35.18	305.93	27.48
51	360.30	41.08	353.36	39.34	347.31	37.83	313.94	29.48
52	372.74	44.18	365.29	42.32	358.62	40.66	322.62	31.65
53	386.46	47.61	378.28	45.57	371.11	43.78	332.02	34.01
54	401.46	51.37	392.56	49.14	384.78	47.19	342.27	36.57
55	418.43	55.61	408.69	53.17	400.12	51.03	353.81	39.45
56	437.86	60.47	427.11	57.78	417.70	55.43	366.97	42.74
57	460.10	66.02	448.22	63.06	437.81	60.45	381.98	46.49
58	485.97	72.49	472.81	69.20	461.22	66.30	399.39	50.85
59	516.04	80.01	501.31	76.33	488.38	73.09	419.55	55.89
60	550.93	88.73	534.35	84.59	519.85	80.96	442.90	61.73
61	591.02	98.76	572.43	94.11	556.14	90.03	469.84	68.46
62	636.55	110.14	615.61	104.90	597.30	100.32	500.36	76.09
63	687.79	122.95	664.22	117.05	643.55	111.89	534.63	84.66
64	744.24	137.06	717.70	130.42	694.57	124.64	572.43	94.11
65	807.13	152.78	777.34	145.33	751.35	138.84	614.49	104.62
66	879.54	170.88	845.82	162.46	816.59	155.15	662.54	116.63
67	959.28	190.82	921.31	181.33	888.44	173.11	715.46	129.86
68	1048.10	213.02	1005.37	202.34	968.41	193.10	774.42	144.61
69	1145.03	237.26	1097.04	225.26	1055.60	214.90	838.66	160.66
70	1250.65	263.66	1196.94	250.24	1150.52	238.63	908.38	178.09
71	1357.05	290.26	1297.46	275.37	1246.11	262.53	978.60	195.65
72	1471.29	318.82	1405.38	302.34	1348.59	288.15	1053.64	214.41
73	1593.59	349.40	1520.85	331.21	1458.18	315.55	1133.50	234.37
74	1723.68	381.92	1643.60	361.90	1574.55	344.64	1218.00	255.50
75	1860.82	416.21	1772.85	394.21	1697.02	375.26	1306.70	277.68
76	2001.38	451.35	1905.23	427.31	1822.35	406.59	1396.98	300.24
77	2146.82	487.70	2042.15	461.54	1951.94	438.98	1490.16	323.54
78	2295.38	524.85	2181.87	496.47	2084.04	472.01	1584.74	347.19
79	2445.18	562.30	2322.49	531.62	2216.98	505.25	1679.72	370.93
80	NA	NA	NA	NA	2351.27	538.82	1775.37	394.84
81	NA	NA	NA	NA	2485.00	572.25	1870.40	418.60
82	NA	NA	NA	NA	2623.04	606.76	1967.78	442.95
83	NA	NA	NA	NA	2771.50	643.87	2071.94	468.99
84	NA	NA	NA	NA	2936.36	685.09	2187.58	497.90

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	336.06	22.03	332.38	21.11	329.12	20.30	311.20	15.82
41	343.57	23.91	339.61	22.92	336.06	22.03	316.73	17.20
42	351.65	25.93	347.40	24.86	343.57	23.91	322.75	18.70
43	360.43	28.12	355.90	26.99	351.72	25.95	329.26	20.33
44	369.93	30.50	364.97	29.26	360.58	28.16	336.14	22.05
45	380.06	33.03	374.67	31.68	369.86	30.48	343.50	23.89
46	390.90	35.74	385.02	34.27	379.84	32.98	351.30	25.84
47	402.44	38.63	396.14	37.05	390.47	35.63	359.65	27.93
48	414.77	41.71	407.90	39.99	401.73	38.45	368.37	30.11
49	428.02	45.02	420.51	43.14	413.92	41.49	377.79	32.46
50	441.19	48.31	433.12	46.29	425.96	44.51	387.00	34.76
51	455.78	51.96	447.00	49.77	439.35	47.85	397.13	37.30
52	471.51	55.89	462.09	53.54	453.66	51.43	408.11	40.04
53	488.87	60.23	478.52	57.65	469.46	55.38	420.01	43.02
54	507.85	64.98	496.59	62.16	486.74	59.70	432.97	46.26
55	529.32	70.34	516.99	67.26	506.15	64.55	447.57	49.91
56	553.90	76.49	540.30	73.09	528.40	70.11	464.21	54.07
57	582.02	83.52	567.00	79.77	553.83	76.47	483.20	58.81
58	614.75	91.70	598.10	87.54	583.44	83.87	505.23	64.32
59	652.79	101.21	634.16	96.55	617.80	92.46	530.73	70.70
60	696.92	112.25	675.96	107.00	657.61	102.42	560.27	78.08
61	747.65	124.93	724.13	119.05	703.51	113.89	594.35	86.60
62	805.24	139.32	778.74	132.70	755.58	126.91	632.96	96.25
63	870.06	155.53	840.23	148.07	814.09	141.54	676.31	107.09
64	941.46	173.38	907.89	164.99	878.63	157.67	724.13	119.05
65	1021.02	193.27	983.33	183.85	950.46	175.63	777.33	132.35
66	1112.61	216.17	1069.97	205.51	1032.99	196.26	838.11	147.54
67	1213.49	241.39	1165.46	229.38	1123.88	218.98	905.05	164.28
68	1325.84	269.48	1271.79	255.96	1225.04	244.27	979.65	182.93
69	1448.47	300.13	1387.76	284.95	1335.33	271.85	1060.90	203.24
70	1582.07	333.53	1514.13	316.55	1455.41	301.87	1149.10	225.29
71	1716.67	367.18	1641.29	348.34	1576.33	332.10	1237.93	247.50
72	1861.18	403.31	1777.80	382.47	1705.97	364.51	1332.85	271.23
73	2015.89	441.99	1923.87	418.98	1844.60	399.17	1433.87	296.48
74	2180.46	483.13	2079.15	457.80	1991.81	435.97	1540.77	323.21
75	2353.94	526.50	2242.65	498.68	2146.74	474.70	1652.98	351.26
76	2531.75	570.95	2410.12	540.54	2305.28	514.33	1767.17	379.81
77	2715.72	616.95	2583.32	583.85	2469.20	555.31	1885.05	409.28
78	2903.66	663.93	2760.07	628.03	2636.31	597.09	2004.70	439.19
79	3093.16	711.30	2937.95	672.50	2804.48	639.14	2124.85	469.23
80	NA	NA	NA	NA	2974.36	681.60	2245.84	499.48
81	NA	NA	NA	NA	3143.53	723.90	2366.06	529.53
82	NA	NA	NA	NA	3318.15	767.55	2489.25	560.33
83	NA	NA	NA	NA	3505.94	814.50	2621.01	593.27
84	NA	NA	NA	NA	3714.50	866.64	2767.29	629.84

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	425.12	27.87	420.46	26.70	416.34	25.67	393.67	20.01
41	434.62	30.24	429.60	28.99	425.12	27.87	400.66	21.75
42	444.84	32.80	439.46	31.45	434.62	30.24	408.28	23.66
43	455.95	35.58	450.21	34.14	444.93	32.82	416.52	25.72
44	467.96	38.58	461.68	37.01	456.13	35.62	425.21	27.89
45	480.77	41.78	473.96	40.08	467.87	38.56	434.53	30.22
46	494.48	45.21	487.04	43.35	480.50	41.71	444.39	32.69
47	509.09	48.86	501.11	46.87	493.94	45.08	454.96	35.33
48	524.68	52.76	515.99	50.59	508.19	48.64	465.99	38.09
49	541.44	56.95	531.94	54.57	523.61	52.49	477.90	41.06
50	558.11	61.12	547.89	58.56	538.84	56.30	489.55	43.98
51	576.57	65.73	565.46	62.95	555.78	60.53	502.37	47.18
52	596.46	70.70	584.54	67.72	573.88	65.06	516.26	50.65
53	618.42	76.19	605.33	72.92	593.86	70.05	531.31	54.42
54	642.43	82.20	628.18	78.64	615.73	75.52	547.71	58.52
55	669.59	88.99	653.99	85.09	640.28	81.66	566.17	63.13
56	700.68	96.76	683.48	92.46	668.42	88.69	587.23	68.40
57	736.26	105.65	717.26	100.90	700.59	96.74	611.25	74.40
58	777.66	116.00	756.60	110.74	738.05	106.10	639.12	81.37
59	825.78	128.03	802.21	122.14	781.51	116.97	671.38	89.43
60	881.61	141.99	855.08	135.36	831.87	129.56	708.75	98.78
61	945.77	158.03	916.02	150.59	889.94	144.07	751.85	109.55
62	1018.63	176.25	985.11	167.87	955.81	160.54	800.69	121.76
63	1100.62	196.74	1062.90	187.31	1029.83	179.05	855.53	135.47
64	1190.95	219.33	1148.48	208.71	1111.47	199.46	916.02	150.59
65	1291.59	244.49	1243.91	232.57	1202.33	222.17	983.32	167.42
66	1407.46	273.45	1353.51	259.97	1306.73	248.27	1060.21	186.64
67	1535.06	305.35	1474.31	290.17	1421.70	277.01	1144.89	207.81
68	1677.19	340.89	1608.82	323.79	1549.67	309.01	1239.25	231.40
69	1832.31	379.67	1755.51	360.47	1689.20	343.89	1342.04	257.10
70	2001.32	421.92	1915.38	400.43	1841.09	381.86	1453.61	284.99
71	2171.58	464.48	2076.23	440.65	1994.06	420.10	1565.98	313.08
72	2354.39	510.19	2248.92	483.82	2158.05	461.10	1686.06	343.10
73	2550.11	559.12	2433.70	530.01	2333.42	504.94	1813.85	375.05
74	2758.28	611.16	2630.13	579.12	2519.64	551.50	1949.07	408.86
75	2977.74	666.02	2836.96	630.83	2715.62	600.49	2091.02	444.34
76	3202.66	722.26	3048.80	683.79	2916.17	650.63	2235.48	480.46
77	3435.39	780.44	3267.90	738.56	3123.54	702.47	2384.59	517.74
78	3673.13	839.87	3491.49	794.46	3334.93	755.32	2535.95	555.58
79	3912.84	899.80	3716.50	850.71	3547.67	808.51	2687.93	593.57
80	NA	NA	NA	NA	3762.56	862.23	2840.99	631.84
81	NA	NA	NA	NA	3976.56	915.73	2993.06	669.85
82	NA	NA	NA	NA	4197.45	970.95	3148.90	708.81
83	NA	NA	NA	NA	4435.02	1030.34	3315.58	750.48
84	NA	NA	NA	NA	4698.84	1096.30	3500.63	796.75

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	182.80	10.70	180.92	10.23	179.16	9.79	170.36	7.59
41	186.44	11.61	184.40	11.10	182.56	10.64	173.04	8.26
42	190.40	12.60	188.20	12.05	186.20	11.55	175.92	8.98
43	194.68	13.67	192.32	13.08	190.12	12.53	179.04	9.76
44	199.28	14.82	196.68	14.17	194.36	13.59	182.40	10.60
45	204.16	16.04	201.36	15.34	198.88	14.72	185.92	11.48
46	209.36	17.34	206.32	16.58	203.68	15.92	189.68	12.42
47	214.96	18.74	211.64	17.91	208.76	17.19	193.72	13.43
48	220.84	20.21	217.24	19.31	214.20	18.55	197.96	14.49
49	227.20	21.80	223.32	20.83	220.04	20.01	202.52	15.63
50	233.60	23.40	229.44	22.36	225.88	21.47	207.04	16.76
51	240.68	25.17	236.20	24.05	232.36	23.09	212.04	18.01
52	248.36	27.09	243.48	25.87	239.32	24.83	217.44	19.36
53	256.80	29.20	251.48	27.87	247.00	26.75	223.32	20.83
54	266.04	31.51	260.32	30.08	255.40	28.85	229.76	22.44
55	276.44	34.11	270.20	32.55	264.88	31.22	236.96	24.24
56	288.36	37.09	281.52	35.38	275.64	33.91	245.20	26.30
57	302.04	40.51	294.48	38.62	288.00	37.00	254.56	28.64
58	317.88	44.47	309.52	42.38	302.36	40.59	265.40	31.35
59	336.32	49.08	327.00	46.75	319.00	44.75	278.04	34.51
60	357.72	54.43	347.28	51.82	338.36	49.59	292.64	38.16
61	382.44	60.61	370.68	57.67	360.68	55.17	309.48	42.37
62	410.56	67.64	397.32	64.33	386.04	61.51	328.56	47.14
63	442.28	75.57	427.40	71.85	414.72	68.68	350.08	52.52
64	477.48	84.37	460.72	80.18	446.44	76.61	373.88	58.47
65	516.92	94.23	498.04	89.51	481.96	85.49	400.52	65.13
66	562.52	105.63	541.12	100.28	523.00	95.75	431.04	72.76
67	613.20	118.30	589.00	112.25	568.52	107.13	464.88	81.22
68	669.96	132.49	642.64	125.66	619.52	119.88	502.80	90.70
69	732.36	148.09	701.52	140.38	675.52	133.88	544.28	101.07
70	800.60	165.15	765.92	156.48	736.68	149.17	589.44	112.36
71	869.80	182.45	831.24	172.81	798.68	164.67	635.20	123.80
72	944.36	201.09	901.52	190.38	865.36	181.34	684.12	136.03
73	1024.60	221.15	977.08	209.27	936.96	199.24	736.32	149.08
74	1110.32	242.58	1057.80	229.45	1013.32	218.33	791.72	162.93
75	1201.32	265.33	1143.36	250.84	1094.28	238.57	850.08	177.52
76	1294.80	288.70	1231.20	272.80	1177.28	259.32	909.80	192.45
77	1391.96	312.99	1322.44	295.61	1263.44	280.86	971.44	207.86
78	1491.24	337.81	1415.56	318.89	1351.32	302.83	1034.24	223.56
79	1591.36	362.84	1509.40	342.35	1439.80	324.95	1097.28	239.32
80	NA	NA	NA	NA	1529.12	347.28	1160.80	255.20
81	NA	NA	NA	NA	1617.88	369.47	1223.88	270.97
82	NA	NA	NA	NA	1709.20	392.30	1288.48	287.12
83	NA	NA	NA	NA	1807.20	416.80	1357.40	304.35
84	NA	NA	NA	NA	1916.00	444.00	1433.80	323.45

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	255.92	14.98	253.29	14.32	250.82	13.71	238.50	10.63
41	261.02	16.25	258.16	15.54	255.58	14.90	242.26	11.56
42	266.56	17.64	263.48	16.87	260.68	16.17	246.29	12.57
43	272.55	19.14	269.25	18.31	266.17	17.54	250.66	13.66
44	278.99	20.75	275.35	19.84	272.10	19.03	255.36	14.84
45	285.82	22.46	281.90	21.48	278.43	20.61	260.29	16.07
46	293.10	24.28	288.85	23.21	285.15	22.29	265.55	17.39
47	300.94	26.24	296.30	25.07	292.26	24.07	271.21	18.80
48	309.18	28.29	304.14	27.03	299.88	25.97	277.14	20.29
49	318.08	30.52	312.65	29.16	308.06	28.01	283.53	21.88
50	327.04	32.76	321.22	31.30	316.23	30.06	289.86	23.46
51	336.95	35.24	330.68	33.67	325.30	32.33	296.86	25.21
52	347.70	37.93	340.87	36.22	335.05	34.76	304.42	27.10
53	359.52	40.88	352.07	39.02	345.80	37.45	312.65	29.16
54	372.46	44.11	364.45	42.11	357.56	40.39	321.66	31.42
55	387.02	47.75	378.28	45.57	370.83	43.71	331.74	33.94
56	403.70	51.93	394.13	49.53	385.90	47.47	343.28	36.82
57	422.86	56.71	412.27	54.07	403.20	51.80	356.38	40.10
58	445.03	62.26	433.33	59.33	423.30	56.83	371.56	43.89
59	470.85	68.71	457.80	65.45	446.60	62.65	389.26	48.31
60	500.81	76.20	486.19	72.55	473.70	69.43	409.70	53.42
61	535.42	84.85	518.95	80.74	504.95	77.24	433.27	59.32
62	574.78	94.70	556.25	90.06	540.46	86.11	459.98	66.00
63	619.19	105.80	598.36	100.59	580.61	96.15	490.11	73.53
64	668.47	118.12	645.01	112.25	625.02	107.25	523.43	81.86
65	723.69	131.92	697.26	125.31	674.74	119.69	560.73	91.18
66	787.53	147.88	757.57	140.39	732.20	134.05	603.46	101.86
67	858.48	165.62	824.60	157.15	795.93	149.98	650.83	113.71
68	937.94	185.49	899.70	175.92	867.33	167.83	703.92	126.98
69	1025.30	207.33	982.13	196.53	945.73	187.43	761.99	141.50
70	1120.84	231.21	1072.29	219.07	1031.35	208.84	825.22	157.30
71	1217.72	255.43	1163.74	241.93	1118.15	230.54	889.28	173.32
72	1322.10	281.53	1262.13	266.53	1211.50	253.88	957.77	190.44
73	1434.44	309.61	1367.91	292.98	1311.74	278.94	1030.85	208.71
74	1554.45	339.61	1480.92	321.23	1418.65	305.66	1108.41	228.10
75	1681.85	371.46	1600.70	351.18	1531.99	334.00	1190.11	248.53
76	1812.72	404.18	1723.68	381.92	1648.19	363.05	1273.72	269.43
77	1948.74	438.19	1851.42	413.85	1768.82	393.20	1360.02	291.00
78	2087.74	472.93	1981.78	446.45	1891.85	423.96	1447.94	312.98
79	2227.90	507.98	2113.16	479.29	2015.72	454.93	1536.19	335.05
80	NA	NA	NA	NA	2140.77	486.19	1625.12	357.28
81	NA	NA	NA	NA	2265.03	517.26	1713.43	379.36
82	NA	NA	NA	NA	2392.88	549.22	1803.87	401.97
83	NA	NA	NA	NA	2530.08	583.52	1900.36	426.09
84	NA	NA	NA	NA	2682.40	621.60	2007.32	452.83

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	323.74	18.95	320.41	18.12	317.29	17.34	301.71	13.44
41	330.19	20.56	326.57	19.66	323.31	18.84	306.45	14.63
42	337.20	22.31	333.30	21.34	329.76	20.46	311.55	15.90
43	344.78	24.21	340.60	23.16	336.70	22.19	317.08	17.28
44	352.92	26.25	348.32	25.10	344.21	24.07	323.03	18.77
45	361.57	28.41	356.61	27.17	352.22	26.07	329.26	20.33
46	370.78	30.71	365.39	29.36	360.72	28.19	335.92	22.00
47	380.69	33.19	374.81	31.72	369.71	30.44	343.08	23.78
48	391.11	35.79	384.73	34.20	379.35	32.85	350.59	25.66
49	402.37	38.61	395.50	36.89	389.69	35.44	358.66	27.68
50	413.71	41.44	406.34	39.60	400.03	38.02	366.67	29.68
51	426.24	44.58	418.31	42.59	411.51	40.89	375.52	31.90
52	439.85	47.98	431.20	45.82	423.84	43.97	385.09	34.29
53	454.79	51.71	445.37	49.36	437.44	47.37	395.50	36.89
54	471.16	55.80	461.03	53.27	452.31	51.09	406.90	39.74
55	489.58	60.41	478.52	57.65	469.10	55.29	419.66	42.93
56	510.69	65.69	498.57	62.66	488.16	60.05	434.25	46.58
57	534.91	71.74	521.52	68.40	510.05	65.53	450.83	50.72
58	562.97	78.76	548.16	75.05	535.48	71.88	470.02	55.52
59	595.62	86.92	579.12	82.79	564.95	79.25	492.41	61.12
60	633.52	96.40	615.03	91.77	599.24	87.82	518.27	67.58
61	677.30	107.34	656.47	102.13	638.76	97.71	548.09	75.04
62	727.10	119.79	703.65	113.93	683.68	108.93	581.88	83.48
63	783.28	133.83	756.93	127.25	734.47	121.63	619.99	93.01
64	845.62	149.42	815.94	142.00	790.65	135.68	662.14	103.55
65	915.47	166.88	882.03	158.52	853.55	151.40	709.32	115.35
66	996.22	187.07	958.32	177.60	926.23	169.57	763.37	128.86
67	1085.98	209.51	1043.12	198.79	1006.85	189.73	823.30	143.84
68	1186.50	234.64	1138.12	222.54	1097.17	212.31	890.46	160.63
69	1297.01	262.27	1242.39	248.61	1196.35	237.10	963.92	178.99
70	1417.86	292.48	1356.44	277.13	1304.66	264.18	1043.90	198.99
71	1540.42	323.12	1472.13	306.05	1414.46	291.63	1124.94	219.25
72	1672.46	356.13	1596.59	337.16	1532.55	321.15	1211.58	240.91
73	1814.57	391.66	1730.41	370.62	1659.36	352.85	1304.02	264.02
74	1966.38	429.61	1873.36	406.36	1794.59	386.66	1402.14	288.55
75	2127.54	469.90	2024.89	444.24	1937.97	422.51	1505.49	314.39
76	2293.09	511.29	2180.46	483.13	2084.96	459.26	1611.26	340.83
77	2465.16	554.31	2342.04	523.53	2237.55	497.40	1720.42	368.12
78	2640.99	598.26	2506.96	564.75	2393.19	536.31	1831.64	395.92
79	2818.30	642.59	2673.15	606.30	2549.89	575.49	1943.28	423.84
80	NA	NA	NA	NA	2708.07	615.03	2055.78	451.96
81	NA	NA	NA	NA	2865.27	654.33	2167.49	479.89
82	NA	NA	NA	NA	3026.99	694.76	2281.90	508.49
83	NA	NA	NA	NA	3200.55	738.15	2403.96	539.00
84	NA	NA	NA	NA	3393.24	786.32	2539.26	572.83

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	409.53	23.97	405.32	22.92	401.37	21.93	381.66	17.00
41	417.68	26.01	413.11	24.87	408.99	23.84	387.66	18.51
42	426.56	28.23	421.63	27.00	417.15	25.88	394.12	20.12
43	436.14	30.63	430.86	29.30	425.93	28.07	401.11	21.87
44	446.45	33.20	440.63	31.75	435.43	30.45	408.63	23.75
45	457.38	35.93	451.11	34.37	445.55	32.98	416.52	25.72
46	469.03	38.85	462.22	37.14	456.31	35.67	424.94	27.82
47	481.58	41.98	474.14	40.12	467.69	38.51	433.99	30.09
48	494.75	45.28	486.69	43.26	479.88	41.56	443.49	32.46
49	509.00	48.84	500.31	46.67	492.96	44.83	453.71	35.02
50	523.34	52.42	514.02	50.09	506.04	48.10	463.83	37.55
51	539.20	56.39	529.16	53.88	520.56	51.73	475.04	40.35
52	556.40	60.69	545.47	57.96	536.15	55.63	487.13	43.37
53	575.31	65.42	563.39	62.44	553.36	59.93	500.31	46.67
54	596.01	70.59	583.20	67.39	572.18	64.63	514.73	50.27
55	619.31	76.42	605.33	72.92	593.41	69.94	530.87	54.31
56	646.02	83.09	630.69	79.26	617.52	75.97	549.33	58.92
57	676.66	90.76	659.73	86.52	645.21	82.89	570.29	64.16
58	712.15	99.63	693.42	94.94	677.38	90.93	594.58	70.23
59	753.46	109.95	732.58	104.73	714.66	100.25	622.90	77.31
60	801.41	121.94	778.02	116.09	758.03	111.10	655.61	85.49
61	856.79	135.79	830.44	129.20	808.04	123.60	693.33	94.92
62	919.78	151.53	890.12	144.12	864.85	137.80	736.08	105.61
63	990.85	169.30	957.51	160.97	929.10	153.86	784.29	117.66
64	1069.71	189.02	1032.16	179.63	1000.17	171.63	837.61	130.99
65	1158.06	211.10	1115.77	200.53	1079.74	191.52	897.29	145.91
66	1260.22	236.64	1212.28	224.66	1171.68	214.51	965.67	163.01
67	1373.76	265.03	1319.55	251.48	1273.66	240.00	1041.48	181.96
68	1500.92	296.82	1439.72	281.52	1387.92	268.57	1126.43	203.20
69	1640.72	331.77	1571.63	314.50	1513.38	299.93	1219.36	226.43
70	1793.60	369.99	1715.90	350.56	1650.40	334.19	1320.53	251.72
71	1948.63	408.75	1862.24	387.15	1789.29	368.91	1423.05	277.35
72	2115.66	450.50	2019.69	426.51	1938.68	406.26	1532.64	304.75
73	2295.43	495.45	2188.97	468.83	2099.09	446.36	1649.59	333.99
74	2487.47	543.46	2369.81	514.04	2270.16	489.13	1773.70	365.01
75	2691.34	594.42	2561.49	561.96	2451.53	534.47	1904.45	397.70
76	2900.76	646.78	2758.28	611.16	2637.48	580.96	2038.24	431.15
77	3118.43	701.20	2962.68	662.26	2830.50	629.21	2176.33	465.67
78	3340.85	756.80	3171.30	714.41	3027.38	678.43	2317.02	500.84
79	3565.15	812.88	3381.53	766.97	3225.61	727.99	2458.25	536.15
80	NA	NA	NA	NA	3425.71	778.02	2600.56	571.73
81	NA	NA	NA	NA	3624.56	827.73	2741.88	607.06
82	NA	NA	NA	NA	3829.15	878.88	2886.60	643.24
83	NA	NA	NA	NA	4048.70	933.76	3041.00	681.84
84	NA	NA	NA	NA	4292.44	994.70	3212.16	724.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	211.12	17.78	207.16	16.79	203.96	15.99	189.04	12.26
41	215.04	18.76	210.88	17.72	207.52	16.88	191.80	12.95
42	219.24	19.81	214.88	18.72	211.32	17.83	194.80	13.70
43	223.72	20.93	219.12	19.78	215.36	18.84	198.00	14.50
44	228.52	22.13	223.68	20.92	219.72	19.93	201.40	15.35
45	233.64	23.41	228.52	22.13	224.36	21.09	205.04	16.26
46	239.16	24.79	233.72	23.43	229.32	22.33	208.92	17.23
47	245.04	26.26	239.28	24.82	234.64	23.66	213.12	18.28
48	251.40	27.85	245.32	26.33	240.40	25.10	217.60	19.40
49	258.32	29.58	251.88	27.97	246.68	26.67	222.48	20.62
50	265.84	31.46	258.96	29.74	253.44	28.36	227.80	21.95
51	274.00	33.50	266.72	31.68	260.88	30.22	233.60	23.40
52	282.96	35.74	275.24	33.81	268.96	32.24	239.92	24.98
53	292.84	38.21	284.56	36.14	277.88	34.47	246.84	26.71
54	303.68	40.92	294.84	38.71	287.68	36.92	254.52	28.63
55	315.76	43.94	306.24	41.56	298.60	39.65	263.00	30.75
56	329.32	47.33	319.08	44.77	310.88	42.72	272.52	33.13
57	344.64	51.16	333.60	48.40	324.72	46.18	283.32	35.83
58	362.24	55.56	350.24	52.56	340.60	50.15	295.64	38.91
59	382.36	60.59	369.28	57.32	358.80	54.70	309.76	42.44
60	405.44	66.36	391.08	62.77	379.60	59.90	325.92	46.48
61	431.72	72.93	415.96	68.99	403.36	65.84	344.36	51.09
62	461.56	80.39	444.20	76.05	430.32	72.58	365.28	56.32
63	495.04	88.76	475.88	83.97	460.52	80.13	388.76	62.19
64	532.52	98.13	511.36	92.84	494.44	88.61	415.12	68.78
65	574.72	108.68	551.28	102.82	532.56	98.14	444.76	76.19
66	623.56	120.89	597.48	114.37	576.64	109.16	478.88	84.72
67	678.56	134.64	649.52	127.38	626.32	121.58	517.28	94.32
68	739.60	149.90	707.24	141.81	681.36	135.34	559.76	104.94
69	806.84	166.71	770.84	157.71	742.00	150.50	606.36	116.59
70	880.00	185.00	840.00	175.00	807.84	166.96	656.80	129.20
71	951.32	202.83	907.40	191.85	872.04	183.01	705.80	141.45
72	1027.40	221.85	979.20	209.80	940.40	200.10	757.68	154.42
73	1108.48	242.12	1055.76	228.94	1013.12	218.28	812.48	168.12
74	1194.16	263.54	1136.52	249.13	1089.80	237.45	869.92	182.48
75	1283.88	285.97	1221.08	270.27	1170.00	257.50	929.60	197.40
76	1375.04	308.76	1306.92	291.73	1251.28	277.82	989.60	212.40
77	1467.56	331.89	1393.92	313.48	1333.68	298.42	1050.28	227.57
78	1559.52	354.88	1480.36	335.09	1415.40	318.85	1110.32	242.58
79	1649.32	377.33	1564.68	356.17	1495.16	338.79	1168.80	257.20
80	NA	NA	NA	NA	1572.56	358.14	1225.60	271.40
81	NA	NA	NA	NA	1646.68	376.67	1279.92	284.98
82	NA	NA	NA	NA	1719.96	394.99	1333.68	298.42
83	NA	NA	NA	NA	1796.72	414.18	1389.88	312.47
84	NA	NA	NA	NA	1880.44	435.11	1450.96	327.74

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	295.57	24.89	290.02	23.51	285.54	22.39	264.66	17.16
41	301.06	26.26	295.23	24.81	290.53	23.63	268.52	18.13
42	306.94	27.73	300.83	26.21	295.85	24.96	272.72	19.18
43	313.21	29.30	306.77	27.69	301.50	26.38	277.20	20.30
44	319.93	30.98	313.15	29.29	307.61	27.90	281.96	21.49
45	327.10	32.77	319.93	30.98	314.10	29.53	287.06	22.76
46	334.82	34.71	327.21	32.80	321.05	31.26	292.49	24.12
47	343.06	36.76	334.99	34.75	328.50	33.12	298.37	25.59
48	351.96	38.99	343.45	36.86	336.56	35.14	304.64	27.16
49	361.65	41.41	352.63	39.16	345.35	37.34	311.47	28.87
50	372.18	44.04	362.54	41.64	354.82	39.70	318.92	30.73
51	383.60	46.90	373.41	44.35	365.23	42.31	327.04	32.76
52	396.14	50.04	385.34	47.33	376.54	45.14	335.89	34.97
53	409.98	53.49	398.38	50.60	389.03	48.26	345.58	37.39
54	425.15	57.29	412.78	54.19	402.75	51.69	356.33	40.08
55	442.06	61.52	428.74	58.18	418.04	55.51	368.20	43.05
56	461.05	66.26	446.71	62.68	435.23	59.81	381.53	46.38
57	482.50	71.62	467.04	67.76	454.61	64.65	396.65	50.16
58	507.14	77.78	490.34	73.58	476.84	70.21	413.90	54.47
59	535.30	84.83	516.99	80.25	502.32	76.58	433.66	59.42
60	567.62	92.90	547.51	87.88	531.44	83.86	456.29	65.07
61	604.41	102.10	582.34	96.59	564.70	92.18	482.10	71.53
62	646.18	112.55	621.88	106.47	602.45	101.61	511.39	78.85
63	693.06	124.26	666.23	117.56	644.73	112.18	544.26	87.07
64	745.53	137.38	715.90	129.98	692.22	124.05	581.17	96.29
65	804.61	152.15	771.79	143.95	745.58	137.40	622.66	106.67
66	872.98	169.25	836.47	160.12	807.30	152.82	670.43	118.61
67	949.98	188.50	909.33	178.33	876.85	170.21	724.19	132.05
68	1035.44	209.86	990.14	198.53	953.90	189.48	783.66	146.92
69	1129.58	233.39	1079.18	220.79	1038.80	210.70	848.90	163.23
70	1232.00	259.00	1176.00	245.00	1130.98	233.74	919.52	180.88
71	1331.85	283.96	1270.36	268.59	1220.86	256.21	988.12	198.03
72	1438.36	310.59	1370.88	293.72	1316.56	280.14	1060.75	216.19
73	1551.87	338.97	1478.06	320.52	1418.37	305.59	1137.47	235.37
74	1671.82	368.96	1591.13	348.78	1525.72	332.43	1217.89	255.47
75	1797.43	400.36	1709.51	378.38	1638.00	360.50	1301.44	276.36
76	1925.06	432.26	1829.69	408.42	1751.79	388.95	1385.44	297.36
77	2054.58	464.65	1951.49	438.87	1867.15	417.79	1470.39	318.60
78	2183.33	496.83	2072.50	469.13	1981.56	446.39	1554.45	339.61
79	2309.05	528.26	2190.55	498.64	2093.22	474.31	1636.32	360.08
80	NA	NA	NA	NA	2201.58	501.40	1715.84	379.96
81	NA	NA	NA	NA	2305.35	527.34	1791.89	398.97
82	NA	NA	NA	NA	2407.94	552.99	1867.15	417.79
83	NA	NA	NA	NA	2515.41	579.85	1945.83	437.46
84	NA	NA	NA	NA	2632.62	609.15	2031.34	458.84

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	373.89	31.49	366.88	29.74	361.21	28.32	334.79	21.71
41	380.84	33.22	373.47	31.38	367.52	29.89	339.68	22.93
42	388.27	35.08	380.55	33.15	374.25	31.58	344.99	24.26
43	396.21	37.07	388.06	35.03	381.40	33.37	350.66	25.68
44	404.71	39.19	396.14	37.05	389.12	35.30	356.68	27.18
45	413.78	41.46	404.71	39.19	397.34	37.35	363.13	28.80
46	423.55	43.90	413.92	41.49	406.13	39.55	370.00	30.51
47	433.97	46.51	423.76	43.96	415.55	41.90	377.44	32.37
48	445.23	49.32	434.46	46.63	425.75	44.45	385.37	34.36
49	457.48	52.39	446.08	49.53	436.87	47.23	394.01	36.52
50	470.80	55.72	458.62	52.67	448.84	50.23	403.43	38.87
51	485.25	59.33	472.36	56.11	462.02	53.52	413.71	41.44
52	501.12	63.30	487.45	59.88	476.33	57.10	424.90	44.24
53	518.62	67.67	503.96	64.00	492.13	61.05	437.15	47.30
54	537.82	72.47	522.16	68.56	509.48	65.39	450.75	50.70
55	559.21	77.82	542.35	73.60	528.82	70.22	465.77	54.46
56	583.23	83.82	565.09	79.29	550.57	75.66	482.63	58.67
57	610.36	90.60	590.81	85.72	575.08	81.78	501.76	63.45
58	641.53	98.40	620.28	93.08	603.20	88.82	523.58	68.91
59	677.16	107.30	653.99	101.51	635.43	96.87	548.58	75.16
60	718.03	117.52	692.60	111.17	672.27	106.08	577.20	82.32
61	764.58	129.16	736.67	122.18	714.35	116.60	609.86	90.48
62	817.42	142.37	786.68	134.68	762.10	128.54	646.91	99.74
63	876.72	157.19	842.78	148.71	815.58	141.91	688.49	110.14
64	943.09	173.79	905.62	164.42	875.65	156.93	735.18	121.81
65	1017.83	192.47	976.32	182.09	943.16	173.81	787.67	134.93
66	1104.32	214.10	1058.14	202.55	1021.23	193.32	848.10	150.04
67	1201.73	238.45	1150.30	225.59	1109.21	215.32	916.10	167.04
68	1309.83	265.47	1252.52	251.15	1206.69	239.69	991.33	185.85
69	1428.91	295.24	1365.16	279.30	1314.08	266.54	1073.86	206.48
70	1558.48	327.64	1487.64	309.93	1430.68	295.69	1163.19	228.81
71	1684.79	359.21	1607.01	339.77	1544.38	324.11	1249.97	250.51
72	1819.53	392.90	1734.16	371.56	1665.45	354.38	1341.85	273.48
73	1963.12	428.79	1869.75	405.45	1794.24	386.57	1438.90	297.74
74	2114.86	466.73	2012.78	441.21	1930.04	420.52	1540.63	323.17
75	2273.75	506.45	2162.53	478.65	2072.07	456.03	1646.32	349.60
76	2435.20	546.81	2314.56	516.65	2216.02	492.02	1752.58	376.16
77	2599.05	587.78	2468.63	555.17	2361.95	528.50	1860.05	403.03
78	2761.91	628.49	2621.72	593.44	2506.67	564.68	1966.38	429.61
79	2920.95	668.25	2771.05	630.78	2647.93	600.00	2069.94	455.50
80	NA	NA	NA	NA	2785.00	634.27	2170.54	480.65
81	NA	NA	NA	NA	2916.27	667.08	2266.74	504.70
82	NA	NA	NA	NA	3046.05	699.53	2361.95	528.50
83	NA	NA	NA	NA	3181.99	733.51	2461.48	553.38
84	NA	NA	NA	NA	3330.26	770.58	2569.65	580.43

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	472.98	39.83	464.10	37.61	456.93	35.82	423.51	27.47
41	481.76	42.03	472.44	39.70	464.91	37.82	429.69	29.01
42	491.17	44.38	481.40	41.94	473.42	39.94	436.41	30.69
43	501.20	46.89	490.90	44.31	482.47	42.21	443.58	32.48
44	511.96	49.58	501.11	46.87	492.24	44.65	451.20	34.39
45	523.43	52.45	511.96	49.58	502.64	47.25	459.35	36.43
46	535.79	55.54	523.61	52.49	513.75	50.03	468.05	38.60
47	548.97	58.83	536.06	55.60	525.67	53.01	477.46	40.95
48	563.22	62.39	549.59	58.99	538.57	56.23	487.49	43.46
49	578.72	66.27	564.29	62.66	552.64	59.75	498.43	46.20
50	595.57	70.48	580.15	66.63	567.79	63.54	510.34	49.17
51	613.85	75.05	597.54	70.97	584.45	67.70	523.34	52.42
52	633.92	80.07	616.62	75.75	602.56	72.23	537.50	55.96
53	656.05	85.60	637.50	80.96	622.54	77.22	553.00	59.84
54	680.34	91.67	660.53	86.72	644.49	82.71	570.20	64.14
55	707.40	98.44	686.07	93.11	668.96	88.83	589.20	68.89
56	737.78	106.03	714.84	100.30	696.47	95.71	610.53	74.22
57	772.10	114.61	747.37	108.43	727.48	103.46	634.73	80.27
58	811.53	124.47	784.65	117.75	763.05	112.35	662.33	87.17
59	856.61	135.74	827.30	128.41	803.83	122.55	693.96	95.08
60	908.31	148.67	876.14	140.62	850.42	134.19	730.16	104.13
61	967.19	163.39	931.88	154.56	903.65	147.50	771.47	114.46
62	1034.04	180.10	995.15	170.38	964.05	162.60	818.34	126.17
63	1109.05	198.85	1066.12	188.12	1031.71	179.52	870.94	139.33
64	1193.01	219.84	1145.61	207.99	1107.70	198.51	930.00	154.09
65	1287.55	243.48	1235.04	230.35	1193.10	219.86	996.40	170.69
66	1396.97	270.83	1338.54	256.22	1291.86	244.55	1072.84	189.80
67	1520.19	301.64	1455.13	285.37	1403.15	272.38	1158.87	211.31
68	1656.94	335.82	1584.44	317.70	1526.46	303.20	1254.04	235.10
69	1807.58	373.48	1726.92	353.32	1662.31	337.17	1358.44	261.20
70	1971.48	414.46	1881.86	392.06	1809.82	374.04	1471.44	289.45
71	2131.26	454.40	2032.86	429.80	1953.64	410.00	1581.21	316.89
72	2301.70	497.01	2193.72	470.02	2106.79	448.29	1697.44	345.95
73	2483.34	542.43	2365.23	512.90	2269.71	489.02	1820.21	376.64
74	2675.29	590.41	2546.16	558.13	2441.50	531.96	1948.89	408.81
75	2876.30	640.66	2735.60	605.49	2621.17	576.88	2082.60	442.24
76	3080.52	691.72	2927.91	653.57	2803.26	622.40	2217.02	475.84
77	3287.80	743.54	3122.82	702.29	2987.86	668.55	2352.96	509.83
78	3493.82	795.04	3316.47	750.71	3170.94	714.32	2487.47	543.46
79	3695.00	845.34	3505.38	797.93	3349.63	759.00	2618.48	576.21
80	NA	NA	NA	NA	3523.03	802.35	2745.73	608.02
81	NA	NA	NA	NA	3689.08	843.86	2867.42	638.44
82	NA	NA	NA	NA	3853.25	884.90	2987.86	668.55
83	NA	NA	NA	NA	4025.22	927.89	3113.77	700.03
84	NA	NA	NA	NA	4212.78	974.78	3250.61	734.24

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	278.16	34.54	272.04	33.01	266.60	31.65	237.36	24.34
41	286.16	36.54	279.68	34.92	274.00	33.50	243.16	25.79
42	294.64	38.66	287.84	36.96	281.84	35.46	249.28	27.32
43	303.72	40.93	296.52	39.13	290.16	37.54	255.80	28.95
44	313.32	43.33	305.72	41.43	299.00	39.75	262.68	30.67
45	323.48	45.87	315.44	43.86	308.32	42.08	269.92	32.48
46	334.24	48.56	325.72	46.43	318.20	44.55	277.56	34.39
47	345.68	51.42	336.64	49.16	328.68	47.17	285.64	36.41
48	357.76	54.44	348.16	52.04	339.68	49.92	294.08	38.52
49	370.68	57.67	360.48	55.12	351.52	52.88	303.08	40.77
50	383.76	60.94	372.96	58.24	363.44	55.86	312.08	43.02
51	398.08	64.52	386.56	61.64	376.48	59.12	321.96	45.49
52	413.52	68.38	401.28	65.32	390.52	62.63	332.56	48.14
53	430.48	72.62	417.32	69.33	405.88	66.47	344.08	51.02
54	448.96	77.24	434.96	73.74	422.64	70.66	356.68	54.17
55	469.64	82.41	454.56	78.64	441.36	75.34	370.64	57.66
56	492.96	88.24	476.68	84.17	462.44	80.61	386.36	61.59
57	519.32	94.83	501.68	90.42	486.24	86.56	404.04	66.01
58	549.56	102.39	530.32	97.58	513.52	93.38	424.32	71.08
59	584.08	111.02	563.08	105.77	544.68	101.17	447.40	76.85
60	623.36	120.84	600.32	115.08	580.20	110.05	473.72	83.43
61	667.80	131.95	642.48	125.62	620.32	120.08	503.44	90.86
62	717.48	144.37	689.52	137.38	665.20	131.30	536.68	99.17
63	772.28	158.07	741.48	150.37	714.68	143.67	573.24	108.31
64	832.00	173.00	798.08	164.52	768.56	157.14	613.08	118.27
65	897.68	189.42	860.28	180.07	827.80	171.95	656.84	129.21
66	972.12	208.03	930.72	197.68	894.84	188.71	706.24	141.56
67	1053.48	228.37	1007.72	216.93	968.08	207.02	760.20	155.05
68	1142.52	250.63	1091.92	237.98	1048.16	227.04	819.16	169.79
69	1238.64	274.66	1182.76	260.69	1134.56	248.64	882.64	185.66
70	1342.16	300.54	1280.60	285.15	1227.48	271.87	950.72	202.68
71	1441.04	325.26	1373.96	308.49	1316.16	294.04	1015.60	218.90
72	1545.68	351.42	1472.76	333.19	1409.88	317.47	1083.92	235.98
73	1656.00	379.00	1576.76	359.19	1508.52	342.13	1155.60	253.90
74	1771.64	407.91	1685.76	386.44	1611.72	367.93	1229.92	272.48
75	1891.00	437.75	1798.12	414.53	1718.08	394.52	1306.52	291.63
76	2011.08	467.77	1911.04	442.76	1824.84	421.21	1382.84	310.71
77	2132.96	498.24	2025.60	471.40	1933.08	448.27	1459.96	329.99
78	2254.88	528.72	2139.72	499.93	2040.80	475.20	1536.48	349.12
79	2374.32	558.58	2251.92	527.98	2146.60	501.65	1611.28	367.82
80	NA	NA	NA	NA	2250.72	527.68	1684.64	386.16
81	NA	NA	NA	NA	2351.80	552.95	1755.52	403.88
82	NA	NA	NA	NA	2453.72	578.43	1826.40	421.60
83	NA	NA	NA	NA	2562.36	605.59	1902.04	440.51
84	NA	NA	NA	NA	2682.68	635.67	1985.36	461.34

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	389.42	48.36	380.86	46.21	373.24	44.31	332.30	34.08
41	400.62	51.16	391.55	48.89	383.60	46.90	340.42	36.11
42	412.50	54.12	402.98	51.74	394.58	49.64	348.99	38.25
43	425.21	57.30	415.13	54.78	406.22	52.56	358.12	40.53
44	438.65	60.66	428.01	58.00	418.60	55.65	367.75	42.94
45	452.87	64.22	441.62	61.40	431.65	58.91	377.89	45.47
46	467.94	67.98	456.01	65.00	445.48	62.37	388.58	48.15
47	483.95	71.99	471.30	68.82	460.15	66.04	399.90	50.97
48	500.86	76.22	487.42	72.86	475.55	69.89	411.71	53.93
49	518.95	80.74	504.67	77.17	492.13	74.03	424.31	57.08
50	537.26	85.32	522.14	81.54	508.82	78.20	436.91	60.23
51	557.31	90.33	541.18	86.30	527.07	82.77	450.74	63.69
52	578.93	95.73	561.79	91.45	546.73	87.68	465.58	67.40
53	602.67	101.67	584.25	97.06	568.23	93.06	481.71	71.43
54	628.54	108.14	608.94	103.24	591.70	98.92	499.35	75.84
55	657.50	115.37	636.38	110.10	617.90	105.48	518.90	80.72
56	690.14	123.54	667.35	117.84	647.42	112.85	540.90	86.23
57	727.05	132.76	702.35	126.59	680.74	121.18	565.66	92.41
58	769.38	143.35	742.45	136.61	718.93	130.73	594.05	99.51
59	817.71	155.43	788.31	148.08	762.55	141.64	626.36	107.59
60	872.70	169.18	840.45	161.11	812.28	154.07	663.21	116.80
61	934.92	184.73	899.47	175.87	868.45	168.11	704.82	127.20
62	1004.47	202.12	965.33	192.33	931.28	183.82	751.35	138.84
63	1081.19	221.30	1038.07	210.52	1000.55	201.14	802.54	151.63
64	1164.80	242.20	1117.31	230.33	1075.98	220.00	858.31	165.58
65	1256.75	265.19	1204.39	252.10	1158.92	240.73	919.58	180.89
66	1360.97	291.24	1303.01	276.75	1252.78	264.19	988.74	198.18
67	1474.87	319.72	1410.81	303.70	1355.31	289.83	1064.28	217.07
68	1599.53	350.88	1528.69	333.17	1467.42	317.86	1146.82	237.71
69	1734.10	384.52	1655.86	364.97	1588.38	348.10	1235.70	259.92
70	1879.02	420.76	1792.84	399.21	1718.47	380.62	1331.01	283.75
71	2017.46	455.36	1923.54	431.89	1842.62	411.66	1421.84	306.46
72	2163.95	491.99	2061.86	466.47	1973.83	444.46	1517.49	330.37
73	2318.40	530.60	2207.46	502.87	2111.93	478.98	1617.84	355.46
74	2480.30	571.07	2360.06	541.02	2256.41	515.10	1721.89	381.47
75	2647.40	612.85	2517.37	580.34	2405.31	552.33	1829.13	408.28
76	2815.51	654.88	2675.46	619.86	2554.78	589.69	1935.98	434.99
77	2986.14	697.54	2835.84	659.96	2706.31	627.58	2043.94	461.99
78	3156.83	740.21	2995.61	699.90	2857.12	665.28	2151.07	488.77
79	3324.05	782.01	3152.69	739.17	3005.24	702.31	2255.79	514.95
80	NA	NA	NA	NA	3151.01	738.75	2358.50	540.62
81	NA	NA	NA	NA	3292.52	774.13	2457.73	565.43
82	NA	NA	NA	NA	3435.21	809.80	2556.96	590.24
83	NA	NA	NA	NA	3587.30	847.83	2662.86	616.71
84	NA	NA	NA	NA	3755.75	889.94	2779.50	645.88

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	492.62	61.17	481.78	58.46	472.15	56.05	420.36	43.11
41	506.79	64.71	495.31	61.84	485.25	59.33	430.64	45.67
42	521.81	68.47	509.76	65.46	499.14	62.80	441.47	48.38
43	537.89	72.49	525.14	69.30	513.87	66.48	453.02	51.27
44	554.89	76.74	541.43	73.37	529.53	70.40	465.21	54.32
45	572.88	81.24	558.64	77.68	546.03	74.52	478.03	57.52
46	591.94	86.00	576.85	82.23	563.53	78.90	491.56	60.90
47	612.20	91.06	596.19	87.06	582.09	83.54	505.87	64.48
48	633.59	96.41	616.59	92.16	601.57	88.41	520.82	68.22
49	656.47	102.13	638.41	97.62	622.54	93.65	536.75	72.20
50	679.64	107.92	660.51	103.14	643.65	98.93	552.69	76.19
51	705.00	114.26	684.60	109.16	666.75	104.70	570.19	80.56
52	732.34	121.10	710.67	115.68	691.61	110.92	588.96	85.26
53	762.38	128.61	739.07	122.78	718.81	117.72	609.37	90.36
54	795.11	136.79	770.31	130.59	748.50	125.14	631.68	95.94
55	831.73	145.95	805.03	139.27	781.65	133.43	656.40	102.12
56	873.03	156.27	844.20	149.07	818.98	142.76	684.24	109.08
57	919.72	167.94	888.48	160.13	861.13	153.30	715.55	116.90
58	973.27	181.33	939.20	172.81	909.44	165.38	751.47	125.88
59	1034.41	196.62	997.21	187.32	964.63	179.17	792.35	136.10
60	1103.97	214.01	1063.17	203.81	1027.53	194.90	838.96	147.75
61	1182.67	233.68	1137.83	222.47	1098.59	212.66	891.59	160.91
62	1270.66	255.68	1221.14	243.30	1178.07	232.53	950.46	175.63
63	1367.71	279.94	1313.16	266.31	1265.70	254.44	1015.21	191.82
64	1473.47	306.38	1413.40	291.36	1361.12	278.29	1085.76	209.46
65	1589.79	335.46	1523.56	318.90	1466.03	304.52	1163.26	228.83
66	1721.62	368.42	1648.31	350.09	1584.76	334.21	1250.75	250.70
67	1865.71	404.44	1784.67	384.18	1714.47	366.63	1346.31	274.59
68	2023.40	443.87	1933.79	421.46	1856.29	402.09	1450.73	300.70
69	2193.63	486.42	2094.67	461.68	2009.31	440.34	1563.16	328.80
70	2376.97	532.26	2267.94	505.00	2173.87	481.48	1683.73	358.95
71	2552.08	576.04	2433.28	546.34	2330.92	520.74	1798.63	387.67
72	2737.40	622.36	2608.26	590.08	2496.90	562.24	1919.62	417.92
73	2932.78	671.21	2792.44	636.13	2671.59	605.91	2046.57	449.66
74	3137.57	722.41	2985.48	684.39	2854.36	651.60	2178.19	482.56
75	3348.96	775.26	3184.47	734.13	3042.72	698.69	2313.85	516.48
76	3561.62	828.42	3384.45	784.13	3231.79	745.96	2449.01	550.27
77	3777.47	882.38	3587.34	834.85	3423.48	793.89	2585.59	584.41
78	3993.39	936.36	3789.44	885.38	3614.26	841.58	2721.11	618.29
79	4204.92	989.25	3988.15	935.05	3801.63	888.42	2853.58	651.41
80	NA	NA	NA	NA	3986.03	934.52	2983.50	683.89
81	NA	NA	NA	NA	4165.04	979.27	3109.03	715.27
82	NA	NA	NA	NA	4345.54	1024.40	3234.55	746.65
83	NA	NA	NA	NA	4537.94	1072.50	3368.51	780.14
84	NA	NA	NA	NA	4751.03	1125.77	3516.07	817.03

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	623.17	77.38	609.46	73.95	597.27	70.91	531.76	54.53
41	641.09	81.86	626.57	78.23	613.85	75.05	544.75	57.78
42	660.09	86.61	644.85	82.80	631.41	79.44	558.47	61.21
43	680.43	91.70	664.30	87.66	650.05	84.10	573.07	64.86
44	701.94	97.07	684.91	92.82	669.85	89.05	588.49	68.71
45	724.70	102.76	706.68	98.26	690.73	94.27	604.71	72.77
46	748.80	108.79	729.72	104.02	712.87	99.81	621.82	77.04
47	774.43	115.20	754.18	110.13	736.35	105.68	639.92	81.57
48	801.50	121.96	779.99	116.59	760.99	111.84	658.83	86.30
49	830.44	129.20	807.59	123.49	787.52	118.47	678.99	91.34
50	859.74	136.52	835.55	130.48	814.22	125.14	699.16	96.38
51	891.82	144.55	866.02	138.09	843.43	132.45	721.29	101.91
52	926.42	153.19	898.99	146.34	874.89	140.31	745.04	107.85
53	964.41	162.69	934.93	155.32	909.30	148.91	770.85	114.30
54	1005.81	173.04	974.45	165.20	946.85	158.30	799.08	121.36
55	1052.14	184.62	1018.36	176.18	988.79	168.79	830.35	129.18
56	1104.39	197.69	1067.91	188.57	1036.01	180.59	865.57	137.98
57	1163.44	212.45	1123.92	202.57	1089.33	193.92	905.18	147.88
58	1231.19	229.39	1188.08	218.61	1150.45	209.20	950.61	159.24
59	1308.52	248.72	1261.48	236.96	1220.25	226.65	1002.32	172.17
60	1396.52	270.72	1344.91	257.82	1299.83	246.55	1061.28	186.91
61	1496.08	295.61	1439.36	281.43	1389.71	269.02	1127.86	203.56
62	1607.38	323.43	1544.74	307.77	1490.26	294.15	1202.33	222.17
63	1730.15	354.13	1661.15	336.88	1601.11	321.87	1284.24	242.65
64	1863.94	387.57	1787.95	368.58	1721.82	352.04	1373.49	264.96
65	2011.09	424.36	1927.30	403.41	1854.53	385.22	1471.53	289.47
66	2177.86	466.05	2085.11	442.87	2004.72	422.77	1582.20	317.14
67	2360.13	511.62	2257.61	485.99	2168.80	463.79	1703.09	347.36
68	2559.60	561.49	2446.24	533.15	2348.21	508.64	1835.18	380.38
69	2774.94	615.32	2649.75	584.03	2541.77	557.03	1977.39	415.94
70	3006.86	673.30	2868.95	638.83	2749.94	609.07	2129.91	454.07
71	3228.38	728.68	3078.10	691.11	2948.61	658.74	2275.26	490.40
72	3462.81	787.29	3299.45	746.45	3158.58	711.23	2428.32	528.67
73	3709.96	849.08	3532.44	804.70	3379.56	766.48	2588.91	568.82
74	3969.03	913.85	3776.63	865.75	3610.76	824.28	2755.41	610.44
75	4236.44	980.70	4028.36	928.68	3849.04	883.85	2927.02	653.34
76	4505.45	1047.95	4281.33	991.92	4088.22	943.64	3098.00	696.09
77	4778.50	1116.21	4537.98	1056.08	4330.71	1004.27	3270.77	739.28
78	5051.64	1184.50	4793.65	1120.00	4572.03	1064.60	3442.20	782.14
79	5319.22	1251.40	5045.01	1182.84	4809.06	1123.85	3609.77	824.03
80	NA	NA	NA	NA	5042.32	1182.17	3774.12	865.12
81	NA	NA	NA	NA	5268.77	1238.78	3932.92	904.82
82	NA	NA	NA	NA	5497.11	1295.87	4091.71	944.52
83	NA	NA	NA	NA	5740.49	1356.71	4261.17	986.88
84	NA	NA	NA	NA	6010.05	1424.10	4447.83	1033.55

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	259.28	29.82	253.68	28.42	248.80	27.20	223.60	20.90
41	266.20	31.55	260.32	30.08	255.16	28.79	228.60	22.15
42	273.56	33.39	267.32	31.83	261.88	30.47	233.88	23.47
43	281.40	35.35	274.84	33.71	269.08	32.27	239.48	24.87
44	289.68	37.42	282.72	35.68	276.68	34.17	245.44	26.36
45	298.40	39.60	291.04	37.76	284.68	36.17	251.68	27.92
46	307.68	41.92	299.88	39.97	293.16	38.29	258.28	29.57
47	317.48	44.37	309.20	42.30	302.12	40.53	265.24	31.31
48	327.84	46.96	319.08	44.77	311.60	42.90	272.60	33.15
49	338.96	49.74	329.64	47.41	321.72	45.43	280.40	35.10
50	350.28	52.57	340.44	50.11	332.04	48.01	288.32	37.08
51	362.68	55.67	352.20	53.05	343.32	50.83	296.96	39.24
52	376.04	59.01	364.96	56.24	355.48	53.87	306.32	41.58
53	390.72	62.68	378.88	59.72	368.80	57.20	316.44	44.11
54	406.76	66.69	394.16	63.54	383.32	60.83	327.48	46.87
55	424.68	71.17	411.12	67.78	399.56	64.89	339.76	49.94
56	444.84	76.21	430.24	72.56	417.76	69.44	353.60	53.40
57	467.60	81.90	451.84	77.96	438.36	74.59	369.12	57.28
58	493.72	88.43	476.60	84.15	461.96	80.49	386.96	61.74
59	523.56	95.89	504.88	91.22	488.88	87.22	407.24	66.81
60	557.64	104.41	537.12	99.28	519.60	94.90	430.36	72.59
61	596.24	114.06	573.72	108.43	554.48	103.62	456.56	79.14
62	639.56	124.89	614.72	118.68	593.52	113.38	485.84	86.46
63	687.52	136.88	660.08	130.02	636.76	124.19	518.20	94.55
64	740.08	150.02	709.80	142.45	684.08	136.02	553.56	103.39
65	798.20	164.55	764.76	156.19	736.40	149.10	592.60	113.15
66	864.40	181.10	827.36	171.84	795.92	163.98	636.84	124.21
67	937.36	199.34	896.24	189.06	861.40	180.35	685.48	136.37
68	1017.60	219.40	972.00	208.00	933.40	198.35	738.84	149.71
69	1104.72	241.18	1054.20	228.55	1011.48	217.87	796.52	164.13
70	1198.84	264.71	1142.96	250.74	1095.72	238.93	858.52	179.63
71	1289.56	287.39	1228.44	272.11	1176.80	259.20	917.88	194.47
72	1385.56	311.39	1318.88	294.72	1262.52	280.63	980.48	210.12
73	1487.40	336.85	1414.68	318.67	1353.20	303.30	1046.20	226.55
74	1594.44	363.61	1515.32	343.83	1448.56	327.14	1114.84	243.71
75	1706.16	391.54	1620.28	370.07	1547.44	351.86	1185.68	261.42
76	1818.44	419.61	1725.60	396.40	1646.84	376.71	1256.52	279.13
77	1932.96	448.24	1832.96	423.24	1748.08	402.02	1328.36	297.09
78	2047.48	476.87	1939.96	449.99	1848.84	427.21	1399.68	314.92
79	2159.76	504.94	2045.12	476.28	1947.84	451.96	1469.48	332.37
80	NA	NA	NA	NA	2045.08	476.27	1537.88	349.47
81	NA	NA	NA	NA	2139.36	499.84	1603.96	365.99
82	NA	NA	NA	NA	2234.20	523.55	1670.04	382.51
83	NA	NA	NA	NA	2335.04	548.76	1740.36	400.09
84	NA	NA	NA	NA	2446.44	576.61	1817.68	419.42

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	362.99	41.75	355.15	39.79	348.32	38.08	313.04	29.26
41	372.68	44.17	364.45	42.11	357.22	40.31	320.04	31.01
42	382.98	46.75	374.25	44.56	366.63	42.66	327.43	32.86
43	393.96	49.49	384.78	47.19	376.71	45.18	335.27	34.82
44	405.55	52.39	395.81	49.95	387.35	47.84	343.62	36.90
45	417.76	55.44	407.46	52.86	398.55	50.64	352.35	39.09
46	430.75	58.69	419.83	55.96	410.42	53.61	361.59	41.40
47	444.47	62.12	432.88	59.22	422.97	56.74	371.34	43.83
48	458.98	65.74	446.71	62.68	436.24	60.06	381.64	46.41
49	474.54	69.64	461.50	66.37	450.41	63.60	392.56	49.14
50	490.39	73.60	476.62	70.15	464.86	67.21	403.65	51.91
51	507.75	77.94	493.08	74.27	480.65	71.16	415.74	54.94
52	526.46	82.61	510.94	78.74	497.67	75.42	428.85	58.21
53	547.01	87.75	530.43	83.61	516.32	80.08	443.02	61.75
54	569.46	93.37	551.82	88.96	536.65	85.16	458.47	65.62
55	594.55	99.64	575.57	94.89	559.38	90.85	475.66	69.92
56	622.78	106.69	602.34	101.58	584.86	97.22	495.04	74.76
57	654.64	114.66	632.58	109.14	613.70	104.43	516.77	80.19
58	691.21	123.80	667.24	117.81	646.74	112.69	541.74	86.44
59	732.98	134.25	706.83	127.71	684.43	122.11	570.14	93.53
60	780.70	146.17	751.97	138.99	727.44	132.86	602.50	101.63
61	834.74	159.68	803.21	151.80	776.27	145.07	639.18	110.80
62	895.38	174.85	860.61	166.15	830.93	158.73	680.18	121.04
63	962.53	191.63	924.11	182.03	891.46	173.87	725.48	132.37
64	1036.11	210.03	993.72	199.43	957.71	190.43	774.98	144.75
65	1117.48	230.37	1070.66	218.67	1030.96	208.74	829.64	158.41
66	1210.16	253.54	1158.30	240.58	1114.29	229.57	891.58	173.89
67	1312.30	279.08	1254.74	264.68	1205.96	252.49	959.67	190.92
68	1424.64	307.16	1360.80	291.20	1306.76	277.69	1034.38	209.59
69	1546.61	337.65	1475.88	319.97	1416.07	305.02	1115.13	229.78
70	1678.38	370.59	1600.14	351.04	1534.01	334.50	1201.93	251.48
71	1805.38	402.35	1719.82	380.95	1647.52	362.88	1285.03	272.26
72	1939.78	435.95	1846.43	412.61	1767.53	392.88	1372.67	294.17
73	2082.36	471.59	1980.55	446.14	1894.48	424.62	1464.68	317.17
74	2232.22	509.05	2121.45	481.36	2027.98	458.00	1560.78	341.19
75	2388.62	548.16	2268.39	518.10	2166.42	492.60	1659.95	365.99
76	2545.82	587.45	2415.84	554.96	2305.58	527.39	1759.13	390.78
77	2706.14	627.54	2566.14	592.54	2447.31	562.83	1859.70	415.93
78	2866.47	667.62	2715.94	629.99	2588.38	598.09	1959.55	440.89
79	3023.66	706.92	2863.17	666.79	2726.98	632.74	2057.27	465.32
80	NA	NA	NA	NA	2863.11	666.78	2153.03	489.26
81	NA	NA	NA	NA	2995.10	699.78	2245.54	512.39
82	NA	NA	NA	NA	3127.88	732.97	2338.06	535.51
83	NA	NA	NA	NA	3269.06	768.26	2436.50	560.13
84	NA	NA	NA	NA	3425.02	807.25	2544.75	587.19

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.18	52.81	449.27	50.33	440.62	48.17	396.00	37.01
41	471.44	55.88	461.03	53.27	451.89	50.99	404.85	39.23
42	484.47	59.13	473.42	56.37	463.79	53.96	414.20	41.57
43	498.36	62.60	486.74	59.70	476.54	57.15	424.12	44.04
44	513.02	66.27	500.70	63.19	490.00	60.52	434.67	46.68
45	528.47	70.13	515.43	66.87	504.17	64.06	445.73	49.45
46	544.90	74.24	531.09	70.79	519.19	67.81	457.41	52.37
47	562.26	78.58	547.59	74.91	535.05	71.78	469.74	55.45
48	580.60	83.17	565.09	79.29	551.84	75.98	482.77	58.71
49	600.30	88.09	583.79	83.96	569.77	80.46	496.59	62.16
50	620.35	93.10	602.92	88.74	588.04	85.03	510.61	65.67
51	642.31	98.59	623.75	93.95	608.02	90.02	525.92	69.49
52	665.97	104.51	646.34	99.60	629.56	95.40	542.49	73.64
53	691.97	111.01	671.00	105.76	653.14	101.30	560.42	78.12
54	720.37	118.11	698.06	112.53	678.86	107.73	579.97	83.01
55	752.11	126.04	728.09	120.04	707.62	114.92	601.71	88.44
56	787.81	134.97	761.96	128.50	739.85	122.98	626.23	94.57
57	828.12	145.04	800.21	138.07	776.34	132.10	653.71	101.44
58	874.38	156.61	844.06	149.03	818.13	142.55	685.31	109.34
59	927.22	169.82	894.14	161.55	865.81	154.47	721.22	118.32
60	987.58	184.91	951.24	175.82	920.21	168.07	762.17	128.56
61	1055.94	202.00	1016.06	192.03	981.98	183.51	808.57	140.16
62	1132.66	221.18	1088.67	210.18	1051.12	200.80	860.42	153.12
63	1217.60	242.41	1169.00	230.27	1127.70	219.94	917.73	167.45
64	1310.68	265.69	1257.06	252.28	1211.51	240.89	980.35	183.10
65	1413.61	291.42	1354.39	276.61	1304.16	264.06	1049.49	200.39
66	1530.85	320.73	1465.25	304.33	1409.57	290.41	1127.84	219.98
67	1660.06	353.03	1587.24	334.83	1525.54	319.40	1213.99	241.51
68	1802.17	388.56	1721.41	368.37	1653.05	351.28	1308.49	265.14
69	1956.46	427.13	1866.99	404.76	1791.33	385.85	1410.64	290.67
70	2123.15	468.80	2024.18	444.06	1940.52	423.15	1520.44	318.12
71	2283.81	508.97	2175.57	481.91	2084.11	459.04	1625.57	344.41
72	2453.83	551.47	2335.74	521.95	2235.92	497.00	1736.43	372.12
73	2634.19	596.56	2505.40	564.36	2396.52	537.14	1852.82	401.22
74	2823.75	643.95	2683.63	608.92	2565.40	579.36	1974.38	431.61
75	3021.61	693.42	2869.52	655.39	2740.52	623.14	2099.84	462.97
76	3220.46	743.13	3056.04	702.02	2916.55	667.15	2225.30	494.34
77	3423.27	793.83	3246.17	749.56	3095.85	711.98	2352.53	526.15
78	3626.09	844.54	3435.67	796.93	3274.30	756.59	2478.83	557.72
79	3824.93	894.25	3621.91	843.49	3449.62	800.42	2602.45	588.63
80	NA	NA	NA	NA	3621.84	843.47	2723.59	618.91
81	NA	NA	NA	NA	3788.81	885.22	2840.61	648.17
82	NA	NA	NA	NA	3956.77	927.21	2957.64	677.43
83	NA	NA	NA	NA	4135.36	971.85	3082.18	708.56
84	NA	NA	NA	NA	4332.65	1021.18	3219.11	742.79

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	580.87	66.81	568.32	63.67	557.39	60.94	500.93	46.82
41	596.37	70.68	583.20	67.39	571.64	64.50	512.14	49.62
42	612.86	74.80	598.88	71.31	586.69	68.26	523.96	52.58
43	630.42	79.20	615.73	75.52	602.82	72.29	536.51	55.72
44	648.97	83.83	633.38	79.93	619.85	76.55	549.86	59.05
45	668.51	88.72	652.02	84.59	637.77	81.03	563.84	62.55
46	689.30	93.91	671.83	89.55	656.77	85.78	578.63	66.25
47	711.26	99.40	692.71	94.77	676.84	90.80	594.22	70.14
48	734.46	105.21	714.84	100.30	698.08	96.11	610.71	74.27
49	759.38	111.43	738.50	106.21	720.75	101.78	628.18	78.64
50	784.74	117.77	762.69	112.26	743.87	107.56	645.93	83.07
51	812.52	124.72	789.04	118.85	769.14	113.88	665.28	87.91
52	842.45	132.20	817.63	126.00	796.39	120.69	686.25	93.15
53	875.34	140.42	848.81	133.79	826.23	128.15	708.93	98.82
54	911.27	149.41	883.04	142.35	858.76	136.28	733.66	105.00
55	951.42	159.44	921.04	151.85	895.14	145.37	761.17	111.88
56	996.58	170.73	963.87	162.56	935.91	155.57	792.18	119.63
57	1047.57	183.48	1012.26	174.65	982.06	167.11	826.95	128.33
58	1106.09	198.11	1067.73	188.52	1034.94	180.32	866.91	138.32
59	1172.94	214.82	1131.09	204.36	1095.25	195.40	912.35	149.68
60	1249.29	233.91	1203.32	222.42	1164.07	212.61	964.14	162.62
61	1335.77	255.53	1285.31	242.92	1242.21	232.14	1022.84	177.30
62	1432.82	279.79	1377.17	265.88	1329.67	254.01	1088.43	193.70
63	1540.26	306.65	1478.79	291.29	1426.54	278.22	1160.93	211.82
64	1658.01	336.09	1590.18	319.13	1532.55	304.73	1240.15	231.63
65	1788.22	368.64	1713.30	349.91	1649.77	334.03	1327.61	253.49
66	1936.53	405.72	1853.55	384.98	1783.11	367.37	1426.72	278.27
67	2099.98	446.58	2007.86	423.55	1929.81	404.04	1535.69	305.51
68	2279.74	491.53	2177.59	465.99	2091.11	444.37	1655.23	335.40
69	2474.92	540.32	2361.74	512.02	2266.03	488.10	1784.46	367.70
70	2685.78	593.03	2560.59	561.74	2454.76	535.28	1923.36	402.43
71	2889.02	643.84	2752.09	609.61	2636.40	580.69	2056.34	435.67
72	3104.09	697.61	2954.71	660.27	2828.44	628.70	2196.58	470.73
73	3332.24	754.65	3169.33	713.92	3031.59	679.49	2343.82	507.54
74	3572.05	814.60	3394.79	770.29	3245.23	732.90	2497.59	545.99
75	3822.34	877.17	3629.94	829.07	3466.75	788.28	2656.30	585.66
76	4073.88	940.06	3865.89	888.06	3689.44	843.95	2815.00	625.34
77	4330.44	1004.20	4106.41	948.19	3916.25	900.65	2975.94	665.58
78	4587.00	1068.34	4346.12	1008.12	4141.98	957.08	3135.72	705.52
79	4838.54	1131.22	4581.71	1067.02	4363.78	1012.53	3292.10	744.61
80	NA	NA	NA	NA	4581.62	1066.99	3445.34	782.92
81	NA	NA	NA	NA	4792.84	1119.80	3593.38	819.93
82	NA	NA	NA	NA	5005.31	1172.92	3741.42	856.94
83	NA	NA	NA	NA	5231.23	1229.40	3898.95	896.33
84	NA	NA	NA	NA	5480.80	1291.79	4072.18	939.63

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	309.12	42.28	300.00	40.00	292.60	38.15	257.96	29.49
41	312.12	43.03	302.84	40.71	295.32	38.83	260.08	30.02
42	315.40	43.85	305.96	41.49	298.32	39.58	262.40	30.60
43	319.00	44.75	309.36	42.34	301.56	40.39	264.96	31.24
44	322.92	45.73	313.08	43.27	305.12	41.28	267.76	31.94
45	327.16	46.79	317.12	44.28	308.96	42.24	270.76	32.69
46	331.84	47.96	321.52	45.38	313.16	43.29	274.04	33.51
47	336.92	49.23	326.36	46.59	317.80	44.45	277.64	34.41
48	342.52	50.63	331.68	47.92	322.84	45.71	281.60	35.40
49	348.72	52.18	337.56	49.39	328.48	47.12	285.96	36.49
50	355.60	53.90	344.00	51.00	334.64	48.66	290.80	37.70
51	363.16	55.79	351.20	52.80	341.52	50.38	296.16	39.04
52	371.60	57.90	359.20	54.80	349.16	52.29	302.12	40.53
53	380.92	60.23	368.04	57.01	357.60	54.40	308.68	42.17
54	391.32	62.83	377.84	59.46	366.96	56.74	316.00	44.00
55	403.00	65.75	388.88	62.22	377.52	59.38	324.16	46.04
56	416.28	69.07	401.44	65.36	389.48	62.37	333.48	48.37
57	431.40	72.85	415.76	68.94	403.16	65.79	344.08	51.02
58	448.96	77.24	432.36	73.09	419.00	69.75	356.36	54.09
59	469.12	82.28	451.44	77.86	437.20	74.30	370.52	57.63
60	492.36	88.09	473.44	83.36	458.20	79.55	386.76	61.69
61	518.92	94.73	498.56	89.64	482.16	85.54	405.32	66.33
62	549.16	102.29	527.16	96.79	509.48	92.37	426.48	71.62
63	583.04	110.76	559.20	104.80	540.04	100.01	450.24	77.56
64	621.00	120.25	595.12	113.78	574.36	108.59	476.84	84.21
65	663.72	130.93	635.56	123.89	612.96	118.24	506.80	91.70
66	713.52	143.38	682.68	135.67	657.88	129.47	541.52	100.38
67	769.60	157.40	735.72	148.93	708.48	142.12	580.60	110.15
68	831.60	172.90	794.28	163.57	764.36	156.09	623.60	120.90
69	899.76	189.94	858.72	179.68	825.76	171.44	670.72	132.68
70	973.80	208.45	928.68	197.17	892.40	188.10	721.64	145.41
71	1043.72	225.93	994.72	213.68	955.28	203.82	769.52	157.38
72	1118.24	244.56	1065.08	231.27	1022.16	220.54	820.20	170.05
73	1197.44	264.36	1139.80	249.95	1093.12	238.28	873.56	183.39
74	1280.88	285.22	1218.44	269.61	1167.76	256.94	929.40	197.35
75	1368.20	307.05	1300.72	290.18	1245.72	276.43	987.08	211.77
76	1456.00	329.00	1383.36	310.84	1323.96	295.99	1044.76	226.19
77	1545.08	351.27	1467.08	331.77	1403.20	315.80	1102.96	240.74
78	1633.24	373.31	1549.88	352.47	1481.52	335.38	1160.28	255.07
79	1719.00	394.75	1630.36	372.59	1557.56	354.39	1215.88	268.97
80	NA	NA	NA	NA	1631.12	372.78	1269.68	282.42
81	NA	NA	NA	NA	1701.24	390.31	1320.96	295.24
82	NA	NA	NA	NA	1770.56	407.64	1371.60	307.90
83	NA	NA	NA	NA	1843.44	425.86	1424.84	321.21
84	NA	NA	NA	NA	1923.48	445.87	1483.12	335.78

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	432.77	59.19	420.00	56.00	409.64	53.41	361.14	41.29
41	436.97	60.24	423.98	56.99	413.45	54.36	364.11	42.03
42	441.56	61.39	428.34	58.09	417.65	55.41	367.36	42.84
43	446.60	62.65	433.10	59.28	422.18	56.55	370.94	43.74
44	452.09	64.02	438.31	60.58	427.17	57.79	374.86	44.72
45	458.02	65.51	443.97	61.99	432.54	59.14	379.06	45.77
46	464.58	67.14	450.13	63.53	438.42	60.61	383.66	46.91
47	471.69	68.92	456.90	65.23	444.92	62.23	388.70	48.17
48	479.53	70.88	464.35	67.09	451.98	63.99	394.24	49.56
49	488.21	73.05	472.58	69.15	459.87	65.97	400.34	51.09
50	497.84	75.46	481.60	71.40	468.50	68.12	407.12	52.78
51	508.42	78.11	491.68	73.92	478.13	70.53	414.62	54.66
52	520.24	81.06	502.88	76.72	488.82	73.21	422.97	56.74
53	533.29	84.32	515.26	79.81	500.64	76.16	432.15	59.04
54	547.85	87.96	528.98	83.24	513.74	79.44	442.40	61.60
55	564.20	92.05	544.43	87.11	528.53	83.13	453.82	64.46
56	582.79	96.70	562.02	91.50	545.27	87.32	466.87	67.72
57	603.96	101.99	582.06	96.52	564.42	92.11	481.71	71.43
58	628.54	108.14	605.30	102.33	586.60	97.65	498.90	75.73
59	656.77	115.19	632.02	109.00	612.08	104.02	518.73	80.68
60	689.30	123.33	662.82	116.70	641.48	111.37	541.46	86.37
61	726.49	132.62	697.98	125.50	675.02	119.76	567.45	92.86
62	768.82	143.21	738.02	135.51	713.27	129.32	597.07	100.27
63	816.26	155.06	782.88	146.72	756.06	140.01	630.34	108.58
64	869.40	168.35	833.17	159.29	804.10	152.03	667.58	117.89
65	929.21	183.30	889.78	173.45	858.14	165.54	709.52	128.38
66	998.93	200.73	955.75	189.94	921.03	181.26	758.13	140.53
67	1077.44	220.36	1030.01	208.50	991.87	198.97	812.84	154.21
68	1164.24	242.06	1111.99	229.00	1070.10	218.53	873.04	169.26
69	1259.66	265.92	1202.21	251.55	1156.06	240.02	939.01	185.75
70	1363.32	291.83	1300.15	276.04	1249.36	263.34	1010.30	203.57
71	1461.21	316.30	1392.61	299.15	1337.39	285.35	1077.33	220.33
72	1565.54	342.38	1491.11	323.78	1431.02	308.76	1148.28	238.07
73	1676.42	370.10	1595.72	349.93	1530.37	333.59	1222.98	256.75
74	1793.23	399.31	1705.82	377.45	1634.86	359.72	1301.16	276.29
75	1915.48	429.87	1821.01	406.25	1744.01	387.00	1381.91	296.48
76	2038.40	460.60	1936.70	435.18	1853.54	414.39	1462.66	316.67
77	2163.11	491.78	2053.91	464.48	1964.48	442.12	1544.14	337.04
78	2286.54	522.63	2169.83	493.46	2074.13	469.53	1624.39	357.10
79	2406.60	552.65	2282.50	521.63	2180.58	496.15	1702.23	376.56
80	NA	NA	NA	NA	2283.57	521.89	1777.55	395.39
81	NA	NA	NA	NA	2381.74	546.43	1849.34	413.34
82	NA	NA	NA	NA	2478.78	570.70	1920.24	431.06
83	NA	NA	NA	NA	2580.82	596.20	1994.78	449.69
84	NA	NA	NA	NA	2692.87	624.22	2076.37	470.09

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	547.45	74.88	531.30	70.84	518.19	67.56	456.85	52.23
41	552.76	76.21	536.33	72.10	523.01	68.77	460.60	53.17
42	558.57	77.66	541.86	73.48	528.32	70.10	464.71	54.19
43	564.95	79.25	547.88	74.98	534.06	71.53	469.24	55.33
44	571.89	80.99	554.46	76.63	540.37	73.11	474.20	56.57
45	579.40	82.87	561.62	78.42	547.17	74.81	479.52	57.89
46	587.69	84.94	569.41	80.37	554.61	76.67	485.32	59.35
47	596.69	87.19	577.98	82.51	562.82	78.72	491.70	60.94
48	606.60	89.67	587.41	84.87	571.75	80.95	498.71	62.69
49	617.58	92.41	597.82	87.47	581.74	83.45	506.44	64.62
50	629.77	95.46	609.22	90.32	592.65	86.18	515.01	66.77
51	643.16	98.80	621.98	93.51	604.83	89.22	524.50	69.14
52	658.10	102.54	636.14	97.05	618.36	92.61	535.05	71.78
53	674.61	106.67	651.80	100.96	633.31	96.34	546.67	74.68
54	693.03	111.27	669.15	105.30	649.89	100.49	559.64	77.92
55	713.71	116.44	688.71	110.19	668.59	105.16	574.09	81.54
56	737.23	122.32	710.95	115.75	689.77	110.46	590.59	85.66
57	764.01	129.02	736.31	122.09	714.00	116.51	609.37	90.36
58	795.11	136.79	765.71	129.44	742.05	123.53	631.11	95.79
59	830.81	145.72	799.50	137.89	774.28	131.59	656.19	102.06
60	871.97	156.01	838.46	147.63	811.47	140.88	684.95	109.25
61	919.01	167.77	882.95	158.75	853.91	151.49	717.82	117.47
62	972.56	181.16	933.60	171.42	902.29	163.59	755.30	126.84
63	1032.56	196.16	990.34	185.60	956.41	177.12	797.38	137.36
64	1099.79	212.96	1053.96	201.50	1017.19	192.31	844.48	149.14
65	1175.45	231.88	1125.58	219.41	1085.55	209.40	897.54	162.40
66	1263.64	253.93	1209.03	240.27	1165.11	229.29	959.03	177.77
67	1362.96	278.76	1302.96	263.76	1254.72	251.69	1028.24	195.08
68	1472.76	306.21	1406.67	289.68	1353.68	276.44	1104.40	214.11
69	1593.47	336.38	1520.79	318.21	1462.42	303.62	1187.85	234.98
70	1724.60	369.16	1644.69	349.19	1580.44	333.13	1278.02	257.52
71	1848.43	400.12	1761.65	378.43	1691.80	360.97	1362.82	278.72
72	1980.40	433.12	1886.26	409.58	1810.25	390.58	1452.57	301.16
73	2120.67	468.18	2018.59	442.66	1935.92	421.99	1547.07	324.78
74	2268.44	505.12	2157.86	477.48	2068.10	455.04	1645.97	349.51
75	2423.08	543.79	2303.58	513.91	2206.17	489.56	1748.12	375.04
76	2578.58	582.66	2449.93	550.50	2344.73	524.20	1850.27	400.58
77	2736.34	622.10	2598.20	587.56	2485.07	559.28	1953.34	426.35
78	2892.47	661.13	2744.84	624.22	2623.77	593.96	2054.86	451.73
79	3044.35	699.10	2887.37	659.86	2758.44	627.62	2153.32	476.35
80	NA	NA	NA	NA	2888.71	660.19	2248.60	500.17
81	NA	NA	NA	NA	3012.90	691.24	2339.42	522.87
82	NA	NA	NA	NA	3135.66	721.93	2429.10	545.29
83	NA	NA	NA	NA	3264.73	754.20	2523.39	568.86
84	NA	NA	NA	NA	3406.48	789.64	2626.61	594.67

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	692.53	94.72	672.09	89.61	655.52	85.47	577.91	66.07
41	699.25	96.40	678.46	91.20	661.61	86.99	582.66	67.25
42	706.60	98.24	685.45	92.95	668.33	88.67	587.86	68.55
43	714.66	100.25	693.06	94.85	675.59	90.49	593.59	69.99
44	723.44	102.45	701.40	96.94	683.56	92.48	599.87	71.56
45	732.94	104.82	710.45	99.20	692.17	94.63	606.59	73.24
46	743.43	107.45	720.31	101.67	701.58	96.98	613.94	75.07
47	754.81	110.29	731.15	104.38	711.97	99.58	622.00	77.09
48	767.35	113.43	743.07	107.36	723.26	102.40	630.87	79.31
49	781.24	116.90	756.24	110.65	735.90	105.56	640.64	81.75
50	796.66	120.75	770.67	114.26	749.70	109.01	651.48	84.46
51	813.59	124.99	786.80	118.29	765.11	112.87	663.49	87.46
52	832.50	129.71	804.72	122.77	782.23	117.15	676.84	90.80
53	853.38	134.93	824.53	127.72	801.14	121.87	691.54	94.47
54	876.68	140.76	846.48	133.21	822.11	127.12	707.94	98.57
55	902.85	147.30	871.21	139.39	845.76	133.03	726.22	103.14
56	932.60	154.74	899.35	146.43	872.56	139.73	747.10	108.36
57	966.47	163.21	931.43	154.45	903.21	147.39	770.85	114.30
58	1005.81	173.04	968.62	163.74	938.69	156.26	798.36	121.18
59	1050.98	184.33	1011.37	174.43	979.47	166.46	830.08	129.11
60	1103.04	197.35	1060.65	186.75	1026.51	178.22	866.46	138.21
61	1162.54	212.23	1116.93	200.82	1080.19	191.64	908.04	148.60
62	1230.29	229.16	1181.00	216.84	1141.40	206.94	955.45	160.45
63	1306.19	248.14	1252.78	234.79	1209.86	224.05	1008.68	173.76
64	1391.24	269.40	1333.26	254.90	1286.75	243.28	1068.27	188.66
65	1486.94	293.32	1423.85	277.55	1373.22	264.89	1135.39	205.44
66	1598.51	321.22	1529.42	303.94	1473.86	290.05	1213.18	224.88
67	1724.15	352.63	1648.24	333.65	1587.22	318.39	1300.73	246.77
68	1863.05	387.35	1779.44	366.45	1712.41	349.69	1397.06	270.85
69	2015.75	425.53	1923.80	402.54	1849.96	384.08	1502.62	297.24
70	2181.62	466.99	2080.54	441.72	1999.26	421.40	1616.70	325.76
71	2338.26	506.15	2228.49	478.71	2140.13	456.62	1723.97	352.58
72	2505.21	547.89	2386.11	518.12	2289.96	494.08	1837.51	380.97
73	2682.64	592.25	2553.51	559.97	2448.93	533.82	1957.05	410.85
74	2869.57	638.98	2729.69	604.01	2616.15	575.63	2082.15	442.13
75	3065.20	687.89	2914.02	650.09	2790.81	619.29	2211.37	474.43
76	3261.90	737.06	3099.16	696.38	2966.09	663.11	2340.59	506.74
77	3461.47	786.96	3286.72	743.27	3143.61	707.49	2470.98	539.33
78	3658.97	836.33	3472.22	789.64	3319.07	751.36	2599.39	571.44
79	3851.10	884.36	3652.52	834.72	3489.43	793.95	2723.95	602.58
80	NA	NA	NA	NA	3654.22	835.14	2844.48	632.71
81	NA	NA	NA	NA	3811.31	874.42	2959.37	661.43
82	NA	NA	NA	NA	3966.61	913.24	3072.82	689.79
83	NA	NA	NA	NA	4129.89	954.06	3192.09	719.61
84	NA	NA	NA	NA	4309.20	998.89	3322.66	752.25

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.28	73.57	420.72	70.18	408.84	67.21	345.40	51.35
41	440.64	75.16	426.80	71.70	414.68	68.67	350.00	52.50
42	447.48	76.87	433.36	73.34	421.00	70.25	354.96	53.74
43	454.92	78.73	440.52	75.13	427.88	71.97	360.32	55.08
44	462.96	80.74	448.20	77.05	435.24	73.81	366.08	56.52
45	471.52	82.88	456.40	79.10	443.12	75.78	372.20	58.05
46	480.76	85.19	465.24	81.31	451.60	77.90	378.72	59.68
47	490.72	87.68	474.76	83.69	460.68	80.17	385.72	61.43
48	501.40	90.35	484.88	86.22	470.40	82.60	393.12	63.28
49	512.96	93.24	495.92	88.98	480.96	85.24	401.16	65.29
50	524.76	96.19	507.16	91.79	491.72	87.93	409.24	67.31
51	537.96	99.49	519.64	94.91	503.68	90.92	418.24	69.56
52	552.28	103.07	533.32	98.33	516.72	94.18	428.00	72.00
53	568.12	107.03	548.36	102.09	531.08	97.77	438.76	74.69
54	585.64	111.41	565.00	106.25	546.92	101.73	450.60	77.65
55	605.48	116.37	583.76	110.94	564.80	106.20	463.84	80.96
56	628.04	122.01	605.16	116.29	585.20	111.30	479.00	84.75
57	653.76	128.44	629.56	122.39	608.40	117.10	496.20	89.05
58	683.64	135.91	657.84	129.46	635.32	123.83	516.12	94.03
59	717.92	144.48	690.32	137.58	666.20	131.55	538.92	99.73
60	757.12	154.28	727.48	146.87	701.60	140.40	565.08	106.27
61	801.56	165.39	769.60	157.40	741.72	150.43	594.72	113.68
62	851.44	177.86	816.84	169.21	786.72	161.68	627.96	121.99
63	906.36	191.59	868.88	182.22	836.24	174.06	664.52	131.13
64	966.28	206.57	925.60	196.40	890.28	187.57	704.32	141.08
65	1032.24	223.06	988.04	212.01	949.72	202.43	748.16	152.04
66	1107.52	241.88	1059.28	229.82	1017.48	219.37	797.96	164.49
67	1189.88	262.47	1137.16	249.29	1091.52	237.88	852.40	178.10
68	1279.72	284.93	1222.12	270.53	1172.28	258.07	911.72	192.93
69	1376.60	309.15	1313.64	293.41	1259.28	279.82	975.52	208.88
70	1480.84	335.21	1412.08	318.02	1352.76	303.19	1043.88	225.97
71	1577.28	359.32	1503.08	340.77	1439.16	324.79	1106.92	241.73
72	1679.12	384.78	1599.16	364.79	1530.24	347.56	1173.24	258.31
73	1786.52	411.63	1700.36	390.09	1626.12	371.53	1242.40	275.60
74	1898.28	439.57	1805.60	416.40	1725.72	396.43	1314.12	293.53
75	2013.60	468.40	1914.12	443.53	1828.40	422.10	1387.80	311.95
76	2128.92	497.23	2022.64	470.66	1930.72	447.68	1460.68	330.17
77	2245.56	526.39	2132.00	498.00	2034.20	473.55	1534.16	348.54
78	2361.64	555.41	2240.84	525.21	2136.84	499.21	1606.76	366.69
79	2475.44	583.86	2347.36	551.84	2237.24	524.31	1677.44	384.36
80	NA	NA	NA	NA	2335.76	548.94	1746.56	401.64
81	NA	NA	NA	NA	2431.08	572.77	1813.12	418.28
82	NA	NA	NA	NA	2527.28	596.82	1879.68	434.92
83	NA	NA	NA	NA	2630.48	622.62	1951.24	452.81
84	NA	NA	NA	NA	2745.56	651.39	2030.64	472.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	607.99	103.00	589.01	98.25	572.38	94.09	483.56	71.89
41	616.90	105.22	597.52	100.38	580.55	96.14	490.00	73.50
42	626.47	107.62	606.70	102.68	589.40	98.35	496.94	75.24
43	636.89	110.22	616.73	105.18	599.03	100.76	504.45	77.11
44	648.14	113.04	627.48	107.87	609.34	103.33	512.51	79.13
45	660.13	116.03	638.96	110.74	620.37	106.09	521.08	81.27
46	673.06	119.27	651.34	113.83	632.24	109.06	530.21	83.55
47	687.01	122.75	664.66	117.17	644.95	112.24	540.01	86.00
48	701.96	126.49	678.83	120.71	658.56	115.64	550.37	88.59
49	718.14	130.54	694.29	124.57	673.34	119.34	561.62	91.41
50	734.66	134.67	710.02	128.51	688.41	123.10	572.94	94.23
51	753.14	139.29	727.50	132.87	705.15	127.29	585.54	97.38
52	773.19	144.30	746.65	137.66	723.41	131.85	599.20	100.80
53	795.37	149.84	767.70	142.93	743.51	136.88	614.26	104.57
54	819.90	155.97	791.00	148.75	765.69	142.42	630.84	108.71
55	847.67	162.92	817.26	155.32	790.72	148.68	649.38	113.34
56	879.26	170.81	847.22	162.81	819.28	155.82	670.60	118.65
57	915.26	179.82	881.38	171.35	851.76	163.94	694.68	124.67
58	957.10	190.27	920.98	181.24	889.45	173.36	722.57	131.64
59	1005.09	202.27	966.45	192.61	932.68	184.17	754.49	139.62
60	1059.97	215.99	1018.47	205.62	982.24	196.56	791.11	148.78
61	1122.18	231.55	1077.44	220.36	1038.41	210.60	832.61	159.15
62	1192.02	249.00	1143.58	236.89	1101.41	226.35	879.14	170.79
63	1268.90	268.23	1216.43	255.11	1170.74	243.68	930.33	183.58
64	1352.79	289.20	1295.84	274.96	1246.39	262.60	986.05	197.51
65	1445.14	312.28	1383.26	296.81	1329.61	283.40	1047.42	212.86
66	1550.53	338.63	1482.99	321.75	1424.47	307.12	1117.14	230.29
67	1665.83	367.46	1592.02	349.01	1528.13	333.03	1193.36	249.34
68	1791.61	398.90	1710.97	378.74	1641.19	361.30	1276.41	270.10
69	1927.24	432.81	1839.10	410.77	1762.99	391.75	1365.73	292.43
70	2073.18	469.29	1976.91	445.23	1893.86	424.47	1461.43	316.36
71	2208.19	503.05	2104.31	477.08	2014.82	454.71	1549.69	338.42
72	2350.77	538.69	2238.82	510.71	2142.34	486.58	1642.54	361.63
73	2501.13	576.28	2380.50	546.13	2276.57	520.14	1739.36	385.84
74	2657.59	615.40	2527.84	582.96	2416.01	555.00	1839.77	410.94
75	2819.04	655.76	2679.77	620.94	2559.76	590.94	1942.92	436.73
76	2980.49	696.12	2831.70	658.92	2703.01	626.75	2044.95	462.24
77	3143.78	736.95	2984.80	697.20	2847.88	662.97	2147.82	487.96
78	3306.30	777.57	3137.18	735.29	2991.58	698.89	2249.46	513.37
79	3465.62	817.40	3286.30	772.58	3132.14	734.03	2348.42	538.10
80	NA	NA	NA	NA	3270.06	768.52	2445.18	562.30
81	NA	NA	NA	NA	3403.51	801.88	2538.37	585.59
82	NA	NA	NA	NA	3538.19	835.55	2631.55	608.89
83	NA	NA	NA	NA	3682.67	871.67	2731.74	633.93
84	NA	NA	NA	NA	3843.78	911.95	2842.90	661.72

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	769.11	130.29	745.10	124.29	724.06	119.03	611.70	90.94
41	780.37	133.11	755.86	126.98	734.40	121.61	619.85	92.98
42	792.49	136.14	767.48	129.89	745.59	124.41	628.63	95.17
43	805.66	139.43	780.16	133.06	757.78	127.46	638.13	97.55
44	819.90	142.99	793.76	136.46	770.81	130.72	648.33	100.10
45	835.06	146.78	808.28	140.09	784.77	134.21	659.17	102.81
46	851.43	150.87	823.94	144.00	799.78	137.96	670.71	105.69
47	869.07	155.28	840.80	148.21	815.86	141.98	683.11	108.79
48	887.98	160.01	858.72	152.70	833.08	146.28	696.22	112.07
49	908.45	165.13	878.27	157.58	851.78	150.96	710.45	115.63
50	929.35	170.35	898.18	162.56	870.84	155.72	724.76	119.21
51	952.73	176.20	920.28	168.09	892.02	161.02	740.70	123.19
52	978.09	182.54	944.51	174.14	915.11	166.79	757.99	127.51
53	1006.14	189.55	971.15	180.80	940.54	173.15	777.04	132.28
54	1037.17	197.31	1000.62	188.17	968.60	180.16	798.01	137.52
55	1072.31	206.09	1033.84	196.47	1000.26	188.08	821.46	143.38
56	1112.26	216.08	1071.74	205.95	1036.39	197.11	848.31	150.09
57	1157.81	227.47	1114.95	216.75	1077.48	207.38	878.77	157.71
58	1210.73	240.70	1165.03	229.27	1125.15	219.30	914.05	166.53
59	1271.44	255.87	1222.56	243.65	1179.84	232.98	954.43	176.62
60	1340.86	273.23	1288.37	260.11	1242.53	248.65	1000.76	188.20
61	1419.56	292.91	1362.96	278.76	1313.59	266.41	1053.25	201.33
62	1507.90	314.99	1446.62	299.67	1393.28	286.34	1112.12	216.04
63	1605.16	339.31	1538.79	322.71	1480.98	308.26	1176.86	232.23
64	1711.28	365.84	1639.24	347.82	1576.69	332.19	1247.35	249.85
65	1828.10	395.04	1749.82	375.47	1681.95	358.50	1324.99	269.26
66	1961.42	428.37	1875.98	407.01	1801.96	388.50	1413.19	291.31
67	2107.28	464.83	2013.91	441.49	1933.08	421.29	1509.60	315.42
68	2266.38	504.61	2164.37	479.11	2076.11	457.04	1614.66	341.68
69	2437.96	547.50	2326.46	519.63	2230.18	495.56	1727.65	369.93
70	2622.57	593.66	2500.79	563.21	2395.74	536.95	1848.71	400.19
71	2793.36	636.36	2661.95	603.50	2548.75	575.20	1960.36	428.10
72	2973.72	681.45	2832.11	646.04	2710.06	615.53	2077.81	457.47
73	3163.93	729.00	3011.34	690.85	2879.86	657.98	2200.29	488.09
74	3361.85	778.48	3197.72	737.44	3056.25	702.08	2327.31	519.84
75	3566.09	829.54	3389.91	785.49	3238.10	747.54	2457.79	552.46
76	3770.32	880.59	3582.10	833.54	3419.31	792.84	2586.86	584.73
77	3976.89	932.24	3775.77	881.96	3602.57	838.66	2717.00	617.26
78	4182.46	983.63	3968.53	930.15	3784.34	884.10	2845.57	649.41
79	4384.00	1034.02	4157.17	977.31	3962.15	928.55	2970.75	680.70
80	NA	NA	NA	NA	4136.63	972.17	3093.16	711.30
81	NA	NA	NA	NA	4305.44	1014.38	3211.04	740.77
82	NA	NA	NA	NA	4475.81	1056.97	3328.91	770.24
83	NA	NA	NA	NA	4658.58	1102.66	3455.65	801.93
84	NA	NA	NA	NA	4862.39	1153.61	3596.26	837.08

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	972.92	164.82	942.55	157.23	915.93	150.57	773.80	115.04
41	987.17	168.38	956.17	160.63	929.01	153.84	784.11	117.62
42	1002.50	172.21	970.86	164.30	943.17	157.38	795.22	120.39
43	1019.16	176.38	986.90	168.31	958.59	161.24	807.23	123.40
44	1037.18	180.88	1004.11	172.62	975.07	165.36	820.13	126.62
45	1056.35	185.68	1022.48	177.21	992.73	169.77	833.85	130.05
46	1077.05	190.85	1042.28	182.16	1011.73	174.52	848.45	133.70
47	1099.37	196.43	1063.61	187.49	1032.07	179.61	864.13	137.62
48	1123.29	202.41	1086.28	193.16	1053.84	185.05	880.71	141.77
49	1149.19	208.89	1111.02	199.34	1077.50	190.96	898.72	146.27
50	1175.63	215.50	1136.20	205.64	1101.61	196.99	916.83	150.80
51	1205.20	222.89	1164.16	212.63	1128.40	203.69	936.99	155.84
52	1237.28	230.91	1194.80	220.29	1157.62	210.99	958.85	161.30
53	1272.77	239.78	1228.50	228.71	1189.79	219.04	982.96	167.33
54	1312.02	249.59	1265.78	238.03	1225.27	227.91	1009.49	173.96
55	1356.47	260.71	1307.81	248.54	1265.33	237.92	1039.15	181.38
56	1407.01	273.34	1355.75	260.53	1311.03	249.35	1073.11	189.87
57	1464.63	287.75	1410.41	274.19	1363.01	262.34	1111.64	199.50
58	1531.57	304.48	1473.77	290.03	1423.32	277.42	1156.27	210.66
59	1608.37	323.68	1546.53	308.22	1492.50	294.71	1207.35	223.43
60	1696.19	345.64	1629.78	329.04	1571.81	314.54	1265.96	238.08
61	1795.75	370.53	1724.15	352.63	1661.69	337.01	1332.36	254.68
62	1907.49	398.46	1829.98	379.08	1762.50	362.21	1406.83	273.30
63	2030.53	429.22	1946.56	408.23	1873.44	389.95	1488.73	293.77
64	2164.77	462.78	2073.64	440.00	1994.51	420.22	1577.90	316.06
65	2312.54	499.72	2213.52	474.97	2127.67	453.51	1676.11	340.62
66	2481.19	541.89	2373.12	514.87	2279.48	491.46	1787.68	368.51
67	2665.71	588.02	2547.60	558.49	2445.35	532.93	1909.64	399.00
68	2866.98	638.33	2737.93	606.07	2626.28	578.16	2042.54	432.22
69	3084.02	692.59	2942.97	657.33	2821.18	626.88	2185.47	467.96
70	3317.55	750.98	3163.50	712.46	3030.61	679.24	2338.62	506.24
71	3533.60	804.99	3367.37	763.43	3224.17	727.63	2479.85	541.55
72	3761.76	862.03	3582.62	817.24	3428.22	778.64	2628.43	578.70
73	4002.37	922.18	3809.34	873.92	3643.02	832.34	2783.37	617.43
74	4252.75	984.78	4045.11	932.87	3866.16	888.13	2944.04	657.60
75	4511.10	1049.36	4288.23	993.65	4096.19	945.64	3109.11	698.87
76	4769.45	1113.95	4531.35	1054.43	4325.42	1002.94	3272.38	739.68
77	5030.76	1179.28	4776.35	1115.68	4557.25	1060.90	3437.00	780.84
78	5290.82	1244.29	5020.19	1176.64	4787.19	1118.39	3599.65	821.50
79	5545.77	1308.03	5258.83	1236.30	5012.12	1174.62	3757.99	861.09
80	NA	NA	NA	NA	5232.84	1229.80	3912.84	899.80
81	NA	NA	NA	NA	5446.38	1283.19	4061.96	937.08
82	NA	NA	NA	NA	5661.90	1337.06	4211.08	974.36
83	NA	NA	NA	NA	5893.10	1394.86	4371.39	1014.44
84	NA	NA	NA	NA	6150.92	1459.32	4549.27	1058.91

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	396.72	64.18	384.36	61.09	373.68	58.42	319.12	44.78
41	402.24	65.56	389.64	62.41	378.76	59.69	323.08	45.77
42	408.16	67.04	395.32	63.83	384.20	61.05	327.36	46.84
43	414.60	68.65	401.48	65.37	390.12	62.53	331.96	47.99
44	421.52	70.38	408.08	67.02	396.44	64.11	336.96	49.24
45	428.92	72.23	415.12	68.78	403.24	65.81	342.20	50.55
46	436.88	74.22	422.68	70.67	410.52	67.63	347.88	51.97
47	445.40	76.35	430.80	72.70	418.32	69.58	353.92	53.48
48	454.56	78.64	439.52	74.88	426.68	71.67	360.36	55.09
49	464.52	81.13	449.00	77.25	435.76	73.94	367.36	56.84
50	474.76	83.69	458.72	79.68	445.04	76.26	374.48	58.62
51	486.16	86.54	469.56	82.39	455.44	78.86	382.40	60.60
52	498.64	89.66	481.40	85.35	466.72	81.68	391.00	62.75
53	512.36	93.09	494.48	88.62	479.20	84.80	400.48	65.12
54	527.60	96.90	508.92	92.23	492.92	88.23	410.92	67.73
55	544.76	101.19	525.20	96.30	508.48	92.12	422.60	70.65
56	564.32	106.08	543.72	100.93	526.12	96.53	435.96	73.99
57	586.64	111.66	564.84	106.21	546.24	101.56	451.08	77.77
58	612.48	118.12	589.32	112.33	569.56	107.39	468.64	82.16
59	642.20	125.55	617.48	119.37	596.36	114.09	488.76	87.19
60	676.28	134.07	649.72	127.43	627.04	121.76	511.80	92.95
61	715.00	143.75	686.40	136.60	662.00	130.50	538.00	99.50
62	758.60	154.65	727.64	146.91	701.24	140.31	567.32	106.83
63	806.80	166.70	773.20	158.30	744.64	151.16	599.72	114.93
64	859.68	179.92	823.20	170.80	792.20	163.05	635.16	123.79
65	918.20	194.55	878.52	184.63	844.84	176.21	674.36	133.59
66	985.36	211.34	941.96	200.49	905.12	191.28	719.04	144.76
67	1059.36	229.84	1011.80	217.95	971.52	207.88	768.20	157.05
68	1140.48	250.12	1088.40	237.10	1044.24	226.06	821.96	170.49
69	1228.48	272.12	1171.36	257.84	1123.04	245.76	880.04	185.01
70	1323.48	295.87	1260.92	280.23	1208.00	267.00	942.36	200.59
71	1411.96	317.99	1344.28	301.07	1287.00	286.75	1000.16	215.04
72	1505.80	341.45	1432.56	323.14	1370.60	307.65	1061.08	230.27
73	1604.92	366.23	1525.76	346.44	1458.80	329.70	1124.72	246.18
74	1709.08	392.27	1623.64	370.91	1551.24	352.81	1190.92	262.73
75	1817.00	419.25	1724.92	396.23	1646.88	376.72	1259.20	279.80
76	1924.92	446.23	1826.24	421.56	1742.52	400.63	1327.08	296.77
77	2035.04	473.76	1929.20	447.30	1839.40	424.85	1395.52	313.88
78	2144.36	501.09	2031.48	472.87	1935.64	448.91	1463.36	330.84
79	2251.56	527.89	2131.60	497.90	2029.80	472.45	1529.48	347.37
80	NA	NA	NA	NA	2122.04	495.51	1594.08	363.52
81	NA	NA	NA	NA	2211.12	517.78	1656.28	379.07
82	NA	NA	NA	NA	2300.84	540.21	1718.44	394.61
83	NA	NA	NA	NA	2396.76	564.19	1785.04	411.26
84	NA	NA	NA	NA	2503.40	590.85	1858.80	429.70

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	555.41	89.85	538.10	85.53	523.15	81.79	446.77	62.69
41	563.14	91.78	545.50	87.37	530.26	83.57	452.31	64.08
42	571.42	93.86	553.45	89.36	537.88	85.47	458.30	65.58
43	580.44	96.11	562.07	91.52	546.17	87.54	464.74	67.19
44	590.13	98.53	571.31	93.83	555.02	89.75	471.74	68.94
45	600.49	101.12	581.17	96.29	564.54	92.13	479.08	70.77
46	611.63	103.91	591.75	98.94	574.73	94.68	487.03	72.76
47	623.56	106.89	603.12	101.78	585.65	97.41	495.49	74.87
48	636.38	110.10	615.33	104.83	597.35	100.34	504.50	77.13
49	650.33	113.58	628.60	108.15	610.06	103.52	514.30	79.58
50	664.66	117.17	642.21	111.55	623.06	106.76	524.27	82.07
51	680.62	121.16	657.38	115.35	637.62	110.40	535.36	84.84
52	698.10	125.52	673.96	119.49	653.41	114.35	547.40	87.85
53	717.30	130.33	692.27	124.07	670.88	118.72	560.67	91.17
54	738.64	135.66	712.49	129.12	690.09	123.52	575.29	94.82
55	762.66	141.67	735.28	134.82	711.87	128.97	591.64	98.91
56	790.05	148.51	761.21	141.30	736.57	135.14	610.34	103.59
57	821.30	156.32	790.78	148.69	764.74	142.18	631.51	108.88
58	857.47	165.37	825.05	157.26	797.38	150.35	656.10	115.02
59	899.08	175.77	864.47	167.12	834.90	159.73	684.26	122.07
60	946.79	187.70	909.61	178.40	877.86	170.46	716.52	130.13
61	1001.00	201.25	960.96	191.24	926.80	182.70	753.20	139.30
62	1062.04	216.51	1018.70	205.67	981.74	196.43	794.25	149.56
63	1129.52	233.38	1082.48	221.62	1042.50	211.62	839.61	160.90
64	1203.55	251.89	1152.48	239.12	1109.08	228.27	889.22	173.31
65	1285.48	272.37	1229.93	258.48	1182.78	246.69	944.10	187.03
66	1379.50	295.88	1318.74	280.69	1267.17	267.79	1006.66	202.66
67	1483.10	321.78	1416.52	305.13	1360.13	291.03	1075.48	219.87
68	1596.67	350.17	1523.76	331.94	1461.94	316.48	1150.74	238.69
69	1719.87	380.97	1639.90	360.98	1572.26	344.06	1232.06	259.01
70	1852.87	414.22	1765.29	392.32	1691.20	373.80	1319.30	280.83
71	1976.74	445.19	1881.99	421.50	1801.80	401.45	1400.22	301.06
72	2108.12	478.03	2005.58	452.40	1918.84	430.71	1485.51	322.38
73	2246.89	512.72	2136.06	485.02	2042.32	461.58	1574.61	344.65
74	2392.71	549.18	2273.10	519.27	2171.74	493.93	1667.29	367.82
75	2543.80	586.95	2414.89	554.72	2305.63	527.41	1762.88	391.72
76	2694.89	624.72	2556.74	590.18	2439.53	560.88	1857.91	415.48
77	2849.06	663.26	2700.88	626.22	2575.16	594.79	1953.73	439.43
78	3002.10	701.53	2844.07	662.02	2709.90	628.47	2048.70	463.18
79	3152.18	739.05	2984.24	697.06	2841.72	661.43	2141.27	486.32
80	NA	NA	NA	NA	2970.86	693.71	2231.71	508.93
81	NA	NA	NA	NA	3095.57	724.89	2318.79	530.70
82	NA	NA	NA	NA	3221.18	756.29	2405.82	552.45
83	NA	NA	NA	NA	3355.46	789.87	2499.06	575.76
84	NA	NA	NA	NA	3504.76	827.19	2602.32	601.58

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	702.59	113.66	680.70	108.19	661.79	103.46	565.16	79.31
41	712.37	116.11	690.05	110.53	670.78	105.71	572.17	81.06
42	722.85	118.73	700.11	113.04	680.42	108.12	579.75	82.95
43	734.26	121.58	711.02	115.77	690.90	110.74	587.90	84.99
44	746.51	124.64	722.71	118.69	702.10	113.54	596.76	87.20
45	759.62	127.92	735.18	121.81	714.14	116.55	606.04	89.52
46	773.71	131.44	748.57	125.16	727.03	119.77	616.10	92.04
47	788.80	135.22	762.95	128.75	740.84	123.23	626.79	94.71
48	805.03	139.27	778.39	132.61	755.65	126.93	638.20	97.56
49	822.66	143.68	795.18	136.81	771.73	130.95	650.59	100.66
50	840.80	148.21	812.39	141.11	788.17	135.06	663.20	103.82
51	860.99	153.26	831.59	145.91	806.58	139.66	677.23	107.32
52	883.09	158.79	852.56	151.15	826.56	144.66	692.46	111.13
53	907.39	164.86	875.72	156.95	848.66	150.18	709.25	115.33
54	934.38	171.61	901.30	163.34	872.96	156.26	727.74	119.95
55	964.77	179.21	930.13	170.55	900.52	163.14	748.42	125.12
56	999.41	187.87	962.93	178.75	931.76	170.95	772.09	131.04
57	1038.94	197.75	1000.33	188.10	967.39	179.86	798.86	137.73
58	1084.70	209.19	1043.69	198.94	1008.69	190.19	829.96	145.51
59	1137.34	222.35	1093.56	211.40	1056.15	202.05	865.59	154.41
60	1197.69	237.44	1150.65	225.68	1110.49	215.64	906.40	164.61
61	1266.27	254.58	1215.61	241.92	1172.40	231.12	952.80	176.21
62	1343.48	273.89	1288.65	260.18	1241.90	248.49	1004.72	189.20
63	1428.84	295.23	1369.34	280.35	1318.76	267.70	1062.10	203.54
64	1522.49	318.64	1457.89	302.49	1402.99	288.76	1124.87	219.23
65	1626.13	344.55	1555.86	326.98	1496.21	312.07	1194.29	236.59
66	1745.07	374.28	1668.21	355.07	1602.97	338.76	1273.42	256.37
67	1876.13	407.05	1791.90	385.99	1720.56	368.16	1360.48	278.14
68	2019.79	442.96	1927.56	419.90	1849.35	400.35	1455.69	301.94
69	2175.64	481.92	2074.48	456.63	1988.90	435.24	1558.55	327.65
70	2343.88	523.99	2233.09	496.29	2139.37	472.86	1668.92	355.24
71	2500.58	563.16	2380.72	533.19	2279.28	507.83	1771.28	380.84
72	2666.77	604.71	2537.06	572.28	2427.33	544.85	1879.17	407.81
73	2842.31	648.59	2702.12	613.55	2583.53	583.90	1991.88	435.98
74	3026.78	694.71	2875.47	656.88	2747.25	624.83	2109.12	465.29
75	3217.91	742.49	3054.83	701.72	2916.62	667.17	2230.04	495.53
76	3409.03	790.27	3234.27	746.58	3086.00	709.52	2350.26	525.58
77	3604.06	839.03	3416.61	792.17	3257.58	752.41	2471.47	555.88
78	3797.66	887.43	3597.75	837.45	3428.02	795.02	2591.61	585.92
79	3987.51	934.89	3775.06	881.78	3594.78	836.71	2708.71	615.19
80	NA	NA	NA	NA	3758.13	877.55	2823.12	643.79
81	NA	NA	NA	NA	3915.89	916.99	2933.27	671.33
82	NA	NA	NA	NA	4074.79	956.71	3043.36	698.85
83	NA	NA	NA	NA	4244.66	999.18	3161.31	728.34
84	NA	NA	NA	NA	4433.52	1046.40	3291.93	761.00

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1095 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	888.78	143.78	861.09	136.86	837.16	130.88	714.93	100.32
41	901.14	146.88	872.92	139.82	848.54	133.72	723.80	102.54
42	914.41	150.19	885.64	143.00	860.73	136.77	733.39	104.94
43	928.83	153.80	899.44	146.45	873.99	140.09	743.69	107.51
44	944.34	157.67	914.23	150.15	888.15	143.63	754.90	110.31
45	960.92	161.82	930.00	154.09	903.38	147.44	766.64	113.25
46	978.75	166.28	946.94	158.32	919.69	151.51	779.36	116.43
47	997.84	171.05	965.13	162.87	937.17	155.88	792.89	119.81
48	1018.36	176.18	984.66	167.75	955.90	160.56	807.32	123.42
49	1040.67	181.76	1005.90	173.06	976.24	165.65	823.00	127.34
50	1063.61	187.49	1027.68	178.51	997.03	170.85	838.95	131.33
51	1089.15	193.88	1051.96	184.58	1020.33	176.67	856.70	135.76
52	1117.11	200.87	1078.49	191.21	1045.60	182.99	875.96	140.58
53	1147.85	208.55	1107.79	198.54	1073.56	189.98	897.20	145.89
54	1181.99	217.09	1140.14	206.62	1104.30	197.66	920.59	151.74
55	1220.43	226.70	1176.61	215.74	1139.16	206.38	946.76	158.28
56	1264.25	237.65	1218.10	226.11	1178.67	216.26	976.69	165.76
57	1314.26	250.15	1265.42	237.94	1223.75	227.53	1010.56	174.23
58	1372.15	264.63	1320.26	251.65	1275.99	240.59	1049.90	184.06
59	1438.73	281.27	1383.35	267.43	1336.03	255.60	1094.98	195.33
60	1515.08	300.36	1455.58	285.48	1404.77	272.78	1146.59	208.24
61	1601.83	322.05	1537.75	306.03	1483.09	292.36	1205.29	222.91
62	1699.50	346.46	1630.14	329.12	1571.00	314.34	1270.98	239.33
63	1807.49	373.46	1732.21	354.64	1668.23	338.65	1343.56	257.48
64	1925.95	403.08	1844.23	382.65	1774.78	365.28	1422.96	277.33
65	2057.06	435.85	1968.16	413.63	1892.71	394.77	1510.78	299.28
66	2207.52	473.47	2110.29	449.16	2027.75	428.53	1610.88	324.31
67	2373.30	514.91	2266.75	488.28	2176.51	465.72	1721.01	351.84
68	2555.03	560.35	2438.36	531.18	2339.43	506.45	1841.45	381.95
69	2752.18	609.63	2624.22	577.64	2515.96	550.58	1971.57	414.48
70	2965.01	662.84	2824.86	627.80	2706.30	598.16	2111.18	449.38
71	3163.24	712.40	3011.61	674.49	2883.29	642.41	2240.67	481.76
72	3373.47	764.96	3209.39	723.94	3070.58	689.23	2377.15	515.88
73	3595.53	820.47	3418.18	776.13	3268.17	738.63	2519.73	551.52
74	3828.88	878.81	3637.47	830.96	3475.27	790.41	2668.04	588.60
75	4070.65	939.25	3864.36	887.68	3689.53	843.97	2821.00	626.84
76	4312.43	999.70	4091.35	944.43	3903.79	897.54	2973.08	664.86
77	4559.13	1061.37	4322.02	1002.09	4120.84	951.80	3126.40	703.19
78	4804.04	1122.60	4551.16	1059.38	4336.44	1005.70	3278.39	741.19
79	5044.20	1182.64	4775.46	1115.45	4547.39	1058.44	3426.52	778.22
80	NA	NA	NA	NA	4754.04	1110.10	3571.24	814.40
81	NA	NA	NA	NA	4953.61	1159.99	3710.59	849.24
82	NA	NA	NA	NA	5154.61	1210.24	3849.85	884.05
83	NA	NA	NA	NA	5369.50	1263.96	3999.05	921.35
84	NA	NA	NA	NA	5608.40	1323.69	4164.30	962.66

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	167.36	6.84	165.88	6.47	164.72	6.18	159.16	4.79
41	169.52	7.38	167.96	6.99	166.72	6.68	160.76	5.19
42	171.92	7.98	170.24	7.56	168.92	7.23	162.48	5.62
43	174.48	8.62	172.68	8.17	171.24	7.81	164.32	6.08
44	177.32	9.33	175.36	8.84	173.80	8.45	166.36	6.59
45	180.32	10.08	178.24	9.56	176.56	9.14	168.56	7.14
46	183.60	10.90	181.36	10.34	179.56	9.89	170.92	7.73
47	187.16	11.79	184.72	11.18	182.80	10.70	173.48	8.37
48	191.00	12.75	188.40	12.10	186.32	11.58	176.28	9.07
49	195.28	13.82	192.44	13.11	190.20	12.55	179.32	9.83
50	199.92	14.98	196.88	14.22	194.40	13.60	182.68	10.67
51	205.04	16.26	201.72	15.43	199.04	14.76	186.36	11.59
52	210.72	17.68	207.12	16.78	204.24	16.06	190.40	12.60
53	217.04	19.26	213.08	18.27	209.96	17.49	194.92	13.73
54	224.04	21.01	219.76	19.94	216.32	19.08	199.92	14.98
55	231.92	22.98	227.24	21.81	223.48	20.87	205.56	16.39
56	240.88	25.22	235.76	23.94	231.64	22.91	211.96	17.99
57	251.16	27.79	245.52	26.38	240.96	25.24	219.28	19.82
58	263.12	30.78	256.84	29.21	251.80	27.95	227.76	21.94
59	277.00	34.25	270.04	32.51	264.44	31.11	237.68	24.42
60	293.24	38.31	285.44	36.36	279.16	34.79	249.16	27.29
61	312.08	43.02	303.32	40.83	296.24	39.06	262.52	30.63
62	333.84	48.46	323.96	45.99	315.96	43.99	277.96	34.49
63	358.72	54.68	347.60	51.90	338.60	49.65	295.68	38.92
64	387.08	61.77	374.52	58.63	364.36	56.09	315.84	43.96
65	419.52	69.88	405.32	66.33	393.80	63.45	338.92	49.73
66	457.76	79.44	441.60	75.40	428.48	72.12	365.92	56.48
67	501.56	90.39	483.12	85.78	468.20	82.05	396.80	64.20
68	551.20	102.80	530.16	97.54	513.16	93.29	431.68	72.92
69	606.80	116.70	582.88	110.72	563.52	105.88	470.60	82.65
70	668.16	132.04	641.00	125.25	618.96	119.74	513.24	93.31
71	731.16	147.79	700.68	140.17	675.92	133.98	556.88	104.22
72	799.40	164.85	765.24	156.31	737.44	149.36	603.72	115.93
73	873.36	183.34	835.16	173.79	804.00	166.00	653.96	128.49
74	952.88	203.22	910.24	192.56	875.36	183.84	707.36	141.84
75	1037.80	224.45	990.36	212.59	951.48	202.87	763.80	155.95
76	1125.68	246.42	1073.20	233.30	1030.04	222.51	821.76	170.44
77	1216.92	269.23	1159.16	254.79	1111.52	242.88	881.52	185.38
78	1309.92	292.48	1246.68	276.67	1194.48	263.62	942.20	200.55
79	1403.32	315.83	1334.52	298.63	1277.64	284.41	1002.88	215.72
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	234.30	9.58	232.23	9.06	230.61	8.65	222.82	6.71
41	237.33	10.33	235.14	9.79	233.41	9.35	225.06	7.27
42	240.69	11.17	238.34	10.58	236.49	10.12	227.47	7.87
43	244.27	12.07	241.75	11.44	239.74	10.93	230.05	8.51
44	248.25	13.06	245.50	12.38	243.32	11.83	232.90	9.23
45	252.45	14.11	249.54	13.38	247.18	12.80	235.98	10.00
46	257.04	15.26	253.90	14.48	251.38	13.85	239.29	10.82
47	262.02	16.51	258.61	15.65	255.92	14.98	242.87	11.72
48	267.40	17.85	263.76	16.94	260.85	16.21	246.79	12.70
49	273.39	19.35	269.42	18.35	266.28	17.57	251.05	13.76
50	279.89	20.97	275.63	19.91	272.16	19.04	255.75	14.94
51	287.06	22.76	282.41	21.60	278.66	20.66	260.90	16.23
52	295.01	24.75	289.97	23.49	285.94	22.48	266.56	17.64
53	303.86	26.96	298.31	25.58	293.94	24.49	272.89	19.22
54	313.66	29.41	307.66	27.92	302.85	26.71	279.89	20.97
55	324.69	32.17	318.14	30.53	312.87	29.22	287.78	22.95
56	337.23	35.31	330.06	33.52	324.30	32.07	296.74	25.19
57	351.62	38.91	343.73	36.93	337.34	35.34	306.99	27.75
58	368.37	43.09	359.58	40.89	352.52	39.13	318.86	30.72
59	387.80	47.95	378.06	45.51	370.22	43.55	332.75	34.19
60	410.54	53.63	399.62	50.90	390.82	48.71	348.82	38.21
61	436.91	60.23	424.65	57.16	414.74	54.68	367.53	42.88
62	467.38	67.84	453.54	64.39	442.34	61.59	389.14	48.29
63	502.21	76.55	486.64	72.66	474.04	69.51	413.95	54.49
64	541.91	86.48	524.33	82.08	510.10	78.53	442.18	61.54
65	587.33	97.83	567.45	92.86	551.32	88.83	474.49	69.62
66	640.86	111.22	618.24	105.56	599.87	100.97	512.29	79.07
67	702.18	126.55	676.37	120.09	655.48	114.87	555.52	89.88
68	771.68	143.92	742.22	136.56	718.42	130.61	604.35	102.09
69	849.52	163.38	816.03	155.01	788.93	148.23	658.84	115.71
70	935.42	184.86	897.40	175.35	866.54	167.64	718.54	130.63
71	1023.62	206.91	980.95	196.24	946.29	187.57	779.63	145.91
72	1119.16	230.79	1071.34	218.83	1032.42	209.10	845.21	162.30
73	1222.70	256.68	1169.22	243.31	1125.60	232.40	915.54	179.89
74	1334.03	284.51	1274.34	269.58	1225.50	257.38	990.30	198.58
75	1452.92	314.23	1386.50	297.63	1332.07	284.02	1069.32	218.33
76	1575.95	344.99	1502.48	326.62	1442.06	311.51	1150.46	238.62
77	1703.69	376.92	1622.82	356.71	1556.13	340.03	1234.13	259.53
78	1833.89	409.47	1745.35	387.34	1672.27	369.07	1319.08	280.77
79	1964.65	442.16	1868.33	418.08	1788.70	398.17	1404.03	302.01
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	296.39	12.11	293.77	11.46	291.72	10.94	281.87	8.48
41	300.22	13.07	297.46	12.38	295.26	11.83	284.71	9.19
42	304.47	14.13	301.50	13.39	299.16	12.80	287.75	9.95
43	309.00	15.27	305.82	14.47	303.27	13.83	291.01	10.77
44	314.03	16.52	310.56	15.66	307.80	14.96	294.62	11.67
45	319.35	17.85	315.66	16.93	312.69	16.19	298.52	12.64
46	325.16	19.30	321.19	18.31	318.00	17.52	302.70	13.69
47	331.46	20.88	327.14	19.80	323.74	18.95	307.23	14.82
48	338.26	22.58	333.66	21.43	329.97	20.51	312.19	16.06
49	345.84	24.48	340.81	23.22	336.84	22.23	317.58	17.41
50	354.06	26.53	348.67	25.18	344.28	24.09	323.53	18.90
51	363.13	28.80	357.25	27.33	352.50	26.14	330.04	20.53
52	373.19	31.31	366.81	29.72	361.71	28.44	337.20	22.31
53	384.38	34.11	377.36	32.36	371.84	30.97	345.20	24.32
54	396.77	37.21	389.19	35.31	383.10	33.79	354.06	26.53
55	410.73	40.70	402.44	38.63	395.78	36.96	364.05	29.03
56	426.60	44.66	417.53	42.40	410.23	40.57	375.38	31.86
57	444.80	49.22	434.82	46.72	426.74	44.70	388.34	35.10
58	465.99	54.51	454.86	51.73	445.94	49.50	403.36	38.86
59	490.57	60.66	478.24	57.58	468.32	55.10	420.93	43.25
60	519.33	67.85	505.51	64.39	494.39	61.61	441.26	48.33
61	552.69	76.19	537.18	72.31	524.64	69.18	464.92	54.25
62	591.23	85.82	573.73	81.45	559.57	77.91	492.27	61.08
63	635.29	96.84	615.60	91.91	599.66	87.93	523.65	68.93
64	685.52	109.39	663.27	103.83	645.28	99.34	559.35	77.85
65	742.97	123.76	717.82	117.47	697.42	112.37	600.23	88.07
66	810.69	140.69	782.07	133.53	758.84	127.72	648.04	100.03
67	888.26	160.08	855.61	151.92	829.18	145.31	702.73	113.70
68	976.18	182.06	938.91	172.74	908.81	165.22	764.51	129.14
69	1074.64	206.68	1032.28	196.09	997.99	187.51	833.43	146.37
70	1183.31	233.84	1135.21	221.82	1096.18	212.06	908.95	165.25
71	1294.88	261.74	1240.90	248.24	1197.05	237.28	986.23	184.57
72	1415.74	291.95	1355.24	276.83	1306.01	264.52	1069.19	205.31
73	1546.72	324.70	1479.07	307.78	1423.88	293.99	1158.16	227.56
74	1687.55	359.90	1612.04	341.02	1550.26	325.58	1252.73	251.20
75	1837.94	397.50	1753.93	376.50	1685.07	359.28	1352.69	276.19
76	1993.58	436.41	1900.64	413.17	1824.20	394.07	1455.34	301.85
77	2155.17	476.81	2052.87	451.23	1968.50	430.14	1561.17	328.31
78	2319.87	517.98	2207.87	489.98	2115.42	466.87	1668.64	355.17
79	2485.28	559.33	2363.43	528.87	2262.70	503.69	1776.10	382.04
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	374.94	15.32	371.62	14.49	369.02	13.85	356.57	10.73
41	379.78	16.53	376.28	15.66	373.51	14.97	360.15	11.63
42	385.15	17.88	381.39	16.94	378.43	16.20	364.01	12.59
43	390.89	19.31	386.86	18.30	383.63	17.50	368.13	13.62
44	397.25	20.90	392.86	19.80	389.37	18.93	372.70	14.76
45	403.97	22.58	399.31	21.42	395.55	20.48	377.63	16.00
46	411.32	24.42	406.30	23.16	402.27	22.16	382.91	17.32
47	419.30	26.41	413.83	25.05	409.53	23.97	388.65	18.75
48	427.90	28.56	422.08	27.11	417.42	25.94	394.92	20.32
49	437.49	30.96	431.13	29.37	426.11	28.12	401.73	22.02
50	447.88	33.56	441.07	31.86	435.52	30.47	409.26	23.90
51	459.35	36.43	451.92	34.57	445.91	33.07	417.51	25.97
52	472.08	39.61	464.01	37.59	457.56	35.98	426.56	28.23
53	486.24	43.15	477.37	40.93	470.38	39.18	436.68	30.76
54	501.92	47.07	492.33	44.67	484.62	42.75	447.88	33.56
55	519.57	51.48	509.09	48.86	500.67	46.76	460.52	36.72
56	539.65	56.50	528.18	53.63	518.95	51.33	474.86	40.30
57	562.68	62.26	550.04	59.10	539.83	56.55	491.26	44.40
58	589.47	68.96	575.40	65.44	564.11	62.62	510.25	49.15
59	620.57	76.73	604.97	72.83	592.43	69.70	532.48	54.71
60	656.95	85.83	639.48	81.46	625.41	77.94	558.20	61.14
61	699.16	96.38	679.53	91.47	663.67	87.51	588.13	68.62
62	747.91	108.57	725.77	103.03	707.85	98.55	622.72	77.27
63	803.65	122.50	778.73	116.27	758.57	111.23	662.42	87.19
64	867.18	138.38	839.04	131.35	816.28	125.66	707.58	98.48
65	939.86	156.55	908.04	148.60	882.24	142.15	759.29	111.41
66	1025.53	177.97	989.32	168.92	959.93	161.57	819.78	126.53
67	1123.65	202.50	1082.34	192.17	1048.92	183.82	888.96	143.83
68	1234.86	230.30	1187.73	218.52	1149.64	209.00	967.10	163.36
69	1359.42	261.44	1305.83	248.05	1262.46	237.20	1054.29	185.16
70	1496.89	295.81	1436.04	280.60	1386.67	268.26	1149.82	209.04
71	1638.03	331.10	1569.74	314.02	1514.27	300.16	1247.59	233.49
72	1790.91	369.32	1714.38	350.18	1652.10	334.61	1352.52	259.72
73	1956.60	410.74	1871.02	389.34	1801.21	371.89	1465.08	287.86
74	2134.75	455.28	2039.22	431.40	1961.08	411.86	1584.71	317.77
75	2325.00	502.84	2218.72	476.27	2131.61	454.49	1711.15	349.38
76	2521.88	552.06	2404.31	522.67	2307.61	498.49	1841.00	381.84
77	2726.28	603.16	2596.88	570.81	2490.15	544.13	1974.88	415.31
78	2934.63	655.25	2792.96	619.83	2676.01	590.59	2110.82	449.30
79	3143.88	707.56	2989.75	669.03	2862.32	637.17	2246.77	483.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	197.76	14.44	195.32	13.83	193.28	13.32	181.80	10.45
41	202.68	15.67	200.08	15.02	197.84	14.46	185.48	11.37
42	208.00	17.00	205.20	16.30	202.76	15.69	189.44	12.36
43	213.76	18.44	210.72	17.68	208.12	17.03	193.72	13.43
44	219.92	19.98	216.68	19.17	213.84	18.46	198.28	14.57
45	226.48	21.62	222.96	20.74	219.88	19.97	203.08	15.77
46	233.44	23.36	229.68	22.42	226.32	21.58	208.16	17.04
47	240.88	25.22	236.80	24.20	233.16	23.29	213.56	18.39
48	248.72	27.18	244.36	26.09	240.40	25.10	219.20	19.80
49	257.16	29.29	252.44	28.10	248.20	27.05	225.28	21.32
50	265.64	31.41	260.52	30.13	255.92	28.98	231.20	22.80
51	274.92	33.73	269.40	32.35	264.40	31.10	237.72	24.43
52	284.96	36.24	278.96	34.74	273.60	33.40	244.76	26.19
53	296.00	39.00	289.48	37.37	283.64	35.91	252.40	28.10
54	308.04	42.01	301.00	40.25	294.64	38.66	260.72	30.18
55	321.68	45.42	313.96	43.49	307.04	41.76	270.12	32.53
56	337.24	49.31	328.76	47.19	321.16	45.29	280.76	35.19
57	355.04	53.76	345.68	51.42	337.32	49.33	292.92	38.23
58	375.72	58.93	365.32	56.33	356.08	54.02	307.00	41.75
59	399.80	64.95	388.16	62.04	377.88	59.47	323.32	45.83
60	427.68	71.92	414.64	68.66	403.16	65.79	342.24	50.56
61	459.84	79.96	445.16	76.29	432.28	73.07	364.04	56.01
62	496.44	89.11	479.92	84.98	465.40	81.35	388.76	62.19
63	537.68	99.42	519.04	94.76	502.72	90.68	416.56	69.14
64	583.20	110.80	562.24	105.56	543.88	100.97	447.20	76.80
65	634.08	123.52	610.48	117.62	589.88	112.47	481.44	85.36
66	692.80	138.20	666.12	131.53	642.84	125.71	520.56	95.14
67	757.68	154.42	727.56	146.89	701.32	140.33	563.76	105.94
68	830.12	172.53	796.16	164.04	766.60	156.65	611.96	117.99
69	909.36	192.34	871.08	182.77	837.88	174.47	664.40	131.10
70	995.84	213.96	952.80	203.20	915.52	193.88	721.32	145.33
71	1083.04	235.76	1035.20	223.80	993.76	213.44	778.56	159.64
72	1176.76	259.19	1123.68	245.92	1077.72	234.43	839.64	174.91
73	1277.28	284.32	1218.44	269.61	1167.56	256.89	904.56	191.14
74	1384.40	311.10	1319.36	294.84	1263.12	280.78	973.12	208.28
75	1497.60	339.40	1425.92	321.48	1363.92	305.98	1045.08	226.27
76	1613.56	368.39	1534.92	348.73	1466.92	331.73	1118.12	244.53
77	1733.92	398.48	1647.96	376.99	1573.68	358.42	1193.52	263.38
78	1856.92	429.23	1763.40	405.85	1682.60	385.65	1270.20	282.55
79	1981.04	460.26	1879.76	434.94	1792.28	413.07	1347.20	301.80
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	276.86	20.22	273.45	19.36	270.59	18.65	254.52	14.63
41	283.75	21.94	280.11	21.03	276.98	20.24	259.67	15.92
42	291.20	23.80	287.28	22.82	283.86	21.97	265.22	17.30
43	299.26	25.82	295.01	24.75	291.37	23.84	271.21	18.80
44	307.89	27.97	303.35	26.84	299.38	25.84	277.59	20.40
45	317.07	30.27	312.14	29.04	307.83	27.96	284.31	22.08
46	326.82	32.70	321.55	31.39	316.85	30.21	291.42	23.86
47	337.23	35.31	331.52	33.88	326.42	32.61	298.98	25.75
48	348.21	38.05	342.10	36.53	336.56	35.14	306.88	27.72
49	360.02	41.01	353.42	39.34	347.48	37.87	315.39	29.85
50	371.90	43.97	364.73	42.18	358.29	40.57	323.68	31.92
51	384.89	47.22	377.16	45.29	370.16	43.54	332.81	34.20
52	398.94	50.74	390.54	48.64	383.04	46.76	342.66	36.67
53	414.40	54.60	405.27	52.32	397.10	50.27	353.36	39.34
54	431.26	58.81	421.40	56.35	412.50	54.12	365.01	42.25
55	450.35	63.59	439.54	60.89	429.86	58.46	378.17	45.54
56	472.14	69.03	460.26	66.07	449.62	63.41	393.06	49.27
57	497.06	75.26	483.95	71.99	472.25	69.06	410.09	53.52
58	526.01	82.50	511.45	78.86	498.51	75.63	429.80	58.45
59	559.72	90.93	543.42	86.86	529.03	83.26	452.65	64.16
60	598.75	100.69	580.50	96.12	564.42	92.11	479.14	70.78
61	643.78	111.94	623.22	106.81	605.19	102.30	509.66	78.41
62	695.02	124.75	671.89	118.97	651.56	113.89	544.26	87.07
63	752.75	139.19	726.66	132.66	703.81	126.95	583.18	96.80
64	816.48	155.12	787.14	147.78	761.43	141.36	626.08	107.52
65	887.71	172.93	854.67	164.67	825.83	157.46	674.02	119.50
66	969.92	193.48	932.57	184.14	899.98	175.99	728.78	133.20
67	1060.75	216.19	1018.58	205.65	981.85	196.46	789.26	148.32
68	1162.17	241.54	1114.62	229.66	1073.24	219.31	856.74	165.19
69	1273.10	269.28	1219.51	255.88	1173.03	244.26	930.16	183.54
70	1394.18	299.54	1333.92	284.48	1281.73	271.43	1009.85	203.46
71	1516.26	330.06	1449.28	313.32	1391.26	298.82	1089.98	223.50
72	1647.46	362.87	1573.15	344.29	1508.81	328.20	1175.50	244.87
73	1788.19	398.05	1705.82	377.45	1634.58	359.65	1266.38	267.60
74	1938.16	435.54	1847.10	412.78	1768.37	393.09	1362.37	291.59
75	2096.64	475.16	1996.29	450.07	1909.49	428.37	1463.11	316.78
76	2258.98	515.75	2148.89	488.22	2053.69	464.42	1565.37	342.34
77	2427.49	557.87	2307.14	527.79	2203.15	501.79	1670.93	368.73
78	2599.69	600.92	2468.76	568.19	2355.64	539.91	1778.28	395.57
79	2773.46	644.36	2631.66	608.92	2509.19	578.30	1886.08	422.52
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	350.23	25.57	345.91	24.49	342.30	23.59	321.97	18.51
41	358.95	27.75	354.34	26.60	350.37	25.61	328.49	20.14
42	368.37	30.11	363.41	28.87	359.09	27.79	335.50	21.89
43	378.57	32.66	373.19	31.31	368.58	30.16	343.08	23.78
44	389.48	35.38	383.74	33.95	378.71	32.69	351.15	25.80
45	401.10	38.29	394.86	36.73	389.41	35.37	359.65	27.93
46	413.42	41.37	406.76	39.71	400.81	38.22	368.65	30.18
47	426.60	44.66	419.37	42.86	412.93	41.25	378.21	32.57
48	440.48	48.14	432.76	46.21	425.75	44.45	388.20	35.07
49	455.43	51.87	447.07	49.77	439.56	47.91	398.97	37.76
50	470.45	55.63	461.38	53.36	453.23	51.32	409.46	40.38
51	486.88	59.74	477.11	57.29	468.25	55.08	421.00	43.27
52	504.66	64.18	494.04	61.52	484.55	59.15	433.47	46.38
53	524.22	69.07	512.67	66.18	502.33	63.60	447.00	49.77
54	545.54	74.40	533.07	71.28	521.81	68.47	461.74	53.45
55	569.70	80.44	556.02	77.02	543.77	73.96	478.38	57.61
56	597.25	87.33	582.23	83.57	568.77	80.21	497.23	62.32
57	628.78	95.21	612.20	91.06	597.39	87.36	518.76	67.71
58	665.40	104.37	646.98	99.76	630.62	95.67	543.70	73.94
59	708.05	115.03	687.43	109.87	669.23	105.32	572.60	81.16
60	757.42	127.37	734.33	121.60	714.00	116.51	606.11	89.54
61	814.38	141.61	788.38	135.11	765.57	129.41	644.71	99.19
62	879.20	157.81	849.94	150.50	824.22	144.07	688.49	110.14
63	952.23	176.07	919.22	167.82	890.32	160.59	737.73	122.45
64	1032.85	196.23	995.73	186.95	963.21	178.82	791.99	136.01
65	1122.96	218.75	1081.16	208.31	1044.68	199.18	852.63	151.17
66	1226.95	244.75	1179.70	232.94	1138.47	222.63	921.91	168.49
67	1341.85	273.48	1288.51	260.14	1242.04	248.52	998.42	187.62
68	1470.14	305.55	1410.00	290.51	1357.65	277.43	1083.78	208.96
69	1610.48	340.63	1542.68	323.69	1483.89	308.99	1176.65	232.18
70	1763.63	378.92	1687.41	359.87	1621.39	343.36	1277.46	257.38
71	1918.06	417.53	1833.34	396.35	1759.95	378.00	1378.83	282.72
72	2084.04	459.03	1990.04	435.52	1908.64	415.18	1487.00	309.77
73	2262.06	503.53	2157.86	477.48	2067.75	454.95	1601.98	338.51
74	2451.77	550.96	2336.59	522.16	2236.99	497.26	1723.40	368.86
75	2652.25	601.08	2525.30	569.34	2415.50	541.89	1850.84	400.72
76	2857.61	652.42	2718.34	617.60	2597.92	587.49	1980.19	433.06
77	3070.77	705.71	2918.54	667.65	2786.99	634.76	2113.72	466.45
78	3288.61	760.17	3122.98	718.76	2979.88	682.99	2249.52	500.40
79	3508.42	815.12	3329.05	770.28	3174.13	731.55	2385.89	534.49
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	443.04	32.35	437.58	30.98	433.01	29.84	407.29	23.41
41	454.07	35.11	448.24	33.65	443.22	32.39	415.53	25.47
42	465.99	38.09	459.71	36.52	454.25	35.15	424.41	27.69
43	478.89	41.31	472.08	39.61	466.25	38.15	433.99	30.09
44	492.69	44.76	485.43	42.95	479.07	41.36	444.21	32.64
45	507.39	48.44	499.50	46.46	492.60	44.74	454.96	35.33
46	522.98	52.33	514.56	50.23	507.03	48.35	466.34	38.17
47	539.65	56.50	530.51	54.22	522.35	52.18	478.44	41.20
48	557.21	60.89	547.44	58.45	538.57	56.23	491.08	44.36
49	576.12	65.62	565.55	62.95	556.05	60.60	504.70	47.76
50	595.12	70.37	583.65	67.50	573.34	64.92	517.96	51.08
51	615.91	75.57	603.54	72.47	592.34	69.67	532.57	54.73
52	638.40	81.19	624.96	77.83	612.95	74.83	548.34	58.67
53	663.13	87.37	648.53	83.72	635.44	80.45	565.46	62.95
54	690.11	94.12	674.33	90.17	660.09	86.61	584.09	67.61
55	720.66	101.76	703.37	97.43	687.87	93.56	605.15	72.88
56	755.52	110.47	736.53	105.72	719.50	101.46	628.99	78.84
57	795.40	120.44	774.43	115.20	755.70	110.51	656.23	85.65
58	841.73	132.02	818.43	126.20	797.73	121.02	687.78	93.53
59	895.68	145.51	869.60	138.99	846.57	133.23	724.34	102.67
60	958.14	161.12	928.92	153.82	903.21	147.39	766.73	113.27
61	1030.19	179.14	997.30	170.91	968.44	163.70	815.56	125.48
62	1112.18	199.63	1075.17	190.38	1042.64	182.25	870.94	139.33
63	1204.57	222.73	1162.81	212.29	1126.25	203.15	933.23	154.90
64	1306.55	248.23	1259.59	236.49	1218.46	226.20	1001.87	172.06
65	1420.54	276.72	1367.67	263.51	1321.52	251.97	1078.58	191.23
66	1552.09	309.61	1492.32	294.67	1440.16	281.63	1166.22	213.14
67	1697.44	345.95	1629.96	329.08	1571.18	314.38	1263.00	237.34
68	1859.73	386.52	1783.65	367.50	1717.43	350.95	1370.98	264.33
69	2037.25	430.90	1951.49	409.46	1877.12	390.87	1488.47	293.71
70	2231.00	479.34	2134.57	455.23	2051.05	434.35	1615.98	325.58
71	2426.35	528.18	2319.17	501.38	2226.34	478.17	1744.22	357.64
72	2636.31	580.67	2517.40	550.94	2414.43	525.20	1881.06	391.85
73	2861.51	636.97	2729.69	604.01	2615.70	575.51	2026.50	428.21
74	3101.49	696.96	2955.78	660.53	2829.79	629.04	2180.10	466.61
75	3355.10	760.36	3194.51	720.22	3055.61	685.49	2341.31	506.92
76	3614.88	825.31	3438.70	781.27	3286.36	743.18	2504.94	547.82
77	3884.53	892.72	3691.95	844.58	3525.54	802.97	2673.86	590.05
78	4160.09	961.61	3950.57	909.23	3769.55	863.98	2845.65	633.00
79	4438.15	1031.13	4211.25	974.40	4015.27	925.41	3018.15	676.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	187.88	11.97	185.92	11.48	183.88	10.97	174.24	8.56
41	191.96	12.99	189.84	12.46	187.64	11.91	177.20	9.30
42	196.36	14.09	194.04	13.51	191.68	12.92	180.40	10.10
43	201.08	15.27	198.64	14.66	196.08	14.02	183.88	10.97
44	206.24	16.56	203.56	15.89	200.76	15.19	187.64	11.91
45	211.68	17.92	208.80	17.20	205.76	16.44	191.56	12.89
46	217.48	19.37	214.40	18.60	211.12	17.78	195.76	13.94
47	223.68	20.92	220.36	20.09	216.80	19.20	200.20	15.05
48	230.28	22.57	226.68	21.67	222.84	20.71	204.92	16.23
49	237.40	24.35	233.48	23.37	229.36	22.34	210.04	17.51
50	244.60	26.15	240.36	25.09	235.92	23.98	215.12	18.78
51	252.56	28.14	247.96	26.99	243.16	25.79	220.68	20.17
52	261.16	30.29	256.16	29.04	251.04	27.76	226.72	21.68
53	270.64	32.66	265.20	31.30	259.64	29.91	233.36	23.34
54	281.04	35.26	275.08	33.77	269.12	32.28	240.60	25.15
55	292.76	38.19	286.24	36.56	279.76	34.94	248.72	27.18
56	306.16	41.54	298.96	39.74	291.96	37.99	258.00	29.50
57	321.52	45.38	313.48	43.37	305.88	41.47	268.56	32.14
58	339.32	49.83	330.36	47.59	322.08	45.52	280.80	35.20
59	360.04	55.01	349.96	52.49	340.84	50.21	295.00	38.75
60	384.12	61.03	372.72	58.18	362.68	55.67	311.44	42.86
61	411.80	67.95	399.00	64.75	387.80	61.95	330.40	47.60
62	443.36	75.84	428.92	72.23	416.36	69.09	351.96	52.99
63	479.08	84.77	462.80	80.70	448.72	77.18	376.32	59.08
64	518.72	94.68	500.36	90.09	484.56	86.14	403.28	65.82
65	563.20	105.80	542.52	100.63	524.76	96.19	433.60	73.40
66	614.84	118.71	591.44	112.86	571.40	107.85	468.48	82.12
67	672.44	133.11	645.96	126.49	623.32	120.83	507.32	91.83
68	737.12	149.28	707.16	141.79	681.56	135.39	550.84	102.71
69	808.32	167.08	774.48	158.62	745.64	151.41	598.52	114.63
70	886.28	186.57	848.16	177.04	815.68	168.92	650.40	127.60
71	965.40	206.35	922.88	195.72	886.68	186.67	702.92	140.73
72	1050.64	227.66	1003.32	215.83	963.08	205.77	759.00	154.75
73	1142.40	250.60	1089.84	237.46	1045.08	226.27	818.76	169.69
74	1240.56	275.14	1182.24	260.56	1132.60	248.15	882.00	185.50
75	1344.84	301.21	1280.36	285.09	1225.44	271.36	948.56	202.14
76	1451.88	327.97	1380.92	310.23	1320.52	295.13	1016.56	219.14
77	1563.28	355.82	1485.52	336.38	1419.28	319.82	1086.60	236.65
78	1677.12	384.28	1592.32	363.08	1520.08	345.02	1158.00	254.50
79	1791.96	412.99	1699.92	389.98	1621.56	370.39	1229.68	272.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	263.03	16.76	260.29	16.07	257.43	15.36	243.94	11.98
41	268.74	18.19	265.78	17.44	262.70	16.67	248.08	13.02
42	274.90	19.73	271.66	18.91	268.35	18.09	252.56	14.14
43	281.51	21.38	278.10	20.52	274.51	19.63	257.43	15.36
44	288.74	23.18	284.98	22.25	281.06	21.27	262.70	16.67
45	296.35	25.09	292.32	24.08	288.06	23.02	268.18	18.05
46	304.47	27.12	300.16	26.04	295.57	24.89	274.06	19.52
47	313.15	29.29	308.50	28.13	303.52	26.88	280.28	21.07
48	322.39	31.60	317.35	30.34	311.98	28.99	286.89	22.72
49	332.36	34.09	326.87	32.72	321.10	31.28	294.06	24.51
50	342.44	36.61	336.50	35.13	330.29	33.57	301.17	26.29
51	353.58	39.40	347.14	37.79	340.42	36.11	308.95	28.24
52	365.62	42.41	358.62	40.66	351.46	38.86	317.41	30.35
53	378.90	45.72	371.28	43.82	363.50	41.87	326.70	32.68
54	393.46	49.36	385.11	47.28	376.77	45.19	336.84	35.21
55	409.86	53.47	400.74	51.18	391.66	48.92	348.21	38.05
56	428.62	58.16	418.54	55.64	408.74	53.19	361.20	41.30
57	450.13	63.53	438.87	60.72	428.23	58.06	375.98	45.00
58	475.05	69.76	462.50	66.63	450.91	63.73	393.12	49.28
59	504.06	77.01	489.94	73.49	477.18	70.29	413.00	54.25
60	537.77	85.44	521.81	81.45	507.75	77.94	436.02	60.00
61	576.52	95.13	558.60	90.65	542.92	86.73	462.56	66.64
62	620.70	106.18	600.49	101.12	582.90	96.73	492.74	74.19
63	670.71	118.68	647.92	112.98	628.21	108.05	526.85	82.71
64	726.21	132.55	700.50	126.13	678.38	120.60	564.59	92.15
65	788.48	148.12	759.53	140.88	734.66	134.67	607.04	102.76
66	860.78	166.19	828.02	158.00	799.96	150.99	655.87	114.97
67	941.42	186.35	904.34	177.09	872.65	169.16	710.25	128.56
68	1031.97	208.99	990.02	198.51	954.18	189.55	771.18	143.79
69	1131.65	233.91	1084.27	222.07	1043.90	211.97	837.93	160.48
70	1240.79	261.20	1187.42	247.86	1141.95	236.49	910.56	178.64
71	1351.56	288.89	1292.03	274.01	1241.35	261.34	984.09	197.02
72	1470.90	318.72	1404.65	302.16	1348.31	288.08	1062.60	216.65
73	1599.36	350.84	1525.78	332.44	1463.11	316.78	1146.26	237.57
74	1736.78	385.20	1655.14	364.78	1585.64	347.41	1234.80	259.70
75	1882.78	421.69	1792.50	399.13	1715.62	379.90	1327.98	283.00
76	2032.63	459.16	1933.29	434.32	1848.73	413.18	1423.18	306.80
77	2188.59	498.15	2079.73	470.93	1986.99	447.75	1521.24	331.31
78	2347.97	537.99	2229.25	508.31	2128.11	483.03	1621.20	356.30
79	2508.74	578.19	2379.89	545.97	2270.18	518.55	1721.55	381.39
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	332.74	21.20	329.26	20.33	325.65	19.43	308.58	15.16
41	339.96	23.01	336.21	22.07	332.31	21.09	313.82	16.47
42	347.75	24.95	343.64	23.93	339.47	22.88	319.49	17.89
43	356.11	27.04	351.79	25.96	347.26	24.83	325.65	19.43
44	365.25	29.33	360.50	28.14	355.55	26.90	332.31	21.09
45	374.89	31.74	369.78	30.46	364.40	29.12	339.25	22.83
46	385.16	34.30	379.70	32.94	373.89	31.49	346.69	24.69
47	396.14	37.05	390.26	35.58	383.95	34.00	354.55	26.65
48	407.83	39.97	401.45	38.38	394.65	36.68	362.91	28.74
49	420.44	43.12	413.49	41.39	406.20	39.56	371.98	31.01
50	433.19	46.31	425.68	44.43	417.81	42.47	380.98	33.26
51	447.28	49.84	439.14	47.80	430.64	45.67	390.82	35.72
52	462.51	53.64	453.66	51.43	444.59	49.16	401.52	38.40
53	479.30	57.84	469.67	55.43	459.82	52.97	413.28	41.34
54	497.72	62.45	487.17	59.81	476.61	57.17	426.10	44.54
55	518.48	67.63	506.93	64.75	495.45	61.88	440.48	48.14
56	542.21	73.57	529.46	70.38	517.06	67.28	456.92	52.24
57	569.41	80.37	555.17	76.81	541.71	73.44	475.62	56.92
58	600.94	88.25	585.07	84.28	570.40	80.62	497.30	62.34
59	637.63	97.42	619.78	92.96	603.63	88.92	522.45	68.63
60	680.28	108.08	660.09	103.04	642.31	98.59	551.56	75.91
61	729.30	120.34	706.63	114.67	686.79	109.71	585.14	84.30
62	785.19	134.31	759.62	127.92	737.37	122.36	623.32	93.85
63	848.45	150.13	819.62	142.92	794.68	136.69	666.46	104.63
64	918.65	167.68	886.14	159.55	858.16	152.55	714.21	116.57
65	997.43	187.37	960.80	178.22	929.35	170.35	767.91	129.99
66	1088.88	210.24	1047.44	199.88	1011.95	191.00	829.68	145.43
67	1190.89	235.74	1144.00	224.01	1103.90	213.99	898.46	162.63
68	1305.44	264.37	1252.38	251.11	1207.04	239.78	975.54	181.90
69	1431.53	295.90	1371.60	280.92	1320.53	268.15	1059.98	203.01
70	1569.60	330.42	1502.09	313.54	1444.57	299.16	1151.86	225.98
71	1709.72	365.45	1634.42	346.62	1570.31	330.59	1244.87	249.23
72	1860.68	403.19	1776.88	382.23	1705.61	364.42	1344.19	274.06
73	2023.19	443.81	1930.11	420.54	1850.84	400.72	1450.02	300.52
74	2197.03	487.27	2093.75	461.45	2005.83	439.47	1562.02	328.52
75	2381.71	533.44	2267.52	504.89	2170.25	480.58	1679.90	357.99
76	2571.28	580.83	2445.61	549.42	2338.64	522.68	1800.33	388.10
77	2768.57	630.16	2630.86	595.73	2513.54	566.40	1924.37	419.11
78	2970.18	680.56	2820.00	643.01	2692.06	611.03	2050.82	450.72
79	3173.56	731.41	3010.56	690.65	2871.78	655.96	2177.76	482.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	420.91	26.82	416.52	25.72	411.95	24.58	390.35	19.18
41	430.05	29.10	425.30	27.91	420.37	26.68	396.98	20.83
42	439.91	31.57	434.71	30.27	429.42	28.94	404.15	22.63
43	450.48	34.21	445.02	32.84	439.28	31.41	411.95	24.58
44	462.04	37.10	456.04	35.60	449.77	34.03	420.37	26.68
45	474.23	40.15	467.78	38.53	460.97	36.83	429.15	28.88
46	487.22	43.39	480.32	41.67	472.98	39.83	438.56	31.23
47	501.11	46.87	493.68	45.01	485.70	43.01	448.51	33.72
48	515.90	50.56	507.83	48.55	499.23	46.40	459.09	36.36
49	531.85	54.55	523.07	52.36	513.84	50.05	470.56	39.23
50	547.98	58.58	538.48	56.21	528.54	53.72	481.94	42.07
51	565.81	63.04	555.51	60.47	544.75	57.78	494.39	45.19
52	585.08	67.86	573.88	65.06	562.41	62.19	507.92	48.57
53	606.32	73.17	594.13	70.12	581.68	67.01	522.80	52.29
54	629.62	78.99	616.27	75.66	602.91	72.32	539.02	56.34
55	655.87	85.56	641.27	81.91	626.75	78.28	557.21	60.89
56	685.89	93.06	669.76	89.03	654.08	85.11	578.00	66.09
57	720.31	101.67	702.29	97.16	685.27	92.91	601.66	72.00
58	760.18	111.63	740.11	106.62	721.56	101.98	629.08	78.86
59	806.60	123.24	784.02	117.59	763.59	112.49	660.89	86.81
60	860.55	136.73	835.01	130.34	812.52	124.72	697.72	96.02
61	922.56	152.23	893.89	145.06	868.79	138.79	740.20	106.64
62	993.27	169.91	960.92	161.82	932.78	154.78	788.50	118.71
63	1073.29	189.91	1036.82	180.79	1005.27	172.91	843.08	132.36
64	1162.10	212.11	1120.96	201.83	1085.57	192.98	903.47	147.46
65	1261.75	237.03	1215.42	225.44	1175.63	215.50	971.40	164.44
66	1377.44	265.95	1325.01	252.84	1280.12	241.62	1049.54	183.97
67	1506.48	298.21	1447.15	283.38	1396.43	270.70	1136.56	205.73
68	1651.38	334.43	1584.26	317.65	1526.91	303.32	1234.06	230.10
69	1810.89	374.31	1735.08	355.36	1670.47	339.21	1340.87	256.81
70	1985.55	417.98	1900.15	396.63	1827.38	378.43	1457.10	285.86
71	2162.80	462.29	2067.54	438.47	1986.44	418.20	1574.76	315.28
72	2353.76	510.03	2247.75	483.53	2157.60	460.99	1700.40	346.69
73	2559.34	561.42	2441.58	531.99	2341.31	506.92	1834.28	380.16
74	2779.25	616.40	2648.59	583.74	2537.38	555.93	1975.96	415.58
75	3012.87	674.81	2868.41	638.69	2745.37	607.93	2125.07	452.86
76	3252.67	734.76	3093.70	695.01	2958.38	661.18	2277.41	490.94
77	3502.24	797.15	3328.03	753.60	3179.63	716.50	2434.33	530.17
78	3757.28	860.91	3567.30	813.41	3405.46	772.95	2594.28	570.16
79	4014.55	925.23	3808.36	873.68	3632.81	829.79	2754.87	610.31
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	224.92	21.23	220.44	20.11	216.88	19.22	199.52	14.88
41	229.56	22.39	224.88	21.22	221.12	20.28	202.84	15.71
42	234.56	23.64	229.60	22.40	225.64	21.41	206.44	16.61
43	239.88	24.97	234.64	23.66	230.48	22.62	210.24	17.56
44	245.56	26.39	240.04	25.01	235.64	23.91	214.32	18.58
45	251.60	27.90	245.80	26.45	241.16	25.29	218.68	19.67
46	258.08	29.52	251.96	27.99	247.04	26.76	223.32	20.83
47	265.04	31.26	258.60	29.65	253.40	28.35	228.32	22.08
48	272.56	33.14	265.72	31.43	260.24	30.06	233.68	23.42
49	280.72	35.18	273.48	33.37	267.64	31.91	239.56	24.89
50	289.56	37.39	281.88	35.47	275.68	33.92	245.88	26.47
51	299.24	39.81	291.04	37.76	284.48	36.12	252.76	28.19
52	309.84	42.46	301.12	40.28	294.12	38.53	260.32	30.08
53	321.44	45.36	312.12	43.03	304.64	41.16	268.60	32.15
54	334.24	48.56	324.28	46.07	316.24	44.06	277.68	34.42
55	348.44	52.11	337.76	49.44	329.16	47.29	287.76	36.94
56	364.40	56.10	352.92	53.23	343.64	50.91	299.12	39.78
57	382.44	60.61	370.04	57.51	360.04	55.01	311.92	42.98
58	403.16	65.79	389.68	62.42	378.80	59.70	326.60	46.65
59	426.84	71.71	412.16	68.04	400.28	65.07	343.36	50.84
60	453.96	78.49	437.92	74.48	424.92	71.23	362.60	55.65
61	484.92	86.23	467.32	81.83	453.00	78.25	384.48	61.12
62	520.12	95.03	500.72	90.18	484.92	86.23	409.40	67.35
63	559.64	104.91	538.20	99.55	520.76	95.19	437.36	74.34
64	604.00	116.00	580.28	110.07	561.04	105.26	468.76	82.19
65	653.96	128.49	627.72	121.93	606.40	116.60	504.16	91.04
66	711.92	142.98	682.68	135.67	658.92	129.73	544.92	101.23
67	777.32	159.33	744.68	151.17	718.16	144.54	590.84	112.71
68	849.84	177.46	813.44	168.36	783.84	160.96	641.56	125.39
69	929.84	197.46	889.24	187.31	856.16	179.04	697.20	139.30
70	1016.88	219.22	971.60	207.90	934.72	198.68	757.28	154.32
71	1101.68	240.42	1051.84	227.96	1011.20	217.80	815.56	168.89
72	1192.08	263.02	1137.32	249.33	1092.56	238.14	877.08	184.27
73	1288.44	287.11	1228.32	272.08	1179.12	259.78	941.92	200.48
74	1390.24	312.56	1324.32	296.08	1270.32	282.58	1009.80	217.45
75	1496.88	339.22	1424.84	321.21	1365.84	306.46	1079.96	234.99
76	1605.20	366.30	1526.84	346.71	1462.24	330.56	1150.44	252.61
77	1715.24	393.81	1630.32	372.58	1560.24	355.06	1221.68	270.42
78	1824.68	421.17	1733.16	398.29	1657.56	379.39	1292.24	288.06
79	1931.76	447.94	1833.68	423.42	1752.56	403.14	1361.04	305.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	314.89	29.72	308.62	28.15	303.63	26.91	279.33	20.83
41	321.38	31.35	314.83	29.71	309.57	28.39	283.98	21.99
42	328.38	33.10	321.44	31.36	315.90	29.97	289.02	23.25
43	335.83	34.96	328.50	33.12	322.67	31.67	294.34	24.58
44	343.78	36.95	336.06	35.01	329.90	33.47	300.05	26.01
45	352.24	39.06	344.12	37.03	337.62	35.41	306.15	27.54
46	361.31	41.33	352.74	39.19	345.86	37.46	312.65	29.16
47	371.06	43.76	362.04	41.51	354.76	39.69	319.65	30.91
48	381.58	46.40	372.01	44.00	364.34	42.08	327.15	32.79
49	393.01	49.25	382.87	46.72	374.70	44.67	335.38	34.85
50	405.38	52.35	394.63	49.66	385.95	47.49	344.23	37.06
51	418.94	55.73	407.46	52.86	398.27	50.57	353.86	39.47
52	433.78	59.44	421.57	56.39	411.77	53.94	364.45	42.11
53	450.02	63.50	436.97	60.24	426.50	57.62	376.04	45.01
54	467.94	67.98	453.99	64.50	442.74	61.68	388.75	48.19
55	487.82	72.95	472.86	69.22	460.82	66.21	402.86	51.72
56	510.16	78.54	494.09	74.52	481.10	71.27	418.77	55.69
57	535.42	84.85	518.06	80.51	504.06	77.01	436.69	60.17
58	564.42	92.11	545.55	87.39	530.32	83.58	457.24	65.31
59	597.58	100.39	577.02	95.26	560.39	91.10	480.70	71.18
60	635.54	109.89	613.09	104.27	594.89	99.72	507.64	77.91
61	678.89	120.72	654.25	114.56	634.20	109.55	538.27	85.57
62	728.17	133.04	701.01	126.25	678.89	120.72	573.16	94.29
63	783.50	146.87	753.48	139.37	729.06	133.27	612.30	104.08
64	845.60	162.40	812.39	154.10	785.46	147.36	656.26	115.07
65	915.54	179.89	878.81	170.70	848.96	163.24	705.82	127.46
66	996.69	200.17	955.75	189.94	922.49	181.62	762.89	141.72
67	1088.25	223.06	1042.55	211.64	1005.42	202.36	827.18	157.79
68	1189.78	248.44	1138.82	235.70	1097.38	225.34	898.18	175.55
69	1301.78	276.44	1244.94	262.23	1198.62	250.66	976.08	195.02
70	1423.63	306.91	1360.24	291.06	1308.61	278.15	1060.19	216.05
71	1542.35	336.59	1472.58	319.14	1415.68	304.92	1141.78	236.45
72	1668.91	368.23	1592.25	349.06	1529.58	333.40	1227.91	257.98
73	1803.82	401.95	1719.65	380.91	1650.77	363.69	1318.69	280.67
74	1946.34	437.58	1854.05	414.51	1778.45	395.61	1413.72	304.43
75	2095.63	474.91	1994.78	449.69	1912.18	429.04	1511.94	328.99
76	2247.28	512.82	2137.58	485.39	2047.14	462.78	1610.62	353.65
77	2401.34	551.33	2282.45	521.61	2184.34	497.08	1710.35	378.59
78	2554.55	589.64	2426.42	557.61	2320.58	531.15	1809.14	403.28
79	2704.46	627.12	2567.15	592.79	2453.58	564.40	1905.46	427.36
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	398.33	37.60	390.40	35.61	384.09	34.04	353.35	26.35
41	406.55	39.65	398.26	37.58	391.60	35.92	359.23	27.82
42	415.41	41.87	406.62	39.67	399.61	37.92	365.61	29.42
43	424.83	44.22	415.55	41.90	408.18	40.06	372.34	31.10
44	434.89	46.74	425.11	44.29	417.32	42.34	379.56	32.91
45	445.58	49.41	435.31	46.84	427.09	44.79	387.28	34.84
46	457.06	52.28	446.22	49.57	437.51	47.39	395.50	36.89
47	469.39	55.36	457.98	52.51	448.77	50.21	404.35	39.10
48	482.70	58.69	470.59	55.66	460.89	53.24	413.85	41.48
49	497.16	62.30	484.33	59.10	473.99	56.51	424.26	44.08
50	512.81	66.22	499.21	62.82	488.23	60.07	435.45	46.88
51	529.95	70.50	515.43	66.87	503.81	63.97	447.64	49.92
52	548.73	75.20	533.28	71.34	520.89	68.24	461.03	53.27
53	569.27	80.33	552.76	76.21	539.52	72.89	475.69	56.94
54	591.94	86.00	574.30	81.59	560.06	78.03	491.77	60.96
55	617.09	92.29	598.17	87.56	582.94	83.75	509.62	65.42
56	645.35	99.35	625.02	94.27	608.59	90.16	529.74	70.45
57	677.30	107.34	655.34	101.85	637.63	97.42	552.41	76.12
58	714.00	116.51	690.12	110.55	670.85	105.73	578.41	82.62
59	755.93	127.00	729.94	120.50	708.90	115.24	608.09	90.04
60	803.96	139.01	775.56	131.90	752.53	126.15	642.16	98.56
61	858.79	152.71	827.62	144.92	802.26	138.58	680.91	108.24
62	921.13	168.30	886.78	159.71	858.79	152.71	725.05	119.28
63	991.12	185.80	953.15	176.30	922.27	168.58	774.56	131.66
64	1069.68	205.44	1027.68	194.93	993.60	186.42	830.17	145.56
65	1158.16	227.56	1111.69	215.94	1073.93	206.50	892.87	161.23
66	1260.81	253.22	1209.03	240.27	1166.95	229.75	965.05	179.28
67	1376.63	282.17	1318.83	267.72	1271.86	255.98	1046.38	199.61
68	1505.07	314.28	1440.60	298.17	1388.18	285.06	1136.20	222.07
69	1646.75	349.70	1574.84	331.73	1516.26	317.08	1234.74	246.70
70	1800.89	388.24	1720.70	368.19	1655.39	351.86	1341.14	273.30
71	1951.08	425.78	1862.81	403.72	1790.84	385.72	1444.36	299.10
72	2111.17	465.81	2014.19	441.56	1934.92	421.75	1553.31	326.34
73	2281.83	508.47	2175.35	481.85	2088.22	460.07	1668.14	355.05
74	2462.12	553.54	2345.37	524.36	2249.74	500.45	1788.36	385.10
75	2650.97	600.76	2523.39	568.86	2418.90	542.74	1912.61	416.17
76	2842.81	648.72	2704.03	614.02	2589.63	585.42	2037.43	447.37
77	3037.69	697.44	2887.30	659.84	2763.19	628.81	2163.60	478.91
78	3231.51	745.89	3069.43	705.37	2935.54	671.90	2288.56	510.15
79	3421.15	793.30	3247.45	749.88	3103.78	713.96	2410.40	540.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	503.89	47.56	493.86	45.05	485.88	43.06	446.99	33.34
41	514.29	50.16	503.80	47.54	495.38	45.43	454.43	35.20
42	525.49	52.96	514.38	50.18	505.50	47.97	462.49	37.21
43	537.41	55.94	525.67	53.01	516.35	50.68	471.00	39.34
44	550.13	59.12	537.77	56.03	527.91	53.57	480.14	41.63
45	563.66	62.50	550.67	59.26	540.27	56.66	489.91	44.07
46	578.18	66.13	564.47	62.71	553.45	59.95	500.31	46.67
47	593.77	70.03	579.35	66.43	567.70	63.51	511.51	49.47
48	610.62	74.24	595.30	70.41	583.02	67.34	523.52	52.47
49	628.90	78.81	612.68	74.76	599.60	71.49	536.69	55.76
50	648.71	83.77	631.50	79.46	617.61	75.99	550.85	59.30
51	670.39	89.19	652.02	84.59	637.32	80.92	566.26	63.15
52	694.14	95.12	674.60	90.24	658.92	86.32	583.20	67.39
53	720.13	101.62	699.25	96.40	682.49	92.21	601.75	72.03
54	748.80	108.79	726.49	103.21	708.48	98.71	622.09	77.11
55	780.62	116.74	756.69	110.76	737.42	105.94	644.67	82.76
56	816.37	125.68	790.65	119.25	769.86	114.05	670.12	89.12
57	856.79	135.79	829.01	128.84	806.60	123.24	698.80	96.29
58	903.21	147.39	873.01	139.84	848.63	133.75	731.69	104.51
59	956.26	160.65	923.37	152.43	896.75	145.78	769.23	113.90
60	1017.01	175.84	981.08	166.86	951.95	159.58	812.34	124.67
61	1086.37	193.18	1046.94	183.32	1014.86	175.30	861.36	136.93
62	1165.23	212.90	1121.77	202.03	1086.37	193.18	917.18	150.89
63	1253.77	235.03	1205.74	223.02	1166.67	213.26	979.82	166.55
64	1353.15	259.88	1300.01	246.59	1256.91	235.82	1050.17	184.13
65	1465.08	287.86	1406.29	273.16	1358.53	261.22	1129.48	203.96
66	1594.93	320.32	1529.42	303.94	1476.19	290.64	1220.79	226.79
67	1741.44	356.95	1668.32	338.67	1608.90	323.82	1323.67	252.51
68	1903.91	397.57	1822.36	377.18	1756.05	360.60	1437.30	280.91
69	2083.13	442.37	1992.18	419.63	1918.07	401.11	1561.95	312.08
70	2278.13	491.12	2176.69	465.76	2094.07	445.11	1696.55	345.73
71	2468.11	538.62	2356.45	510.70	2265.41	487.94	1827.11	378.37
72	2670.63	589.25	2547.96	558.58	2447.68	533.51	1964.94	412.82
73	2886.51	643.22	2751.82	609.54	2641.60	581.99	2110.20	449.14
74	3114.58	700.23	2966.89	663.31	2845.92	633.07	2262.27	487.16
75	3353.48	759.96	3192.09	719.61	3059.91	686.57	2419.45	526.45
76	3596.15	820.63	3420.60	776.74	3275.88	740.56	2577.35	565.93
77	3842.68	882.26	3652.43	834.70	3495.43	795.45	2736.95	605.83
78	4087.86	943.55	3882.82	892.30	3713.46	849.95	2895.02	645.35
79	4327.75	1003.53	4108.02	948.59	3926.29	903.16	3049.16	683.88
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.52	40.38	294.44	38.61	288.24	37.06	254.88	28.72
41	310.88	42.72	303.40	40.85	296.92	39.23	261.68	30.42
42	320.80	45.20	312.96	43.24	306.08	41.52	268.92	32.23
43	331.36	47.84	323.08	45.77	315.84	43.96	276.60	34.15
44	342.56	50.64	333.80	48.45	326.12	46.53	284.68	36.17
45	354.28	53.57	345.04	51.26	336.92	49.23	293.12	38.28
46	366.72	56.68	356.96	54.24	348.32	52.08	302.00	40.50
47	379.84	59.96	369.52	57.38	360.36	55.09	311.36	42.84
48	393.68	63.42	382.76	60.69	373.04	58.26	321.12	45.28
49	408.52	67.13	396.96	64.24	386.60	61.65	331.56	47.89
50	423.52	70.88	411.28	67.82	400.32	65.08	342.00	50.50
51	439.88	74.97	426.84	71.71	415.24	68.81	353.32	53.33
52	457.60	79.40	443.72	75.93	431.40	72.85	365.56	56.39
53	476.96	84.24	462.16	80.54	449.00	77.25	378.88	59.72
54	498.12	89.53	482.28	85.57	468.20	82.05	393.36	63.34
55	521.72	95.43	504.72	91.18	489.64	87.41	409.48	67.37
56	548.32	102.08	530.00	97.50	513.76	93.44	427.60	71.90
57	578.36	109.59	558.52	104.63	540.96	100.24	447.96	76.99
58	612.80	118.20	591.20	112.80	572.16	108.04	471.28	82.82
59	652.16	128.04	628.52	122.13	607.76	116.94	497.84	89.46
60	697.00	139.25	671.08	132.77	648.36	127.09	528.12	97.03
61	747.84	151.96	719.28	144.82	694.32	138.58	562.44	105.61
62	804.76	166.19	773.36	158.34	745.80	151.45	600.72	115.18
63	867.64	181.91	832.96	173.24	802.64	165.66	642.96	125.74
64	936.32	199.08	898.08	189.52	864.68	181.17	688.96	137.24
65	1012.08	218.02	969.84	207.46	933.04	198.26	739.60	149.90
66	1098.12	239.53	1051.36	227.84	1010.60	217.65	796.80	164.20
67	1192.44	263.11	1140.60	250.15	1095.52	238.88	859.40	179.85
68	1295.92	288.98	1238.48	274.62	1188.60	262.15	927.88	196.97
69	1407.80	316.95	1344.28	301.07	1289.12	287.28	1001.60	215.40
70	1528.52	347.13	1458.24	329.56	1397.32	314.33	1080.60	235.15
71	1644.00	376.00	1567.24	356.81	1500.76	340.19	1155.80	253.95
72	1766.44	406.61	1682.68	385.67	1610.16	367.54	1234.84	273.71
73	1895.68	438.92	1804.36	416.09	1725.36	396.34	1317.68	294.42
74	2031.44	472.86	1932.08	448.02	1846.12	426.53	1403.44	315.86
75	2171.96	507.99	2064.12	481.03	1970.92	457.73	1491.84	337.96
76	2313.28	543.32	2196.76	514.19	2095.68	488.92	1579.72	359.93
77	2457.16	579.29	2331.68	547.92	2223.24	520.81	1668.64	382.16
78	2601.08	615.27	2466.56	581.64	2349.92	552.48	1756.92	404.23
79	2742.52	650.63	2598.68	614.67	2474.44	583.61	1843.40	425.85
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	422.13	56.53	412.22	54.05	403.54	51.88	356.83	40.21
41	435.23	59.81	424.76	57.19	415.69	54.92	366.35	42.59
42	449.12	63.28	438.14	60.54	428.51	58.13	376.49	45.12
43	463.90	66.98	452.31	64.08	442.18	61.54	387.24	47.81
44	479.58	70.90	467.32	67.83	456.57	65.14	398.55	50.64
45	495.99	75.00	483.06	71.76	471.69	68.92	410.37	53.59
46	513.41	79.35	499.74	75.94	487.65	72.91	422.80	56.70
47	531.78	83.94	517.33	80.33	504.50	77.13	435.90	59.98
48	551.15	88.79	535.86	84.97	522.26	81.56	449.57	63.39
49	571.93	93.98	555.74	89.94	541.24	86.31	464.18	67.05
50	592.93	99.23	575.79	94.95	560.45	91.11	478.80	70.70
51	615.83	104.96	597.58	100.39	581.34	96.33	494.65	74.66
52	640.64	111.16	621.21	106.30	603.96	101.99	511.78	78.95
53	667.74	117.94	647.02	112.76	628.60	108.15	530.43	83.61
54	697.37	125.34	675.19	119.80	655.48	114.87	550.70	88.68
55	730.41	133.60	706.61	127.65	685.50	122.37	573.27	94.32
56	767.65	142.91	742.00	136.50	719.26	130.82	598.64	100.66
57	809.70	153.43	781.93	146.48	757.34	140.34	627.14	107.79
58	857.92	165.48	827.68	157.92	801.02	151.26	659.79	115.95
59	913.02	179.26	879.93	170.98	850.86	163.72	696.98	125.24
60	975.80	194.95	939.51	185.88	907.70	177.93	739.37	135.84
61	1046.98	212.74	1006.99	202.75	972.05	194.01	787.42	147.85
62	1126.66	232.67	1082.70	221.68	1044.12	212.03	841.01	161.25
63	1214.70	254.67	1166.14	242.54	1123.70	231.92	900.14	176.04
64	1310.85	278.71	1257.31	265.33	1210.55	253.64	964.54	192.14
65	1416.91	305.23	1357.78	290.44	1306.26	277.56	1035.44	209.86
66	1537.37	335.34	1471.90	318.98	1414.84	304.71	1115.52	229.88
67	1669.42	368.35	1596.84	350.21	1533.73	334.43	1203.16	251.79
68	1814.29	404.57	1733.87	384.47	1664.04	367.01	1299.03	275.76
69	1970.92	443.73	1881.99	421.50	1804.77	402.19	1402.24	301.56
70	2139.93	485.98	2041.54	461.38	1956.25	440.06	1512.84	329.21
71	2301.60	526.40	2194.14	499.53	2101.06	476.27	1618.12	355.53
72	2473.02	569.25	2355.75	539.94	2254.22	514.56	1728.78	383.19
73	2653.95	614.49	2526.10	582.53	2415.50	554.88	1844.75	412.19
74	2844.02	662.00	2704.91	627.23	2584.57	597.14	1964.82	442.20
75	3040.74	711.19	2889.77	673.44	2759.29	640.82	2088.58	473.14
76	3238.59	760.65	3075.46	719.87	2933.95	684.49	2211.61	503.90
77	3440.02	811.01	3264.35	767.09	3112.54	729.13	2336.10	535.02
78	3641.51	861.38	3453.18	814.30	3289.89	773.47	2459.69	565.92
79	3839.53	910.88	3638.15	860.54	3464.22	817.05	2580.76	596.19
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	533.99	71.51	521.45	68.38	510.47	65.63	451.39	50.86
41	550.57	75.66	537.32	72.35	525.85	69.48	463.44	53.87
42	568.14	80.05	554.25	76.58	542.07	73.53	476.26	57.08
43	586.84	84.72	572.17	81.06	559.35	77.85	489.86	60.48
44	606.67	89.68	591.16	85.80	577.56	82.40	504.17	64.06
45	627.43	94.87	611.07	90.78	596.69	87.19	519.12	67.79
46	649.46	100.38	632.18	96.06	616.87	92.23	534.84	71.73
47	672.70	106.19	654.42	101.62	638.20	97.56	551.42	75.87
48	697.21	112.32	677.87	107.48	660.65	103.18	568.70	80.19
49	723.49	118.89	703.02	113.77	684.67	109.18	587.19	84.81
50	750.05	125.53	728.38	120.11	708.97	115.26	605.68	89.44
51	779.03	132.77	755.93	127.00	735.39	121.86	625.73	94.45
52	810.41	140.62	785.83	134.47	764.01	129.02	647.41	99.87
53	844.70	149.19	818.49	142.64	795.18	136.81	671.00	105.76
54	882.17	158.56	854.12	151.54	829.18	145.31	696.64	112.18
55	923.97	169.01	893.86	161.48	867.15	154.80	725.19	119.31
56	971.07	180.78	938.63	172.67	909.87	165.48	757.28	127.33
57	1024.28	194.08	989.14	185.30	958.04	177.53	793.34	136.35
58	1085.27	209.33	1047.02	199.77	1013.30	191.34	834.64	146.67
59	1154.98	226.76	1113.11	216.29	1076.34	207.10	881.67	158.43
60	1234.39	246.61	1188.48	235.14	1148.25	225.08	935.30	171.84
61	1324.42	269.12	1273.84	256.48	1229.64	245.43	996.08	187.04
62	1425.23	294.32	1369.62	280.42	1320.81	268.22	1063.88	203.98
63	1536.59	322.16	1475.17	306.81	1421.48	293.38	1138.68	222.69
64	1658.22	352.57	1590.50	335.64	1531.35	320.85	1220.15	243.05
65	1792.39	386.11	1717.59	367.41	1652.41	351.12	1309.83	265.47
66	1944.77	424.21	1861.96	403.50	1789.77	385.46	1411.13	290.80
67	2111.81	465.97	2020.00	443.02	1940.17	423.06	1522.00	318.51
68	2295.07	511.78	2193.35	486.35	2105.01	464.27	1643.28	348.83
69	2493.21	561.32	2380.72	533.19	2283.03	508.77	1773.83	381.47
70	2707.01	614.77	2582.54	583.65	2474.65	556.68	1913.74	416.45
71	2911.52	665.90	2775.58	631.91	2657.85	602.48	2046.92	449.75
72	3128.37	720.11	2980.03	683.02	2851.59	650.91	2186.90	484.74
73	3357.25	777.33	3195.52	736.90	3055.61	701.92	2333.61	521.42
74	3597.68	837.44	3421.71	793.44	3269.48	755.38	2485.49	559.39
75	3846.54	899.65	3655.56	851.90	3490.50	810.64	2642.05	598.53
76	4096.82	962.22	3890.46	910.63	3711.45	865.88	2797.68	637.44
77	4351.63	1025.92	4129.41	970.37	3937.36	922.35	2955.16	676.81
78	4606.51	1089.64	4368.28	1030.08	4161.71	978.44	3111.51	715.89
79	4857.00	1152.27	4602.26	1088.58	4382.23	1033.57	3264.66	754.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	675.50	90.46	659.64	86.50	645.75	83.03	571.01	64.34
41	696.47	95.71	679.71	91.52	665.19	87.89	586.25	68.15
42	718.69	101.26	701.13	96.87	685.72	93.02	602.47	72.21
43	742.35	107.18	723.80	102.54	707.58	98.48	619.67	76.51
44	767.44	113.45	747.82	108.54	730.61	104.24	637.77	81.03
45	793.70	120.01	773.00	114.84	754.81	110.29	656.68	85.76
46	821.57	126.98	799.70	121.51	780.35	116.68	676.58	90.73
47	850.96	134.33	827.84	128.55	807.32	123.42	697.54	95.98
48	881.97	142.08	857.50	135.96	835.73	130.52	719.41	101.44
49	915.21	150.39	889.32	143.92	866.11	138.12	742.80	107.29
50	948.82	158.79	921.40	151.94	896.84	145.80	766.19	113.14
51	985.47	167.96	956.26	160.65	930.27	154.16	791.55	119.48
52	1025.17	177.88	994.07	170.11	966.47	163.21	818.97	126.33
53	1068.54	188.72	1035.38	180.43	1005.90	173.06	848.81	133.79
54	1115.95	200.58	1080.46	191.70	1048.92	183.82	881.25	141.90
55	1168.82	213.79	1130.73	204.27	1096.95	195.83	917.36	150.93
56	1228.41	228.69	1187.37	218.43	1150.98	209.34	957.96	161.08
57	1295.71	245.52	1251.26	234.40	1211.92	224.57	1003.57	172.48
58	1372.87	264.81	1324.47	252.71	1281.82	242.04	1055.82	185.54
59	1461.04	286.85	1408.08	273.61	1361.57	261.98	1115.32	200.42
60	1561.50	311.96	1503.43	297.45	1452.53	284.72	1183.16	217.38
61	1675.40	340.44	1611.41	324.44	1555.50	310.46	1260.04	236.60
62	1802.92	372.32	1732.57	354.73	1670.83	339.30	1345.80	258.04
63	1943.79	407.54	1866.09	388.11	1798.17	371.13	1440.43	281.70
64	2097.65	446.00	2011.98	424.58	1937.16	405.88	1543.49	307.46
65	2267.38	488.43	2172.75	464.78	2090.30	444.16	1656.94	335.82
66	2460.13	536.62	2355.38	510.43	2264.06	487.60	1785.08	367.86
67	2671.44	589.45	2555.30	560.41	2454.31	535.17	1925.33	402.92
68	2903.27	647.41	2774.59	615.24	2662.84	587.30	2078.74	441.27
69	3153.92	710.07	3011.61	674.49	2888.03	643.60	2243.90	482.56
70	3424.37	777.68	3266.92	738.32	3130.44	704.20	2420.88	526.81
71	3683.08	842.36	3511.11	799.37	3362.18	762.13	2589.36	568.93
72	3957.38	910.93	3769.73	864.02	3607.27	823.41	2766.43	613.20
73	4246.92	983.32	4042.33	932.17	3865.35	887.93	2952.02	659.59
74	4551.07	1059.36	4328.47	1003.71	4135.89	955.56	3144.15	707.63
75	4865.87	1138.06	4624.28	1077.66	4415.48	1025.46	3342.19	757.14
76	5182.48	1217.21	4921.43	1151.95	4694.98	1095.33	3539.07	806.36
77	5504.81	1297.79	5223.70	1227.51	4980.76	1166.78	3738.28	856.16
78	5827.24	1378.40	5525.87	1303.06	5264.56	1237.73	3936.05	905.60
79	6144.11	1457.62	5821.86	1377.05	5543.53	1307.47	4129.80	954.04
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	276.04	34.01	270.04	32.51	264.24	31.06	236.00	24.00
41	283.88	35.97	277.56	34.39	271.48	32.87	241.64	25.41
42	292.20	38.05	285.56	36.39	279.12	34.78	247.64	26.91
43	301.08	40.27	294.08	38.52	287.24	36.81	254.04	28.51
44	310.48	42.62	303.08	40.77	295.88	38.97	260.80	30.20
45	320.40	45.10	312.60	43.15	304.96	41.24	267.88	31.97
46	330.92	47.73	322.68	45.67	314.60	43.65	275.36	33.84
47	342.08	50.52	333.36	48.34	324.76	46.19	283.24	35.81
48	353.88	53.47	344.64	51.16	335.52	48.88	291.60	37.90
49	366.52	56.63	356.72	54.18	347.08	51.77	300.52	40.13
50	379.48	59.87	369.04	57.26	358.88	54.72	309.56	42.39
51	393.64	63.41	382.52	60.63	371.72	57.93	319.44	44.86
52	408.96	67.24	397.12	64.28	385.72	61.43	330.08	47.52
53	425.76	71.44	413.04	68.26	400.92	65.23	341.72	50.43
54	444.12	76.03	430.48	72.62	417.60	69.40	354.40	53.60
55	464.56	81.14	449.88	77.47	436.20	74.05	368.48	57.12
56	487.64	86.91	471.76	82.94	457.12	79.28	384.32	61.08
57	513.68	93.42	496.40	89.10	480.72	85.18	402.20	65.55
58	543.52	100.88	524.68	96.17	507.80	91.95	422.60	70.65
59	577.64	109.41	557.00	104.25	538.72	99.68	445.88	76.47
60	616.60	119.15	593.84	113.46	574.00	108.50	472.44	83.11
61	660.68	130.17	635.64	123.91	613.92	118.48	502.52	90.63
62	710.20	142.55	682.56	135.64	658.68	129.67	536.16	99.04
63	765.16	156.29	734.64	148.66	708.36	142.09	573.48	108.37
64	825.44	171.36	791.76	162.94	762.84	155.71	614.32	118.58
65	892.24	188.06	855.04	178.76	823.16	170.79	659.60	129.90
66	968.60	207.15	927.32	196.83	892.00	188.00	711.00	142.75
67	1052.96	228.24	1007.12	216.78	967.96	206.99	767.68	156.92
68	1145.92	251.48	1095.04	238.76	1051.60	227.90	829.96	172.49
69	1247.04	276.76	1190.60	262.65	1142.48	250.62	897.28	189.32
70	1356.40	304.10	1293.88	288.47	1240.56	275.14	969.64	207.41
71	1461.84	330.46	1393.36	313.34	1335.04	298.76	1038.88	224.72
72	1573.56	358.39	1498.64	339.66	1434.88	323.72	1111.80	242.95
73	1692.12	388.03	1610.24	367.56	1540.56	350.14	1188.36	262.09
74	1816.76	419.19	1727.48	396.87	1651.44	377.86	1267.84	281.96
75	1947.08	451.77	1849.92	427.48	1767.12	406.78	1349.96	302.49
76	2077.96	484.49	1972.72	458.18	1882.76	435.69	1432.04	323.01
77	2211.68	517.92	2098.00	489.50	2001.16	465.29	1514.96	343.74
78	2345.40	551.35	2222.92	520.73	2118.80	494.70	1597.48	364.37
79	2476.52	584.13	2345.76	551.44	2234.36	523.59	1678.24	384.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	386.46	47.61	378.06	45.51	369.94	43.48	330.40	33.60
41	397.43	50.36	388.58	48.15	380.07	46.02	338.30	35.57
42	409.08	53.27	399.78	50.95	390.77	48.69	346.70	37.67
43	421.51	56.38	411.71	53.93	402.14	51.53	355.66	39.91
44	434.67	59.67	424.31	57.08	414.23	54.56	365.12	42.28
45	448.56	63.14	437.64	60.41	426.94	57.74	375.03	44.76
46	463.29	66.82	451.75	63.94	440.44	61.11	385.50	47.38
47	478.91	70.73	466.70	67.68	454.66	64.67	396.54	50.13
48	495.43	74.86	482.50	71.62	469.73	68.43	408.24	53.06
49	513.13	79.28	499.41	75.85	485.91	72.48	420.73	56.18
50	531.27	83.82	516.66	80.16	502.43	76.61	433.38	59.35
51	551.10	88.77	535.53	84.88	520.41	81.10	447.22	62.80
52	572.54	94.14	555.97	89.99	540.01	86.00	462.11	66.53
53	596.06	100.02	578.26	95.56	561.29	91.32	478.41	70.60
54	621.77	106.44	602.67	101.67	584.64	97.16	496.16	75.04
55	650.38	113.60	629.83	108.46	610.68	103.67	515.87	79.97
56	682.70	121.67	660.46	116.12	639.97	110.99	538.05	85.51
57	719.15	130.79	694.96	124.74	673.01	119.25	563.08	91.77
58	760.93	141.23	734.55	134.64	710.92	128.73	591.64	98.91
59	808.70	153.17	779.80	145.95	754.21	139.55	624.23	107.06
60	863.24	166.81	831.38	158.84	803.60	151.90	661.42	116.35
61	924.95	182.24	889.90	173.47	859.49	165.87	703.53	126.88
62	994.28	199.57	955.58	189.90	922.15	181.54	750.62	138.66
63	1071.22	218.81	1028.50	208.12	991.70	198.93	802.87	151.72
64	1155.62	239.90	1108.46	228.12	1067.98	217.99	860.05	166.01
65	1249.14	263.28	1197.06	250.26	1152.42	239.11	923.44	181.86
66	1356.04	290.01	1298.25	275.56	1248.80	263.20	995.40	199.85
67	1474.14	319.54	1409.97	303.49	1355.14	289.79	1074.75	219.69
68	1604.29	352.07	1533.06	334.26	1472.24	319.06	1161.94	241.49
69	1745.86	387.46	1666.84	367.71	1599.47	350.87	1256.19	265.05
70	1898.96	425.74	1811.43	403.86	1736.78	385.20	1357.50	290.37
71	2046.58	462.64	1950.70	438.68	1869.06	418.26	1454.43	314.61
72	2202.98	501.75	2098.10	475.52	2008.83	453.21	1556.52	340.13
73	2368.97	543.24	2254.34	514.58	2156.78	490.20	1663.70	366.93
74	2543.46	586.87	2418.47	555.62	2312.02	529.00	1774.98	394.74
75	2725.91	632.48	2589.89	598.47	2473.97	569.49	1889.94	423.49
76	2909.14	678.29	2761.81	641.45	2635.86	609.97	2004.86	452.21
77	3096.35	725.09	2937.20	685.30	2801.62	651.41	2120.94	481.24
78	3283.56	771.89	3112.09	729.02	2966.32	692.58	2236.47	510.12
79	3467.13	817.78	3284.06	772.02	3128.10	733.03	2349.54	538.38
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	488.87	60.23	478.24	57.58	467.97	55.01	417.96	42.50
41	502.75	63.70	491.56	60.90	480.79	58.21	427.94	45.00
42	517.49	67.39	505.73	64.45	494.32	61.60	438.57	47.66
43	533.21	71.32	520.82	68.22	508.70	65.19	449.90	50.49
44	549.86	75.48	536.75	72.20	524.00	69.02	461.88	53.48
45	567.43	79.87	553.61	76.42	540.08	73.04	474.42	56.62
46	586.06	84.53	571.47	80.88	557.16	77.30	487.66	59.93
47	605.82	89.47	590.38	85.61	575.15	81.80	501.62	63.42
48	626.72	94.70	610.36	90.60	594.21	86.57	516.42	67.12
49	649.11	100.29	631.75	95.95	614.68	91.68	532.22	71.07
50	672.06	106.03	653.57	101.41	635.58	96.91	548.23	75.07
51	697.14	112.30	677.44	107.38	658.32	102.59	565.73	79.45
52	724.27	119.08	703.30	113.84	683.11	108.79	584.57	84.16
53	754.02	126.52	731.49	120.89	710.03	115.52	605.19	89.31
54	786.54	134.65	762.38	128.61	739.57	122.91	627.64	94.93
55	822.74	143.70	796.74	137.20	772.51	131.14	652.58	101.16
56	863.61	153.92	835.49	146.89	809.56	140.40	680.63	108.17
57	909.73	165.45	879.12	157.80	851.36	150.85	712.30	116.09
58	962.57	178.66	929.21	170.32	899.31	162.84	748.42	125.12
59	1023.00	193.77	986.45	184.63	954.07	176.53	789.65	135.43
60	1092.00	211.01	1051.69	200.94	1016.55	192.15	836.69	147.19
61	1170.06	230.53	1125.72	219.44	1087.25	209.83	889.96	160.51
62	1257.76	252.46	1208.81	240.22	1166.52	229.65	949.54	175.40
63	1355.10	276.79	1301.05	263.28	1254.51	251.64	1015.63	191.92
64	1461.85	303.48	1402.21	288.57	1350.99	275.76	1087.96	210.01
65	1580.16	333.05	1514.28	316.58	1457.82	302.47	1168.15	230.05
66	1715.39	366.86	1642.28	348.59	1579.73	332.95	1259.18	252.81
67	1864.79	404.21	1783.61	383.92	1714.26	366.58	1359.56	277.91
68	2029.42	445.37	1939.32	422.84	1862.38	403.61	1469.86	305.48
69	2208.51	490.14	2108.55	465.15	2023.33	443.85	1589.08	335.29
70	2402.18	538.56	2291.46	510.88	2197.03	487.27	1717.23	367.32
71	2588.92	585.24	2467.64	554.93	2364.36	529.10	1839.86	397.98
72	2786.77	634.71	2654.09	601.54	2541.17	573.31	1969.00	430.26
73	2996.74	687.20	2851.74	650.95	2728.33	620.10	2104.59	464.16
74	3217.48	742.39	3059.37	702.86	2924.70	669.19	2245.34	499.35
75	3448.28	800.08	3276.21	757.07	3129.57	720.41	2390.78	535.71
76	3680.07	858.03	3493.69	811.44	3334.37	771.61	2536.14	572.05
77	3916.89	917.24	3715.56	866.90	3544.05	824.03	2682.99	608.76
78	4153.70	976.44	3936.79	922.21	3752.39	876.11	2829.14	645.30
79	4385.92	1034.49	4154.34	976.60	3957.05	927.28	2972.16	681.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	618.42	76.19	604.97	72.83	591.98	69.58	528.71	53.77
41	635.98	80.58	621.82	77.04	608.20	73.64	541.35	56.93
42	654.62	85.24	639.74	81.53	625.32	77.92	554.79	60.29
43	674.51	90.22	658.83	86.30	643.51	82.47	569.13	63.87
44	695.57	95.48	678.99	91.34	662.86	87.31	584.27	67.66
45	717.80	101.04	700.32	96.67	683.21	92.39	600.14	71.62
46	741.37	106.93	722.90	102.32	704.80	97.79	616.89	75.81
47	766.37	113.18	746.83	108.30	727.56	103.48	634.55	80.23
48	792.80	119.79	772.10	114.61	751.67	109.51	653.28	84.91
49	821.12	126.87	799.17	121.38	777.57	115.98	673.26	89.90
50	850.15	134.13	826.77	128.28	804.00	122.59	693.51	94.97
51	881.88	142.06	856.97	135.83	832.77	129.78	715.65	100.50
52	916.20	150.64	889.67	144.01	864.13	137.62	739.48	106.46
53	953.84	160.05	925.34	152.92	898.19	146.14	765.56	112.98
54	994.97	170.33	964.41	162.69	935.56	155.48	793.97	120.08
55	1040.76	181.78	1007.87	173.56	977.23	165.90	825.51	127.97
56	1092.47	194.71	1056.89	185.81	1024.09	177.61	861.00	136.84
57	1150.81	209.29	1112.09	199.61	1076.96	190.83	901.05	146.85
58	1217.66	226.00	1175.45	215.45	1137.63	206.00	946.76	158.28
59	1294.10	245.11	1247.86	233.55	1206.90	223.31	998.91	171.32
60	1381.38	266.93	1330.39	254.19	1285.94	243.07	1058.41	186.19
61	1480.13	291.62	1424.03	277.60	1375.37	265.43	1125.80	203.04
62	1591.07	319.36	1529.15	303.88	1475.65	290.50	1201.17	221.88
63	1714.20	350.14	1645.83	333.05	1586.95	318.33	1284.78	242.78
64	1849.25	383.90	1773.79	365.04	1709.00	348.84	1376.27	265.66
65	1998.90	421.31	1915.56	400.48	1844.14	382.62	1477.71	291.02
66	2169.97	464.08	2077.49	440.96	1998.36	421.18	1592.86	319.80
67	2358.96	511.33	2256.27	485.66	2168.54	463.72	1719.85	351.55
68	2567.22	563.39	2453.23	534.90	2355.92	510.57	1859.37	386.43
69	2793.76	620.03	2667.32	588.42	2559.52	561.47	2010.19	424.14
70	3038.76	681.28	2898.70	646.26	2779.25	616.40	2172.30	464.66
71	3274.98	740.33	3121.57	701.98	2990.91	669.32	2327.42	503.44
72	3525.27	802.91	3357.43	760.95	3214.58	725.23	2490.78	544.28
73	3790.88	869.31	3607.44	823.45	3451.34	784.42	2662.30	587.16
74	4070.11	939.12	3870.10	889.11	3699.75	846.53	2840.36	631.68
75	4362.07	1012.11	4144.40	957.69	3958.91	911.32	3024.34	677.67
76	4655.28	1085.41	4419.51	1026.47	4217.98	976.08	3208.22	723.64
77	4954.86	1160.30	4700.18	1096.63	4483.23	1042.40	3393.99	770.09
78	5254.43	1235.20	4980.04	1166.60	4746.78	1108.28	3578.86	816.30
79	5548.18	1308.64	5255.24	1235.40	5005.67	1173.01	3759.79	861.54
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	340.16	50.04	329.92	47.48	321.64	45.41	281.20	35.30
41	343.76	50.94	333.32	48.33	324.84	46.21	283.76	35.94
42	347.68	51.92	337.04	49.26	328.40	47.10	286.56	36.64
43	351.92	52.98	341.08	50.27	332.28	48.07	289.60	37.40
44	356.56	54.14	345.52	51.38	336.52	49.13	292.96	38.24
45	361.60	55.40	350.28	52.57	341.08	50.27	296.56	39.14
46	367.12	56.78	355.52	53.88	346.12	51.53	300.52	40.13
47	373.16	58.29	361.24	55.31	351.60	52.90	304.84	41.21
48	379.76	59.94	367.52	56.88	357.60	54.40	309.52	42.38
49	387.08	61.77	374.48	58.62	364.28	56.07	314.76	43.69
50	395.16	63.79	382.16	60.54	371.60	57.90	320.52	45.13
51	404.12	66.03	390.68	62.67	379.72	59.93	326.92	46.73
52	414.12	68.53	400.12	65.03	388.76	62.19	334.00	48.50
53	425.12	71.28	410.56	67.64	398.72	64.68	341.84	50.46
54	437.32	74.33	422.16	70.54	409.84	67.46	350.48	52.62
55	451.08	77.77	435.20	73.80	422.32	70.58	360.24	55.06
56	466.68	81.67	450.04	77.51	436.52	74.13	371.28	57.82
57	484.48	86.12	466.92	81.73	452.64	78.16	383.88	60.97
58	505.12	91.28	486.52	86.63	471.40	82.85	398.52	64.63
59	528.88	97.22	509.08	92.27	492.92	88.23	415.28	68.82
60	556.24	104.06	535.04	98.76	517.72	94.43	434.60	73.65
61	587.56	111.89	564.72	106.18	546.12	101.53	456.72	79.18
62	623.24	120.81	598.56	114.64	578.44	109.61	481.88	85.47
63	663.24	130.81	636.52	124.13	614.72	118.68	510.16	92.54
64	708.16	142.04	679.16	134.79	655.48	128.87	541.84	100.46
65	758.84	154.71	727.20	146.80	701.44	140.36	577.64	109.41
66	817.92	169.48	783.24	160.81	754.96	153.74	619.08	119.77
67	884.60	186.15	846.44	176.61	815.32	168.83	665.76	131.44
68	958.28	204.57	916.24	194.06	882.00	185.50	717.16	144.29
69	1039.40	224.85	993.08	213.27	955.28	203.82	773.40	158.35
70	1127.52	246.88	1076.44	234.11	1034.80	223.70	834.08	173.52
71	1210.68	267.67	1155.12	253.78	1109.72	242.43	891.04	187.76
72	1299.32	289.83	1238.84	274.71	1189.40	262.35	951.08	202.77
73	1393.48	313.37	1327.76	296.94	1273.88	283.47	1014.24	218.56
74	1492.68	338.17	1421.32	320.33	1362.68	305.67	1080.12	235.03
75	1596.56	364.14	1519.16	344.79	1455.44	328.86	1148.00	252.00
76	1700.96	390.24	1617.36	369.34	1548.48	352.12	1215.92	268.98
77	1807.00	416.75	1717.00	394.25	1642.76	375.69	1284.08	286.02
78	1912.04	443.01	1815.64	418.91	1736.00	399.00	1351.44	302.86
79	2014.32	468.58	1911.60	442.90	1826.64	421.66	1416.84	319.21
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	476.22	70.06	461.89	66.47	450.30	63.57	393.68	49.42
41	481.26	71.32	466.65	67.66	454.78	64.69	397.26	50.32
42	486.75	72.69	471.86	68.96	459.76	65.94	401.18	51.30
43	492.69	74.17	477.51	70.38	465.19	67.30	405.44	52.36
44	499.18	75.80	483.73	71.93	471.13	68.78	410.14	53.54
45	506.24	77.56	490.39	73.60	477.51	70.38	415.18	54.80
46	513.97	79.49	497.73	75.43	484.57	72.14	420.73	56.18
47	522.42	81.61	505.74	77.43	492.24	74.06	426.78	57.69
48	531.66	83.92	514.53	79.63	500.64	76.16	433.33	59.33
49	541.91	86.48	524.27	82.07	509.99	78.50	440.66	61.17
50	553.22	89.31	535.02	84.76	520.24	81.06	448.73	63.18
51	565.77	92.44	546.95	87.74	531.61	83.90	457.69	65.42
52	579.77	95.94	560.17	91.04	544.26	87.07	467.60	67.90
53	595.17	99.79	574.78	94.70	558.21	90.55	478.58	70.64
54	612.25	104.06	591.02	98.76	573.78	94.44	490.67	73.67
55	631.51	108.88	609.28	103.32	591.25	98.81	504.34	77.08
56	653.35	114.34	630.06	108.51	611.13	103.78	519.79	80.95
57	678.27	120.57	653.69	114.42	633.70	109.42	537.43	85.36
58	707.17	127.79	681.13	121.28	659.96	115.99	557.93	90.48
59	740.43	136.11	712.71	129.18	690.09	123.52	581.39	96.35
60	778.74	145.68	749.06	138.26	724.81	132.20	608.44	103.11
61	822.58	156.65	790.61	148.65	764.57	142.14	639.41	110.85
62	872.54	169.13	837.98	160.50	809.82	153.45	674.63	119.66
63	928.54	183.13	891.13	173.78	860.61	166.15	714.22	129.56
64	991.42	198.86	950.82	188.71	917.67	180.42	758.58	140.64
65	1062.38	216.59	1018.08	205.52	982.02	196.50	808.70	153.17
66	1145.09	237.27	1096.54	225.13	1056.94	215.24	866.71	167.68
67	1238.44	260.61	1185.02	247.25	1141.45	236.36	932.06	184.02
68	1341.59	286.40	1282.74	271.68	1234.80	259.70	1004.02	202.01
69	1455.16	314.79	1390.31	298.58	1337.39	285.35	1082.76	221.69
70	1578.53	345.63	1507.02	327.75	1448.72	313.18	1167.71	242.93
71	1694.95	374.74	1617.17	355.29	1553.61	339.40	1247.46	262.86
72	1819.05	405.76	1734.38	384.59	1665.16	367.29	1331.51	283.88
73	1950.87	438.72	1858.86	415.72	1783.43	396.86	1419.94	305.98
74	2089.75	473.44	1989.85	448.46	1907.75	427.94	1512.17	329.04
75	2235.18	509.80	2126.82	482.71	2037.62	460.40	1607.20	352.80
76	2381.34	546.34	2264.30	517.08	2167.87	492.97	1702.29	376.57
77	2529.80	583.45	2403.80	551.95	2299.86	525.97	1797.71	400.43
78	2676.86	620.21	2541.90	586.47	2430.40	558.60	1892.02	424.00
79	2820.05	656.01	2676.24	620.06	2557.30	590.32	1983.58	446.89
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	602.42	88.62	584.29	84.09	569.62	80.42	498.01	62.52
41	608.80	90.21	590.31	85.59	575.29	81.84	502.54	63.65
42	615.74	91.95	596.90	87.24	581.60	83.41	507.50	64.89
43	623.25	93.83	604.05	89.03	588.47	85.13	512.88	66.24
44	631.47	95.88	611.92	90.99	595.98	87.01	518.83	67.72
45	640.39	98.11	620.35	93.10	604.05	89.03	525.21	69.32
46	650.17	100.56	629.63	95.42	612.98	91.26	532.22	71.07
47	660.87	103.23	639.76	97.95	622.68	93.69	539.87	72.98
48	672.55	106.15	650.88	100.73	633.31	96.34	548.16	75.05
49	685.52	109.39	663.20	103.82	645.14	99.30	557.44	77.37
50	699.83	112.97	676.81	107.22	658.10	102.54	567.64	79.93
51	715.70	116.94	691.89	110.99	672.48	106.14	578.98	82.76
52	733.41	121.37	708.61	115.17	688.49	110.14	591.51	85.89
53	752.89	126.24	727.10	119.79	706.13	114.55	605.40	89.36
54	774.49	131.64	747.65	124.93	725.83	119.47	620.70	93.19
55	798.86	137.73	770.74	130.70	747.93	125.00	637.99	97.51
56	826.49	144.64	797.02	137.27	773.08	131.28	657.54	102.40
57	858.01	152.52	826.92	144.74	801.63	138.42	679.85	107.98
58	894.57	161.66	861.63	153.42	834.85	146.73	705.78	114.46
59	936.65	172.18	901.58	163.41	872.96	156.26	735.46	121.88
60	985.10	184.29	947.56	174.90	916.88	167.24	769.68	130.43
61	1040.57	198.16	1000.12	188.04	967.18	179.81	808.85	140.23
62	1103.76	213.95	1060.05	203.03	1024.42	194.12	853.41	151.37
63	1174.60	231.66	1127.28	219.83	1088.67	210.18	903.49	163.89
64	1254.15	251.55	1202.79	238.71	1160.86	228.23	959.60	177.91
65	1343.91	273.99	1287.87	259.98	1242.25	248.58	1023.00	193.77
66	1448.54	300.15	1387.12	284.79	1337.03	272.27	1096.39	212.11
67	1566.63	329.67	1499.05	312.78	1443.93	299.00	1179.06	232.78
68	1697.11	362.29	1622.66	343.68	1562.02	328.52	1270.09	255.54
69	1840.78	398.21	1758.74	377.70	1691.80	360.97	1369.69	280.44
70	1996.84	437.22	1906.38	414.61	1832.63	396.17	1477.16	307.30
71	2144.11	474.04	2045.72	449.44	1965.31	429.34	1578.03	332.52
72	2301.10	513.29	2193.99	486.51	2106.43	464.62	1684.36	359.11
73	2467.85	554.98	2351.46	525.88	2256.04	502.03	1796.22	387.07
74	2643.54	598.90	2517.16	567.30	2413.31	541.34	1912.89	416.24
75	2827.51	644.89	2690.43	610.62	2577.58	582.41	2033.11	446.29
76	3012.40	691.12	2864.34	654.10	2742.36	623.60	2153.39	476.36
77	3200.20	738.06	3040.81	698.22	2909.33	665.35	2274.11	506.54
78	3386.22	784.57	3215.50	741.89	3074.46	706.63	2393.40	536.37
79	3567.36	829.86	3385.44	784.38	3234.98	746.76	2509.22	565.32
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	762.07	112.11	739.12	106.37	720.57	101.73	629.98	79.08
41	770.13	114.12	746.74	108.27	727.74	103.52	635.71	80.52
42	778.91	116.32	755.08	110.36	735.72	105.52	641.98	82.09
43	788.41	118.69	764.13	112.62	744.41	107.69	648.80	83.79
44	798.81	121.29	774.07	115.11	753.91	110.07	656.32	85.67
45	810.10	124.11	784.74	117.77	764.13	112.62	664.39	87.69
46	822.46	127.21	796.48	120.71	775.42	115.44	673.26	89.90
47	836.00	130.59	809.29	123.91	787.69	118.51	682.94	92.32
48	850.78	134.28	823.36	127.43	801.14	121.87	693.42	94.94
49	867.18	138.38	838.95	131.33	816.10	125.61	705.16	97.88
50	885.28	142.91	856.16	135.63	832.50	129.71	718.07	101.11
51	905.36	147.93	875.25	140.40	850.69	134.26	732.40	104.69
52	927.76	153.53	896.39	145.69	870.94	139.33	748.27	108.66
53	952.40	159.69	919.78	151.53	893.26	144.90	765.83	113.05
54	979.73	166.52	945.77	158.03	918.17	151.13	785.19	117.89
55	1010.56	174.23	974.99	165.34	946.13	158.12	807.05	123.35
56	1045.51	182.97	1008.23	173.65	977.94	166.07	831.78	129.54
57	1085.39	192.94	1046.05	183.10	1014.06	175.10	860.01	136.59
58	1131.63	204.50	1089.96	194.08	1056.08	185.61	892.81	144.79
59	1184.86	217.80	1140.50	206.71	1104.30	197.66	930.36	154.18
60	1246.15	233.13	1198.66	221.25	1159.86	211.55	973.64	165.00
61	1316.32	250.67	1265.15	237.88	1223.48	227.46	1023.20	177.39
62	1396.25	270.65	1340.96	256.83	1295.89	245.56	1079.56	191.48
63	1485.87	293.06	1426.01	278.09	1377.17	265.88	1142.92	207.32
64	1586.50	318.21	1521.53	301.97	1468.48	288.71	1213.89	225.06
65	1700.04	346.60	1629.16	328.88	1571.45	314.45	1294.10	245.11
66	1832.40	379.69	1754.70	360.27	1691.35	344.43	1386.93	268.32
67	1981.78	417.03	1896.29	395.66	1826.57	378.23	1491.51	294.47
68	2146.85	458.30	2052.67	434.76	1975.96	415.58	1606.66	323.26
69	2328.58	503.73	2224.81	477.79	2140.13	456.62	1732.66	354.75
70	2526.00	553.09	2411.56	524.48	2318.28	501.16	1868.60	388.74
71	2712.30	599.67	2587.83	568.55	2486.12	543.12	1996.21	420.64
72	2910.89	649.31	2775.39	615.44	2664.63	587.75	2130.72	454.27
73	3121.83	702.05	2974.60	665.24	2853.89	635.06	2272.22	489.64
74	3344.07	757.61	3184.20	717.64	3052.83	684.80	2419.81	526.54
75	3576.80	815.79	3403.40	772.44	3260.64	736.75	2571.88	564.56
76	3810.69	874.26	3623.40	827.44	3469.08	788.86	2724.04	602.60
77	4048.25	933.65	3846.62	883.24	3680.30	841.66	2876.74	640.77
78	4283.57	992.48	4067.61	938.49	3889.19	893.89	3027.65	678.50
79	4512.71	1049.77	4282.59	992.24	4092.25	944.65	3174.17	715.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	480.84	85.21	465.36	81.34	451.84	77.96	379.60	59.90
41	488.28	87.07	472.52	83.13	458.72	79.68	385.04	61.26
42	496.32	89.08	480.24	85.06	466.16	81.54	390.92	62.73
43	505.04	91.26	488.60	87.15	474.20	83.55	397.24	64.31
44	514.40	93.60	497.56	89.39	482.80	85.70	404.00	66.00
45	524.32	96.08	507.08	91.77	491.92	87.98	411.12	67.78
46	535.00	98.75	517.28	94.32	501.72	90.43	418.76	69.69
47	546.44	101.61	528.24	97.06	512.20	93.05	426.84	71.71
48	558.64	104.66	539.92	99.98	523.36	95.84	435.44	73.86
49	571.88	107.97	552.60	103.15	535.48	98.87	444.72	76.18
50	585.44	111.36	565.48	106.37	547.84	101.96	453.96	78.49
51	600.48	115.12	579.80	109.95	561.52	105.38	464.36	81.09
52	616.92	119.23	595.48	113.87	576.48	109.12	475.64	83.91
53	635.00	123.75	612.72	118.18	592.96	113.24	488.04	87.01
54	655.08	128.77	631.72	122.93	611.04	117.76	501.68	90.42
55	677.68	134.42	653.20	128.30	631.56	122.89	517.00	94.25
56	703.44	140.86	677.64	134.41	654.84	128.71	534.40	98.60
57	732.76	148.19	705.44	141.36	681.40	135.35	554.20	103.55
58	766.80	156.70	737.72	149.43	712.16	143.04	577.08	109.27
59	805.88	166.47	774.80	158.70	747.48	151.87	603.36	115.84
60	850.68	177.67	817.24	169.31	787.96	161.99	633.48	123.37
61	901.56	190.39	865.52	181.38	833.96	173.49	667.68	131.92
62	958.72	204.68	919.76	194.94	885.60	186.40	705.96	141.49
63	1021.84	220.46	979.52	209.88	942.56	200.64	748.16	152.04
64	1090.80	237.70	1044.88	226.22	1004.80	216.20	794.16	163.54
65	1166.92	256.73	1116.96	244.24	1073.44	233.36	844.88	176.22
66	1254.04	278.51	1199.44	264.86	1151.88	252.97	902.60	190.65
67	1349.60	302.40	1289.84	287.46	1237.80	274.45	965.76	206.44
68	1454.12	328.53	1388.64	312.16	1331.72	297.93	1034.68	223.67
69	1567.04	356.76	1495.28	338.82	1433.04	323.26	1108.80	242.20
70	1688.68	387.17	1610.12	367.53	1542.00	350.50	1188.08	262.02
71	1801.48	415.37	1716.48	394.12	1642.88	375.72	1261.16	280.29
72	1920.72	445.18	1828.84	422.21	1749.28	402.32	1337.92	299.48
73	2046.44	476.61	1947.40	451.85	1861.44	430.36	1417.88	319.47
74	2178.12	509.53	2070.88	482.72	1978.12	459.53	1500.68	340.17
75	2314.08	543.52	2198.60	514.65	2098.72	489.68	1585.68	361.42
76	2450.04	577.51	2326.28	546.57	2218.80	519.70	1669.68	382.42
77	2587.96	611.99	2455.20	578.80	2340.52	550.13	1754.36	403.59
78	2725.32	646.33	2584.12	611.03	2461.40	580.35	1838.16	424.54
79	2860.12	680.03	2709.68	642.42	2579.72	609.93	1919.92	444.98
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	673.18	119.29	651.50	113.88	632.58	109.14	531.44	83.86
41	683.59	121.90	661.53	116.38	642.21	111.55	539.06	85.76
42	694.85	124.71	672.34	119.08	652.62	114.16	547.29	87.82
43	707.06	127.76	684.04	122.01	663.88	116.97	556.14	90.03
44	720.16	131.04	696.58	125.15	675.92	119.98	565.60	92.40
45	734.05	134.51	709.91	128.48	688.69	123.17	575.57	94.89
46	749.00	138.25	724.19	132.05	702.41	126.60	586.26	97.57
47	765.02	142.25	739.54	135.88	717.08	130.27	597.58	100.39
48	782.10	146.52	755.89	139.97	732.70	134.18	609.62	103.40
49	800.63	151.16	773.64	144.41	749.67	138.42	622.61	106.65
50	819.62	155.90	791.67	148.92	766.98	142.74	635.54	109.89
51	840.67	161.17	811.72	153.93	786.13	147.53	650.10	113.53
52	863.69	166.92	833.67	159.42	807.07	152.77	665.90	117.47
53	889.00	173.25	857.81	165.45	830.14	158.54	683.26	121.81
54	917.11	180.28	884.41	172.10	855.46	164.86	702.35	126.59
55	948.75	188.19	914.48	179.62	884.18	172.05	723.80	131.95
56	984.82	197.20	948.70	188.17	916.78	180.19	748.16	138.04
57	1025.86	207.47	987.62	197.90	953.96	189.49	775.88	144.97
58	1073.52	219.38	1032.81	209.20	997.02	200.26	807.91	152.98
59	1128.23	233.06	1084.72	222.18	1046.47	212.62	844.70	162.18
60	1190.95	248.74	1144.14	237.03	1103.14	226.79	886.87	172.72
61	1262.18	266.55	1211.73	253.93	1167.54	242.89	934.75	184.69
62	1342.21	286.55	1287.66	272.92	1239.84	260.96	988.34	198.09
63	1430.58	308.64	1371.33	293.83	1319.58	280.90	1047.42	212.86
64	1527.12	332.78	1462.83	316.71	1406.72	302.68	1111.82	228.96
65	1633.69	359.42	1563.74	341.94	1502.82	326.70	1182.83	246.71
66	1755.66	389.91	1679.22	370.80	1612.63	354.16	1263.64	266.91
67	1889.44	423.36	1805.78	402.44	1732.92	384.23	1352.06	289.02
68	2035.77	459.94	1944.10	437.02	1864.41	417.10	1448.55	313.14
69	2193.86	499.46	2093.39	474.35	2006.26	452.56	1552.32	339.08
70	2364.15	542.04	2254.17	514.54	2158.80	490.70	1663.31	366.83
71	2522.07	581.52	2403.07	551.77	2300.03	526.01	1765.62	392.41
72	2689.01	623.25	2560.38	591.09	2448.99	563.25	1873.09	419.27
73	2865.02	667.25	2726.36	632.59	2606.02	602.50	1985.03	447.26
74	3049.37	713.34	2899.23	675.81	2769.37	643.34	2100.95	476.24
75	3239.71	760.93	3078.04	720.51	2938.21	685.55	2219.95	505.99
76	3430.06	808.51	3256.79	765.20	3106.32	727.58	2337.55	535.39
77	3623.14	856.79	3437.28	810.32	3276.73	770.18	2456.10	565.03
78	3815.45	904.86	3617.77	855.44	3445.96	812.49	2573.42	594.36
79	4004.17	952.04	3793.55	899.39	3611.61	853.90	2687.89	622.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	851.57	150.91	824.15	144.05	800.21	138.07	672.27	106.08
41	864.74	154.20	836.83	147.22	812.39	141.11	681.91	108.49
42	878.98	157.76	850.51	150.64	825.57	144.41	692.32	111.09
43	894.43	161.62	865.31	154.34	839.81	147.97	703.51	113.89
44	911.00	165.77	881.18	158.31	855.04	151.77	715.48	116.89
45	928.57	170.16	898.04	162.52	871.19	155.81	728.09	120.04
46	947.49	174.89	916.10	167.04	888.55	160.15	741.62	123.42
47	967.75	179.95	935.51	171.89	907.11	164.79	755.93	127.00
48	989.35	185.35	956.20	177.06	926.87	169.73	771.16	130.81
49	1012.80	191.21	978.65	182.68	948.34	175.10	787.60	134.91
50	1036.81	197.22	1001.47	188.38	970.22	180.57	803.96	139.01
51	1063.45	203.88	1026.83	194.72	994.45	186.63	822.38	143.61
52	1092.57	211.16	1054.60	201.66	1020.95	193.25	842.36	148.60
53	1124.59	219.16	1085.13	209.30	1050.13	200.55	864.32	154.09
54	1160.15	228.05	1118.78	217.71	1082.15	208.55	888.48	160.13
55	1200.17	238.06	1156.82	227.22	1118.49	217.64	915.61	166.92
56	1245.79	249.46	1200.10	238.04	1159.72	227.95	946.42	174.62
57	1297.72	262.44	1249.33	250.35	1206.76	239.70	981.49	183.39
58	1358.00	277.52	1306.50	264.64	1261.24	253.32	1022.01	193.52
59	1427.21	294.82	1372.17	281.06	1323.79	268.96	1068.55	205.15
60	1506.55	314.65	1447.33	299.85	1395.48	286.88	1121.89	218.49
61	1596.66	337.18	1532.84	321.22	1476.94	307.25	1182.46	233.63
62	1697.89	362.49	1628.89	345.24	1568.40	330.11	1250.26	250.58
63	1809.68	390.43	1734.73	371.70	1669.27	355.33	1324.99	269.26
64	1931.81	420.97	1850.48	400.64	1779.50	382.89	1406.46	289.63
65	2066.62	454.67	1978.14	432.55	1901.06	413.28	1496.28	312.09
66	2220.90	493.24	2124.21	469.07	2039.98	448.01	1598.50	337.64
67	2390.14	535.55	2284.31	509.09	2192.14	486.05	1710.36	365.61
68	2575.25	581.83	2459.28	552.84	2358.48	527.63	1832.42	396.12
69	2775.23	631.82	2648.14	600.05	2537.91	572.49	1963.68	428.94
70	2990.65	685.68	2851.52	650.90	2730.88	620.74	2104.09	464.04
71	3190.42	735.62	3039.89	697.99	2909.54	665.40	2233.51	496.39
72	3401.60	788.41	3238.88	747.73	3097.97	712.51	2369.46	530.38
73	3624.25	844.08	3448.85	800.23	3296.61	762.17	2511.07	565.78
74	3857.45	902.38	3667.53	854.90	3503.25	813.83	2657.70	602.44
75	4098.24	962.57	3893.72	911.45	3716.83	867.22	2808.24	640.07
76	4339.02	1022.77	4119.84	967.98	3929.49	920.39	2957.00	677.27
77	4583.28	1083.83	4348.16	1025.05	4145.06	974.28	3106.97	714.76
78	4826.54	1144.65	4576.48	1082.13	4359.14	1027.80	3255.38	751.86
79	5065.27	1204.33	4798.84	1137.73	4568.68	1080.19	3400.18	788.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1077.23	190.90	1042.55	182.23	1012.26	174.65	850.42	134.19
41	1093.90	195.06	1058.59	186.24	1027.68	178.51	862.61	137.24
42	1111.91	199.57	1075.89	190.56	1044.35	182.68	875.78	140.53
43	1131.45	204.45	1094.62	195.24	1062.36	187.18	889.94	144.07
44	1152.42	209.69	1114.69	200.26	1081.62	191.99	905.09	147.86
45	1174.64	215.25	1136.02	205.59	1102.06	197.10	921.04	151.85
46	1198.57	221.23	1158.87	211.31	1124.01	202.59	938.15	156.13
47	1224.20	227.64	1183.42	217.44	1147.49	208.46	956.26	160.65
48	1251.53	234.47	1209.59	223.99	1172.49	214.71	975.52	165.47
49	1281.19	241.89	1238.00	231.09	1199.64	221.50	996.31	170.67
50	1311.57	249.48	1266.85	238.30	1227.33	228.42	1017.01	175.84
51	1345.26	257.91	1298.93	246.32	1257.98	236.08	1040.31	181.67
52	1382.10	267.11	1334.06	255.10	1291.50	244.46	1065.58	187.98
53	1422.60	277.24	1372.69	264.76	1328.42	253.69	1093.36	194.93
54	1467.59	288.49	1415.25	275.40	1368.92	263.82	1123.92	202.57
55	1518.22	301.14	1463.37	287.43	1414.89	275.31	1158.24	211.15
56	1575.93	315.57	1518.13	301.12	1467.05	288.35	1197.22	220.90
57	1641.61	331.99	1580.41	316.69	1526.55	303.23	1241.58	231.98
58	1717.87	351.06	1652.73	334.77	1595.46	320.45	1292.84	244.80
59	1805.43	372.95	1735.80	355.54	1674.59	340.24	1351.72	259.52
60	1905.79	398.04	1830.88	379.31	1765.28	362.91	1419.19	276.39
61	2019.78	426.53	1939.04	406.35	1868.33	388.67	1495.81	295.54
62	2147.83	458.55	2060.55	436.73	1984.02	417.59	1581.57	316.98
63	2289.24	493.90	2194.43	470.20	2111.63	449.50	1676.11	340.62
64	2443.74	532.52	2340.86	506.80	2251.07	484.36	1779.17	366.38
65	2614.27	575.16	2502.34	547.17	2404.84	522.80	1892.80	394.79
66	2809.44	623.95	2687.12	593.37	2580.57	566.73	2022.11	427.12
67	3023.53	677.47	2889.65	644.00	2773.06	614.85	2163.61	462.49
68	3257.69	736.01	3110.99	699.34	2983.47	667.46	2318.01	501.09
69	3510.66	799.25	3349.90	759.06	3210.46	724.20	2484.06	542.60
70	3783.18	867.38	3607.18	823.38	3454.57	785.23	2661.67	587.01
71	4035.88	930.56	3845.46	882.95	3680.57	841.73	2825.40	627.94
72	4303.02	997.34	4097.18	945.88	3918.94	901.32	2997.36	670.93
73	4584.67	1067.76	4362.79	1012.29	4170.21	964.14	3176.50	715.71
74	4879.67	1141.51	4639.42	1081.44	4431.61	1029.49	3362.00	762.09
75	5184.27	1217.66	4925.56	1152.98	4701.79	1097.04	3552.42	809.69
76	5488.86	1293.80	5211.60	1224.49	4970.81	1164.29	3740.61	856.74
77	5797.85	1371.05	5500.42	1296.69	5243.50	1232.46	3930.32	904.17
78	6105.58	1447.98	5789.24	1368.90	5514.31	1300.17	4118.06	951.10
79	6407.57	1523.48	6070.54	1439.22	5779.39	1366.44	4301.23	996.90
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	432.64	73.16	419.20	69.80	406.92	66.73	345.36	51.34
41	438.88	74.72	425.20	71.30	412.64	68.16	349.88	52.47
42	445.64	76.41	431.68	72.92	418.84	69.71	354.72	53.68
43	452.92	78.23	438.68	74.67	425.56	71.39	360.00	55.00
44	460.80	80.20	446.24	76.56	432.72	73.18	365.60	56.40
45	469.20	82.30	454.28	78.57	440.44	75.11	371.60	57.90
46	478.24	84.56	462.92	80.73	448.68	77.17	378.00	59.50
47	487.96	86.99	472.24	83.06	457.56	79.39	384.88	61.22
48	498.40	89.60	482.20	85.55	467.08	81.77	392.20	63.05
49	509.76	92.44	493.04	88.26	477.40	84.35	400.16	65.04
50	521.48	95.37	504.20	91.05	488.04	87.01	408.32	67.08
51	534.56	98.64	516.60	94.15	499.92	89.98	417.36	69.34
52	548.84	102.21	530.20	97.55	512.92	93.23	427.20	71.80
53	564.60	106.15	545.16	101.29	527.20	96.80	438.12	74.53
54	582.00	110.50	561.68	105.42	543.00	100.75	450.08	77.52
55	601.68	115.42	580.32	110.08	560.84	105.21	463.52	80.88
56	624.08	121.02	601.52	115.38	581.12	110.28	478.80	84.70
57	649.56	127.39	625.64	121.41	604.24	116.06	496.20	89.05
58	679.16	134.79	653.64	128.41	631.04	122.76	516.36	94.09
59	713.16	143.29	685.84	136.46	661.80	130.45	539.48	99.87
60	752.16	153.04	722.72	145.68	697.04	139.26	565.92	106.48
61	796.48	164.12	764.68	156.17	737.16	149.29	596.00	114.00
62	846.36	176.59	811.92	167.98	782.20	160.55	629.80	122.45
63	901.60	190.40	864.24	181.06	832.12	173.03	667.16	131.79
64	962.32	205.58	921.72	195.43	886.88	186.72	708.16	142.04
65	1029.64	222.41	985.48	211.37	947.60	201.90	753.60	153.40
66	1107.16	241.79	1058.80	229.70	1017.40	219.35	805.60	166.40
67	1192.80	263.20	1139.80	249.95	1094.48	238.62	862.92	180.73
68	1286.88	286.72	1228.72	272.18	1179.08	259.77	925.72	196.43
69	1389.12	312.28	1325.28	296.32	1270.84	282.71	993.52	213.38
70	1499.56	339.89	1429.48	322.37	1369.76	307.44	1066.28	231.57
71	1602.56	365.64	1526.64	346.66	1461.92	330.48	1133.76	248.44
72	1711.80	392.95	1629.52	372.38	1559.44	354.86	1204.72	266.18
73	1827.32	421.83	1738.20	399.55	1662.28	380.57	1278.76	284.69
74	1948.76	452.19	1852.32	428.08	1770.16	407.54	1355.64	303.91
75	2074.84	483.71	1970.64	457.66	1881.84	435.46	1434.80	323.70
76	2200.88	515.22	2088.96	487.24	1993.56	463.39	1513.44	343.36
77	2329.44	547.36	2209.12	517.28	2106.64	491.66	1592.56	363.14
78	2457.20	579.30	2328.68	547.17	2219.16	519.79	1671.08	382.77
79	2582.52	610.63	2445.72	576.43	2329.16	547.29	1747.60	401.90
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	605.70	102.42	586.88	97.72	569.69	93.42	483.50	71.88
41	614.43	104.61	595.28	99.82	577.70	95.42	489.83	73.46
42	623.90	106.97	604.35	102.09	586.38	97.59	496.61	75.15
43	634.09	109.52	614.15	104.54	595.78	99.95	504.00	77.00
44	645.12	112.28	624.74	107.18	605.81	102.45	511.84	78.96
45	656.88	115.22	635.99	110.00	616.62	105.15	520.24	81.06
46	669.54	118.38	648.09	113.02	628.15	108.04	529.20	83.30
47	683.14	121.79	661.14	116.28	640.58	111.15	538.83	85.71
48	697.76	125.44	675.08	119.77	653.91	114.48	549.08	88.27
49	713.66	129.42	690.26	123.56	668.36	118.09	560.22	91.06
50	730.07	133.52	705.88	127.47	683.26	121.81	571.65	93.91
51	748.38	138.10	723.24	131.81	699.89	125.97	584.30	97.08
52	768.38	143.09	742.28	136.57	718.09	130.52	598.08	100.52
53	790.44	148.61	763.22	141.81	738.08	135.52	613.37	104.34
54	814.80	154.70	786.35	147.59	760.20	141.05	630.11	108.53
55	842.35	161.59	812.45	154.11	785.18	147.29	648.93	113.23
56	873.71	169.43	842.13	161.53	813.57	154.39	670.32	118.58
57	909.38	178.35	875.90	169.97	845.94	162.48	694.68	124.67
58	950.82	188.71	915.10	179.77	883.46	171.86	722.90	131.73
59	998.42	200.61	960.18	191.04	926.52	182.63	755.27	139.82
60	1053.02	214.26	1011.81	203.95	975.86	194.96	792.29	149.07
61	1115.07	229.77	1070.55	218.64	1032.02	209.01	834.40	159.60
62	1184.90	247.23	1136.69	235.17	1095.08	224.77	881.72	171.43
63	1262.24	266.56	1209.94	253.48	1164.97	242.24	934.02	184.51
64	1347.25	287.81	1290.41	273.60	1241.63	261.41	991.42	198.86
65	1441.50	311.37	1379.67	295.92	1326.64	282.66	1055.04	214.76
66	1550.02	338.51	1482.32	321.58	1424.36	307.09	1127.84	232.96
67	1669.92	368.48	1595.72	349.93	1532.27	334.07	1208.09	253.02
68	1801.63	401.41	1720.21	381.05	1650.71	363.68	1296.01	275.00
69	1944.77	437.19	1855.39	414.85	1779.18	395.79	1390.93	298.73
70	2099.38	475.85	2001.27	451.32	1917.66	430.42	1492.79	324.20
71	2243.58	511.90	2137.30	485.32	2046.69	462.67	1587.26	347.82
72	2396.52	550.13	2281.33	521.33	2183.22	496.80	1686.61	372.65
73	2558.25	590.56	2433.48	559.37	2327.19	532.80	1790.26	398.57
74	2728.26	633.07	2593.25	599.31	2478.22	570.56	1897.90	425.47
75	2904.78	677.19	2758.90	640.72	2634.58	609.64	2008.72	453.18
76	3081.23	721.31	2924.54	682.14	2790.98	648.75	2118.82	480.70
77	3261.22	766.30	3092.77	724.19	2949.30	688.32	2229.58	508.40
78	3440.08	811.02	3260.15	766.04	3106.82	727.71	2339.51	535.88
79	3615.53	854.88	3424.01	807.00	3260.82	766.21	2446.64	562.66
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	766.21	129.57	742.40	123.62	720.66	118.18	611.63	90.92
41	777.26	132.33	753.03	126.27	730.79	120.71	619.64	92.92
42	789.23	135.32	764.51	129.14	741.77	123.46	628.21	95.07
43	802.12	138.55	776.90	132.24	753.67	126.43	637.56	97.41
44	816.08	142.03	790.29	135.59	766.35	129.60	647.48	99.88
45	830.95	145.75	804.53	139.15	780.02	133.02	658.10	102.54
46	846.96	149.76	819.83	142.97	794.61	136.67	669.44	105.37
47	864.18	154.06	836.34	147.10	810.34	140.60	681.62	108.42
48	882.67	158.68	853.98	151.51	827.20	144.81	694.59	111.66
49	902.78	163.71	873.17	156.31	845.48	149.38	708.68	115.19
50	923.54	168.90	892.94	161.25	864.32	154.09	723.13	118.80
51	946.71	174.69	914.90	166.74	885.36	159.35	739.14	122.80
52	972.00	181.01	938.98	172.76	908.38	165.11	756.57	127.16
53	999.91	187.99	965.48	179.38	933.67	171.43	775.91	131.99
54	1030.72	195.70	994.74	186.70	961.65	178.43	797.09	137.29
55	1065.58	204.41	1027.75	194.95	993.25	186.33	820.89	143.24
56	1105.25	214.33	1065.29	204.34	1029.16	195.31	847.95	150.00
57	1150.37	225.61	1108.01	215.02	1070.11	205.54	878.77	157.71
58	1202.79	238.71	1157.60	227.41	1117.57	217.41	914.47	166.63
59	1263.01	253.77	1214.62	241.67	1172.05	231.03	955.42	176.87
60	1332.08	271.03	1279.94	258.00	1234.46	246.63	1002.24	188.58
61	1410.57	290.66	1354.25	276.58	1305.51	264.39	1055.52	201.89
62	1498.90	312.74	1437.91	297.49	1385.28	284.33	1115.38	216.86
63	1596.73	337.20	1530.57	320.66	1473.68	306.44	1181.54	233.40
64	1704.27	364.08	1632.37	346.11	1570.66	330.68	1254.15	251.55
65	1823.49	393.89	1745.29	374.34	1678.20	357.56	1334.63	271.67
66	1960.78	428.21	1875.13	406.80	1801.82	388.47	1426.72	294.69
67	2112.45	466.13	2018.59	442.66	1938.32	422.60	1528.23	320.07
68	2279.06	507.78	2176.06	482.03	2088.15	460.05	1639.45	347.88
69	2460.13	553.05	2347.07	524.78	2250.66	500.68	1759.52	377.90
70	2655.72	601.95	2531.61	570.92	2425.84	544.48	1888.38	410.11
71	2838.13	647.55	2703.68	613.93	2589.06	585.28	2007.89	439.99
72	3031.60	695.91	2885.88	659.48	2761.77	628.46	2133.56	471.40
73	3236.18	747.06	3078.35	707.60	2943.90	673.99	2264.68	504.19
74	3451.25	800.83	3280.46	758.13	3134.95	721.75	2400.84	538.22
75	3674.54	856.65	3490.00	810.52	3332.74	771.20	2541.03	573.27
76	3897.76	912.45	3699.55	862.90	3530.59	820.66	2680.30	608.09
77	4125.44	969.37	3912.35	916.10	3730.86	870.73	2820.42	643.12
78	4351.70	1025.94	4124.09	969.04	3930.13	920.55	2959.48	677.89
79	4573.64	1081.43	4331.37	1020.86	4124.94	969.25	3095.00	711.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1460 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	969.25	163.90	939.14	156.37	911.63	149.50	773.72	115.02
41	983.23	167.40	952.58	159.73	924.44	152.70	783.84	117.55
42	998.37	171.18	967.10	163.36	938.33	156.17	794.68	120.26
43	1014.68	175.26	982.78	167.28	953.39	159.94	806.51	123.22
44	1032.34	179.67	999.72	171.52	969.43	163.95	819.06	126.35
45	1051.16	184.38	1017.73	176.02	986.72	168.27	832.50	129.71
46	1071.41	189.44	1037.09	180.86	1005.18	172.89	846.84	133.30
47	1093.18	194.89	1057.97	186.08	1025.08	177.86	862.25	137.15
48	1116.57	200.73	1080.28	191.66	1046.41	183.19	878.65	141.25
49	1142.02	207.09	1104.56	197.73	1069.53	188.97	896.48	145.71
50	1168.28	213.66	1129.57	203.98	1093.36	194.93	914.77	150.28
51	1197.58	220.98	1157.35	210.93	1119.98	201.58	935.02	155.34
52	1229.57	228.98	1187.82	218.54	1149.10	208.86	957.06	160.85
53	1264.88	237.81	1221.33	226.92	1181.09	216.86	981.53	166.97
54	1303.86	247.55	1258.34	236.17	1216.49	225.71	1008.32	173.67
55	1347.95	258.58	1300.10	246.61	1256.46	235.70	1038.43	181.20
56	1398.14	271.12	1347.59	258.49	1301.89	247.06	1072.66	189.75
57	1455.22	285.39	1401.63	272.00	1353.69	260.01	1111.64	199.50
58	1521.53	301.97	1464.36	287.68	1413.73	275.02	1156.81	210.79
59	1597.70	321.01	1536.50	305.71	1482.64	292.25	1208.61	223.74
60	1685.08	342.86	1619.12	326.37	1561.59	311.99	1267.84	238.55
61	1784.37	367.68	1713.12	349.87	1651.47	334.46	1335.23	255.40
62	1896.11	395.62	1818.96	376.33	1752.37	359.68	1410.95	274.33
63	2019.87	426.56	1936.17	405.63	1864.21	387.64	1494.65	295.25
64	2155.90	460.56	2064.94	437.82	1986.89	418.31	1586.50	318.21
65	2306.72	498.27	2207.79	473.54	2122.92	452.32	1688.30	343.66
66	2480.39	541.69	2372.05	514.60	2279.30	491.41	1804.80	372.79
67	2672.25	589.65	2553.51	559.97	2451.98	534.58	1933.21	404.89
68	2883.02	642.34	2752.72	609.77	2641.51	581.97	2073.90	440.07
69	3112.07	699.61	2969.04	663.85	2847.08	633.36	2225.80	478.04
70	3359.49	761.46	3202.49	722.21	3068.69	688.76	2388.80	518.79
71	3590.24	819.15	3420.15	776.63	3275.16	740.38	2539.98	556.58
72	3834.97	880.33	3650.64	834.25	3493.64	795.00	2698.95	596.33
73	4093.77	945.03	3894.12	895.12	3724.03	852.60	2864.83	637.80
74	4365.84	1013.05	4149.78	959.03	3965.72	913.02	3037.06	680.85
75	4648.30	1083.66	4414.85	1025.30	4215.91	975.57	3214.40	725.19
76	4930.66	1154.26	4679.93	1091.57	4466.20	1038.14	3390.58	769.23
77	5218.68	1226.26	4949.12	1158.87	4719.54	1101.47	3567.84	813.55
78	5504.90	1297.81	5216.98	1225.83	4971.62	1164.49	3743.75	857.53
79	5785.66	1368.00	5479.18	1291.38	5218.05	1226.10	3915.17	900.38
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	170.52	7.63	169.00	7.25	167.72	6.93	161.60	5.40
41	172.96	8.24	171.32	7.83	169.92	7.48	163.36	5.84
42	175.60	8.90	173.84	8.46	172.36	8.09	165.28	6.32
43	178.48	9.62	176.56	9.14	175.00	8.75	167.36	6.84
44	181.60	10.40	179.56	9.89	177.84	9.46	169.64	7.41
45	184.96	11.24	182.72	10.68	180.92	10.23	172.08	8.02
46	188.60	12.15	186.20	11.55	184.24	11.06	174.72	8.68
47	192.52	13.13	189.96	12.49	187.84	11.96	177.60	9.40
48	196.80	14.20	194.04	13.51	191.76	12.94	180.68	10.17
49	201.52	15.38	198.52	14.63	196.04	14.01	184.12	11.03
50	206.68	16.67	203.44	15.86	200.72	15.18	187.84	11.96
51	212.32	18.08	208.80	17.20	205.92	16.48	191.92	12.98
52	218.60	19.65	214.80	18.70	211.64	17.91	196.44	14.11
53	225.56	21.39	221.40	20.35	217.96	19.49	201.44	15.36
54	233.32	23.33	228.76	22.19	225.04	21.26	207.00	16.75
55	241.96	25.49	237.04	24.26	232.96	23.24	213.20	18.30
56	251.88	27.97	246.44	26.61	241.96	25.49	220.28	20.07
57	263.16	30.79	257.16	29.29	252.24	28.06	228.36	22.09
58	276.32	34.08	269.68	32.42	264.20	31.05	237.76	24.44
59	291.60	37.90	284.20	36.05	278.12	34.53	248.64	27.16
60	309.44	42.36	301.16	40.29	294.36	38.59	261.36	30.34
61	330.16	47.54	320.84	45.21	313.20	43.30	276.08	34.02
62	354.08	53.52	343.56	50.89	334.96	48.74	293.12	38.28
63	381.56	60.39	369.68	57.42	359.96	54.99	312.68	43.17
64	412.84	68.21	399.40	64.85	388.44	62.11	334.96	48.74
65	448.64	77.16	433.48	73.37	421.04	70.26	360.56	55.14
66	490.96	87.74	473.68	83.42	459.52	79.88	390.48	62.62
67	539.48	99.87	519.72	94.93	503.60	90.90	424.80	71.20
68	594.44	113.61	571.92	107.98	553.48	103.37	463.52	80.88
69	655.96	128.99	630.32	122.58	609.32	117.33	506.72	91.68
70	723.84	145.96	694.68	138.67	670.80	132.70	553.96	103.49
71	793.44	163.36	760.68	155.17	733.76	148.44	602.32	115.58
72	868.72	182.18	831.96	172.99	801.72	165.43	654.08	128.52
73	950.12	202.53	908.96	192.24	875.04	183.76	709.48	142.37
74	1037.52	224.38	991.52	212.88	953.56	203.39	768.28	157.07
75	1130.68	247.67	1079.48	234.87	1037.04	224.26	830.32	172.58
76	1226.96	271.74	1170.20	257.55	1123.12	245.78	893.84	188.46
77	1326.88	296.72	1264.32	281.08	1212.36	268.09	959.36	204.84
78	1428.84	322.21	1360.28	305.07	1303.20	290.80	1025.80	221.45
79	1531.28	347.82	1456.56	329.14	1394.40	313.60	1092.24	238.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	238.73	10.68	236.60	10.15	234.81	9.70	226.24	7.56
41	242.14	11.54	239.85	10.96	237.89	10.47	228.70	8.18
42	245.84	12.46	243.38	11.84	241.30	11.33	231.39	8.85
43	249.87	13.47	247.18	12.80	245.00	12.25	234.30	9.58
44	254.24	14.56	251.38	13.85	248.98	13.24	237.50	10.37
45	258.94	15.74	255.81	14.95	253.29	14.32	240.91	11.23
46	264.04	17.01	260.68	16.17	257.94	15.48	244.61	12.15
47	269.53	18.38	265.94	17.49	262.98	16.74	248.64	13.16
48	275.52	19.88	271.66	18.91	268.46	18.12	252.95	14.24
49	282.13	21.53	277.93	20.48	274.46	19.61	257.77	15.44
50	289.35	23.34	284.82	22.20	281.01	21.25	262.98	16.74
51	297.25	25.31	292.32	24.08	288.29	23.07	268.69	18.17
52	306.04	27.51	300.72	26.18	296.30	25.07	275.02	19.75
53	315.78	29.95	309.96	28.49	305.14	27.29	282.02	21.50
54	326.65	32.66	320.26	31.07	315.06	29.76	289.80	23.45
55	338.74	35.69	331.86	33.96	326.14	32.54	298.48	25.62
56	352.63	39.16	345.02	37.25	338.74	35.69	308.39	28.10
57	368.42	43.11	360.02	41.01	353.14	39.28	319.70	30.93
58	386.85	47.71	377.55	45.39	369.88	43.47	332.86	34.22
59	408.24	53.06	397.88	50.47	389.37	48.34	348.10	38.02
60	433.22	59.30	421.62	56.41	412.10	54.03	365.90	42.48
61	462.22	66.56	449.18	63.29	438.48	60.62	386.51	47.63
62	495.71	74.93	480.98	71.25	468.94	68.24	410.37	53.59
63	534.18	84.55	517.55	80.39	503.94	76.99	437.75	60.44
64	577.98	95.49	559.16	90.79	543.82	86.95	468.94	68.24
65	628.10	108.02	606.87	102.72	589.46	98.36	504.78	77.20
66	687.34	122.84	663.15	116.79	643.33	111.83	546.67	87.67
67	755.27	139.82	727.61	132.90	705.04	127.26	594.72	99.68
68	832.22	159.05	800.69	151.17	774.87	144.72	648.93	113.23
69	918.34	180.59	882.45	171.61	853.05	164.26	709.41	128.35
70	1013.38	204.34	972.55	194.14	939.12	185.78	775.54	144.89
71	1110.82	228.70	1064.95	217.24	1027.26	207.82	843.25	161.81
72	1216.21	255.05	1164.74	242.19	1122.41	231.60	915.71	179.93
73	1330.17	283.54	1272.54	269.14	1225.06	257.26	993.27	199.32
74	1452.53	314.13	1388.13	298.03	1334.98	284.75	1075.59	219.90
75	1582.95	346.74	1511.27	328.82	1451.86	313.96	1162.45	241.61
76	1717.74	380.44	1638.28	360.57	1572.37	344.09	1251.38	263.84
77	1857.63	415.41	1770.05	393.51	1697.30	375.33	1343.10	286.78
78	2000.38	451.09	1904.39	427.10	1824.48	407.12	1436.12	310.03
79	2143.79	486.95	2039.18	460.80	1952.16	439.04	1529.14	333.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.99	13.51	299.30	12.84	297.03	12.27	286.19	9.56
41	306.31	14.59	303.41	13.87	300.93	13.25	289.31	10.34
42	310.99	15.76	307.87	14.98	305.25	14.33	292.71	11.19
43	316.09	17.04	312.69	16.19	309.93	15.50	296.39	12.11
44	321.61	18.42	318.00	17.52	314.95	16.75	300.43	13.12
45	327.56	19.91	323.60	18.91	320.41	18.12	304.75	14.20
46	334.01	21.52	329.76	20.46	326.29	19.59	309.43	15.37
47	340.95	23.25	336.42	22.12	332.66	21.18	314.53	16.65
48	348.53	25.15	343.64	23.93	339.61	22.92	319.98	18.01
49	356.89	27.24	351.58	25.91	347.19	24.81	326.08	19.53
50	366.03	29.52	360.29	28.09	355.48	26.88	332.66	21.18
51	376.02	32.02	369.78	30.46	364.68	29.19	339.89	22.99
52	387.14	34.80	380.41	33.12	374.81	31.72	347.90	24.99
53	399.47	37.88	392.10	36.04	386.01	34.52	356.75	27.20
54	413.21	41.32	405.13	39.30	398.55	37.65	366.60	29.66
55	428.51	45.14	419.80	42.96	412.57	41.16	377.58	32.41
56	446.08	49.53	436.45	47.13	428.51	45.14	390.12	35.54
57	466.06	54.53	455.43	51.87	446.72	49.69	404.43	39.12
58	489.36	60.36	477.60	57.42	467.90	54.99	421.07	43.28
59	516.42	67.12	503.32	63.84	492.55	61.15	440.34	48.10
60	548.02	75.02	533.35	71.35	521.31	68.34	462.87	53.73
61	584.71	84.19	568.21	80.07	554.68	76.68	488.94	60.25
62	627.08	94.78	608.44	90.13	593.21	86.32	519.12	67.79
63	675.74	106.95	654.70	101.69	637.49	97.39	553.76	76.45
64	731.14	120.80	707.34	114.85	687.93	110.00	593.21	86.32
65	794.54	136.65	767.69	129.94	745.66	124.43	638.55	97.65
66	869.49	155.39	838.89	147.74	813.81	141.47	691.54	110.90
67	955.42	176.87	920.42	168.12	891.88	160.98	752.32	126.10
68	1052.75	201.20	1012.87	191.23	980.21	183.07	820.89	143.24
69	1161.71	228.44	1116.30	217.09	1079.11	207.79	897.40	162.37
70	1281.92	258.50	1230.28	245.58	1187.99	235.01	981.06	183.28
71	1405.18	289.31	1347.16	274.81	1299.49	262.89	1066.71	204.69
72	1538.50	322.64	1473.40	306.37	1419.85	292.98	1158.38	227.61
73	1682.66	358.68	1609.77	340.46	1549.70	325.44	1256.49	252.14
74	1837.45	397.38	1755.98	377.01	1688.75	360.20	1360.62	278.17
75	2002.43	438.62	1911.76	415.95	1836.60	397.16	1470.50	305.64
76	2172.95	481.25	2072.42	456.12	1989.05	435.28	1582.99	333.76
77	2349.90	525.49	2239.11	497.79	2147.09	474.79	1699.03	362.77
78	2530.48	570.63	2409.06	540.28	2307.97	515.01	1816.69	392.19
79	2711.90	615.99	2579.57	582.91	2469.48	555.39	1934.36	421.60
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	382.02	17.09	378.61	16.24	375.75	15.53	362.03	12.10
41	387.48	18.46	383.81	17.54	380.67	16.76	365.98	13.08
42	393.40	19.94	389.46	18.95	386.14	18.12	370.28	14.16
43	399.85	21.55	395.55	20.48	392.06	19.60	374.94	15.32
44	406.84	23.30	402.27	22.16	398.42	21.19	380.05	16.60
45	414.37	25.18	409.35	23.93	405.32	22.92	385.51	17.97
46	422.52	27.22	417.15	25.88	412.76	24.78	391.43	19.45
47	431.31	29.42	425.57	27.98	420.82	26.79	397.88	21.06
48	440.89	31.81	434.71	30.27	429.60	28.99	404.78	22.78
49	451.47	34.46	444.75	32.78	439.19	31.39	412.49	24.71
50	463.03	37.35	455.77	35.53	449.68	34.01	420.82	26.79
51	475.66	40.50	467.78	38.53	461.33	36.92	429.96	29.08
52	489.73	44.02	481.22	41.89	474.14	40.12	440.09	31.61
53	505.33	47.92	496.01	45.59	488.30	43.66	451.29	34.41
54	522.71	52.27	512.49	49.71	504.16	47.63	463.75	37.53
55	542.07	57.11	531.04	54.35	521.90	52.06	477.64	41.00
56	564.29	62.66	552.10	59.61	542.07	57.11	493.50	44.96
57	589.56	68.98	576.12	65.62	565.10	62.86	511.60	49.49
58	619.04	76.35	604.17	72.63	591.89	69.56	532.66	54.75
59	653.28	84.91	636.70	80.76	623.08	77.36	557.03	60.85
60	693.24	94.90	674.69	90.26	659.46	86.45	585.53	67.97
61	739.66	106.50	718.78	101.28	701.67	97.01	618.51	76.22
62	793.25	119.90	769.68	114.01	750.42	109.19	656.68	85.76
63	854.81	135.29	828.20	128.64	806.42	123.19	700.50	96.71
64	924.89	152.81	894.78	145.28	870.23	139.15	750.42	109.19
65	1005.09	172.86	971.13	164.37	943.26	157.40	807.77	123.53
66	1099.91	196.57	1061.19	186.89	1029.47	178.96	874.80	140.29
67	1208.61	223.74	1164.34	212.67	1128.22	203.64	951.69	159.51
68	1331.73	254.52	1281.28	241.91	1239.97	231.58	1038.43	181.20
69	1469.56	288.98	1412.12	274.62	1365.07	262.86	1135.21	205.39
70	1621.63	327.00	1556.30	310.66	1502.80	297.29	1241.04	231.85
71	1777.56	365.98	1704.16	347.63	1643.85	332.55	1349.39	258.94
72	1946.21	408.14	1863.85	387.55	1796.11	370.62	1465.35	287.93
73	2128.57	453.73	2036.36	430.68	1960.37	411.68	1589.46	318.95
74	2324.37	502.68	2221.32	476.92	2136.27	455.66	1721.19	351.89
75	2533.08	554.86	2418.38	526.18	2323.30	502.41	1860.18	386.63
76	2748.78	608.78	2621.62	576.99	2516.14	550.62	2002.48	422.21
77	2972.63	664.75	2832.48	629.71	2716.07	600.61	2149.27	458.91
78	3201.05	721.85	3047.46	683.45	2919.58	651.48	2298.12	496.12
79	3430.55	779.23	3263.15	737.38	3123.90	702.56	2446.96	533.33
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	203.24	15.81	200.72	15.18	198.60	14.65	185.96	11.49
41	208.68	17.17	205.96	16.49	203.64	15.91	190.00	12.50
42	214.52	18.63	211.56	17.89	209.08	17.27	194.36	13.59
43	220.84	20.21	217.64	19.41	214.96	18.74	199.04	14.76
44	227.60	21.90	224.16	21.04	221.32	20.33	204.08	16.02
45	234.80	23.70	231.04	22.76	227.96	21.99	209.32	17.33
46	242.44	25.61	238.40	24.60	235.04	23.76	214.92	18.73
47	250.56	27.64	246.16	26.54	242.52	25.63	220.84	20.21
48	259.12	29.78	254.40	28.60	250.44	27.61	227.08	21.77
49	268.36	32.09	263.24	30.81	258.92	29.73	233.76	23.44
50	277.56	34.39	272.04	33.01	267.32	31.83	240.28	25.07
51	287.68	36.92	281.72	35.43	276.64	34.16	247.48	26.87
52	298.60	39.65	292.12	38.03	286.60	36.65	255.20	28.80
53	310.56	42.64	303.56	40.89	297.52	39.38	263.60	30.90
54	323.64	45.91	316.00	44.00	309.44	42.36	272.72	33.18
55	338.40	49.60	330.04	47.51	322.88	45.72	282.96	35.74
56	355.20	53.80	346.08	51.52	338.16	49.54	294.60	38.65
57	374.44	58.61	364.40	56.10	355.68	53.92	307.88	41.97
58	396.76	64.19	385.64	61.41	375.96	58.99	323.20	45.80
59	422.72	70.68	410.32	67.58	399.52	64.88	341.00	50.25
60	452.84	78.21	438.96	74.74	426.80	71.70	361.60	55.40
61	487.52	86.88	472.00	83.00	458.32	79.58	385.32	61.33
62	527.00	96.75	509.52	92.38	494.12	88.53	412.20	68.05
63	571.56	107.89	551.84	102.96	534.52	98.63	442.44	75.61
64	620.80	120.20	598.60	114.65	579.08	109.77	475.76	83.94
65	675.88	133.97	650.88	127.72	628.96	122.24	513.00	93.25
66	739.52	149.88	711.24	142.81	686.44	136.61	555.64	103.91
67	809.96	167.49	778.00	159.50	750.04	152.51	602.76	115.69
68	888.76	187.19	852.60	178.15	821.04	170.26	655.32	128.83
69	974.88	208.72	934.16	198.54	898.64	189.66	712.52	143.13
70	1068.92	232.23	1023.04	220.76	983.12	210.78	774.52	158.63
71	1163.72	255.93	1112.68	243.17	1068.24	232.06	836.84	174.21
72	1265.56	281.39	1208.84	267.21	1159.52	254.88	903.24	190.81
73	1374.68	308.67	1311.76	292.94	1257.04	279.26	973.64	208.41
74	1490.92	337.73	1421.24	320.31	1360.68	305.17	1047.96	226.99
75	1613.84	368.46	1536.88	349.22	1470.04	332.51	1125.80	246.45
76	1739.48	399.87	1654.92	378.73	1581.48	360.37	1204.92	266.23
77	1870.04	432.51	1777.48	409.37	1697.12	389.28	1286.36	286.59
78	2003.52	465.88	1902.64	440.66	1815.12	418.78	1369.36	307.34
79	2138.32	499.58	2028.84	472.21	1934.04	448.51	1452.76	328.19
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	284.54	22.13	281.01	21.25	278.04	20.51	260.34	16.09
41	292.15	24.04	288.34	23.09	285.10	22.27	266.00	17.50
42	300.33	26.08	296.18	25.05	292.71	24.18	272.10	19.03
43	309.18	28.29	304.70	27.17	300.94	26.24	278.66	20.66
44	318.64	30.66	313.82	29.46	309.85	28.46	285.71	22.43
45	328.72	33.18	323.46	31.86	319.14	30.79	293.05	24.26
46	339.42	35.85	333.76	34.44	329.06	33.26	300.89	26.22
47	350.78	38.70	344.62	37.16	339.53	35.88	309.18	28.29
48	362.77	41.69	356.16	40.04	350.62	38.65	317.91	30.48
49	375.70	44.93	368.54	43.13	362.49	41.62	327.26	32.82
50	388.58	48.15	380.86	46.21	374.25	44.56	336.39	35.10
51	402.75	51.69	394.41	49.60	387.30	47.82	346.47	37.62
52	418.04	55.51	408.97	53.24	401.24	51.31	357.28	40.32
53	434.78	59.70	424.98	57.25	416.53	55.13	369.04	43.26
54	453.10	64.27	442.40	61.60	433.22	59.30	381.81	46.45
55	473.76	69.44	462.06	66.51	452.03	64.01	396.14	50.04
56	497.28	75.32	484.51	72.13	473.42	69.36	412.44	54.11
57	524.22	82.05	510.16	78.54	497.95	75.49	431.03	58.76
58	555.46	89.87	539.90	85.97	526.34	82.59	452.48	64.12
59	591.81	98.95	574.45	94.61	559.33	90.83	477.40	70.35
60	633.98	109.49	614.54	104.64	597.52	100.38	506.24	77.56
61	682.53	121.63	660.80	116.20	641.65	111.41	539.45	85.86
62	737.80	135.45	713.33	129.33	691.77	123.94	577.08	95.27
63	800.18	151.05	772.58	144.14	748.33	138.08	619.42	105.85
64	869.12	168.28	838.04	160.51	810.71	153.68	666.06	117.52
65	946.23	187.56	911.23	178.81	880.54	171.14	718.20	130.55
66	1035.33	209.83	995.74	199.93	961.02	191.25	777.90	145.47
67	1133.94	234.49	1089.20	223.30	1050.06	213.51	843.86	161.97
68	1244.26	262.07	1193.64	249.41	1149.46	238.36	917.45	180.36
69	1364.83	292.21	1307.82	277.96	1258.10	265.52	997.53	200.38
70	1496.49	325.12	1432.26	309.06	1376.37	295.09	1084.33	222.08
71	1629.21	358.30	1557.75	340.44	1495.54	324.88	1171.58	243.89
72	1771.78	393.95	1692.38	374.09	1623.33	356.83	1264.54	267.13
73	1924.55	432.14	1836.46	410.12	1759.86	390.96	1363.10	291.77
74	2087.29	472.82	1989.74	448.43	1904.95	427.24	1467.14	317.79
75	2259.38	515.84	2151.63	488.91	2058.06	465.51	1576.12	345.03
76	2435.27	559.82	2316.89	530.22	2214.07	504.52	1686.89	372.72
77	2618.06	605.51	2488.47	573.12	2375.97	544.99	1800.90	401.23
78	2804.93	652.23	2663.70	616.92	2541.17	586.29	1917.10	430.28
79	2993.65	699.41	2840.38	661.09	2707.66	627.91	2033.86	459.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	359.94	28.00	355.48	26.88	351.72	25.95	329.34	20.35
41	369.57	30.41	364.76	29.20	360.65	28.18	336.49	22.14
42	379.91	32.99	374.67	31.68	370.28	30.59	344.21	24.07
43	391.11	35.79	385.44	34.38	380.69	33.19	352.50	26.14
44	403.08	38.78	396.99	37.26	391.96	36.00	361.43	28.37
45	415.83	41.97	409.17	40.31	403.72	38.94	370.71	30.69
46	429.36	45.36	422.21	43.57	416.26	42.08	380.62	33.17
47	443.74	48.95	435.95	47.00	429.50	45.39	391.11	35.79
48	458.90	52.74	450.54	50.65	443.53	48.90	402.16	38.55
49	475.27	56.83	466.20	54.56	458.55	52.65	413.99	41.51
50	491.56	60.90	481.78	58.46	473.42	56.37	425.54	44.40
51	509.48	65.39	498.93	62.75	489.93	60.50	438.29	47.59
52	528.82	70.22	517.34	67.35	507.57	64.91	451.96	51.00
53	550.00	75.52	537.60	72.42	526.91	69.74	466.84	54.72
54	573.17	81.31	559.64	77.92	548.02	75.02	482.99	58.76
55	599.31	87.84	584.50	84.14	571.82	80.97	501.12	63.30
56	629.06	95.28	612.91	91.24	598.88	87.74	521.74	68.45
57	663.13	103.80	645.35	99.35	629.91	95.49	545.26	74.33
58	702.66	113.68	682.97	108.76	665.83	104.47	572.39	81.11
59	748.64	125.17	726.68	119.68	707.55	114.90	603.91	88.99
60	801.98	138.51	777.40	132.36	755.86	126.98	640.39	98.11
61	863.40	153.86	835.91	146.99	811.68	140.94	682.40	108.62
62	933.32	171.34	902.36	163.60	875.09	156.79	730.01	120.52
63	1012.23	191.07	977.31	182.34	946.63	174.67	783.56	133.91
64	1099.44	212.87	1060.12	203.05	1025.55	194.40	842.57	148.66
65	1196.98	237.26	1152.71	226.19	1113.89	216.49	908.52	165.15
66	1309.69	265.44	1259.61	252.92	1215.69	241.94	984.04	184.02
67	1434.44	296.62	1377.84	282.47	1328.32	270.10	1067.49	204.89
68	1573.99	331.51	1509.95	315.50	1454.06	301.53	1160.57	228.16
69	1726.51	369.64	1654.40	351.61	1591.49	335.89	1261.87	253.48
70	1893.06	411.28	1811.80	390.97	1741.11	373.29	1371.67	280.93
71	2060.95	453.25	1970.56	430.65	1891.85	410.98	1482.04	308.53
72	2241.31	498.34	2140.86	473.23	2053.51	451.39	1599.64	337.92
73	2434.56	546.65	2323.13	518.80	2226.22	494.57	1724.32	369.09
74	2640.42	598.12	2517.02	567.27	2409.76	540.46	1855.94	402.00
75	2858.11	652.54	2721.81	618.47	2603.44	588.88	1993.79	436.46
76	3080.62	708.17	2930.86	670.73	2800.80	638.22	2133.91	471.49
77	3311.84	765.98	3147.92	724.99	3005.60	689.41	2278.14	507.55
78	3548.23	825.07	3369.58	780.41	3214.58	741.66	2425.14	544.30
79	3786.96	884.76	3593.08	836.28	3425.18	794.31	2572.84	581.22
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	455.32	35.42	449.68	34.01	444.93	32.82	416.61	25.74
41	467.51	38.47	461.42	36.94	456.22	35.64	425.66	28.00
42	480.59	41.74	473.96	40.08	468.41	38.69	435.43	30.45
43	494.75	45.28	487.58	43.48	481.58	41.98	445.91	33.07
44	509.90	49.06	502.19	47.14	495.83	45.55	457.20	35.89
45	526.03	53.10	517.60	50.99	510.70	49.26	468.94	38.82
46	543.14	57.37	534.09	55.11	526.56	53.23	481.49	41.96
47	561.33	61.92	551.48	59.46	543.32	57.42	494.75	45.28
48	580.51	66.72	569.94	64.07	561.06	61.86	508.73	48.77
49	601.21	71.89	589.74	69.02	580.06	66.60	523.70	52.51
50	621.82	77.04	609.46	73.95	598.88	71.31	538.30	56.16
51	644.49	82.71	631.14	79.37	619.76	76.53	554.43	60.20
52	668.96	88.83	654.44	85.20	642.07	82.11	571.73	64.52
53	695.75	95.53	680.07	91.61	666.54	88.22	590.55	69.23
54	725.06	102.85	707.94	98.57	693.24	94.90	610.98	74.33
55	758.12	111.12	739.39	106.44	723.35	102.43	633.92	80.07
56	795.76	120.53	775.33	115.42	757.58	110.99	660.00	86.59
57	838.86	131.30	816.37	125.68	796.84	120.80	689.75	94.03
58	888.87	143.81	863.96	137.58	842.27	132.16	724.07	102.61
59	947.03	158.35	919.25	151.40	895.05	145.35	763.95	112.58
60	1014.50	175.22	983.41	167.44	956.17	160.63	810.10	124.11
61	1092.20	194.64	1057.43	185.95	1026.78	178.28	863.24	137.40
62	1180.65	216.75	1141.49	206.96	1106.98	198.34	923.46	152.45
63	1280.47	241.71	1236.30	230.66	1197.49	220.96	991.20	169.39
64	1390.79	269.29	1341.05	256.85	1297.32	245.92	1065.85	188.05
65	1514.18	300.14	1458.18	286.13	1409.07	273.86	1149.28	208.91
66	1656.76	335.78	1593.40	319.94	1537.84	306.05	1244.81	232.79
67	1814.57	375.23	1742.97	357.33	1680.33	341.67	1350.37	259.18
68	1991.10	419.36	1910.09	399.11	1839.39	381.44	1468.12	288.62
69	2184.04	467.60	2092.81	444.79	2013.24	424.90	1596.27	320.66
70	2394.72	520.27	2291.93	494.57	2202.50	472.21	1735.17	355.38
71	2607.10	573.36	2492.75	544.78	2393.19	519.89	1874.79	390.29
72	2835.25	630.40	2708.18	598.63	2597.69	571.01	2023.54	427.47
73	3079.72	691.52	2938.76	656.28	2816.17	625.63	2181.26	466.90
74	3340.13	756.62	3184.03	717.60	3048.35	683.68	2347.76	508.53
75	3615.51	825.47	3443.10	782.36	3293.35	744.93	2522.15	552.13
76	3896.98	895.83	3707.54	848.47	3543.01	807.34	2699.40	596.44
77	4189.48	968.96	3982.12	917.12	3802.08	872.11	2881.85	642.05
78	4488.52	1043.72	4262.51	987.22	4066.44	938.20	3067.80	688.54
79	4790.51	1119.22	4545.24	1057.90	4332.86	1004.80	3254.64	735.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	191.24	12.81	189.00	12.25	187.16	11.79	176.88	0.39
41	195.56	13.89	193.16	13.29	191.16	12.79	180.04	10.01
42	200.24	15.06	197.64	14.41	195.52	13.88	183.52	10.88
43	205.32	16.33	202.52	15.63	200.20	15.05	187.24	11.81
44	210.76	17.69	207.76	16.94	205.24	16.31	191.24	12.81
45	216.56	19.14	213.28	18.32	210.60	17.65	195.44	13.86
46	222.76	20.69	219.24	19.81	216.32	19.08	199.96	14.99
47	229.36	22.34	225.56	21.39	222.40	20.60	204.72	16.18
48	236.40	24.10	232.28	23.07	228.88	22.22	209.76	17.44
49	244.00	26.00	239.56	24.89	235.84	23.96	215.24	18.81
50	251.72	27.93	246.96	26.74	242.92	25.73	220.68	20.17
51	260.24	30.06	255.08	28.77	250.68	27.67	226.68	21.67
52	269.52	32.38	263.88	30.97	259.12	29.78	233.20	23.30
53	279.68	34.92	273.60	33.40	268.40	32.10	240.32	25.08
54	290.84	37.71	284.24	36.06	278.56	34.64	248.08	27.02
55	303.40	40.85	296.20	39.05	290.00	37.50	256.84	29.21
56	317.76	44.44	309.88	42.47	303.08	40.77	266.80	31.70
57	334.20	48.55	325.52	46.38	318.00	44.50	278.16	34.54
58	353.28	53.32	343.68	50.92	335.32	48.83	291.32	37.83
59	375.52	58.88	364.76	56.19	355.48	53.87	306.56	41.64
60	401.28	65.32	389.28	62.32	378.84	59.71	324.24	46.06
61	431.04	72.76	417.52	69.38	405.84	66.46	344.64	51.16
62	465.00	81.25	449.76	77.44	436.60	74.15	367.88	56.97
63	503.52	90.88	486.32	86.58	471.48	82.87	394.20	63.55
64	546.28	101.57	526.96	96.74	510.28	92.57	423.44	70.86
65	594.52	113.63	572.72	108.18	553.92	103.48	456.40	79.10
66	650.60	127.65	625.92	121.48	604.64	116.16	494.44	88.61
67	713.36	143.34	685.36	136.34	661.32	130.33	536.92	99.23
68	783.88	160.97	752.16	153.04	724.96	146.24	584.52	111.13
69	861.64	180.41	825.76	171.44	795.04	163.76	636.76	124.19
70	946.80	201.70	906.32	191.58	871.64	182.91	693.60	138.40
71	1033.24	223.31	988.04	212.01	949.36	202.34	751.08	152.77
72	1126.36	246.59	1075.96	233.99	1032.84	223.21	812.48	168.12
73	1226.52	271.63	1170.40	257.60	1122.44	245.61	877.80	184.45
74	1333.60	298.40	1271.24	282.81	1217.92	269.48	946.88	201.72
75	1447.32	326.83	1378.20	309.55	1319.08	294.77	1019.52	219.88
76	1563.92	355.98	1487.76	336.94	1422.60	320.65	1093.56	238.39
77	1685.32	386.33	1601.68	365.42	1530.12	347.53	1169.84	257.46
78	1809.44	417.36	1718.04	394.51	1639.88	374.97	1247.60	276.90
79	1934.68	448.67	1835.36	423.84	1750.44	402.61	1325.68	296.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	267.74	17.93	264.60	17.15	262.02	16.51	247.63	0.55
41	273.78	19.45	270.42	18.61	267.62	17.91	252.06	14.01
42	280.34	21.08	276.70	20.17	273.73	19.43	256.93	15.23
43	287.45	22.86	283.53	21.88	280.28	21.07	262.14	16.53
44	295.06	24.77	290.86	23.72	287.34	22.83	267.74	17.93
45	303.18	26.80	298.59	25.65	294.84	24.71	273.62	19.40
46	311.86	28.97	306.94	27.73	302.85	26.71	279.94	20.99
47	321.10	31.28	315.78	29.95	311.36	28.84	286.61	22.65
48	330.96	33.74	325.19	32.30	320.43	31.11	293.66	24.42
49	341.60	36.40	335.38	34.85	330.18	33.54	301.34	26.33
50	352.41	39.10	345.74	37.44	340.09	36.02	308.95	28.24
51	364.34	42.08	357.11	40.28	350.95	38.74	317.35	30.34
52	377.33	45.33	369.43	43.36	362.77	41.69	326.48	32.62
53	391.55	48.89	383.04	46.76	375.76	44.94	336.45	35.11
54	407.18	52.79	397.94	50.48	389.98	48.50	347.31	37.83
55	424.76	57.19	414.68	54.67	406.00	52.50	359.58	40.89
56	444.86	62.22	433.83	59.46	424.31	57.08	373.52	44.38
57	467.88	67.97	455.73	64.93	445.20	62.30	389.42	48.36
58	494.59	74.65	481.15	71.29	469.45	68.36	407.85	52.96
59	525.73	82.43	510.66	78.67	497.67	75.42	429.18	58.30
60	561.79	91.45	544.99	87.25	530.38	83.59	453.94	64.48
61	603.46	101.86	584.53	97.13	568.18	93.04	482.50	71.62
62	651.00	113.75	629.66	108.42	611.24	103.81	515.03	79.76
63	704.93	127.23	680.85	121.21	660.07	116.02	551.88	88.97
64	764.79	142.20	737.74	135.44	714.39	129.60	592.82	99.20
65	832.33	159.08	801.81	151.45	775.49	144.87	638.96	110.74
66	910.84	178.71	876.29	170.07	846.50	162.62	692.22	124.05
67	998.70	200.68	959.50	190.88	925.85	182.46	751.69	138.92
68	1097.43	225.36	1053.02	214.26	1014.94	204.74	818.33	155.58
69	1206.30	252.57	1156.06	240.02	1113.06	229.26	891.46	173.87
70	1325.52	282.38	1268.85	268.21	1220.30	256.07	971.04	193.76
71	1446.54	312.63	1383.26	296.81	1329.10	283.28	1051.51	213.88
72	1576.90	345.23	1506.34	327.59	1445.98	312.49	1137.47	235.37
73	1717.13	380.28	1638.56	360.64	1571.42	343.85	1228.92	258.23
74	1867.04	417.76	1779.74	395.93	1705.09	377.27	1325.63	282.41
75	2026.25	457.56	1929.48	433.37	1846.71	412.68	1427.33	307.83
76	2189.49	498.37	2082.86	471.72	1991.64	448.91	1530.98	333.75
77	2359.45	540.86	2242.35	511.59	2142.17	486.54	1637.78	360.44
78	2533.22	584.30	2405.26	552.31	2295.83	524.96	1746.64	387.66
79	2708.55	628.14	2569.50	593.38	2450.62	563.65	1855.95	414.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	338.69	22.69	334.72	21.69	331.46	20.88	313.25	0.69
41	346.34	24.60	342.09	23.54	338.54	22.65	318.85	17.73
42	354.63	26.67	350.02	25.52	346.27	24.58	325.01	19.27
43	363.62	28.92	358.66	27.68	354.55	26.65	331.60	20.92
44	373.26	31.33	367.94	30.00	363.48	28.89	338.69	22.69
45	383.53	33.90	377.72	32.44	372.97	31.26	346.12	24.55
46	394.51	36.64	388.27	35.08	383.10	33.79	354.13	26.55
47	406.20	39.56	399.47	37.88	393.87	36.48	362.56	28.65
48	418.66	42.68	411.37	40.86	405.35	39.35	371.48	30.89
49	432.12	46.05	424.26	44.08	417.67	42.43	381.19	33.31
50	445.80	49.46	437.37	47.36	430.21	45.57	390.82	35.72
51	460.89	53.24	451.75	50.95	443.95	49.00	401.45	38.38
52	477.32	57.34	467.33	54.85	458.90	52.74	413.00	41.26
53	495.31	61.84	484.55	59.15	475.34	56.85	425.61	44.42
54	515.08	66.78	503.39	63.86	493.33	61.35	439.35	47.85
55	537.32	72.35	524.57	69.16	513.59	66.41	454.86	51.73
56	562.75	78.70	548.80	75.21	536.75	72.20	472.50	56.14
57	591.87	85.98	576.50	82.14	563.18	78.81	492.62	61.17
58	625.66	94.43	608.66	90.18	593.85	86.48	515.93	67.00
59	665.05	104.28	645.99	99.51	629.56	95.40	542.92	73.74
60	710.67	115.68	689.41	110.37	670.93	105.75	574.23	81.57
61	763.37	128.86	739.43	122.87	718.74	117.70	610.36	90.60
62	823.52	143.89	796.52	137.15	773.22	131.32	651.52	100.89
63	891.73	160.95	861.27	153.33	834.99	146.76	698.13	112.55
64	967.46	179.88	933.25	171.33	903.71	163.94	749.91	125.49
65	1052.89	201.24	1014.29	191.59	980.99	183.26	808.28	140.09
66	1152.21	226.07	1108.50	215.14	1070.82	205.72	875.65	156.93
67	1263.36	253.86	1213.77	241.46	1171.20	230.81	950.89	175.74
68	1388.25	285.08	1332.08	271.03	1283.90	258.99	1035.18	196.81
69	1525.96	319.51	1462.42	303.62	1408.02	290.02	1127.70	219.94
70	1676.78	357.21	1605.09	339.29	1543.67	323.93	1228.37	245.11
71	1829.87	395.48	1749.82	375.47	1681.32	358.34	1330.16	270.56
72	1994.78	436.71	1905.53	414.40	1829.16	395.30	1438.90	297.74
73	2172.17	481.06	2072.78	456.21	1987.84	434.98	1554.58	326.66
74	2361.81	528.47	2251.37	500.86	2156.94	477.25	1676.92	357.25
75	2563.20	578.82	2440.79	548.21	2336.09	522.04	1805.57	389.41
76	2769.70	630.44	2634.82	596.72	2519.42	567.87	1936.69	422.19
77	2984.70	684.19	2836.58	647.16	2709.84	615.48	2071.79	455.96
78	3204.52	739.14	3042.65	698.68	2904.23	664.07	2209.50	490.39
79	3426.32	794.59	3250.42	750.62	3100.03	713.02	2347.78	524.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	428.44	28.70	423.42	27.44	419.30	26.41	396.27	0.87
41	438.12	31.12	432.74	29.77	428.26	28.65	403.35	22.43
42	448.60	33.74	442.78	32.28	438.03	31.10	411.14	24.37
43	459.98	36.58	453.71	35.02	448.51	33.72	419.48	26.46
44	472.17	39.63	465.45	37.95	459.80	36.54	428.44	28.70
45	485.16	42.88	477.81	41.04	471.81	39.54	437.85	31.05
46	499.05	46.35	491.17	44.38	484.62	42.75	447.97	33.58
47	513.84	50.05	505.33	47.92	498.25	46.15	458.64	36.25
48	529.61	53.99	520.38	51.68	512.76	49.78	469.93	39.07
49	546.64	58.25	536.69	55.76	528.36	53.68	482.21	42.14
50	563.93	62.57	553.27	59.91	544.22	57.64	494.39	45.19
51	583.02	67.34	571.46	64.45	561.60	61.99	507.83	48.55
52	603.81	72.54	591.17	69.38	580.51	66.72	522.44	52.20
53	626.57	78.23	612.95	74.83	601.30	71.91	538.39	56.19
54	651.57	84.48	636.79	80.79	624.06	77.60	555.78	60.53
55	679.71	91.52	663.58	87.48	649.69	84.01	575.40	65.44
56	711.88	99.56	694.23	95.15	678.99	91.34	597.72	71.02
57	748.71	108.77	729.27	103.91	712.42	99.69	623.17	77.38
58	791.46	119.45	769.95	114.08	751.22	109.39	652.65	84.75
59	841.28	131.91	817.18	125.88	796.39	120.69	686.79	93.29
60	898.99	146.34	872.11	139.62	848.72	133.77	726.40	103.19
61	965.67	163.01	935.38	155.43	909.21	148.89	772.10	114.61
62	1041.75	182.03	1007.60	173.49	978.12	166.12	824.17	127.63
63	1128.04	203.60	1089.51	193.97	1056.26	185.65	883.13	142.37
64	1223.84	227.55	1180.56	216.73	1143.19	207.39	948.64	158.75
65	1331.91	254.57	1283.07	242.36	1240.96	231.83	1022.48	177.21
66	1457.55	285.98	1402.26	272.15	1354.58	260.23	1107.70	198.51
67	1598.15	321.13	1535.42	305.44	1481.57	291.98	1202.87	222.31
68	1756.14	360.62	1685.08	342.86	1624.14	327.62	1309.51	248.97
69	1930.35	404.18	1849.96	384.08	1781.14	366.87	1426.54	278.22
70	2121.13	451.87	2030.44	429.20	1952.75	409.78	1553.88	310.06
71	2314.78	500.28	2213.52	474.97	2126.87	453.31	1682.66	342.25
72	2523.40	552.44	2410.49	524.21	2313.89	500.06	1820.21	376.64
73	2747.79	608.54	2622.06	577.11	2514.62	550.24	1966.55	413.23
74	2987.68	668.51	2847.98	633.58	2728.52	603.72	2121.31	451.92
75	3242.45	732.20	3087.60	693.49	2955.15	660.38	2284.05	492.60
76	3503.67	797.51	3333.05	754.85	3187.07	718.36	2449.92	534.07
77	3775.65	865.50	3588.27	818.66	3427.95	778.58	2620.81	576.79
78	4053.72	935.02	3848.95	883.83	3673.85	840.05	2795.02	620.34
79	4334.29	1005.16	4111.78	949.54	3921.54	901.97	2969.94	664.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	235.88	23.97	231.08	22.77	227.08	21.77	207.72	16.93
41	241.12	25.28	236.08	24.02	231.88	22.97	211.52	17.88
42	246.72	26.68	241.40	25.35	237.00	24.25	215.60	18.90
43	252.68	28.17	247.08	26.77	242.44	25.61	219.88	19.97
44	259.08	29.77	253.16	28.29	248.28	27.07	224.52	21.13
45	265.88	31.47	259.64	29.91	254.48	28.62	229.44	22.36
46	273.16	33.29	266.60	31.65	261.16	30.29	234.68	23.67
47	281.00	35.25	274.04	33.51	268.28	32.07	240.32	25.08
48	289.44	37.36	282.08	35.52	275.96	33.99	246.40	26.60
49	298.56	39.64	290.76	37.69	284.32	36.08	253.00	28.25
50	308.52	42.13	300.24	40.06	293.36	38.34	260.12	30.03
51	319.32	44.83	310.52	42.63	303.24	40.81	267.88	31.97
52	331.20	47.80	321.84	45.46	314.08	43.52	276.40	34.10
53	344.20	51.05	334.16	48.54	325.88	46.47	285.68	36.42
54	358.48	54.62	347.76	51.94	338.92	49.73	295.88	38.97
55	374.36	58.59	362.88	55.72	353.40	53.35	307.20	41.80
56	392.24	63.06	379.84	59.96	369.64	57.41	319.96	44.99
57	412.36	68.09	399.00	64.75	388.00	62.00	334.28	48.57
58	435.48	73.87	421.00	70.25	409.00	67.25	350.72	52.68
59	461.96	80.49	446.12	76.53	433.08	73.27	369.52	57.38
60	492.28	88.07	474.92	83.73	460.64	80.16	391.04	62.76
61	526.88	96.72	507.80	91.95	492.12	88.03	415.60	68.90
62	566.24	106.56	545.16	101.29	527.92	96.98	443.52	75.88
63	610.48	117.62	587.24	111.81	568.16	107.04	474.92	83.73
64	660.20	130.05	634.48	123.62	613.36	118.34	510.20	92.55
65	716.28	144.07	687.76	136.94	664.40	131.10	550.00	102.50
66	781.36	160.34	749.56	152.39	723.48	145.87	595.92	113.98
67	854.80	178.70	819.28	169.82	790.16	162.54	647.64	126.91
68	936.32	199.08	896.64	189.16	864.12	181.03	704.80	141.20
69	1026.16	221.54	981.84	210.46	945.52	201.38	767.44	156.86
70	1123.80	245.95	1074.40	233.60	1033.80	223.45	835.04	173.76
71	1218.84	269.71	1164.44	256.11	1119.64	244.91	900.52	190.13
72	1320.04	295.01	1260.16	280.04	1210.80	267.70	969.44	207.36
73	1427.72	321.93	1361.88	305.47	1307.56	291.89	1042.08	225.52
74	1541.28	350.32	1469.08	332.27	1409.36	317.34	1117.92	244.48
75	1660.12	380.03	1581.08	360.27	1515.80	343.95	1196.20	264.05
76	1780.68	410.17	1694.52	388.63	1623.04	370.76	1274.68	283.67
77	1903.12	440.78	1809.68	417.42	1732.04	398.01	1353.96	303.49
78	2025.04	471.26	1924.20	446.05	1840.36	425.09	1432.44	323.11
79	2144.40	501.10	2036.20	474.05	1946.28	451.57	1509.04	342.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	330.23	33.56	323.51	31.88	317.91	30.48	290.81	23.70
41	337.57	35.39	330.51	33.63	324.63	32.16	296.13	25.03
42	345.41	37.35	337.96	35.49	331.80	33.95	301.84	26.46
43	353.75	39.44	345.91	37.48	339.42	35.85	307.83	27.96
44	362.71	41.68	354.42	39.61	347.59	37.90	314.33	29.58
45	372.23	44.06	363.50	41.87	356.27	40.07	321.22	31.30
46	382.42	46.61	373.24	44.31	365.62	42.41	328.55	33.14
47	393.40	49.35	383.66	46.91	375.59	44.90	336.45	35.11
48	405.22	52.30	394.91	49.73	386.34	47.59	344.96	37.24
49	417.98	55.50	407.06	52.77	398.05	50.51	354.20	39.55
50	431.93	58.98	420.34	56.08	410.70	53.68	364.17	42.04
51	447.05	62.76	434.73	59.68	424.54	57.13	375.03	44.76
52	463.68	66.92	450.58	63.64	439.71	60.93	386.96	47.74
53	481.88	71.47	467.82	67.96	456.23	65.06	399.95	50.99
54	501.87	76.47	486.86	72.72	474.49	69.62	414.23	54.56
55	524.10	82.03	508.03	78.01	494.76	74.69	430.08	58.52
56	549.14	88.28	531.78	83.94	517.50	80.37	447.94	62.99
57	577.30	95.33	558.60	90.65	543.20	86.80	467.99	68.00
58	609.67	103.42	589.40	98.35	572.60	94.15	491.01	73.75
59	646.74	112.69	624.57	107.14	606.31	102.58	517.33	80.33
60	689.19	123.30	664.89	117.22	644.90	112.22	547.46	87.86
61	737.63	135.41	710.92	128.73	688.97	123.24	581.84	96.46
62	792.74	149.18	763.22	141.81	739.09	135.77	620.93	106.23
63	854.67	164.67	822.14	156.53	795.42	149.86	664.89	117.22
64	924.28	182.07	888.27	173.07	858.70	165.68	714.28	129.57
65	1002.79	201.70	962.86	191.72	930.16	183.54	770.00	143.50
66	1093.90	224.48	1049.38	213.35	1012.87	204.22	834.29	159.57
67	1196.72	250.18	1146.99	237.75	1106.22	227.56	906.70	177.67
68	1310.85	278.71	1255.30	264.82	1209.77	253.44	986.72	197.68
69	1436.62	310.16	1374.58	294.64	1323.73	281.93	1074.42	219.60
70	1573.32	344.33	1504.16	327.04	1447.32	312.83	1169.06	243.26
71	1706.38	377.59	1630.22	358.55	1567.50	342.87	1260.73	266.18
72	1848.06	413.01	1764.22	392.06	1695.12	374.78	1357.22	290.30
73	1998.81	450.70	1906.63	427.66	1830.58	408.65	1458.91	315.73
74	2157.79	490.45	2056.71	465.18	1973.10	444.28	1565.09	342.27
75	2324.17	532.04	2213.51	504.38	2122.12	481.53	1674.68	369.67
76	2492.95	574.24	2372.33	544.08	2272.26	519.06	1784.55	397.14
77	2664.37	617.09	2533.55	584.39	2424.86	557.21	1895.54	424.89
78	2835.06	659.76	2693.88	624.47	2576.50	595.13	2005.42	452.35
79	3002.16	701.54	2850.68	663.67	2724.79	632.20	2112.66	479.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	417.74	42.45	409.24	40.33	402.16	38.55	367.87	29.98
41	427.02	44.77	418.10	42.54	410.66	40.68	374.60	31.67
42	436.94	47.25	427.52	44.89	419.73	42.95	381.83	33.47
43	447.50	49.89	437.58	47.41	429.36	45.36	389.41	35.37
44	458.83	52.72	448.35	50.10	439.70	47.94	397.62	37.42
45	470.87	55.73	459.82	52.97	450.68	50.69	406.34	39.60
46	483.77	58.96	472.15	56.05	462.51	53.64	415.62	41.92
47	497.65	62.43	485.32	59.35	475.12	56.80	425.61	44.42
48	512.60	66.16	499.56	62.91	488.73	60.20	436.37	47.11
49	528.75	70.20	514.94	66.75	503.53	63.90	448.06	50.03
50	546.39	74.61	531.73	70.95	519.54	67.90	460.67	53.18
51	565.52	79.39	549.93	75.50	537.04	72.27	474.42	56.62
52	586.56	84.65	569.98	80.51	556.24	77.07	489.50	60.39
53	609.58	90.41	591.80	85.96	577.13	82.30	505.94	64.50
54	634.87	96.73	615.88	91.99	600.23	88.07	524.00	69.02
55	662.99	103.76	642.66	98.68	625.87	94.48	544.05	74.03
56	694.66	111.68	672.70	106.19	654.63	101.67	566.65	79.68
57	730.29	120.59	706.63	114.67	687.15	109.80	592.01	86.02
58	771.24	130.82	745.59	124.41	724.34	119.10	621.13	93.30
59	818.13	142.55	790.08	135.53	766.98	129.76	654.42	101.62
60	871.83	155.97	841.08	148.29	815.79	141.96	692.53	111.15
61	933.10	171.29	899.31	162.84	871.54	155.90	736.03	122.02
62	1002.81	188.72	965.48	179.38	934.95	171.75	785.47	134.38
63	1081.16	208.31	1040.00	198.02	1006.21	189.57	841.08	148.29
64	1169.21	230.32	1123.66	218.93	1086.26	209.58	903.56	163.91
65	1268.53	255.15	1218.02	242.52	1176.65	232.18	974.05	181.53
66	1383.79	283.96	1327.47	269.88	1281.28	258.34	1055.37	201.86
67	1513.85	316.48	1450.94	300.75	1399.37	287.86	1146.97	224.76
68	1658.22	352.57	1587.95	335.00	1530.36	320.60	1248.20	250.07
69	1817.33	392.35	1738.84	372.72	1674.52	356.64	1359.14	277.80
70	1990.25	435.58	1902.76	413.71	1830.86	395.73	1478.86	307.73
71	2158.57	477.66	2062.22	453.57	1982.88	433.74	1594.82	336.72
72	2337.79	522.46	2231.74	495.95	2144.33	474.10	1716.88	367.23
73	2528.49	570.14	2411.89	540.99	2315.69	516.94	1845.52	399.40
74	2729.61	620.42	2601.74	588.45	2495.98	562.01	1979.84	432.97
75	2940.07	673.03	2800.09	638.04	2684.48	609.14	2118.47	467.63
76	3153.58	726.41	3000.99	688.26	2874.40	656.62	2257.46	502.38
77	3370.43	780.62	3204.94	739.25	3067.44	704.88	2397.86	537.48
78	3586.35	834.60	3407.76	789.95	3259.28	752.83	2536.85	572.23
79	3797.73	887.45	3606.11	839.54	3446.86	799.73	2672.51	606.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	528.45	53.70	517.69	51.01	508.73	48.77	465.36	37.93
41	540.18	56.64	528.89	53.81	519.48	51.46	473.87	40.06
42	552.73	59.77	540.81	56.79	530.95	54.33	483.01	42.34
43	566.08	63.11	553.54	59.97	543.14	57.37	492.60	44.74
44	580.42	66.69	567.16	63.38	556.23	60.65	503.00	47.34
45	595.65	70.50	581.68	67.01	570.12	64.12	514.02	50.09
46	611.96	74.58	597.27	70.91	585.08	67.86	525.76	53.03
47	629.53	78.97	613.94	75.07	601.03	71.85	538.39	56.19
48	648.44	83.70	631.95	79.58	618.24	76.15	552.01	59.59
49	668.87	88.81	651.39	84.44	636.97	80.83	566.80	63.29
50	691.18	94.38	672.63	89.75	657.22	85.89	582.75	67.28
51	715.38	100.43	695.66	95.50	679.35	91.43	600.14	71.62
52	741.99	107.09	721.02	101.84	703.64	97.50	619.22	76.39
53	771.12	114.37	748.62	108.74	730.07	104.11	640.01	81.59
54	803.11	122.37	779.09	116.36	759.29	111.41	662.86	87.31
55	838.68	131.26	812.97	124.83	791.73	119.52	688.22	93.65
56	878.74	141.27	850.96	134.33	828.11	128.62	716.81	100.79
57	923.82	152.54	893.89	145.06	869.24	138.90	748.89	108.81
58	975.61	165.49	943.17	157.38	916.29	150.66	785.72	118.02
59	1034.94	180.32	999.45	171.45	970.24	164.15	827.84	128.55
60	1102.86	197.30	1063.97	187.58	1031.98	179.58	876.05	140.60
61	1180.38	216.68	1137.63	206.00	1102.50	197.21	931.07	154.36
62	1268.56	238.73	1221.33	226.92	1182.71	217.27	993.62	170.00
63	1367.67	263.51	1315.60	250.49	1272.86	239.80	1063.97	187.58
64	1479.06	291.35	1421.44	276.95	1374.12	265.12	1143.01	207.34
65	1604.69	322.76	1540.80	306.79	1488.47	293.71	1232.17	229.63
66	1750.49	359.21	1679.25	341.40	1620.82	326.79	1335.05	255.35
67	1915.02	400.34	1835.45	380.45	1770.21	364.14	1450.92	284.32
68	2097.65	446.00	2008.76	423.78	1935.90	405.56	1578.97	316.33
69	2298.92	496.32	2199.63	471.50	2118.26	451.15	1719.31	351.42
70	2517.67	551.01	2406.99	523.34	2316.04	500.60	1870.75	389.28
71	2730.59	604.24	2608.71	573.77	2508.35	548.68	2017.45	425.95
72	2957.31	660.92	2823.16	627.38	2712.57	599.73	2171.85	464.55
73	3198.54	721.22	3051.04	684.35	2929.35	653.93	2334.59	505.24
74	3452.95	784.83	3291.20	744.39	3157.41	710.94	2504.49	547.71
75	3719.19	851.39	3542.12	807.12	3395.87	770.56	2679.86	591.56
76	3989.28	918.91	3796.26	870.65	3636.12	830.62	2855.68	635.51
77	4263.59	987.49	4054.25	935.15	3880.32	891.67	3033.30	679.91
78	4536.73	1055.77	4310.81	999.29	4122.99	952.34	3209.12	723.87
79	4804.13	1122.62	4561.73	1062.02	4360.28	1011.66	3380.72	766.77
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	319.08	44.77	311.48	42.87	304.96	41.24	268.04	32.01
41	329.48	47.37	321.44	45.36	314.60	43.65	275.68	33.92
42	340.48	50.12	332.04	48.01	324.80	46.20	283.68	35.92
43	352.24	53.06	343.28	50.82	335.68	48.92	292.24	38.06
44	364.64	56.16	355.16	53.79	347.12	51.78	301.24	40.31
45	377.64	59.41	367.64	56.91	359.12	54.78	310.64	42.66
46	391.40	62.85	380.80	60.20	371.80	57.95	320.56	45.14
47	405.96	66.49	394.72	63.68	385.16	61.29	330.96	47.74
48	421.28	70.32	409.36	67.34	399.20	64.80	341.88	50.47
49	437.64	74.41	425.00	71.25	414.20	68.55	353.52	53.38
50	454.20	78.55	440.84	75.21	429.32	72.33	365.12	56.28
51	472.28	83.07	458.04	79.51	445.80	76.45	377.76	59.44
52	491.76	87.94	476.60	84.15	463.52	80.88	391.36	62.84
53	513.04	93.26	496.92	89.23	482.96	85.74	406.16	66.54
54	536.32	99.08	519.04	94.76	504.08	91.02	422.24	70.56
55	562.20	105.55	543.72	100.93	527.68	96.92	440.08	75.02
56	591.36	112.84	571.48	107.87	554.16	103.54	460.12	80.03
57	624.32	121.08	602.80	115.70	584.04	111.01	482.68	85.67
58	662.04	130.51	638.68	124.67	618.28	119.57	508.48	92.12
59	705.16	141.29	679.68	134.92	657.40	129.35	537.88	99.47
60	754.36	153.59	726.44	146.61	701.92	140.48	571.32	107.83
61	810.08	167.52	779.40	159.85	752.44	153.11	609.20	117.30
62	872.52	183.13	838.72	174.68	809.00	167.25	651.52	127.88
63	941.60	200.40	904.28	191.07	871.52	182.88	698.16	139.54
64	1017.08	219.27	975.88	208.97	939.76	199.94	748.96	152.24
65	1100.44	240.11	1054.96	228.74	1015.08	218.77	804.96	166.24
66	1195.24	263.81	1144.76	251.19	1100.60	240.15	868.24	182.06
67	1299.28	289.82	1243.32	275.83	1194.40	263.60	937.48	199.37
68	1413.48	318.37	1351.44	302.86	1297.24	289.31	1013.32	218.33
69	1537.08	349.27	1468.32	332.08	1408.36	317.09	1094.92	238.73
70	1670.36	382.59	1594.24	363.56	1527.96	346.99	1182.28	260.57
71	1797.92	414.48	1714.64	393.66	1642.20	375.55	1265.36	281.34
72	1933.04	448.26	1842.04	425.51	1762.92	405.73	1352.56	303.14
73	2075.60	483.90	1976.28	459.07	1889.96	437.49	1443.76	325.94
74	2225.24	521.31	2117.04	494.26	2023.00	470.75	1538.16	349.54
75	2380.28	560.07	2262.64	530.66	2160.52	505.13	1635.28	373.82
76	2535.92	598.98	2408.28	567.07	2298.00	539.50	1732.00	398.00
77	2694.64	638.66	2557.28	604.32	2438.08	574.52	1829.52	422.38
78	2853.36	678.34	2705.60	641.40	2577.64	609.41	1926.64	446.66
79	3009.60	717.40	2851.64	677.91	2714.96	643.74	2021.80	470.45
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	446.71	62.68	436.07	60.02	426.94	57.74	375.26	44.81
41	461.27	66.32	450.02	63.50	440.44	61.11	385.95	47.49
42	476.67	70.17	464.86	67.21	454.72	64.68	397.15	50.29
43	493.14	74.28	480.59	71.15	469.95	68.49	409.14	53.28
44	510.50	78.62	497.22	75.31	485.97	72.49	421.74	56.43
45	528.70	83.17	514.70	79.67	502.77	76.69	434.90	59.72
46	547.96	87.99	533.12	84.28	520.52	81.13	448.78	63.20
47	568.34	93.09	552.61	89.15	539.22	85.81	463.34	66.84
48	589.79	98.45	573.10	94.28	558.88	90.72	478.63	70.66
49	612.70	104.17	595.00	99.75	579.88	95.97	494.93	74.73
50	635.88	109.97	617.18	105.29	601.05	101.26	511.17	78.79
51	661.19	116.30	641.26	111.31	624.12	107.03	528.86	83.22
52	688.46	123.12	667.24	117.81	648.93	113.23	547.90	87.98
53	718.26	130.56	695.69	124.92	676.14	120.04	568.62	93.16
54	750.85	138.71	726.66	132.66	705.71	127.43	591.14	98.78
55	787.08	147.77	761.21	141.30	738.75	135.69	616.11	105.03
56	827.90	157.98	800.07	151.02	775.82	144.96	644.17	112.04
57	874.05	169.51	843.92	161.98	817.66	155.41	675.75	119.94
58	926.86	182.71	894.15	174.54	865.59	167.40	711.87	128.97
59	987.22	197.81	951.55	188.89	920.36	181.09	753.03	139.26
60	1056.10	215.03	1017.02	205.25	982.69	196.67	799.85	150.96
61	1134.11	234.53	1091.16	223.79	1053.42	214.35	852.88	164.22
62	1221.53	256.38	1174.21	244.55	1132.60	234.15	912.13	179.03
63	1318.24	280.56	1265.99	267.50	1220.13	256.03	977.42	195.36
64	1423.91	306.98	1366.23	292.56	1315.66	279.92	1048.54	213.14
65	1540.62	336.15	1476.94	320.24	1421.11	306.28	1126.94	232.74
66	1673.34	369.33	1602.66	351.67	1540.84	336.21	1215.54	254.88
67	1818.99	405.75	1740.65	386.16	1672.16	369.04	1312.47	279.12
68	1978.87	445.72	1892.02	424.00	1816.14	405.03	1418.65	305.66
69	2151.91	488.98	2055.65	464.91	1971.70	443.93	1532.89	334.22
70	2338.50	535.63	2231.94	508.98	2139.14	485.79	1655.19	364.80
71	2517.09	580.27	2400.50	551.12	2299.08	525.77	1771.50	393.88
72	2706.26	627.56	2578.86	595.71	2468.09	568.02	1893.58	424.40
73	2905.84	677.46	2766.79	642.70	2645.94	612.49	2021.26	456.32
74	3115.34	729.83	2963.86	691.96	2832.20	659.05	2153.42	489.36
75	3332.39	784.10	3167.70	742.92	3024.73	707.18	2289.39	523.35
76	3550.29	838.57	3371.59	793.90	3217.20	755.30	2424.80	557.20
77	3772.50	894.12	3580.19	846.05	3413.31	804.33	2561.33	591.33
78	3994.70	949.68	3787.84	897.96	3608.70	853.17	2697.30	625.32
79	4213.44	1004.36	3992.30	949.07	3800.94	901.24	2830.52	658.63
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	565.09	79.29	551.63	75.92	540.08	73.04	474.70	56.69
41	583.51	83.89	569.27	80.33	557.16	77.30	488.23	60.07
42	602.99	88.76	588.04	85.03	575.22	81.82	502.40	63.61
43	623.82	93.97	607.95	90.00	594.49	86.64	517.56	67.40
44	645.78	99.46	628.99	95.26	614.75	91.70	533.50	71.39
45	668.80	105.22	651.09	100.79	636.00	97.02	550.14	75.55
46	693.17	111.31	674.40	106.61	658.46	102.63	567.71	79.94
47	718.96	117.75	699.05	112.78	682.12	108.54	586.13	84.55
48	746.09	124.54	724.98	119.26	706.98	114.76	605.47	89.38
49	775.06	131.78	752.68	126.18	733.55	121.40	626.08	94.54
50	804.39	139.11	780.73	133.20	760.33	128.10	646.63	99.67
51	836.41	147.12	811.19	140.81	789.51	135.39	669.01	105.27
52	870.91	155.74	844.06	149.03	820.89	143.24	693.10	111.29
53	908.59	165.16	880.05	158.03	855.32	151.85	719.31	117.84
54	949.82	175.47	919.22	167.82	892.73	161.20	747.79	124.96
55	995.66	186.93	962.93	178.75	934.52	171.65	779.38	132.86
56	1047.30	199.84	1012.09	191.04	981.42	183.37	814.87	141.73
57	1105.67	214.43	1067.56	204.90	1034.33	196.60	854.83	151.72
58	1172.47	231.13	1131.10	220.79	1094.97	211.76	900.52	163.14
59	1248.84	250.22	1203.71	238.94	1164.26	229.08	952.59	176.16
60	1335.97	272.01	1286.53	259.65	1243.10	248.79	1011.81	190.97
61	1434.65	296.68	1380.32	283.09	1332.57	271.16	1078.89	207.74
62	1545.23	324.32	1485.37	309.36	1432.74	296.20	1153.84	226.48
63	1667.57	354.91	1601.48	338.38	1543.46	323.88	1236.44	247.13
64	1801.25	388.33	1728.28	370.09	1664.31	354.09	1326.41	269.62
65	1948.88	425.23	1868.33	405.10	1797.71	387.44	1425.58	294.41
66	2116.77	467.21	2027.37	444.86	1949.16	425.31	1537.65	322.43
67	2301.02	513.27	2201.92	488.49	2115.28	466.84	1660.28	353.08
68	2503.27	563.83	2393.40	536.37	2297.41	512.37	1794.59	386.66
69	2722.17	618.56	2600.39	588.11	2494.21	561.57	1939.10	422.79
70	2958.21	677.57	2823.40	643.86	2706.02	614.52	2093.82	461.47
71	3184.12	734.04	3036.63	697.17	2908.34	665.10	2240.95	498.25
72	3423.41	793.87	3262.25	753.58	3122.13	718.55	2395.38	536.86
73	3675.89	856.99	3499.99	813.01	3347.12	774.79	2556.90	577.24
74	3940.90	923.24	3749.28	875.33	3582.73	833.70	2724.08	619.04
75	4215.48	991.88	4007.14	939.80	3826.28	894.59	2896.08	662.04
76	4491.11	1060.79	4265.06	1004.28	4069.76	955.45	3067.37	704.86
77	4772.21	1131.07	4528.94	1070.25	4317.84	1017.47	3240.08	748.03
78	5053.30	1201.34	4791.62	1135.92	4565.00	1079.27	3412.08	791.03
79	5330.00	1270.52	5050.25	1200.58	4808.19	1140.06	3580.61	833.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	714.84	100.30	697.81	96.04	683.21	92.39	600.49	71.71
41	738.14	106.12	720.13	101.62	704.80	97.79	617.61	75.99
42	762.78	112.28	743.87	107.56	727.65	103.50	635.53	80.47
43	789.13	118.87	769.06	113.85	752.03	109.60	654.71	85.27
44	816.91	125.82	795.67	120.51	777.66	116.00	674.87	90.31
45	846.03	133.10	823.63	127.50	804.54	122.72	695.93	95.57
46	876.86	140.80	853.11	134.87	832.95	129.83	718.16	101.13
47	909.48	148.96	884.30	142.66	862.88	137.31	741.45	106.95
48	943.80	157.54	917.10	150.86	894.33	145.17	765.92	113.07
49	980.45	166.70	952.13	159.62	927.94	153.57	792.00	119.59
50	1017.55	175.98	987.62	168.49	961.81	162.04	817.98	126.08
51	1058.06	186.10	1026.15	178.13	998.73	171.27	846.30	133.16
52	1101.70	197.01	1067.73	188.52	1038.43	181.20	876.77	140.78
53	1149.37	208.93	1113.26	199.90	1081.98	192.08	909.93	149.07
54	1201.53	221.97	1162.81	212.29	1129.30	203.91	945.95	158.08
55	1259.51	236.47	1218.10	226.11	1182.17	217.13	985.92	168.07
56	1324.83	252.80	1280.30	241.66	1241.49	231.96	1030.81	179.29
57	1398.67	271.26	1350.46	259.20	1308.43	248.70	1081.36	191.93
58	1483.18	292.38	1430.84	279.30	1385.14	267.87	1139.16	206.38
59	1579.78	316.53	1522.70	302.26	1472.78	289.78	1205.02	222.84
60	1690.00	344.09	1627.45	328.45	1572.52	314.72	1279.94	241.57
61	1814.83	375.30	1746.10	358.11	1685.70	343.01	1364.80	262.79
62	1954.72	410.27	1879.00	391.34	1812.41	374.69	1459.61	286.49
63	2109.48	448.96	2025.87	428.06	1952.48	409.71	1564.10	312.61
64	2278.58	491.23	2186.28	468.16	2105.36	447.93	1677.91	341.07
65	2465.33	537.92	2363.44	512.45	2274.10	490.11	1803.36	372.43
66	2677.71	591.02	2564.62	562.74	2465.69	538.01	1945.13	407.87
67	2910.80	649.29	2785.43	617.95	2675.83	590.55	2100.25	446.65
68	3166.64	713.25	3027.65	678.50	2906.23	648.15	2270.16	489.13
69	3443.54	782.47	3289.50	743.96	3155.17	710.38	2452.97	534.83
70	3742.13	857.12	3571.60	814.49	3423.11	777.37	2648.68	583.76
71	4027.91	928.57	3841.33	881.92	3679.05	841.35	2834.80	630.29
72	4330.62	1004.24	4126.75	953.28	3949.50	908.96	3030.16	679.13
73	4650.00	1084.09	4427.49	1028.46	4234.11	980.12	3234.48	730.21
74	4985.24	1167.90	4742.84	1107.30	4532.16	1054.63	3445.96	783.08
75	5332.58	1254.73	5069.03	1188.85	4840.25	1131.65	3663.54	837.47
76	5681.26	1341.90	5395.31	1270.42	5148.24	1208.65	3880.23	891.65
77	6036.84	1430.80	5729.11	1353.87	5462.07	1287.11	4098.70	946.26
78	6392.43	1519.70	6061.40	1436.94	5774.73	1365.27	4316.28	1000.66
79	6742.45	1607.20	6388.57	1518.73	6082.37	1442.18	4529.47	1053.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	288.28	37.07	281.60	35.40	275.92	33.98	245.32	26.33
41	296.80	39.20	289.72	37.43	283.80	35.95	251.48	27.87
42	305.84	41.46	298.40	39.60	292.12	38.03	258.04	29.51
43	315.48	43.87	307.60	41.90	301.00	40.25	265.00	31.25
44	325.68	46.42	317.36	44.34	310.40	42.60	272.36	33.09
45	336.44	49.11	327.68	46.92	320.28	45.07	280.12	35.03
46	347.84	51.96	338.56	49.64	330.76	47.69	288.28	37.07
47	359.96	54.99	350.16	52.54	341.88	50.47	296.88	39.22
48	372.80	58.20	362.40	55.60	353.60	53.40	305.96	41.49
49	386.52	61.63	375.52	58.88	366.20	56.55	315.68	43.92
50	400.72	65.18	389.04	62.26	379.12	59.78	325.60	46.40
51	416.16	69.04	403.76	65.94	393.16	63.29	336.40	49.10
52	432.92	73.23	419.72	69.93	408.44	67.11	348.04	52.01
53	451.20	77.80	437.16	74.29	425.08	71.27	360.80	55.20
54	471.24	82.81	456.24	79.06	443.28	75.82	374.64	58.66
55	493.56	88.39	477.44	84.36	463.56	80.89	390.12	62.53
56	518.72	94.68	501.36	90.34	486.40	86.60	407.44	66.86
57	547.12	101.78	528.36	97.09	512.16	93.04	426.96	71.74
58	579.72	109.93	559.32	104.83	541.72	100.43	449.28	77.32
59	616.96	119.24	594.68	113.67	575.48	108.87	474.76	83.69
60	659.48	129.87	635.04	123.76	613.96	118.49	503.84	90.96
61	707.72	141.93	680.84	135.21	657.68	129.42	536.76	99.19
62	761.92	155.48	732.32	148.08	706.80	141.70	573.76	108.44
63	822.24	170.56	789.52	162.38	761.36	155.34	614.84	118.71
64	888.52	187.13	852.44	178.11	821.36	170.34	659.96	129.99
65	962.24	205.56	922.32	195.58	888.00	187.00	710.04	142.51
66	1046.60	226.65	1002.28	215.57	964.16	206.04	767.04	156.76
67	1140.04	250.01	1090.76	237.69	1048.44	227.11	830.04	172.51
68	1243.08	275.77	1188.32	262.08	1141.32	250.33	899.28	189.82
69	1355.28	303.82	1294.44	288.61	1242.32	275.58	974.24	208.56
70	1476.68	334.17	1409.16	317.29	1351.32	302.83	1054.72	228.68
71	1593.76	363.44	1519.72	344.93	1456.32	329.08	1131.76	247.94
72	1717.80	394.45	1636.64	374.16	1567.24	356.81	1212.84	268.21
73	1849.32	427.33	1760.48	405.12	1684.52	386.13	1297.92	289.48
74	1987.52	461.88	1890.48	437.62	1807.72	416.93	1386.12	311.53
75	2132.00	498.00	2026.12	471.53	1935.56	448.89	1477.16	334.29
76	2277.00	534.25	2162.12	505.53	2063.88	480.97	1568.20	357.05
77	2425.20	571.30	2300.88	540.22	2194.60	513.65	1659.92	379.98
78	2573.40	608.35	2439.68	574.92	2325.32	546.33	1751.24	402.81
79	2719.04	644.76	2575.56	608.89	2453.12	578.28	1840.72	425.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	403.59	51.90	394.24	49.56	386.29	47.57	343.45	36.86
41	415.52	54.88	405.61	52.40	397.32	50.33	352.07	39.02
42	428.18	58.04	417.76	55.44	408.97	53.24	361.26	41.31
43	441.67	61.42	430.64	58.66	421.40	56.35	371.00	43.75
44	455.95	64.99	444.30	62.08	434.56	59.64	381.30	46.33
45	471.02	68.75	458.75	65.69	448.39	63.10	392.17	49.04
46	486.98	72.74	473.98	69.50	463.06	66.77	403.59	51.90
47	503.94	76.99	490.22	73.56	478.63	70.66	415.63	54.91
48	521.92	81.48	507.36	77.84	495.04	74.76	428.34	58.09
49	541.13	86.28	525.73	82.43	512.68	79.17	441.95	61.49
50	561.01	91.25	544.66	87.16	530.77	83.69	455.84	64.96
51	582.62	96.66	565.26	92.32	550.42	88.61	470.96	68.74
52	606.09	102.52	587.61	97.90	571.82	93.95	487.26	72.81
53	631.68	108.92	612.02	104.01	595.11	99.78	505.12	77.28
54	659.74	115.93	638.74	110.68	620.59	106.15	524.50	82.12
55	690.98	123.75	668.42	118.10	648.98	113.25	546.17	87.54
56	726.21	132.55	701.90	126.48	680.96	121.24	570.42	93.60
57	765.97	142.49	739.70	135.93	717.02	130.26	597.74	100.44
58	811.61	153.90	783.05	146.76	758.41	140.60	628.99	108.25
59	863.74	166.94	832.55	159.14	805.67	152.42	664.66	117.17
60	923.27	181.82	889.06	173.26	859.54	165.89	705.38	127.34
61	990.81	198.70	953.18	189.29	920.75	181.19	751.46	138.87
62	1066.69	217.67	1025.25	207.31	989.52	198.38	803.26	151.82
63	1151.14	238.78	1105.33	227.33	1065.90	217.48	860.78	166.19
64	1243.93	261.98	1193.42	249.35	1149.90	238.48	923.94	181.99
65	1347.14	287.78	1291.25	273.81	1243.20	261.80	994.06	199.51
66	1465.24	317.31	1403.19	301.80	1349.82	288.46	1073.86	219.46
67	1596.06	350.01	1527.06	332.77	1467.82	317.95	1162.06	241.51
68	1740.31	386.08	1663.65	366.91	1597.85	350.46	1258.99	265.75
69	1897.39	425.35	1812.22	404.05	1739.25	385.81	1363.94	291.98
70	2067.35	467.84	1972.82	444.21	1891.85	423.96	1476.61	320.15
71	2231.26	508.82	2127.61	482.90	2038.85	460.71	1584.46	347.12
72	2404.92	552.23	2291.30	523.82	2194.14	499.53	1697.98	375.49
73	2589.05	598.26	2464.67	567.17	2358.33	540.58	1817.09	405.27
74	2782.53	646.63	2646.67	612.67	2530.81	583.70	1940.57	436.14
75	2984.80	697.20	2836.57	660.14	2709.78	628.45	2068.02	468.01
76	3187.80	747.95	3026.97	707.74	2889.43	673.36	2195.48	499.87
77	3395.28	799.82	3221.23	756.31	3072.44	719.11	2323.89	531.97
78	3602.76	851.69	3415.55	804.89	3255.45	764.86	2451.74	563.93
79	3806.66	902.66	3605.78	852.45	3434.37	809.59	2577.01	595.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.54	65.65	498.71	62.69	488.65	60.18	434.46	46.63
41	525.63	69.42	513.09	66.29	502.61	63.67	445.37	49.36
42	541.64	73.43	528.47	70.13	517.34	67.35	456.99	52.26
43	558.72	77.69	544.76	74.20	533.07	71.28	469.32	55.34
44	576.78	82.21	562.04	78.53	549.72	75.44	482.35	58.60
45	595.84	86.97	580.32	83.10	567.22	79.82	496.09	62.04
46	616.02	92.02	599.59	87.91	585.78	84.46	510.54	65.65
47	637.49	97.39	620.13	93.05	605.47	89.38	525.77	69.46
48	660.23	103.07	641.81	98.47	626.23	94.57	541.86	73.48
49	684.53	109.15	665.05	104.28	648.54	100.15	559.07	77.78
50	709.68	115.43	688.99	110.26	671.42	105.87	576.64	82.17
51	737.02	122.27	715.06	116.78	696.29	112.09	595.76	86.96
52	766.70	129.69	743.32	123.85	723.35	118.85	616.38	92.11
53	799.08	137.78	774.21	131.57	752.82	126.22	638.98	97.76
54	834.57	146.66	808.00	140.02	785.05	134.28	663.49	103.89
55	874.09	156.54	845.55	149.40	820.96	143.26	690.90	110.74
56	918.65	167.68	887.91	159.99	861.41	153.37	721.58	118.41
57	968.95	180.25	935.73	171.95	907.04	164.77	756.15	127.05
58	1026.68	194.69	990.56	185.65	959.39	177.86	795.67	136.93
59	1092.64	211.17	1053.18	201.31	1019.18	192.81	840.80	148.21
60	1167.94	230.00	1124.66	219.18	1087.32	209.85	892.30	161.09
61	1253.37	251.36	1205.77	239.46	1164.75	229.20	950.60	175.67
62	1349.36	275.36	1296.94	262.25	1251.74	250.95	1016.13	192.05
63	1456.19	302.06	1398.24	287.57	1348.37	275.11	1088.88	210.24
64	1573.57	331.41	1509.67	315.43	1454.63	301.67	1168.79	230.21
65	1704.13	364.05	1633.43	346.37	1572.65	331.18	1257.48	252.39
66	1853.53	401.40	1775.04	381.77	1707.53	364.90	1358.43	277.62
67	2019.01	442.77	1931.74	420.95	1856.79	402.21	1470.00	305.52
68	2201.49	488.39	2104.51	464.14	2021.28	443.33	1592.62	336.17
69	2400.20	538.07	2292.45	511.13	2200.15	488.05	1725.38	369.36
70	2615.20	591.82	2495.62	561.92	2393.19	536.31	1867.91	404.99
71	2822.55	643.65	2691.42	610.87	2579.14	582.80	2004.35	439.10
72	3042.22	698.57	2898.49	662.64	2775.58	631.91	2147.94	475.00
73	3275.15	756.80	3117.81	717.47	2983.28	683.84	2298.62	512.67
74	3519.90	817.99	3348.04	775.03	3201.47	738.38	2454.82	551.72
75	3775.77	881.96	3588.26	835.08	3427.88	794.98	2616.05	592.03
76	4032.57	946.16	3829.11	895.29	3655.13	851.80	2777.28	632.34
77	4295.03	1011.77	4074.86	956.73	3886.64	909.67	2939.72	672.94
78	4557.49	1077.39	4320.67	1018.18	4118.14	967.55	3101.45	713.38
79	4815.42	1141.87	4561.32	1078.34	4344.48	1024.13	3259.92	752.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.84	83.05	630.87	79.31	618.15	76.13	549.59	58.99
41	664.93	87.82	649.06	83.85	635.80	80.54	563.39	62.44
42	685.18	92.88	668.51	88.72	654.44	85.20	578.09	66.11
43	706.77	98.28	689.12	93.87	674.33	90.17	593.68	70.01
44	729.63	104.00	710.99	99.34	695.39	95.44	610.17	74.13
45	753.73	110.02	734.11	105.12	717.53	100.97	627.56	78.48
46	779.27	116.41	758.48	111.21	741.01	106.84	645.84	83.05
47	806.42	123.19	784.47	117.71	765.92	113.07	665.10	87.87
48	835.19	130.39	811.89	124.56	792.18	119.63	685.45	92.95
49	865.93	138.07	841.28	131.91	820.40	126.69	707.22	98.39
50	897.74	146.02	871.57	139.48	849.35	133.93	729.45	103.95
51	932.33	154.67	904.55	147.73	880.80	141.79	753.64	110.00
52	969.88	164.06	940.31	156.67	915.03	150.35	779.72	116.52
53	1010.83	174.30	979.38	166.43	952.31	159.67	808.31	123.67
54	1055.73	185.52	1022.12	177.12	993.09	169.86	839.31	131.42
55	1105.73	198.02	1069.62	188.99	1038.52	181.22	873.99	140.09
56	1162.10	212.11	1123.20	202.39	1089.69	194.01	912.79	149.79
57	1225.72	228.02	1183.69	217.51	1147.40	208.44	956.52	160.72
58	1298.76	246.28	1253.05	234.85	1213.62	224.99	1006.53	173.22
59	1382.18	267.14	1332.27	254.66	1289.26	243.90	1063.61	187.49
60	1477.44	290.95	1422.69	277.26	1375.46	265.45	1128.76	203.78
61	1585.52	317.97	1525.30	302.91	1473.41	289.94	1202.51	222.22
62	1706.94	348.32	1640.63	331.75	1583.45	317.45	1285.40	242.94
63	1842.08	382.11	1768.77	363.78	1705.69	348.01	1377.44	265.95
64	1990.56	419.23	1909.73	399.02	1840.11	381.62	1478.52	291.22
65	2155.72	460.52	2066.29	438.16	1989.40	418.94	1590.71	319.27
66	2344.71	507.77	2245.42	482.94	2160.02	461.59	1718.41	351.19
67	2554.05	560.10	2443.65	532.50	2348.84	508.80	1859.55	386.48
68	2784.89	617.81	2662.21	587.14	2556.92	560.82	2014.67	425.26
69	3036.25	680.65	2899.95	646.58	2783.19	617.39	2182.60	467.24
70	3308.23	748.65	3156.96	710.83	3027.38	678.43	2362.91	512.32
71	3570.52	814.22	3404.65	772.75	3262.62	737.24	2535.50	555.46
72	3848.41	883.69	3666.59	838.24	3511.11	799.37	2717.14	600.87
73	4143.06	957.35	3944.03	907.60	3773.86	865.05	2907.75	648.53
74	4452.67	1034.76	4235.27	980.41	4049.86	934.05	3105.35	697.93
75	4776.35	1115.68	4539.15	1056.38	4336.26	1005.66	3309.30	748.91
76	5101.20	1196.89	4843.83	1132.55	4623.74	1077.52	3513.26	799.90
77	5433.21	1279.89	5154.70	1210.26	4916.60	1150.74	3718.74	851.27
78	5765.23	1362.90	5465.65	1288.00	5209.45	1223.95	3923.33	902.42
79	6091.51	1444.47	5770.07	1364.11	5495.76	1295.53	4123.79	952.54
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.40	56.10	353.32	53.33	344.16	51.04	299.28	39.82
41	368.44	57.11	357.16	54.29	347.84	51.96	302.16	40.54
42	372.84	58.21	361.36	55.34	351.88	52.97	305.36	41.34
43	377.60	59.40	365.92	56.48	356.24	54.06	308.80	42.20
44	382.84	60.71	370.92	57.73	361.04	55.26	312.60	43.15
45	388.52	62.13	376.32	59.08	366.20	56.55	316.68	44.17
46	394.72	63.68	382.24	60.56	371.84	57.96	321.12	45.28
47	401.52	65.38	388.68	62.17	378.04	59.51	326.00	46.50
48	408.92	67.23	395.72	63.93	384.80	61.20	331.36	47.84
49	417.16	69.29	403.56	65.89	392.28	63.07	337.24	49.31
50	426.20	71.55	412.20	68.05	400.56	65.14	343.72	50.93
51	436.24	74.06	421.72	70.43	409.68	67.42	350.92	52.73
52	447.40	76.85	432.28	73.07	419.88	69.97	358.88	54.72
53	459.72	79.93	444.00	76.00	431.08	72.77	367.68	56.92
54	473.36	83.34	457.00	79.25	443.52	75.88	377.40	59.35
55	488.76	87.19	471.64	82.91	457.48	79.37	388.32	62.08
56	506.20	91.55	488.24	87.06	473.40	83.35	400.76	65.19
57	526.08	96.52	507.12	91.78	491.44	87.86	414.84	68.71
58	549.16	102.29	529.04	97.26	512.44	93.11	431.24	72.81
59	575.72	108.93	554.24	103.56	536.56	99.14	450.04	77.51
60	606.28	116.57	583.28	110.82	564.32	106.08	471.68	82.92
61	641.24	125.31	616.48	119.12	596.12	114.03	496.44	89.11
62	681.16	135.29	654.40	128.60	632.40	123.10	524.68	96.17
63	725.96	146.49	696.96	139.24	673.12	133.28	556.40	104.10
64	776.28	159.07	744.76	151.19	718.88	144.72	592.04	113.01
65	833.16	173.29	798.76	164.69	770.56	157.64	632.28	123.07
66	899.48	189.87	861.76	180.44	830.80	172.70	678.96	134.74
67	974.40	208.60	932.84	198.21	898.72	189.68	731.52	147.88
68	1057.20	229.30	1011.40	217.85	973.76	208.44	789.40	162.35
69	1148.28	252.07	1097.76	239.44	1056.24	229.06	852.72	178.18
70	1247.16	276.79	1191.40	262.85	1145.56	251.39	920.96	195.24
71	1340.40	300.10	1279.68	284.92	1229.68	272.42	984.92	211.23
72	1439.56	324.89	1373.48	308.37	1319.00	294.75	1052.28	228.07
73	1544.80	351.20	1472.88	333.22	1413.48	318.37	1123.00	245.75
74	1655.52	378.88	1577.28	359.32	1512.60	343.15	1196.60	264.15
75	1771.28	407.82	1686.32	386.58	1615.92	368.98	1272.32	283.08
76	1887.48	436.87	1795.60	413.90	1719.24	394.81	1347.80	301.95
77	2005.48	466.37	1906.48	441.62	1824.28	421.07	1423.80	320.95
78	2122.44	495.61	2016.28	469.07	1928.04	447.01	1498.72	339.68
79	2236.56	524.14	2123.24	495.81	2029.12	472.28	1571.52	357.88
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.16	78.54	494.65	74.66	481.82	71.46	418.99	55.75
41	515.82	79.95	500.02	76.01	486.98	72.74	423.02	56.76
42	521.98	81.49	505.90	77.48	492.63	74.16	427.50	57.88
43	528.64	83.16	512.29	79.07	498.74	75.68	432.32	59.08
44	535.98	84.99	519.29	80.82	505.46	77.36	437.64	60.41
45	543.93	86.98	526.85	82.71	512.68	79.17	443.35	61.84
46	552.61	89.15	535.14	84.78	520.58	81.14	449.57	63.39
47	562.13	91.53	544.15	87.04	529.26	83.31	456.40	65.10
48	572.49	94.12	554.01	89.50	538.72	85.68	463.90	66.98
49	584.02	97.01	564.98	92.25	549.19	88.30	472.14	69.03
50	596.68	100.17	577.08	95.27	560.78	91.20	481.21	71.30
51	610.74	103.68	590.41	98.60	573.55	94.39	491.29	73.82
52	626.36	107.59	605.19	102.30	587.83	97.96	502.43	76.61
53	643.61	111.90	621.60	106.40	603.51	101.88	514.75	79.69
54	662.70	116.68	639.80	110.95	620.93	106.23	528.36	83.09
55	684.26	122.07	660.30	116.07	640.47	111.12	543.65	86.91
56	708.68	128.17	683.54	121.88	662.76	116.69	561.06	91.27
57	736.51	135.13	709.97	128.49	688.02	123.00	580.78	96.19
58	768.82	143.21	740.66	136.16	717.42	130.35	603.74	101.93
59	806.01	152.50	775.94	144.98	751.18	138.80	630.06	108.51
60	848.79	163.20	816.59	155.15	790.05	148.51	660.35	116.09
61	897.74	175.43	863.07	166.77	834.57	159.64	695.02	124.75
62	953.62	189.41	916.16	180.04	885.36	172.34	734.55	134.64
63	1016.34	205.09	975.74	194.94	942.37	186.59	778.96	145.74
64	1086.79	222.70	1042.66	211.67	1006.43	202.61	828.86	158.21
65	1166.42	242.61	1118.26	230.57	1078.78	220.70	885.19	172.30
66	1259.27	265.82	1206.46	252.62	1163.12	241.78	950.54	188.64
67	1364.16	292.04	1305.98	277.49	1258.21	265.55	1024.13	207.03
68	1480.08	321.02	1415.96	304.99	1363.26	291.82	1105.16	227.29
69	1607.59	352.90	1536.86	335.22	1478.74	320.68	1193.81	249.45
70	1746.02	387.51	1667.96	367.99	1603.78	351.95	1289.34	273.34
71	1876.56	420.14	1791.55	398.89	1721.55	381.39	1378.89	295.72
72	2015.38	454.85	1922.87	431.72	1846.60	412.65	1473.19	319.30
73	2162.72	491.68	2062.03	466.51	1978.87	445.72	1572.20	344.05
74	2317.73	530.43	2208.19	503.05	2117.64	480.41	1675.24	369.81
75	2479.79	570.95	2360.85	541.21	2262.29	516.57	1781.25	396.31
76	2642.47	611.62	2513.84	579.46	2406.94	552.73	1886.92	422.73
77	2807.67	652.92	2669.07	618.27	2553.99	589.50	1993.32	449.33
78	2971.42	693.85	2822.79	656.70	2699.26	625.81	2098.21	475.55
79	3131.18	733.80	2972.54	694.13	2840.77	661.19	2200.13	501.03
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.35	99.35	625.73	94.45	609.51	90.39	530.02	70.52
41	652.51	101.14	632.53	96.15	616.02	92.02	535.13	71.80
42	660.30	103.09	639.97	98.01	623.18	93.81	540.79	73.21
43	668.73	105.20	648.04	100.03	630.90	95.74	546.88	74.74
44	678.01	107.52	656.90	102.24	639.40	97.87	553.61	76.42
45	688.07	110.03	666.46	104.63	648.54	100.15	560.84	78.23
46	699.05	112.78	676.95	107.25	658.53	102.65	568.70	80.19
47	711.09	115.79	688.35	110.10	669.51	105.39	577.35	82.35
48	724.20	119.06	700.82	113.22	681.48	108.39	586.84	84.72
49	738.79	122.71	714.70	116.69	694.73	111.70	597.25	87.33
50	754.80	126.72	730.01	120.52	709.39	115.36	608.73	90.20
51	772.58	131.16	746.87	124.73	725.54	119.40	621.48	93.38
52	792.35	136.10	765.57	129.41	743.61	123.92	635.58	96.91
53	814.16	141.56	786.32	134.60	763.44	128.88	651.16	100.81
54	838.32	147.60	809.35	140.35	785.47	134.38	668.38	105.11
55	865.59	154.41	835.27	146.83	810.20	140.56	687.71	109.94
56	896.48	162.14	864.67	154.18	838.39	147.61	709.75	115.45
57	931.69	170.94	898.11	162.54	870.34	155.60	734.68	121.69
58	972.56	181.16	936.93	172.25	907.53	164.90	763.73	128.95
59	1019.60	192.92	981.56	183.40	950.25	175.58	797.02	137.27
60	1073.72	206.45	1032.99	196.26	999.41	187.87	835.35	146.85
61	1135.64	221.92	1091.79	210.96	1055.73	201.95	879.20	157.81
62	1206.33	239.60	1158.94	227.75	1119.98	218.01	929.21	170.32
63	1285.68	259.43	1234.32	246.59	1192.10	236.04	985.38	184.36
64	1374.79	281.71	1318.97	267.76	1273.14	256.30	1048.50	200.14
65	1475.53	306.90	1414.60	291.67	1364.66	279.18	1119.77	217.96
66	1592.98	336.26	1526.18	319.56	1471.35	305.85	1202.44	238.62
67	1725.66	369.43	1652.06	351.03	1591.63	335.92	1295.52	261.90
68	1872.30	406.09	1791.19	385.81	1724.53	369.15	1398.03	287.52
69	2033.60	446.42	1944.13	424.05	1870.60	405.67	1510.17	315.56
70	2208.72	490.20	2109.97	465.51	2028.79	445.21	1631.02	345.77
71	2373.85	531.48	2266.31	504.59	2177.76	482.46	1744.29	374.09
72	2549.46	575.38	2432.43	546.12	2335.95	522.00	1863.59	403.91
73	2735.84	621.98	2608.47	590.13	2503.27	563.83	1988.83	435.22
74	2931.93	671.00	2793.36	636.36	2678.81	607.72	2119.18	467.81
75	3136.94	722.25	2986.47	684.63	2861.79	653.46	2253.28	501.33
76	3342.73	773.70	3180.01	733.02	3044.77	699.21	2386.95	534.75
77	3551.71	825.94	3376.38	782.11	3230.80	745.71	2521.55	568.40
78	3758.84	877.73	3570.83	830.72	3414.56	791.65	2654.23	601.57
79	3960.95	928.25	3760.26	878.08	3593.57	836.41	2783.16	633.81
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	816.37	125.68	791.55	119.48	771.03	114.35	670.48	89.21
41	825.42	127.94	800.15	121.63	779.27	116.41	676.93	90.82
42	835.28	130.41	809.56	123.98	788.32	118.67	684.10	92.61
43	845.94	133.07	819.78	126.53	798.09	121.11	691.81	94.54
44	857.68	136.01	830.98	129.33	808.84	123.80	700.32	96.67
45	870.41	139.19	843.08	132.36	820.40	126.69	709.46	98.95
46	884.30	142.66	856.34	135.67	833.04	129.85	719.41	101.44
47	899.53	146.47	870.77	139.28	846.93	133.32	730.34	104.17
48	916.11	150.62	886.54	143.22	862.07	137.11	742.35	107.18
49	934.57	155.23	904.10	147.61	878.83	141.30	755.52	110.47
50	954.82	160.29	923.46	152.45	897.38	145.93	770.04	114.10
51	977.32	165.92	944.79	157.79	917.81	151.04	786.17	118.13
52	1002.32	172.17	968.44	163.70	940.66	156.75	804.00	122.59
53	1029.92	179.07	994.70	170.26	965.75	163.03	823.72	127.52
54	1060.48	186.71	1023.82	177.54	993.62	170.00	845.49	132.96
55	1094.98	195.33	1056.62	185.74	1024.90	177.81	869.96	139.08
56	1134.05	205.10	1093.81	195.04	1060.57	186.73	897.83	146.05
57	1178.58	216.24	1136.11	205.62	1100.98	196.83	929.37	153.93
58	1230.29	229.16	1185.22	217.89	1148.03	208.60	966.11	163.12
59	1289.79	244.04	1241.67	232.01	1202.06	222.10	1008.23	173.65
60	1358.26	261.15	1306.73	248.27	1264.25	237.65	1056.71	185.77
61	1436.58	280.73	1381.11	266.87	1335.50	255.46	1112.18	199.63
62	1526.01	303.09	1466.06	288.10	1416.78	275.78	1175.45	215.45
63	1626.38	328.18	1561.41	311.94	1508.00	298.59	1246.51	233.22
64	1739.11	356.37	1668.50	338.71	1610.52	324.22	1326.36	253.18
65	1866.54	388.22	1789.47	368.96	1726.30	353.16	1416.51	275.72
66	2015.12	425.37	1930.61	404.24	1861.25	386.90	1521.08	301.86
67	2182.96	467.33	2089.86	444.05	2013.42	424.94	1638.84	331.30
68	2368.46	513.70	2265.85	488.05	2181.53	466.97	1768.50	363.72
69	2572.51	564.72	2459.33	536.42	2366.31	513.17	1910.36	399.18
70	2794.03	620.10	2669.11	588.87	2566.42	563.19	2063.24	437.40
71	3002.92	672.32	2866.89	638.31	2754.87	610.31	2206.53	473.22
72	3225.07	727.86	3077.03	690.85	2954.98	660.33	2357.44	510.95
73	3460.84	786.80	3299.72	746.52	3166.64	713.25	2515.87	550.56
74	3708.89	848.81	3533.60	804.99	3388.70	768.76	2680.76	591.78
75	3968.23	913.65	3777.89	866.06	3620.17	826.63	2850.40	634.19
76	4228.55	978.73	4022.71	927.27	3851.64	884.50	3019.50	676.46
77	4492.91	1044.82	4271.12	989.37	4086.96	943.33	3189.76	719.03
78	4754.93	1110.32	4517.10	1050.86	4319.42	1001.44	3357.60	760.99
79	5010.60	1174.24	4756.73	1110.77	4545.87	1058.06	3520.70	801.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	515.76	93.94	499.12	89.78	484.72	86.18	405.68	66.42
41	524.04	96.01	507.08	91.77	492.44	88.11	411.76	67.94
42	533.00	98.25	515.68	93.92	500.72	90.18	418.32	69.58
43	542.68	100.67	524.96	96.24	509.68	92.42	425.36	71.34
44	553.08	103.27	534.92	98.73	519.28	94.82	432.88	73.22
45	564.12	106.03	545.48	101.37	529.44	97.36	440.84	75.21
46	575.96	108.99	556.80	104.20	540.32	100.08	449.32	77.33
47	588.64	112.16	568.92	107.23	551.96	102.99	458.36	79.59
48	602.16	115.54	581.84	110.46	564.32	106.08	467.96	81.99
49	616.80	119.20	595.84	113.96	577.72	109.43	478.32	84.58
50	631.72	122.93	610.04	117.51	591.32	112.83	488.72	87.18
51	648.32	127.08	625.88	121.47	606.44	116.61	500.28	90.07
52	666.44	131.61	643.08	125.77	622.88	120.72	512.80	93.20
53	686.40	136.60	662.04	130.51	640.96	125.24	526.56	96.64
54	708.36	142.09	683.00	135.75	660.96	130.24	541.72	100.43
55	733.16	148.29	706.60	141.65	683.52	135.88	558.64	104.66
56	761.40	155.35	733.44	148.36	709.08	142.27	577.92	109.48
57	793.56	163.39	764.00	156.00	738.24	149.56	599.80	114.95
58	830.80	172.70	799.44	164.86	772.00	158.00	625.16	121.29
59	873.64	183.41	840.12	175.03	810.80	167.70	654.20	128.55
60	922.76	195.69	886.80	186.70	855.24	178.81	687.48	136.87
61	978.60	209.65	939.80	199.95	905.76	191.44	725.24	146.31
62	1041.36	225.34	999.36	214.84	962.52	205.63	767.56	156.89
63	1110.64	242.66	1065.12	231.28	1025.16	221.29	814.16	168.54
64	1186.48	261.62	1137.00	249.25	1093.64	238.41	864.96	181.24
65	1270.28	282.57	1216.44	269.11	1169.28	257.32	921.00	195.25
66	1366.24	306.56	1307.32	291.83	1255.80	278.95	984.84	211.21
67	1471.68	332.92	1407.12	316.78	1350.72	302.68	1054.76	228.69
68	1587.08	361.77	1516.28	344.07	1454.52	328.63	1131.08	247.77
69	1711.80	392.95	1634.20	373.55	1566.52	356.63	1213.08	268.27
70	1846.16	426.54	1761.04	405.26	1686.96	386.74	1300.76	290.19
71	1970.80	457.70	1878.60	434.65	1798.40	414.60	1381.52	310.38
72	2102.48	490.62	2002.68	465.67	1915.88	443.97	1466.20	331.55
73	2241.52	525.38	2133.44	498.36	2039.60	474.90	1554.28	353.57
74	2386.40	561.60	2269.60	532.40	2168.16	507.04	1645.32	376.33
75	2536.52	599.13	2410.48	567.62	2301.08	540.27	1738.76	399.69
76	2686.20	636.55	2550.72	602.68	2433.16	573.29	1831.20	422.80
77	2838.44	674.61	2693.16	638.29	2567.20	606.80	1924.08	446.02
78	2990.08	712.52	2834.84	673.71	2700.36	640.09	2016.24	469.06
79	3139.04	749.76	2973.84	708.46	2830.88	672.72	2106.24	491.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	722.06	131.52	698.77	125.69	678.61	120.65	567.95	92.99
41	733.66	134.41	709.91	128.48	689.42	123.35	576.46	95.12
42	746.20	137.55	721.95	131.49	701.01	126.25	585.65	97.41
43	759.75	140.94	734.94	134.74	713.55	129.39	595.50	99.88
44	774.31	144.58	748.89	138.22	726.99	132.75	606.03	102.51
45	789.77	148.44	763.67	141.92	741.22	136.30	617.18	105.29
46	806.34	152.59	779.52	145.88	756.45	140.11	629.05	108.26
47	824.10	157.02	796.49	150.12	772.74	144.19	641.70	111.43
48	843.02	161.76	814.58	154.64	790.05	148.51	655.14	114.79
49	863.52	166.88	834.18	159.54	808.81	153.20	669.65	118.41
50	884.41	172.10	854.06	164.51	827.85	157.96	684.21	122.05
51	907.65	177.91	876.23	170.06	849.02	163.25	700.39	126.10
52	933.02	184.25	900.31	176.08	872.03	169.01	717.92	130.48
53	960.96	191.24	926.86	182.71	897.34	175.34	737.18	135.30
54	991.70	198.93	956.20	190.05	925.34	182.34	758.41	140.60
55	1026.42	207.61	989.24	198.31	956.93	190.23	782.10	146.52
56	1065.96	217.49	1026.82	207.70	992.71	199.18	809.09	153.27
57	1110.98	228.75	1069.60	218.40	1033.54	209.38	839.72	160.93
58	1163.12	241.78	1119.22	230.80	1080.80	221.20	875.22	169.81
59	1223.10	256.77	1176.17	245.04	1135.12	234.78	915.88	179.97
60	1291.86	273.97	1241.52	261.38	1197.34	250.33	962.47	191.62
61	1370.04	293.51	1315.72	279.93	1268.06	268.02	1015.34	204.83
62	1457.90	315.48	1399.10	300.78	1347.53	287.88	1074.58	219.65
63	1554.90	339.72	1491.17	323.79	1435.22	309.81	1139.82	235.96
64	1661.07	366.27	1591.80	348.95	1531.10	333.77	1210.94	253.74
65	1778.39	395.60	1703.02	376.75	1636.99	360.25	1289.40	273.35
66	1912.74	429.18	1830.25	408.56	1758.12	390.53	1378.78	295.69
67	2060.35	466.09	1969.97	443.49	1891.01	423.75	1476.66	320.17
68	2221.91	506.48	2122.79	481.70	2036.33	460.08	1583.51	346.88
69	2396.52	550.13	2287.88	522.97	2193.13	499.28	1698.31	375.58
70	2584.62	597.16	2465.46	567.36	2361.74	541.44	1821.06	406.27
71	2759.12	640.78	2630.04	608.51	2517.76	580.44	1934.13	434.53
72	2943.47	686.87	2803.75	651.94	2682.23	621.56	2052.68	464.17
73	3138.13	735.53	2986.82	697.70	2855.44	664.86	2175.99	495.00
74	3340.96	786.24	3177.44	745.36	3035.42	709.86	2303.45	526.86
75	3551.13	838.78	3374.67	794.67	3221.51	756.38	2434.26	559.57
76	3760.68	891.17	3571.01	843.75	3406.42	802.61	2563.68	591.92
77	3973.82	944.45	3770.42	893.61	3594.08	849.52	2693.71	624.43
78	4186.11	997.53	3968.78	943.19	3780.50	896.13	2822.74	656.68
79	4394.66	1049.66	4163.38	991.84	3963.23	941.81	2948.74	688.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	913.41	166.37	883.94	159.00	858.44	152.62	718.46	117.63
41	928.07	170.03	898.04	162.52	872.11	156.04	729.23	120.32
42	943.94	174.00	913.27	166.33	886.78	159.71	740.84	123.23
43	961.09	178.29	929.70	170.44	902.64	163.68	753.31	126.34
44	979.50	182.89	947.34	174.85	919.64	167.93	766.63	129.67
45	999.06	187.78	966.05	179.53	937.64	172.42	780.73	133.20
46	1020.03	193.02	986.09	184.54	956.91	177.24	795.75	136.95
47	1042.48	198.64	1007.56	189.90	977.52	182.40	811.76	140.95
48	1066.43	204.62	1030.44	195.62	999.41	187.87	828.76	145.20
49	1092.35	211.10	1055.23	201.82	1023.14	193.80	847.10	149.79
50	1118.78	217.71	1080.38	208.11	1047.23	199.82	865.52	154.40
51	1148.17	225.06	1108.43	215.12	1074.01	206.52	886.00	159.51
52	1180.27	233.08	1138.89	222.74	1103.12	213.80	908.17	165.06
53	1215.61	241.92	1172.47	231.13	1135.14	221.80	932.54	171.15
54	1254.51	251.64	1209.59	240.41	1170.56	230.66	959.39	177.86
55	1298.43	262.62	1251.39	250.86	1210.51	240.64	989.35	185.35
56	1348.44	275.12	1298.92	262.75	1255.78	251.96	1023.50	193.89
57	1405.39	289.36	1353.04	276.28	1307.42	264.87	1062.25	203.58
58	1471.35	305.85	1415.81	291.97	1367.21	279.82	1107.16	214.80
59	1547.22	324.82	1487.85	309.98	1435.93	297.00	1158.59	227.66
60	1634.21	346.57	1570.52	330.65	1514.63	316.67	1217.53	242.40
61	1733.10	371.29	1664.39	354.11	1604.10	339.04	1284.40	259.12
62	1844.25	399.08	1769.87	380.48	1704.62	364.17	1359.35	277.85
63	1966.94	429.75	1886.33	409.60	1815.56	391.90	1441.88	298.48
64	2101.26	463.33	2013.63	441.42	1936.84	422.22	1531.84	320.98
65	2249.67	500.43	2154.32	476.59	2070.79	455.71	1631.09	345.79
66	2419.61	542.92	2315.26	516.83	2224.02	494.02	1744.15	374.05
67	2606.35	589.60	2492.01	561.02	2392.13	536.05	1867.98	405.01
68	2810.72	640.69	2685.33	609.35	2575.95	582.00	2003.14	438.80
69	3031.60	695.91	2894.17	661.56	2774.31	631.59	2148.36	475.11
70	3269.55	755.40	3118.80	717.72	2987.61	684.92	2303.65	513.93
71	3490.29	810.59	3327.00	769.77	3184.97	734.26	2446.67	549.68
72	3723.49	868.89	3546.75	824.70	3393.02	786.27	2596.64	587.18
73	3969.73	930.45	3778.32	882.60	3612.13	841.05	2752.63	626.17
74	4226.31	994.59	4019.46	942.88	3839.81	897.97	2913.86	666.48
75	4492.18	1061.06	4268.96	1005.26	4075.21	956.82	3079.34	707.85
76	4757.26	1127.33	4517.33	1067.35	4309.13	1015.30	3243.06	748.78
77	5026.88	1194.73	4769.59	1130.41	4546.51	1074.64	3407.55	789.90
78	5295.43	1261.87	5020.50	1193.14	4782.34	1133.60	3570.76	830.71
79	5559.24	1327.82	5266.67	1254.68	5013.49	1191.39	3730.15	870.55
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1155.46	210.46	1118.19	201.14	1085.93	193.07	908.85	148.80
41	1174.01	215.09	1136.02	205.59	1103.22	197.39	922.47	152.21
42	1194.09	220.11	1155.29	210.41	1121.77	202.03	937.17	155.88
43	1215.77	225.53	1176.08	215.61	1141.84	207.05	952.94	159.82
44	1239.07	231.36	1198.39	221.19	1163.35	212.43	969.79	164.04
45	1263.81	237.54	1222.05	227.10	1186.11	218.12	987.62	168.49
46	1290.33	244.17	1247.41	233.44	1210.49	224.21	1006.62	173.24
47	1318.74	251.27	1274.56	240.23	1236.56	230.73	1026.87	178.31
48	1349.03	258.85	1303.50	247.47	1264.25	237.65	1048.38	183.68
49	1381.83	267.05	1334.87	255.31	1294.27	245.16	1071.59	189.49
50	1415.25	275.40	1366.68	263.26	1324.74	252.77	1094.89	195.31
51	1452.44	284.70	1402.17	272.13	1358.62	261.24	1120.78	201.79
52	1493.04	294.85	1440.70	281.76	1395.45	270.45	1148.83	208.80
53	1537.75	306.03	1483.18	292.38	1435.95	280.58	1179.66	216.50
54	1586.95	318.33	1530.14	304.12	1480.76	291.78	1213.62	224.99
55	1642.51	332.22	1583.01	317.34	1531.30	304.41	1251.53	234.47
56	1705.78	348.03	1643.14	332.37	1588.56	318.73	1294.72	245.27
57	1777.82	366.05	1711.60	349.49	1653.89	335.06	1343.74	257.52
58	1861.25	386.90	1791.00	369.34	1729.52	353.97	1400.56	271.73
59	1957.23	410.90	1882.13	392.12	1816.45	375.70	1465.61	287.99
60	2067.27	438.41	1986.71	418.27	1916.01	400.59	1540.17	306.63
61	2192.37	469.68	2105.45	447.95	2029.19	428.89	1624.77	327.78
62	2332.97	504.83	2238.88	481.31	2156.35	460.68	1719.58	351.48
63	2488.18	543.63	2386.20	518.14	2296.68	495.76	1823.97	377.58
64	2658.09	586.11	2547.24	558.40	2450.10	534.11	1937.78	406.03
65	2845.83	633.05	2725.21	602.89	2619.56	576.48	2063.33	437.42
66	3060.81	686.79	2928.81	653.79	2813.39	624.94	2206.35	473.18
67	3297.03	745.85	3152.39	709.69	3026.04	678.10	2362.99	512.34
68	3555.56	810.48	3396.94	770.83	3258.58	736.23	2533.98	555.08
69	3834.97	880.33	3661.12	836.87	3509.50	798.96	2717.68	601.01
70	4135.98	955.58	3945.28	907.91	3779.32	866.42	2914.11	650.12
71	4415.21	1025.39	4208.66	973.75	4028.98	928.83	3095.04	695.35
72	4710.22	1099.14	4486.63	1043.25	4292.17	994.63	3284.75	742.78
73	5021.71	1177.02	4779.58	1116.48	4569.35	1063.93	3482.08	792.11
74	5346.29	1258.16	5084.62	1192.74	4857.36	1135.93	3686.04	843.10
75	5682.60	1342.24	5400.23	1271.65	5155.14	1210.37	3895.37	895.43
76	6017.93	1426.07	5714.42	1350.19	5451.04	1284.35	4102.46	947.21
77	6359.00	1511.34	6033.53	1429.97	5751.34	1359.42	4310.55	999.23
78	6698.72	1596.27	6350.93	1509.32	6049.66	1434.00	4517.01	1050.84
79	7032.44	1679.70	6662.34	1587.17	6342.06	1507.10	4718.64	1101.25
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.24	79.81	444.52	76.13	431.96	72.99	365.24	56.31
41	466.00	81.50	451.00	77.75	438.24	74.56	370.16	57.54
42	473.32	83.33	458.00	79.50	444.96	76.24	375.44	58.86
43	481.24	85.31	465.60	81.40	452.28	78.07	381.20	60.30
44	489.80	87.45	473.76	83.44	460.12	80.03	387.32	61.83
45	498.92	89.73	482.44	85.61	468.48	82.12	393.84	63.46
46	508.72	92.18	491.84	87.96	477.48	84.37	400.84	65.21
47	519.28	94.82	501.92	90.48	487.16	86.79	408.32	67.08
48	530.64	97.66	512.76	93.19	497.56	89.39	416.32	69.08
49	543.00	100.75	524.56	96.14	508.84	92.21	425.00	71.25
50	555.84	103.96	536.76	99.19	520.52	95.13	433.92	73.48
51	570.08	107.52	550.36	102.59	533.44	98.36	443.84	75.96
52	585.72	111.43	565.20	106.30	547.64	101.91	454.64	78.66
53	602.88	115.72	581.56	110.39	563.32	105.83	466.56	81.64
54	621.96	120.49	599.72	114.93	580.56	110.14	479.68	84.92
55	643.44	125.86	620.12	120.03	600.04	115.01	494.40	88.60
56	667.84	131.96	643.32	125.83	622.20	120.55	511.16	92.79
57	695.72	138.93	669.76	132.44	647.40	126.85	530.20	97.55
58	728.00	147.00	700.44	140.11	676.68	134.17	552.24	103.06
59	765.16	156.29	735.72	148.93	710.28	142.57	577.56	109.39
60	807.80	166.95	776.12	159.03	748.84	152.21	606.52	116.63
61	856.28	179.07	822.12	170.53	792.72	163.18	639.52	124.88
62	910.92	192.73	874.00	183.50	842.16	175.54	676.68	134.17
63	971.64	207.91	931.56	197.89	897.08	189.27	717.88	144.47
64	1038.48	224.62	994.92	213.73	957.48	204.37	763.16	155.79
65	1112.80	243.20	1065.40	231.35	1024.60	221.15	813.48	168.37
66	1198.52	264.63	1146.56	251.64	1101.88	240.47	871.16	182.79
67	1293.40	288.35	1236.40	274.10	1187.44	261.86	934.92	198.73
68	1397.76	314.44	1335.12	298.78	1281.40	285.35	1004.76	216.19
69	1511.24	342.81	1442.40	325.60	1383.40	310.85	1080.28	235.07
70	1633.88	373.47	1558.20	354.55	1493.40	338.35	1161.28	255.32
71	1748.36	402.09	1666.20	381.55	1595.92	363.98	1236.36	274.09
72	1869.76	432.44	1780.56	410.14	1704.32	391.08	1315.32	293.83
73	1997.96	464.49	1901.24	440.31	1818.52	419.63	1397.64	314.41
74	2132.76	498.19	2027.84	471.96	1938.20	449.55	1483.00	335.75
75	2272.56	533.14	2159.04	504.76	2062.00	480.50	1570.80	357.70
76	2412.36	568.09	2290.24	537.56	2185.80	511.45	1657.96	379.49
77	2554.88	603.72	2423.36	570.84	2310.96	542.74	1745.60	401.40
78	2696.68	639.17	2555.88	603.97	2435.64	573.91	1832.56	423.14
79	2835.88	673.97	2685.80	636.45	2557.72	604.43	1917.36	444.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	642.94	111.73	622.33	106.58	604.74	102.19	511.34	78.83
41	652.40	114.10	631.40	108.85	613.54	104.38	518.22	80.56
42	662.65	116.66	641.20	111.30	622.94	106.74	525.62	82.40
43	673.74	119.43	651.84	113.96	633.19	109.30	533.68	84.42
44	685.72	122.43	663.26	116.82	644.17	112.04	542.25	86.56
45	698.49	125.62	675.42	119.85	655.87	114.97	551.38	88.84
46	712.21	129.05	688.58	123.14	668.47	118.12	561.18	91.29
47	726.99	132.75	702.69	126.67	682.02	121.51	571.65	93.91
48	742.90	136.72	717.86	130.47	696.58	125.15	582.85	96.71
49	760.20	141.05	734.38	134.60	712.38	129.09	595.00	99.75
50	778.18	145.54	751.46	138.87	728.73	133.18	607.49	102.87
51	798.11	150.53	770.50	143.63	746.82	137.70	621.38	106.34
52	820.01	156.00	791.28	148.82	766.70	142.67	636.50	110.12
53	844.03	162.01	814.18	154.55	788.65	148.16	653.18	114.30
54	870.74	168.69	839.61	160.90	812.78	154.20	671.55	118.89
55	900.82	176.20	868.17	168.04	840.06	161.01	692.16	124.04
56	934.98	184.74	900.65	176.16	871.08	168.77	715.62	129.91
57	974.01	194.50	937.66	185.42	906.36	177.59	742.28	136.57
58	1019.20	205.80	980.62	196.15	947.35	187.84	773.14	144.28
59	1071.22	218.81	1030.01	208.50	994.39	199.60	808.58	153.15
60	1130.92	233.73	1086.57	222.64	1048.38	213.09	849.13	163.28
61	1198.79	250.70	1150.97	238.74	1109.81	228.45	895.33	174.83
62	1275.29	269.82	1223.60	256.90	1179.02	245.76	947.35	187.84
63	1360.30	291.07	1304.18	277.05	1255.91	264.98	1005.03	202.26
64	1453.87	314.47	1392.89	299.22	1340.47	286.12	1068.42	218.11
65	1557.92	340.48	1491.56	323.89	1434.44	309.61	1138.87	235.72
66	1677.93	370.48	1605.18	352.30	1542.63	336.66	1219.62	255.91
67	1810.76	403.69	1730.96	383.74	1662.42	366.60	1308.89	278.22
68	1956.86	440.22	1869.17	418.29	1793.96	399.49	1406.66	302.67
69	2115.74	479.93	2019.36	455.84	1936.76	435.19	1512.39	329.10
70	2287.43	522.86	2181.48	496.37	2090.76	473.69	1625.79	357.45
71	2447.70	562.93	2332.68	534.17	2234.29	509.57	1730.90	383.73
72	2617.66	605.42	2492.78	574.20	2386.05	547.51	1841.45	411.36
73	2797.14	650.29	2661.74	616.43	2545.93	587.48	1956.70	440.17
74	2985.86	697.47	2838.98	660.74	2713.48	629.37	2076.20	470.05
75	3181.58	746.40	3022.66	706.66	2886.80	672.70	2199.12	500.78
76	3377.30	795.33	3206.34	752.58	3060.12	716.03	2321.14	531.29
77	3576.83	845.21	3392.70	799.18	3235.34	759.84	2443.84	561.96
78	3775.35	894.84	3578.23	845.56	3409.90	803.47	2565.58	592.40
79	3970.23	943.56	3760.12	891.03	3580.81	846.20	2684.30	622.08
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	813.31	141.34	787.24	134.83	765.00	129.27	646.84	99.73
41	825.29	144.34	798.72	137.70	776.12	132.05	655.55	101.90
42	838.25	147.58	811.12	140.79	788.02	135.02	664.90	104.24
43	852.28	151.08	824.58	144.16	800.99	138.26	675.11	106.79
44	867.44	154.87	839.03	147.77	814.87	141.73	685.94	109.50
45	883.59	158.91	854.40	151.62	829.68	145.43	697.49	112.39
46	900.94	163.25	871.05	155.78	845.62	149.42	709.89	115.49
47	919.64	167.93	888.90	160.24	862.76	153.71	723.13	118.80
48	939.76	172.96	908.10	165.04	881.18	158.31	737.30	122.34
49	961.65	178.43	929.00	170.26	901.16	163.30	752.68	126.18
50	984.39	184.11	950.60	175.67	921.84	168.48	768.47	130.13
51	1009.61	190.42	974.69	181.69	944.72	174.20	786.04	134.53
52	1037.31	197.34	1000.97	188.26	969.87	180.48	805.17	139.31
53	1067.70	204.94	1029.94	195.50	997.64	187.42	826.28	144.58
54	1101.49	213.39	1062.10	203.54	1028.17	195.06	849.51	150.39
55	1139.53	222.90	1098.23	212.57	1062.67	203.68	875.58	156.91
56	1182.74	233.70	1139.32	222.84	1101.92	213.49	905.26	164.33
57	1232.12	246.05	1186.14	234.55	1146.55	224.65	938.98	172.76
58	1289.29	260.34	1240.48	248.13	1198.40	237.62	978.02	182.52
59	1355.10	276.79	1302.96	263.76	1257.91	252.49	1022.86	193.73
60	1430.61	295.67	1374.51	281.64	1326.20	269.56	1074.15	206.55
61	1516.47	317.13	1455.97	302.01	1403.91	288.99	1132.59	221.16
62	1613.24	341.32	1547.85	324.98	1491.47	310.88	1198.40	237.62
63	1720.77	368.21	1649.79	350.46	1588.73	335.20	1271.37	255.86
64	1839.15	397.80	1762.00	378.52	1695.70	361.94	1351.56	275.90
65	1970.77	430.71	1886.82	409.72	1814.57	391.66	1440.67	298.18
66	2122.58	468.66	2030.56	445.65	1951.43	425.87	1542.82	323.72
67	2290.61	510.67	2189.66	485.43	2102.96	463.75	1655.74	351.95
68	2475.43	556.87	2364.50	529.14	2269.36	505.35	1779.43	382.87
69	2676.41	607.12	2554.49	576.64	2450.00	550.52	1913.18	416.31
70	2893.60	661.42	2759.57	627.91	2644.81	599.22	2056.63	452.17
71	3096.35	712.10	2950.84	675.73	2826.37	644.61	2189.59	485.41
72	3311.34	765.85	3153.37	726.36	3018.35	692.60	2329.43	520.37
73	3538.39	822.61	3367.10	779.79	3220.60	743.16	2475.22	556.82
74	3777.12	882.29	3591.30	835.84	3432.55	796.15	2626.39	594.61
75	4024.70	944.19	3823.66	893.93	3651.80	850.97	2781.89	633.49
76	4272.29	1006.09	4056.02	952.02	3871.05	905.78	2936.25	672.08
77	4524.69	1069.19	4291.77	1010.96	4092.71	961.19	3091.46	710.88
78	4775.82	1131.97	4526.46	1069.63	4313.52	1016.39	3245.46	749.38
79	5022.34	1193.60	4756.55	1127.15	4529.72	1070.45	3395.64	786.93
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 1825 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1028.84	178.80	995.86	170.56	967.73	163.52	818.25	126.15
41	1043.99	182.59	1010.38	174.18	981.80	167.04	829.28	128.91
42	1060.39	186.69	1026.06	178.11	996.85	170.80	841.10	131.86
43	1078.13	191.12	1043.09	182.36	1013.25	174.90	854.01	135.09
44	1097.31	195.92	1061.37	186.93	1030.81	179.29	867.72	138.52
45	1117.74	201.02	1080.82	191.79	1049.54	183.97	882.33	142.17
46	1139.69	206.51	1101.88	197.06	1069.71	189.02	898.01	146.09
47	1163.35	212.43	1124.46	202.70	1091.39	194.44	914.77	150.28
48	1188.80	218.79	1148.74	208.77	1114.69	200.26	932.69	154.76
49	1216.49	225.71	1175.18	215.38	1139.96	206.58	952.13	159.62
50	1245.26	232.90	1202.51	222.22	1166.13	213.12	972.12	164.62
51	1277.16	240.88	1232.98	229.83	1195.07	220.36	994.34	170.17
52	1312.20	249.64	1266.23	238.15	1226.89	228.31	1018.54	176.22
53	1350.64	259.25	1302.88	247.31	1262.01	237.09	1045.24	182.90
54	1393.39	269.94	1343.56	257.48	1300.64	246.75	1074.63	190.25
55	1441.51	281.97	1389.26	268.91	1344.28	257.66	1107.61	198.49
56	1496.17	295.63	1441.24	281.90	1393.92	270.07	1145.16	207.88
57	1558.63	311.25	1500.47	296.71	1450.38	284.18	1187.82	218.54
58	1630.95	329.33	1569.21	313.89	1515.98	300.58	1237.19	230.89
59	1714.20	350.14	1648.24	333.65	1591.25	319.40	1293.92	245.07
60	1809.73	374.02	1738.75	356.28	1677.64	341.00	1358.80	261.29
61	1918.34	401.17	1841.81	382.04	1775.94	365.57	1432.73	279.77
62	2040.75	431.78	1958.04	411.10	1886.70	393.26	1515.98	300.58
63	2176.78	465.78	2086.99	443.34	2009.74	424.02	1608.28	323.66
64	2326.52	503.22	2228.93	478.82	2145.06	457.85	1709.72	349.02
65	2493.02	544.84	2386.83	518.30	2295.43	495.45	1822.45	377.20
66	2685.06	592.85	2568.66	563.75	2468.56	538.73	1951.67	409.51
67	2897.62	645.99	2769.93	614.07	2660.24	586.65	2094.52	445.22
68	3131.42	704.44	2991.09	669.36	2870.74	639.27	2250.98	484.33
69	3385.65	768.00	3231.43	729.45	3099.25	696.40	2420.17	526.63
70	3660.41	836.69	3490.86	794.30	3345.69	758.01	2601.63	572.00
71	3916.88	900.81	3732.81	854.79	3575.36	815.43	2769.84	614.05
72	4188.85	968.80	3989.02	918.84	3818.21	876.14	2946.73	658.27
73	4476.06	1040.60	4259.38	986.43	4074.06	940.10	3131.15	704.38
74	4778.05	1116.10	4543.00	1057.34	4342.18	1007.13	3322.39	752.19
75	5091.25	1194.40	4836.93	1130.82	4619.53	1076.47	3519.09	801.36
76	5404.45	1272.70	5130.86	1204.30	4896.88	1145.81	3714.35	850.18
77	5723.74	1352.52	5429.09	1278.86	5177.28	1215.91	3910.69	899.26
78	6041.41	1431.94	5725.98	1353.08	5456.60	1285.74	4105.51	947.97
79	6353.26	1509.91	6017.04	1425.85	5730.10	1354.11	4295.49	995.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	172.80	8.20	171.24	7.81	169.88	7.47	163.36	5.84
41	175.44	8.86	173.72	8.43	172.28	8.07	165.28	6.32
42	178.28	9.57	176.44	9.11	174.88	8.72	167.32	6.83
43	181.36	10.34	179.40	9.85	177.72	9.43	169.60	7.40
44	184.72	11.18	182.60	10.65	180.76	10.19	172.04	8.01
45	188.32	12.08	186.04	11.51	184.08	11.02	174.68	8.67
46	192.24	13.06	189.76	12.44	187.64	11.91	177.52	9.38
47	196.48	14.12	193.80	13.45	191.52	12.88	180.60	10.15
48	201.04	15.20	198.16	14.54	195.72	13.93	183.92	10.98
49	206.08	16.52	202.96	15.74	200.32	15.08	187.60	11.90
50	211.60	17.90	208.24	17.06	205.36	16.34	191.60	12.90
51	217.68	19.42	214.00	18.50	210.88	17.72	195.96	13.99
52	224.36	21.09	220.40	20.10	217.00	19.25	200.80	15.20
53	231.80	22.95	227.48	21.87	223.80	20.95	206.16	16.54
54	240.04	25.01	235.32	23.83	231.32	22.83	212.12	18.03
55	249.32	27.33	244.12	26.03	239.76	24.94	218.76	19.69
56	259.84	29.96	254.16	28.54	249.36	27.34	226.28	21.57
57	271.88	32.97	265.60	31.40	260.32	30.08	234.92	23.73
58	285.88	36.47	278.92	34.73	273.08	33.27	244.92	26.23
59	302.16	40.54	294.40	38.60	287.92	36.98	256.52	29.13
60	321.16	45.29	312.48	43.12	305.24	41.31	270.08	32.52
61	343.20	50.80	333.44	48.36	325.32	46.33	285.80	36.45
62	368.72	57.18	357.68	54.42	348.52	52.13	304.00	41.00
63	398.00	64.50	385.56	61.39	375.24	58.81	324.96	46.24
64	431.40	72.85	417.28	69.32	405.68	66.42	348.80	52.20
65	469.68	82.42	453.72	78.43	440.60	75.15	376.24	59.06
66	514.96	93.74	496.76	89.19	481.80	85.45	408.40	67.10
67	566.88	106.72	546.16	101.54	529.08	97.27	445.28	76.32
68	625.72	121.43	602.04	115.51	582.56	110.64	486.88	86.72
69	691.64	137.91	664.64	131.16	642.40	125.60	533.20	98.30
70	764.24	156.06	733.56	148.39	708.24	142.06	583.88	110.97
71	838.64	174.66	804.16	166.04	775.68	158.92	635.64	123.91
72	919.04	194.76	880.36	185.09	848.36	177.09	690.96	137.74
73	1005.92	216.48	962.56	205.64	926.68	196.67	750.12	152.53
74	1099.04	239.76	1050.64	227.66	1010.40	217.60	812.76	168.19
75	1198.28	264.57	1144.32	251.08	1099.40	239.85	878.72	184.68
76	1300.56	290.14	1240.84	275.21	1191.00	262.75	946.08	201.52
77	1406.80	316.70	1340.92	300.23	1285.92	286.48	1015.52	218.88
78	1515.12	343.78	1442.92	325.73	1382.56	310.64	1085.92	236.48
79	1624.00	371.00	1545.40	351.35	1479.60	334.90	1156.28	254.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	241.92	11.48	239.74	10.93	237.83	10.46	228.70	8.18
41	245.62	12.40	243.21	11.80	241.19	11.30	231.39	8.85
42	249.59	13.40	247.02	12.75	244.83	12.21	234.25	9.56
43	253.90	14.48	251.16	13.79	248.81	13.20	237.44	10.36
44	258.61	15.65	255.64	14.91	253.06	14.27	240.86	11.21
45	263.65	16.91	260.46	16.11	257.71	15.43	244.55	12.14
46	269.14	18.28	265.66	17.42	262.70	16.67	248.53	13.13
47	275.07	19.77	271.32	18.83	268.13	18.03	252.84	14.21
48	281.46	21.28	277.42	20.36	274.01	19.50	257.49	15.37
49	288.51	23.13	284.14	22.04	280.45	21.11	262.64	16.66
50	296.24	25.06	291.54	23.88	287.50	22.88	268.24	18.06
51	304.75	27.19	299.60	25.90	295.23	24.81	274.34	19.59
52	314.10	29.53	308.56	28.14	303.80	26.95	281.12	21.28
53	324.52	32.13	318.47	30.62	313.32	29.33	288.62	23.16
54	336.06	35.01	329.45	33.36	323.85	31.96	296.97	25.24
55	349.05	38.26	341.77	36.44	335.66	34.92	306.26	27.57
56	363.78	41.94	355.82	39.96	349.10	38.28	316.79	30.20
57	380.63	46.16	371.84	43.96	364.45	42.11	328.89	33.22
58	400.23	51.06	390.49	48.62	382.31	46.58	342.89	36.72
59	423.02	56.76	412.16	54.04	403.09	51.77	359.13	40.78
60	449.62	63.41	437.47	60.37	427.34	57.83	378.11	45.53
61	480.48	71.12	466.82	67.70	455.45	64.86	400.12	51.03
62	516.21	80.05	500.75	76.19	487.93	72.98	425.60	57.40
63	557.20	90.30	539.78	85.95	525.34	82.33	454.94	64.74
64	603.96	101.99	584.19	97.05	567.95	92.99	488.32	73.08
65	657.55	115.39	635.21	109.80	616.84	105.21	526.74	82.68
66	720.94	131.24	695.46	124.87	674.52	119.63	571.76	93.94
67	793.63	149.41	764.62	142.16	740.71	136.18	623.39	106.85
68	876.01	170.00	842.86	161.71	815.58	154.90	681.63	121.41
69	968.30	193.07	930.50	183.62	899.36	175.84	746.48	137.62
70	1069.94	218.48	1026.98	207.75	991.54	198.88	817.43	155.36
71	1174.10	244.52	1125.82	232.46	1085.95	222.49	889.90	173.47
72	1286.66	272.66	1232.50	259.13	1187.70	247.93	967.34	192.84
73	1408.29	303.07	1347.58	287.90	1297.35	275.34	1050.17	213.54
74	1538.66	335.66	1470.90	318.72	1414.56	304.64	1137.86	235.47
75	1677.59	370.40	1602.05	351.51	1539.16	335.79	1230.21	258.55
76	1820.78	406.20	1737.18	385.29	1667.40	367.85	1324.51	282.13
77	1969.52	443.38	1877.29	420.32	1800.29	401.07	1421.73	306.43
78	2121.17	481.29	2020.09	456.02	1935.58	434.90	1520.29	331.07
79	2273.60	519.40	2163.56	491.89	2071.44	468.86	1618.79	355.70
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	306.03	14.52	303.27	13.83	300.86	13.23	289.31	10.34
41	310.70	15.69	307.66	14.93	305.11	14.29	292.71	11.19
42	315.73	16.95	312.48	16.13	309.71	15.44	296.32	12.10
43	321.19	18.31	317.72	17.44	314.74	16.70	300.36	13.11
44	327.14	19.80	323.38	18.86	320.13	18.05	304.68	14.19
45	333.51	21.39	329.48	20.38	326.01	19.52	309.36	15.35
46	340.46	23.13	336.06	22.03	332.31	21.09	314.39	16.61
47	347.97	25.01	343.22	23.82	339.18	22.81	319.84	17.98
48	356.04	26.92	350.94	25.75	346.62	24.67	325.72	19.45
49	364.97	29.26	359.44	27.88	354.77	26.71	332.24	21.07
50	374.74	31.70	368.79	30.21	363.69	28.94	339.32	22.85
51	385.51	34.39	378.99	32.76	373.47	31.38	347.05	24.78
52	397.34	37.35	390.33	35.60	384.31	34.09	355.62	26.92
53	410.52	40.64	402.87	38.73	396.35	37.10	365.11	29.29
54	425.11	44.29	416.75	42.20	409.67	40.43	375.66	31.93
55	441.55	48.40	432.34	46.10	424.61	44.17	387.42	34.87
56	460.18	53.06	450.12	50.54	441.62	48.42	400.74	38.20
57	481.50	58.39	470.38	55.61	461.03	53.27	416.04	42.03
58	506.29	64.59	493.97	61.51	483.62	58.92	433.75	46.45
59	535.13	71.80	521.38	68.36	509.91	65.49	454.30	51.59
60	568.77	80.21	553.40	76.37	540.58	73.16	478.31	57.59
61	607.81	89.97	590.52	85.65	576.14	82.05	506.15	64.55
62	653.00	101.27	633.45	96.38	617.23	92.32	538.38	72.61
63	704.86	114.23	682.83	108.72	664.55	104.15	575.50	81.89
64	764.01	129.02	739.00	122.77	718.46	117.63	617.72	92.45
65	831.80	145.97	803.54	138.90	780.30	133.09	666.32	104.60
66	911.99	166.01	879.76	157.96	853.27	151.33	723.28	118.83
67	1003.94	189.00	967.25	179.83	937.00	172.27	788.59	135.16
68	1108.15	215.05	1066.21	204.57	1031.71	195.94	862.26	153.58
69	1224.89	244.24	1177.08	232.28	1137.69	222.44	944.30	174.09
70	1353.47	276.38	1299.13	262.80	1254.29	251.59	1034.05	196.53
71	1485.23	309.32	1424.17	294.06	1373.73	281.45	1125.72	219.44
72	1627.62	344.92	1559.12	327.79	1502.45	313.63	1223.69	243.94
73	1781.48	383.39	1704.69	364.19	1641.15	348.30	1328.46	270.13
74	1946.40	424.61	1860.68	403.19	1789.42	385.37	1439.40	297.86
75	2122.15	468.55	2026.59	444.66	1947.04	424.77	1556.21	327.07
76	2303.29	513.84	2197.53	487.40	2109.26	465.33	1675.51	356.89
77	2491.44	560.88	2374.77	531.71	2277.36	507.36	1798.49	387.64
78	2683.28	608.83	2555.41	576.87	2448.51	550.14	1923.16	418.81
79	2876.10	657.04	2736.90	622.24	2620.37	593.11	2047.77	449.96
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	387.13	18.37	383.63	17.50	380.58	16.74	365.98	13.08
41	393.04	19.85	389.19	18.89	385.96	18.08	370.28	14.16
42	399.40	21.44	395.28	20.41	391.79	19.54	374.85	15.30
43	406.30	23.16	401.91	22.07	398.15	21.13	379.96	16.58
44	413.83	25.05	409.08	23.86	404.96	22.83	385.42	17.94
45	421.90	27.06	416.79	25.79	412.40	24.69	391.34	19.42
46	430.68	29.26	425.12	27.87	420.37	26.68	397.70	21.01
47	440.18	31.63	434.17	30.13	429.07	28.86	404.60	22.74
48	450.39	34.05	443.94	32.57	438.47	31.21	412.04	24.60
49	461.68	37.01	454.69	35.26	448.78	33.78	420.28	26.66
50	474.05	40.10	466.52	38.22	460.07	36.61	429.24	28.90
51	487.67	43.51	479.43	41.45	472.44	39.70	439.01	31.34
52	502.64	47.25	493.77	45.03	486.15	43.13	449.86	34.05
53	519.31	51.42	509.63	49.00	501.38	46.93	461.86	37.05
54	537.77	56.03	527.19	53.39	518.23	51.15	475.22	40.39
55	558.56	61.23	546.91	58.32	537.14	55.87	490.09	44.11
56	582.12	67.12	569.40	63.94	558.64	61.25	506.94	48.32
57	609.10	73.86	595.03	70.35	583.20	67.39	526.29	53.16
58	640.46	81.70	624.87	77.81	611.79	74.54	548.70	58.76
59	676.93	90.82	659.55	86.48	645.03	82.85	574.69	65.26
60	719.50	101.46	700.05	96.60	683.83	92.55	605.06	72.86
61	768.88	113.81	747.01	108.34	728.82	103.79	640.28	81.66
62	826.05	128.10	801.32	121.92	780.79	116.79	681.06	91.85
63	891.65	144.50	863.78	137.53	840.66	131.75	728.01	103.59
64	966.47	163.21	934.84	155.30	908.85	148.80	781.42	116.94
65	1052.23	184.65	1016.48	175.71	987.08	168.36	842.90	132.31
66	1153.67	210.01	1112.90	199.81	1079.38	191.43	914.94	150.33
67	1269.99	239.09	1223.57	227.48	1185.31	217.92	997.57	170.98
68	1401.81	272.04	1348.76	258.78	1305.12	247.87	1090.76	194.28
69	1549.49	308.96	1489.00	293.84	1439.18	281.38	1194.54	220.22
70	1712.14	349.62	1643.41	332.44	1586.68	318.26	1308.08	248.61
71	1878.82	391.29	1801.57	371.98	1737.77	356.03	1424.03	277.60
72	2058.94	436.32	1972.28	414.66	1900.59	396.74	1547.97	308.58
73	2253.58	484.98	2156.44	460.70	2076.06	440.60	1680.51	341.72
74	2462.20	537.14	2353.76	510.03	2263.61	487.49	1820.84	376.80
75	2684.52	592.72	2563.64	562.50	2463.00	537.34	1968.61	413.74
76	2913.66	650.00	2779.87	616.56	2668.22	588.64	2119.52	451.47
77	3151.68	709.51	3004.08	672.61	2880.87	641.81	2275.08	490.36
78	3394.35	770.18	3232.60	729.74	3097.37	695.93	2432.80	529.79
79	3638.27	831.16	3462.18	787.13	3314.77	750.28	2590.43	569.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	206.96	16.74	204.24	16.06	201.88	15.47	188.48	12.12
41	212.72	18.18	209.76	17.44	207.24	16.81	192.72	13.18
42	218.88	19.72	215.68	18.92	212.96	18.24	197.28	14.32
43	225.60	21.40	222.16	20.54	219.16	19.79	202.24	15.56
44	232.76	23.19	229.08	22.27	225.84	21.46	207.52	16.88
45	240.36	25.09	236.36	24.09	232.84	23.21	213.08	18.27
46	248.40	27.10	244.08	26.02	240.32	25.08	218.96	19.74
47	257.04	29.26	252.36	28.09	248.24	27.06	225.20	21.30
48	266.12	31.53	261.04	30.26	256.60	29.15	231.76	22.94
49	275.88	33.97	270.40	32.60	265.56	31.39	238.76	24.69
50	285.60	36.40	279.72	34.93	274.48	33.62	245.64	26.41
51	296.32	39.08	289.96	37.49	284.28	36.07	253.20	28.30
52	307.88	41.97	300.96	40.24	294.84	38.71	261.32	30.33
53	320.56	45.14	313.08	43.27	306.40	41.60	270.20	32.55
54	334.36	48.59	326.28	46.57	319.04	44.76	279.76	34.94
55	349.96	52.49	341.12	50.28	333.24	48.31	290.60	37.65
56	367.76	56.94	358.08	54.52	349.44	52.36	302.84	40.71
57	388.16	62.04	377.44	59.36	367.96	56.99	316.80	44.20
58	411.76	67.94	399.96	64.99	389.44	62.36	332.96	48.24
59	439.24	74.81	426.04	71.51	414.36	68.59	351.68	52.92
60	471.04	82.76	456.28	79.07	443.28	75.82	373.32	58.33
61	507.68	91.92	491.12	87.78	476.52	84.13	398.28	64.57
62	549.28	102.32	530.64	97.66	514.28	93.57	426.56	71.64
63	596.32	114.08	575.32	108.83	556.92	104.23	458.44	79.61
64	648.20	127.05	624.56	121.14	603.92	115.98	493.56	88.39
65	706.36	141.59	679.68	134.92	656.52	129.13	532.88	98.22
66	773.56	158.39	743.40	150.85	717.24	144.31	578.00	109.50
67	848.04	177.01	813.96	168.49	784.44	161.11	627.88	121.97
68	931.36	197.84	892.84	188.21	859.60	179.90	683.60	135.90
69	1022.52	220.63	979.08	209.77	941.68	200.42	744.20	151.05
70	1121.88	245.47	1073.04	233.26	1031.00	222.75	809.88	167.47
71	1222.12	270.53	1167.76	256.94	1121.00	245.25	875.84	183.96
72	1329.68	297.42	1269.24	282.31	1217.36	269.34	946.00	201.50
73	1444.88	326.22	1377.76	309.44	1320.24	295.06	1020.32	220.08
74	1567.52	356.88	1493.08	338.27	1429.44	322.36	1098.56	239.64
75	1697.20	389.30	1614.92	368.73	1544.64	351.16	1180.52	260.13
76	1829.48	422.37	1738.96	399.74	1661.84	380.46	1263.68	280.92
77	1967.12	456.78	1867.84	431.96	1783.44	410.86	1349.08	302.27
78	2107.80	491.95	1999.40	464.85	1907.52	441.88	1436.20	324.05
79	2249.88	527.47	2132.08	498.02	2032.52	473.13	1523.68	345.92
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	289.74	23.44	285.94	22.48	282.63	21.66	263.87	16.97
41	297.81	25.45	293.66	24.42	290.14	23.53	269.81	18.45
42	306.43	27.61	301.95	26.49	298.14	25.54	276.19	20.05
43	315.84	29.96	311.02	28.76	306.82	27.71	283.14	21.78
44	325.86	32.47	320.71	31.18	316.18	30.04	290.53	23.63
45	336.50	35.13	330.90	33.73	325.98	32.49	298.31	25.58
46	347.76	37.94	341.71	36.43	336.45	35.11	306.54	27.64
47	359.86	40.96	353.30	39.33	347.54	37.88	315.28	29.82
48	372.57	44.14	365.46	42.36	359.24	40.81	324.46	32.12
49	386.23	47.56	378.56	45.64	371.78	43.95	334.26	34.57
50	399.84	50.96	391.61	48.90	384.27	47.07	343.90	36.97
51	414.85	54.71	405.94	52.49	397.99	50.50	354.48	39.62
52	431.03	58.76	421.34	56.34	412.78	54.19	365.85	42.46
53	448.78	63.20	438.31	60.58	428.96	58.24	378.28	45.57
54	468.10	68.03	456.79	65.20	446.66	62.66	391.66	48.92
55	489.94	73.49	477.57	70.39	466.54	67.63	406.84	52.71
56	514.86	79.72	501.31	76.33	489.22	73.30	423.98	56.99
57	543.42	86.86	528.42	83.10	515.14	79.79	443.52	61.88
58	576.46	95.12	559.94	90.99	545.22	87.30	466.14	67.54
59	614.94	104.73	596.46	100.11	580.10	96.03	492.35	74.09
60	659.46	115.86	638.79	110.70	620.59	106.15	522.65	81.66
61	710.75	128.69	687.57	122.89	667.13	117.78	557.59	90.40
62	768.99	143.25	742.90	136.72	719.99	131.00	597.18	100.30
63	834.85	159.71	805.45	152.36	779.69	145.92	641.82	111.45
64	907.48	177.87	874.38	169.60	845.49	162.37	690.98	123.75
65	988.90	198.23	951.55	188.89	919.13	180.78	746.03	137.51
66	1082.98	221.75	1040.76	211.19	1004.14	202.03	809.20	153.30
67	1187.26	247.81	1139.54	235.89	1098.22	225.55	879.03	170.76
68	1303.90	276.98	1249.98	263.49	1203.44	251.86	957.04	190.26
69	1431.53	308.88	1370.71	293.68	1318.35	280.59	1041.88	211.47
70	1570.63	343.66	1502.26	326.56	1443.40	311.85	1133.83	234.46
71	1710.97	378.74	1634.86	359.72	1569.40	343.35	1226.18	257.54
72	1861.55	416.39	1776.94	395.23	1704.30	377.08	1324.40	282.10
73	2022.83	456.71	1928.86	433.22	1848.34	413.08	1428.45	308.11
74	2194.53	499.63	2090.31	473.58	2001.22	451.30	1537.98	335.50
75	2376.08	545.02	2260.89	516.22	2162.50	491.62	1652.73	364.18
76	2561.27	591.32	2434.54	559.64	2326.58	532.64	1769.15	393.29
77	2753.97	639.49	2614.98	604.74	2496.82	575.20	1888.71	423.18
78	2950.92	688.73	2799.16	650.79	2670.53	618.63	2010.68	453.67
79	3149.83	738.46	2984.91	697.23	2845.53	662.38	2133.15	484.29
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	366.53	29.65	361.71	28.44	357.53	27.40	333.80	21.46
41	376.73	32.20	371.48	30.89	367.02	29.77	341.31	23.34
42	387.64	34.92	381.97	33.51	377.15	32.30	349.38	25.36
43	399.54	37.90	393.45	36.38	388.13	35.05	358.17	27.56
44	412.22	41.07	405.70	39.44	399.96	38.01	367.52	29.89
45	425.68	44.43	418.59	42.66	412.36	41.10	377.36	32.36
46	439.92	47.99	432.27	46.08	425.61	44.42	387.78	34.96
47	455.22	51.82	446.93	49.75	439.63	47.92	398.83	37.72
48	471.30	55.84	462.30	53.59	454.44	51.62	410.45	40.63
49	488.58	60.16	478.88	57.73	470.31	55.59	422.84	43.73
50	505.80	64.46	495.38	61.86	486.10	59.54	435.03	46.77
51	524.78	69.21	513.52	66.39	503.46	63.88	448.42	50.12
52	545.26	74.33	533.00	71.27	522.16	68.56	462.80	53.71
53	567.71	79.94	554.46	76.63	542.63	73.67	478.52	57.65
54	592.15	86.05	577.84	82.48	565.02	79.27	495.45	61.88
55	619.78	92.96	604.12	89.05	590.17	85.56	514.65	66.68
56	651.30	100.84	634.16	96.55	618.86	92.73	536.33	72.10
57	687.43	109.87	668.45	105.13	651.66	100.93	561.05	78.28
58	729.23	120.32	708.33	115.10	689.70	110.44	589.67	85.43
59	777.89	132.49	754.52	126.64	733.83	121.47	622.83	93.72
60	834.21	146.57	808.07	140.03	785.05	134.28	661.15	103.30
61	899.10	162.79	869.77	155.46	843.92	148.99	705.35	114.35
62	972.77	181.21	939.76	172.96	910.79	165.71	755.44	126.87
63	1056.08	202.04	1018.89	192.74	986.31	184.59	811.90	140.99
64	1147.96	225.01	1106.10	214.54	1069.54	205.40	874.09	156.54
65	1250.96	250.76	1203.71	238.94	1162.70	228.69	943.73	173.95
66	1369.97	280.51	1316.56	267.16	1270.23	255.57	1023.64	193.92
67	1501.88	313.48	1441.52	298.40	1389.24	285.33	1111.98	216.01
68	1649.44	350.37	1581.22	333.32	1522.35	318.60	1210.66	240.68
69	1810.88	390.74	1733.95	371.50	1667.72	354.94	1317.98	267.51
70	1986.85	434.73	1900.35	413.10	1825.90	394.49	1434.30	296.59
71	2164.37	479.11	2068.10	455.04	1985.29	434.34	1551.11	325.79
72	2354.86	526.73	2247.82	499.97	2155.94	477.00	1675.37	356.86
73	2558.88	577.74	2440.01	548.02	2338.15	522.55	1806.99	389.76
74	2776.08	632.03	2644.24	599.08	2531.54	570.90	1945.55	424.40
75	3005.74	689.45	2860.02	653.02	2735.56	621.90	2090.70	460.69
76	3240.01	748.02	3079.70	707.94	2943.12	673.79	2237.98	497.51
77	3483.77	808.96	3307.94	765.00	3158.47	727.63	2389.22	535.32
78	3732.91	871.24	3540.94	823.25	3378.22	782.57	2543.51	573.89
79	3984.54	934.15	3775.91	881.99	3599.59	837.91	2698.44	612.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	463.66	37.50	457.56	35.98	452.27	34.66	422.25	27.15
41	476.56	40.73	469.93	39.07	464.28	37.66	431.75	29.53
42	490.36	44.18	483.19	42.39	477.10	40.86	441.97	32.08
43	505.42	47.94	497.71	46.02	490.99	44.34	453.08	34.86
44	521.46	51.95	513.21	49.89	505.95	48.08	464.91	37.82
45	538.48	56.21	529.52	53.97	521.63	52.00	477.37	40.93
46	556.49	60.71	546.82	58.29	538.39	56.19	490.54	44.22
47	575.85	65.55	565.37	62.93	556.14	60.62	504.52	47.72
48	596.19	70.64	584.81	67.79	574.86	65.31	519.22	51.39
49	618.06	76.10	605.78	73.03	594.94	70.32	534.90	55.31
50	639.83	81.55	626.66	78.25	614.92	75.32	550.31	59.17
51	663.85	87.55	649.60	83.99	636.88	80.81	567.25	63.40
52	689.75	94.03	674.25	90.15	660.53	86.72	585.44	67.95
53	718.16	101.13	701.40	96.94	686.43	93.20	605.33	72.92
54	749.07	108.86	730.97	104.33	714.75	100.28	626.75	78.28
55	784.02	117.59	764.22	112.64	746.56	108.23	651.04	84.35
56	823.90	127.56	802.21	122.14	782.86	117.30	678.46	91.20
57	869.60	138.99	845.58	132.99	824.35	127.68	709.73	99.02
58	922.47	152.21	896.04	145.60	872.47	139.71	745.94	108.07
59	984.04	167.60	954.46	160.20	928.30	153.66	787.87	118.56
60	1055.28	185.41	1022.21	177.14	993.09	169.86	836.35	130.68
61	1137.36	205.93	1100.26	196.65	1067.55	188.48	892.27	144.66
62	1230.56	229.23	1188.80	218.79	1152.15	209.63	955.63	160.50
63	1335.94	255.58	1288.90	243.81	1247.68	233.51	1027.05	178.35
64	1452.17	284.63	1399.21	271.39	1352.97	259.83	1105.73	198.02
65	1582.47	317.21	1522.70	302.26	1470.81	289.29	1193.82	220.04
66	1733.02	354.84	1665.45	337.95	1606.84	323.30	1294.90	245.31
67	1899.88	396.56	1823.53	377.47	1757.39	360.94	1406.65	273.25
68	2086.54	443.22	2000.24	421.65	1925.77	403.03	1531.48	304.46
69	2290.77	494.28	2193.45	469.95	2109.66	449.00	1667.24	338.40
70	2513.36	549.93	2403.95	522.58	2309.76	499.03	1814.39	375.19
71	2737.93	606.07	2616.15	575.63	2511.39	549.44	1962.16	412.13
72	2978.90	666.31	2843.50	632.46	2727.27	603.41	2119.34	451.42
73	3236.99	730.84	3086.62	693.24	2957.75	661.03	2285.84	493.05
74	3511.74	799.52	3344.97	757.83	3202.40	722.19	2461.12	536.87
75	3802.26	872.15	3617.93	826.07	3460.48	786.71	2644.74	582.77
76	4098.61	946.24	3895.82	895.54	3723.05	852.35	2831.04	629.35
77	4406.97	1023.33	4184.55	967.73	3995.47	920.46	3022.36	677.18
78	4722.14	1102.12	4479.29	1041.41	4273.45	989.95	3217.54	725.97
79	5040.44	1181.70	4776.53	1115.72	4553.49	1059.96	3413.52	774.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.80	13.45	191.60	12.90	189.64	12.41	178.72	9.68
41	198.32	14.58	195.96	13.99	193.84	13.46	182.08	10.52
42	203.24	15.81	200.68	15.17	198.36	14.59	185.68	11.42
43	208.56	17.14	205.76	16.44	203.32	15.83	189.60	12.40
44	214.24	18.56	211.28	17.82	208.60	17.15	193.76	13.44
45	220.32	20.08	217.08	19.27	214.16	18.54	198.16	14.54
46	226.80	21.70	223.24	20.81	220.16	20.04	202.88	15.72
47	233.76	23.44	229.88	22.47	226.52	21.63	207.88	16.97
48	241.08	25.27	236.88	24.22	233.28	23.32	213.12	18.28
49	249.04	27.26	244.48	26.12	240.56	25.14	218.84	19.71
50	257.16	29.29	252.24	28.06	248.00	27.00	224.56	21.14
51	266.08	31.52	260.76	30.19	256.16	29.04	230.88	22.72
52	275.80	33.95	270.00	32.50	265.00	31.25	237.72	24.43
53	286.48	36.62	280.16	35.04	274.76	33.69	245.24	26.31
54	298.16	39.54	291.32	37.83	285.40	36.35	253.40	28.35
55	311.36	42.84	303.88	40.97	297.40	39.35	262.60	30.65
56	326.40	46.60	318.20	44.55	311.08	42.77	273.04	33.26
57	343.60	50.90	334.60	48.65	326.72	46.68	284.96	36.24
58	363.60	55.90	353.60	53.40	344.88	51.22	298.76	39.69
59	386.80	61.70	375.68	58.92	365.96	56.49	314.76	43.69
60	413.84	68.46	401.32	65.33	390.44	62.61	333.36	48.34
61	445.00	76.25	430.96	72.74	418.72	69.68	354.80	53.70
62	480.64	85.16	464.84	81.21	451.04	77.76	379.28	59.82
63	521.12	95.28	503.28	90.82	487.76	86.94	407.08	66.77
64	566.20	106.55	546.12	101.53	528.68	97.17	438.00	74.50
7	617.12	119.28	594.44	113.61	574.84	108.71	472.96	83.24
66	676.48	134.12	650.72	127.68	628.52	122.13	513.32	93.33
67	743.00	150.75	713.80	143.45	688.68	137.17	558.52	104.63
68	817.76	169.44	784.72	161.18	756.28	154.07	609.20	117.30
69	900.32	190.08	862.88	180.72	830.72	172.68	664.80	131.20
70	990.72	212.68	948.44	202.11	912.16	193.04	725.28	146.32
71	1082.52	235.63	1035.24	223.81	994.72	213.68	786.40	161.60
72	1181.36	260.34	1128.60	247.15	1083.40	235.85	851.56	177.89
73	1287.64	286.91	1228.88	272.22	1178.52	259.63	920.88	195.22
74	1401.16	315.29	1335.88	298.97	1279.88	284.97	994.08	213.52
75	1521.68	345.42	1449.28	327.32	1387.20	311.80	1070.96	232.74
76	1645.20	376.30	1565.40	356.35	1496.92	339.23	1149.20	252.30
77	1773.80	408.45	1686.08	386.52	1610.88	367.72	1229.76	272.44
78	1905.28	441.32	1809.44	417.36	1727.24	396.81	1311.80	292.95
79	2038.04	474.51	1933.84	448.46	1844.52	426.13	1394.24	313.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	271.32	18.83	268.24	18.06	265.50	17.37	250.21	13.55
41	277.65	20.41	274.34	19.59	271.38	18.84	254.91	14.73
42	284.54	22.13	280.95	21.24	277.70	20.43	259.95	15.99
43	291.98	24.00	288.06	23.02	284.65	22.16	265.44	17.36
44	299.94	25.98	295.79	24.95	292.04	24.01	271.26	18.82
45	308.45	28.11	303.91	26.98	299.82	25.96	277.42	20.36
46	317.52	30.38	312.54	29.13	308.22	28.06	284.03	22.01
47	327.26	32.82	321.83	31.46	317.13	30.28	291.03	23.76
48	337.51	35.38	331.63	33.91	326.59	32.65	298.37	25.59
49	348.66	38.16	342.27	36.57	336.78	35.20	306.38	27.59
50	360.02	41.01	353.14	39.28	347.20	37.80	314.38	29.60
51	372.51	44.13	365.06	42.27	358.62	40.66	323.23	31.81
52	386.12	47.53	378.00	45.50	371.00	43.75	332.81	34.20
53	401.07	51.27	392.22	49.06	384.66	47.17	343.34	36.83
54	417.42	55.36	407.85	52.96	399.56	50.89	354.76	39.69
55	435.90	59.98	425.43	57.36	416.36	55.09	367.64	42.91
56	456.96	65.24	445.48	62.37	435.51	59.88	382.26	46.56
57	481.04	71.26	468.44	68.11	457.41	65.35	398.94	50.74
58	509.04	78.26	495.04	74.76	482.83	71.71	418.26	55.57
59	541.52	86.38	525.95	82.49	512.34	79.09	440.66	61.17
60	579.38	95.84	561.85	91.46	546.62	87.65	466.70	67.68
61	623.00	106.75	603.34	101.84	586.21	97.55	496.72	75.18
62	672.90	119.22	650.78	113.69	631.46	108.86	530.99	83.75
63	729.57	133.39	704.59	127.15	682.86	121.72	569.91	93.48
64	792.68	149.17	764.57	142.14	740.15	136.04	613.20	104.30
7	863.97	166.99	832.22	159.05	804.78	152.19	662.14	116.54
66	947.07	187.77	911.01	178.75	879.93	170.98	718.65	130.66
67	1040.20	211.05	999.32	200.83	964.15	192.04	781.93	146.48
68	1144.86	237.22	1098.61	225.65	1058.79	215.70	852.88	164.22
69	1260.45	266.11	1208.03	253.01	1163.01	241.75	930.72	183.68
70	1387.01	297.75	1327.82	282.95	1277.02	270.26	1015.39	204.85
71	1515.53	329.88	1449.34	313.33	1392.61	299.15	1100.96	226.24
72	1653.90	364.48	1580.04	346.01	1516.76	330.19	1192.18	249.05
73	1802.70	401.67	1720.43	381.11	1649.93	363.48	1289.23	273.31
74	1961.62	441.41	1870.23	418.56	1791.83	398.96	1391.71	298.93
75	2130.35	483.59	2028.99	458.25	1942.08	436.52	1499.34	325.84
76	2303.28	526.82	2191.56	498.89	2095.69	474.92	1608.88	353.22
77	2483.32	571.83	2360.51	541.13	2255.23	514.81	1721.66	381.42
78	2667.39	617.85	2533.22	584.30	2418.14	555.53	1836.52	410.13
79	2853.26	664.31	2707.38	627.84	2582.33	596.58	1951.94	438.98
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	343.22	23.82	339.32	22.85	335.85	21.98	316.51	17.14
41	351.22	25.82	347.05	24.78	343.29	23.84	322.46	18.63
42	359.94	28.00	355.40	26.87	351.30	25.84	328.84	20.22
43	369.36	30.35	364.40	29.12	360.08	28.03	335.78	21.96
44	379.42	32.87	374.18	31.56	369.43	30.37	343.15	23.80
45	390.19	35.56	384.45	34.13	379.28	32.83	350.94	25.75
46	401.66	38.43	395.36	36.85	389.90	35.49	359.30	27.84
47	413.99	41.51	407.12	39.79	401.17	38.31	368.16	30.05
48	426.95	44.75	419.51	42.89	413.14	41.30	377.44	32.37
49	441.05	48.28	432.97	46.26	426.03	44.52	387.57	34.91
50	455.43	51.87	446.72	49.69	439.21	47.82	397.70	37.44
51	471.23	55.82	461.81	53.47	453.66	51.43	408.89	40.24
52	488.44	60.13	478.17	57.56	469.32	55.34	421.00	43.27
53	507.36	64.85	496.16	62.06	486.60	59.66	434.32	46.60
54	528.04	70.03	515.93	67.00	505.44	64.38	448.77	50.21
55	551.42	75.87	538.17	72.56	526.70	69.69	465.06	54.28
56	578.05	82.53	563.53	78.90	550.92	75.75	483.55	58.90
57	608.52	90.14	592.58	86.16	578.62	82.67	504.66	64.18
58	643.94	99.00	626.23	94.57	610.78	90.71	529.10	70.29
59	685.02	109.27	665.33	104.35	648.12	100.04	557.44	77.37
60	732.91	121.24	710.74	115.70	691.47	110.88	590.38	85.61
61	788.10	135.04	763.23	128.82	741.55	123.40	628.35	95.10
62	851.21	150.82	823.23	143.82	798.79	137.71	671.70	105.94
63	922.90	168.74	891.31	160.84	863.82	153.97	720.94	118.25
64	1002.74	188.70	967.18	179.81	936.29	172.09	775.70	131.94
7	1092.92	211.24	1052.75	201.20	1018.04	192.53	837.61	147.42
66	1198.05	237.53	1152.43	226.12	1113.11	216.29	909.09	165.29
67	1315.85	266.98	1264.14	254.05	1219.65	242.93	989.14	185.30
68	1448.25	300.08	1389.74	285.45	1339.37	272.86	1078.89	207.74
69	1594.47	336.63	1528.16	320.06	1471.21	305.82	1177.36	232.36
70	1754.57	376.66	1679.69	357.94	1615.44	341.87	1284.47	259.13
71	1917.14	417.30	1833.41	396.37	1761.65	378.43	1392.71	286.19
72	2092.19	461.06	1998.75	437.70	1918.70	417.69	1508.11	315.04
73	2280.41	508.12	2176.35	482.10	2087.16	459.80	1630.88	345.73
74	2481.45	558.38	2365.84	529.48	2266.67	504.68	1760.52	378.14
75	2694.90	611.74	2566.67	579.68	2456.73	552.20	1896.67	412.18
76	2913.65	666.43	2772.32	631.10	2651.05	600.78	2035.23	446.82
77	3141.40	723.36	2986.05	684.53	2852.87	651.23	2177.90	482.49
78	3374.25	781.58	3204.52	739.14	3058.94	702.75	2323.20	518.81
79	3609.37	840.36	3424.83	794.22	3266.64	754.68	2469.20	555.31
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.17	30.13	429.24	28.90	424.85	27.80	400.39	21.69
41	444.30	32.66	439.01	31.34	434.26	30.15	407.92	23.57
42	455.32	35.42	449.59	33.99	444.39	32.69	415.98	25.58
43	467.24	38.40	460.97	36.83	455.50	35.46	424.76	27.78
44	479.97	41.58	473.33	39.92	467.33	38.42	434.08	30.11
45	493.59	44.99	486.33	43.17	479.79	41.54	443.94	32.57
46	508.10	48.61	500.13	46.62	493.23	44.90	454.52	35.22
47	523.70	52.51	515.00	50.34	507.48	48.46	465.72	38.02
48	540.10	56.61	530.69	54.26	522.62	52.24	477.46	40.95
49	557.93	61.07	547.71	58.52	538.93	56.32	490.27	44.16
50	576.12	65.62	565.10	62.86	555.60	60.49	503.09	47.36
51	596.10	70.61	584.18	67.64	573.88	65.06	517.24	50.90
52	617.88	76.06	604.89	72.81	593.68	70.01	532.57	54.73
53	641.81	82.04	627.65	78.50	615.55	75.48	549.41	58.94
54	667.97	88.58	652.65	84.75	639.39	81.44	567.70	63.51
55	697.54	95.98	680.79	91.79	666.27	88.16	588.31	68.67
56	731.24	104.40	712.87	99.81	696.92	95.82	611.70	74.51
57	769.77	114.03	749.61	108.99	731.96	104.58	638.40	81.19
58	814.58	125.23	792.18	119.63	772.64	114.75	669.32	88.92
59	866.55	138.23	841.64	132.00	819.87	126.56	705.16	97.88
60	927.13	153.37	899.08	146.36	874.71	140.27	746.83	108.30
61	996.94	170.82	965.49	162.96	938.06	156.11	794.86	120.30
62	1076.79	190.79	1041.39	181.94	1010.47	174.21	849.71	134.02
63	1167.47	213.46	1127.51	203.47	1092.74	194.77	911.99	149.59
64	1268.47	238.71	1223.48	227.46	1184.41	217.69	981.26	166.90
7	1382.54	267.22	1331.73	254.52	1287.82	243.54	1059.58	186.48
66	1515.53	300.47	1457.82	286.04	1408.08	273.61	1150.00	209.09
67	1664.55	337.73	1599.14	321.37	1542.86	307.30	1251.26	234.40
68	1832.04	379.60	1758.02	361.09	1694.31	345.17	1364.80	262.79
69	2017.00	425.84	1933.12	404.87	1861.07	386.86	1489.36	293.93
70	2219.52	476.47	2124.80	452.79	2043.53	432.47	1624.86	327.80
71	2425.19	527.89	2319.26	501.40	2228.49	478.71	1761.78	362.03
72	2646.62	583.24	2528.42	553.69	2427.16	528.38	1907.76	398.53
73	2884.72	642.77	2753.08	609.86	2640.26	581.65	2063.06	437.35
74	3139.04	706.35	2992.79	669.79	2867.33	638.42	2227.05	478.35
75	3409.04	773.85	3246.84	733.30	3107.76	698.53	2399.29	521.41
76	3685.77	843.03	3506.99	798.34	3353.57	759.98	2574.57	565.23
77	3973.87	915.06	3777.35	865.93	3608.88	823.81	2755.05	610.35
78	4268.43	988.70	4053.72	935.02	3869.56	888.98	2938.85	656.30
79	4565.85	1063.05	4332.41	1004.69	4132.31	954.67	3123.54	702.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	244.24	26.06	239.16	24.79	234.88	23.72	214.04	18.51
41	249.92	27.48	244.60	26.15	240.08	25.02	218.16	19.54
42	256.00	29.00	250.40	27.60	245.68	26.42	222.56	20.64
43	262.48	30.62	256.60	29.15	251.60	27.90	227.28	21.82
44	269.44	32.36	263.20	30.80	257.92	29.48	232.32	23.08
45	276.80	34.20	270.24	32.56	264.68	31.17	237.64	24.41
46	284.72	36.18	277.76	34.44	271.88	32.97	243.36	25.84
47	293.20	38.30	285.88	36.47	279.64	34.91	249.48	27.37
48	302.32	40.58	294.56	38.64	287.96	36.99	256.08	29.02
49	312.20	43.05	304.00	41.00	297.00	39.25	263.24	30.81
50	322.96	45.74	314.24	43.56	306.84	41.71	270.96	32.74
51	334.68	48.67	325.40	46.35	317.52	44.38	279.36	34.84
52	347.52	51.88	337.64	49.41	329.24	47.31	288.60	37.15
53	361.56	55.39	350.96	52.74	342.04	50.51	298.68	39.67
54	377.00	59.25	365.68	56.42	356.12	54.03	309.72	42.43
55	394.16	63.54	382.00	60.50	371.76	57.94	321.96	45.49
56	413.44	68.36	400.32	65.08	389.32	62.33	335.72	48.93
57	435.16	73.79	421.00	70.25	409.12	67.28	351.24	52.81
58	460.12	80.03	444.72	76.18	431.84	72.96	369.04	57.26
59	488.68	87.17	471.88	82.97	457.84	79.46	389.36	62.34
60	521.40	95.35	503.00	90.75	487.64	86.91	412.60	68.15
61	558.72	104.68	538.48	99.62	521.64	95.41	439.16	74.79
62	601.24	115.31	578.88	109.72	560.32	105.08	469.40	82.35
63	649.08	127.27	624.40	121.10	603.92	115.98	503.48	90.87
64	702.88	140.72	675.52	133.88	652.92	128.23	541.76	100.44
65	763.64	155.91	733.32	148.33	708.28	142.07	585.08	111.27
66	834.12	173.53	800.32	165.08	772.40	158.10	634.96	123.74
67	913.76	193.44	876.00	184.00	844.80	176.20	691.20	137.80
68	1002.16	215.54	959.96	204.99	925.08	196.27	753.36	153.34
69	1099.56	239.89	1052.40	228.10	1013.40	218.35	821.40	170.35
70	1205.36	266.34	1152.72	253.18	1109.20	242.30	894.72	188.68
71	1308.28	292.07	1250.28	277.57	1202.28	265.57	965.68	206.42
72	1417.72	319.43	1353.92	303.48	1301.00	290.25	1040.28	225.07
73	1534.08	348.52	1463.92	330.98	1405.68	316.42	1118.72	244.68
74	1656.68	379.17	1579.72	359.93	1515.68	343.92	1200.52	265.13
75	1784.84	411.21	1700.84	390.21	1630.60	372.65	1284.76	286.19
76	1914.68	443.67	1822.88	420.72	1746.24	401.56	1369.04	307.26
77	2046.56	476.64	1947.00	451.75	1863.72	430.93	1454.20	328.55
78	2177.84	509.46	2070.44	482.61	1980.48	460.12	1538.40	349.60
79	2306.52	541.63	2191.24	512.81	2094.72	488.68	1620.56	370.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	341.94	36.48	334.82	34.71	328.83	33.21	299.66	25.91
41	349.89	38.47	342.44	36.61	336.11	35.03	305.42	27.36
42	358.40	40.60	350.56	38.64	343.95	36.99	311.58	28.90
43	367.47	42.87	359.24	40.81	352.24	39.06	318.19	30.55
44	377.22	45.30	368.48	43.12	361.09	41.27	325.25	32.31
45	387.52	47.88	378.34	45.58	370.55	43.64	332.70	34.17
46	398.61	50.65	388.86	48.22	380.63	46.16	340.70	36.18
47	410.48	53.62	400.23	51.06	391.50	48.87	349.27	38.32
48	423.25	56.81	412.38	54.10	403.14	51.79	358.51	40.63
49	437.08	60.27	425.60	57.40	415.80	54.95	368.54	43.13
50	452.14	64.04	439.94	60.98	429.58	58.39	379.34	45.84
51	468.55	68.14	455.56	64.89	444.53	62.13	391.10	48.78
52	486.53	72.63	472.70	69.17	460.94	66.23	404.04	52.01
53	506.18	77.55	491.34	73.84	478.86	70.71	418.15	55.54
54	527.80	82.95	511.95	78.99	498.57	75.64	433.61	59.40
55	551.82	88.96	534.80	84.70	520.46	81.12	450.74	63.69
56	578.82	95.70	560.45	91.11	545.05	87.26	470.01	68.50
57	609.22	103.31	589.40	98.35	572.77	94.19	491.74	73.93
58	644.17	112.04	622.61	106.65	604.58	102.14	516.66	80.16
59	684.15	122.04	660.63	116.16	640.98	111.24	545.10	87.28
60	729.96	133.49	704.20	127.05	682.70	121.67	577.64	95.41
61	782.21	146.55	753.87	139.47	730.30	133.57	614.82	104.71
62	841.74	161.43	810.43	153.61	784.45	147.11	657.16	115.29
63	908.71	178.18	874.16	169.54	845.49	162.37	704.87	127.22
64	984.03	197.01	945.73	187.43	914.09	179.52	758.46	140.62
65	1069.10	218.27	1026.65	207.66	991.59	198.90	819.11	155.78
66	1167.77	242.94	1120.45	231.11	1081.36	221.34	888.94	173.24
67	1279.26	270.82	1226.40	257.60	1182.72	246.68	967.68	192.92
68	1403.02	301.76	1343.94	286.99	1295.11	274.78	1054.70	214.68
69	1539.38	335.85	1473.36	319.34	1418.76	305.69	1149.96	238.49
70	1687.50	372.88	1613.81	354.45	1552.88	339.22	1252.61	264.15
71	1831.59	408.90	1750.39	388.60	1683.19	371.80	1351.95	288.99
72	1984.81	447.20	1895.49	424.87	1821.40	406.35	1456.39	315.10
73	2147.71	487.93	2049.49	463.37	1967.95	442.99	1566.21	342.55
74	2319.35	530.84	2211.61	503.90	2121.95	481.49	1680.73	371.18
75	2498.78	575.69	2381.18	546.29	2282.84	521.71	1798.66	400.67
76	2680.55	621.14	2552.03	589.01	2444.74	562.18	1916.66	430.16
77	2865.18	667.30	2725.80	632.45	2609.21	603.30	2035.88	459.97
78	3048.98	713.24	2898.62	675.65	2772.67	644.17	2153.76	489.44
79	3229.13	758.28	3067.74	717.93	2932.61	684.15	2268.78	518.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	432.55	46.15	423.55	43.90	415.97	42.01	379.06	32.78
41	442.61	48.67	433.19	46.31	425.18	44.31	386.36	34.61
42	453.38	51.36	443.46	48.88	435.10	46.79	394.15	36.55
43	464.85	54.23	454.44	51.62	445.58	49.41	402.51	38.64
44	477.18	57.31	466.13	54.55	456.78	52.21	411.44	40.87
45	490.21	60.57	478.60	57.66	468.75	55.20	420.86	43.23
46	504.24	64.07	491.91	60.99	481.50	58.39	430.99	45.76
47	519.26	67.83	506.29	64.59	495.24	61.83	441.83	48.47
48	535.41	71.87	521.67	68.43	509.98	65.51	453.52	51.39
49	552.91	76.24	538.38	72.61	525.99	69.51	466.20	54.56
50	571.96	81.01	556.52	77.14	543.41	73.87	479.87	57.98
51	592.72	86.19	576.28	82.09	562.33	78.60	494.75	61.70
52	615.46	91.88	597.96	87.51	583.08	83.79	511.11	65.79
53	640.32	98.10	621.55	93.40	605.75	89.45	528.96	70.26
54	667.67	104.93	647.62	99.92	630.69	95.69	548.51	75.14
55	698.06	112.53	676.52	107.15	658.39	102.61	570.19	80.56
56	732.20	121.07	708.97	115.26	689.49	110.39	594.56	86.66
57	770.67	130.68	745.59	124.41	724.55	119.15	622.05	93.53
58	814.87	141.73	787.60	134.91	764.79	129.21	653.57	101.41
59	865.45	154.38	835.70	146.94	810.83	140.72	689.56	110.40
60	923.40	168.86	890.81	160.72	863.61	153.92	730.71	120.69
61	989.49	185.39	953.65	176.43	923.82	168.97	777.75	132.45
62	1064.80	204.21	1025.20	194.31	992.33	186.10	831.31	145.84
63	1149.52	225.40	1105.81	214.47	1069.54	205.40	891.66	160.93
64	1244.80	249.22	1196.35	237.10	1156.32	227.10	959.46	177.88
65	1352.41	276.12	1298.71	262.69	1254.36	251.61	1036.18	197.06
66	1477.23	307.32	1417.37	292.36	1367.92	280.00	1124.51	219.14
67	1618.27	342.58	1551.40	325.86	1496.14	312.05	1224.12	244.04
68	1774.83	381.72	1700.09	363.04	1638.32	347.59	1334.20	271.57
69	1947.32	424.85	1863.80	403.97	1794.73	386.70	1454.70	301.69
70	2134.69	471.69	2041.47	448.38	1964.39	429.11	1584.55	334.15
71	2316.96	517.26	2214.25	491.58	2129.24	470.32	1710.22	365.57
72	2510.78	565.71	2397.79	537.46	2304.07	514.03	1842.34	398.60
73	2716.86	617.23	2592.60	586.17	2489.46	560.38	1981.25	433.33
74	2933.98	671.51	2797.68	637.44	2684.27	609.08	2126.12	469.55
75	3160.95	728.25	3012.19	691.06	2887.79	659.96	2275.31	506.84
76	3390.90	785.74	3228.32	745.10	3092.59	711.16	2424.57	544.16
77	3624.46	844.13	3448.14	800.05	3300.65	763.18	2575.39	581.86
78	3856.95	902.25	3666.75	854.70	3507.43	814.87	2724.51	619.14
79	4084.85	959.23	3880.69	908.19	3709.75	865.45	2870.01	655.52
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	547.17	58.38	535.79	55.54	526.21	53.14	479.52	41.47
41	559.90	61.56	547.98	58.58	537.85	56.05	488.75	43.78
42	573.52	64.97	560.97	61.83	550.40	59.19	498.60	46.24
43	588.04	68.60	574.86	65.31	563.66	62.50	509.18	48.88
44	603.63	72.50	589.65	69.00	577.82	66.04	520.47	51.71
45	620.12	76.62	605.42	72.94	592.97	69.83	532.39	54.69
46	637.86	81.05	622.27	77.16	609.10	73.86	545.20	57.89
47	656.86	85.80	640.46	81.70	626.48	78.21	558.91	61.32
48	677.29	90.91	659.91	86.57	645.12	82.87	573.70	65.01
49	699.43	96.45	681.06	91.85	665.37	87.93	589.74	69.02
50	723.53	102.47	704.00	97.59	687.42	93.44	607.04	73.35
51	749.79	109.04	729.00	103.84	711.34	99.43	625.85	78.05
52	778.55	116.23	756.42	110.69	737.60	105.99	646.55	83.23
53	810.01	124.09	786.26	118.15	766.28	113.16	669.14	88.87
54	844.60	132.74	819.24	126.40	797.82	121.04	693.87	95.06
55	883.04	142.35	855.80	135.54	832.86	129.80	721.29	101.91
56	926.24	153.15	896.84	145.80	872.20	139.64	752.12	109.62
57	974.90	165.31	943.17	157.38	916.56	150.73	786.89	118.31
58	1030.81	179.29	996.31	170.67	967.46	163.45	826.77	128.28
59	1094.80	195.29	1057.16	185.88	1025.71	178.02	872.29	139.66
60	1168.10	213.61	1126.88	203.31	1092.47	194.71	924.35	152.68
61	1251.71	234.52	1206.36	223.18	1168.64	213.75	983.86	167.55
62	1346.97	258.33	1296.87	245.81	1255.29	235.41	1051.60	184.49
63	1454.14	285.12	1398.85	271.30	1352.97	259.83	1127.95	203.58
64	1574.67	315.26	1513.38	299.93	1462.75	287.28	1213.71	225.02
65	1710.79	349.29	1642.87	332.31	1586.77	318.28	1310.76	249.28
66	1868.69	388.76	1792.97	369.83	1730.42	354.19	1422.51	277.22
67	2047.11	433.37	1962.52	412.22	1892.62	394.74	1548.51	308.72
68	2245.15	482.88	2150.61	459.24	2072.47	439.71	1687.76	343.53
69	2463.36	537.43	2357.71	511.02	2270.34	489.17	1840.19	381.64
70	2700.39	596.69	2582.46	567.20	2484.96	542.83	2004.45	422.70
71	2930.96	654.33	2801.02	621.84	2693.49	594.96	2163.43	462.45
72	3176.14	715.62	3033.21	679.89	2914.65	650.25	2330.55	504.23
73	3436.82	780.79	3279.64	741.50	3149.17	708.88	2506.29	548.16
74	3711.49	849.46	3539.07	806.36	3395.60	770.49	2689.54	593.97
75	3998.60	921.24	3810.42	874.19	3653.06	834.85	2878.27	641.16
76	4289.49	993.96	4083.83	942.55	3912.13	899.62	3067.08	688.36
77	4584.94	1067.82	4361.89	1012.06	4175.32	965.42	3257.87	736.06
78	4879.05	1141.35	4638.44	1081.20	4436.90	1030.81	3446.50	783.21
79	5167.33	1213.42	4909.07	1148.86	4692.83	1094.80	3630.56	829.23
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	331.96	47.99	323.72	45.93	316.52	44.13	276.84	34.21
41	343.08	50.77	334.40	48.60	326.84	46.71	284.96	36.24
42	354.88	53.72	345.72	51.43	337.72	49.43	293.52	38.38
43	367.44	56.86	357.76	54.44	349.32	52.33	302.64	40.66
44	380.76	60.19	370.52	57.63	361.60	55.40	312.24	43.06
45	394.68	63.67	383.88	60.97	374.44	58.61	322.28	45.57
46	409.44	67.36	398.00	64.50	388.00	62.00	332.84	48.21
47	425.00	71.25	412.88	68.22	402.28	65.57	343.96	50.99
48	441.40	75.35	428.60	72.15	417.32	69.33	355.60	53.90
49	458.96	79.74	445.36	76.34	433.36	73.34	368.00	57.00
50	476.72	84.18	462.28	80.57	449.56	77.39	380.40	60.10
51	496.04	89.01	480.72	85.18	467.20	81.80	393.88	63.47
52	516.92	94.23	500.60	90.15	486.24	86.56	408.44	67.11
53	539.72	99.93	522.36	95.59	507.04	91.76	424.20	71.05
54	564.64	106.16	546.08	101.52	529.68	97.42	441.32	75.33
55	592.40	113.10	572.48	108.12	554.92	103.73	460.40	80.10
56	623.64	120.91	602.24	115.56	583.32	110.83	481.80	85.45
57	658.92	129.73	635.76	123.94	615.40	118.85	505.88	91.47
58	699.40	139.85	674.20	133.55	652.08	128.02	533.40	98.35
59	745.56	151.39	718.08	144.52	693.96	138.49	564.72	106.18
60	798.16	164.54	768.08	157.02	741.68	150.42	600.40	115.10
61	857.72	179.43	824.64	171.16	795.72	163.93	640.76	125.19
62	924.44	196.11	887.96	186.99	856.12	179.03	685.92	136.48
63	998.28	214.57	958.04	204.51	922.96	195.74	735.76	148.94
64	1078.96	234.74	1034.52	223.63	995.92	213.98	790.08	162.52
65	1168.12	257.03	1119.00	244.75	1076.44	234.11	850.04	177.51
66	1269.56	282.39	1215.08	268.77	1167.96	256.99	917.88	194.47
67	1380.96	310.24	1320.56	295.14	1268.36	282.09	992.24	213.06
68	1503.40	340.85	1436.36	324.09	1378.60	309.65	1073.64	233.41
69	1635.84	373.96	1561.60	355.40	1497.72	339.43	1161.20	255.30
70	1778.60	409.65	1696.40	389.10	1625.76	371.44	1254.88	278.72
71	1915.16	443.79	1825.28	421.32	1748.08	402.02	1343.92	300.98
72	2059.76	479.94	1961.44	455.36	1877.24	434.31	1437.44	324.36
73	2212.20	518.05	2104.84	491.21	2012.96	468.24	1534.72	348.68
74	2372.16	558.04	2255.04	528.76	2154.96	503.74	1635.44	373.86
75	2537.96	599.49	2410.44	567.61	2301.72	540.43	1738.96	399.74
76	2703.76	640.94	2565.84	606.46	2448.44	577.11	1841.92	425.48
77	2873.68	683.42	2724.24	646.06	2597.48	614.37	1945.60	451.40
78	3043.04	725.76	2882.64	685.66	2746.48	651.62	2048.80	477.20
79	3210.12	767.53	3037.84	724.46	2892.48	688.12	2149.88	502.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	464.74	67.19	453.21	64.30	443.13	61.78	387.58	47.89
41	480.31	71.08	468.16	68.04	457.58	65.39	398.94	50.74
42	496.83	75.21	484.01	72.00	472.81	69.20	410.93	53.73
43	514.42	79.60	500.86	76.22	489.05	73.26	423.70	56.92
44	533.06	84.27	518.73	80.68	506.24	77.56	437.14	60.28
45	552.55	89.14	537.43	85.36	524.22	82.05	451.19	63.80
46	573.22	94.30	557.20	90.30	543.20	86.80	465.98	67.49
47	595.00	99.75	578.03	95.51	563.19	91.80	481.54	71.39
48	617.96	105.49	600.04	101.01	584.25	97.06	497.84	75.46
49	642.54	111.64	623.50	106.88	606.70	102.68	515.20	79.80
50	667.41	117.85	647.19	112.80	629.38	108.35	532.56	84.14
51	694.46	124.61	673.01	119.25	654.08	114.52	551.43	88.86
52	723.69	131.92	700.84	126.21	680.74	121.18	571.82	93.95
53	755.61	139.90	731.30	133.83	709.86	128.46	593.88	99.47
54	790.50	148.62	764.51	142.13	741.55	136.39	617.85	105.46
55	829.36	158.34	801.47	151.37	776.89	145.22	644.56	112.14
56	873.10	169.27	843.14	161.78	816.65	155.16	674.52	119.63
57	922.49	181.62	890.06	173.52	861.56	166.39	708.23	128.06
58	979.16	195.79	943.88	186.97	912.91	179.23	746.76	137.69
59	1043.78	211.95	1005.31	202.33	971.54	193.89	790.61	148.65
60	1117.42	230.36	1075.31	219.83	1038.35	210.59	840.56	161.14
61	1200.81	251.20	1154.50	239.62	1114.01	229.50	897.06	175.27
62	1294.22	274.55	1243.14	261.79	1198.57	250.64	960.29	191.07
63	1397.59	300.40	1341.26	286.31	1292.14	274.04	1030.06	208.52
64	1510.54	328.64	1448.33	313.08	1394.29	299.57	1106.11	227.53
65	1635.37	359.84	1566.60	342.65	1507.02	327.75	1190.06	248.51
66	1777.38	395.35	1701.11	376.28	1635.14	359.79	1285.03	272.26
67	1933.34	434.34	1848.78	413.20	1775.70	394.93	1389.14	298.28
68	2104.76	477.19	2010.90	453.73	1930.04	433.51	1503.10	326.77
69	2290.18	523.54	2186.24	497.56	2096.81	475.20	1625.68	357.42
70	2490.04	573.51	2374.96	544.74	2276.06	520.02	1756.83	390.21
71	2681.22	621.31	2555.39	589.85	2447.31	562.83	1881.49	421.37
72	2883.66	671.92	2746.02	637.50	2628.14	608.03	2012.42	454.10
73	3097.08	725.27	2946.78	687.69	2818.14	655.54	2148.61	488.15
74	3321.02	781.26	3157.06	740.26	3016.94	705.24	2289.62	523.40
75	3553.14	839.29	3374.62	794.65	3222.41	756.60	2434.54	559.64
76	3785.26	897.32	3592.18	849.04	3427.82	807.95	2578.69	595.67
77	4023.15	956.79	3813.94	904.48	3636.47	860.12	2723.84	631.96
78	4260.26	1016.06	4035.70	959.92	3845.07	912.27	2868.32	668.08
79	4494.17	1074.54	4252.98	1014.24	4049.47	963.37	3009.83	703.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	587.90	84.99	573.31	81.34	560.56	78.15	490.28	60.59
41	607.59	89.91	592.22	86.07	578.83	82.72	504.66	64.18
42	628.49	95.14	612.27	91.08	598.10	87.54	519.82	67.97
43	650.74	100.70	633.59	96.41	618.65	92.68	535.98	72.01
44	674.33	106.60	656.19	102.06	640.39	98.11	552.98	76.26
45	698.98	112.76	679.85	107.98	663.13	103.80	570.76	80.70
46	725.12	119.29	704.86	114.23	687.15	109.80	589.46	85.38
47	752.68	126.18	731.21	120.82	712.44	116.12	609.15	90.30
48	781.72	133.44	759.05	127.78	739.07	122.78	629.77	95.46
49	812.82	141.22	788.73	135.20	767.48	129.89	651.73	100.95
50	844.27	149.08	818.70	142.69	796.17	137.06	673.69	106.44
51	878.49	157.64	851.36	150.85	827.41	144.87	697.56	112.41
52	915.47	166.88	886.56	159.66	861.13	153.30	723.35	118.85
53	955.84	176.98	925.10	169.29	897.97	162.51	751.26	125.83
54	999.98	188.01	967.11	179.79	938.06	172.53	781.58	133.41
55	1049.14	200.30	1013.86	191.48	982.76	183.71	815.37	141.86
56	1104.47	214.13	1066.57	204.66	1033.06	196.28	853.27	151.33
57	1166.95	229.75	1125.93	219.50	1089.87	210.48	895.91	161.99
58	1238.64	247.67	1194.01	236.52	1154.83	226.72	944.65	174.18
59	1320.39	268.11	1271.72	255.94	1229.00	245.27	1000.12	188.04
60	1413.54	291.40	1360.27	278.08	1313.52	266.39	1063.31	203.84
61	1519.02	317.77	1460.44	303.12	1409.22	290.32	1134.79	221.71
62	1637.18	347.31	1572.58	331.16	1516.19	317.06	1214.76	241.71
63	1767.95	380.00	1696.69	362.19	1634.56	346.66	1303.03	263.77
64	1910.84	415.72	1832.13	396.05	1763.77	378.96	1399.23	287.82
65	2068.74	455.20	1981.75	433.45	1906.38	414.61	1505.42	314.37
66	2248.39	500.11	2151.91	475.99	2068.46	455.13	1625.57	344.41
67	2445.68	549.44	2338.71	522.69	2246.27	499.58	1757.26	377.33
68	2662.52	603.65	2543.79	573.96	2441.50	548.39	1901.42	413.37
69	2897.07	662.28	2765.59	629.41	2652.46	601.13	2056.49	452.14
70	3149.90	725.49	3004.32	689.10	2879.22	657.82	2222.39	493.61
71	3391.75	785.95	3232.57	746.16	3095.85	711.98	2380.08	533.04
72	3647.83	849.97	3473.71	806.44	3324.59	769.16	2545.71	574.44
73	3917.81	917.47	3727.67	869.93	3564.95	829.25	2717.99	617.51
74	4201.10	988.29	3993.68	936.43	3816.43	892.12	2896.36	662.11
75	4494.73	1061.70	4268.89	1005.24	4076.35	957.10	3079.70	707.94
76	4788.36	1135.10	4544.10	1074.04	4336.19	1022.06	3262.04	753.53
77	5089.29	1210.34	4824.63	1144.17	4600.14	1088.05	3445.66	799.43
78	5389.22	1285.32	5105.16	1214.30	4864.02	1154.02	3628.42	845.12
79	5685.12	1359.30	5380.01	1283.02	5122.58	1218.66	3807.44	889.87
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	743.69	107.51	725.23	102.90	709.10	98.87	620.21	76.64
41	768.61	113.74	749.16	108.88	732.22	104.65	638.40	81.19
42	795.04	120.35	774.52	115.22	756.60	110.74	657.58	85.98
43	823.18	127.38	801.50	121.96	782.59	117.24	678.01	91.09
44	853.02	134.84	830.08	129.11	810.10	124.11	699.52	96.47
45	884.21	142.64	860.01	136.59	838.86	131.30	722.01	102.09
46	917.27	150.91	891.65	144.50	869.24	138.90	745.67	108.01
47	952.13	159.62	924.98	152.83	901.23	146.90	770.58	114.23
48	988.88	168.81	960.20	161.64	934.93	155.32	796.66	120.75
49	1028.21	178.64	997.75	171.03	970.86	164.30	824.44	127.70
50	1068.00	188.59	1035.65	180.50	1007.16	173.38	852.22	134.64
51	1111.29	199.41	1076.96	190.83	1046.68	183.26	882.42	142.19
52	1158.06	211.10	1121.50	201.96	1089.33	193.92	915.03	150.35
53	1209.14	223.87	1170.25	214.15	1135.93	205.57	950.34	159.17
54	1264.97	237.83	1223.39	227.44	1186.65	218.25	988.70	168.76
55	1327.16	253.38	1282.54	242.22	1243.20	232.39	1031.44	179.45
56	1397.15	270.88	1349.21	258.89	1306.82	248.29	1079.38	191.43
57	1476.19	290.64	1424.30	277.66	1378.69	266.26	1133.33	204.92
58	1566.88	313.31	1510.42	299.19	1460.86	286.81	1194.98	220.33
59	1670.29	339.16	1608.73	323.77	1554.69	310.26	1265.15	237.88
60	1788.13	368.62	1720.74	351.77	1661.60	336.99	1345.09	257.86
61	1921.56	401.98	1847.45	383.45	1782.66	367.25	1435.50	280.47
62	2071.04	439.35	1989.31	418.92	1917.98	401.08	1536.68	305.76
63	2236.46	480.70	2146.31	458.17	2067.72	438.52	1648.33	333.67
64	2417.21	525.89	2317.65	501.00	2231.17	479.38	1770.03	364.10
65	2616.96	575.83	2506.91	548.32	2411.56	524.48	1904.36	397.68
66	2844.21	632.64	2722.16	602.13	2616.60	575.74	2056.34	435.67
67	3093.79	695.04	2958.47	661.21	2841.53	631.97	2222.93	477.32
68	3368.09	763.61	3217.90	726.06	3088.50	693.71	2405.29	522.91
69	3664.80	837.79	3498.48	796.21	3355.36	760.43	2601.45	571.95
70	3984.62	917.75	3800.47	871.71	3642.21	832.14	2811.33	624.42
71	4290.56	994.23	4089.20	943.89	3916.25	900.65	3010.80	674.29
72	4614.51	1075.22	4394.24	1020.15	4205.61	972.99	3220.32	726.67
73	4956.02	1160.60	4715.50	1100.47	4509.66	1049.01	3438.26	781.15
74	5314.39	1250.19	5052.00	1184.59	4827.79	1128.54	3663.90	837.56
75	5685.83	1343.05	5400.14	1271.63	5156.58	1210.73	3895.82	895.54
76	6057.27	1435.91	5748.29	1358.66	5485.28	1292.91	4126.48	953.21
77	6437.95	1531.08	6103.16	1447.38	5819.17	1376.38	4358.76	1011.28
78	6817.37	1625.93	6458.02	1536.09	6152.98	1459.83	4589.96	1069.08
79	7191.68	1719.51	6805.72	1623.02	6480.07	1541.61	4816.41	1125.69
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	297.88	39.47	291.04	37.76	285.00	36.25	252.32	28.08
41	306.96	41.74	299.72	39.93	293.36	38.34	258.88	29.72
42	316.56	44.14	308.92	42.23	302.20	40.55	265.84	31.46
43	326.80	46.70	318.72	44.68	311.64	42.91	273.24	33.31
44	337.64	49.41	329.12	47.28	321.64	45.41	281.08	35.27
45	349.08	52.27	340.04	50.01	332.12	48.03	289.28	37.32
46	361.20	55.30	351.60	52.90	343.24	50.81	297.92	39.48
47	374.08	58.52	363.88	55.97	355.04	53.76	307.08	41.77
48	387.68	61.92	376.84	59.21	367.52	56.88	316.76	44.19
49	402.24	65.56	390.72	62.68	380.88	60.22	327.08	46.77
50	417.36	69.34	405.16	66.29	394.60	63.65	337.68	49.42
51	433.80	73.45	420.80	70.20	409.56	67.39	349.16	52.29
52	451.60	77.90	437.76	74.44	425.80	71.45	361.60	55.40
53	471.08	82.77	456.32	79.08	443.56	75.89	375.20	58.80
54	492.40	88.10	476.60	84.15	462.92	80.73	390.00	62.50
55	516.12	94.03	499.16	89.79	484.48	86.12	406.44	66.61
56	542.84	100.71	524.60	96.15	508.76	92.19	424.88	71.22
57	573.00	108.25	553.28	103.32	536.16	99.04	445.68	76.42
58	607.60	116.90	586.20	111.55	567.52	106.88	469.52	82.38
59	647.16	126.79	623.80	120.95	603.40	115.85	496.68	89.17
60	692.40	138.10	666.72	131.68	644.40	126.10	527.68	96.92
61	743.72	150.93	715.44	143.86	690.92	137.73	562.84	105.71
62	801.52	165.38	770.36	157.59	743.32	150.83	602.40	115.60
63	865.88	181.47	831.44	172.86	801.60	165.40	646.44	126.61
64	936.80	199.20	898.76	189.69	865.88	181.47	694.84	138.71
65	1015.76	218.94	973.68	208.42	937.36	199.34	748.72	152.18
66	1106.28	241.57	1059.52	229.88	1019.20	219.80	810.12	167.53
67	1206.68	266.67	1154.68	253.67	1109.84	242.46	878.04	184.51
68	1317.44	294.36	1259.60	279.90	1209.80	267.45	952.64	203.16
69	1438.20	324.55	1373.84	308.46	1318.56	294.64	1033.48	223.37
70	1568.80	357.20	1497.36	339.34	1436.00	324.00	1120.24	245.06
71	1694.84	388.71	1616.40	369.10	1549.08	352.27	1203.20	265.80
72	1828.28	422.07	1742.32	400.58	1668.52	382.13	1290.44	287.61
73	1969.72	457.43	1875.56	433.89	1794.80	413.70	1381.88	310.47
74	2118.32	494.58	2015.36	468.84	1927.32	446.83	1476.60	334.15
75	2273.52	533.38	2161.20	505.30	2064.80	481.20	1574.20	358.55
76	2429.28	572.32	2307.00	541.75	2202.76	515.69	1671.84	382.96
77	2588.44	612.11	2456.52	579.13	2343.28	550.82	1769.80	407.45
78	2747.64	651.91	2605.36	616.34	2483.80	585.95	1867.80	431.95
79	2904.24	691.06	2751.88	652.97	2621.32	620.33	1963.32	455.83
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	417.03	55.26	407.46	52.86	399.00	50.75	353.25	39.31
41	429.74	58.44	419.61	55.90	410.70	53.68	362.43	41.61
42	443.18	61.80	432.49	59.12	423.08	56.77	372.18	44.04
43	457.52	65.38	446.21	62.55	436.30	60.07	382.54	46.63
44	472.70	69.17	460.77	66.19	450.30	63.57	393.51	49.38
45	488.71	73.18	476.06	70.01	464.97	67.24	404.99	52.25
46	505.68	77.42	492.24	74.06	480.54	71.13	417.09	55.27
47	523.71	81.93	509.43	78.36	497.06	75.26	429.91	58.48
48	542.75	86.69	527.58	82.89	514.53	79.63	443.46	61.87
49	563.14	91.78	547.01	87.75	533.23	84.31	457.91	65.48
50	584.30	97.08	567.22	92.81	552.44	89.11	472.75	69.19
51	607.32	102.83	589.12	98.28	573.38	94.35	488.82	73.21
52	632.24	109.06	612.86	104.22	596.12	100.03	506.24	77.56
53	659.51	115.88	638.85	110.71	620.98	106.25	525.28	82.32
54	689.36	123.34	667.24	117.81	648.09	113.02	546.00	87.50
55	722.57	131.64	698.82	125.71	678.27	120.57	569.02	93.25
56	759.98	140.99	734.44	134.61	712.26	129.07	594.83	99.71
57	802.20	151.55	774.59	144.65	750.62	138.66	623.95	106.99
58	850.64	163.66	820.68	156.17	794.53	149.63	657.33	115.33
59	906.02	177.51	873.32	169.33	844.76	162.19	695.35	124.84
60	969.36	193.34	933.41	184.35	902.16	176.54	738.75	135.69
61	1041.21	211.30	1001.62	201.40	967.29	192.82	787.98	147.99
62	1122.13	231.53	1078.50	220.63	1040.65	211.16	843.36	161.84
63	1212.23	254.06	1164.02	242.00	1122.24	231.56	905.02	177.25
64	1311.52	278.88	1258.26	265.57	1212.23	254.06	972.78	194.19
65	1422.06	306.52	1363.15	291.79	1312.30	279.08	1048.21	213.05
66	1548.79	338.20	1483.33	321.83	1426.88	307.72	1134.17	234.54
67	1689.35	373.34	1616.55	355.14	1553.78	339.44	1229.26	258.31
68	1844.42	412.10	1763.44	391.86	1693.72	374.43	1333.70	284.42
69	2013.48	454.37	1923.38	431.84	1845.98	412.50	1446.87	312.72
70	2196.32	500.08	2096.30	475.08	2010.40	453.60	1568.34	343.08
71	2372.78	544.19	2262.96	516.74	2168.71	493.18	1684.48	372.12
72	2559.59	590.90	2439.25	560.81	2335.93	534.98	1806.62	402.65
73	2757.61	640.40	2625.78	607.45	2512.72	579.18	1934.63	434.66
74	2965.65	692.41	2821.50	656.38	2698.25	625.56	2067.24	467.81
75	3182.93	746.73	3025.68	707.42	2890.72	673.68	2203.88	501.97
76	3400.99	801.25	3229.80	758.45	3083.86	721.97	2340.58	536.14
77	3623.82	856.95	3439.13	810.78	3280.59	771.15	2477.72	570.43
78	3846.70	912.67	3647.50	862.88	3477.32	820.33	2614.92	604.73
79	4065.94	967.48	3852.63	914.16	3669.85	868.46	2748.65	638.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	527.55	69.90	515.43	66.87	504.74	64.20	446.86	49.73
41	543.63	73.92	530.80	70.72	519.54	67.90	458.48	52.63
42	560.63	78.17	547.10	74.79	535.20	71.81	470.80	55.72
43	578.76	82.71	564.45	79.13	551.91	75.99	483.91	58.99
44	597.96	87.51	582.87	83.73	569.62	80.42	497.79	62.46
45	618.22	92.57	602.21	88.57	588.18	85.06	512.31	66.09
46	639.69	97.94	622.68	93.69	607.88	89.98	527.62	69.92
47	662.50	103.64	644.43	99.12	628.78	95.21	543.84	73.97
48	686.58	109.66	667.38	104.86	650.88	100.73	560.98	78.26
49	712.37	116.11	691.97	111.01	674.54	106.65	579.26	82.83
50	739.14	122.80	717.54	117.40	698.84	112.72	598.03	87.52
51	768.26	130.08	745.24	124.32	725.33	119.35	618.36	92.61
52	799.78	137.96	775.27	131.83	754.09	126.54	640.39	98.11
53	834.28	146.59	808.14	140.05	785.54	134.40	664.48	104.13
54	872.04	156.03	844.06	149.03	819.83	142.97	690.69	110.69
55	914.05	166.53	884.01	159.02	858.01	152.52	719.81	117.97
56	961.37	178.36	929.07	170.28	901.01	163.27	752.46	126.13
57	1014.78	191.71	979.86	182.98	949.54	175.40	789.30	135.34
58	1076.06	207.03	1038.16	197.56	1005.08	189.28	831.52	145.89
59	1146.12	224.55	1104.75	214.20	1068.62	205.17	879.62	157.92
60	1226.24	244.58	1180.76	233.21	1141.23	223.32	934.52	171.65
61	1317.13	267.30	1267.04	254.78	1223.62	243.92	996.79	187.21
62	1419.49	292.89	1364.31	279.09	1316.42	267.12	1066.85	204.73
63	1533.47	321.38	1472.48	306.14	1419.63	292.92	1144.85	224.23
64	1659.07	352.78	1591.70	335.94	1533.47	321.38	1230.56	245.66
65	1798.91	387.74	1724.39	369.11	1660.06	353.03	1325.98	269.51
66	1959.22	427.82	1876.41	407.12	1805.00	389.27	1434.72	296.70
67	2137.03	472.27	2044.94	449.25	1965.53	429.40	1555.01	326.77
68	2333.19	521.31	2230.75	495.70	2142.56	473.65	1687.13	359.80
69	2547.05	574.78	2433.07	546.28	2335.17	521.81	1830.29	395.59
70	2778.34	632.60	2651.82	600.97	2543.16	573.80	1983.95	434.00
71	3001.56	688.41	2862.64	653.68	2743.42	623.87	2130.87	470.73
72	3237.88	747.49	3085.65	709.43	2954.95	676.75	2285.37	509.36
73	3488.37	810.11	3321.62	768.42	3178.59	732.66	2447.31	549.84
74	3751.54	875.90	3569.20	830.32	3413.28	791.34	2615.06	591.78
75	4026.40	944.62	3827.49	894.89	3656.76	852.21	2787.91	634.99
76	4302.25	1013.58	4085.70	959.44	3901.09	913.29	2960.83	678.22
77	4584.13	1084.05	4350.50	1025.64	4149.95	975.50	3134.32	721.59
78	4866.07	1154.53	4614.09	1091.54	4398.81	1037.72	3307.87	764.98
79	5143.41	1223.87	4873.58	1156.41	4642.36	1098.60	3477.04	807.27
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	667.35	88.43	652.02	84.59	638.49	81.21	565.28	62.91
41	687.69	93.51	671.47	89.46	657.22	85.89	579.97	66.58
42	709.19	98.89	692.08	94.61	677.02	90.84	595.57	70.48
43	732.13	104.62	714.03	100.10	698.17	96.13	612.14	74.62
44	756.42	110.69	737.33	105.92	720.57	101.73	629.71	79.02
45	782.05	117.10	761.80	112.04	744.05	107.60	648.08	83.61
46	809.20	123.89	787.69	118.51	768.97	113.83	667.43	88.45
47	838.06	131.10	815.21	125.39	795.40	120.44	687.96	93.58
48	868.53	138.72	844.24	132.65	823.36	127.43	709.64	99.00
49	901.14	146.88	875.34	140.42	853.29	134.91	732.76	104.78
50	935.02	155.34	907.69	148.51	884.03	142.60	756.51	110.72
51	971.85	164.55	942.72	157.27	917.54	150.97	782.23	117.15
52	1011.73	174.52	980.72	166.77	953.93	160.07	810.10	124.11
53	1055.37	185.43	1022.30	177.16	993.71	170.02	840.57	131.73
54	1103.13	197.37	1067.73	188.52	1037.09	180.86	873.72	140.02
55	1156.27	210.66	1118.28	201.16	1085.39	192.94	910.55	149.23
56	1216.13	225.62	1175.27	215.41	1139.78	206.53	951.87	159.56
57	1283.70	242.51	1239.52	231.47	1201.17	221.88	998.46	171.20
58	1361.22	261.89	1313.27	249.91	1271.42	239.44	1051.87	184.56
59	1449.84	284.05	1397.51	270.97	1351.81	259.54	1112.72	199.77
60	1551.19	309.39	1493.66	295.00	1443.66	282.50	1182.17	217.13
61	1666.17	338.13	1602.81	322.29	1547.88	308.56	1260.94	236.82
62	1795.66	370.50	1725.85	353.05	1665.27	337.91	1349.57	258.98
63	1939.84	406.55	1862.69	387.26	1795.84	370.55	1448.23	283.65
64	2098.73	446.27	2013.51	424.97	1939.84	406.55	1556.66	310.75
65	2275.62	490.49	2181.35	466.93	2099.98	446.58	1677.37	340.93
66	2478.42	541.19	2373.66	515.00	2283.33	492.42	1814.92	375.32
67	2703.34	597.42	2586.85	568.30	2486.39	543.19	1967.09	413.36
68	2951.48	659.46	2821.90	627.06	2710.33	599.17	2134.21	455.14
69	3222.02	727.09	3077.83	691.05	2953.99	660.09	2315.32	500.42
70	3514.61	800.24	3354.56	760.23	3217.09	725.86	2509.69	549.01
71	3796.98	870.83	3621.25	826.90	3470.43	789.20	2695.55	595.48
72	4095.92	945.57	3903.35	897.43	3738.01	856.09	2890.99	644.34
73	4412.79	1024.79	4201.85	972.05	4020.92	926.82	3095.85	695.55
74	4745.70	1108.01	4515.04	1050.35	4317.80	1001.04	3308.05	748.60
75	5093.40	1194.94	4841.77	1132.03	4625.80	1078.04	3526.70	803.26
76	5442.35	1282.18	5168.41	1213.69	4934.88	1155.31	3745.45	857.95
77	5798.92	1371.32	5503.38	1297.43	5249.69	1234.01	3964.91	912.82
78	6155.58	1460.48	5836.83	1380.80	5564.49	1312.71	4184.46	967.70
79	6506.41	1548.19	6165.08	1462.86	5872.58	1389.73	4398.46	1021.20
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	382.80	60.70	371.16	57.79	361.36	55.34	313.00	43.25
41	387.20	61.80	375.32	58.83	365.36	56.34	316.20	44.05
42	392.00	63.00	379.88	59.97	369.72	57.43	319.64	44.91
43	397.20	64.30	384.84	61.21	374.48	58.62	323.40	45.85
44	402.88	65.72	390.28	62.57	379.68	59.92	327.52	46.88
45	409.00	67.25	396.16	64.04	385.28	61.32	331.96	47.99
46	415.76	68.94	402.56	65.64	391.44	62.86	336.84	49.21
47	423.08	70.77	409.56	67.39	398.12	64.53	342.12	50.53
48	431.12	72.78	417.24	69.31	405.48	66.37	347.92	51.98
49	440.04	75.01	425.72	71.43	413.60	68.40	354.32	53.58
50	449.84	77.46	435.04	73.76	422.56	70.64	361.36	55.34
51	460.72	80.18	445.40	76.35	432.44	73.11	369.12	57.28
52	472.76	83.19	456.88	79.22	443.44	75.86	377.76	59.44
53	486.04	86.51	469.52	82.38	455.52	78.88	387.28	61.82
54	500.84	90.21	483.56	85.89	469.00	82.25	397.84	64.46
55	517.44	94.36	499.32	89.83	484.12	86.03	409.64	67.41
56	536.28	99.07	517.24	94.31	501.28	90.32	423.08	70.77
57	557.72	104.43	537.64	99.41	520.84	95.21	438.32	74.58
58	582.60	110.65	561.32	105.33	543.48	100.87	456.00	79.00
59	611.24	117.81	588.56	112.14	569.56	107.39	476.36	84.09
60	644.24	126.06	619.88	119.97	599.56	114.89	499.76	89.94
61	682.00	135.50	655.76	128.94	633.92	123.48	526.52	96.63
62	725.12	146.28	696.72	139.18	673.16	133.29	557.12	104.28
63	773.52	158.38	742.76	150.69	717.24	144.31	591.52	112.88
64	828.00	172.00	794.56	163.64	766.84	156.71	630.20	122.55
65	889.60	187.40	853.12	178.28	822.88	170.72	673.96	133.49
66	961.48	205.37	921.40	195.35	888.24	187.06	724.68	146.17
67	1042.68	225.67	998.56	214.64	962.00	205.50	781.88	160.47
68	1132.44	248.11	1083.80	235.95	1043.48	225.87	844.76	176.19
69	1231.20	272.80	1177.48	259.37	1132.96	248.24	913.52	193.38
70	1338.32	299.58	1279.04	284.76	1229.88	272.47	987.56	211.89
71	1439.28	324.82	1374.68	308.67	1321.08	295.27	1056.88	229.22
72	1546.64	351.66	1476.24	334.06	1417.80	319.45	1129.76	247.44
73	1660.36	380.09	1583.72	360.93	1520.04	345.01	1206.28	266.57
74	1779.88	409.97	1696.56	389.14	1627.40	371.85	1285.48	286.37
75	1904.72	441.18	1814.20	418.55	1738.68	399.67	1367.00	306.75
76	2029.88	472.47	1931.84	447.96	1850.32	427.58	1448.08	327.02
77	2156.96	504.24	2051.56	477.89	1963.36	455.84	1529.56	347.39
78	2282.92	535.73	2169.88	507.47	2075.24	483.81	1609.92	367.48
79	2405.88	566.47	2285.28	536.32	2184.24	511.06	1688.04	387.01
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	535.92	84.98	519.62	80.91	505.90	77.48	438.20	60.55
41	542.08	86.52	525.45	82.36	511.50	78.88	442.68	61.67
42	548.80	88.20	531.83	83.96	517.61	80.40	447.50	62.87
43	556.08	90.02	538.78	85.69	524.27	82.07	452.76	64.19
44	564.03	92.01	546.39	87.60	531.55	83.89	458.53	65.63
45	572.60	94.15	554.62	89.66	539.39	85.85	464.74	67.19
46	582.06	96.52	563.58	91.90	548.02	88.00	471.58	68.89
47	592.31	99.08	573.38	94.35	557.37	90.34	478.97	70.74
48	603.57	101.89	584.14	97.03	567.67	92.92	487.09	72.77
49	616.06	105.01	596.01	100.00	579.04	95.76	496.05	75.01
50	629.78	108.44	609.06	103.26	591.58	98.90	505.90	77.48
51	645.01	112.25	623.56	106.89	605.42	102.35	516.77	80.19
52	661.86	116.47	639.63	110.91	620.82	106.20	528.86	83.22
53	680.46	121.11	657.33	115.33	637.73	110.43	542.19	86.55
54	701.18	126.29	676.98	120.25	656.60	115.15	556.98	90.24
55	724.42	132.10	699.05	125.76	677.77	120.44	573.50	94.37
56	750.79	138.70	724.14	132.03	701.79	126.45	592.31	99.08
57	780.81	146.20	752.70	139.17	729.18	133.29	613.65	104.41
58	815.64	154.91	785.85	147.46	760.87	141.22	638.40	110.60
59	855.74	164.93	823.98	157.00	797.38	150.35	666.90	117.73
60	901.94	176.48	867.83	167.96	839.38	160.85	699.66	125.92
61	954.80	189.70	918.06	180.52	887.49	172.87	737.13	135.28
62	1015.17	204.79	975.41	194.85	942.42	186.61	779.97	145.99
63	1082.93	221.73	1039.86	210.97	1004.14	202.03	828.13	158.03
64	1159.20	240.80	1112.38	229.10	1073.58	219.39	882.28	171.57
65	1245.44	262.36	1194.37	249.59	1152.03	239.01	943.54	186.89
66	1346.07	287.52	1289.96	273.49	1243.54	261.88	1014.55	204.64
67	1459.75	315.94	1397.98	300.50	1346.80	287.70	1094.63	224.66
68	1585.42	347.35	1517.32	330.33	1460.87	316.22	1182.66	246.67
69	1723.68	381.92	1648.47	363.12	1586.14	347.54	1278.93	270.73
70	1873.65	419.41	1790.66	398.66	1721.83	381.46	1382.58	296.65
71	2014.99	454.75	1924.55	432.14	1849.51	413.38	1479.63	320.91
72	2165.30	492.32	2066.74	467.68	1984.92	447.23	1581.66	346.42
73	2324.50	532.13	2217.21	505.30	2128.06	483.01	1688.79	373.20
74	2491.83	573.96	2375.18	544.80	2278.36	520.59	1799.67	400.92
75	2666.61	617.65	2539.88	585.97	2434.15	559.54	1913.80	429.45
76	2841.83	661.46	2704.58	627.14	2590.45	598.61	2027.31	457.83
77	3019.74	705.94	2872.18	669.05	2748.70	638.18	2141.38	486.35
78	3196.09	750.02	3037.83	710.46	2905.34	677.33	2253.89	514.47
79	3368.23	793.06	3199.39	750.85	3057.94	715.48	2363.26	541.81
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	677.94	107.50	657.32	102.35	639.97	98.01	554.32	76.60
41	685.73	109.45	664.69	104.19	647.05	99.78	559.99	78.01
42	694.23	111.57	672.77	106.21	654.77	101.71	566.08	79.54
43	703.44	113.88	681.55	108.40	663.20	103.82	572.74	81.20
44	713.50	116.39	691.19	110.81	672.41	106.12	580.04	83.02
45	724.34	119.10	701.60	113.41	682.33	108.60	587.90	84.99
46	736.31	122.09	712.93	116.25	693.24	111.33	596.54	87.15
47	749.27	125.33	725.33	119.35	705.07	114.28	605.89	89.49
48	763.51	128.89	738.93	122.75	718.11	117.54	616.17	92.06
49	779.31	132.84	753.95	126.50	732.49	121.14	627.50	94.89
50	796.67	137.18	770.46	130.63	748.35	125.10	639.97	98.01
51	815.94	142.00	788.80	135.22	765.85	129.48	653.71	101.44
52	837.26	147.33	809.13	140.30	785.33	134.35	669.01	105.27
53	860.78	153.21	831.52	145.89	806.73	139.70	685.87	109.48
54	886.99	159.76	856.38	152.11	830.60	145.66	704.57	114.16
55	916.39	167.11	884.30	159.09	857.38	152.36	725.47	119.38
56	949.75	175.45	916.03	167.02	887.77	159.96	749.27	125.33
57	987.72	184.95	952.16	176.06	922.41	168.62	776.26	132.08
58	1031.78	195.96	994.10	186.54	962.50	178.64	807.58	139.91
59	1082.51	208.64	1042.34	198.60	1008.69	190.19	843.63	148.92
60	1140.95	223.25	1097.81	212.47	1061.82	203.47	885.07	159.28
61	1207.82	239.97	1161.35	228.35	1122.67	218.68	932.47	171.13
62	1284.19	259.06	1233.89	246.49	1192.17	236.06	986.66	184.68
63	1369.90	280.49	1315.43	266.87	1270.23	255.57	1047.58	199.91
64	1466.39	304.61	1407.17	289.81	1358.07	277.53	1116.08	217.04
65	1575.48	331.89	1510.88	315.73	1457.32	302.35	1193.58	236.41
66	1702.78	363.71	1631.80	345.96	1573.07	331.28	1283.41	258.87
67	1846.59	399.66	1768.45	380.13	1703.70	363.94	1384.71	284.19
68	2005.55	439.40	1919.41	417.87	1848.00	400.02	1496.07	312.03
69	2180.46	483.13	2085.32	459.34	2006.47	439.63	1617.84	342.48
70	2370.16	530.56	2265.18	504.31	2178.12	482.54	1748.97	375.26
71	2548.96	575.26	2434.56	546.65	2339.63	522.92	1871.73	405.95
72	2739.10	622.79	2614.42	591.62	2510.92	565.75	2000.80	438.22
73	2940.50	673.14	2804.77	639.21	2691.99	611.01	2136.32	472.10
74	3152.17	726.06	3004.61	689.17	2882.13	658.55	2276.59	507.16
75	3373.26	781.33	3212.95	741.25	3079.20	707.82	2420.96	543.25
76	3594.92	836.74	3421.29	793.34	3276.92	757.24	2564.55	579.15
77	3819.98	893.01	3633.31	846.34	3477.11	807.29	2708.85	615.23
78	4043.05	948.78	3842.86	898.73	3675.25	856.83	2851.17	650.81
79	4260.81	1003.22	4047.23	949.82	3868.29	905.09	2989.52	685.39
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	857.59	135.99	831.52	129.47	809.56	123.98	701.22	96.89
41	867.45	138.45	840.84	131.80	818.52	126.22	708.39	98.69
42	878.20	141.14	851.05	134.35	828.29	128.66	716.09	100.61
43	889.85	144.05	862.16	137.13	838.95	131.33	724.52	102.72
44	902.58	147.23	874.35	140.18	850.60	134.24	733.75	105.03
45	916.29	150.66	887.52	143.47	863.15	137.38	743.69	107.51
46	931.43	154.45	901.86	147.05	876.95	140.83	754.63	110.25
47	947.83	158.55	917.54	150.97	891.91	144.57	766.46	113.20
48	965.84	163.05	934.75	155.28	908.40	148.69	779.45	116.45
49	985.83	168.05	953.75	160.03	926.59	153.24	793.79	120.04
50	1007.78	173.53	974.63	165.25	946.67	158.26	809.56	123.98
51	1032.16	179.63	997.84	171.05	968.80	163.79	826.95	128.33
52	1059.13	186.37	1023.56	177.48	993.45	169.95	846.30	133.16
53	1088.88	193.81	1051.87	184.56	1020.51	176.72	867.63	138.50
54	1122.04	202.10	1083.33	192.42	1050.71	184.27	891.29	144.41
55	1159.23	211.40	1118.63	201.25	1084.58	192.73	917.72	151.02
56	1201.44	221.95	1158.78	211.28	1123.03	202.35	947.83	158.55
57	1249.47	233.96	1204.48	222.71	1166.85	213.30	981.97	167.08
58	1305.21	247.89	1257.53	235.97	1217.57	225.98	1021.58	176.98
59	1369.37	263.93	1318.56	251.23	1275.99	240.59	1067.20	188.39
60	1443.30	282.41	1388.73	268.77	1343.20	257.39	1119.62	201.49
61	1527.89	303.56	1469.11	288.87	1420.18	276.63	1179.57	216.48
62	1624.50	327.71	1560.87	311.81	1508.09	298.61	1248.12	233.62
63	1732.93	354.82	1664.02	337.59	1606.84	323.30	1325.19	252.89
64	1854.98	385.33	1780.06	366.61	1717.96	351.08	1411.85	274.55
65	1992.98	419.84	1911.26	399.40	1843.51	382.47	1509.88	299.06
66	2154.02	460.09	2064.23	437.65	1989.94	419.07	1623.51	327.47
67	2335.93	505.57	2237.09	480.86	2155.18	460.38	1751.66	359.50
68	2537.02	555.84	2428.05	528.60	2337.72	506.02	1892.53	394.72
69	2758.28	611.16	2637.93	581.07	2538.19	556.14	2046.57	433.23
70	2998.26	671.15	2865.45	637.95	2755.32	610.42	2212.45	474.70
71	3224.44	727.70	3079.72	691.52	2959.64	661.50	2367.74	513.53
72	3464.96	787.83	3307.24	748.40	3176.32	715.67	2531.02	554.34
73	3719.73	851.52	3548.03	808.60	3405.37	772.93	2702.45	597.20
74	3987.49	918.46	3800.83	871.80	3645.89	833.06	2879.88	641.56
75	4267.17	988.38	4064.38	937.68	3895.19	895.39	3062.51	687.22
76	4547.57	1058.48	4327.93	1003.57	4145.30	957.91	3244.16	732.63
77	4832.27	1129.66	4596.14	1070.62	4398.54	1021.23	3426.70	778.26
78	5114.46	1200.20	4861.21	1136.89	4649.19	1083.89	3606.73	823.27
79	5389.93	1269.07	5119.75	1201.53	4893.39	1144.94	3781.74	867.02
SO	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	541.60	100.40	523.68	95.92	508.12	92.03	423.48	70.87
41	550.52	102.63	532.24	98.06	516.36	94.09	429.96	72.49
42	560.12	105.03	541.44	100.36	525.24	96.31	436.92	74.23
43	570.52	107.63	551.40	102.85	534.84	98.71	444.48	76.12
44	581.68	110.42	562.08	105.52	545.08	101.27	452.52	78.13
45	593.48	113.37	573.40	108.35	555.96	103.99	461.00	80.25
46	606.16	116.54	585.56	111.39	567.60	106.90	470.04	82.51
47	619.76	119.94	598.56	114.64	580.04	110.01	479.72	84.93
48	634.24	123.56	612.40	118.10	593.32	113.33	489.92	87.48
49	649.96	127.49	627.40	121.85	607.68	116.92	500.96	90.24
50	665.96	131.49	642.64	125.66	622.24	120.56	512.08	93.02
51	683.72	135.93	659.60	129.90	638.44	124.61	524.40	96.10
52	703.12	140.78	678.04	134.51	656.08	129.02	537.80	99.45
53	724.52	146.13	698.44	139.61	675.52	133.88	552.48	103.12
54	748.04	152.01	720.80	145.20	696.92	139.23	568.64	107.16
55	774.64	158.66	746.04	151.51	721.04	145.26	586.72	111.68
56	804.88	166.22	774.84	158.71	748.48	152.12	607.32	116.83
57	839.36	174.84	807.56	166.89	779.72	159.93	630.68	122.67
58	879.32	184.83	845.52	176.38	815.92	168.98	657.72	129.43
59	925.20	196.30	889.08	187.27	857.52	179.38	688.72	137.18
60	977.72	209.43	938.96	199.74	905.08	191.27	724.16	146.04
61	1037.40	224.35	995.60	213.90	959.16	204.79	764.44	156.11
62	1104.44	241.11	1059.16	229.79	1019.76	219.94	809.60	167.40
63	1178.56	259.64	1129.44	247.36	1086.80	236.70	859.40	179.85
64	1259.56	279.89	1206.20	266.55	1159.96	254.99	913.76	193.44
65	1349.20	302.30	1291.08	287.77	1240.84	275.21	973.80	208.45
66	1451.92	327.98	1388.32	312.08	1333.40	298.35	1042.24	225.56
67	1564.84	356.21	1495.16	338.79	1435.08	323.77	1117.28	244.32
68	1688.52	387.13	1612.12	368.03	1546.32	351.58	1199.20	264.80
69	1822.20	420.55	1738.40	399.60	1666.36	381.59	1287.20	286.80
70	1966.12	456.53	1874.24	433.56	1795.32	413.83	1381.24	310.31
71	2099.60	489.90	2000.08	465.02	1914.68	443.67	1467.84	331.96
72	2240.56	525.14	2132.72	498.18	2040.40	475.10	1558.44	354.61
73	2389.28	562.32	2272.44	533.11	2172.56	508.14	1652.56	378.14
74	2544.16	601.04	2417.72	569.43	2309.84	542.46	1749.72	402.43
75	2704.72	641.18	2568.08	607.02	2451.68	577.92	1849.32	427.33
76	2864.48	681.12	2717.44	644.36	2592.44	613.11	1947.72	451.93
77	3027.16	721.79	2869.20	682.30	2735.24	648.81	2046.12	476.53
78	3189.16	762.29	3020.12	720.03	2877.12	684.28	2144.56	501.14
79	3348.36	802.09	3168.12	757.03	3016.16	719.04	2239.96	524.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	758.24	140.56	733.15	134.29	711.37	128.84	592.87	99.22
41	770.73	143.68	745.14	137.28	722.90	131.73	601.94	101.49
42	784.17	147.04	758.02	140.50	735.34	134.83	611.69	103.92
43	798.73	150.68	771.96	143.99	748.78	138.19	622.27	106.57
44	814.35	154.59	786.91	147.73	763.11	141.78	633.53	109.38
45	830.87	158.72	802.76	151.69	778.34	145.59	645.40	112.35
46	848.62	163.16	819.78	155.95	794.64	149.66	658.06	115.51
47	867.66	167.92	837.98	160.50	812.06	154.01	671.61	118.90
48	887.94	172.98	857.36	165.34	830.65	158.66	685.89	122.47
49	909.94	178.49	878.36	170.59	850.75	163.69	701.34	126.34
50	932.34	184.09	899.70	175.92	871.14	168.78	716.91	130.23
51	957.21	190.30	923.44	181.86	893.82	174.45	734.16	134.54
52	984.37	197.09	949.26	188.31	918.51	180.63	752.92	139.23
53	1014.33	204.58	977.82	195.45	945.73	187.43	773.47	144.37
54	1047.26	212.81	1009.12	203.28	975.69	194.92	796.10	150.02
55	1084.50	222.12	1044.46	212.11	1009.46	203.36	821.41	156.35
56	1126.83	232.71	1084.78	222.19	1047.87	212.97	850.25	163.56
57	1175.10	244.78	1130.58	233.65	1091.61	223.90	882.95	171.74
58	1231.05	258.76	1183.73	246.93	1142.29	236.57	920.81	181.20
59	1295.28	274.82	1244.71	262.18	1200.53	251.13	964.21	192.05
60	1368.81	293.20	1314.54	279.64	1267.11	267.78	1013.82	204.46
61	1452.36	314.09	1393.84	299.46	1342.82	286.71	1070.22	218.55
62	1546.22	337.55	1482.82	321.71	1427.66	307.92	1133.44	234.36
63	1649.98	363.50	1581.22	346.30	1521.52	331.38	1203.16	251.79
64	1763.38	391.85	1688.68	373.17	1623.94	356.99	1279.26	270.82
65	1888.88	423.22	1807.51	402.88	1737.18	385.29	1363.32	291.83
66	2032.69	459.17	1943.65	436.91	1866.76	417.69	1459.14	315.78
67	2190.78	498.69	2093.22	474.31	2009.11	453.28	1564.19	342.05
68	2363.93	541.98	2256.97	515.24	2164.85	492.21	1678.88	370.72
69	2551.08	588.77	2433.76	559.44	2332.90	534.23	1802.08	401.52
70	2752.57	639.14	2623.94	606.98	2513.45	579.36	1933.74	434.43
71	2939.44	685.86	2800.11	651.03	2680.55	621.14	2054.98	464.74
72	3136.78	735.20	2985.81	697.45	2856.56	665.14	2181.82	496.45
73	3344.99	787.25	3181.42	746.35	3041.58	711.40	2313.58	529.40
74	3561.82	841.46	3384.81	797.20	3233.78	759.44	2449.61	563.40
75	3786.61	897.65	3595.31	849.83	3432.35	809.09	2589.05	598.26
76	4010.27	953.57	3804.42	902.10	3629.42	858.35	2726.81	632.70
77	4238.02	1010.51	4016.88	955.22	3829.34	908.33	2864.57	667.14
78	4464.82	1067.21	4228.17	1008.04	4027.97	957.99	3002.38	701.60
79	4687.70	1122.93	4435.37	1059.84	4222.62	1006.66	3135.94	734.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	959.17	177.81	927.44	169.87	899.88	162.99	749.98	125.51
41	974.97	181.76	942.60	173.66	914.47	166.63	761.46	128.38
42	991.97	186.01	958.89	177.74	930.20	170.57	773.79	131.46
43	1010.39	190.61	976.53	182.15	947.20	174.82	787.17	134.81
44	1030.16	195.55	995.44	186.88	965.34	179.35	801.41	138.37
45	1051.05	200.78	1015.49	191.89	984.61	184.17	816.43	142.12
46	1073.51	206.39	1037.03	197.27	1005.22	189.32	832.44	146.13
47	1097.59	212.41	1060.05	203.03	1027.25	194.83	849.58	150.41
48	1123.24	218.82	1084.56	209.16	1050.77	200.71	867.65	154.93
49	1151.08	225.78	1111.13	215.80	1076.20	207.07	887.20	159.82
50	1179.42	232.87	1138.12	222.54	1101.99	213.51	906.89	164.74
51	1210.87	240.73	1168.15	230.05	1130.68	220.68	928.71	170.19
52	1245.23	249.32	1200.81	238.22	1161.92	228.49	952.44	176.13
53	1283.12	258.80	1236.94	247.25	1196.35	237.10	978.44	182.63
54	1324.78	269.21	1276.54	257.15	1234.25	246.58	1007.06	189.78
55	1371.89	280.99	1321.24	268.32	1276.96	257.26	1039.08	197.79
56	1425.44	294.38	1372.24	281.08	1325.56	269.40	1075.56	206.91
57	1486.51	309.64	1430.19	295.56	1380.88	283.24	1116.93	217.25
58	1557.28	327.33	1497.42	312.37	1444.99	299.26	1164.82	229.22
59	1638.53	347.65	1574.56	331.66	1518.67	317.68	1219.72	242.95
60	1731.54	370.90	1662.90	353.74	1602.90	338.74	1282.49	258.64
61	1837.24	397.32	1763.21	378.82	1698.67	362.68	1353.82	276.47
62	1955.96	427.01	1875.77	406.96	1805.99	389.51	1433.80	296.47
63	2087.23	459.82	2000.24	438.07	1924.72	419.20	1522.00	318.51
64	2230.68	495.69	2136.18	472.06	2054.29	451.59	1618.27	342.58
65	2389.43	535.37	2286.50	509.64	2197.53	487.40	1724.60	369.16
66	2571.35	580.85	2458.71	552.69	2361.45	528.38	1845.81	399.47
67	2771.33	630.85	2647.93	600.00	2541.53	573.40	1978.70	432.69
68	2990.37	685.61	2855.06	651.78	2738.53	622.65	2123.78	468.96
69	3227.12	744.79	3078.71	707.69	2951.12	675.80	2279.63	507.92
70	3482.00	808.51	3319.28	767.83	3179.51	732.89	2446.18	549.56
71	3718.39	867.61	3542.14	823.55	3390.90	785.74	2599.54	587.90
72	3968.03	930.02	3777.05	882.28	3613.55	841.40	2760.00	628.01
73	4231.41	995.87	4024.49	944.14	3847.60	899.92	2926.68	669.69
74	4505.71	1064.44	4281.78	1008.46	4090.73	960.70	3098.75	712.70
75	4790.06	1135.53	4548.07	1075.03	4341.93	1023.50	3275.15	756.80
76	5072.99	1206.26	4812.59	1141.16	4591.21	1085.82	3449.41	800.37
77	5361.10	1278.29	5081.35	1208.35	4844.11	1149.04	3623.68	843.93
78	5648.00	1350.02	5348.63	1275.17	5095.38	1211.86	3798.02	887.52
79	5929.95	1420.50	5610.74	1340.70	5341.62	1273.42	3966.97	929.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1213.35	224.93	1173.21	214.89	1138.35	206.18	948.73	158.77
41	1233.34	229.92	1192.39	219.69	1156.81	210.79	963.25	162.40
42	1254.85	235.30	1213.00	224.84	1176.70	215.76	978.84	166.30
43	1278.14	241.13	1235.31	230.42	1198.21	221.14	995.78	170.53
44	1303.15	247.38	1259.24	236.40	1221.15	226.88	1013.79	175.04
45	1329.58	253.98	1284.60	242.74	1245.53	232.97	1032.79	179.79
46	1357.99	261.09	1311.84	249.55	1271.60	239.49	1053.04	184.85
47	1388.46	268.70	1340.96	256.83	1299.47	246.46	1074.72	190.27
48	1420.90	276.81	1371.97	264.58	1329.22	253.89	1097.58	195.98
49	1456.12	285.62	1405.57	272.98	1361.39	261.94	1122.31	202.17
50	1491.96	294.58	1439.72	281.52	1394.01	270.09	1147.22	208.39
51	1531.75	304.53	1477.71	291.02	1430.31	279.17	1174.82	215.29
52	1575.21	315.39	1519.02	301.34	1469.83	289.05	1204.84	222.80
53	1623.15	327.38	1564.73	312.77	1513.38	299.93	1237.73	231.02
54	1675.85	340.55	1614.82	325.29	1561.32	311.92	1273.93	240.07
55	1735.44	355.45	1671.36	339.43	1615.36	325.43	1314.44	250.20
56	1803.18	372.39	1735.89	355.56	1676.83	340.80	1360.59	261.74
57	1880.43	391.70	1809.19	373.89	1746.82	358.29	1412.92	274.82
58	1969.95	414.08	1894.23	395.15	1827.92	378.57	1473.50	289.96
59	2072.74	439.77	1991.82	419.54	1921.11	401.87	1542.95	307.33
60	2190.40	469.19	2103.57	447.48	2027.66	428.51	1622.35	327.18
61	2324.10	502.61	2230.46	479.20	2148.82	458.79	1712.59	349.74
62	2474.29	540.16	2372.85	514.80	2284.58	492.73	1813.76	375.03
63	2640.35	581.68	2530.30	554.16	2434.77	530.28	1925.33	402.92
64	2821.81	627.04	2702.27	597.16	2598.68	571.26	2047.11	433.37
65	3022.63	677.25	2892.43	644.70	2779.87	616.56	2181.62	466.99
66	3252.76	734.78	3110.27	699.16	2987.24	668.40	2334.95	505.33
67	3505.73	798.02	3349.63	759.00	3215.03	725.35	2503.06	547.35
68	3782.82	867.29	3611.66	824.50	3464.24	787.65	2686.59	593.24
69	4082.30	942.16	3894.56	895.23	3733.17	854.88	2883.73	642.52
70	4404.73	1022.77	4198.89	971.31	4022.08	927.11	3094.41	695.19
71	4703.77	1097.53	4480.81	1041.79	4289.49	993.96	3288.42	743.69
72	5019.56	1176.48	4777.96	1116.08	4571.14	1064.37	3491.40	794.44
73	5352.74	1259.77	5090.98	1194.33	4867.22	1138.39	3702.25	847.15
74	5699.72	1346.52	5416.45	1275.70	5174.77	1215.28	3919.92	901.57
75	6059.42	1436.45	5753.31	1359.92	5492.54	1294.72	4143.06	957.35
76	6417.34	1525.92	6087.92	1443.57	5807.88	1373.56	4363.51	1012.47
77	6781.79	1617.04	6427.91	1528.57	6127.80	1453.54	4583.95	1067.58
78	7144.72	1707.77	6766.02	1613.09	6445.66	1533.00	4804.49	1122.71
79	7501.38	1796.93	7097.59	1695.99	6757.15	1610.88	5018.22	1176.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	479.84	84.96	464.56	81.14	451.24	77.81	380.28	60.07
41	487.04	86.76	471.48	82.87	457.88	79.47	385.48	61.37
42	494.80	88.70	478.92	84.73	465.04	81.26	391.12	62.78
43	503.24	90.81	486.96	86.74	472.80	83.20	397.20	64.30
44	512.28	93.07	495.64	88.91	481.16	85.29	403.72	65.93
45	522.00	95.50	504.88	91.22	490.04	87.51	410.64	67.66
46	532.40	98.10	514.84	93.71	499.60	89.90	418.04	69.51
47	543.64	100.91	525.52	96.38	509.88	92.47	426.00	71.50
48	555.68	103.92	537.00	99.25	520.88	95.22	434.48	73.62
49	568.80	107.20	549.52	102.38	532.84	98.21	443.72	75.93
50	582.44	110.61	562.52	105.63	545.28	101.32	453.24	78.31
51	597.64	114.41	576.96	109.24	559.08	104.77	463.80	80.95
52	614.28	118.57	592.80	113.20	574.20	108.55	475.36	83.84
53	632.52	123.13	610.24	117.56	590.84	112.71	488.08	87.02
54	652.84	128.21	629.48	122.37	609.24	117.31	502.04	90.51
55	675.64	133.91	651.20	127.80	629.96	122.49	517.76	94.44
56	701.64	140.41	675.88	133.97	653.52	128.38	535.60	98.90
57	731.24	147.81	704.00	141.00	680.36	135.09	555.92	103.98
58	765.56	156.39	736.60	149.15	711.44	142.86	579.44	109.86
59	805.04	166.26	774.12	158.53	747.20	151.80	606.44	116.61
60	850.36	177.59	817.12	169.28	788.24	162.06	637.36	124.34
61	902.00	190.50	866.12	181.53	835.00	173.75	672.64	133.16
62	960.32	205.08	921.48	195.37	887.80	186.95	712.40	143.10
63	1025.16	221.29	982.96	210.74	946.48	201.62	756.56	154.14
64	1096.68	239.17	1050.80	227.70	1011.16	217.79	805.16	166.29
65	1176.36	259.09	1126.40	246.60	1083.24	235.81	859.32	179.83
66	1268.32	282.08	1213.56	268.39	1166.28	256.57	921.44	195.36
67	1370.36	307.59	1310.20	292.55	1258.36	279.59	990.20	212.55
68	1482.56	335.64	1416.44	319.11	1359.52	304.88	1065.52	231.38
69	1604.72	366.18	1531.96	347.99	1469.40	332.35	1146.92	251.73
70	1736.68	399.17	1656.68	379.17	1587.92	361.98	1234.24	273.56
71	1860.00	430.00	1773.04	408.26	1698.44	389.61	1315.16	293.79
72	1990.64	462.66	1896.24	439.06	1815.20	418.80	1400.16	315.04
73	2128.64	497.16	2026.12	471.53	1938.20	449.55	1488.68	337.17
74	2273.56	533.39	2162.40	505.60	2067.00	481.75	1580.32	360.08
75	2423.84	570.96	2303.48	540.87	2200.20	515.05	1674.48	383.62
76	2574.16	608.54	2444.56	576.14	2333.40	548.35	1767.84	406.96
77	2727.20	646.80	2587.64	611.91	2467.92	581.98	1861.64	430.41
78	2879.64	684.91	2730.24	647.56	2602.48	615.62	1954.64	453.66
79	3029.32	722.33	2870.04	682.51	2733.48	648.37	2045.40	476.35
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	671.78	118.94	650.38	113.60	631.74	108.93	532.39	84.10
41	681.86	121.46	660.07	116.02	641.03	111.26	539.67	85.92
42	692.72	124.18	670.49	118.62	651.06	113.76	547.57	87.89
43	704.54	127.13	681.74	121.44	661.92	116.48	556.08	90.02
44	717.19	130.30	693.90	124.47	673.62	119.41	565.21	92.30
45	730.80	133.70	706.83	127.71	686.06	122.51	574.90	94.72
46	745.36	137.34	720.78	131.19	699.44	125.86	585.26	97.31
47	761.10	141.27	735.73	134.93	713.83	129.46	596.40	100.10
48	777.95	145.49	751.80	138.95	729.23	133.31	608.27	103.07
49	796.32	150.08	769.33	143.33	745.98	137.49	621.21	106.30
50	815.42	154.85	787.53	147.88	763.39	141.85	634.54	109.63
51	836.70	160.17	807.74	152.94	782.71	146.68	649.32	113.33
52	859.99	166.00	829.92	158.48	803.88	151.97	665.50	117.38
53	885.53	172.38	854.34	164.58	827.18	157.79	683.31	121.83
54	913.98	179.49	881.27	171.32	852.94	164.23	702.86	126.71
55	945.90	187.47	911.68	178.92	881.94	171.49	724.86	132.22
56	982.30	196.57	946.23	187.56	914.93	179.73	749.84	138.46
57	1023.74	206.93	985.60	197.40	952.50	189.13	778.29	145.57
58	1071.78	218.95	1031.24	208.81	996.02	200.00	811.22	153.80
59	1127.06	232.76	1083.77	221.94	1046.08	212.52	849.02	163.25
60	1190.50	248.63	1143.97	236.99	1103.54	226.88	892.30	174.08
61	1262.80	266.70	1212.57	254.14	1169.00	243.25	941.70	186.42
62	1344.45	287.11	1290.07	273.52	1242.92	261.73	997.36	200.34
63	1435.22	309.81	1376.14	295.04	1325.07	282.27	1059.18	215.80
64	1535.35	334.84	1471.12	318.78	1415.62	304.91	1127.22	232.81
65	1646.90	362.73	1576.96	345.24	1516.54	330.13	1203.05	251.76
66	1775.65	394.91	1698.98	375.75	1632.79	359.20	1290.02	273.50
67	1918.50	430.63	1834.28	409.57	1761.70	391.43	1386.28	297.57
68	2075.58	469.90	1983.02	446.75	1903.33	426.83	1491.73	323.93
69	2246.61	512.65	2144.74	487.19	2057.16	465.29	1605.69	352.42
70	2431.35	558.84	2319.35	530.84	2223.09	506.77	1727.94	382.98
71	2604.00	602.00	2482.26	571.56	2377.82	545.45	1841.22	411.31
72	2786.90	647.72	2654.74	614.68	2541.28	586.32	1960.22	441.06
73	2980.10	696.02	2836.57	660.14	2713.48	629.37	2084.15	472.04
74	3182.98	746.75	3027.36	707.84	2893.80	674.45	2212.45	504.11
75	3393.38	799.34	3224.87	757.22	3080.28	721.07	2344.27	537.07
76	3603.82	851.96	3422.38	806.60	3266.76	767.69	2474.98	569.74
77	3818.08	905.52	3622.70	856.67	3455.09	814.77	2606.30	602.57
78	4031.50	958.87	3822.34	906.58	3643.47	861.87	2736.50	635.12
79	4241.05	1011.26	4018.06	955.51	3826.87	907.72	2863.56	666.89
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	849.80	150.46	822.74	143.70	799.15	137.80	673.48	106.38
41	862.55	153.65	834.99	146.76	810.91	140.74	682.69	108.69
42	876.29	157.09	848.17	150.06	823.59	143.91	692.67	111.18
43	891.24	160.82	862.41	153.62	837.33	147.35	703.44	113.88
44	907.25	164.83	877.78	157.46	852.13	151.05	714.99	116.76
45	924.46	169.13	894.14	161.55	867.86	154.98	727.24	119.83
46	942.88	173.74	911.78	165.96	884.79	159.21	740.35	123.10
47	962.79	178.71	930.70	170.69	903.00	163.76	754.45	126.63
48	984.11	184.04	951.03	175.77	922.48	168.63	769.46	130.38
49	1007.34	189.85	973.20	181.31	943.66	173.93	785.83	134.47
50	1031.50	195.89	996.22	187.07	965.69	179.44	802.69	138.69
51	1058.42	202.62	1021.80	193.46	990.13	185.55	821.39	143.36
52	1087.89	209.99	1049.85	200.48	1016.91	192.24	841.86	148.48
53	1120.19	218.06	1080.74	208.20	1046.38	199.61	864.39	154.11
54	1156.18	227.06	1114.81	216.72	1078.96	207.76	889.11	160.29
55	1196.56	237.15	1153.28	226.33	1115.66	216.93	916.95	167.25
56	1242.60	248.67	1196.98	237.26	1157.38	227.36	948.55	175.15
57	1295.03	261.77	1246.78	249.71	1204.92	239.24	984.53	184.15
58	1355.81	276.97	1304.52	264.14	1259.96	253.01	1026.19	194.56
59	1425.73	294.45	1370.97	280.76	1323.29	268.84	1074.01	206.52
60	1505.99	314.51	1447.12	299.79	1395.97	287.01	1128.76	220.21
61	1597.44	337.38	1533.90	321.49	1478.79	307.71	1191.25	235.83
62	1700.73	363.20	1631.94	346.00	1572.29	331.09	1261.66	253.43
63	1815.56	391.90	1740.82	373.22	1676.22	357.07	1339.87	272.98
64	1942.22	423.57	1860.97	403.26	1790.76	385.71	1425.94	294.50
65	2083.33	458.85	1994.85	436.73	1918.42	417.62	1521.86	318.48
66	2246.19	499.56	2149.21	475.32	2065.48	454.39	1631.87	345.98
67	2426.91	544.74	2320.36	518.11	2228.56	495.15	1753.64	376.43
68	2625.61	594.42	2508.52	565.14	2407.71	539.94	1887.04	409.77
69	2841.96	648.50	2713.10	616.29	2602.31	588.59	2031.20	445.81
70	3075.66	706.93	2933.98	671.51	2812.21	641.07	2185.84	484.47
71	3294.06	761.53	3140.05	723.03	3007.94	690.00	2329.15	520.30
72	3525.42	819.37	3358.24	777.58	3214.72	741.69	2479.68	557.94
73	3769.82	880.47	3588.26	835.08	3432.55	796.15	2636.45	597.13
74	4026.47	944.63	3829.61	895.42	3660.66	853.18	2798.75	637.70
75	4292.62	1011.17	4079.46	957.88	3896.55	912.15	2965.50	679.39
76	4558.84	1077.72	4329.32	1020.34	4132.45	971.13	3130.84	720.73
77	4829.87	1145.48	4582.71	1083.69	4370.69	1030.69	3296.96	762.26
78	5099.84	1212.98	4835.26	1146.83	4608.99	1090.26	3461.67	803.43
79	5364.93	1279.25	5082.84	1208.73	4840.99	1148.26	3622.40	843.62
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: 2190 DAYS

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1074.99	190.34	1040.76	181.78	1010.92	174.32	851.95	134.58
41	1091.12	194.37	1056.26	185.65	1025.80	178.04	863.60	137.49
42	1108.51	198.72	1072.93	189.82	1041.84	182.05	876.23	140.65
43	1127.42	203.44	1090.94	194.32	1059.22	186.39	889.85	144.05
44	1147.67	208.51	1110.39	199.19	1077.95	191.08	904.46	147.70
45	1169.44	213.95	1131.09	204.36	1097.84	196.05	919.96	151.58
46	1192.74	219.77	1153.40	209.94	1119.26	201.40	936.54	155.72
47	1217.92	226.07	1177.33	215.92	1142.29	207.16	954.37	160.18
48	1244.90	232.81	1203.05	222.35	1166.94	213.32	973.37	164.93
49	1274.29	240.16	1231.10	229.36	1193.73	220.02	994.07	170.11
50	1304.85	247.80	1260.22	236.64	1221.60	226.99	1015.40	175.44
51	1338.90	256.31	1292.57	244.73	1252.52	234.72	1039.06	181.35
52	1376.18	265.63	1328.06	253.60	1286.39	243.19	1064.96	187.83
53	1417.04	275.85	1367.13	263.37	1323.67	252.51	1093.45	194.95
54	1462.57	287.23	1410.23	274.15	1364.89	262.81	1124.73	202.77
55	1513.65	300.00	1458.89	286.31	1411.31	274.42	1159.95	211.58
56	1571.89	314.56	1514.18	300.14	1464.09	287.61	1199.91	221.57
57	1638.21	331.14	1577.18	315.88	1524.22	302.64	1245.44	232.95
58	1715.10	350.36	1650.22	334.14	1593.85	320.05	1298.13	246.12
59	1803.54	372.47	1734.27	355.16	1673.96	340.08	1358.62	261.24
60	1905.07	397.86	1830.61	379.24	1765.91	363.07	1427.89	278.56
61	2020.76	426.78	1940.38	406.68	1870.66	389.25	1506.93	298.32
62	2151.42	459.44	2064.41	437.69	1988.95	418.83	1596.00	320.59
63	2296.68	495.76	2202.14	472.12	2120.41	451.69	1694.93	345.32
64	2456.91	535.82	2354.12	510.12	2265.32	487.92	1803.81	372.54
65	2635.42	580.44	2523.49	552.46	2426.80	528.29	1925.15	402.88
66	2841.44	631.95	2718.76	601.28	2612.83	574.80	2064.32	437.67
67	3070.04	689.10	2935.26	655.40	2819.12	626.37	2218.36	476.18
68	3321.40	751.94	3173.27	714.91	3045.75	683.03	2387.10	518.36
69	3595.08	820.36	3432.07	779.61	3291.92	744.57	2569.46	563.95
70	3890.71	894.27	3711.49	849.46	3557.44	810.95	2765.09	612.86
71	4166.99	963.34	3972.17	914.63	3805.04	872.85	2946.37	658.18
72	4459.66	1036.50	4248.17	983.63	4066.62	938.24	3136.80	705.79
73	4768.82	1113.80	4539.15	1056.38	4342.18	1007.13	3335.11	755.37
74	5093.49	1194.96	4844.46	1132.70	4630.73	1079.27	3540.41	806.69
75	5430.17	1279.13	5160.52	1211.72	4929.14	1153.87	3751.36	859.43
76	5766.93	1363.32	5476.58	1290.74	5227.55	1228.48	3960.52	911.72
77	6109.79	1449.04	5797.13	1370.87	5528.92	1303.82	4170.66	964.25
78	6451.30	1534.41	6116.60	1450.74	5830.37	1379.18	4379.01	1016.34
79	6786.63	1618.25	6429.79	1529.04	6123.86	1452.55	4582.34	1067.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	179.48	9.87	177.68	9.42	176.12	9.03	168.48	7.12
41	182.68	10.67	180.72	10.18	179.08	9.77	170.84	7.71
42	186.16	11.54	184.04	11.01	182.28	10.57	173.40	8.35
43	189.92	12.48	187.64	11.91	185.72	11.43	176.20	9.05
44	194.00	13.50	191.56	12.89	189.48	12.37	179.20	9.80
45	198.32	14.58	195.72	13.93	193.48	13.37	182.40	10.60
46	203.04	15.76	200.20	15.05	197.80	14.45	185.88	11.47
47	208.12	17.03	205.08	16.27	202.48	15.62	189.60	12.40
48	213.56	18.39	210.28	17.57	207.48	16.87	193.64	13.41
49	219.52	19.88	216.00	19.00	212.96	18.24	198.00	14.50
50	226.04	21.51	222.20	20.55	218.96	19.74	202.76	15.69
51	233.16	23.29	229.00	22.25	225.48	21.37	207.92	16.98
52	241.00	25.25	236.48	24.12	232.64	23.16	213.60	18.40
53	249.60	27.40	244.68	26.17	240.52	25.13	219.84	19.96
54	259.12	29.78	253.76	28.44	249.24	27.31	226.68	21.67
55	269.68	32.42	263.88	30.97	258.92	29.73	234.28	23.57
56	281.68	35.42	275.28	33.82	269.88	32.47	242.88	25.72
57	295.36	38.84	288.32	37.08	282.32	35.58	252.64	28.16
58	311.12	42.78	303.32	40.83	296.72	39.18	263.88	30.97
59	329.44	47.36	320.76	45.19	313.44	43.36	276.88	34.22
60	350.76	52.69	341.04	50.26	332.88	48.22	292.04	38.01
61	375.52	58.88	364.60	56.15	355.40	53.85	309.56	42.39
62	404.24	66.06	391.96	62.99	381.60	60.40	329.92	47.48
63	437.52	74.38	423.64	70.91	411.96	67.99	353.60	53.40
64	475.52	83.88	459.76	79.94	446.56	76.64	380.60	60.15
65	519.44	94.86	501.64	90.41	486.68	86.67	411.92	67.98
66	571.28	107.82	550.92	102.73	533.84	98.46	448.52	77.13
67	631.04	122.76	607.80	116.95	588.28	112.07	490.72	87.68
68	698.64	139.66	672.04	133.01	649.80	127.45	538.24	99.56
69	774.16	158.54	743.84	150.96	718.40	144.60	591.00	112.75
70	857.08	179.27	822.52	170.63	793.56	163.39	648.44	127.11
71	941.76	200.44	902.88	190.72	870.20	182.55	706.80	141.70
72	1032.72	223.18	989.04	212.26	952.32	203.08	768.76	157.19
73	1130.32	247.58	1081.36	235.34	1040.16	225.04	834.36	173.59
74	1234.12	273.53	1179.40	259.85	1133.28	248.32	903.16	190.79
75	1343.80	300.95	1282.88	285.72	1231.40	272.85	974.88	208.72
76	1456.12	329.03	1388.64	312.16	1331.56	297.89	1047.44	226.86
77	1572.32	358.08	1497.96	339.49	1434.92	323.73	1121.80	245.45
78	1690.72	387.68	1609.20	367.30	1540.08	350.02	1197.12	264.28
79	1809.84	417.46	1721.08	395.27	1645.76	376.44	1272.64	283.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	251.27	13.82	248.75	13.19	246.57	12.64	235.87	9.97
41	255.75	14.94	253.01	14.25	250.71	13.68	239.18	10.79
42	260.62	16.16	257.66	15.41	255.19	14.80	242.76	11.69
43	265.89	17.47	262.70	16.67	260.01	16.00	246.68	12.67
44	271.60	18.90	268.18	18.05	265.27	17.32	250.88	13.72
45	277.65	20.41	274.01	19.50	270.87	18.72	255.36	14.84
46	284.26	22.06	280.28	21.07	276.92	20.23	260.23	16.06
47	291.37	23.84	287.11	22.78	283.47	21.87	265.44	17.36
48	298.98	25.75	294.39	24.60	290.47	23.62	271.10	18.77
49	307.33	27.83	302.40	26.60	298.14	25.54	277.20	20.30
50	316.46	30.11	311.08	28.77	306.54	27.64	283.86	21.97
51	326.42	32.61	320.60	31.15	315.67	29.92	291.09	23.77
52	337.40	35.35	331.07	33.77	325.70	32.42	299.04	25.76
53	349.44	38.36	342.55	36.64	336.73	35.18	307.78	27.94
54	362.77	41.69	355.26	39.82	348.94	38.23	317.35	30.34
55	377.55	45.39	369.43	43.36	362.49	41.62	327.99	33.00
56	394.35	49.59	385.39	47.35	377.83	45.46	340.03	36.01
57	413.50	54.38	403.65	51.91	395.25	49.81	353.70	39.42
58	435.57	59.89	424.65	57.16	415.41	54.85	369.43	43.36
59	461.22	66.30	449.06	63.27	438.82	60.70	387.63	47.91
60	491.06	73.77	477.46	70.36	466.03	67.51	408.86	53.21
61	525.73	82.43	510.44	78.61	497.56	75.39	433.38	59.35
62	565.94	92.48	548.74	88.19	534.24	84.56	461.89	66.47
63	612.53	104.13	593.10	99.27	576.74	95.19	495.04	74.76
64	665.73	117.43	643.66	111.92	625.18	107.30	532.84	84.21
65	727.22	132.80	702.30	126.57	681.35	121.34	576.69	95.17
66	799.79	150.95	771.29	143.82	747.38	137.84	627.93	107.98
67	883.46	171.86	850.92	163.73	823.59	156.90	687.01	122.75
68	978.10	195.52	940.86	186.21	909.72	178.43	753.54	139.38
69	1083.82	221.96	1041.38	211.34	1005.76	202.44	827.40	157.85
70	1199.91	250.98	1151.53	238.88	1110.98	228.75	907.82	177.95
71	1318.46	280.62	1264.03	267.01	1218.28	255.57	989.52	198.38
72	1445.81	312.45	1384.66	297.16	1333.25	284.31	1076.26	220.07
73	1582.45	346.61	1513.90	329.48	1456.22	315.06	1168.10	243.03
74	1727.77	382.94	1651.16	363.79	1586.59	347.65	1264.42	267.11
75	1881.32	421.33	1796.03	400.01	1723.96	381.99	1364.83	292.21
76	2038.57	460.64	1944.10	437.02	1864.18	417.05	1466.42	317.60
77	2201.25	501.31	2097.14	475.29	2008.89	453.22	1570.52	343.63
78	2367.01	542.75	2252.88	514.22	2156.11	490.03	1675.97	369.99
79	2533.78	584.44	2409.51	553.38	2304.06	527.02	1781.70	396.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	317.86	17.48	314.67	16.68	311.91	15.99	298.38	12.61
41	323.53	18.90	320.06	18.03	317.15	17.30	302.56	13.65
42	329.69	20.44	325.93	19.50	322.82	18.72	307.09	14.79
43	336.35	22.10	332.31	21.09	328.91	20.24	312.05	16.03
44	343.57	23.91	339.25	22.83	335.57	21.91	317.36	17.36
45	351.22	25.82	346.62	24.67	342.65	23.68	323.03	18.77
46	359.58	27.91	354.55	26.65	350.30	25.59	329.19	20.31
47	368.58	30.16	363.20	28.81	358.59	27.66	335.78	21.96
48	378.21	32.57	372.41	31.12	367.45	29.88	342.94	23.75
49	388.77	35.21	382.54	33.65	377.15	32.30	350.66	25.68
50	400.32	38.09	393.52	36.39	387.78	34.96	359.09	27.79
51	412.93	41.25	405.56	39.40	399.33	37.85	368.23	30.07
52	426.81	44.72	418.81	42.72	412.01	41.02	378.29	32.59
53	442.04	48.53	433.33	46.35	425.96	44.51	389.34	35.35
54	458.90	52.74	449.41	50.37	441.40	48.37	401.45	38.38
55	477.60	57.42	467.33	54.85	458.55	52.65	414.91	41.74
56	498.86	62.73	487.52	59.90	477.96	57.50	430.14	45.55
57	523.08	68.79	510.61	65.67	499.99	63.01	447.43	49.87
58	550.99	75.76	537.18	72.31	525.49	69.39	467.33	54.85
59	583.44	83.87	568.07	80.03	555.10	76.79	490.35	60.60
60	621.20	93.31	603.98	89.01	589.53	85.40	517.20	67.32
61	665.05	104.28	645.71	99.44	629.41	95.37	548.23	75.07
62	715.91	116.99	694.16	111.56	675.81	106.97	584.29	84.09
63	774.85	131.73	750.27	125.58	729.58	120.41	626.23	94.57
64	842.15	148.55	814.23	141.57	790.86	135.73	674.04	106.53
65	919.93	168.00	888.40	160.12	861.91	153.49	729.51	120.39
66	1011.74	190.95	975.68	181.93	945.43	174.37	794.33	136.60
67	1117.57	217.41	1076.41	207.12	1041.84	198.48	869.07	155.28
68	1237.29	247.34	1190.18	235.56	1150.80	225.71	953.22	176.32
69	1371.04	280.77	1317.34	267.35	1272.29	256.09	1046.66	199.68
70	1517.89	317.49	1456.68	302.19	1405.39	289.36	1148.39	225.11
71	1667.86	354.98	1599.00	337.77	1541.12	323.30	1251.74	250.95
72	1828.95	395.25	1751.59	375.91	1686.56	359.65	1361.47	278.38
73	2001.80	438.46	1915.09	416.79	1842.12	398.55	1477.65	307.43
74	2185.63	484.42	2088.72	460.19	2007.04	439.77	1599.50	337.89
75	2379.87	532.98	2271.98	506.01	2180.81	483.22	1726.51	369.64
76	2578.79	582.71	2459.28	552.84	2358.19	527.56	1855.02	401.77
77	2784.58	634.16	2652.89	601.24	2541.24	573.33	1986.71	434.69
78	2994.27	686.58	2849.89	650.49	2727.48	619.89	2120.10	468.04
79	3205.23	739.32	3048.03	700.02	2914.64	666.68	2253.85	501.48
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	402.09	22.11	398.06	21.10	394.56	20.23	377.45	15.95
41	409.26	23.90	404.87	22.81	401.20	21.89	382.74	17.27
42	417.06	25.85	412.31	24.67	408.36	23.68	388.47	18.71
43	425.48	27.96	420.37	26.68	416.07	25.61	394.74	20.27
44	434.62	30.24	429.15	28.88	424.49	27.71	401.46	21.96
45	444.30	32.66	438.47	31.21	433.46	29.95	408.63	23.75
46	454.87	35.31	448.51	33.72	443.13	32.37	416.43	25.70
47	466.25	38.15	459.44	36.45	453.62	34.99	424.76	27.78
48	478.44	41.20	471.09	39.36	464.82	37.79	433.81	30.04
49	491.79	44.54	483.91	42.57	477.10	40.86	443.58	32.48
50	506.40	48.19	497.80	46.04	490.54	44.22	454.25	35.15
51	522.35	52.18	513.03	49.85	505.15	47.88	465.81	38.04
52	539.92	56.57	529.79	54.04	521.19	51.89	478.53	41.22
53	559.18	61.38	548.16	58.63	538.84	56.30	492.51	44.72
54	580.51	66.72	568.50	63.71	558.38	61.18	507.83	48.55
55	604.17	72.63	591.17	69.38	580.06	66.60	524.86	52.80
56	631.05	79.35	616.71	75.77	604.62	72.74	544.13	57.62
57	661.70	87.01	645.93	83.07	632.49	79.71	565.99	63.09
58	697.01	95.84	679.53	91.47	664.75	87.78	591.17	69.38
59	738.05	106.10	718.60	101.24	702.20	97.14	620.30	76.66
60	785.81	118.04	764.04	112.60	745.76	108.03	654.26	85.15
61	841.28	131.91	816.82	125.79	796.21	120.64	693.51	94.97
62	905.62	148.00	878.11	141.12	854.90	135.32	739.12	106.37
63	980.18	166.63	949.09	158.86	922.92	152.32	792.18	119.63
64	1065.31	187.92	1030.01	179.09	1000.44	171.70	852.66	134.75
65	1163.71	212.52	1123.83	202.55	1090.32	194.17	922.83	152.30
66	1279.85	241.55	1234.23	230.15	1195.97	220.58	1004.83	172.80
67	1413.73	275.02	1361.66	262.00	1317.93	251.07	1099.37	196.43
68	1565.17	312.88	1505.58	297.98	1455.76	285.53	1205.83	223.05
69	1734.36	355.18	1666.44	338.20	1609.44	323.95	1324.03	252.60
70	1920.13	401.62	1842.70	382.26	1777.82	366.05	1452.71	284.77
71	2109.84	449.05	2022.74	427.27	1949.52	408.97	1583.45	317.45
72	2313.62	499.99	2215.76	475.53	2133.50	454.96	1722.26	352.16
73	2532.27	554.66	2422.59	527.24	2330.29	504.16	1869.23	388.90
74	2764.82	612.79	2642.23	582.15	2538.90	556.32	2023.36	427.43
75	3010.54	674.22	2874.06	640.10	2758.72	611.27	2184.04	467.60
76	3262.17	737.13	3110.99	699.34	2983.11	667.37	2346.60	508.24
77	3522.49	802.21	3355.90	760.56	3214.67	725.26	2513.19	549.89
78	3787.75	868.53	3605.11	822.87	3450.26	784.16	2681.93	592.07
79	4054.61	935.24	3855.76	885.53	3687.02	843.34	2851.11	634.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	215.08	18.77	212.08	18.02	209.28	17.32	194.28	13.57
41	221.52	20.38	218.28	19.57	215.28	18.82	199.04	14.76
42	228.44	22.11	224.96	21.24	221.72	20.43	204.16	16.04
43	235.96	23.99	232.20	23.05	228.68	22.17	209.68	17.42
44	244.04	26.01	239.92	24.98	236.12	24.03	215.64	18.91
45	252.52	28.13	248.12	27.03	244.00	26.00	221.84	20.46
46	261.56	30.39	256.80	29.20	252.36	28.09	228.44	22.11
47	271.12	32.78	265.96	31.49	261.20	30.30	235.40	23.85
48	281.20	35.30	275.64	33.91	270.48	32.62	242.68	25.67
49	292.04	38.01	286.04	36.51	280.48	35.12	250.48	27.62
50	302.88	40.72	296.40	39.10	290.44	37.61	258.16	29.54
51	314.76	43.69	307.80	41.95	301.32	40.33	266.60	31.65
52	327.56	46.89	320.04	45.01	313.08	43.27	275.64	33.91
53	341.60	50.40	333.40	48.35	325.88	46.47	285.44	36.36
54	356.80	54.20	347.92	51.98	339.76	49.94	296.04	39.01
55	373.92	58.48	364.24	56.06	355.40	53.85	307.88	41.97
56	393.36	63.34	382.76	60.69	373.12	58.28	321.28	45.32
57	415.52	68.88	403.88	65.97	393.28	63.32	336.48	49.12
58	441.16	75.29	428.28	72.07	416.64	69.16	354.00	53.50
59	470.92	82.73	456.60	79.15	443.68	75.92	374.24	58.56
60	505.44	91.36	489.40	87.35	475.00	83.75	397.64	64.41
61	545.24	101.31	527.24	96.81	511.16	92.79	424.64	71.16
62	590.68	112.67	570.44	107.61	552.40	103.10	455.44	78.86
63	642.40	125.60	619.60	119.90	599.28	114.82	490.40	87.60
64	699.68	139.92	674.04	133.51	651.24	127.81	529.12	97.28
65	764.40	156.10	735.52	148.88	709.88	142.47	572.84	108.21
66	839.32	174.83	806.60	166.65	777.60	159.40	622.96	120.74
67	922.92	195.73	885.88	186.47	853.16	178.29	678.88	134.72
68	1016.48	219.12	974.56	208.64	937.60	199.40	741.20	150.30
69	1118.92	244.73	1071.60	232.90	1029.88	222.47	809.04	167.26
70	1230.48	272.62	1177.08	259.27	1130.16	247.54	882.28	185.57
71	1342.84	300.71	1283.32	285.83	1231.00	272.75	955.72	203.93
72	1462.96	330.74	1396.72	314.18	1338.56	299.64	1033.36	223.34
73	1591.00	362.75	1517.40	344.35	1452.84	328.21	1115.08	243.77
74	1726.52	396.63	1644.92	376.23	1573.36	358.34	1200.60	265.15
75	1869.08	432.27	1778.84	409.71	1699.80	389.95	1289.24	287.31
76	2013.68	468.42	1914.56	443.64	1827.72	421.93	1378.44	309.61
77	2163.80	505.95	2055.16	478.79	1960.08	455.02	1469.88	332.47
78	2317.12	544.28	2198.72	514.68	2095.16	488.79	1563.04	355.76
79	2472.20	583.05	2343.72	550.93	2231.44	522.86	1656.68	379.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.11	26.28	296.91	25.23	292.99	24.25	271.99	19.00
41	310.13	28.53	305.59	27.40	301.39	26.35	278.66	20.66
42	319.82	30.95	314.94	29.74	310.41	28.60	285.82	22.46
43	330.34	33.59	325.08	32.27	320.15	31.04	293.55	24.39
44	341.66	36.41	335.89	34.97	330.57	33.64	301.90	26.47
45	353.53	39.38	347.37	37.84	341.60	36.40	310.58	28.64
46	366.18	42.55	359.52	40.88	353.30	39.33	319.82	30.95
47	379.57	45.89	372.34	44.09	365.68	42.42	329.56	33.39
48	393.68	49.42	385.90	47.47	378.67	45.67	339.75	35.94
49	408.86	53.21	400.46	51.11	392.67	49.17	350.67	38.67
50	424.03	57.01	414.96	54.74	406.62	52.65	361.42	41.36
51	440.66	61.17	430.92	58.73	421.85	56.46	373.24	44.31
52	458.58	65.65	448.06	63.01	438.31	60.58	385.90	47.47
53	478.24	70.56	466.76	67.69	456.23	65.06	399.62	50.90
54	499.52	75.88	487.09	72.77	475.66	69.92	414.46	54.61
55	523.49	81.87	509.94	78.48	497.56	75.39	431.03	58.76
56	550.70	88.68	535.86	84.97	522.37	81.59	449.79	63.45
57	581.73	96.43	565.43	92.36	550.59	88.65	471.07	68.77
58	617.62	105.41	599.59	100.90	583.30	96.82	495.60	74.90
59	659.29	115.82	639.24	110.81	621.15	106.29	523.94	81.98
60	707.62	127.90	685.16	122.29	665.00	117.25	556.70	90.17
61	763.34	141.83	738.14	135.53	715.62	129.91	594.50	99.62
62	826.95	157.74	798.62	150.65	773.36	144.34	637.62	110.40
63	899.36	175.84	867.44	167.86	838.99	160.75	686.56	122.64
64	979.55	195.89	943.66	186.91	911.74	178.93	740.77	136.19
65	1070.16	218.54	1029.73	208.43	993.83	199.46	801.98	151.49
66	1175.05	244.76	1129.24	233.31	1088.64	223.16	872.14	169.04
67	1292.09	274.02	1240.23	261.06	1194.42	249.61	950.43	188.61
68	1423.07	306.77	1364.38	292.10	1312.64	279.16	1037.68	210.42
69	1566.49	342.62	1500.24	326.06	1441.83	311.46	1132.66	234.16
70	1722.67	381.67	1647.91	362.98	1582.22	346.56	1235.19	259.80
71	1879.98	420.99	1796.65	400.16	1723.40	381.85	1338.01	285.50
72	2048.14	463.04	1955.41	439.85	1873.98	419.50	1446.70	312.68
73	2227.40	507.85	2124.36	482.09	2033.98	459.49	1561.11	341.28
74	2417.13	555.28	2302.89	526.72	2202.70	501.68	1680.84	371.21
75	2616.71	605.18	2490.38	573.59	2379.72	545.93	1804.94	402.23
76	2819.15	655.79	2680.38	621.10	2558.81	590.70	1929.82	433.45
77	3029.32	708.33	2877.22	670.31	2744.11	637.03	2057.83	465.46
78	3243.97	761.99	3078.21	720.55	2933.22	684.31	2188.26	498.06
79	3461.08	816.27	3281.21	771.30	3124.02	732.00	2319.35	530.84
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	380.91	33.24	375.59	31.91	370.63	30.67	344.07	24.03
41	392.31	36.09	386.57	34.66	381.26	33.33	352.50	26.14
42	404.57	39.16	398.40	37.62	392.67	36.18	361.57	28.41
43	417.89	42.49	411.23	40.82	404.99	39.26	371.34	30.85
44	432.19	46.06	424.90	44.24	418.17	42.56	381.90	33.49
45	447.21	49.82	439.42	47.87	432.12	46.05	392.88	36.23
46	463.22	53.82	454.79	51.71	446.93	49.75	404.57	39.16
47	480.15	58.05	471.02	55.77	462.59	53.66	416.89	42.24
48	498.01	62.52	488.16	60.05	479.02	57.77	429.79	45.46
49	517.20	67.32	506.58	64.66	496.73	62.20	443.60	48.92
50	536.40	72.12	524.92	69.25	514.37	66.61	457.20	52.32
51	557.44	77.37	545.11	74.29	533.64	71.42	472.15	56.05
52	580.11	83.04	566.79	79.71	554.46	76.63	488.16	60.05
53	604.97	89.26	590.45	85.63	577.13	82.30	505.51	64.39
54	631.89	95.99	616.17	92.06	601.71	88.44	524.29	69.09
55	662.21	103.57	645.07	99.28	629.41	95.37	545.26	74.33
56	696.64	112.18	677.87	107.48	660.80	103.21	568.99	80.26
57	735.89	121.99	715.27	116.83	696.50	112.14	595.91	86.99
58	781.29	133.34	758.48	127.64	737.87	122.48	626.93	94.75
59	834.00	146.51	808.64	140.17	785.76	134.45	662.78	103.71
60	895.13	161.80	866.73	154.70	841.23	148.32	704.22	114.07
61	965.62	179.42	933.74	171.45	905.26	164.33	752.04	126.02
62	1046.09	199.54	1010.25	190.58	978.30	182.59	806.58	139.66
63	1137.69	222.44	1097.31	212.34	1061.32	203.35	868.50	155.14
64	1239.13	247.80	1193.72	236.45	1153.35	226.35	937.07	172.28
65	1353.75	276.45	1302.61	263.67	1257.20	252.31	1014.50	191.64
66	1486.44	309.62	1428.49	295.14	1377.13	282.30	1103.26	213.83
67	1634.49	346.64	1568.89	330.24	1510.95	315.75	1202.30	238.59
68	1800.19	388.06	1725.95	369.50	1660.49	353.14	1312.67	266.18
69	1981.61	433.42	1897.80	412.47	1823.92	393.99	1432.81	296.22
70	2179.18	482.81	2084.61	459.17	2001.51	438.39	1562.52	328.64
71	2378.17	532.56	2272.76	506.20	2180.10	483.04	1692.58	361.16
72	2590.90	585.74	2473.59	556.41	2370.59	530.66	1830.08	395.54
73	2817.66	642.43	2687.32	609.84	2572.98	581.26	1974.81	431.72
74	3057.67	702.43	2913.15	666.30	2786.42	634.62	2126.26	469.58
75	3310.14	765.55	3150.33	725.60	3010.35	690.60	2283.24	508.83
76	3566.23	829.57	3390.69	785.69	3236.89	747.24	2441.22	548.32
77	3832.09	896.04	3639.69	847.94	3471.30	805.84	2603.16	588.80
78	4103.62	963.92	3893.93	911.50	3710.53	865.65	2768.14	630.05
79	4378.27	1032.58	4150.73	975.70	3951.88	925.99	2933.98	671.51
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	481.85	42.05	475.13	40.37	468.85	38.80	435.25	30.40
41	496.27	45.66	489.02	43.84	482.30	42.16	445.91	33.07
42	511.78	49.53	503.98	47.58	496.72	45.77	457.38	35.93
43	528.62	53.75	520.20	51.64	512.32	49.67	469.75	39.03
44	546.73	58.27	537.50	55.96	528.98	53.83	483.10	42.36
45	565.72	63.02	555.87	60.56	546.64	58.25	496.99	45.84
46	585.98	68.08	575.31	65.42	565.37	62.93	511.78	49.53
47	607.39	73.44	595.83	70.55	585.17	67.88	527.37	53.43
48	629.98	79.08	617.52	75.97	605.96	73.08	543.68	57.51
49	654.26	85.15	640.82	81.79	628.36	78.68	561.15	61.88
50	678.55	91.23	664.03	87.60	650.68	84.26	578.36	66.18
51	705.16	97.88	689.57	93.98	675.05	90.35	597.27	70.91
52	733.84	105.05	716.99	100.84	701.40	96.94	617.52	75.97
53	765.29	112.91	746.92	108.32	730.07	104.11	639.48	81.46
54	799.34	121.43	779.45	116.45	761.17	111.88	663.22	87.39
55	837.70	131.01	816.01	125.59	796.21	120.64	689.75	94.03
56	881.25	141.90	857.50	135.96	835.91	130.57	719.77	101.53
57	930.90	154.31	904.82	147.79	881.07	141.86	753.82	110.04
58	988.34	168.67	959.48	161.46	933.40	154.94	793.07	119.86
59	1055.01	185.34	1022.93	177.32	993.98	170.08	838.42	131.19
60	1132.34	204.68	1096.41	195.69	1064.15	187.63	890.84	144.30
61	1221.51	226.97	1181.18	216.88	1145.16	207.88	951.33	159.42
62	1323.31	252.42	1277.97	241.08	1237.55	230.98	1020.33	176.67
63	1439.18	281.38	1388.10	268.61	1342.58	257.23	1098.65	196.25
64	1567.50	313.46	1510.06	299.10	1458.98	286.33	1185.40	217.94
65	1712.50	349.71	1647.80	333.54	1590.35	319.18	1283.34	242.42
66	1880.34	391.67	1807.04	373.35	1742.07	357.11	1395.63	270.50
67	2067.63	438.50	1984.65	417.75	1911.35	399.43	1520.91	301.82
68	2277.24	490.90	2183.32	467.42	2100.52	446.72	1660.52	336.72
69	2506.73	548.27	2400.72	521.77	2307.26	498.40	1812.50	374.72
70	2756.66	610.75	2637.03	580.85	2531.91	554.57	1976.59	415.74
71	3008.38	673.69	2875.04	640.35	2757.83	611.05	2141.11	456.87
72	3277.49	740.96	3129.09	703.86	2998.80	671.29	2315.05	500.35
73	3564.34	812.67	3399.45	771.45	3254.82	735.29	2498.13	546.12
74	3867.95	888.58	3685.14	842.87	3524.82	802.79	2689.72	594.02
75	4187.33	968.42	3985.16	917.88	3808.09	873.61	2888.30	643.66
76	4511.28	1049.41	4289.22	993.89	4094.67	945.26	3088.14	693.62
77	4847.59	1133.49	4604.21	1072.64	4391.20	1019.39	3292.99	744.84
78	5191.08	1219.36	4925.83	1153.05	4693.82	1095.04	3501.70	797.01
79	5538.51	1306.22	5250.67	1234.26	4999.13	1171.37	3711.49	849.46
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	201.00	15.25	198.56	14.64	196.24	14.06	184.12	11.03
41	206.20	16.55	203.52	15.88	201.04	15.26	187.92	11.98
42	211.76	17.94	208.92	17.23	206.20	16.55	192.04	13.01
43	217.80	19.45	214.72	18.68	211.76	17.94	196.52	14.13
44	224.32	21.08	220.96	20.24	217.80	19.45	201.28	15.32
45	231.16	22.79	227.52	21.88	224.12	21.03	206.32	16.58
46	238.52	24.63	234.56	23.64	230.92	22.73	211.68	17.92
47	246.32	26.58	242.04	25.51	238.12	24.53	217.36	19.34
48	254.60	28.65	249.96	27.49	245.72	26.43	223.36	20.84
49	263.52	30.88	258.52	29.63	253.96	28.49	229.84	22.46
50	272.68	33.17	267.28	31.82	262.36	30.59	236.32	24.08
51	282.72	35.68	276.88	34.22	271.56	32.89	243.48	25.87
52	293.60	38.40	287.28	36.82	281.52	35.38	251.20	27.80
53	305.52	41.38	298.64	39.66	292.40	38.10	259.64	29.91
54	318.56	44.64	311.04	42.76	304.28	41.07	268.76	32.19
55	333.16	48.29	324.96	46.24	317.60	44.40	278.96	34.74
56	349.72	52.43	340.76	50.19	332.72	48.18	290.52	37.63
57	368.64	57.16	358.76	54.69	349.96	52.49	303.60	40.90
58	390.52	62.63	379.60	59.90	369.88	57.47	318.68	44.67
59	415.92	68.98	403.76	65.94	392.96	63.24	336.16	49.04
60	445.44	76.36	431.80	72.95	419.76	69.94	356.40	54.10
61	479.56	84.89	464.24	81.06	450.76	77.69	379.80	59.95
62	518.76	94.69	501.48	90.37	486.36	86.59	406.64	66.66
63	563.60	105.90	544.12	101.03	527.08	96.77	437.36	74.34
64	613.80	118.45	591.80	112.95	572.60	108.15	471.68	82.92
65	670.96	132.74	646.12	126.53	624.48	121.12	510.80	92.70
66	737.60	149.40	709.36	142.34	684.76	136.19	555.96	103.99
67	812.76	168.19	780.68	160.17	752.80	153.20	606.88	116.72
68	897.32	189.33	860.84	180.21	829.16	172.29	663.92	130.98
69	990.60	212.65	949.24	202.31	913.32	193.33	726.44	146.61
70	1092.60	238.15	1045.76	226.44	1005.12	216.28	794.20	163.55
71	1195.92	263.98	1143.44	250.86	1097.96	239.49	862.44	180.61
72	1306.72	291.68	1248.04	277.01	1197.24	264.31	934.84	198.71
73	1425.20	321.30	1359.76	304.94	1303.04	290.76	1011.20	217.80
74	1551.00	352.75	1478.12	334.53	1415.04	318.76	1091.16	237.79
75	1683.72	385.93	1602.84	365.71	1532.76	348.19	1174.52	258.63
76	1818.92	419.73	1729.72	397.43	1652.44	378.11	1258.36	279.59
77	1959.32	454.83	1861.24	430.31	1776.32	409.08	1344.52	301.13
78	2102.84	490.71	1995.60	463.90	1902.72	440.68	1432.16	323.04
79	2248.00	527.00	2131.28	497.82	2030.28	472.57	1520.28	345.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	281.40	21.35	277.98	20.50	274.74	19.68	257.77	15.44
41	288.68	23.17	284.93	22.23	281.46	21.36	263.09	16.77
42	296.46	25.12	292.49	24.12	288.68	23.17	268.86	18.21
43	304.92	27.23	300.61	26.15	296.46	25.12	275.13	19.78
44	314.05	29.51	309.34	28.34	304.92	27.23	281.79	21.45
45	323.62	31.91	318.53	30.63	313.77	29.44	288.85	23.21
46	333.93	34.48	328.38	33.10	323.29	31.82	296.35	25.09
47	344.85	37.21	338.86	35.71	333.37	34.34	304.30	27.08
48	356.44	40.11	349.94	38.49	344.01	37.00	312.70	29.18
49	368.93	43.23	361.93	41.48	355.54	39.89	321.78	31.44
50	381.75	46.44	374.19	44.55	367.30	42.83	330.85	33.71
51	395.81	49.95	387.63	47.91	380.18	46.05	340.87	36.22
52	411.04	53.76	402.19	51.55	394.13	49.53	351.68	38.92
53	427.73	57.93	418.10	55.52	409.36	53.34	363.50	41.87
54	445.98	62.50	435.46	59.86	425.99	57.50	376.26	45.07
55	466.42	67.61	454.94	64.74	444.64	62.16	390.54	48.64
56	489.61	73.40	477.06	70.27	465.81	67.45	406.73	52.68
57	516.10	80.02	502.26	76.57	489.94	73.49	425.04	57.26
58	546.73	87.68	531.44	83.86	517.83	80.46	446.15	62.54
59	582.29	96.57	565.26	92.32	550.14	88.54	470.62	68.66
60	623.62	106.90	604.52	102.13	587.66	97.92	498.96	75.74
61	671.38	118.85	649.94	113.48	631.06	108.77	531.72	83.93
62	726.26	132.57	702.07	126.52	680.90	121.23	569.30	93.32
63	789.04	148.26	761.77	141.44	737.91	135.48	612.30	104.08
64	859.32	165.83	828.52	158.13	801.64	151.41	660.35	116.09
65	939.34	185.84	904.57	177.14	874.27	169.57	715.12	129.78
66	1032.64	209.16	993.10	199.28	958.66	190.67	778.34	145.59
67	1137.86	235.47	1092.95	224.24	1053.92	214.48	849.63	163.41
68	1256.25	265.06	1205.18	252.29	1160.82	241.21	929.49	183.37
69	1386.84	297.71	1328.94	283.23	1278.65	270.66	1017.02	205.25
70	1529.64	333.41	1464.06	317.02	1407.17	302.79	1111.88	228.97
71	1674.29	369.57	1600.82	351.20	1537.14	335.29	1207.42	252.85
72	1829.41	408.35	1747.26	387.81	1676.14	370.03	1308.78	278.19
73	1995.28	449.82	1903.66	426.92	1824.26	407.06	1415.68	304.92
74	2171.40	493.85	2069.37	468.34	1981.06	446.26	1527.62	332.91
75	2357.21	540.30	2243.98	511.99	2145.86	487.47	1644.33	362.08
76	2546.49	587.62	2421.61	556.40	2313.42	529.35	1761.70	391.43
77	2743.05	636.76	2605.74	602.43	2486.85	572.71	1882.33	421.58
78	2943.98	686.99	2793.84	649.46	2663.81	616.95	2005.02	452.26
79	3147.20	737.80	2983.79	696.95	2842.39	661.60	2128.39	483.10
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	355.97	27.01	351.65	25.93	347.54	24.90	326.08	19.53
41	365.18	29.31	360.43	28.12	356.04	27.03	332.81	21.22
42	375.03	31.77	370.00	30.51	365.18	29.31	340.10	23.04
43	385.72	34.45	380.27	33.08	375.03	31.77	348.04	25.02
44	397.27	37.33	391.32	35.85	385.72	34.45	356.47	27.13
45	409.38	40.36	402.94	38.75	396.92	37.24	365.39	29.36
46	422.42	43.62	415.41	41.87	408.96	40.25	374.89	31.74
47	436.23	47.07	428.65	45.18	421.71	43.44	384.94	34.25
48	450.90	50.74	442.68	48.68	435.17	46.81	395.57	36.91
49	466.69	54.69	457.84	52.47	449.76	50.46	407.05	39.78
50	482.92	58.74	473.35	56.35	464.64	54.17	418.52	42.65
51	500.70	63.19	490.35	60.60	480.93	58.25	431.20	45.82
52	519.97	68.01	508.77	65.21	498.57	62.66	444.88	49.23
53	541.08	73.28	528.89	70.24	517.84	67.48	459.82	52.97
54	564.17	79.06	550.85	75.73	538.88	72.73	475.97	57.01
55	590.03	85.52	575.50	81.89	562.47	78.63	494.04	61.52
56	619.35	92.85	603.49	88.89	589.25	85.33	514.51	66.64
57	652.86	101.23	635.36	96.86	619.78	92.96	537.68	72.43
58	691.61	110.92	672.27	106.08	655.06	101.78	564.38	79.11
59	736.59	122.16	715.06	116.78	695.93	112.00	595.34	86.85
60	788.87	135.23	764.72	129.19	743.39	123.86	631.18	95.81
61	849.30	150.34	822.17	143.56	798.30	137.59	672.63	106.17
62	918.72	167.70	888.12	160.05	861.34	153.35	720.16	118.05
63	998.14	187.55	963.64	178.92	933.46	171.38	774.56	131.66
64	1087.04	209.77	1048.08	200.03	1014.07	191.53	835.35	146.85
65	1188.27	235.08	1144.28	224.08	1105.95	214.50	904.63	164.17
66	1306.29	264.59	1256.28	252.08	1212.71	241.19	984.61	184.17
67	1439.40	297.86	1382.58	283.66	1333.21	271.32	1074.78	206.71
68	1589.15	335.30	1524.55	319.15	1468.44	305.13	1175.80	231.97
69	1754.35	376.60	1681.10	358.29	1617.49	342.39	1286.53	259.65
70	1934.99	421.76	1852.04	401.03	1780.07	383.03	1406.53	289.65
71	2117.97	467.51	2025.03	444.27	1944.49	424.14	1527.38	319.86
72	2314.20	516.57	2210.28	490.58	2120.31	468.09	1655.60	351.92
73	2524.03	569.02	2408.13	540.05	2307.68	514.94	1790.84	385.72
74	2746.82	624.72	2617.75	592.45	2506.04	564.52	1932.44	421.13
75	2981.87	683.48	2838.63	647.67	2714.52	616.64	2080.07	458.03
76	3221.31	743.34	3063.33	703.85	2926.47	669.63	2228.56	495.15
77	3469.96	805.50	3296.26	762.08	3145.86	724.48	2381.14	533.30
78	3724.13	869.05	3534.21	821.57	3369.72	780.44	2536.36	572.10
79	3981.21	933.32	3774.50	881.64	3595.63	836.92	2692.42	611.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

Without Annual Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	450.30	34.16	444.84	32.80	439.64	31.50	412.49	24.71
41	461.95	37.08	455.95	35.58	450.39	34.19	421.00	26.84
42	474.41	40.19	468.05	38.60	461.95	37.08	430.23	29.15
43	487.94	43.57	481.04	41.85	474.41	40.19	440.27	31.66
44	502.55	47.23	495.02	45.34	487.94	43.57	450.93	34.32
45	517.87	51.06	509.72	49.02	502.10	47.11	462.22	37.14
46	534.36	55.18	525.49	52.96	517.33	50.92	474.23	40.15
47	551.83	59.55	542.25	57.15	533.46	54.95	486.95	43.33
48	570.38	64.19	559.99	61.59	550.49	59.21	500.40	46.69
49	590.37	69.18	579.17	66.38	568.95	63.83	514.91	50.32
50	610.89	74.31	598.79	71.29	587.77	68.53	529.43	53.95
51	633.38	79.93	620.30	76.66	608.38	73.68	545.47	57.96
52	657.76	86.03	643.60	82.49	630.69	79.26	562.77	62.28
53	684.46	92.70	669.05	88.85	655.07	85.36	581.68	67.01
54	713.67	100.01	696.83	95.80	681.68	92.01	602.11	72.12
55	746.38	108.18	728.01	103.59	711.52	99.47	624.96	77.83
56	783.48	117.46	763.41	112.44	745.40	107.94	650.86	84.30
57	825.87	128.06	803.74	122.52	784.02	117.59	680.16	91.63
58	874.89	140.31	850.42	134.19	828.65	128.75	713.94	100.07
59	931.79	154.54	904.55	147.73	880.35	141.68	753.10	109.87
60	997.93	171.07	967.37	163.43	940.39	156.69	798.45	121.20
61	1074.37	190.18	1040.04	181.60	1009.84	174.05	850.87	134.31
62	1162.19	212.14	1123.47	202.46	1089.60	193.99	911.00	149.34
63	1262.64	237.25	1219.00	226.34	1180.83	216.80	979.82	166.55
64	1375.11	265.37	1325.82	253.04	1282.80	242.29	1056.71	185.77
65	1503.16	297.38	1447.51	283.47	1399.03	271.35	1144.35	207.68
66	1652.46	334.70	1589.19	318.89	1534.08	305.11	1245.53	232.97
67	1820.84	376.80	1748.97	358.83	1686.51	343.22	1359.60	261.49
68	2010.28	424.16	1928.55	403.73	1857.58	385.98	1487.39	293.44
69	2219.26	476.40	2126.60	453.24	2046.12	433.12	1627.45	328.45
70	2447.77	533.53	2342.83	507.30	2251.79	484.54	1779.26	366.40
71	2679.24	591.40	2561.67	562.01	2459.78	536.53	1932.14	404.62
72	2927.46	653.46	2796.00	620.59	2682.19	592.14	2094.34	445.17
73	3192.90	719.81	3046.29	683.16	2919.22	651.39	2265.41	487.94
74	3474.73	790.27	3311.45	749.45	3170.14	714.12	2444.54	532.72
75	3772.06	864.60	3590.87	819.31	3433.87	780.06	2631.29	579.41
76	4074.95	940.33	3875.12	890.37	3701.99	847.09	2819.12	626.37
77	4389.49	1018.96	4169.76	964.03	3979.52	916.47	3012.15	674.63
78	4711.02	1099.34	4470.77	1039.28	4262.69	987.26	3208.49	723.71
79	5036.23	1180.65	4774.74	1115.27	4548.47	1058.71	3405.91	773.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	269.00	32.25	263.04	30.76	257.96	29.49	232.48	23.12
41	276.12	34.03	269.84	32.46	264.48	31.12	237.68	24.42
42	283.68	35.92	277.08	34.27	271.44	32.86	243.24	25.81
43	291.76	37.94	284.76	36.19	278.84	34.71	249.12	27.28
44	300.40	40.10	293.04	38.26	286.76	36.69	255.44	28.86
45	309.52	42.38	301.76	40.44	295.12	38.78	262.12	30.53
46	319.32	44.83	311.08	42.77	304.12	41.03	269.24	32.31
47	329.72	47.43	321.04	45.26	313.68	43.42	276.80	34.20
48	340.92	50.23	331.72	47.93	323.96	45.99	284.92	36.23
49	353.00	53.25	343.28	50.82	335.04	48.76	293.68	38.42
50	366.12	56.53	355.76	53.94	347.00	51.75	303.16	40.79
51	380.28	60.07	369.32	57.33	360.00	55.00	313.40	43.35
52	395.80	63.95	384.12	61.03	374.16	58.54	324.52	46.13
53	412.68	68.17	400.16	65.04	389.60	62.40	336.64	49.16
54	431.16	72.79	417.80	69.45	406.44	66.61	349.84	52.46
55	451.56	77.89	437.24	74.31	425.12	71.28	364.40	56.10
56	474.44	83.61	459.00	79.75	445.96	76.49	380.68	60.17
57	500.16	90.04	483.52	85.88	469.44	82.36	398.96	64.74
58	529.60	97.40	511.56	92.89	496.28	89.07	419.84	69.96
59	563.24	105.81	543.56	100.89	526.92	96.73	443.64	75.91
60	601.80	115.45	580.24	110.06	562.00	105.50	470.88	82.72
61	645.80	126.45	622.08	120.52	602.08	115.52	502.00	90.50
62	696.08	139.02	669.92	132.48	647.88	126.97	537.52	99.38
63	753.08	153.27	724.16	146.04	699.80	139.95	577.88	109.47
64	817.24	169.31	785.20	161.30	758.28	154.57	623.28	120.82
65	890.20	187.55	854.64	178.66	824.76	171.19	674.96	133.74
66	974.60	208.65	934.92	198.73	901.56	190.39	734.32	148.58
67	1070.28	232.57	1025.88	221.47	988.60	212.15	801.48	165.37
68	1176.24	259.06	1126.60	246.65	1084.84	236.21	875.44	183.86
69	1292.80	288.20	1237.20	274.30	1190.52	262.63	956.24	204.06
70	1418.92	319.73	1356.84	304.21	1304.64	291.16	1042.92	225.73
71	1541.20	350.30	1472.72	333.18	1415.08	318.77	1126.20	246.55
72	1670.40	382.60	1594.96	363.74	1531.40	347.85	1213.32	268.33
73	1806.84	416.71	1723.88	395.97	1653.84	378.46	1304.16	291.04
74	1949.48	452.37	1858.64	429.66	1781.68	410.42	1397.52	314.38
75	2097.72	489.43	1997.96	464.49	1913.56	443.39	1493.00	338.25
76	2245.96	526.49	2137.68	499.42	2045.44	476.36	1587.68	361.92
77	2397.16	564.29	2279.28	534.82	2179.36	509.84	1682.68	385.67
78	2547.20	601.80	2420.04	570.01	2312.12	543.03	1776.68	409.17
79	2694.52	638.63	2558.04	604.51	2442.24	575.56	1868.48	432.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	376.60	45.15	368.26	43.06	361.14	41.29	325.47	32.37
41	386.57	47.64	377.78	45.44	370.27	43.57	332.75	34.19
42	397.15	50.29	387.91	47.98	380.02	46.00	340.54	36.13
43	408.46	53.12	398.66	50.67	390.38	48.59	348.77	38.19
44	420.56	56.14	410.26	53.56	401.46	51.37	357.62	40.40
45	433.33	59.33	422.46	56.62	413.17	54.29	366.97	42.74
46	447.05	62.76	435.51	59.88	425.77	57.44	376.94	45.23
47	461.61	66.40	449.46	63.36	439.15	60.79	387.52	47.88
48	477.29	70.32	464.41	67.10	453.54	64.39	398.89	50.72
49	494.20	74.55	480.59	71.15	469.06	68.26	411.15	53.79
50	512.57	79.14	498.06	75.52	485.80	72.45	424.42	57.11
51	532.39	84.10	517.05	80.26	504.00	77.00	438.76	60.69
52	554.12	89.53	537.77	85.44	523.82	81.96	454.33	64.58
53	577.75	95.44	560.22	91.06	545.44	87.36	471.30	68.82
54	603.62	101.91	584.92	97.23	569.02	93.25	489.78	73.44
55	632.18	109.05	612.14	104.03	595.17	99.79	510.16	78.54
56	664.22	117.05	642.60	111.65	624.34	107.09	532.95	84.24
57	700.22	126.06	676.93	120.23	657.22	115.30	558.54	90.64
58	741.44	136.36	716.18	130.05	694.79	124.70	587.78	97.94
59	788.54	148.13	760.98	141.25	737.69	135.42	621.10	106.27
60	842.52	161.63	812.34	154.08	786.80	147.70	659.23	115.81
61	904.12	177.03	870.91	168.73	842.91	161.73	702.80	126.70
62	974.51	194.63	937.89	185.47	907.03	177.76	752.53	139.13
63	1054.31	214.58	1013.82	204.46	979.72	195.93	809.03	153.26
64	1144.14	237.03	1099.28	225.82	1061.59	216.40	872.59	169.15
65	1246.28	262.57	1196.50	250.12	1154.66	239.67	944.94	187.24
66	1364.44	292.11	1308.89	278.22	1262.18	266.55	1028.05	208.01
67	1498.39	325.60	1436.23	310.06	1384.04	297.01	1122.07	231.52
68	1646.74	362.68	1577.24	345.31	1518.78	330.69	1225.62	257.40
69	1809.92	403.48	1732.08	384.02	1666.73	367.68	1338.74	285.68
70	1986.49	447.62	1899.58	425.89	1826.50	407.62	1460.09	316.02
71	2157.68	490.42	2061.81	466.45	1981.11	446.28	1576.68	345.17
72	2338.56	535.64	2232.94	509.24	2143.96	486.99	1698.65	375.66
73	2529.58	583.39	2413.43	554.36	2315.38	529.84	1825.82	407.46
74	2729.27	633.32	2602.10	601.52	2494.35	574.59	1956.53	440.13
75	2936.81	685.20	2797.14	650.29	2678.98	620.75	2090.20	473.55
76	3144.34	737.09	2992.75	699.19	2863.62	666.90	2222.75	506.69
77	3356.02	790.01	3190.99	748.75	3051.10	713.78	2355.75	539.94
78	3566.08	842.52	3388.06	798.01	3236.97	760.24	2487.35	572.84
79	3772.33	894.08	3581.26	846.31	3419.14	805.78	2615.87	604.97
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	476.40	57.11	465.84	54.48	456.85	52.23	411.72	40.95
41	489.01	60.27	477.89	57.49	468.39	55.11	420.93	43.25
42	502.40	63.61	490.71	60.69	480.72	58.20	430.78	45.71
43	516.71	67.19	504.31	64.09	493.83	61.47	441.19	48.31
44	532.01	71.02	518.97	67.76	507.85	64.98	452.38	51.11
45	548.16	75.05	534.42	71.62	522.66	68.68	464.21	54.07
46	565.52	79.39	550.92	75.75	538.60	72.66	476.82	57.22
47	583.93	84.00	568.56	80.16	555.53	76.90	490.21	60.57
48	603.77	88.96	587.48	84.88	573.73	81.45	504.59	64.16
49	625.16	94.31	607.95	90.00	593.36	86.35	520.11	68.04
50	648.40	100.11	630.05	95.53	614.54	91.65	536.90	72.24
51	673.48	106.38	654.07	101.53	637.56	97.41	555.03	76.77
52	700.96	113.26	680.28	108.08	662.64	103.67	574.72	81.70
53	730.86	120.73	708.68	115.19	689.98	110.51	596.19	87.06
54	763.58	128.91	739.92	123.00	719.81	117.97	619.57	92.91
55	799.71	137.94	774.35	131.60	752.89	126.24	645.35	99.35
56	840.23	148.07	812.89	141.24	789.80	135.46	674.18	106.56
57	885.78	159.46	856.31	152.09	831.38	145.86	706.56	114.65
58	937.92	172.50	905.97	164.51	878.91	157.74	743.54	123.90
59	997.50	187.39	962.64	178.68	933.18	171.31	785.69	134.44
60	1065.79	204.46	1027.61	194.92	995.30	186.84	833.93	146.50
61	1143.71	223.94	1101.70	213.44	1066.28	204.59	889.04	160.28
62	1232.76	246.20	1186.43	234.62	1147.40	224.86	951.95	176.00
63	1333.70	271.44	1282.49	258.64	1239.35	247.85	1023.43	193.87
64	1447.33	299.85	1390.59	285.66	1342.91	273.74	1103.83	213.97
65	1576.54	332.15	1513.57	316.41	1460.65	303.18	1195.35	236.85
66	1726.02	369.52	1655.74	351.95	1596.66	337.18	1300.48	263.14
67	1895.47	411.88	1816.83	392.22	1750.81	375.72	1419.42	292.87
68	2083.12	458.80	1995.21	436.82	1921.25	418.33	1550.40	325.62
69	2289.55	510.40	2191.08	485.79	2108.41	465.12	1693.50	361.39
70	2512.91	566.24	2402.96	538.76	2310.52	515.64	1847.01	399.77
71	2729.47	620.38	2608.19	590.06	2506.11	564.54	1994.50	436.64
72	2958.28	677.58	2824.67	644.18	2712.11	616.04	2148.79	475.21
73	3199.91	737.99	3052.99	701.26	2928.95	670.25	2309.67	515.43
74	3452.53	801.15	3291.65	760.93	3155.36	726.85	2475.01	556.77
75	3715.06	866.78	3538.39	822.61	3388.91	785.24	2644.10	599.04
76	3977.60	932.41	3785.83	884.47	3622.47	843.63	2811.78	640.96
77	4245.37	999.36	4036.60	947.17	3859.65	902.93	2980.03	683.02
78	4511.09	1065.79	4285.89	1009.49	4094.76	961.71	3146.50	724.64
79	4771.99	1131.01	4530.29	1070.59	4325.21	1019.32	3309.08	765.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	602.64	72.25	589.29	68.91	577.91	66.07	520.83	51.80
41	618.60	76.24	604.53	72.72	592.52	69.72	532.48	54.71
42	635.53	80.47	620.75	76.78	608.11	73.62	544.93	57.82
43	653.63	85.00	637.95	81.08	624.69	77.76	558.11	61.12
44	672.99	89.84	656.50	85.71	642.43	82.20	572.27	64.66
45	693.42	94.94	676.04	90.60	661.16	86.88	587.23	68.40
46	715.38	100.43	696.92	95.82	681.32	91.92	603.18	72.38
47	738.68	106.26	719.23	101.40	702.74	97.27	620.12	76.62
48	763.77	112.53	743.16	107.38	725.77	103.03	638.31	81.17
49	790.83	119.30	769.06	113.85	750.60	109.24	657.94	86.07
50	820.22	126.65	797.01	120.84	777.39	115.94	679.17	91.38
51	851.95	134.58	827.39	128.44	806.51	123.22	702.11	97.12
52	886.72	143.27	860.55	136.73	838.24	131.15	727.03	103.35
53	924.53	152.72	896.48	145.71	872.83	139.80	754.18	110.13
54	965.93	163.07	936.00	155.59	910.55	149.23	783.75	117.53
55	1011.64	174.50	979.56	166.48	952.40	159.69	816.37	125.68
56	1062.90	187.31	1028.30	178.67	999.09	171.36	852.84	134.80
57	1120.52	201.72	1083.24	192.40	1051.69	184.51	893.80	145.04
58	1186.47	218.21	1146.06	208.10	1111.82	199.54	940.57	156.73
59	1261.84	237.05	1217.75	226.03	1180.47	216.71	993.89	170.06
60	1348.22	258.64	1299.92	246.57	1259.06	236.35	1054.92	185.32
61	1446.80	283.29	1393.66	270.00	1348.85	258.80	1124.64	202.75
62	1559.44	311.45	1500.83	296.80	1451.46	284.45	1204.21	222.64
63	1687.14	343.37	1622.35	327.18	1567.77	313.53	1294.63	245.25
64	1830.88	379.31	1759.10	361.36	1698.79	346.29	1396.34	270.67
65	1994.33	420.17	1914.66	400.25	1847.72	383.52	1512.12	299.62
66	2183.41	467.44	2094.52	445.22	2019.78	426.53	1645.11	332.87
67	2397.76	521.03	2298.29	496.16	2214.78	475.28	1795.57	370.48
68	2635.15	580.38	2523.94	552.57	2430.38	529.18	1961.26	411.90
69	2896.28	645.66	2771.72	614.52	2667.14	588.37	2142.28	457.16
70	3178.83	716.30	3039.75	681.53	2922.80	652.29	2336.47	505.71
71	3452.77	784.78	3299.36	746.43	3170.22	714.15	2523.04	552.35
72	3742.22	857.14	3573.21	814.89	3430.82	779.29	2718.22	601.14
73	4047.89	933.56	3862.03	887.10	3705.12	847.87	2921.73	652.02
74	4367.45	1013.45	4163.94	962.57	3991.52	919.47	3130.89	704.31
75	4699.55	1096.48	4476.06	1040.60	4286.98	993.33	3344.79	757.79
76	5031.66	1179.50	4789.08	1118.86	4582.43	1067.20	3556.90	810.81
77	5370.39	1264.19	5106.31	1198.17	4882.45	1142.20	3769.73	864.02
78	5706.53	1348.22	5421.65	1277.00	5179.88	1216.56	3980.32	916.67
79	6036.57	1430.73	5730.82	1354.29	5471.39	1289.44	4185.98	968.08
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.44	56.11	355.00	53.75	346.44	51.61	300.04	40.01
41	377.52	59.38	367.56	56.89	358.48	54.62	309.56	42.39
42	391.32	62.83	380.84	60.21	371.28	57.82	319.60	44.90
43	406.04	66.51	394.96	63.74	384.84	61.21	330.24	47.56
44	421.56	70.39	409.84	67.46	399.16	64.79	341.44	50.36
45	437.84	74.46	425.44	71.36	414.16	68.54	353.16	53.29
46	455.00	78.75	441.92	75.48	429.96	72.49	365.48	56.37
47	473.12	83.28	459.24	79.81	446.60	76.65	378.44	59.61
48	492.12	88.03	477.48	84.37	464.08	81.02	391.96	62.99
49	512.48	93.12	496.88	89.22	482.72	85.68	406.36	66.59
50	533.12	98.28	516.64	94.16	501.64	90.41	420.84	70.21
51	555.52	103.88	538.04	99.51	522.08	95.52	436.48	74.12
52	579.68	109.92	561.08	105.27	544.16	101.04	453.32	78.33
53	606.00	116.50	586.20	111.55	568.20	107.05	471.56	82.89
54	634.68	123.67	613.52	118.38	594.32	113.58	491.28	87.82
55	666.52	131.63	643.84	125.96	623.32	120.83	513.16	93.29
56	702.28	140.57	677.88	134.47	655.84	128.96	537.60	99.40
57	742.60	150.65	716.20	144.05	692.48	138.12	565.04	106.26
58	788.72	162.18	760.08	155.02	734.36	148.59	596.36	114.09
59	841.36	175.34	810.12	167.53	782.16	160.54	632.00	123.00
60	901.40	190.35	867.16	181.79	836.64	174.16	672.60	133.15
61	969.56	207.39	931.96	197.99	898.44	189.61	718.64	144.66
62	1046.24	226.56	1004.80	216.20	967.96	206.99	770.36	157.59
63	1131.68	247.92	1085.96	236.49	1045.36	226.34	827.88	171.97
64	1225.40	271.35	1174.92	258.73	1130.16	247.54	890.84	187.71
65	1329.68	297.42	1273.88	283.47	1224.48	271.12	960.84	205.21
66	1448.36	327.09	1386.44	311.61	1331.68	297.92	1039.96	224.99
67	1579.40	359.85	1510.60	342.65	1449.88	327.47	1127.08	246.77
68	1723.40	395.85	1647.00	376.75	1579.60	359.90	1222.40	270.60
69	1879.28	434.82	1794.44	413.61	1719.76	394.94	1324.84	296.21
70	2046.92	476.73	1952.88	453.22	1870.20	432.55	1434.08	323.52
71	2207.20	516.80	2104.16	491.04	2013.64	468.41	1537.68	349.42
72	2376.20	559.05	2263.44	530.86	2164.44	506.11	1645.76	376.44
73	2553.48	603.37	2430.60	572.65	2322.48	545.62	1757.44	404.36
74	2738.40	649.60	2603.92	615.98	2486.08	586.52	1872.20	433.05
75	2929.12	697.28	2782.80	660.70	2654.60	628.65	1989.20	462.30
76	3119.24	744.81	2960.84	705.21	2822.12	670.53	2104.80	491.20
77	3312.88	793.22	3141.80	750.45	2992.12	713.03	2220.44	520.11
78	3506.52	841.63	3322.76	795.69	3162.08	755.52	2336.08	549.02
79	3697.60	889.40	3500.76	840.19	3328.88	797.22	2449.36	577.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	510.22	78.55	497.00	75.25	485.02	72.25	420.06	56.01
41	528.53	83.13	514.58	79.65	501.87	76.47	433.38	59.35
42	547.85	87.96	533.18	84.29	519.79	80.95	447.44	62.86
43	568.46	93.11	552.94	89.24	538.78	85.69	462.34	66.58
44	590.18	98.55	573.78	94.44	558.82	90.71	478.02	70.50
45	612.98	104.24	595.62	99.90	579.82	95.96	494.42	74.61
46	637.00	110.25	618.69	105.67	601.94	101.49	511.67	78.92
47	662.37	116.59	642.94	111.73	625.24	107.31	529.82	83.45
48	688.97	123.24	668.47	118.12	649.71	113.43	548.74	88.19
49	717.47	130.37	695.63	124.91	675.81	119.95	568.90	93.23
50	746.37	137.59	723.30	131.82	702.30	126.57	589.18	98.29
51	777.73	145.43	753.26	139.31	730.91	133.73	611.07	103.77
52	811.55	153.89	785.51	147.38	761.82	141.46	634.65	109.66
53	848.40	163.10	820.68	156.17	795.48	149.87	660.18	116.05
54	888.55	173.14	858.93	165.73	832.05	159.01	687.79	122.95
55	933.13	184.28	901.38	176.34	872.65	169.16	718.42	130.61
56	983.19	196.80	949.03	188.26	918.18	180.54	752.64	139.16
57	1039.64	210.91	1002.68	201.67	969.47	193.37	791.06	148.76
58	1104.21	227.05	1064.11	217.03	1028.10	208.03	834.90	159.73
59	1177.90	245.48	1134.17	234.54	1095.02	224.76	884.80	172.20
60	1261.96	266.49	1214.02	254.51	1171.30	243.82	941.64	186.41
61	1357.38	290.35	1304.74	277.19	1257.82	265.45	1006.10	202.52
62	1464.74	317.18	1406.72	302.68	1355.14	289.79	1078.50	220.63
63	1584.35	347.09	1520.34	331.09	1463.50	316.88	1159.03	240.76
64	1715.56	379.89	1644.89	362.22	1582.22	346.56	1247.18	262.79
65	1861.55	416.39	1783.43	396.86	1714.27	379.57	1345.18	287.29
66	2027.70	457.93	1941.02	436.25	1864.35	417.09	1455.94	314.99
67	2211.16	503.79	2114.84	479.71	2029.83	458.46	1577.91	345.48
68	2412.76	554.19	2305.80	527.45	2211.44	503.86	1711.36	378.84
69	2630.99	608.75	2512.22	579.05	2407.66	552.92	1854.78	414.69
70	2865.69	667.42	2734.03	634.51	2618.28	605.57	2007.71	452.93
71	3090.08	723.52	2945.82	687.46	2819.10	655.77	2152.75	489.19
72	3326.68	782.67	3168.82	743.20	3030.22	708.55	2304.06	527.02
73	3574.87	844.72	3402.84	801.71	3251.47	763.87	2460.42	566.10
74	3833.76	909.44	3645.49	862.37	3480.51	821.13	2621.08	606.27
75	4100.77	976.19	3895.92	924.98	3716.44	880.11	2784.88	647.22
76	4366.94	1042.73	4145.18	987.29	3950.97	938.74	2946.72	687.68
77	4638.03	1110.51	4398.52	1050.63	4188.97	998.24	3108.62	728.15
78	4909.13	1178.28	4651.86	1113.97	4426.91	1057.73	3270.51	768.63
79	5176.64	1245.16	4901.06	1176.27	4660.43	1116.11	3429.10	808.28
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	645.42	99.37	628.71	95.19	613.55	91.40	531.37	70.86
41	668.59	105.16	650.95	100.75	634.87	96.73	548.23	75.07
42	693.03	111.27	674.47	106.63	657.54	102.40	566.01	79.52
43	719.10	117.79	699.47	112.88	681.55	108.40	584.86	84.23
44	746.58	124.66	725.83	119.47	706.91	114.74	604.69	89.19
45	775.41	131.87	753.45	126.38	733.48	121.38	625.45	94.38
46	805.81	139.47	782.64	133.68	761.46	128.38	647.27	99.83
47	837.90	147.49	813.31	141.34	790.93	135.75	670.22	105.57
48	871.54	155.90	845.62	149.42	821.89	143.49	694.16	111.56
49	907.60	164.92	879.97	158.01	854.90	151.74	719.66	117.93
50	944.16	174.05	914.97	166.76	888.40	160.12	745.31	124.34
51	983.83	183.97	952.87	176.23	924.60	169.17	773.01	131.27
52	1026.61	194.67	993.67	186.43	963.71	178.94	802.83	138.72
53	1073.23	206.32	1038.16	197.56	1006.28	189.59	835.13	146.80
54	1124.02	219.02	1086.54	209.65	1052.54	201.15	870.06	155.53
55	1180.41	233.12	1140.24	223.08	1103.90	213.99	908.81	165.22
56	1243.74	248.95	1200.53	238.15	1161.49	228.39	952.09	176.04
57	1315.14	266.80	1268.39	255.11	1226.38	244.61	1000.69	188.19
58	1396.82	287.22	1346.10	274.54	1300.55	263.15	1056.15	202.05
59	1490.05	310.53	1434.72	296.70	1385.21	284.32	1119.27	217.83
60	1596.38	337.11	1535.74	321.95	1481.69	308.44	1191.17	235.81
61	1717.09	367.29	1650.50	350.64	1591.14	335.80	1272.71	256.19
62	1852.89	401.24	1779.50	382.89	1714.26	366.58	1364.31	279.09
63	2004.21	439.07	1923.24	418.82	1851.33	400.85	1466.18	304.56
64	2170.18	480.56	2080.78	458.21	2001.51	438.39	1577.68	332.43
65	2354.86	526.73	2256.04	502.03	2168.55	480.15	1701.65	363.43
66	2565.05	579.28	2455.39	551.86	2358.41	527.62	1841.77	398.46
67	2797.12	637.29	2675.27	606.83	2567.74	579.95	1996.06	437.03
68	3052.14	701.05	2916.84	667.22	2797.47	637.38	2164.87	479.23
69	3328.20	770.07	3177.95	732.50	3045.69	699.44	2346.29	524.59
70	3625.10	844.29	3458.55	802.65	3312.12	766.05	2539.76	572.95
71	3908.95	915.25	3726.47	869.63	3566.16	829.55	2723.23	618.82
72	4208.25	990.08	4008.55	940.15	3833.22	896.32	2914.64	666.68
73	4522.21	1068.57	4304.59	1014.16	4113.11	966.29	3112.43	716.12
74	4849.71	1150.44	4611.54	1090.90	4402.85	1038.73	3315.67	766.93
75	5187.47	1234.88	4928.34	1170.10	4701.30	1113.34	3522.87	818.73
76	5524.17	1319.06	5243.65	1248.93	4997.97	1187.51	3727.60	869.92
77	5867.11	1404.79	5564.13	1329.05	5299.04	1262.78	3932.40	921.11
78	6210.05	1490.53	5884.61	1409.17	5600.04	1338.03	4137.20	972.31
79	6548.45	1575.13	6199.85	1487.98	5895.45	1411.88	4337.82	1022.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	816.46	125.70	795.31	120.42	776.13	115.62	672.18	89.64
41	845.76	133.03	823.45	127.45	803.11	122.37	693.51	94.97
42	876.68	140.76	853.20	134.89	831.78	129.54	716.00	100.59
43	909.66	149.00	884.83	142.80	862.16	137.13	739.84	106.55
44	944.43	157.70	918.17	151.13	894.24	145.15	764.93	112.82
45	980.90	166.81	953.12	159.87	927.85	153.55	791.19	119.39
46	1019.34	176.42	990.04	169.10	963.25	162.40	818.79	126.29
47	1059.94	186.57	1028.84	178.80	1000.52	171.72	847.82	133.55
48	1102.50	197.21	1069.71	189.02	1039.69	181.51	878.11	141.12
49	1148.12	208.62	1113.17	199.88	1081.44	191.95	910.37	149.18
50	1194.36	220.18	1157.44	210.95	1123.83	202.55	942.81	157.29
51	1244.54	232.72	1205.38	222.93	1169.62	213.99	977.85	166.05
52	1298.67	246.26	1257.00	235.84	1219.09	226.36	1015.58	175.48
53	1357.63	261.00	1313.27	249.91	1272.95	239.83	1056.44	185.70
54	1421.88	277.06	1374.48	265.21	1331.46	254.45	1100.62	196.74
55	1493.21	294.89	1442.40	282.19	1396.43	270.70	1149.64	209.00
56	1573.33	314.92	1518.66	301.26	1469.29	288.91	1204.39	222.69
57	1663.66	337.50	1604.51	322.72	1551.37	309.43	1265.87	238.06
58	1766.98	363.33	1702.82	347.29	1645.20	332.89	1336.03	255.60
59	1884.91	392.82	1814.92	375.32	1752.28	359.66	1415.88	275.56
60	2019.42	426.44	1942.71	407.27	1874.34	390.17	1506.84	298.30
61	2172.12	464.62	2087.88	443.56	2012.79	424.79	1609.98	324.08
62	2343.91	507.57	2251.07	484.36	2168.54	463.72	1725.85	353.05
63	2535.32	555.42	2432.89	529.81	2341.94	507.07	1854.71	385.27
64	2745.28	607.91	2632.19	579.64	2531.91	554.57	1995.76	420.53
65	2978.90	666.31	2853.89	635.06	2743.22	607.39	2152.58	459.74
66	3244.78	732.78	3106.06	698.10	2983.38	667.43	2329.84	504.05
67	3538.35	806.18	3384.22	767.64	3248.19	733.64	2525.01	552.84
68	3860.96	886.83	3689.80	844.04	3538.80	806.29	2738.56	606.23
69	4210.18	974.13	4020.11	926.62	3852.80	884.79	2968.06	663.60
70	4585.75	1068.03	4375.07	1015.36	4189.84	969.05	3212.79	724.79
71	4944.82	1157.79	4713.98	1100.08	4511.19	1049.39	3444.89	782.81
72	5323.44	1252.45	5070.82	1189.29	4849.03	1133.85	3687.02	843.34
73	5720.60	1351.74	5445.31	1282.92	5203.09	1222.36	3937.22	905.89
74	6134.88	1455.31	5833.60	1379.99	5569.60	1313.99	4194.32	970.17
75	6562.15	1562.13	6234.35	1480.18	5947.14	1408.37	4456.43	1035.70
76	6988.08	1668.61	6633.21	1579.89	6322.44	1502.20	4715.42	1100.44
77	7421.89	1777.06	7038.62	1681.24	6703.29	1597.41	4974.49	1165.21
78	7855.71	1885.52	7444.03	1782.60	7084.06	1692.60	5233.56	1229.98
79	8283.79	1992.54	7842.81	1882.29	7457.74	1786.02	5487.34	1293.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	326.64	46.66	318.68	44.67	311.44	42.86	273.32	33.33
41	337.36	49.34	329.00	47.25	321.32	45.33	281.12	35.28
42	348.72	52.18	339.88	49.97	331.80	47.95	289.40	37.35
43	360.84	55.21	351.52	52.88	343.00	50.75	298.16	39.54
44	373.68	58.42	363.80	55.95	354.80	53.70	307.44	41.86
45	387.16	61.79	376.72	59.18	367.20	56.80	317.16	44.29
46	401.44	65.36	390.36	62.59	380.32	60.08	327.44	46.86
47	416.56	69.14	404.80	66.20	394.20	63.55	338.28	49.57
48	432.52	73.13	420.08	70.02	408.84	67.21	349.68	52.42
49	449.64	77.41	436.40	74.10	424.60	71.15	361.88	55.47
50	467.40	81.85	453.36	78.34	440.76	75.19	374.36	58.59
51	486.60	86.65	471.68	82.92	458.32	79.58	387.88	61.97
52	507.44	91.86	491.56	87.89	477.32	84.33	402.52	65.63
53	530.12	97.53	513.16	93.29	498.04	89.51	418.36	69.59
54	554.88	103.72	536.76	99.19	520.60	95.15	435.56	73.89
55	582.36	110.59	562.92	105.73	545.60	101.40	454.60	78.65
56	613.20	118.30	592.28	113.07	573.68	108.42	475.92	83.98
57	647.92	126.98	625.32	121.33	605.28	116.32	499.84	89.96
58	687.72	136.93	663.16	130.79	641.44	125.36	527.16	96.79
59	733.20	148.30	706.40	141.60	682.72	135.68	558.28	104.57
60	785.16	161.29	755.76	153.94	729.92	147.48	593.80	113.45
61	844.32	176.08	811.96	167.99	783.56	160.89	634.20	123.55
62	911.24	192.81	875.52	183.88	844.24	176.06	679.80	134.95
63	986.24	211.56	946.72	201.68	912.24	193.06	730.92	147.73
64	1069.24	232.31	1025.56	221.39	987.44	211.86	787.40	161.85
65	1162.32	255.58	1113.92	243.48	1071.72	232.93	850.68	177.67
66	1268.92	282.23	1215.04	268.76	1168.08	257.02	922.60	195.65
67	1387.72	311.93	1327.64	296.91	1275.40	283.85	1002.60	215.65
68	1518.76	344.69	1451.80	327.95	1393.60	313.40	1090.40	237.60
69	1661.52	380.38	1586.92	361.73	1522.12	345.53	1185.32	261.33
70	1815.60	418.90	1732.56	398.14	1660.48	380.12	1286.84	286.71
71	1964.04	456.01	1872.44	433.11	1793.24	413.31	1383.64	310.91
72	2120.44	495.11	2020.16	470.04	1933.20	448.30	1484.92	336.23
73	2285.32	536.33	2175.32	508.83	2080.00	485.00	1589.80	362.45
74	2457.84	579.46	2337.36	549.34	2233.00	523.25	1697.76	389.44
75	2636.16	624.04	2504.64	591.16	2390.68	562.67	1808.04	417.01
76	2814.52	668.63	2671.92	632.98	2548.36	602.09	1917.24	444.31
77	2996.64	714.16	2841.84	675.46	2707.80	641.95	2026.84	471.71
78	3178.76	759.69	3011.80	717.95	2867.24	681.81	2135.88	498.97
79	3358.12	804.53	3179.12	759.78	3024.36	721.09	2242.84	525.71
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	457.30	65.32	446.15	62.54	436.02	60.00	382.65	46.66
41	472.30	69.08	460.60	66.15	449.85	63.46	393.57	49.39
42	488.21	73.05	475.83	69.96	464.52	67.13	405.16	52.29
43	505.18	77.29	492.13	74.03	480.20	71.05	417.42	55.36
44	523.15	81.79	509.32	78.33	496.72	75.18	430.42	58.60
45	542.02	86.51	527.41	82.85	514.08	79.52	444.02	62.01
46	562.02	91.50	546.50	87.63	532.45	84.11	458.42	65.60
47	583.18	96.80	566.72	92.68	551.88	88.97	473.59	69.40
48	605.53	102.38	588.11	98.03	572.38	94.09	489.55	73.39
49	629.50	108.37	610.96	103.74	594.44	99.61	506.63	77.66
50	654.36	114.59	634.70	109.68	617.06	105.27	524.10	82.03
51	681.24	121.31	660.35	116.09	641.65	111.41	543.03	86.76
52	710.42	128.60	688.18	123.05	668.25	118.06	563.53	91.88
53	742.17	136.54	718.42	130.61	697.26	125.31	585.70	97.43
54	776.83	145.21	751.46	138.87	728.84	133.21	609.78	103.45
55	815.30	154.83	788.09	148.02	763.84	141.96	636.44	110.11
56	858.48	165.62	829.19	158.30	803.15	151.79	666.29	117.57
57	907.09	177.77	875.45	169.86	847.39	162.85	699.78	125.94
58	962.81	191.70	928.42	183.11	898.02	175.50	738.02	135.51
59	1026.48	207.62	988.96	198.24	955.81	189.95	781.59	146.40
60	1099.22	225.81	1058.06	215.52	1021.89	206.47	831.32	158.83
61	1182.05	246.51	1136.74	235.19	1096.98	225.25	887.88	172.97
62	1275.74	269.93	1225.73	257.43	1181.94	246.48	951.72	188.93
63	1380.74	296.18	1325.41	282.35	1277.14	270.28	1023.29	206.82
64	1496.94	325.23	1435.78	309.95	1382.42	296.60	1102.36	226.59
65	1627.25	357.81	1559.49	340.87	1500.41	326.10	1190.95	248.74
66	1776.49	395.12	1701.06	376.26	1635.31	359.83	1291.64	273.91
67	1942.81	436.70	1858.70	415.67	1785.56	397.39	1403.64	301.91
68	2126.26	482.57	2032.52	459.13	1951.04	438.76	1526.56	332.64
69	2326.13	532.53	2221.69	506.42	2130.97	483.74	1659.45	365.86
70	2541.84	586.46	2425.58	557.40	2324.67	532.17	1801.58	401.39
71	2749.66	638.41	2621.42	606.35	2510.54	578.63	1937.10	435.27
72	2968.62	693.15	2828.22	658.06	2706.48	627.62	2078.89	470.72
73	3199.45	750.86	3045.45	712.36	2912.00	679.00	2225.72	507.43
74	3440.98	811.24	3272.30	769.08	3126.20	732.55	2376.86	545.22
75	3690.62	873.66	3506.50	827.62	3346.95	787.74	2531.26	583.81
76	3940.33	936.08	3740.69	886.17	3567.70	842.93	2684.14	622.03
77	4195.30	999.82	3978.58	945.64	3790.92	898.73	2837.58	660.39
78	4450.26	1063.57	4216.52	1005.13	4014.14	954.53	2990.23	698.56
79	4701.37	1126.34	4450.77	1063.69	4234.10	1009.53	3139.98	735.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	578.48	82.63	564.38	79.11	551.56	75.91	484.05	59.03
41	597.46	87.38	582.66	83.68	569.06	80.28	497.86	62.48
42	617.58	92.41	601.93	88.50	587.62	84.92	512.53	66.15
43	639.05	97.78	622.54	93.65	607.45	89.88	528.04	70.03
44	661.79	103.46	644.29	99.09	628.35	95.10	544.48	74.13
45	685.66	109.43	667.17	104.81	650.31	100.59	561.69	78.44
46	710.95	115.75	691.33	110.85	673.55	106.40	579.90	82.99
47	737.73	122.45	716.90	117.24	698.13	112.55	599.09	87.79
48	765.99	129.51	743.96	124.01	724.06	119.03	619.28	92.84
49	796.31	137.09	772.86	131.23	751.97	126.01	640.89	98.24
50	827.77	144.96	802.90	138.74	780.59	133.16	662.99	103.76
51	861.77	153.46	835.35	146.85	811.68	140.94	686.94	109.75
52	898.68	162.68	870.55	155.65	845.33	149.35	712.86	116.23
53	938.84	172.73	908.81	165.22	882.03	158.52	740.92	123.24
54	982.69	183.69	950.60	175.67	921.98	168.51	771.38	130.86
55	1031.36	195.85	996.93	187.25	966.26	179.58	805.10	139.29
56	1085.98	209.51	1048.93	200.25	1015.99	192.01	842.85	148.73
57	1147.47	224.88	1107.44	214.88	1071.95	206.00	885.22	159.32
58	1217.95	242.50	1174.46	231.63	1135.99	222.01	933.60	171.42
59	1298.50	262.64	1251.03	250.77	1209.10	240.29	988.71	185.19
60	1390.52	285.64	1338.45	272.63	1292.69	261.19	1051.62	200.92
61	1495.29	311.84	1437.98	297.51	1387.68	284.94	1123.17	218.81
62	1613.81	341.47	1550.55	325.65	1495.15	311.80	1203.93	239.00
63	1746.63	374.67	1676.64	357.18	1615.58	341.91	1294.46	261.63
64	1893.62	411.42	1816.27	392.08	1748.76	375.20	1394.49	286.64
65	2058.47	452.63	1972.75	431.20	1898.02	412.52	1506.55	314.65
66	2247.26	499.83	2151.84	475.97	2068.67	455.18	1633.92	346.50
67	2457.65	552.43	2351.25	525.83	2258.73	502.70	1775.60	381.92
68	2689.72	610.45	2571.14	580.80	2468.07	555.03	1931.10	420.79
69	2942.55	673.65	2810.44	640.62	2695.67	611.93	2099.20	462.82
70	3215.43	741.87	3068.36	705.11	2940.71	673.19	2278.99	507.76
71	3478.31	807.59	3316.09	767.04	3175.83	731.97	2450.43	550.62
72	3755.30	876.84	3577.70	832.44	3423.70	793.94	2629.79	595.46
73	4047.30	949.84	3852.49	901.14	3683.68	858.94	2815.54	641.90
74	4352.83	1026.22	4139.46	972.88	3954.64	926.68	3006.73	689.70
75	4668.64	1105.17	4435.72	1046.94	4233.89	996.49	3202.04	738.52
76	4984.51	1184.14	4731.97	1121.01	4513.15	1066.30	3395.43	786.87
77	5307.05	1264.78	5032.90	1196.24	4795.51	1136.89	3589.53	835.40
78	5629.58	1345.41	5333.90	1271.49	5077.88	1207.49	3782.64	883.68
79	5947.23	1424.82	5630.22	1345.57	5356.14	1277.05	3972.07	931.03
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Equal Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	731.78	104.53	713.94	100.07	697.72	96.02	612.32	74.67
41	755.79	110.54	737.06	105.85	719.86	101.55	629.80	79.04
42	781.24	116.90	761.44	111.95	743.34	107.42	648.35	83.68
43	808.40	123.69	787.52	118.47	768.43	113.70	667.97	88.58
44	837.16	130.88	815.03	125.35	794.86	120.30	688.76	93.78
45	867.36	138.43	843.97	132.58	822.64	127.25	710.54	99.22
46	899.35	146.43	874.53	140.22	852.04	134.60	733.57	104.98
47	933.23	154.90	906.88	148.31	883.13	142.37	757.85	111.05
48	968.98	163.83	941.11	156.87	915.93	150.57	783.39	117.44
49	1007.34	173.42	977.67	166.01	951.24	159.40	810.73	124.27
50	1047.12	183.37	1015.67	175.51	987.44	168.45	838.68	131.26
51	1090.14	194.12	1056.71	185.77	1026.78	178.28	868.97	138.83
52	1136.83	205.80	1101.25	196.90	1069.35	188.93	901.77	147.03
53	1187.64	218.50	1149.64	209.00	1115.77	200.53	937.26	155.90
54	1243.11	232.37	1202.51	222.22	1166.31	213.17	975.79	165.54
55	1304.67	247.76	1261.12	236.87	1222.32	227.17	1018.45	176.20
56	1373.76	265.03	1326.89	253.31	1285.22	242.89	1066.21	188.14
57	1451.54	284.48	1400.91	271.82	1356.02	260.59	1119.80	201.54
58	1540.71	306.77	1485.69	293.01	1437.03	280.85	1181.00	216.84
59	1642.60	332.24	1582.56	317.23	1529.51	303.97	1250.72	234.27
60	1759.01	361.34	1693.14	344.87	1635.25	330.40	1330.30	254.16
61	1891.54	394.47	1819.05	376.35	1755.42	360.44	1420.81	276.79
62	2041.46	431.96	1961.44	411.95	1891.36	394.43	1522.97	302.33
63	2209.49	473.96	2120.95	451.83	2043.70	432.52	1637.49	330.96
64	2395.43	520.45	2297.58	495.98	2212.18	474.63	1764.02	362.59
65	2603.96	572.58	2495.53	545.47	2400.99	521.84	1905.79	398.04
66	2842.78	632.28	2722.07	602.11	2616.87	575.81	2066.91	438.32
67	3108.93	698.82	2974.33	665.17	2857.30	635.91	2246.14	483.12
68	3402.50	772.21	3252.49	734.71	3122.10	702.11	2442.84	532.30
69	3722.33	852.17	3555.20	810.39	3410.03	774.10	2655.49	585.46
70	4067.52	938.47	3881.48	891.96	3720.00	851.59	2882.93	642.32
71	4400.07	1021.61	4194.86	970.30	4017.42	925.94	3099.79	696.54
72	4750.45	1109.20	4525.79	1053.04	4330.98	1004.33	3326.69	753.26
73	5119.84	1201.55	4873.40	1139.94	4659.86	1086.55	3561.65	812.00
74	5506.34	1298.17	5236.42	1230.69	5002.62	1172.24	3803.52	872.47
75	5905.83	1398.05	5611.18	1324.38	5355.88	1260.56	4050.58	934.23
76	6305.41	1497.94	5985.94	1418.07	5709.13	1348.87	4295.22	995.39
77	6713.42	1599.94	6366.62	1513.24	6066.32	1438.17	4540.76	1056.78
78	7121.42	1701.94	6747.38	1608.43	6423.52	1527.47	4785.04	1117.85
79	7523.25	1802.40	7122.23	1702.15	6775.52	1615.47	5024.67	1177.76
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	433.84	73.46	420.16	70.04	408.56	67.14	350.04	52.51
41	439.32	74.83	425.44	71.36	413.60	68.40	354.08	53.52
42	445.32	76.33	431.16	72.79	419.12	69.78	358.44	54.61
43	451.84	77.96	437.40	74.35	425.12	71.28	363.24	55.81
44	458.96	79.74	444.16	76.04	431.60	72.90	368.40	57.10
45	466.60	81.65	451.48	77.87	438.64	74.66	373.96	58.49
46	474.92	83.73	459.44	79.86	446.28	76.57	380.00	60.00
47	483.96	85.99	468.08	82.02	454.56	78.64	386.56	61.64
48	493.84	88.46	477.48	84.37	463.60	80.90	393.72	63.43
49	504.72	91.18	487.84	86.96	473.56	83.39	401.56	65.39
50	516.64	94.16	499.24	89.81	484.44	86.11	410.16	67.54
51	529.76	97.44	511.72	92.93	496.44	89.11	419.56	69.89
52	544.24	101.06	525.60	96.40	509.72	92.43	430.00	72.50
53	560.16	105.04	540.80	100.20	524.28	96.07	441.40	75.35
54	577.84	109.46	557.56	104.39	540.32	100.08	453.92	78.48
55	597.52	114.38	576.32	109.08	558.32	104.58	467.92	81.98
56	619.84	119.96	597.56	114.39	578.68	109.67	483.76	85.94
57	645.20	126.30	621.68	120.42	601.72	115.43	501.68	90.42
58	674.52	133.63	649.60	127.40	628.44	122.11	522.44	95.61
59	708.24	142.06	681.64	135.41	659.16	129.79	546.20	101.55
60	747.04	151.76	718.56	144.64	694.48	138.62	573.56	108.39
61	791.52	162.88	760.84	155.21	734.92	148.73	604.84	116.21
62	842.44	175.61	809.28	167.32	781.28	160.32	640.76	125.19
63	900.08	190.02	864.12	181.03	833.76	173.44	681.44	135.36
64	965.04	206.26	925.88	196.47	892.92	188.23	727.28	146.82
65	1038.92	224.73	996.20	214.05	960.20	205.05	779.40	159.85
66	1124.92	246.23	1077.92	234.48	1038.36	224.59	839.68	174.92
67	1222.36	270.59	1170.52	257.63	1126.92	246.73	907.84	191.96
68	1329.92	297.48	1272.68	283.17	1224.52	271.13	982.64	210.66
69	1447.96	326.99	1384.68	311.17	1331.44	297.86	1064.20	231.05
70	1575.52	358.88	1505.64	341.41	1446.76	326.69	1151.52	252.88
71	1695.40	388.85	1619.16	369.79	1554.88	353.72	1232.92	273.23
72	1822.04	420.51	1738.92	399.73	1668.80	382.20	1317.96	294.49
73	1955.28	453.82	1864.72	431.18	1788.24	412.06	1406.08	316.52
74	2094.48	488.62	1995.88	463.97	1912.56	443.14	1496.52	339.13
75	2238.12	524.53	2131.04	497.76	2040.44	475.11	1588.68	362.17
76	2381.76	560.44	2265.80	531.45	2167.72	506.93	1679.52	384.88
77	2526.60	596.65	2401.88	565.47	2296.12	539.03	1770.32	407.58
78	2670.48	632.62	2536.68	599.17	2423.16	570.79	1859.72	429.93
79	2811.08	667.77	2668.28	632.07	2547.12	601.78	1946.76	451.69
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	607.38	102.84	588.22	98.06	571.98	94.00	490.06	73.51
41	615.05	104.76	595.62	99.90	579.04	95.76	495.71	74.93
42	623.45	106.86	603.62	101.91	586.77	97.69	501.82	76.45
43	632.58	109.14	612.36	104.09	595.17	99.79	508.54	78.13
44	642.54	111.64	621.82	106.46	604.24	102.06	515.76	79.94
45	653.24	114.31	632.07	109.02	614.10	104.52	523.54	81.89
46	664.89	117.22	643.22	111.80	624.79	107.20	532.00	84.00
47	677.54	120.39	655.31	114.83	636.38	110.10	541.18	86.30
48	691.38	123.84	668.47	118.12	649.04	113.26	551.21	88.80
49	706.61	127.65	682.98	121.74	662.98	116.75	562.18	91.55
50	723.30	131.82	698.94	125.73	678.22	120.55	574.22	94.56
51	741.66	136.42	716.41	130.10	695.02	124.75	587.38	97.85
52	761.94	141.48	735.84	134.96	713.61	129.40	602.00	101.50
53	784.22	147.06	757.12	140.28	733.99	134.50	617.96	105.49
54	808.98	153.24	780.58	146.15	756.45	140.11	635.49	109.87
55	836.53	160.13	806.85	152.71	781.65	146.41	655.09	114.77
56	867.78	167.94	836.58	160.15	810.15	153.54	677.26	120.32
57	903.28	176.82	870.35	168.59	842.41	161.60	702.35	126.59
58	944.33	187.08	909.44	178.36	879.82	170.95	731.42	133.85
59	991.54	198.88	954.30	189.57	922.82	181.71	764.68	142.17
60	1045.86	212.46	1005.98	202.50	972.27	194.07	802.98	151.75
61	1108.13	228.03	1065.18	217.29	1028.89	208.22	846.78	162.69
62	1179.42	245.85	1132.99	234.25	1093.79	224.45	897.06	175.27
63	1260.11	266.03	1209.77	253.44	1167.26	242.82	954.02	189.50
64	1351.06	288.76	1296.23	275.06	1250.09	263.52	1018.19	205.55
65	1454.49	314.62	1394.68	299.67	1344.28	287.07	1091.16	223.79
66	1574.89	344.72	1509.09	328.27	1453.70	314.43	1175.55	244.89
67	1711.30	378.83	1638.73	360.68	1577.69	345.42	1270.98	268.74
68	1861.89	416.47	1781.75	396.44	1714.33	379.58	1375.70	294.92
69	2027.14	457.79	1938.55	435.64	1864.02	417.00	1489.88	323.47
70	2205.73	502.43	2107.90	477.97	2025.46	457.37	1612.13	354.03
71	2373.56	544.39	2266.82	517.71	2176.83	495.21	1726.09	382.52
72	2550.86	588.71	2434.49	559.62	2336.32	535.08	1845.14	412.29
73	2737.39	635.35	2610.61	603.65	2503.54	576.88	1968.51	443.13
74	2932.27	684.07	2794.23	649.56	2677.58	620.40	2095.13	474.78
75	3133.37	734.34	2983.46	696.86	2856.62	665.15	2224.15	507.04
76	3334.46	784.62	3172.12	744.03	3034.81	709.70	2351.33	538.83
77	3537.24	835.31	3362.63	791.66	3214.57	754.64	2478.45	570.61
78	3738.67	885.67	3551.35	838.84	3392.42	799.11	2603.61	601.90
79	3935.51	934.88	3735.59	884.90	3565.97	842.49	2725.46	632.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	768.33	130.10	744.10	124.04	723.56	118.90	619.92	93.00
41	778.04	132.52	753.45	126.38	732.49	121.14	627.08	94.78
42	788.66	135.18	763.58	128.91	742.26	123.58	634.80	96.71
43	800.21	138.07	774.64	131.67	752.89	126.24	643.30	98.84
44	812.82	141.22	786.61	134.67	764.36	129.11	652.44	101.12
45	826.35	144.60	799.57	137.91	776.83	132.22	662.28	103.59
46	841.08	148.29	813.67	141.43	790.36	135.61	672.98	106.26
47	857.09	152.29	828.97	145.26	805.03	139.27	684.60	109.16
48	874.59	156.66	845.62	149.42	821.04	143.27	697.28	112.33
49	893.86	161.48	863.96	154.01	838.67	147.68	711.16	115.81
50	914.97	166.76	884.15	159.05	857.94	152.50	726.39	119.61
51	938.20	172.57	906.26	164.58	879.20	157.81	743.04	123.78
52	963.85	178.98	930.84	170.72	902.71	163.69	761.53	128.40
53	992.04	186.03	957.76	177.45	928.50	170.14	781.72	133.44
54	1023.35	193.85	987.44	184.87	956.91	177.24	803.89	138.99
55	1058.21	202.57	1020.66	193.18	988.78	185.21	828.69	145.19
56	1097.74	212.45	1058.28	202.58	1024.84	194.23	856.74	152.20
57	1142.65	223.68	1101.00	213.26	1065.65	204.43	888.48	160.13
58	1194.57	236.66	1150.44	225.63	1112.97	216.26	925.24	169.33
59	1254.29	251.59	1207.18	239.81	1167.37	229.86	967.32	179.85
60	1323.01	268.77	1272.57	256.16	1229.92	245.50	1015.77	191.96
61	1401.78	288.46	1347.45	274.88	1301.54	263.40	1071.17	205.81
62	1491.96	311.01	1433.23	296.32	1383.65	283.93	1134.79	221.71
63	1594.04	336.53	1530.36	320.60	1476.59	307.16	1206.83	239.72
64	1709.09	365.29	1639.73	347.95	1581.36	333.36	1288.01	260.02
65	1839.93	398.00	1764.27	379.08	1700.51	363.14	1380.32	283.09
66	1992.23	436.07	1909.00	415.26	1838.94	397.75	1487.07	309.78
67	2164.80	479.21	2072.99	456.26	1995.78	436.96	1607.78	339.96
68	2355.29	526.84	2253.92	501.49	2168.62	480.17	1740.26	373.08
69	2564.34	579.10	2452.27	551.08	2357.98	527.51	1884.70	409.19
70	2790.25	635.58	2666.49	604.64	2562.21	578.57	2039.34	447.85
71	3002.55	688.65	2867.53	654.90	2753.69	626.44	2183.50	483.89
72	3226.83	744.72	3079.63	707.92	2955.44	676.88	2334.11	521.54
73	3462.80	803.72	3302.42	763.62	3166.97	729.76	2490.17	560.56
74	3709.32	865.35	3534.70	821.69	3387.14	784.80	2650.34	600.60
75	3963.71	928.94	3774.07	881.53	3613.62	841.42	2813.55	641.40
76	4218.10	992.54	4012.73	941.20	3839.03	897.77	2974.43	681.62
77	4474.61	1056.67	4253.73	1001.45	4066.43	954.62	3135.24	721.82
78	4729.42	1120.37	4492.46	1061.13	4291.42	1010.87	3293.56	761.41
79	4978.42	1182.62	4725.52	1119.40	4510.95	1065.75	3447.71	799.94
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 0%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	971.94	164.57	941.29	156.91	915.30	150.41	784.20	117.64
41	984.22	167.64	953.12	159.87	926.59	153.24	793.25	119.90
42	997.66	171.00	965.93	163.07	938.96	156.33	803.02	122.34
43	1012.26	174.65	979.91	166.57	952.40	159.69	813.77	125.03
44	1028.21	178.64	995.06	170.35	966.92	163.32	825.33	127.92
45	1045.33	182.92	1011.46	174.45	982.69	167.26	837.79	131.04
46	1063.97	187.58	1029.29	178.91	999.81	171.54	851.32	134.42
47	1084.22	192.64	1048.65	183.75	1018.36	176.18	866.02	138.09
48	1106.36	198.18	1069.71	189.02	1038.61	181.24	882.06	142.10
49	1130.73	204.27	1092.92	194.82	1060.92	186.82	899.62	146.49
50	1157.44	210.95	1118.45	201.20	1085.30	192.91	918.89	151.31
51	1186.83	218.30	1146.41	208.19	1112.18	199.63	939.95	156.58
52	1219.27	226.41	1177.51	215.97	1141.93	207.07	963.34	162.42
53	1254.93	235.32	1211.56	224.48	1174.55	215.23	988.88	168.81
54	1294.54	245.22	1249.11	233.87	1210.49	224.21	1016.92	175.82
55	1338.63	256.25	1291.14	244.37	1250.81	234.29	1048.29	183.66
56	1388.64	268.75	1338.72	256.27	1296.43	245.70	1083.77	192.53
57	1445.45	282.95	1392.76	269.78	1348.04	258.60	1123.92	202.57
58	1511.14	299.37	1455.31	285.42	1407.90	273.56	1170.43	214.20
59	1586.68	318.26	1527.09	303.36	1476.73	290.77	1223.66	227.50
60	1673.60	339.99	1609.80	324.04	1555.85	310.55	1284.96	242.83
61	1773.25	364.90	1704.52	347.72	1646.45	333.20	1355.03	260.35
62	1887.33	393.42	1813.04	374.85	1750.31	359.17	1435.50	280.47
63	2016.46	425.70	1935.90	405.56	1867.89	388.56	1526.64	303.25
64	2161.99	462.09	2074.26	440.15	2000.42	421.69	1629.34	328.92
65	2327.51	503.47	2231.80	479.54	2151.15	459.38	1746.10	358.11
66	2520.18	551.63	2414.88	525.31	2326.25	503.15	1881.15	391.88
67	2738.47	606.21	2622.33	577.17	2524.66	552.75	2033.85	430.05
68	2979.44	666.45	2851.20	634.39	2743.31	607.42	2201.42	471.94
69	3243.89	732.56	3102.12	697.12	2982.85	667.30	2384.14	517.62
70	3529.66	804.00	3373.11	764.87	3241.20	731.89	2579.77	566.53
71	3798.23	871.15	3627.43	828.45	3483.42	792.44	2762.13	612.12
72	4081.94	942.07	3895.73	895.52	3738.64	856.25	2952.65	659.75
73	4380.44	1016.70	4177.56	965.98	4006.22	923.14	3150.06	709.10
74	4692.29	1094.66	4471.40	1039.44	4284.74	992.77	3352.68	759.76
75	5014.09	1175.11	4774.20	1115.14	4571.23	1064.40	3559.14	811.37
76	5335.89	1255.56	5076.11	1190.62	4856.38	1135.68	3762.65	862.25
77	5660.38	1336.68	5380.97	1266.83	5144.03	1207.60	3966.07	913.11
78	5982.72	1417.27	5682.96	1342.33	5428.64	1278.75	4166.36	963.18
79	6297.70	1496.02	5977.79	1416.04	5706.35	1348.18	4361.36	1011.93
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	606.04	116.51	585.68	111.42	567.40	106.85	468.80	82.20
41	616.52	119.13	595.76	113.94	577.08	109.27	476.44	84.11
42	627.80	121.95	606.60	116.65	587.48	111.87	484.60	86.15
43	640.00	125.00	618.28	119.57	598.76	114.69	493.44	88.36
44	653.04	128.26	630.80	122.70	610.76	117.69	502.84	90.71
45	666.84	131.71	644.04	126.01	623.48	120.87	512.76	93.19
46	681.64	135.41	658.20	129.55	637.08	124.27	523.32	95.83
47	697.40	139.35	673.32	133.33	651.60	127.90	534.56	98.64
48	714.20	143.55	689.40	137.35	667.00	131.75	546.44	101.61
49	732.44	148.11	706.84	141.71	683.72	135.93	559.28	104.82
50	751.04	152.76	724.56	146.14	700.68	140.17	572.24	108.06
51	771.64	157.91	744.24	151.06	719.48	144.87	586.52	111.63
52	794.08	163.52	765.60	156.40	739.92	149.98	602.04	115.51
53	818.68	169.67	789.12	162.28	762.40	155.60	619.00	119.75
54	845.80	176.45	814.96	168.74	787.00	161.75	637.60	124.40
55	876.28	184.07	843.88	175.97	814.72	168.68	658.28	129.57
56	910.92	192.73	876.80	184.20	846.16	176.54	681.80	135.45
57	950.24	202.56	914.20	193.55	881.88	185.47	708.44	142.11
58	995.80	213.95	957.48	204.37	923.16	195.79	739.20	149.80
59	1048.12	227.03	1007.20	216.80	970.60	207.65	774.44	158.61
60	1108.12	242.03	1064.16	231.04	1024.96	221.24	814.80	168.70
61	1176.44	259.11	1129.04	247.26	1086.84	236.71	860.72	180.18
62	1253.56	278.39	1202.24	265.56	1156.64	254.16	912.48	193.12
63	1339.36	299.84	1283.68	285.92	1234.24	273.56	969.96	207.49
64	1433.56	323.39	1373.04	308.26	1319.40	294.85	1032.96	223.24
65	1538.44	349.61	1472.52	333.13	1414.16	318.54	1103.04	240.76
66	1658.68	379.67	1586.44	361.61	1522.60	345.65	1182.84	260.71
67	1791.48	412.87	1712.24	393.06	1642.28	375.57	1270.80	282.70
68	1937.04	449.26	1849.96	427.49	1773.24	408.31	1366.68	306.67
69	2094.32	488.58	1998.72	464.68	1914.52	443.63	1469.60	332.40
70	2263.36	530.84	2158.36	504.59	2066.00	481.50	1579.24	359.81
71	2420.08	570.02	2306.16	541.54	2206.08	516.52	1679.92	384.98
72	2585.28	611.32	2461.68	580.42	2353.20	553.30	1784.68	411.17
73	2757.80	654.45	2623.88	620.97	2506.40	591.60	1892.68	438.17
74	2936.96	699.24	2792.00	663.00	2664.92	631.23	2003.28	465.82
75	3121.60	745.40	2964.96	706.24	2827.72	671.93	2115.68	493.92
76	3304.44	791.11	3136.04	749.01	2988.56	712.14	2226.04	521.51
77	3490.12	837.53	3309.32	792.33	3151.16	752.79	2336.36	549.09
78	3675.08	883.77	3481.88	835.47	3312.92	793.23	2445.56	576.39
79	3857.20	929.30	3651.48	877.87	3471.80	832.95	2552.48	603.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	848.46	163.11	819.95	155.99	794.36	149.59	656.32	115.08
41	863.13	166.78	834.06	159.52	807.91	152.98	667.02	117.75
42	878.92	170.73	849.24	163.31	822.47	156.62	678.44	120.61
43	896.00	175.00	865.59	167.40	838.26	160.57	690.82	123.70
44	914.26	179.56	883.12	171.78	855.06	164.77	703.98	126.99
45	933.58	184.39	901.66	176.41	872.87	169.22	717.86	130.47
46	954.30	189.57	921.48	181.37	891.91	173.98	732.65	134.16
47	976.36	195.09	942.65	186.66	912.24	179.06	748.38	138.10
48	999.88	200.97	965.16	192.29	933.80	184.45	765.02	142.25
49	1025.42	207.35	989.58	198.39	957.21	190.30	782.99	146.75
50	1051.46	213.86	1014.38	204.60	980.95	196.24	801.14	151.28
51	1080.30	221.07	1041.94	211.48	1007.27	202.82	821.13	156.28
52	1111.71	228.93	1071.84	218.96	1035.89	209.97	842.86	161.71
53	1146.15	237.54	1104.77	227.19	1067.36	217.84	866.60	167.65
54	1184.12	247.03	1140.94	236.24	1101.80	226.45	892.64	174.16
55	1226.79	257.70	1181.43	246.36	1140.61	236.15	921.59	181.40
56	1275.29	269.82	1227.52	257.88	1184.62	247.16	954.52	189.63
57	1330.34	283.58	1279.88	270.97	1234.63	259.66	991.82	198.95
58	1394.12	299.53	1340.47	286.12	1292.42	274.11	1034.88	209.72
59	1467.37	317.84	1410.08	303.52	1358.84	290.71	1084.22	222.05
60	1551.37	338.84	1489.82	323.46	1434.94	309.74	1140.72	236.18
61	1647.02	362.75	1580.66	346.16	1521.58	331.39	1205.01	252.25
62	1754.98	389.75	1683.14	371.78	1619.30	355.82	1277.47	270.37
63	1875.10	419.78	1797.15	400.29	1727.94	382.98	1357.94	290.49
64	2006.98	452.75	1922.26	431.56	1847.16	412.79	1446.14	312.54
65	2153.82	489.45	2061.53	466.38	1979.82	445.96	1544.26	337.06
66	2322.15	531.54	2221.02	506.25	2131.64	483.91	1655.98	364.99
67	2508.07	578.02	2397.14	550.28	2299.19	525.80	1779.12	395.78
68	2711.86	628.96	2589.94	598.49	2482.54	571.63	1913.35	429.34
69	2932.05	684.01	2798.21	650.55	2680.33	621.08	2057.44	465.36
70	3168.70	743.18	3021.70	706.43	2892.40	674.10	2210.94	503.73
71	3388.11	798.03	3228.62	758.16	3088.51	723.13	2351.89	538.97
72	3619.39	855.85	3446.35	812.59	3294.48	774.62	2498.55	575.64
73	3860.92	916.23	3673.43	869.36	3508.96	828.24	2649.75	613.44
74	4111.74	978.94	3908.80	928.20	3730.89	883.72	2804.59	652.15
75	4370.24	1043.56	4150.94	988.74	3958.81	940.70	2961.95	691.49
76	4626.22	1107.55	4390.46	1048.61	4183.98	997.00	3116.46	730.11
77	4886.17	1172.54	4633.05	1109.26	4411.62	1053.91	3270.90	768.73
78	5145.11	1237.28	4874.63	1169.66	4638.09	1110.52	3423.78	806.95
79	5400.08	1301.02	5112.07	1229.02	4860.52	1166.13	3573.47	844.37
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1073.30	206.34	1037.24	197.32	1004.87	189.23	830.24	145.58
41	1091.86	210.98	1055.09	201.79	1022.01	193.52	843.78	148.96
42	1111.83	215.97	1074.29	206.59	1040.43	198.12	858.23	152.57
43	1133.44	221.38	1094.97	211.76	1060.40	203.12	873.88	156.49
44	1156.53	227.15	1117.15	217.30	1081.66	208.43	890.53	160.65
45	1180.97	233.26	1140.59	223.16	1104.18	214.06	908.10	165.04
46	1207.18	239.81	1165.67	229.43	1128.27	220.08	926.80	169.71
47	1235.10	246.79	1192.45	236.13	1153.98	226.51	946.71	174.69
48	1264.85	254.23	1220.93	243.25	1181.26	233.33	967.75	179.95
49	1297.15	262.30	1251.81	250.97	1210.87	240.73	990.48	185.64
50	1330.09	270.54	1283.20	258.81	1240.90	248.24	1013.44	191.37
51	1366.57	279.66	1318.05	267.53	1274.20	256.56	1038.73	197.70
52	1406.32	289.59	1355.88	276.98	1310.40	265.61	1066.21	204.57
53	1449.88	300.49	1397.53	287.40	1350.21	275.57	1096.25	212.08
54	1497.91	312.49	1443.29	298.84	1393.78	286.46	1129.19	220.31
55	1551.89	325.99	1494.51	311.64	1442.87	298.73	1165.81	229.47
56	1613.24	341.32	1552.81	326.22	1498.55	312.65	1207.47	239.88
57	1682.88	358.73	1619.05	342.78	1561.81	328.47	1254.65	251.68
58	1763.56	378.91	1695.70	361.94	1634.92	346.74	1309.12	265.30
59	1856.22	402.07	1783.75	383.95	1718.93	367.75	1371.53	280.90
60	1962.48	428.64	1884.63	409.17	1815.20	391.82	1443.01	298.77
61	2083.48	458.88	1999.53	437.90	1924.79	419.21	1524.34	319.10
62	2220.05	493.03	2129.17	470.31	2048.41	450.12	1616.00	342.02
63	2372.01	531.02	2273.40	506.36	2185.84	484.47	1717.80	367.46
64	2538.83	572.72	2431.65	545.93	2336.66	522.18	1829.37	395.36
65	2724.58	619.16	2607.83	589.97	2504.48	564.13	1953.48	426.39
66	2937.52	672.40	2809.59	640.41	2696.52	612.15	2094.81	461.72
67	3172.71	731.19	3032.38	696.11	2908.48	665.13	2250.59	500.66
68	3430.50	795.64	3276.28	757.08	3140.41	723.12	2420.39	543.11
69	3709.04	865.28	3539.73	822.95	3390.61	785.67	2602.66	588.68
70	4008.41	940.12	3822.46	893.63	3658.89	852.74	2796.83	637.22
71	4285.96	1009.51	4084.21	959.07	3906.97	914.76	2975.14	681.80
72	4578.53	1082.65	4359.64	1027.92	4167.52	979.89	3160.67	728.18
73	4884.06	1159.03	4646.89	1099.74	4438.83	1047.72	3351.94	776.00
74	5201.36	1238.35	4944.63	1174.17	4719.57	1117.91	3547.81	824.97
75	5528.35	1320.10	5250.94	1250.75	5007.89	1189.99	3746.87	874.73
76	5852.16	1401.06	5553.93	1326.50	5292.74	1261.20	3942.32	923.59
77	6181.00	1483.27	5860.81	1403.22	5580.70	1333.19	4137.69	972.44
78	6508.57	1565.16	6166.41	1479.62	5867.18	1404.81	4331.09	1020.79
79	6831.10	1645.79	6466.77	1554.71	6148.56	1475.15	4520.44	1068.13
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 100%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1357.72	261.02	1312.11	249.62	1271.15	239.38	1050.26	184.15
41	1381.20	266.89	1334.69	255.26	1292.84	244.80	1067.38	188.43
42	1406.47	273.21	1358.98	261.33	1316.14	250.62	1085.66	193.00
43	1433.80	280.04	1385.14	267.87	1341.41	256.94	1105.46	197.95
44	1463.02	287.34	1413.19	274.89	1368.29	263.66	1126.52	203.22
45	1493.93	295.07	1442.85	282.30	1396.79	270.79	1148.74	208.77
46	1527.09	303.36	1474.58	290.23	1427.26	278.40	1172.40	214.69
47	1562.40	312.19	1508.45	298.70	1459.79	286.54	1197.58	220.98
48	1600.03	321.60	1544.47	307.71	1494.29	295.16	1224.20	227.64
49	1640.90	331.81	1583.54	317.48	1531.75	304.53	1252.96	234.83
50	1682.57	342.23	1623.24	327.40	1569.74	314.02	1282.00	242.09
51	1728.72	353.77	1667.33	338.42	1611.86	324.55	1313.99	250.09
52	1778.99	366.34	1715.19	350.39	1657.65	336.00	1348.76	258.78
53	1834.10	380.11	1767.88	363.56	1708.02	348.59	1386.75	268.28
54	1894.86	395.30	1825.77	378.03	1763.13	362.37	1428.42	278.70
55	1963.14	412.37	1890.56	394.23	1825.23	377.90	1474.75	290.28
56	2040.75	431.78	1964.31	412.67	1895.66	395.51	1527.45	303.45
57	2128.84	453.80	2048.10	433.61	1975.69	415.51	1587.13	318.37
58	2230.91	479.32	2145.06	457.85	2068.17	438.63	1656.04	335.60
59	2348.12	508.62	2256.45	485.70	2174.45	465.20	1734.99	355.34
60	2482.54	542.22	2384.05	517.60	2296.23	495.65	1825.41	377.94
61	2635.60	580.49	2529.41	553.94	2434.86	530.30	1928.28	403.66
62	2808.37	623.68	2693.40	594.94	2591.24	569.40	2044.24	432.65
63	3000.59	671.74	2875.85	640.55	2765.09	612.86	2173.02	464.84
64	3211.63	724.50	3076.04	690.60	2955.87	660.56	2314.16	500.13
65	3446.59	783.24	3298.91	746.32	3168.16	713.63	2471.16	539.38
66	3715.97	850.58	3554.13	810.12	3411.10	774.36	2649.93	584.07
67	4013.48	924.96	3835.96	880.58	3679.22	841.40	2846.99	633.34
68	4339.58	1006.48	4144.49	957.71	3972.62	914.74	3061.79	687.04
69	4691.94	1094.57	4477.76	1041.03	4289.13	993.87	3292.37	744.68
70	5070.64	1189.25	4835.41	1130.44	4628.49	1078.71	3538.00	806.09
71	5421.74	1277.02	5166.52	1213.22	4942.31	1157.17	3763.55	862.48
72	5791.84	1369.55	5514.94	1300.32	5271.91	1239.57	3998.25	921.15
73	6178.34	1466.17	5878.32	1391.17	5615.13	1325.37	4240.20	981.64
74	6579.72	1566.52	6254.96	1485.33	5970.26	1414.15	4487.98	1043.58
75	6993.37	1669.93	6642.44	1582.20	6334.98	1505.33	4739.79	1106.54
76	7402.99	1772.34	7025.72	1678.02	6695.32	1595.42	4987.03	1168.35
77	7818.97	1876.33	7413.92	1775.07	7059.59	1686.49	5234.18	1230.13
78	8233.34	1979.92	7800.51	1871.72	7421.98	1777.09	5478.82	1291.30
79	8641.34	2081.92	8180.47	1966.71	7777.93	1866.07	5718.36	1351.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

ORIGINALLY FILED RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	537.80	99.45	520.24	95.06	504.52	91.13	421.76	70.44
41	546.40	101.60	528.48	97.12	512.44	93.11	427.96	71.99
42	555.60	103.90	537.32	99.33	520.92	95.23	434.68	73.67
43	565.60	106.40	546.92	101.73	530.16	97.54	441.92	75.48
44	576.36	109.09	557.20	104.30	540.04	100.01	449.68	77.42
45	587.80	111.95	568.16	107.04	550.56	102.64	457.92	79.48
46	600.08	115.02	579.88	109.97	561.84	105.46	466.72	81.68
47	613.28	118.32	592.48	113.12	573.96	108.49	476.12	84.03
48	627.44	121.86	605.96	116.49	586.88	111.72	486.16	86.54
49	642.84	125.71	620.68	120.17	601.00	115.25	497.04	89.26
50	658.88	129.72	636.00	124.00	615.64	118.91	508.28	92.07
51	676.64	134.16	652.92	128.23	631.80	122.95	520.72	95.18
52	696.04	139.01	671.40	132.85	649.52	127.38	534.24	98.56
53	717.40	144.35	691.76	137.94	669.00	132.25	549.08	102.27
54	740.88	150.22	714.08	143.52	690.32	137.58	565.32	106.33
55	767.28	156.82	739.20	149.80	714.32	143.58	583.48	110.87
56	797.24	164.31	767.72	156.93	741.56	150.39	604.04	116.01
57	831.32	172.83	800.08	165.02	772.48	158.12	627.36	121.84
58	870.80	182.70	837.56	174.39	808.32	167.08	654.32	128.58
59	916.16	194.04	880.68	185.17	849.44	177.36	685.20	136.30
60	968.28	207.07	930.16	197.54	896.68	189.17	720.64	145.16
61	1027.80	221.95	986.64	211.66	950.60	202.65	761.12	155.28
62	1095.32	238.83	1050.76	227.69	1011.80	217.95	806.96	166.74
63	1170.92	257.73	1122.52	245.63	1080.24	235.06	858.24	179.56
64	1254.64	278.66	1201.96	265.49	1156.00	254.00	914.92	193.73
65	1348.56	302.14	1291.08	287.77	1240.96	275.24	978.48	209.62
66	1456.88	329.22	1393.76	313.44	1338.76	299.69	1051.28	227.82
67	1577.60	359.40	1508.12	342.03	1447.68	326.92	1132.20	248.05
68	1710.36	392.59	1633.84	373.46	1567.28	356.82	1220.76	270.19
69	1854.76	428.69	1770.40	407.60	1697.12	389.28	1316.32	294.08
70	2010.40	467.60	1917.44	444.36	1836.72	424.18	1418.40	319.60
71	2155.64	503.91	2054.44	478.61	1966.68	456.67	1512.76	343.19
72	2308.84	542.21	2198.72	514.68	2103.28	490.82	1611.16	367.79
73	2470.04	582.51	2350.32	552.58	2246.56	526.64	1712.80	393.20
74	2637.48	624.37	2507.48	591.87	2394.84	563.71	1817.12	419.28
75	2810.56	667.64	2669.64	632.41	2547.56	601.89	1923.36	445.84
76	2982.68	710.67	2830.68	672.67	2699.00	639.75	2027.84	471.96
77	3157.56	754.39	2993.92	713.48	2852.20	678.05	2132.36	498.09
78	3331.76	797.94	3156.40	754.10	3004.64	716.16	2235.92	523.98
79	3503.24	840.81	3316.12	794.03	3154.28	753.57	2337.16	549.29
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

CURRENT RATES

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**	**Base $40**	**Addl. $10**
21-40	752.92	139.23	728.34	133.08	706.33	127.58	590.46	98.62
41	764.96	142.24	739.87	135.97	717.42	130.35	599.14	100.79
42	777.84	145.46	752.25	139.06	729.29	133.32	608.55	103.14
43	791.84	148.96	765.69	142.42	742.22	136.56	618.69	105.67
44	806.90	152.73	780.08	146.02	756.06	140.01	629.55	108.39
45	822.92	156.73	795.42	149.86	770.78	143.70	641.09	111.27
46	840.11	161.03	811.83	153.96	786.58	147.64	653.41	114.35
47	858.59	165.65	829.47	158.37	803.54	151.89	666.57	117.64
48	878.42	170.60	848.34	163.09	821.63	156.41	680.62	121.16
49	899.98	175.99	868.95	168.24	841.40	161.35	695.86	124.96
50	922.43	181.61	890.40	173.60	861.90	166.47	711.59	128.90
51	947.30	187.82	914.09	179.52	884.52	172.13	729.01	133.25
52	974.46	194.61	939.96	185.99	909.33	178.33	747.94	137.98
53	1004.36	202.09	968.46	193.12	936.60	185.15	768.71	143.18
54	1037.23	210.31	999.71	200.93	966.45	192.61	791.45	148.86
55	1074.19	219.55	1034.88	209.72	1000.05	201.01	816.87	155.22
56	1116.14	230.03	1074.81	219.70	1038.18	210.55	845.66	162.41
57	1163.85	241.96	1120.11	231.03	1081.47	221.37	878.30	170.58
58	1219.12	255.78	1172.58	244.15	1131.65	233.91	916.05	180.01
59	1282.62	271.66	1232.95	259.24	1189.22	248.30	959.28	190.82
60	1355.59	289.90	1302.22	276.56	1255.35	264.84	1008.90	203.22
61	1438.92	310.73	1381.30	296.32	1330.84	283.71	1065.57	217.39
62	1533.45	334.36	1471.06	318.77	1416.52	305.13	1129.74	233.44
63	1639.29	360.82	1571.53	343.88	1512.34	329.08	1201.54	251.38
64	1756.50	390.12	1682.74	371.69	1618.40	355.60	1280.89	271.22
65	1887.98	423.00	1807.51	402.88	1737.34	385.34	1369.87	293.47
66	2039.63	460.91	1951.26	438.82	1874.26	419.57	1471.79	318.95
67	2208.64	503.16	2111.37	478.84	2026.75	457.69	1585.08	347.27
68	2394.50	549.63	2287.38	522.84	2194.19	499.55	1709.06	378.27
69	2596.66	600.17	2478.56	570.64	2375.97	544.99	1842.85	411.71
70	2814.56	654.64	2684.42	622.10	2571.41	593.85	1985.76	447.44
71	3017.90	705.47	2876.22	670.05	2753.35	639.34	2117.86	480.47
72	3232.38	759.09	3078.21	720.55	2944.59	687.15	2255.62	514.91
73	3458.06	815.51	3290.45	773.61	3145.18	737.30	2397.92	550.48
74	3692.47	874.12	3510.47	828.62	3352.78	789.19	2543.97	586.99
75	3934.78	934.70	3737.50	885.37	3566.58	842.65	2692.70	624.18
76	4175.75	994.94	3962.95	941.74	3778.60	895.65	2838.98	660.74
77	4420.58	1056.15	4191.49	998.87	3993.08	949.27	2985.30	697.33
78	4664.46	1117.12	4418.96	1055.74	4206.50	1002.62	3130.29	733.57
79	4904.54	1177.13	4642.57	1111.64	4415.99	1055.00	3272.02	769.01
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

FIRST PROPOSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	952.44	176.13	921.35	168.35	893.50	161.39	746.94	124.75
41	967.67	179.93	935.94	172.00	907.53	164.90	757.92	127.49
42	983.97	184.01	951.59	175.91	922.55	168.65	769.82	130.47
43	1001.68	188.43	968.60	180.16	938.91	172.74	782.64	133.68
44	1020.73	193.20	986.80	184.72	956.41	177.12	796.38	137.11
45	1040.99	198.26	1006.21	189.57	975.04	181.78	810.98	140.76
46	1062.74	203.70	1026.97	194.76	995.02	186.77	826.56	144.66
47	1086.12	209.54	1049.28	200.34	1016.48	192.14	843.21	148.82
48	1111.20	215.81	1073.16	206.30	1039.36	197.86	860.99	153.26
49	1138.47	222.63	1099.22	212.82	1064.37	204.11	880.26	158.08
50	1166.88	229.73	1126.36	219.60	1090.30	210.59	900.16	163.06
51	1198.33	237.60	1156.32	227.10	1118.92	217.74	922.20	168.56
52	1232.69	246.19	1189.05	235.28	1150.30	225.59	946.14	174.55
53	1270.52	255.64	1225.11	244.29	1184.80	234.21	972.42	181.12
54	1312.10	266.04	1264.64	254.17	1222.56	243.65	1001.18	188.31
55	1358.85	277.73	1309.12	265.30	1265.06	254.28	1033.34	196.35
56	1411.91	290.99	1359.63	277.92	1313.30	266.34	1069.75	205.45
57	1472.27	306.08	1416.94	292.25	1368.06	280.03	1111.05	215.78
58	1542.19	323.56	1483.32	308.84	1431.53	295.90	1158.80	227.72
59	1622.52	343.64	1559.68	327.94	1504.36	314.10	1213.49	241.39
60	1714.82	366.72	1647.31	349.84	1588.02	335.02	1276.25	257.08
61	1820.23	393.07	1747.34	374.85	1683.51	358.89	1347.94	275.00
62	1939.81	422.97	1860.90	403.24	1791.90	385.99	1429.13	295.30
63	2073.70	456.44	1987.98	435.01	1913.11	416.29	1519.94	318.00
64	2221.97	493.51	2128.67	470.18	2047.28	449.83	1620.32	343.10
65	2388.30	535.09	2286.50	509.64	2197.74	487.45	1732.89	371.24
66	2580.13	583.05	2468.35	555.10	2370.94	530.75	1861.82	403.47
67	2793.93	636.50	2670.88	605.74	2563.84	578.98	2005.13	439.30
68	3029.05	695.28	2893.53	661.40	2775.65	631.93	2161.97	478.51
69	3284.78	759.21	3135.38	721.86	3005.60	689.41	2331.20	520.82
70	3560.42	828.12	3395.79	786.96	3252.83	751.22	2511.99	566.01
71	3817.64	892.42	3638.41	847.62	3482.99	808.76	2679.10	607.79
72	4088.96	960.25	3893.93	911.50	3724.91	869.24	2853.36	651.36
73	4374.44	1031.63	4162.42	978.62	3978.66	932.68	3033.37	696.36
74	4670.98	1105.76	4440.75	1048.20	4241.26	998.33	3218.12	742.54
75	4977.50	1182.39	4727.93	1120.00	4511.73	1065.95	3406.27	789.58
76	5282.33	1258.60	5013.13	1191.30	4779.93	1133.00	3591.30	835.84
77	5592.04	1336.02	5302.23	1263.57	5051.25	1200.83	3776.41	882.12
78	5900.55	1413.15	5589.98	1335.51	5321.22	1268.32	3959.81	927.97
79	6204.24	1489.07	5872.85	1406.23	5586.23	1334.57	4139.11	972.79
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

LTC-2 Confined Care Benefits Standard Rates

Home Health & Community Care Rider Benefit: 60%

With Compound Increase Option

SECOND PROPSED 26.5% INCREASE

BENEFIT LIMIT: LIFETIME

HL-2950VA (7/92)

Elimination Period

	20 Days		60 Days		100 Days		365 Days	
Ages	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	1204.84	222.80	1165.50	212.96	1130.28	204.16	944.88	157.81
41	1224.11	227.62	1183.96	217.58	1148.03	208.60	958.77	161.28
42	1244.72	232.77	1203.77	222.53	1167.02	213.35	973.82	165.04
43	1267.12	238.37	1225.27	227.91	1187.73	218.52	990.04	169.10
44	1291.23	244.40	1248.30	233.66	1209.86	224.05	1007.42	173.45
45	1316.86	250.80	1272.86	239.80	1233.43	229.95	1025.89	178.06
46	1344.37	257.68	1299.11	246.37	1258.70	236.26	1045.60	182.99
47	1373.94	265.07	1327.34	253.42	1285.85	243.05	1066.66	188.25
48	1405.66	273.00	1357.54	260.97	1314.80	250.29	1089.15	193.88
49	1440.16	281.63	1390.52	269.22	1346.43	258.20	1113.53	199.97
50	1476.10	290.61	1424.84	277.80	1379.23	266.40	1138.71	206.27
51	1515.89	300.56	1462.75	287.28	1415.43	275.45	1166.58	213.23
52	1559.35	311.43	1504.15	297.63	1455.13	285.37	1196.87	220.81
53	1607.20	323.39	1549.76	309.03	1498.77	296.28	1230.11	229.12
54	1659.80	336.54	1599.76	321.53	1546.53	308.22	1266.49	238.21
55	1718.95	351.33	1656.04	335.60	1600.30	321.66	1307.18	248.38
56	1786.07	368.11	1719.93	351.57	1661.33	336.92	1353.24	259.90
57	1862.42	387.19	1792.43	369.70	1730.60	354.24	1405.48	272.96
58	1950.87	409.31	1876.40	390.69	1810.89	374.31	1465.88	288.06
59	2052.49	434.71	1973.00	414.84	1903.01	397.34	1535.06	305.35
60	2169.25	463.90	2083.85	442.55	2008.85	423.80	1614.46	325.20
61	2302.60	497.24	2210.38	474.19	2129.64	454.00	1705.15	347.88
62	2453.86	535.05	2354.03	510.10	2266.75	488.28	1807.84	373.55
63	2623.23	577.40	2514.80	550.29	2420.08	526.61	1922.73	402.27
64	2810.79	624.29	2692.77	594.78	2589.80	569.04	2049.71	434.02
65	3021.20	676.89	2892.43	644.70	2780.14	616.62	2192.10	469.61
66	3263.87	737.56	3122.46	702.20	2999.24	671.40	2355.20	510.39
67	3534.32	805.17	3378.66	766.25	3243.26	732.40	2536.48	555.71
68	3831.75	879.53	3660.32	836.67	3511.20	799.39	2734.89	605.31
69	4155.25	960.40	3966.25	913.15	3802.08	872.11	2948.97	658.83
70	4503.93	1047.57	4295.67	995.51	4114.83	950.30	3177.66	716.00
71	4829.31	1128.92	4602.59	1072.24	4405.98	1023.08	3389.06	768.85
72	5172.53	1214.72	4925.83	1153.05	4712.01	1099.59	3609.51	823.97
73	5533.67	1305.01	5265.46	1237.95	5033.00	1179.84	3837.21	880.89
74	5908.79	1398.79	5617.55	1325.98	5365.20	1262.89	4070.92	939.32
75	6296.54	1495.72	5980.83	1416.80	5707.34	1348.42	4308.93	998.82
76	6682.14	1592.12	6341.61	1506.99	6046.61	1433.24	4543.00	1057.34
77	7073.93	1690.07	6707.32	1598.42	6389.83	1519.05	4777.16	1115.88
78	7464.19	1787.64	7071.33	1689.42	6731.34	1604.42	5009.17	1173.88
79	7848.36	1883.68	7429.15	1778.88	7066.58	1688.23	5235.97	1230.58
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Variable	Description	Example
[CONTRACT_NUM]	Trustmark policy number	"TX9999"
[CONTRACT-EFF-DATE]	Effective date of the policy	"6/15/16"
[CHANGE-EFF-DATE]	Effective change date of the policy	'6/15/16"
[INS-FIRST-NAME] [INS-MI] [INS-LAST-NAME]	Insured first name, middle initial, last name	"John L Smith"
[INS ADDRESS1] [INS ADDRESS2] [INS ADDRESS3] [INS ADDRESS4]	The address of the policyholder	"John Smith 123 Address Lane City, State, 01234-5678"
[CURR-MODAL-PREMIUM]	The modal premium of a policy	"1,000"
[ISSUE-AGE]	The issue age of the policyholder	"35"
[CURRENT-MODE]	The current mode of the policy	"9.95"
[Premium: [CURRENT-MODE]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current mode of the policy.	"Annually"
[Premium: [CURR-MODAL-PREMIUM]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current modal premium of the policy.	"9.95"
[Confined Care Daily Limit as of Effective Date]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[$[CC-DB-AMT]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current daily benefit amount of the policy.	"$16.00"
[Home and Community Daily Limit:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A

[$[HHC-DB-AMT]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the daily limit amount of the policy.	"$16.00"
[Elimination Period:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Maximum Coverage Period:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Base Premium]	Used when the "Nursing Home Only", "Nursing Home and Home and Community Care", "Nursing Home, Home and Community Care", "Nursing Home, Home Community Care, Adult Day Care" schedules are selected.	N/A
[MBASE-PREM]	The base premium of the policy.	"9.00"
[NURSING HOME DAILY BENEFIT]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the daily benefit amount.	"9.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A

[ELIM-PERIOD] Days]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Benefit Increase Option - through age 85]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[Do you have this option?]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[YES-NO]	Used when the "Nursing Home Only" Schedule benefit is selected to identify a "Yes" or "No" if the "Benefit Increase Option is selected" on a policy.	"Yes" "No"
[OPTIONAL-WORDING]	Used when the "Nursing Home Only" Schedule benefit is selected as a free form field that will allow optional wording to be inserted in the schedule of the policy.	"Optional"
[$[MGIR-PREM]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the premium of the policy.	"9.00"
[NURSING HOME MAXIMUM DAILY BENEFIT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the daily benefit amount on the policy.	"16.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A

[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the elimination period in days on the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Policy limit for all benefits combined, including rider limits]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[HOME & COMMUNITY CARE BENEFIT RIDER]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[Basic Services Daily Benefit]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[$[BASIC-SVC-DB-AMT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the basic services daily benefit amount.	"$9.00"
[Home & Community Care Deductible Period:]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Home & Community Care Benefit Limit:]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A

[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Limit for Home and Community Care Benefits]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[NURSING HOME MAXIMUM DAILY BENEFIT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the daily benefit amount on the policy.	"16.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the elimination period in days on the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Policy limit for all benefits combined, including rider limits]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[HOME AND COMMUNITY CARE BENEFIT RIDER]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A

[Basic Services Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[BASIC-SVC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the basic services daily benefit amount.	"$9.00"
[Advanced Services Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[CC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the current daily benefit amount.	"$8.00"
[Maximum Daily Benefit for Basic and Advanced Services combined]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[Adult Day Care Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[ADC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the daily benefit amount.	"$16.00"
[Home & Community Care Deductible Period:]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Home & Community Care Benefit Limit:]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Limit for Home and Community Care Benefits]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A

[GUARANTEED INSURABILITY RIDER]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[MGIR-PREM]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the premium of the policy.	"9.00"

REVISED POLICY SCHEDULE

Policy Number: [CONTRACT-NUMBER]

Effective Date: [CONTRACT-EFF-DATE]

Effective Date of Change: [CHANGE-EFF-DATE]

[INS-FIRST-NAME] {INS-MI} {INS-LAST-NAME}
[INS-ADDRESS-1]
[INS-ADDRESS-2]
[INS-ADDRESS-3]
[INS-ADDRESS-4]

Renewal Premium: [CURR-MODAL-PREMIUM}

Issue Age: [ISSUE-AGE]

Mode: {CURRENT-MODE]

LONG TERM CARE POLICY

Base Premium: $[MBASE-PREM]

[Premium:
[CURRENT-MODE]
[CURR-MODAL-
PREMIUM]

[Nursing Home Daily Benefit]	[CC-DB-AMT] Maximum]
[Nursing Home Maximum Daily Benefit]	[CC-DB-AMT] Maximum]
[Nursing Home Deductible Period:]	[ELIM-PERIOD] Days]
[Policy Benefit Limit]	[MAX-BEN-PERIOD2] Days]
[(Policy limit for all benefits combined, including rider limits)]	

[Benefit Increase Option - through age 85]
[Do you have this option?] [YES-NO]

[OPTIONAL-WORDING]

[Confined Care Daily Limit as of Effective Date	[$[CC-DB-AMT]
[Home and Community Daily Limit:	[$[HHC-DB-AMT]
[Elimination Period:	[ELIM-PERIOD] Days]
[Maximum Coverage Period:	[MAX-BEN-PERIOD2] Days]

[HOME & COMMUNITY CARE BENEFIT RIDER]

[Basic Services Daily Benefit]	[$[BASIC-SVC-DB-AMT]
[Advanced Services Daily Benefit]	[$[CC-DB-AMT]
[Maximum Daily Benefit for Basic and Advanced Services combined]	
[Adult Day Care Daily Benefit]	[$[ADC-DB-AMT]
[Home & Community Care Deductible Period:]	[ELIM-PERIOD] Days]
[Home & Community Care Benefit Limit:]	[MAX-BEN-PERIOD2] Days]
[Limit for Home and Community Care Benefits]	

[GUARANTEED INSURABILITY RIDER]	[$[MGIR-PREM]

Total Premium..... [CURR-MODAL-PREMIUM]

Variable	Description	Example
[CONTRACT_NUM]	Trustmark policy number	"TX9999"
[CONTRACT-EFF-DATE]	Effective date of the policy	"6/15/16"
[CHANGE-EFF-DATE]	Effective change date of the policy	'6/15/16"
[INS-FIRST-NAME] [INS-MI] [INS-LAST-NAME]	Insured first name, middle initial, last name	"John L Smith"
[INS ADDRESS1] [INS ADDRESS2] [INS ADDRESS3] [INS ADDRESS4]	The address of the policyholder	"John Smith 123 Address Lane City, State, 01234-5678"
[CURR-MODAL-PREMIUM]	The modal premium of a policy	"1,000"
[ISSUE-AGE]	The issue age of the policyholder	"35"
[CURRENT-MODE]	The current mode of the policy	"9.95"
[Premium: [CURRENT-MODE]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current mode of the policy.	"Annually"
[Premium: [CURR-MODAL-PREMIUM]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current modal premium of the policy.	"9.95"
[Confined Care Daily Limit as of Effective Date]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[$[CC-DB-AMT]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the current daily benefit amount of the policy.	"$16.00"
[Home and Community Daily Limit:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A

[$[HHC-DB-AMT]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the daily limit amount of the policy.	"$16.00"
[Elimination Period:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Maximum Coverage Period:]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home Health Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Base Premium]	Used when the "Nursing Home Only", "Nursing Home and Home and Community Care", "Nursing Home, Home and Community Care", "Nursing Home, Home Community Care, Adult Day Care" schedules are selected.	N/A
[MBASE-PREM]	The base premium of the policy.	"9.00"
[NURSING HOME DAILY BENEFIT]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the daily benefit amount.	"9.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A

[ELIM-PERIOD] Days]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Benefit Increase Option - through age 85]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[Do you have this option?]	Used when the "Nursing Home Only" Schedule benefit is selected.	N/A
[YES-NO]	Used when the "Nursing Home Only" Schedule benefit is selected to identify a "Yes" or "No" if the "Benefit Increase Option is selected" on a policy.	"Yes" "No"
[OPTIONAL-WORDING]	Used when the "Nursing Home Only" Schedule benefit is selected as a free form field that will allow optional wording to be inserted in the schedule of the policy.	"Optional"
[$[MGIR-PREM]	Used when the "Nursing Home Only" Schedule benefit is selected to identify the premium of the policy.	"9.00"
[NURSING HOME MAXIMUM DAILY BENEFIT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the daily benefit amount on the policy.	"16.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A

[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the elimination period in days on the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Policy limit for all benefits combined, including rider limits]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[HOME & COMMUNITY CARE BENEFIT RIDER]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[Basic Services Daily Benefit]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[$[BASIC-SVC-DB-AMT]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the basic services daily benefit amount.	"$9.00"
[Home & Community Care Deductible Period:]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Home & Community Care Benefit Limit:]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A

[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Limit for Home and Community Care Benefits]	Used when the "Nursing Home and Home and Community Care" Schedule benefit is selected.	N/A
[NURSING HOME MAXIMUM DAILY BENEFIT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[CC-DB-AMT} Maximum]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the daily benefit amount on the policy.	"16.00 Maximum"
[NURSING HOME DEDUCTIBLE PERIOD]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the elimination period in days on the policy.	"30 Days"
[POLICY BENEFIT LIMIT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Policy limit for all benefits combined, including rider limits]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[HOME AND COMMUNITY CARE BENEFIT RIDER]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A

[Basic Services Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[BASIC-SVC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the basic services daily benefit amount.	"$9.00"
[Advanced Services Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[CC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the current daily benefit amount.	"$8.00"
[Maximum Daily Benefit for Basic and Advanced Services combined]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[Adult Day Care Daily Benefit]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[ADC-DB-AMT]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the daily benefit amount.	"$16.00"
[Home & Community Care Deductible Period:]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[ELIM-PERIOD] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the elimination period in days of the policy.	"30 Days"
[Home & Community Care Benefit Limit:]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[MAX-BEN-PERIOD2] Days]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the maximum benefit period in days of the policy.	"60 Days"
[Limit for Home and Community Care Benefits]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A

[GUARANTEED INSURABILITY RIDER]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected.	N/A
[$[MGIR-PREM]	Used when the "Nursing Home, Home and Community Care, Adult Day Care" Schedule benefit is selected to identify the premium of the policy.	"9.00"

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each.

Effective {RERATE DATE}, the first premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Twelve months later you will receive the other 26.5% rate increase. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

As a policyholder you have the right to a revised premium rate. In accordance with state law the enclosed Rider is made part of your policy. This Rider offers you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.
The reduced benefit options may not be of equal value of the original benefits.

- One option allows you to reduce your level of benefit. Options include reduction in benefit period or benefit amount, extension of Elimination Period, elimination of riders, etc.
- The other option allows you to choose Contingent Benefit Upon Lapse. Your policy would be converted to paid-up insurance, with no further premium payments required. Your Policy Benefit Limit under this option will be reduced to an amount equal to the total premium paid under this policy less any waived premium, no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. With the Contingent Benefit Upon Lapse, the annual Benefit Increase Option, Restoration of Benefits, and Guaranteed Insurability Rider are no longer available.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent

benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

The rate increase request was reviewed by the Virginia 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each.

Effective {RERATE DATE}, the first premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Twelve months later you will receive the other 26.5% rate increase. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

As a policyholder you have the right to a revised premium rate. In accordance with state law the enclosed Rider is made part of your policy. This Rider offers you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.
The reduced benefit options may not be of equal value of the original benefits.

- One option allows you to reduce your level of benefit. Options include reduction in benefit period or benefit amount, extension of Elimination Period, elimination of riders, etc.
- The other option allows you to choose Contingent Benefit Upon Lapse. Your policy would be converted to paid-up insurance, with no further premium payments required. Your Policy Benefit Limit under this option will be reduced to an amount equal to the total premium paid under this policy less any waived premium, no less than 30 times the daily nursing home benefit at the time of lapse. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. With the Contingent Benefit Upon Lapse, the annual Benefit Increase Option, Restoration of Benefits, and Guaranteed Insurability Rider are no longer available.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent

benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

The rate increase request was reviewed by the Virginia 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.

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Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits. Therefore, we requested a 60% rate increase on all policies issued in Virginia to be implemented in a series of two increases of 26.5% each.

You received the first 26.5% increase on the date indicated in the enclosed letter. Effective {RERATE DATE}, the second premium increase will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. Please refer to your policy regarding premium adjustments for additional details, or call us should you have any questions.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

The two options as outlined in the enclosed letters are still available in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

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Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY
Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
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{INS ADDRESS4}

Policy No: {CONTRACT NUM}

Dear Policyholder:

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Sincerely,

Policyowner Services Department
DI/LTC Division

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	132	5	210	24	184.80	5.00	210.00	24.00	233.77	6.33	265.65	30.36	295.72	8.00	336.05	38.41
40	132	5	210	24	184.80	7.00	294.00	33.60	233.77	8.86	371.91	42.50	295.72	11.20	470.47	53.77
41	135	5	216	26	189.00	7.00	302.40	36.40	239.09	8.86	382.54	46.05	302.44	11.20	483.91	58.25
42	137	6	223	28	191.80	8.40	312.20	39.20	242.63	10.63	394.93	49.59	306.92	13.44	499.59	62.73
43	140	7	231	29	196.00	9.80	323.40	40.60	247.94	12.40	409.10	51.36	313.64	15.68	517.51	64.97
44	143	8	239	31	200.20	11.20	334.60	43.40	253.25	14.17	423.27	54.90	320.37	17.92	535.44	69.45
45	147	8	247	34	205.80	11.20	345.80	47.60	260.34	14.17	437.44	60.21	329.33	17.92	553.36	76.17
46	150	10	256	36	210.00	14.00	358.40	50.40	265.65	17.71	453.38	63.76	336.05	22.40	573.52	80.65
47	154	11	265	39	215.60	15.40	371.00	54.60	272.73	19.48	469.32	69.07	345.01	24.64	593.68	87.37
48	159	12	275	41	222.60	16.80	385.00	57.40	281.59	21.25	487.03	72.61	356.21	26.88	616.09	91.85
49	164	13	286	44	229.60	18.20	400.40	61.60	290.44	23.02	506.51	77.92	367.41	29.12	640.73	98.57
50	169	14	298	46	236.60	19.60	417.20	64.40	299.30	24.79	527.76	81.47	378.61	31.36	667.61	103.05
51	175	16	310	49	245.00	22.40	434.00	68.60	309.93	28.34	549.01	86.78	392.06	35.85	694.50	109.78
52	182	17	323	53	254.80	23.80	452.20	74.20	322.32	30.11	572.03	93.86	407.74	38.09	723.62	118.74
53	189	19	337	57	264.60	26.60	471.80	79.80	334.72	33.65	596.83	100.95	423.42	42.57	754.99	127.70
54	197	21	352	60	275.80	29.40	492.80	84.00	348.89	37.19	623.39	106.26	441.34	47.05	788.59	134.42
55	205	24	369	64	287.00	33.60	516.60	89.60	363.06	42.50	653.50	113.34	459.26	53.77	826.68	143.38
56	215	26	386	69	301.00	36.40	540.40	96.60	380.77	46.05	683.61	122.20	481.67	58.25	864.76	154.58
57	226	29	405	74	316.40	40.60	567.00	103.60	400.25	51.36	717.26	131.05	506.31	64.97	907.33	165.78
58	239	31	426	79	334.60	43.40	596.40	110.60	423.27	54.90	754.45	139.91	535.44	69.45	954.37	176.98
59	253	35	449	85	354.20	49.00	628.60	119.00	448.06	61.99	795.18	150.54	566.80	78.41	1005.90	190.43
60	269	40	475	91	376.60	56.00	665.00	127.40	476.40	70.84	841.23	161.16	602.64	89.61	1064.15	203.87
61	288	44	504	98	403.20	61.60	705.60	137.20	510.05	77.92	892.58	173.56	645.21	98.57	1129.12	219.55
62	310	49	535	106	434.00	68.60	749.00	148.40	549.01	86.78	947.49	187.73	694.50	109.78	1198.57	237.47
63	334	56	571	114	467.60	78.40	799.40	159.60	591.51	99.18	1011.24	201.89	748.27	125.46	1279.22	255.40
64	362	63	609	125	506.80	88.20	852.60	175.00	641.10	111.57	1078.54	221.38	810.99	141.14	1364.35	280.04
65	393	71	652	134	550.20	99.40	912.80	187.60	696.00	125.74	1154.69	237.31	880.44	159.06	1460.69	300.20
66	431	80	706	149	603.40	112.00	988.40	208.60	763.30	141.68	1250.33	263.88	965.58	179.23	1581.66	333.81
67	473	90	765	163	662.20	126.00	1071.00	228.20	837.68	159.39	1354.82	288.67	1059.67	201.63	1713.84	365.17
68	519	102	828	180	726.60	142.80	1159.20	252.00	919.15	180.64	1466.39	318.78	1162.72	228.51	1854.98	403.26
69	571	115	897	196	799.40	161.00	1255.80	274.40	1011.24	203.67	1588.59	347.12	1279.22	257.64	2009.56	439.10
70	787	170	1234	282	1101.80	238.00	1727.60	394.80	1393.78	301.07	2185.41	499.42	1763.13	380.85	2764.55	631.77
71	870	190	1338	307	1218.00	266.00	1873.20	429.80	1540.77	336.49	2369.60	543.70	1949.07	425.66	2997.54	687.78
72	963	213	1450	335	1348.20	298.20	2030.00	469.00	1705.47	377.22	2567.95	593.29	2157.42	477.19	3248.46	750.51
73	1066	239	1571	365	1492.40	334.60	2199.40	511.00	1887.89	423.27	2782.24	646.42	2388.18	535.44	3519.53	817.71
74	1181	267	1700	398	1653.40	373.80	2380.00	557.20	2091.55	472.86	3010.70	704.86	2645.81	598.16	3808.54	891.65
75	1307	299	1839	432	1829.80	418.60	2574.60	604.80	2314.70	529.53	3256.87	765.07	2928.09	669.85	4119.94	967.82
76	1441	332	2012	475	2017.40	464.80	2816.80	665.00	2552.01	587.97	3563.25	841.23	3228.29	743.78	4507.51	1064.15
77	1589	370	2201	522	2224.60	518.00	3081.40	730.80	2814.12	655.27	3897.97	924.46	3559.86	828.92	4930.93	1169.44
78	1754	410	2404	573	2455.60	574.00	3365.60	802.20	3106.33	726.11	4257.48	1014.78	3929.51	918.53	5385.72	1283.70
79	1930	454	2619	626	2702.00	635.60	3666.60	876.40	3418.03	804.03	4638.25	1108.65	4323.81	1017.10	5867.38	1402.44
80	2115	500	2837	680	2961.00	700.00	3971.80	952.00	3745.67	885.50	5024.33	1204.28	4738.27	1120.16	6355.77	1523.41
81	2300	546	3051	733	3220.00	764.40	4271.40	1026.20	4073.30	966.97	5403.32	1298.14	5152.72	1223.21	6835.20	1642.15
82	2476	588	3249	782	3466.40	823.20	4548.60	1094.80	4385.00	1041.35	5753.98	1384.92	5547.02	1317.31	7278.78	1751.93
83	2629	627	3419	824	3680.60	877.80	4786.60	1153.60	4655.96	1110.42	6055.05	1459.30	5889.79	1404.68	7659.64	1846.02
84	2767	661	3569	862	3873.80	925.40	4996.60	1206.80	4900.36	1170.63	6320.70	1526.60	6198.95	1480.85	7995.68	1931.15
85	2894	693	3705	895	4051.60	970.20	5187.00	1253.00	5125.27	1227.30	6561.56	1585.05	6483.47	1552.54	8300.37	2005.08

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	141	8	259	36	197.4	5	210	24	249.71	6.33	265.65	30.36	315.88	8.00	336.05	38.41
40	141	8	259	36	197.4	11.2	362.6	50.4	249.71	14.17	458.69	63.76	315.88	17.92	580.24	80.65
41	145	8	268	39	203	11.2	375.2	54.6	256.80	14.17	474.63	69.07	324.85	17.92	600.40	87.37
42	149	9	279	42	208.6	12.6	390.6	58.8	263.88	15.94	494.11	74.38	333.81	20.16	625.05	94.09
43	153	10	290	45	214.2	14	406	63	270.96	17.71	513.59	79.70	342.77	22.40	649.69	100.81
44	157	12	302	48	219.8	16.8	422.8	67.2	278.05	21.25	534.84	85.01	351.73	26.88	676.58	107.54
45	162	13	315	50	226.8	18.2	441	70	286.90	23.02	557.87	88.55	362.93	29.12	705.70	112.02
46	168	14	328	54	235.2	19.6	459.2	75.6	297.53	24.79	580.89	95.63	376.37	31.36	734.82	120.98
47	176	15	342	58	246.4	21	478.8	81.2	311.70	26.57	605.68	102.72	394.30	33.60	766.19	129.94
48	180	18	357	62	252	25.2	499.8	86.8	318.78	31.88	632.25	109.80	403.26	40.33	799.79	138.90
49	187	19	373	66	261.8	26.6	522.2	92.4	331.18	33.65	660.58	116.89	418.94	42.57	835.64	147.86
50	195	21	391	69	273	29.4	547.4	96.6	345.35	37.19	692.46	122.20	436.86	47.05	875.96	154.58
51	204	23	409	74	285.6	32.2	572.6	103.6	361.28	40.73	724.34	131.05	457.02	51.53	916.29	165.78
52	213	25	428	80	298.2	35	599.2	112	377.22	44.28	757.99	141.68	477.19	56.01	958.85	179.23
53	223	28	449	85	312.2	39.2	628.6	119	394.93	49.59	795.18	150.54	499.59	62.73	1005.90	190.43
54	235	30	472	90	329	42	660.8	126	416.19	53.13	835.91	159.39	526.47	67.21	1057.43	201.63
55	247	34	496	96	345.8	47.6	694.4	134.4	437.44	60.21	878.42	170.02	553.36	76.17	1111.20	215.07
56	261	37	522	102	365.4	51.8	730.8	142.8	462.23	65.53	924.46	180.64	584.72	82.89	1169.44	228.51
57	276	42	550	110	386.4	58.8	770	154	488.80	74.38	974.05	194.81	618.33	94.09	1232.17	246.43
58	294	45	581	117	411.6	63	813.4	163.8	520.67	79.70	1028.95	207.21	658.65	100.81	1301.62	262.12
59	314	50	615	126	439.6	70	861	176.4	556.09	88.55	1089.17	223.15	703.46	112.02	1377.79	282.28
60	337	56	653	135	471.8	78.4	914.2	189	596.83	99.18	1156.46	239.09	754.99	125.46	1462.93	302.44
61	363	63	695	146	508.2	88.2	973	204.4	642.87	111.57	1230.85	258.57	813.23	141.14	1557.02	327.09
62	394	70	742	157	551.6	98	1038.8	219.8	697.77	123.97	1314.08	278.05	882.68	156.82	1662.31	351.73
63	429	79	794	170	600.6	110.6	1111.6	238	759.76	139.91	1406.17	301.07	961.10	176.98	1778.81	380.85
64	468	89	851	185	655.2	124.6	1191.4	259	828.83	157.62	1507.12	327.64	1048.47	199.39	1906.51	414.46
65	512	99	913	200	716.8	138.6	1278.2	280	906.75	175.33	1616.92	354.20	1147.04	221.79	2045.41	448.06
66	565	113	994	220	791	158.2	1391.6	308	1000.62	200.12	1760.37	389.62	1265.78	253.16	2226.87	492.87
67	624	128	1080	243	873.6	179.2	1512	340.2	1105.10	226.69	1912.68	430.35	1397.96	286.76	2419.54	544.40
68	688	145	1173	266	963.2	203	1642.2	372.4	1218.45	256.80	2077.38	471.09	1541.34	324.85	2627.89	595.92
69	760	163	1273	291	1064	228.2	1782.2	407.4	1345.96	288.67	2254.48	515.36	1702.64	365.17	2851.92	651.93
70	840	183	1381	318	1176	256.2	1933.4	445.2	1487.64	324.09	2445.75	563.18	1881.86	409.98	3093.88	712.42
71	927	204	1494	346	1297.8	285.6	2091.6	484.4	1641.72	361.28	2645.87	612.77	2076.77	457.02	3347.03	775.15
72	1024	228	1615	377	1433.6	319.2	2261	527.8	1813.50	403.79	2860.17	667.67	2294.08	510.79	3618.11	844.60
73	1131	255	1746	409	1583.4	357	2444.4	572.6	2003.00	451.61	3092.17	724.34	2533.80	571.28	3911.59	916.29
74	1249	285	1885	444	1748.6	399	2639	621.6	2211.98	504.74	3338.34	786.32	2798.15	638.49	4222.99	994.70
75	1379	317	2032	481	1930.6	443.8	2844.8	673.4	2442.21	561.41	3598.67	851.85	3089.39	710.18	4552.32	1077.59
76	1515	351	2217	526	2121	491.4	3103.8	736.4	2683.07	621.62	3926.31	931.55	3394.08	786.35	4966.78	1178.41
77	1664	388	2415	576	2329.6	543.2	3381	806.4	2946.94	687.15	4276.97	1020.10	3727.88	869.24	5410.36	1290.42
78	1826	428	2626	628	2556.4	599.2	3676.4	879.2	3233.85	757.99	4650.65	1112.19	4090.82	958.85	5883.07	1406.92
79	1997	471	2842	682	2795.8	659.4	3978.8	954.8	3536.69	834.14	5033.18	1207.82	4473.91	1055.19	6366.98	1527.89
80	2171	514	3057	735	3039.4	719.6	4279.8	1029	3844.84	910.29	5413.95	1301.69	4863.72	1151.52	6848.64	1646.63
81	2340	556	3260	786	3276	778.4	4564	1100.4	4144.14	984.68	5773.46	1392.01	5242.34	1245.62	7303.43	1760.89
82	2496	594	3443	831	3494.4	831.6	4820.2	1163.4	4420.42	1051.97	6097.55	1471.70	5591.83	1330.75	7713.40	1861.70
83	2631	627	3598	869	3683.4	877.8	5037.2	1216.6	4659.50	1110.42	6372.06	1539.00	5894.27	1404.68	8060.65	1946.83
84	2751	657	3733	902	3851.4	919.8	5226.2	1262.8	4872.02	1163.55	6611.14	1597.44	6163.11	1471.89	8363.10	2020.76
85	2861	684	3853	932	4005.4	957.6	5394.2	1304.8	5066.83	1211.36	6823.66	1650.57	6409.54	1532.38	8631.93	2087.97

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
Without Home Health Care

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	140	7	252	35	196	5	210	24	247.94	6.33	265.65	30.36	313.64	8.00	336.05	38.41
40	140	7	252	35	196	9.8	352.8	49	247.94	12.40	446.29	61.99	313.64	15.68	564.56	78.41
41	143	8	261	38	200.2	11.2	365.4	53.2	253.25	14.17	462.23	67.30	320.37	17.92	584.72	85.13
42	147	9	271	40	205.8	12.6	379.4	56	260.34	15.94	479.94	70.84	329.33	20.16	607.13	89.61
43	151	10	282	43	211.4	14	394.8	60.2	267.42	17.71	499.42	76.15	338.29	22.40	631.77	96.33
44	155	11	293	46	217	15.4	410.2	64.4	274.51	19.48	518.90	81.47	347.25	24.64	656.41	103.05
45	160	12	306	48	224	16.8	428.4	67.2	283.36	21.25	541.93	85.01	358.45	26.88	685.54	107.54
46	165	14	318	52	231	19.6	445.2	72.8	292.22	24.79	563.18	92.09	369.65	31.36	712.42	116.50
47	171	15	332	55	239.4	21	464.8	77	302.84	26.57	587.97	97.41	383.09	33.60	743.78	123.22
48	177	16	346	59	247.8	22.4	484.4	82.6	313.47	28.34	612.77	104.49	396.54	35.85	775.15	132.18
49	184	18	361	63	257.6	25.2	505.4	88.2	325.86	31.88	639.33	111.57	412.22	40.33	808.75	141.14
50	191	20	378	66	267.4	28	529.2	92.4	338.26	35.42	669.44	116.89	427.90	44.81	846.84	147.86
51	199	22	395	71	278.6	30.8	553	99.4	352.43	38.96	699.55	125.74	445.82	49.29	884.92	159.06
52	208	24	414	75	291.2	33.6	579.6	105	368.37	42.50	733.19	132.83	465.99	53.77	927.49	168.02
53	218	26	434	80	305.2	36.4	607.6	112	386.08	46.05	768.61	141.68	488.39	58.25	972.30	179.23
54	228	30	455	86	319.2	42	637	120.4	403.79	53.13	805.81	152.31	510.79	67.21	1019.34	192.67
55	240	32	478	91	336	44.8	669.2	127.4	425.04	56.67	846.54	161.16	537.68	71.69	1070.87	203.87
56	253	36	503	97	354.2	50.4	704.2	135.8	448.06	63.76	890.81	171.79	566.80	80.65	1126.88	217.31
57	268	39	529	105	375.2	54.6	740.6	147	474.63	69.07	936.86	185.96	600.40	87.37	1185.13	235.23
58	284	44	559	112	397.6	61.6	782.6	156.8	502.96	77.92	989.99	198.35	636.25	98.57	1252.34	250.92
59	303	48	591	120	424.2	67.2	827.4	168	536.61	85.01	1046.66	212.52	678.82	107.54	1324.03	268.84
60	325	54	627	129	455	75.6	877.8	180.6	575.58	95.63	1110.42	228.46	728.10	120.98	1404.68	289.00
61	350	60	667	139	490	84	933.8	194.6	619.85	106.26	1181.26	246.17	784.11	134.42	1494.29	311.40
62	379	67	712	150	530.6	93.8	996.8	210	671.21	118.66	1260.95	265.65	849.08	150.10	1595.10	336.05
63	412	76	762	162	576.8	106.4	1066.8	226.8	729.65	134.60	1349.50	286.90	923.01	170.26	1707.12	362.93
64	450	84	816	176	630	117.6	1142.4	246.4	796.95	148.76	1445.14	311.70	1008.14	188.19	1828.10	394.30
65	491	94	875	190	687.4	131.6	1225	266	869.56	166.47	1549.63	336.49	1099.99	210.59	1960.28	425.66
66	541	108	951	210	757.4	151.2	1331.4	294	958.11	191.27	1684.22	371.91	1212.01	241.95	2130.54	470.47
67	597	121	1033	231	835.8	169.4	1446.2	323.4	1057.29	214.29	1829.44	409.10	1337.47	271.08	2314.25	517.51
68	658	136	1121	253	921.2	190.4	1569.4	354.2	1165.32	240.86	1985.29	448.06	1474.13	304.68	2511.39	566.80
69	725	154	1216	276	1015	215.6	1702.4	386.4	1283.98	272.73	2153.54	488.80	1624.23	345.01	2724.22	618.33
70	801	173	1318	302	1121.4	242.2	1845.2	422.8	1418.57	306.38	2334.18	534.84	1794.49	387.57	2952.74	676.58
71	883	193	1425	329	1236.2	270.2	1995	460.6	1563.79	341.80	2523.68	582.66	1978.20	432.38	3192.45	737.06
72	974	216	1540	358	1363.6	302.4	2156	501.2	1724.95	382.54	2727.34	634.02	2182.07	483.91	3450.09	802.03
73	1075	241	1663	389	1505	337.4	2328.2	544.6	1903.83	426.81	2945.17	688.92	2408.34	539.92	3725.64	871.48
74	1186	269	1794	422	1660.4	376.6	2511.6	590.8	2100.41	476.40	3177.17	747.36	2657.01	602.64	4019.13	945.41
75	1308	300	1933	456	1831.2	420	2706.2	638.4	2316.47	531.30	3423.34	807.58	2930.33	672.09	4330.53	1021.58
76	1436	331	2107	499	2010.4	463.4	2949.8	698.6	2543.16	586.20	3731.50	883.73	3217.09	741.54	4720.34	1117.92
77	1575	366	2294	545	2205	512.4	3211.6	763	2789.33	648.19	4062.67	965.20	3528.50	819.96	5139.28	1220.97
78	1727	404	2491	595	2417.8	565.6	3487.4	833	3058.52	715.48	4411.56	1053.75	3869.02	905.09	5580.62	1332.99
79	1886	443	2694	645	2640.4	620.2	3771.6	903	3340.11	784.55	4771.07	1142.30	4225.23	992.46	6035.41	1445.00
80	2047	483	2893	694	2865.8	676.2	4050.2	971.6	3625.24	855.39	5123.50	1229.07	4585.92	1082.07	6481.23	1554.78
81	2202	522	3080	741	3082.8	730.8	4312	1037.4	3899.74	924.46	5454.68	1312.31	4933.17	1169.44	6900.17	1660.07
82	2344	557	3248	782	3281.6	779.8	4547.2	1094.8	4151.22	986.45	5752.21	1384.92	5251.30	1247.86	7276.54	1751.93
83	2467	587	3389	817	3453.8	821.8	4744.6	1143.8	4369.06	1039.58	6001.92	1446.91	5526.86	1315.06	7592.43	1830.34
84	2577	614	3512	848	3607.8	859.6	4916.8	1187.2	4563.87	1087.39	6219.75	1501.81	5773.29	1375.55	7867.99	1899.79
85	2678	638	3622	875	3749.2	893.2	5070.8	1225	4742.74	1129.90	6414.56	1549.63	5999.56	1429.32	8114.42	1960.28

Benefit Limit: 1460 Days
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	152	10	286	43	212.80	5.00	210.00	24.00	269.19	6.33	265.65	30.36	340.53	8.00	336.05	38.41
40	152	10	286	43	212.80	14.00	400.40	60.20	269.19	17.71	506.51	76.15	340.53	22.40	640.73	96.33
41	163	12	300	47	228.20	16.80	420.00	65.80	288.67	21.25	531.30	83.24	365.17	26.88	672.09	105.29
42	165	13	311	50	231.00	18.20	435.40	70.00	292.22	23.02	550.78	88.55	369.65	29.12	696.74	112.02
43	172	15	331	54	240.80	21.00	463.40	75.60	304.61	26.57	586.20	95.63	385.33	33.60	741.54	120.98
44	175	16	343	57	245.00	22.40	480.20	79.80	309.93	28.34	607.45	100.95	392.06	35.85	768.43	127.70
45	187	18	351	60	261.80	25.20	491.40	84.00	331.18	31.88	621.62	106.26	418.94	40.33	786.35	134.42
46	190	20	372	65	266.00	28.00	520.80	91.00	336.49	35.42	658.81	115.12	425.66	44.81	833.40	145.62
47	198	22	385	69	277.20	30.80	539.00	96.60	350.66	38.96	681.84	122.20	443.58	49.29	862.52	154.58
48	207	24	403	73	289.80	33.60	564.20	102.20	366.60	42.50	713.71	129.28	463.75	53.77	902.85	163.54
49	216	26	422	78	302.40	36.40	590.80	109.20	382.54	46.05	747.36	138.14	483.91	58.25	945.41	174.74
50	225	28	442	82	315.00	39.20	618.80	114.80	398.48	49.59	782.78	145.22	504.07	62.73	990.22	183.71
51	235	31	466	88	329.00	43.40	652.40	123.20	416.19	54.90	825.29	155.85	526.47	69.45	1043.99	197.15
52	254	35	479	92	355.60	49.00	670.60	128.80	449.83	61.99	848.31	162.93	569.04	78.41	1073.11	206.11
53	261	37	505	99	365.40	51.80	707.00	138.60	462.23	65.53	894.36	175.33	584.72	82.89	1131.36	221.79
54	277	41	532	105	387.80	57.40	744.80	147.00	490.57	72.61	942.17	185.96	620.57	91.85	1191.85	235.23
55	285	44	557	111	399.00	61.60	779.80	155.40	504.74	77.92	986.45	196.58	638.49	98.57	1247.86	248.67
56	303	48	582	118	424.20	67.20	814.80	165.20	536.61	85.01	1030.72	208.98	678.82	107.54	1303.86	264.36
57	322	53	609	125	450.80	74.20	852.60	175.00	570.26	93.86	1078.54	221.38	721.38	118.74	1364.35	280.04
58	347	58	646	134	485.80	81.20	904.40	187.60	614.54	102.72	1144.07	237.31	777.39	129.94	1447.24	300.20
59	369	64	681	143	516.60	89.60	953.40	200.20	653.50	113.34	1206.05	253.25	826.68	143.38	1525.65	320.37
60	385	69	723	153	539.00	96.60	1012.20	214.20	681.84	122.20	1280.43	270.96	862.52	154.58	1619.75	342.77
61	420	77	764	163	588.00	107.80	1069.60	228.20	743.82	136.37	1353.04	288.67	940.93	172.50	1711.60	365.17
62	458	86	811	175	641.20	120.40	1135.40	245.00	811.12	152.31	1436.28	309.93	1026.06	192.67	1816.90	392.06
63	494	96	875	190	691.60	134.40	1225.00	266.00	874.87	170.02	1549.63	336.49	1106.72	215.07	1960.28	425.66
64	538	107	925	204	753.20	149.80	1295.00	285.60	952.80	189.50	1638.18	361.28	1205.29	239.71	2072.29	457.02
65	585	119	996	220	819.00	166.60	1394.40	308.00	1036.04	210.75	1763.92	389.62	1310.58	266.60	2231.35	492.87
66	647	134	1070	240	905.80	187.60	1498.00	336.00	1145.84	237.31	1894.97	425.04	1449.48	300.20	2397.14	537.68
67	713	150	1161	262	998.20	210.00	1625.40	366.80	1262.72	265.65	2056.13	464.00	1597.34	336.05	2601.01	586.96
68	779	167	1248	285	1090.60	233.80	1747.20	399.00	1379.61	295.76	2210.21	504.74	1745.21	374.13	2795.91	638.49
69	851	185	1349	309	1191.40	259.00	1888.60	432.60	1507.12	327.64	2389.08	547.24	1906.51	414.46	3022.18	692.26
70	928	205	1451	335	1299.20	287.00	2031.40	469.00	1643.49	363.06	2569.72	593.29	2079.01	459.26	3250.70	750.51
71	1023	228	1556	362	1432.20	319.20	2178.40	506.80	1811.73	403.79	2755.68	641.10	2291.84	510.79	3485.93	810.99
72	1117	252	1664	389	1563.80	352.80	2329.60	544.60	1978.21	446.29	2946.94	688.92	2502.43	564.56	3727.88	871.48
73	1218	278	1790	420	1705.20	389.20	2506.00	588.00	2157.08	492.34	3170.09	743.82	2728.70	622.81	4010.16	940.93
74	1336	307	1918	452	1870.40	429.80	2685.20	632.80	2366.06	543.70	3396.78	800.49	2993.06	687.78	4296.92	1012.62
75	1462	339	2048	485	2046.80	474.60	2867.20	679.00	2589.20	600.37	3627.01	858.94	3275.34	759.47	4588.17	1086.55
76	1593	371	2224	528	2230.20	519.40	3113.60	739.20	2821.20	657.04	3938.70	935.09	3568.82	831.16	4982.46	1182.89
77	1742	408	2413	575	2438.80	571.20	3378.20	805.00	3085.08	722.57	4273.42	1018.33	3902.63	914.05	5405.88	1288.18
78	1904	448	2615	625	2665.60	627.20	3661.00	875.00	3371.98	793.41	4631.17	1106.88	4265.56	1003.66	5858.42	1400.20
79	2080	491	2820	677	2912.00	687.40	3948.00	947.80	3683.68	869.56	4994.22	1198.97	4659.86	1099.99	6317.69	1516.69
80	2257	536	3036	730	3159.80	750.40	4250.40	1022.00	3997.15	949.26	5376.76	1292.83	5056.39	1200.81	6801.60	1635.43
81	2431	579	3236	780	3403.40	810.60	4530.40	1092.00	4305.30	1025.41	5730.96	1381.38	5446.21	1297.14	7249.66	1747.45
82	2600	620	3418	825	3640.00	868.00	4785.20	1155.00	4604.60	1098.02	6053.28	1461.08	5824.82	1389.00	7657.40	1848.26
83	2742	655	3573	864	3838.80	917.00	5002.20	1209.60	4856.08	1160.01	6327.78	1530.14	6142.94	1467.41	8004.65	1935.63
84	2866	687	3717	898	4012.40	961.80	5203.80	1257.20	5075.69	1216.68	6582.81	1590.36	6420.74	1539.10	8327.25	2011.80
85	2985	715	3834	928	4179.00	1001.00	5367.60	1299.20	5286.44	1266.27	6790.01	1643.49	6687.34	1601.83	8589.37	2079.01

Benefit Limit: Unlimited
Elimination Period: 60 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	173	16	391	69	242.2	5	210	24	306.38	6.33	265.65	30.36	387.57	8.00	336.05	38.41
40	173	16	391	69	242.2	22.4	547.4	96.6	306.38	28.34	692.46	122.20	387.57	35.85	875.96	154.58
41	185	18	404	73	259	25.2	565.6	102.2	327.64	31.88	715.48	129.28	414.46	40.33	905.09	163.54
42	197	21	423	78	275.8	29.4	592.2	109.2	348.89	37.19	749.13	138.14	441.34	47.05	947.65	174.74
43	201	22	442	83	281.4	30.8	618.8	116.2	355.97	38.96	782.78	146.99	450.30	49.29	990.22	185.95
44	209	25	466	89	292.6	35	652.4	124.6	370.14	44.28	825.29	157.62	468.23	56.01	1043.99	199.39
45	222	28	495	95	310.8	39.2	693	133	393.16	49.59	876.65	168.25	497.35	62.73	1108.96	212.83
46	236	31	516	101	330.4	43.4	722.4	141.4	417.96	54.90	913.84	178.87	528.71	69.45	1156.00	226.27
47	250	34	538	107	350	47.6	753.2	149.8	442.75	60.21	952.80	189.50	560.08	76.17	1205.29	239.71
48	256	37	561	113	358.4	51.8	785.4	158.2	453.38	65.53	993.53	200.12	573.52	82.89	1256.82	253.16
49	271	40	593	121	379.4	56	830.2	169.4	479.94	70.84	1050.20	214.29	607.13	89.61	1328.51	271.08
50	287	44	623	127	401.8	61.6	872.2	177.8	508.28	77.92	1103.33	224.92	642.97	98.57	1395.72	284.52
51	300	47	653	135	420	65.8	914.2	189	531.30	83.24	1156.46	239.09	672.09	105.29	1462.93	302.44
52	321	52	680	143	449.4	72.8	952	200.2	568.49	92.09	1204.28	253.25	719.14	116.50	1523.41	320.37
53	335	56	713	151	469	78.4	998.2	211.4	593.29	99.18	1262.72	267.42	750.51	125.46	1597.34	338.29
54	359	61	756	161	502.6	85.4	1058.4	225.4	635.79	108.03	1338.88	285.13	804.27	136.66	1693.68	360.69
55	375	66	792	170	525	92.4	1108.8	238	664.13	116.89	1402.63	301.07	840.12	147.86	1774.33	380.85
56	401	72	834	180	561.4	100.8	1167.6	252	710.17	127.51	1477.01	318.78	898.37	161.30	1868.42	403.26
57	424	79	874	191	593.6	110.6	1223.6	267.4	750.90	139.91	1547.85	338.26	949.89	176.98	1958.04	427.90
58	458	86	925	203	641.2	120.4	1295	284.2	811.12	152.31	1638.18	359.51	1026.06	192.67	2072.29	454.78
59	486	93	975	216	680.4	130.2	1365	302.4	860.71	164.70	1726.73	382.54	1088.79	208.35	2184.31	483.91
60	521	102	1037	231	729.4	142.8	1451.8	323.4	922.69	180.64	1836.53	409.10	1167.20	228.51	2323.21	517.51
61	563	113	1099	247	788.2	158.2	1538.6	345.8	997.07	200.12	1946.33	437.44	1261.30	253.16	2462.11	553.36
62	618	126	1174	265	865.2	176.4	1643.6	371	1094.48	223.15	2079.15	469.32	1384.51	282.28	2630.13	593.68
63	669	139	1254	285	936.6	194.6	1755.6	399	1184.80	246.17	2220.83	504.74	1498.77	311.40	2809.36	638.49
64	732	155	1343	308	1024.8	217	1880.2	431.2	1296.37	274.51	2378.45	545.47	1639.91	347.25	3008.74	690.02
65	804	172	1437	331	1125.6	240.8	2011.8	463.4	1423.88	304.61	2544.93	586.20	1801.21	385.33	3219.33	741.54
66	885	193	1558	361	1239	270.2	2181.2	505.4	1567.34	341.80	2759.22	639.33	1982.68	432.38	3490.41	808.75
67	972	215	1680	393	1360.8	301	2352	550.2	1721.41	380.77	2975.28	696.00	2177.59	481.67	3763.73	880.44
68	1064	239	1813	426	1489.6	334.6	2538.2	596.4	1884.34	423.27	3210.82	754.45	2383.70	535.44	4061.69	954.37
69	1164	264	1953	461	1629.6	369.6	2734.2	645.4	2061.44	467.54	3458.76	816.43	2607.73	591.44	4375.34	1032.79
70	1276	292	2101	498	1786.4	408.8	2941.4	697.2	2259.80	517.13	3720.87	881.96	2858.64	654.17	4706.90	1115.68
71	1403	323	2258	537	1964.2	452.2	3161.2	751.8	2484.71	572.03	3998.92	951.03	3143.16	723.62	5058.63	1203.05
72	1532	355	2415	577	2144.8	497	3381	807.8	2713.17	628.71	4276.97	1021.87	3432.16	795.31	5410.36	1292.66
73	1679	392	2590	620	2350.6	548.8	3626	868	2973.51	694.23	4586.89	1098.02	3761.49	878.20	5802.42	1389.00
74	1833	431	2773	666	2566.2	603.4	3882.2	932.4	3246.24	763.30	4910.98	1179.49	4106.50	965.58	6212.39	1492.05
75	2011	475	2968	715	2815.4	665	4155.2	1001	3561.48	841.23	5256.33	1266.27	4505.27	1064.15	6649.25	1601.83
76	2187	519	3213	775	3061.8	726.6	4498.2	1085	3873.18	919.15	5690.22	1372.53	4899.57	1162.72	7198.13	1736.24
77	2392	570	3483	843	3348.8	798	4876.2	1180.2	4236.23	1009.47	6168.39	1492.95	5358.83	1276.98	7803.02	1888.59
78	2610	624	3774	915	3654	873.6	5283.6	1281	4622.31	1105.10	6683.75	1620.47	5847.22	1397.96	8454.95	2049.89
79	2849	684	4074	990	3988.6	957.6	5703.6	1386	5045.58	1211.36	7215.05	1753.29	6382.66	1532.38	9127.04	2217.91
80	3095	745	4381	1066	4333	1043	6133.4	1492.4	5481.25	1319.40	7758.75	1887.89	6933.77	1669.03	9814.82	2388.18
81	3340	806	4676	1140	4676	1128.4	6546.4	1596	5915.14	1427.43	8281.20	2018.94	7482.65	1805.69	10475.71	2553.96
82	3568	862	4943	1206	4995.2	1206.8	6920.2	1688.4	6318.93	1526.60	8754.05	2135.83	7993.44	1931.15	11073.88	2701.82
83	3763	910	5166	1261	5268.2	1274	7232.4	1765.4	6664.27	1611.61	9148.99	2233.23	8430.31	2038.69	11573.47	2825.04
84	3935	953	5361	1309	5509	1334.2	7505.4	1832.6	6968.89	1687.76	9494.33	2318.24	8815.64	2135.02	12010.33	2932.57
85	4093	992	5533	1352	5730.2	1388.8	7746.2	1892.8	7248.70	1756.83	9798.94	2394.39	9169.61	2222.39	12395.66	3028.91

Benefit Limit: Unlimited
Elimination Period: 100 Days
HL-2500AA (8/90)
With Home Health Care Rider HL-2525AA (8/90)

	Original Rates				Current Rates				Proposed Rates (26.5% Increase)				Proposed Rates (60% Increase)			
	Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option		Without Benefit Increase Option		With Benefit Increase Option	
Issue Age	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit	Initial $40 Daily Benefit	Each Additional $10 Daily Benefit
Under 40	176	16	372	65	246.4	5	210	24	311.70	6.33	265.65	30.36	394.30	8.00	336.05	38.41
40	176	16	372	65	246.4	22.4	520.8	91	311.70	28.34	658.81	115.12	394.30	35.85	833.40	145.62
41	183	18	385	69	256.2	25.2	539	96.6	324.09	31.88	681.84	122.20	409.98	40.33	862.52	154.58
42	191	20	407	74	267.4	28	569.8	103.6	338.26	35.42	720.80	131.05	427.90	44.81	911.81	165.78
43	199	22	426	79	278.6	30.8	596.4	110.6	352.43	38.96	754.45	139.91	445.82	49.29	954.37	176.98
44	207	24	449	85	289.8	33.6	628.6	119	366.60	42.50	795.18	150.54	463.75	53.77	1005.90	190.43
45	220	27	474	90	308	37.8	663.6	126	389.62	47.82	839.45	159.39	492.87	60.49	1061.91	201.63
46	225	29	494	96	315	40.6	691.6	134.4	398.48	51.36	874.87	170.02	504.07	64.97	1106.72	215.07
47	239	32	520	102	334.6	44.8	728	142.8	423.27	56.67	920.92	180.64	535.44	71.69	1164.96	228.51
48	253	35	542	108	354.2	49	758.8	151.2	448.06	61.99	959.88	191.27	566.80	78.41	1214.25	241.95
49	264	38	569	115	369.6	53.2	796.6	161	467.54	67.30	1007.70	203.67	591.44	85.13	1274.74	257.64
50	279	42	602	122	390.6	58.8	842.8	170.8	494.11	74.38	1066.14	216.06	625.05	94.09	1348.67	273.32
51	291	45	627	129	407.4	63	877.8	180.6	515.36	79.70	1110.42	228.46	651.93	100.81	1404.68	289.00
52	312	50	662	137	436.8	70	926.8	191.8	552.55	88.55	1172.40	242.63	698.98	112.02	1483.09	306.92
53	330	54	694	145	462	75.6	971.6	203	584.43	95.63	1229.07	256.80	739.30	120.98	1554.78	324.85
54	340	58	723	153	476	81.2	1012.2	214.2	602.14	102.72	1280.43	270.96	761.71	129.94	1619.75	342.77
55	364	63	762	162	509.6	88.2	1066.8	226.8	644.64	111.57	1349.50	286.90	815.47	141.14	1707.12	362.93
56	385	69	803	172	539	96.6	1124.2	240.8	681.84	122.20	1422.11	304.61	862.52	154.58	1798.97	385.33
57	408	74	837	182	571.2	103.6	1171.8	254.8	722.57	131.05	1482.33	322.32	914.05	165.78	1875.14	407.74
58	432	81	883	193	604.8	113.4	1236.2	270.2	765.07	143.45	1563.79	341.80	967.82	181.47	1978.20	432.38
59	467	89	935	206	653.8	124.6	1309	288.4	827.06	157.62	1655.89	364.83	1046.23	199.39	2094.69	461.50
60	497	97	991	220	695.8	135.8	1387.4	308	880.19	171.79	1755.06	389.62	1113.44	217.31	2220.15	492.87
61	538	107	1055	236	753.2	149.8	1477	330.4	952.80	189.50	1868.41	417.96	1205.29	239.71	2363.53	528.71
62	591	120	1124	253	827.4	168	1573.6	354.2	1046.66	212.52	1990.60	448.06	1324.03	268.84	2518.11	566.80
63	636	132	1202	272	890.4	184.8	1682.8	380.8	1126.36	233.77	2128.74	481.71	1424.84	295.72	2692.86	609.37
64	702	147	1284	293	982.8	205.8	1797.6	410.2	1243.24	260.34	2273.96	518.90	1572.70	329.33	2876.56	656.41
65	767	163	1375	315	1073.8	228.2	1925	441	1358.36	288.67	2435.13	557.87	1718.32	365.17	3080.43	705.70
66	841	183	1487	344	1177.4	256.2	2081.8	481.6	1489.41	324.09	2633.48	609.22	1884.10	409.98	3331.35	770.67
67	929	204	1605	374	1300.6	285.6	2247	523.6	1645.26	361.28	2842.46	662.35	2081.25	457.02	3595.71	837.88
68	1018	226	1729	405	1425.2	316.4	2420.6	567	1802.88	400.25	3062.06	717.26	2280.64	506.31	3873.50	907.33
69	1109	250	1864	438	1552.6	350	2609.6	613.2	1964.04	442.75	3301.14	775.70	2484.51	560.08	4175.95	981.26
70	1213	276	2006	474	1698.2	386.4	2808.4	663.6	2148.22	488.80	3552.63	839.45	2717.50	618.33	4494.07	1061.91
71	1331	305	2145	509	1863.4	427	3003	712.6	2357.20	540.16	3798.80	901.44	2981.86	683.30	4805.48	1140.32
72	1454	336	2300	548	2035.6	470.4	3220	767.2	2575.03	595.06	4073.30	970.51	3257.42	752.75	5152.72	1227.69
73	1591	370	2463	589	2227.4	518	3448.2	824.6	2817.66	655.27	4361.97	1043.12	3564.34	828.92	5517.90	1319.55
74	1738	407	2634	632	2433.2	569.8	3687.6	884.8	3078.00	720.80	4664.81	1119.27	3893.67	911.81	5900.99	1415.88
75	1900	448	2817	677	2660	627.2	3943.8	947.8	3364.90	793.41	4988.91	1198.97	4256.60	1003.66	6310.97	1516.69
76	2072	490	3051	735	2900.8	686	4271.4	1029	3669.51	867.79	5403.32	1301.69	4641.93	1097.75	6835.20	1646.63
77	2255	536	3306	798	3157	750.4	4628.4	1117.2	3993.61	949.26	5854.93	1413.26	5051.91	1200.81	7406.48	1787.77
78	2463	588	3575	866	3448.2	823.2	5005	1212.4	4361.97	1041.35	6331.33	1533.69	5517.90	1317.31	8009.13	1940.11
79	2686	643	3862	937	3760.4	900.2	5406.8	1311.8	4756.91	1138.75	6839.60	1659.43	6017.49	1440.52	8652.10	2099.18
80	2919	701	4145	1007	4086.6	981.4	5803	1409.8	5169.55	1241.47	7340.80	1783.40	6539.48	1570.46	9286.11	2256.00
81	3138	756	4416	1075	4393.2	1058.4	6182.4	1505	5557.40	1338.88	7820.74	1903.83	7030.11	1693.68	9893.23	2408.34
82	3344	807	4660	1135	4681.6	1129.8	6524	1589	5922.22	1429.20	8252.86	2010.09	7491.61	1807.93	10439.87	2542.76
83	3523	851	4865	1186	4932.2	1191.4	6811	1660.4	6239.23	1507.12	8615.92	2100.41	7892.63	1906.51	10899.13	2657.01
84	3685	891	5036	1229	5159	1247.4	7050.4	1720.6	6526.14	1577.96	8918.76	2176.56	8255.56	1996.12	11282.23	2753.35
85	3834	927	5194	1268	5367.6	1297.8	7271.6	1775.2	6790.01	1641.72	9198.57	2245.63	8589.37	2076.77	11636.20	2840.72

READABILITY CERTIFICATION

The Lincoln National Life Insurance Company
NAIC #65676 FEIN # 35-0472300

Contingent Benefit at Lapse

This is to certify to the following information:

Form No	Description	Flesch Score	Sentences	Words	Syllables
CBL	Contingent Benefit at Lapse	43.7	12	320	488

The typeset of the above referenced forms is 10 point type, Times New Roman font.

I also certify to the best of my knowledge and belief that the policy form is 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.

Signature of Company Officer

Elizabeth O'Brien
Name

Vice President
Title

8/24/2016
Date

The Lincoln National Life Insurance Company
350 Church Street
Hartford, CT. 06103-1106
(800) 238-6252

The following provision in this Rider is added to Your Policy effective as of the endorsement date on the Rider.

CONTINGENT BENEFIT AT LAPSE

If Your Long Term Care Policy receives a Substantial Premium Increase, as described on page 2, We will offer You the following options in lieu of accepting the Substantial Premium Increase:

1. **Reduce Benefit: If You choose this option, the Nursing Home Daily Benefit maximum and Policy Benefit Limit will be reduced to the levels to which Your current premium would correspond under the new rate schedule; or**

2. **Contingent Benefit Upon Lapse: If You choose this option, Your Policy will be converted into Contingent Benefit Upon Lapse.**

If Your Policy converts to Contingent Benefit Upon Lapse, it will be continued in force with no further premiums being payable. Contingent Benefit Upon Lapse means Your Nursing Home Daily Benefit maximum will remain the same, but Your Policy Benefit Limit will be reduced to an amount equal to the total amount of premiums paid under this Policy less any premium waived. The reduced Policy Benefit Limit shall not be less than the equivalent of Nursing Home Daily Benefit maximum times 30. Any Compound Automatic Inflation Protection, Restoration of Benefits, or Guaranteed Insurability provisions will no longer be available if this option is exercised. If You die before using all benefits available under Your reduced Policy Benefit Limit, there will not be a refund of any benefits.

We will notify You of a Substantial Premium Increase 75 days before the increase takes effect. If Your Policy lapses within 120 days of the Substantial Premium Increase due date, and if You have not chosen either option, then Your Policy will automatically convert to Contingent Benefit Upon Lapse.

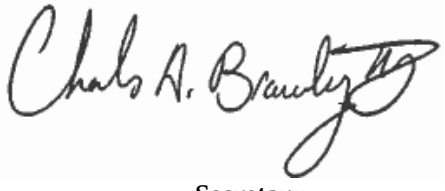
The total of all benefits paid under this Policy and this Contingent Benefit at Lapse will not exceed the maximum benefits which would have been payable under this Policy had this Contingent Benefit at Lapse not been exercised.

Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

A Substantial Premium Increase is a percentage increase over the initial premium as provided in the table below. NOTE: If your policy has been active for at least 20 years you are not required to meet the trigger for a Substantial Premium Increase.

Triggers for a Substantial Premium Increase					
Issue Age	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**
29 and Under	**100%**	**65**	**50%**	**77**	**26%**
30-34	**100%**	**66**	**48%**	**78**	**24%**
35-39	**100%**	**67**	**46%**	**79**	**22%**
40-44	**100%**	**68**	**44%**	**80**	**20%**
45-49	**100%**	**69**	**42%**	**81**	**19%**
50-54	**100%**	**70**	**40%**	**82**	**18%**
55-59	**90%**	**71**	**38%**	**83**	**17%**
60	**70%**	**72**	**36%**	**84**	**16%**
61	**66%**	**73**	**34%**	**85**	**15%**
62	**62%**	**74**	**32%**	**86**	**14%**
63	**58%**	**75**	**30%**	**87**	**13%**
64	**54%**	**76**	**28%**	**88**	**12%**
				89	**11%**
				90 and over	**10%**

Nothing contained in this Rider will be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Policy other than stated above.



Secretary

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 608% rate increase can be justified at this time, the company is requesting two consecutive annual 26.5% increases, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950VA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Nursing home benefits begin after the insured has satisfied a deductible period (elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality with the following selection factors:

DURATIONAL MORTALITY FACTORS	
Duration	**Selection**
1	30%
2	60%
3	65%
4	70%
5	75%
6	80%
7	85%
8	85%
9+	90%

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%
22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.265** will be applied to the currently filed and approved rates, and another factor of **1.265** will be applied exactly one year from the prior increase, thus completing the two year compounded increase.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After 1st Increase	After 2nd Increase
Virginia			
LTC1	$1,050	$1,328	$1,680
LTC2	$2,018	$2,553	$3,229
Nationwide			
LTC1	$2,140	$2,707	$3,424
LTC2	$2,148	$2,717	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	**Modal Factor**
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995-2005, 4% for 2006-2012, and 3.5% for 2013 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserve projections are provided in Exhibit A.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 81.3% shown in Exhibit A. This is based on a 4.83% interest rate.

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	**Distribution**
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	**Distribution**
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	**Distribution**
Male	39%
Female	61%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Distribution of Issues by Benefit Period –

Benefit Period (years)	Distribution
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution
20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 81.3%.

Exhibit B provides projected future experience including the proposed rate increases. The assumed implementation date of the first increase is January 1, 2017. The assumed implementation date of the second increase is January 1, 2018.

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 81.3%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2015 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$10,695	9
LNL	LTC2	$130,263	65
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709

27. PROPOSED EFFECTIVE DATE

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

The first proposed 26.5% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The second 26.5% increase will be implemented exactly one year after the first increase implementation date. The first assumed implementation date in Exhibit B is January 1, 2017.

28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary.

Respectfully submitted,

Kristen S. Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

READABILITY CERTIFICATION

The Lincoln National Life Insurance Company
NAIC #65676 FEIN # 35-0472300

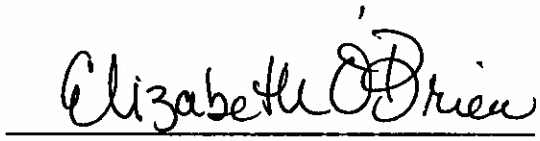
Contingent Benefit at Lapse

This is to certify to the following information:

Form No	Description	Flesch Score	Sentences	Words	Syllables
CBL	Contingent Benefit at Lapse	44.7	14	340	523

The typeset of the above referenced forms is 10 point type, Times New Roman font.

I also certify to the best of my knowledge and belief that the policy form is 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.



Signature of Company Officer

Elizabeth O'Brien
Name

Vice President
Title

8/24/2016
Date

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 608% rate increase can be justified at this time, the company is requesting two consecutive annual 26.5% increases, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950AA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Nursing home benefits begin after the insured has satisfied a deductible period (elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality with the following selection factors:

DURATIONAL MORTALITY FACTORS	
Duration	**Selection**
1	30%
2	60%
3	65%
4	70%
5	75%
6	80%
7	85%
8	85%
9+	90%

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%
22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.265** will be applied to the currently filed and approved rates, and another factor of **1.265** will be applied exactly one year from the prior increase, thus completing the two year compounded increase.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After 1st Increase	After 2nd Increase
Virginia			
LTC1	$1,050	$1,328	$1,680
LTC2	$2,018	$2,553	$3,229
Nationwide			
LTC1	$2,140	$2,707	$3,424
LTC2	$2,148	$2,717	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	**Modal Factor**
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995-2005, 4% for 2006-2012, and 3.5% for 2013 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserve projections are provided in Exhibit A.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 81.3% shown in Exhibit A. This is based on a 4.83% interest rate.

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	**Distribution**
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	**Distribution**
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	**Distribution**
Male	39%
Female	61%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Distribution of Issues by Benefit Period –

Benefit Period (years)	Distribution
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution
20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 81.3%.

Exhibit B provides projected future experience including the proposed rate increases. The assumed implementation date of the first increase is January 1, 2017. The assumed implementation date of the second increase is January 1, 2018.

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 81.3%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2015 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$10,695	9
LNL	LTC2	$130,263	65
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709

27. PROPOSED EFFECTIVE DATE

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

The first proposed 26.5% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The second 26.5% increase will be implemented exactly one year after the first increase implementation date. The first assumed implementation date in Exhibit B is January 1, 2017.

28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary.

Respectfully submitted,

Kristen S. Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

The Lincoln National Life Insurance Company
350 Church Street
Hartford, CT. 06103-1106
(800) 238-6252

The following provision in this Rider is added to Your Policy effective as of the endorsement data on the Rider.

CONTINGENT BENEFIT AT LAPSE

If Your Long Term Care Policy does not contain Return of Premium benefits and We implement a Substantial Premium Increase, as described on page 2, We will offer You the following options in lieu of accepting the Substantial Premium Increase:

1. **Reduce Benefit: If You choose this option, the Nursing Home Daily Benefit maximum and Policy Benefit Limit will be reduced to the levels to which Your current premium would correspond under the new rate schedule; or**

2. **Contingent Benefit Upon Lapse: If You choose this option, Your Policy will be converted into Contingent Benefit Upon Lapse.**

If Your Policy converts to Contingent Benefit Upon Lapse, it will be continued in force with no further premiums being payable. Contingent Benefit Upon Lapse means Your Nursing Home Daily Benefit maximum will remain the same, but Your Policy Benefit Limit will be reduced to an amount equal to the total amount of premiums paid under this Policy less any premium waived. The reduced Policy Benefit Limit shall not be less than the equivalent of Nursing Home Daily Benefit maximum times 30. Any Compound Automatic Inflation Protection, Restoration of Benefits, or Guaranteed Insurability provisions will no longer be available if this option is exercised. If You die before using all benefits available under Your reduced Policy Benefit Limit, there will not be a refund of any benefits.

We will notify You of a Substantial Premium Increase 75 days before the increase takes effect. If Your Policy lapses within 120 days of the Substantial Premium Increase due date, and if You have not chosen either option, then Your Policy will automatically convert to Contingent Benefit Upon Lapse.

The total of all benefits paid under this Policy and this Contingent Benefit at Lapse will not exceed the maximum benefits which would have been payable under this Policy had this Contingent Benefit at Lapse not been exercised.

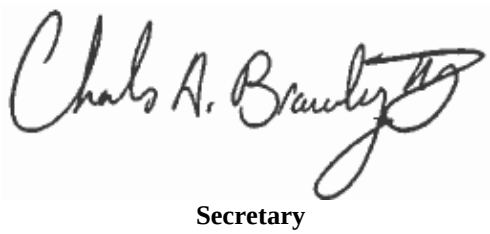
Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

A Substantial Premium Increase is a percentage increase over the initial premium as provided in the table below. NOTE: If your policy has been active for at least 20 years you are not required to meet the trigger for a Substantial Premium Increase.

Triggers for a Substantial Premium Increase					
Issue Age	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**
29 and Under	**100%**	**65**	**50%**	**77**	**26%**
30-34	**100%**	**66**	**48%**	**78**	**24%**
35-39	**100%**	**67**	**46%**	**79**	**22%**
40-44	**100%**	**68**	**44%**	**80**	**20%**
45-49	**100%**	**69**	**42%**	**81**	**19%**
50-54	**100%**	**70**	**40%**	**82**	**18%**
55-59	**90%**	**71**	**38%**	**83**	**17%**
60	**70%**	**72**	**36%**	**84**	**16%**
61	**66%**	**73**	**34%**	**85**	**15%**
62	**62%**	**74**	**32%**	**86**	**14%**
63	**58%**	**75**	**30%**	**87**	**13%**
64	**54%**	**76**	**28%**	**88**	**12%**
				89	**11%**
				90 and over	**10%**

This provision is not applicable if Your Policy contains Return of Premium benefits.

Nothing contained in this Rider will be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Policy other than stated above.



Secretary

Variable	Description	Example
{RETN ADDR 3}, {RETN ADDR 4}	Trustmark mailing address	"P.O. Box 7932, Lake Forest, IL 60045-7932"
{LETTER DATE}	Date of the letter	"6/15/16"
{INS ADDRESS1} {INS ADDRESS2} {INS ADDRESS3} {INS ADDRESS4}	The address of the policyholder	John Smith 123 Address Lane City, State, 01234-5678
{FM ACCOUNT}	Trustmark account number	"TX09999"
{CONTRACT NUM}	Trustmark policy number	"TX9999"
{RERATE DATE}	Date the increase will be effective	"9/1/2016"
[*PCT INCR*]	Percent Increase	"60"
{NEW RRT MODAL PREM}	The insured's revised premium payment	"$1,000"
{MODE}	The frequency of payment	"annually"

Exhibit A

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase	2004 Loss Ratio	A/2004 Claims Ratio
1991	381,212	381,212	381,212	1,908	-	1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05	0.01	1.00
1992	1,529,967	1,529,967	1,529,967	6,598	-	6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03	0.00	1.00
1993	3,051,001	3,051,001	3,051,001	578,249	-	578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11	0.21	0.92
1994	4,570,347	4,570,347	4,570,347	564,582	-	564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59	0.13	0.96
1995	5,768,949	5,768,949	5,768,949	331,975	-	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22	0.06	0.89
1996	6,994,715	6,994,715	6,994,715	1,708,255	-	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75	0.23	1.08
1997	7,107,726	7,107,726	7,107,726	2,289,953	-	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76	0.31	1.06
1998	6,660,532	6,660,532	6,660,532	1,326,036	-	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36	0.16	1.28
1999	6,388,938	6,388,938	6,388,938	2,100,976	-	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47	0.34	0.98
2000	6,089,881	6,089,881	6,089,881	2,980,298	-	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60	0.46	1.06
2001	5,750,679	5,750,679	5,750,679	2,675,737	-	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50	0.48	0.96
2002	5,491,648	5,491,648	5,491,648	2,561,991	-	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45	0.41	1.14
2003	5,211,264	5,211,264	5,211,264	3,692,527	93,727	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64	0.60	1.21
2004	5,389,439	6,571,258	4,928,444	2,730,729	48,506	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45	0.41	1.38
2005	5,581,894	6,449,743	4,606,960	3,573,266	336,982	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62	0.72	1.19
2006	5,605,942	6,103,201	4,359,429	5,237,690	132,282	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84	0.71	1.74
2007	6,031,350	5,715,308	4,082,363	3,781,412	690,158	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69	0.84	1.31
2008	5,963,789	5,370,577	3,836,127	4,706,588	136,062	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74	0.99	1.27
2009	5,622,149	5,026,719	3,590,514	3,883,416	404,072	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65	1.17	1.02
2010	5,477,725	4,650,687	3,321,919	3,622,271	410,979	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62	1.37	0.88
2011	5,270,728	4,320,967	3,086,405	2,691,440	1,453,330	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64	1.60	0.84
2012	4,916,330	4,033,595	2,881,139	2,548,297	2,603,988	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80	1.86	0.96
2013	4,582,574	3,754,478	2,681,770	2,233,221	4,439,340	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05	2.15	1.16
2014	4,108,921	3,281,868	2,344,192	649,000	6,747,165	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18	2.47	1.27
2015	3,703,454	2,958,015	2,112,868			7,752,203	262.1%	209.3%	5,727,651	271.1%	0.97	1.35	2.84	1.29
2016	3,348,772	2,674,723	1,910,517			7,821,069	292.4%	233.6%	5,545,180	290.2%	1.01	1.41	3.26	1.26
2017	3,012,695	2,406,293	1,718,781			7,814,103	324.7%	259.4%	5,334,110	310.3%	1.05	1.46	3.74	1.21
2018	2,697,175	2,154,281	1,538,772			7,734,703	359.0%	286.8%	5,053,389	328.4%	1.09	1.53	4.31	1.17
2019	2,403,003	1,919,321	1,370,944			7,584,980	395.2%	315.6%	4,856,520	354.2%	1.12	1.56	4.98	1.11
2020	2,130,039	1,701,300	1,215,214			7,368,092	433.1%	345.9%	4,632,132	381.2%	1.14	1.59	5.75	1.05
2021	1,878,793	1,500,626	1,071,875			7,094,090	472.7%	377.6%	4,356,602	406.4%	1.16	1.63	6.62	1.00
2022	1,649,603	1,317,567	941,119			6,774,142	514.1%	410.7%	4,085,966	434.2%	1.18	1.66	7.58	0.95
2023	1,441,894	1,151,666	822,619			6,418,109	557.3%	445.1%	3,759,886	457.1%	1.22	1.71	8.64	0.90
2024	1,254,520	1,002,007	715,720			6,037,756	602.6%	481.3%	3,554,739	496.7%	1.21	1.70	9.81	0.86
2025	1,085,564	867,059	619,328			5,637,269	650.2%	519.3%	3,347,626	540.5%	1.20	1.68	11.11	0.82
2026	933,847	745,880	532,772			5,223,974	700.4%	559.4%	3,079,737	578.1%	1.21	1.70	12.56	0.78
2027	798,660	637,904	455,646			4,803,708	753.0%	601.5%	2,817,405	618.3%	1.22	1.71	14.21	0.74
2028	679,302	542,570	387,550			4,389,715	809.1%	646.2%	2,529,933	652.8%	1.24	1.74	16.07	0.70
2029	574,450	458,824	327,731			3,984,293	868.4%	693.6%	2,295,870	700.5%	1.24	1.74	18.17	0.67
2030	482,809	385,628	275,449			3,590,816	931.2%	743.7%	2,085,042	757.0%	1.23	1.72	20.55	0.63
2031	403,261	322,091	230,065			3,211,104	997.0%	796.3%	1,825,511	793.5%	1.26	1.76	23.23	0.60
2032	334,717	267,344	190,960			2,851,657	1066.7%	852.0%	1,573,143	823.8%	1.29	1.81	26.13	0.57
2033	276,128	220,548	157,535			2,513,784	1139.8%	910.4%	1,340,886	851.2%	1.34	1.87	29.24	0.55
2034	226,422	180,847	129,177			2,198,779	1215.8%	971.1%	1,128,114	873.3%	1.39	1.95	32.60	0.52
2035	184,511	147,373	105,266			1,906,789	1293.9%	1033.4%	945,665	898.4%	1.44	2.02	36.22	0.50
2036	149,477	119,390	85,279			1,638,018	1372.0%	1095.8%	771,933	905.2%	1.52	2.12	40.36	0.48
2037	120,383	96,152	68,680			1,398,308	1454.3%	1161.5%	621,686	905.2%	1.61	2.25	44.88	0.45
2038	96,394	76,992	54,994			1,184,753	1538.8%	1229.1%	497,802	905.2%	1.70	2.38	49.83	0.43
2039	76,759	61,309	43,792			996,016	1624.6%	1297.6%	396,399	905.2%	1.79	2.51	55.23	0.41
2040	60,786	48,551	34,679			830,547	1710.7%	1366.3%	313,912	905.2%	1.89	2.65	61.10	0.39
2041	47,867	38,233	27,309			687,266	1797.6%	1435.8%	247,198	905.2%	1.99	2.78	67.47	0.37
2042	37,480	29,936	21,383			565,021	1887.5%	1507.5%	193,553	905.2%	2.09	2.92	74.37	0.36
2043	29,178	23,305	16,646			460,103	1974.3%	1576.9%	150,680	905.2%	2.18	3.05	74.37	0.37
2044	22,580	18,035	12,882			371,668	2060.8%	1646.0%	116,610	905.2%	2.28	3.19	74.37	0.39
2045	17,390	13,890	9,921			298,068	2145.9%	1714.0%	89,808	905.2%	2.37	3.32	74.37	0.40
2046	13,346	10,660	7,614			237,552	2228.4%	1779.9%	68,924	905.2%	2.46	3.45	74.37	0.42
2047	10,208	8,153	5,824			187,937	2305.1%	1841.1%	52,714	905.2%	2.55	3.57	74.37	0.43
2048	7,784	6,218	4,441			147,727	2376.0%	1897.7%	40,200	905.2%	2.62	3.67	74.37	0.45
2049	5,926	4,733	3,381			115,718	2444.7%	1952.6%	30,604	905.2%	2.70	3.78	74.37	0.46
2050	4,500	3,594	2,567			90,278	2511.8%	2006.2%	23,239	905.2%	2.77	3.88	74.37	0.47
2051	3,412	2,725	1,946			70,366	2582.2%	2062.4%	17,619	905.2%	2.85	3.99	74.37	0.49
2052	2,576	2,058	1,470			54,494	2648.1%	2115.1%	13,305	905.2%	2.93	4.10	74.37	0.50
2053	1,936	1,546	1,104			41,877	2708.7%	2163.5%	9,996	905.2%	2.99	4.19	74.37	0.51
2054	1,447	1,156	826			31,898	2759.8%	2204.3%	7,473	905.2%	3.05	4.27	74.37	0.52
2055	1,076	860	614			24,160	-	-	5,557	-	-	-	-	
Past		120,275,260				73,973,007	61.5%		109,026,873	90.6%	67.8%			
Future		24,129,363				122,142,910	506.2%		73,544,322	304.8%	166.1%			
Lifetime		144,404,623				196,115,917	135.8%		182,571,196	126.4%	107.4%			
Interest	4.83%													
Past		217,848,469				110,249,816	50.6%		170,855,078	78.4%	64.5%			
Future		18,331,072				81,732,261	445.9%		51,075,791	278.6%	160.0%			
Lifetime		236,179,542				191,982,077	81.3%		221,930,869	94.0%	86.5%			

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A - ALR

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Change in Active Life Reserve	Active Life Reserve	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	381,212	381,212	381,212	1,908	-			1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05
1992	1,529,967	1,529,967	1,529,967	6,598	-			6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03
1993	3,051,001	3,051,001	3,051,001	578,249	-			578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11
1994	4,570,347	4,570,347	4,570,347	564,582	-			564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59
1995	5,768,949	5,768,949	5,768,949	331,975	-		5,051,386	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22
1996	6,994,715	6,994,715	6,994,715	1,708,255	-		8,596,161	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75
1997	7,107,726	7,107,726	7,107,726	2,289,953	-		12,919,524	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76
1998	6,660,532	6,660,532	6,660,532	1,326,036	-		16,314,527	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36
1999	6,388,938	6,388,938	6,388,938	2,100,976	-		19,738,326	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47
2000	6,089,881	6,089,881	6,089,881	2,980,298	-		22,805,920	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60
2001	5,750,679	5,750,679	5,750,679	2,675,737	-		25,850,151	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50
2002	5,491,648	5,491,648	5,491,648	2,561,991	-		28,437,777	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45
2003	5,211,264	5,211,264	5,211,264	3,692,527	93,727		30,959,793	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64
2004	5,389,439	6,571,258	4,928,444	2,730,729	48,506		33,204,039	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45
2005	5,581,894	6,449,743	4,606,960	3,573,266	336,982		35,739,951	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62
2006	5,605,942	6,103,201	4,359,429	5,237,690	132,282		37,778,670	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84
2007	6,031,350	5,715,308	4,082,363	3,781,412	690,158		39,425,737	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69
2008	5,963,789	5,370,577	3,836,127	4,706,588	136,062		41,479,619	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74
2009	5,622,149	5,026,719	3,590,514	3,883,416	404,072		42,766,636	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65
2010	5,477,725	4,650,687	3,321,919	3,622,271	410,979		44,150,743	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62
2011	5,270,728	4,320,967	3,086,405	2,691,440	1,453,330		45,111,749	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64
2012	4,916,330	4,033,595	2,881,139	2,548,297	2,603,988		45,928,480	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80
2013	4,582,574	3,754,478	2,681,770	2,233,221	4,439,340		58,483,163	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05
2014	4,108,921	3,281,868	2,344,192	649,000	6,747,165		58,120,994	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18
2015	3,703,454	2,958,015	2,112,868			(1,045,442)		6,706,761	226.7%	181.1%	5,727,651	271.1%	0.84	1.17
2016	3,348,772	2,674,723	1,910,517			(1,476,897)		6,344,172	237.2%	189.4%	5,545,180	290.2%	0.82	1.14
2017	3,012,695	2,406,293	1,718,781			(1,808,496)		6,005,607	249.6%	199.3%	5,334,110	310.3%	0.80	1.13
2018	2,697,175	2,154,281	1,538,772			(2,119,657)		5,615,046	260.6%	208.2%	5,053,389	328.4%	0.79	1.11
2019	2,403,003	1,919,321	1,370,944			(2,383,110)		5,201,870	271.0%	216.5%	4,856,520	354.2%	0.77	1.07
2020	2,130,039	1,701,300	1,215,214			(2,618,351)		4,749,741	279.2%	223.0%	4,632,132	381.2%	0.73	1.03
2021	1,878,793	1,500,626	1,071,875			(2,804,682)		4,289,408	285.8%	228.3%	4,356,602	406.4%	0.70	0.98
2022	1,649,603	1,317,567	941,119			(2,913,038)		3,861,104	293.0%	234.1%	4,085,966	434.2%	0.67	0.94
2023	1,441,894	1,151,666	822,619			(2,991,058)		3,427,051	297.6%	237.7%	3,759,886	457.1%	0.65	0.91
2024	1,254,520	1,002,007	715,720			(3,021,332)		3,016,424	301.0%	240.4%	3,554,739	496.7%	0.61	0.85
2025	1,085,564	867,059	619,328			(3,009,681)		2,627,587	303.0%	242.0%	3,347,626	540.5%	0.56	0.78
2026	933,847	745,880	532,772			(2,951,812)		2,272,162	304.6%	243.3%	3,079,737	578.1%	0.53	0.74
2027	798,660	637,904	455,646			(2,832,468)		1,971,240	309.0%	246.8%	2,817,405	618.3%	0.50	0.70
2028	679,302	542,570	387,550			(2,688,278)		1,701,437	313.6%	250.5%	2,529,933	652.8%	0.48	0.67
2029	574,450	458,824	327,731			(2,530,732)		1,453,562	316.8%	253.0%	2,295,870	700.5%	0.45	0.63
2030	482,809	385,628	275,449			(2,355,202)		1,235,613	320.4%	255.9%	2,085,042	757.0%	0.42	0.59
2031	403,261	322,091	230,065			(2,184,145)		1,026,959	318.8%	254.7%	1,825,511	793.5%	0.40	0.56
2032	334,717	267,344	190,960			(2,009,905)		841,753	314.9%	251.5%	1,573,143	823.8%	0.38	0.54
2033	276,128	220,548	157,535			(1,835,961)		677,823	307.3%	245.5%	1,340,886	851.2%	0.36	0.51
2034	226,422	180,847	129,177			(1,664,691)		534,088	295.3%	235.9%	1,128,114	873.3%	0.34	0.47
2035	184,511	147,373	105,266			(1,497,259)		409,530	277.9%	222.0%	945,665	898.4%	0.31	0.43
2036	149,477	119,390	85,279			(1,347,559)		290,459	243.3%	194.3%	771,933	905.2%	0.27	0.38
2037	120,383	96,152	68,680			(1,205,734)		192,574	200.3%	160.0%	621,686	905.2%	0.22	0.31
2038	96,394	76,992	54,994			(1,081,271)		103,482	134.4%	107.4%	497,802	905.2%	0.15	0.21
2039	76,759	61,309	43,792			(970,185)		25,830	42.1%	33.7%	396,399	905.2%	0.05	0.07
2040	60,786	48,551	34,679			(873,393)		(42,846)	-88.3%	-70.5%	313,912	905.2%	(0.10)	(0.14)
2041	47,867	38,233	27,309			(763,445)		(76,179)	-199.3%	-159.1%	247,198	905.2%	(0.22)	(0.31)
2042	37,480	29,936	21,383			(665,007)		(99,986)	-334.0%	-266.8%	193,553	905.2%	(0.37)	(0.52)
2043	29,178	23,305	16,646			(558,930)		(98,827)	-424.1%	-338.7%	150,680	905.2%	(0.47)	(0.66)
2044	22,580	18,035	12,882			(462,617)		(90,948)	-504.3%	-402.8%	116,610	905.2%	(0.56)	(0.78)
2045	17,390	13,890	9,921			(393,567)		(95,499)	-687.5%	-549.1%	89,808	905.2%	(0.76)	(1.06)
2046	13,346	10,660	7,614			(355,850)		(118,298)	-1109.7%	-886.4%	68,924	905.2%	(1.23)	(1.72)
2047	10,208	8,153	5,824			(277,355)		(89,418)	-1096.8%	-876.0%	52,714	905.2%	(1.21)	(1.70)
2048	7,784	6,218	4,441			(212,667)		(64,940)	-1044.5%	-834.2%	40,200	905.2%	(1.15)	(1.62)
2049	5,926	4,733	3,381			(180,497)		(64,779)	-1368.6%	-1093.1%	30,604	905.2%	(1.51)	(2.12)
2050	4,500	3,594	2,567			(156,285)		(66,007)	-1836.5%	-1466.8%	23,239	905.2%	(2.03)	(2.84)
2051	3,412	2,725	1,946			(121,207)		(50,841)	-1865.7%	-1490.1%	17,619	905.2%	(2.06)	(2.89)
2052	2,576	2,058	1,470			(96,759)		(42,265)	-2053.8%	-1640.4%	13,305	905.2%	(2.27)	(3.18)
2053	1,936	1,546	1,104			(80,853)		(38,976)	-2521.1%	-2013.6%	9,996	905.2%	(2.79)	(3.90)
2054	1,447	1,156	826			(67,765)		(35,867)	-3103.2%	-2478.5%	7,473	905.2%	(3.43)	(4.80)
2055	1,076	860	614			-		-	-	-	5,557	-	-	-
Past		120,275,260						73,973,007	61.5%		109,026,873	90.6%	67.8%	
Future		24,129,363						63,505,605	263.2%		73,544,322	304.8%	86.4%	
Lifetime		144,404,623						137,478,612	95.2%		182,571,196	126.4%	75.3%	
Interest 4.83%														
Past		217,848,469						110,249,816	50.6%		170,855,078	78.4%	64.5%	
Future		18,331,072						48,215,906	263.0%		51,075,791	278.6%	94.4%	
Lifetime		236,179,542						158,465,722	67.1%		221,930,869	94.0%	71.4%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

12/31/2014 BRI EP
LTC-1 261,891
LTC-2 2,082,301

Exhibit A - Proposed Rate

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Proposed Rate Since Inception

Cal Year	Proposed *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio
1991	854,035	381,212	1,908	-	1,908	0.2%	37,045	9.7%	0.02
1992	3,427,608	1,529,967	6,598	-	6,598	0.2%	178,232	11.6%	0.02
1993	6,835,203	3,051,001	578,249	-	578,249	8.5%	430,584	14.1%	0.60
1994	10,239,018	4,570,347	564,582	-	564,582	5.5%	781,506	17.1%	0.32
1995	12,924,262	5,768,949	331,975	-	331,975	2.6%	1,268,129	22.0%	0.12
1996	15,670,365	6,994,715	1,708,255	-	1,708,255	10.9%	1,925,116	27.5%	0.40
1997	15,923,545	7,107,726	2,289,953	-	2,289,953	14.4%	2,606,969	36.7%	0.39
1998	14,921,690	6,660,532	1,326,036	-	1,326,036	8.9%	3,303,453	49.6%	0.18
1999	14,313,234	6,388,938	2,100,976	-	2,100,976	14.7%	4,022,592	63.0%	0.23
2000	13,643,251	6,089,881	2,980,298	-	2,980,298	21.8%	4,630,676	76.0%	0.29
2001	12,883,332	5,750,679	2,675,737	-	2,675,737	20.8%	5,042,672	87.7%	0.24
2002	12,303,022	5,491,648	2,561,991	-	2,561,991	20.8%	5,406,341	98.4%	0.21
2003	11,674,872	5,211,264	3,692,527	93,727	3,786,254	32.4%	5,684,438	109.1%	0.30
2004	11,041,266	4,928,444	2,730,729	48,506	2,779,235	25.2%	5,907,704	119.9%	0.21
2005	10,321,041	4,606,960	3,573,266	336,982	3,910,248	37.9%	6,037,098	131.0%	0.29
2006	9,766,494	4,359,429	5,237,690	132,282	5,369,972	55.0%	6,206,575	142.4%	0.39
2007	9,145,779	4,082,363	3,781,412	690,158	4,471,570	48.9%	6,270,315	153.6%	0.32
2008	8,594,132	3,836,127	4,706,588	136,062	4,842,650	56.3%	6,351,908	165.6%	0.34
2009	8,043,882	3,590,514	3,883,416	404,072	4,287,487	53.3%	6,379,499	177.7%	0.30
2010	7,442,145	3,321,919	3,622,271	410,979	4,033,250	54.2%	6,311,974	190.0%	0.29
2011	6,914,520	3,086,405	2,691,440	1,453,330	4,144,770	59.9%	6,264,459	203.0%	0.30
2012	6,454,659	2,881,139	2,548,297	2,603,988	5,152,285	79.8%	6,245,388	216.8%	0.37
2013	6,008,009	2,681,770	2,233,221	4,439,340	6,672,561	111.1%	6,208,896	231.5%	0.48
2014	5,251,728	2,344,192	649,000	6,747,165	7,396,165	140.8%	4,990,998	212.9%	0.66
2015	4,733,489	2,112,868			9,908,309	209.3%	5,727,651	271.1%	0.77
2016	4,280,159	1,910,517			9,996,329	233.6%	5,545,180	290.2%	0.80
2017	3,850,610	1,718,781			9,987,425	259.4%	5,334,110	310.3%	0.84
2018	3,447,335	1,538,772			9,885,941	286.8%	5,053,389	328.4%	0.87
2019	3,071,346	1,370,944			9,694,576	315.6%	4,856,520	354.2%	0.89
2020	2,722,462	1,215,214			9,417,366	345.9%	4,632,132	381.2%	0.91
2021	2,401,339	1,071,875			9,067,157	377.6%	4,356,602	406.4%	0.93
2022	2,108,404	941,119			8,658,222	410.7%	4,085,966	434.2%	0.95
2023	1,842,925	822,619			8,203,166	445.1%	3,759,886	457.1%	0.97
2024	1,603,437	715,720			7,717,026	481.3%	3,554,739	496.7%	0.97
2025	1,387,490	619,328			7,205,152	519.3%	3,347,626	540.5%	0.96
2026	1,193,576	532,772			6,676,908	559.4%	3,079,737	578.1%	0.97
2027	1,020,790	455,646			6,139,754	601.5%	2,817,405	618.3%	0.97
2028	868,234	387,550			5,610,618	646.2%	2,529,933	652.8%	0.99
2029	734,221	327,731			5,092,438	693.6%	2,295,870	700.5%	0.99
2030	617,092	275,449			4,589,522	743.7%	2,085,042	757.0%	0.98
2031	515,419	230,065			4,104,202	796.3%	1,825,511	793.5%	1.00
2032	427,811	190,960			3,644,784	852.0%	1,573,143	823.8%	1.03
2033	352,927	157,535			3,212,938	910.4%	1,340,886	851.2%	1.07
2034	289,396	129,177			2,810,321	971.1%	1,128,114	873.3%	1.11
2035	235,829	105,266			2,437,120	1033.4%	945,665	898.4%	1.15
2036	191,051	85,279			2,093,597	1095.8%	771,933	905.2%	1.21
2037	153,865	68,680			1,787,217	1161.5%	621,686	905.2%	1.28
2038	123,204	54,994			1,514,266	1229.1%	497,802	905.2%	1.36
2039	98,107	43,792			1,273,036	1297.6%	396,399	905.2%	1.43
2040	77,692	34,679			1,061,546	1366.3%	313,912	905.2%	1.51
2041	61,181	27,309			878,414	1435.8%	247,198	905.2%	1.59
2042	47,904	21,383			722,169	1507.5%	193,553	905.2%	1.67
2043	37,293	16,646			588,071	1576.9%	150,680	905.2%	1.74
2044	28,861	12,882			475,040	1646.0%	116,610	905.2%	1.82
2045	22,227	9,921			380,970	1714.0%	89,808	905.2%	1.89
2046	17,058	7,614			303,622	1779.9%	68,924	905.2%	1.97
2047	13,047	5,824			240,208	1841.1%	52,714	905.2%	2.03
2048	9,949	4,441			188,814	1897.7%	40,200	905.2%	2.10
2049	7,574	3,381			147,903	1952.6%	30,604	905.2%	2.16
2050	5,752	2,567			115,387	2006.2%	23,239	905.2%	2.22
2051	4,361	1,946			89,937	2062.4%	17,619	905.2%	2.28
2052	3,293	1,470			69,651	2115.1%	13,305	905.2%	2.34
2053	2,474	1,104			53,524	2163.5%	9,996	905.2%	2.39
2054	1,850	826			40,770	2204.3%	7,473	905.2%	2.44
2055	-	-			-	-	-	-	-
Past	234,597,091				73,973,007	31.5%	102,492,566	43.7%	72.2%
Future	38,611,035				156,083,414	404.2%	73,538,765	190.5%	212.2%
Lifetime	273,208,127				230,056,421	84.2%	176,031,331	64.4%	130.7%
Interest 4.83%									
Past	441,073,085				110,249,816	25.0%	159,688,225	36.2%	69.0%
Future	29,333,637				104,459,740	356.1%	51,074,969	174.1%	204.5%
Lifetime	470,406,722				214,709,556	45.6%	210,763,194	44.8%	101.9%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is on a proposed Virginia rate basis. Historical premium is also on a proposed Virginia rate basis.

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A - Restated for 14VAC5-200-150B

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996 Excluding FPP and SC
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Actual Rate Increase Earned Premium	Proposed Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase	2004 Loss Ratio	A/2004 Claims Ratio
1991	381,212	381,212	381,212	-		1,908	-	1,908	0.5%	0.5%	36,776	9.6%	0.05	0.05	0.01	1.00
1992	1,529,967	1,529,967	1,529,967	-		6,598	-	6,598	0.4%	0.4%	211,445	13.8%	0.03	0.03	0.00	1.00
1993	3,051,001	3,051,001	3,051,001	-		578,249	-	578,249	19.0%	19.0%	521,749	17.1%	1.11	1.11	0.21	0.92
1994	4,570,347	4,570,347	4,570,347	-		564,582	-	564,582	12.4%	12.4%	949,356	20.8%	0.59	0.59	0.13	0.96
1995	5,768,949	5,768,949	5,768,949	-		331,975	-	331,975	5.8%	5.8%	1,535,635	26.6%	0.22	0.22	0.06	0.89
1996	6,994,715	6,994,715	6,994,715	-		1,708,255	-	1,708,255	24.4%	24.4%	2,288,913	32.7%	0.75	0.75	0.23	1.08
1997	7,107,726	7,107,726	7,107,726	-		2,289,953	-	2,289,953	32.2%	32.2%	3,030,696	42.6%	0.76	0.76	0.31	1.06
1998	6,660,532	6,660,532	6,660,532	-		1,326,036	-	1,326,036	19.9%	19.9%	3,729,952	56.0%	0.36	0.36	0.16	1.28
1999	6,388,938	6,388,938	6,388,938	-		2,100,976	-	2,100,976	32.9%	32.9%	4,435,035	69.4%	0.47	0.47	0.34	0.98
2000	6,089,881	6,089,881	6,089,881	-		2,980,298	-	2,980,298	48.9%	48.9%	4,983,654	81.8%	0.60	0.60	0.46	1.06
2001	5,750,679	5,750,679	5,750,679	-		2,675,737	-	2,675,737	46.5%	46.5%	5,335,200	92.8%	0.50	0.50	0.48	0.96
2002	5,491,648	5,491,648	5,491,648	-		2,561,991	-	2,561,991	46.7%	46.7%	5,671,553	103.3%	0.45	0.45	0.41	1.14
2003	5,211,264	5,211,264	5,211,264	-		3,692,527	93,727	3,786,254	72.7%	72.7%	5,928,024	113.8%	0.64	0.64	0.60	1.21
2004	5,389,439	6,571,258	4,928,444	1,642,815		2,730,729	48,506	2,779,235	42.3%	51.6%	6,141,269	124.6%	0.34	0.45	0.41	1.38
2005	5,581,894	6,449,743	4,606,960	1,842,784		3,573,266	336,982	3,910,248	60.6%	70.1%	6,269,186	136.1%	0.45	0.62	0.72	1.19
2006	5,605,942	6,103,201	4,359,429	1,743,772		5,237,690	132,282	5,369,972	88.0%	95.8%	6,419,236	147.2%	0.60	0.84	0.71	1.74
2007	6,031,350	5,715,308	4,082,363	1,632,945		3,781,412	690,158	4,471,570	78.2%	74.1%	6,480,829	158.8%	0.49	0.69	0.84	1.31
2008	5,963,789	5,370,577	3,836,127	1,534,451		4,706,588	136,062	4,842,650	90.2%	81.2%	6,550,236	170.8%	0.53	0.74	0.99	1.27
2009	5,622,149	5,026,719	3,590,514	1,436,206		3,883,416	404,072	4,287,487	85.3%	76.3%	6,561,423	182.7%	0.47	0.65	1.17	1.02
2010	5,477,725	4,650,687	3,321,919	1,328,768		3,622,271	410,979	4,033,250	86.7%	73.6%	6,494,672	195.5%	0.44	0.62	1.37	0.88
2011	5,270,728	4,320,967	3,086,405	1,234,562		2,691,440	1,453,330	4,144,770	95.9%	78.6%	6,433,528	208.4%	0.46	0.64	1.60	0.84
2012	4,916,330	4,033,595	2,881,139	1,152,456		2,548,297	2,603,988	5,152,285	127.7%	104.8%	6,414,529	222.6%	0.57	0.80	1.86	0.96
2013	4,582,574	3,754,478	2,681,770	1,072,708		2,233,221	4,439,340	6,672,561	177.7%	145.6%	6,359,379	237.1%	0.75	1.05	2.15	1.16
2014	4,108,921	3,281,868	2,344,192	937,677		649,000	6,747,165	7,396,165	225.4%	180.0%	6,244,598	266.4%	0.85	1.18	2.47	1.27
2015	3,703,454	2,958,015	2,112,868	845,147				7,752,203	262.1%	209.3%	5,727,651	271.1%	0.97	1.35	2.84	1.29
2016	3,348,772	2,674,723	1,910,517	764,207				7,821,069	292.4%	233.6%	5,545,180	290.2%	1.01	1.41	3.26	1.26
2017	3,012,695	2,406,293	1,718,781	687,512	1,325,180			7,814,103	324.7%	259.4%	5,334,110	310.3%	1.05	1.46	3.74	1.21
2018	2,697,175	2,154,281	1,538,772	615,509	1,908,562			7,734,703	359.0%	286.8%	5,053,389	328.4%	1.09	1.53	4.31	1.17
2019	2,403,003	1,919,321	1,370,944	548,378	1,700,402			7,584,980	395.2%	315.6%	4,856,520	354.2%	1.12	1.56	4.98	1.11
2020	2,130,039	1,701,300	1,215,214	486,086	1,507,248			7,368,092	433.1%	345.9%	4,632,132	381.2%	1.14	1.59	5.75	1.05
2021	1,878,793	1,500,626	1,071,875	428,750	1,329,463			7,094,090	472.7%	377.6%	4,356,602	406.4%	1.16	1.63	6.62	1.00
2022	1,649,603	1,317,567	941,119	376,448	1,167,284			6,774,142	514.1%	410.7%	4,085,966	434.2%	1.18	1.66	7.58	0.95
2023	1,441,894	1,151,666	822,619	329,047	1,020,306			6,418,109	557.3%	445.1%	3,759,886	457.1%	1.22	1.71	8.64	0.90
2024	1,254,520	1,002,007	715,720	286,288	887,718			6,037,756	602.6%	481.3%	3,554,739	496.7%	1.21	1.70	9.81	0.86
2025	1,085,564	867,059	619,328	247,731	768,162			5,637,269	650.2%	519.3%	3,347,626	540.5%	1.20	1.68	11.11	0.82
2026	933,847	745,880	532,772	213,109	660,805			5,223,974	700.4%	559.4%	3,079,737	578.1%	1.21	1.70	12.56	0.78
2027	798,660	637,904	455,646	182,258	565,144			4,803,708	753.0%	601.5%	2,817,405	618.3%	1.22	1.71	14.21	0.74
2028	679,302	542,570	387,550	155,020	480,684			4,389,715	809.1%	646.2%	2,529,933	652.8%	1.24	1.74	16.07	0.70
2029	574,450	458,824	327,731	131,092	406,490			3,984,293	868.4%	693.6%	2,295,870	700.5%	1.24	1.74	18.17	0.67
2030	482,809	385,628	275,449	110,179	341,643			3,590,816	931.2%	743.7%	2,085,042	757.0%	1.23	1.72	20.55	0.63
2031	403,261	322,091	230,065	92,026	285,353			3,211,104	997.0%	796.3%	1,825,511	793.5%	1.26	1.76	23.23	0.60
2032	334,717	267,344	190,960	76,384	236,851			2,851,657	1066.7%	852.0%	1,573,143	823.8%	1.29	1.81	26.13	0.57
2033	276,128	220,548	157,535	63,014	195,392			2,513,784	1139.8%	910.4%	1,340,886	851.2%	1.34	1.87	29.24	0.55
2034	226,422	180,847	129,177	51,671	160,220			2,198,779	1215.8%	971.1%	1,128,114	873.3%	1.39	1.95	32.60	0.52
2035	184,511	147,373	105,266	42,106	130,563			1,906,789	1293.9%	1033.4%	945,665	898.4%	1.44	2.02	36.22	0.50
2036	149,477	119,390	85,279	34,111	105,772			1,638,018	1372.0%	1095.8%	771,933	905.2%	1.52	2.12	40.36	0.48
2037	120,383	96,152	68,680	27,472	85,185			1,398,308	1454.3%	1161.5%	621,686	905.2%	1.61	2.25	44.88	0.45
2038	96,394	76,992	54,994	21,998	68,210			1,184,753	1538.8%	1229.1%	497,802	905.2%	1.70	2.38	49.83	0.43
2039	76,759	61,309	43,792	17,517	54,316			996,016	1624.6%	1297.6%	396,399	905.2%	1.79	2.51	55.23	0.41
2040	60,786	48,551	34,679	13,872	43,013			830,547	1710.7%	1366.3%	313,912	905.2%	1.89	2.65	61.10	0.39
2041	47,867	38,233	27,309	10,924	33,872			687,266	1797.6%	1435.8%	247,198	905.2%	1.99	2.78	67.47	0.37
2042	37,480	29,936	21,383	8,553	26,521			565,021	1887.5%	1507.5%	193,553	905.2%	2.09	2.92	74.37	0.36
2043	29,178	23,305	16,646	6,659	20,647			460,103	1974.3%	1576.9%	150,680	905.2%	2.18	3.05	74.37	0.37
2044	22,580	18,035	12,882	5,153	15,978			371,668	2060.8%	1646.0%	116,610	905.2%	2.28	3.19	74.37	0.39
2045	17,390	13,890	9,921	3,969	12,306			298,068	2145.9%	1714.0%	89,808	905.2%	2.37	3.32	74.37	0.40
2046	13,346	10,660	7,614	3,046	9,444			237,552	2228.4%	1779.9%	68,924	905.2%	2.46	3.45	74.37	0.42
2047	10,208	8,153	5,824	2,329	7,223			187,937	2305.1%	1841.1%	52,714	905.2%	2.55	3.57	74.37	0.43
2048	7,784	6,218	4,441	1,776	5,508			147,727	2376.0%	1897.7%	40,200	905.2%	2.62	3.67	74.37	0.45
2049	5,926	4,733	3,381	1,352	4,193			115,718	2444.7%	1952.6%	30,604	905.2%	2.70	3.78	74.37	0.46
2050	4,500	3,594	2,567	1,027	3,184			90,278	2511.8%	2006.2%	23,239	905.2%	2.77	3.88	74.37	0.47
2051	3,412	2,725	1,946	779	2,414			70,366	2582.2%	2062.4%	17,619	905.2%	2.85	3.99	74.37	0.49
2052	2,576	2,058	1,470	588	1,823			54,494	2648.1%	2115.1%	13,305	905.2%	2.93	4.10	74.37	0.50
2053	1,936	1,546	1,104	442	1,370			41,877	2708.7%	2163.5%	9,996	905.2%	2.99	4.19	74.37	0.51
2054	1,447	1,156	826	330	1,024			31,898	2759.8%	2204.3%	7,473	905.2%	3.05	4.27	74.37	0.52
2055	1,076	860	614	246	761			24,160	-	-	5,557	-	-	-	-	
Past		120,275,260						73,973,007	61.5%		109,026,873	90.6%	67.8%			
Future		24,129,363						122,142,910	506.2%		73,544,322	304.8%	166.1%			
Lifetime		144,404,623						196,115,917	135.8%		182,571,196	126.4%	107.4%			
Interest	4.83%															
Past		217,848,469						110,249,816	50.6%		170,855,078	78.4%	64.5%			
Future		18,331,072						81,732,261	445.9%		51,075,791	278.6%	160.0%			
Lifetime		236,179,542	209,973,564	26,205,978	10,756,189			155,553,872	65.9%		221,930,869	94.0%	70.1%			

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

	12/31/2014 BRI EP
LTC-1	261,891
LTC-2	2,082,301

Exhibit A-VA

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	6,968	6,968	-	-	-	0.0%	427	6.1%	-	-
1992	48,905	48,905	-	-	-	0.0%	2,892	5.9%	-	-
1993	99,560	99,560	-	-	-	0.0%	7,601	7.6%	-	-
1994	137,855	137,855	104,497	-	104,497	75.8%	18,226	13.2%	5.73	5.73
1995	209,248	209,248	-	-	-	0.0%	39,196	18.7%	-	-
1996	272,950	272,950	-	-	-	0.0%	70,479	25.8%	-	-
1997	271,041	271,041	-	-	-	0.0%	107,266	39.6%	-	-
1998	252,285	252,285	488,915	-	488,915	193.8%	140,591	55.7%	3.48	3.48
1999	240,687	240,687	364,473	-	364,473	151.4%	163,795	68.1%	2.23	2.23
2000	241,308	241,308	1,740	-	1,740	0.7%	188,797	78.2%	0.01	0.01
2001	219,976	219,976	206,615	-	206,615	93.9%	196,703	89.4%	1.05	1.05
2002	212,695	212,695	-	-	-	0.0%	209,062	98.3%	-	-
2003	209,362	209,362	-	-	-	0.0%	226,088	108.0%	-	-
2004	229,127	199,064	70,375	-	70,375	30.7%	230,898	116.0%	0.26	0.30
2005	256,725	189,747	12,905	-	12,905	5.0%	243,984	128.6%	0.04	0.05
2006	243,014	177,338	-	-	-	0.0%	250,780	141.4%	-	-
2007	233,550	165,459	85,486	-	85,486	36.6%	252,436	152.6%	0.24	0.34
2008	224,262	156,546	8,102	-	8,102	3.6%	256,699	164.0%	0.02	0.03
2009	216,955	152,089	83,023	-	83,023	38.3%	271,857	178.7%	0.21	0.31
2010	209,006	146,686	96,671	576	97,247	46.5%	286,320	195.2%	0.24	0.34
2011	201,178	141,361	-	554	554	0.3%	296,042	209.4%	0.00	0.00
2012	189,998	133,494	134,472	206,982	341,454	179.7%	291,941	218.7%	0.82	1.17
2013	75,007	121,198	80,861	3,070	83,931	111.9%	288,238	237.8%	0.47	0.29
2014	154,211	109,179	33,820	-	33,820	21.9%	277,882	254.5%	0.09	0.12
2015	136,798	96,851			371,366	271.5%	174,912	180.6%	1.50	2.12
2016	123,273	87,275			376,409	305.3%	168,698	193.3%	1.58	2.23
2017	110,503	78,234			376,768	341.0%	161,644	206.6%	1.65	2.33
2018	98,546	69,770			372,353	377.8%	152,475	218.5%	1.73	2.44
2019	87,396	61,875			364,754	417.4%	145,744	235.5%	1.77	2.50
2020	76,983	54,503			353,048	458.6%	138,089	253.4%	1.81	2.56
2021	67,443	47,749			337,645	500.6%	128,965	270.1%	1.85	2.62
2022	58,824	41,647			318,842	542.0%	120,190	288.6%	1.88	2.65
2023	51,107	36,183			298,761	584.6%	109,949	303.9%	1.92	2.72
2024	44,236	31,318			278,780	630.2%	103,579	330.7%	1.91	2.69
2025	38,076	26,957			257,624	676.6%	97,281	360.9%	1.87	2.65
2026	32,564	23,055			235,877	724.3%	89,171	386.8%	1.87	2.65
2027	27,682	19,598			213,348	770.7%	81,250	414.6%	1.86	2.63
2028	23,420	16,581			191,166	816.3%	72,685	438.4%	1.86	2.63
2029	19,732	13,970			170,555	864.4%	65,844	471.3%	1.83	2.59
2030	16,576	11,736			151,766	915.6%	59,884	510.3%	1.79	2.53
2031	13,885	9,830			133,698	962.9%	52,638	535.5%	1.80	2.54
2032	11,589	8,205			116,347	1004.0%	45,651	556.4%	1.80	2.55
2033	9,650	6,832			100,279	1039.2%	39,304	575.3%	1.81	2.55
2034	8,022	5,679			86,347	1076.4%	33,542	590.6%	1.82	2.57
2035	6,665	4,719			74,427	1116.6%	28,685	607.9%	1.84	2.59
2036	5,537	3,920			63,756	1151.6%	24,012	612.6%	1.88	2.66
2037	4,587	3,248			54,626	1190.8%	19,895	612.6%	1.94	2.75
2038	3,785	2,680			47,026	1242.5%	16,415	612.6%	2.03	2.86
2039	3,114	2,205			40,601	1303.9%	13,505	612.6%	2.13	3.01
2040	2,554	1,808			34,697	1358.7%	11,076	612.6%	2.22	3.13
2041	2,088	1,478			29,749	1424.9%	9,055	612.6%	2.33	3.29
2042	1,699	1,203			25,669	1510.9%	7,368	612.6%	2.47	3.48
2043	1,374	973			22,126	1610.6%	5,958	612.6%	2.63	3.71
2044	1,103	781			19,100	1731.8%	4,783	612.6%	2.83	3.99
2045	885	626			16,391	1852.4%	3,838	612.6%	3.02	4.27
2046	713	505			14,049	1970.1%	3,093	612.6%	3.22	4.54
2047	577	408			12,026	2084.8%	2,502	612.6%	3.40	4.81
2048	468	331			10,273	2196.8%	2,028	612.6%	3.59	5.07
2049	380	269			8,814	2322.5%	1,646	612.6%	3.79	5.36
2050	309	219			7,571	2451.4%	1,340	612.6%	4.00	5.65
2051	252	178			6,461	2565.4%	1,092	612.6%	4.19	5.92
2052	205	145			5,471	2667.9%	889	612.6%	4.36	6.15
2053	166	118			4,539	2726.9%	722	612.6%	4.45	6.29
2054	134	95			3,712	2762.2%	583	612.6%	4.51	6.37
2055	107	76			3,036	-	466	-	-	-
Past	4,655,874				1,983,136	42.6%	4,318,201	92.7%	45.9%	
Future	1,093,005				5,609,853	513.3%	2,200,448	201.3%	254.9%	
Lifetime	5,748,879				7,592,989	132.1%	6,518,649	113.4%	116.5%	
Interest 4.83%										
Past	8,294,340				3,498,075	42.2%	6,572,423	79.2%	53.2%	
Future	831,754				3,796,162	456.4%	1,525,355	183.4%	248.9%	
Lifetime	9,126,094				7,294,237	79.9%	8,097,778	88.7%	90.1%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

12/31/2014 BRI EP
LTC-1 5,985
LTC-2 66,944

Exhibit B

1st Proposed Rate Increase effective	1/1/2017	26.5%
2nd Proposed Rate Increase effective	1/1/2018	26.5%
Future Voluntary Lapse Rate		1.2%

Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Rate Increase

Cal Year		*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991		381,212	1,908	-	1,908	0.5%
1992		1,529,967	6,598	-	6,598	0.4%
1993		3,051,001	578,249	-	578,249	19.0%
1994		4,570,347	564,582	-	564,582	12.4%
1995		5,768,949	331,975	-	331,975	5.8%
1996		6,994,715	1,708,255	-	1,708,255	24.4%
1997		7,107,726	2,289,953	-	2,289,953	32.2%
1998		6,660,532	1,326,036	-	1,326,036	19.9%
1999		6,388,938	2,100,976	-	2,100,976	32.9%
2000		6,089,881	2,980,298	-	2,980,298	48.9%
2001		5,750,679	2,675,737	-	2,675,737	46.5%
2002		5,491,648	2,561,991	-	2,561,991	46.7%
2003		5,211,264	3,692,527	93,727	3,786,254	72.7%
2004		6,571,258	2,730,729	48,506	2,779,235	42.3%
2005		6,449,743	3,573,266	336,982	3,910,248	60.6%
2006		6,103,201	5,237,690	132,282	5,369,972	88.0%
2007		5,715,308	3,781,412	690,158	4,471,570	78.2%
2008		5,370,577	4,706,588	136,062	4,842,650	90.2%
2009		5,026,719	3,883,416	404,072	4,287,487	85.3%
2010		4,650,687	3,622,271	410,979	4,033,250	86.7%
2011		4,320,967	2,691,440	1,453,330	4,144,770	95.9%
2012		4,033,595	2,548,297	2,603,988	5,152,285	127.7%
2013		3,754,478	2,233,221	4,439,340	6,672,561	177.7%
2014		3,281,868	649,000	6,747,165	7,396,165	225.4%
2015		2,958,015			7,752,203	262.1%
2016		2,674,723			7,821,069	292.4%
2017		3,043,960			7,814,103	256.7%
2018		3,447,335			7,734,703	224.4%
2019		3,071,346			7,584,980	247.0%
2020		2,722,462			7,368,092	270.6%
2021		2,401,339			7,094,090	295.4%
2022		2,108,404			6,774,142	321.3%
2023		1,842,925			6,418,109	348.3%
2024		1,603,437			6,037,756	376.6%
2025		1,387,490			5,637,269	406.3%
2026		1,193,576			5,223,974	437.7%
2027		1,020,790			4,803,708	470.6%
2028		868,234			4,389,715	505.6%
2029		734,221			3,984,293	542.7%
2030		617,092			3,590,816	581.9%
2031		515,419			3,211,104	623.0%
2032		427,811			2,851,657	666.6%
2033		352,927			2,513,784	712.3%
2034		289,396			2,198,779	759.8%
2035		235,829			1,906,789	808.5%
2036		191,051			1,638,018	857.4%
2037		153,865			1,398,308	908.8%
2038		123,204			1,184,753	961.6%
2039		98,107			996,016	1015.2%
2040		77,692			830,547	1069.0%
2041		61,181			687,266	1123.3%
2042		47,904			565,021	1179.5%
2043		37,293			460,103	1233.8%
2044		28,861			371,668	1287.8%
2045		22,227			298,068	1341.0%
2046		17,058			237,552	1392.6%
2047		13,047			187,937	1440.5%
2048		9,949			147,727	1484.8%
2049		7,574			115,718	1527.7%
2050		5,752			90,278	1569.6%
2051		4,361			70,366	1613.6%
2052		3,293			54,494	1654.8%
2053		2,474			41,877	1692.7%
2054		1,850			31,898	1724.6%
2055		1,375			-	-
Past		120,275,260			73,973,007	61.5%
Future		34,424,851			122,118,750	354.7%
Lifetime		154,700,111			196,091,757	126.8%
Interest	4.83%					
Past		217,848,469			110,249,816	50.6%
Future		25,387,217			81,728,689	321.9%
Lifetime		243,235,686			191,978,505	78.9%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit B-VA

1st Proposed Rate Increase effective	1/1/2017	26.5%
2nd Proposed Rate Increase effective	1/1/2018	26.5%
Future Voluntary Lapse Rate		1.2%

Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	6,968	-	-	-	0.0%
1992	48,905	-	-	-	0.0%
1993	99,560	-	-	-	0.0%
1994	137,855	104,497	-	104,497	75.8%
1995	209,248	-	-	-	0.0%
1996	272,950	-	-	-	0.0%
1997	271,041	-	-	-	0.0%
1998	252,285	488,915	-	488,915	193.8%
1999	240,687	364,473	-	364,473	151.4%
2000	241,308	1,740	-	1,740	0.7%
2001	219,976	206,615	-	206,615	93.9%
2002	212,695	-	-	-	0.0%
2003	209,362	-	-	-	0.0%
2004	229,127	70,375	-	70,375	30.7%
2005	256,725	12,905	-	12,905	5.0%
2006	243,014	-	-	-	0.0%
2007	233,550	85,486	-	85,486	36.6%
2008	224,262	8,102	-	8,102	3.6%
2009	216,955	83,023	-	83,023	38.3%
2010	209,006	96,671	576	97,247	46.5%
2011	201,178	-	554	554	0.3%
2012	189,998	134,472	206,982	341,454	179.7%
2013	75,007	80,861	3,070	83,931	111.9%
2014	154,211	33,820	-	33,820	21.9%
2015	136,798			371,366	271.5%
2016	123,273			376,409	305.3%
2017	139,786			376,768	269.5%
2018	157,697			372,353	236.1%
2019	139,853			364,754	260.8%
2020	123,191			353,048	286.6%
2021	107,924			337,645	312.9%
2022	94,132			318,842	338.7%
2023	81,783			298,761	365.3%
2024	70,787			278,780	393.8%
2025	60,930			257,624	422.8%
2026	52,110			235,877	452.7%
2027	44,297			213,348	481.6%
2028	37,477			191,166	510.1%
2029	31,576			170,555	540.1%
2030	26,526			151,766	572.1%
2031	22,218			133,698	601.7%
2032	18,544			116,347	627.4%
2033	15,442			100,279	649.4%
2034	12,837			86,347	672.6%
2035	10,666			74,427	697.8%
2036	8,860			63,756	719.6%
2037	7,341			54,626	744.2%
2038	6,057			47,026	776.4%
2039	4,983			40,601	814.8%
2040	4,087			34,697	849.0%
2041	3,341			29,749	890.5%
2042	2,719			25,669	944.2%
2043	2,198			22,126	1006.5%
2044	1,765			19,100	1082.2%
2045	1,416			16,391	1157.6%
2046	1,141			14,049	1231.1%
2047	923			12,026	1302.8%
2048	748			10,273	1372.8%
2049	607			8,814	1451.4%
2050	494			7,571	1531.9%
2051	403			6,461	1603.2%
2052	328			5,471	1667.2%
2053	266			4,539	1704.1%
2054	215			3,712	1726.1%
2055	172			-	-
Past	4,655,874			1,983,136	42.6%
Future	1,555,910			5,606,817	360.4%
Lifetime	6,211,784			7,589,953	122.2%
Interest 4.83%					
Past	8,294,340			3,498,075	42.2%
Future	1,148,945			3,795,714	330.4%
Lifetime	9,443,285			7,293,789	77.2%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit C

Series LTC-1

HL-2500AA (8/90) Long Term Care Policy
HL-2525AA (8/90) Home & Community Care Rider
HL-2550AA (8/90) Guaranteed Insurability Rider

Series LTC-2

HL-2950VA (7/92) Long Term Care Policy

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Policies issued in Virginia
As of 12/31/15

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	Issue State	Issue Age	Company	Form	Mode	Original Modal Premium	Current Modal Premium	Modal Premium After 26.5% Rate Increase	Premium Mode	Original Annualized Premium	Current Annualized Premium	Annualized Premium After 1st 26.5% Rate Increase	Annualized Premium After 2nd 26.5% Rate Increase	Maximum Benefits Exposure
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	$ 86.69	$ 121.37	$ 194.19	M	$ 1,040.31	$ 1,456.44	$ 1,842.40	$ 2,330.63	$ 292,000
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	$ 98.99	$ 138.59	$ 221.74	M	$ 1,187.91	$ 1,663.08	$ 2,103.80	$ 2,661.30	$ 296,380
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	$ 26.14	$ 36.60	$ 58.56	M	$ 313.71	$ 439.20	$ 555.59	$ 702.82	$ 292,000
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	$ 55.60	$ 77.84	$ 124.54	M	$ 667.20	$ 934.08	$ 1,181.61	$ 1,494.74	$ 204,400
TX0754	N		N	Y	60	80	100%	N	99999	LIFE	VA	53	LN	LTC-1	1	$ 54.98	$ 76.97	$ 123.15	M	$ 659.74	$ 923.64	$ 1,168.40	$ 1,478.03	$ 233,600
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	$ 276.69	$ 387.37	$ 619.79	S	$ 553.39	$ 774.74	$ 980.05	$ 1,239.76	$ 408,800
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	$ 296.58	$ 415.21	$ 664.34	S	$ 593.16	$ 830.42	$ 1,050.48	$ 1,328.86	$ 408,800
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	$ 136.86	$ 191.60	$ 306.56	M	$ 1,642.29	$ 2,299.20	$ 2,908.49	$ 3,679.24	$ 233,600
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	$ 91.39	$ 127.95	$ 204.72	M	$ 1,096.71	$ 1,535.40	$ 1,942.28	$ 2,456.99	$ 233,600
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	$ 514.04	$ 719.66	$ 1,151.46	Q	$ 2,056.17	$ 2,878.64	$ 3,641.48	$ 4,606.47	#########
TX1198	N		N	N	60	90	100%	N	99999	LIFE	VA	64	LN	LTC-1	12	$1,507.00	$2,109.80	$ 3,375.68	A	$ 1,507.00	$ 2,109.80	$ 2,668.90	$ 3,376.15	$ 262,800
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	$ 44.03	$ 61.64	$ 98.62	M	$ 528.34	$ 739.68	$ 935.70	$ 1,183.65	$ 406,727
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	$ 75.20	$ 105.28	$ 168.45	M	$ 902.40	$ 1,263.36	$ 1,598.15	$ 2,021.66	$ 406,727
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	$ 353.49	$ 494.89	$ 791.82	S	$ 706.99	$ 989.78	$ 1,252.07	$ 1,583.87	$ 292,000
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	$ 380.42	$ 532.59	$ 852.14	S	$ 760.84	$ 1,065.18	$ 1,347.45	$ 1,704.53	$ 292,000
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	$ 345.85	$ 484.19	$ 774.70	Q	$ 1,383.40	$ 1,936.76	$ 2,450.00	$ 3,099.25	$ 854,275
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	$ 309.67	$ 433.54	$ 693.66	S	$ 619.34	$ 867.08	$ 1,096.86	$ 1,387.52	$ 204,400
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	$ 339.84	$ 475.78	$ 761.25	S	$ 679.69	$ 951.56	$ 1,203.72	$ 1,522.71	$ 204,400
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	$ 604.07	$ 845.70	$ 1,353.12	Q	$ 2,416.29	$ 3,382.80	$ 4,279.24	$ 5,413.24	$ 813,454
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 88.31	$ 123.63	$ 197.81	M	$ 1,059.69	$ 1,483.56	$ 1,876.70	$ 2,374.03	$ 292,000
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	$1,368.67	$1,916.14	$ 3,065.82	A	$ 1,368.67	$ 1,916.14	$ 2,423.92	$ 3,066.26	$ 209,510
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	$ 197.37	$ 276.32	$ 442.11	Q	$ 789.49	$ 1,105.28	$ 1,398.18	$ 1,768.70	$ 350,400
TX2149	N		N	Y	60	100	60%	N	2190	6	VA	54	LN	LTC-2	12	$ 377.64	$ 528.70	$ 845.92	A	$ 377.64	$ 528.70	$ 668.81	$ 846.04	$ 219,000
TX2150	N		N	Y	60	100	60%	N	2190	6	VA	56	LN	LTC-2	12	$ 426.60	$ 597.24	$ 955.58	A	$ 426.60	$ 597.24	$ 755.51	$ 955.72	$ 219,000
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	$ 36.14	$ 50.60	$ 80.96	M	$ 433.71	$ 607.20	$ 768.11	$ 971.66	$ 146,000
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	$ 322.90	$ 452.06	$ 723.30	M	$ 3,874.80	$ 5,424.72	$ 6,862.27	$ 8,680.77	$ 732,139
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	$ 107.60	$ 150.64	$ 241.02	M	$ 1,291.20	$ 1,807.68	$ 2,286.72	$ 2,892.69	$ 325,405
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	$ 235.66	$ 329.92	$ 527.87	Q	$ 942.63	$ 1,319.68	$ 1,669.40	$ 2,111.78	$ 109,500
TX2474	N		N	N	60	120	100%	N	1095	3	VA	63	LN	LTC-2	12	$1,143.32	$1,600.65	$ 2,561.04	A	$ 1,143.32	$ 1,600.65	$ 2,024.82	$ 2,561.40	$ 131,400
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	$1,358.40	$1,901.76	$ 3,042.82	A	$ 1,358.40	$ 1,901.76	$ 2,405.73	$ 3,043.24	$ 774,705
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	$ 830.09	$1,162.13	$ 1,859.41	Q	$ 3,320.37	$ 4,648.52	$ 5,880.38	$ 7,438.68	$ 542,332
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$2,053.05	$2,874.27	$ 4,598.83	A	$ 2,053.05	$ 2,874.27	$ 3,635.95	$ 4,599.48	$ 700,800
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	$2,884.40	$4,038.16	$ 6,461.06	A	$ 2,884.40	$ 4,038.16	$ 5,108.27	$ 6,461.96	$ 700,800
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 203.82	$ 285.35	$ 456.56	M	$ 2,445.86	$ 3,424.20	$ 4,331.61	$ 5,479.49	$ 467,200
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	$2,732.70	$3,825.78	$ 6,121.25	A	$ 2,732.70	$ 3,825.78	$ 4,839.61	$ 6,122.11	$ 292,000
TX3390	N		Y	Y	20	100	60%	N	1825	5	VA	52	LN	LTC-2	3	$ 88.81	$ 124.33	$ 198.93	Q	$ 355.23	$ 497.32	$ 629.11	$ 795.82	$ 182,500
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	$2,195.90	$3,074.26	$ 4,918.82	A	$ 2,195.90	$ 3,074.26	$ 3,888.94	$ 4,919.51	$ 350,400
TX3478	Y	S	N	N	60	160	0%	N	1460	4	VA	65	LN	LTC-2	1	$ 138.98	$ 194.57	$ 311.31	M	$ 1,667.74	$ 2,334.84	$ 2,953.57	$ 3,736.27	$ 233,600
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	$1,360.44	$1,904.62	$ 3,047.39	A	$ 1,360.44	$ 1,904.62	$ 2,409.34	$ 3,047.82	$ 204,400
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	$ 18.63	$ 26.08	$ 41.73	M	$ 223.54	$ 312.96	$ 395.89	$ 500.81	$ 182,500
TX3562	N		N	Y	20	90	60%	N	1460	4	VA	58	LN	LTC-2	1	$ 44.52	$ 62.33	$ 99.73	M	$ 534.26	$ 747.96	$ 946.17	$ 1,196.90	$ 131,400
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 78.95	$ 110.53	$ 176.85	M	$ 947.40	$ 1,326.36	$ 1,677.85	$ 2,122.47	$ 292,000
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	$ 65.78	$ 92.09	$ 147.34	M	$ 789.34	$ 1,105.08	$ 1,397.93	$ 1,768.38	$ 292,000
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	$ 179.76	$ 251.66	$ 402.66	Q	$ 719.03	$ 1,006.64	$ 1,273.40	$ 1,610.85	$ 408,800
TX3748	N		N	Y	60	110	0%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 54.01	$ 75.61	$ 120.98	M	$ 648.09	$ 907.32	$ 1,147.76	$ 1,451.92	$ 321,200
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	$ 130.60	$ 182.84	$ 292.54	M	$ 1,567.20	$ 2,194.08	$ 2,775.51	$ 3,511.02	$ 292,000
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	$ 887.11	$1,241.95	$ 1,987.12	A	$ 887.11	$ 1,241.95	$ 1,571.07	$ 1,987.40	$ 292,000
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	1	$ 78.66	$ 110.12	$ 176.19	M	$ 943.89	$ 1,321.44	$ 1,671.62	$ 2,114.60	$ 116,800
TX4086	N		N	Y	20	90	60%	N	1460	4	VA	63	LN	LTC-2	1	$ 68.31	$ 95.63	$ 153.01	M	$ 819.69	$ 1,147.56	$ 1,451.66	$ 1,836.35	$ 131,400
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 118.27	$ 165.58	$ 264.93	M	$ 1,419.26	$ 1,986.96	$ 2,513.50	$ 3,179.58	$ 292,000
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	$ 225.82	$ 316.15	$ 505.84	Q	$ 903.29	$ 1,264.60	$ 1,599.72	$ 2,023.64	$ 170,820
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	$ 355.26	$ 497.36	$ 795.79	Q	$ 1,421.03	$ 1,989.44	$ 2,516.64	$ 3,183.55	$ 170,820
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,454.88	$ 1,840.42	$ 350,400
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,454.88	$ 1,840.42	$ 350,400
TX4692	Y	C	N	N	20	404.92	100%	N	99999	LIFE	VA	49	LN	LTC-2	12	$3,720.98	$5,209.37	$ 8,334.99	A	$ 3,720.98	$ 5,209.37	$ 6,589.85	$ 8,336.16	#########
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$1,484.70	$2,078.58	$ 3,325.73	A	$ 1,484.70	$ 2,078.58	$ 2,629.40	$ 3,326.20	$ 554,800
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	$6,123.38	$8,572.73	$ 13,716.37	A	$ 6,123.38	$ 8,572.73	$ 10,844.50	$ 13,718.30	$ 189,800
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	$ 702.62	$ 983.67	$ 1,573.87	S	$ 1,405.24	$ 1,967.34	$ 2,488.69	$ 3,148.19	$ 292,000
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	$ 189.07	$ 264.70	$ 423.52	Q	$ 756.29	$ 1,058.80	$ 1,339.38	$ 1,694.32	$ 292,000
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	$ 376.62	$ 527.27	$ 843.63	Q	$ 1,506.49	$ 2,109.08	$ 2,667.99	$ 3,375.00	$ 292,000
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$1,956.71	$2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 3,465.33	$ 4,383.64	$ 554,800
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$1,956.71	$2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 3,465.33	$ 4,383.64	$ 554,800
TX5070	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	54	LN	LTC-2	12	$1,375.99	$1,926.39	$ 3,082.22	A	$ 1,375.99	$ 1,926.39	$ 2,436.88	$ 3,082.66	$ 707,136
TX5071	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$1,493.62	$2,091.07	$ 3,345.71	A	$ 1,493.62	$ 2,091.07	$ 2,645.20	$ 3,346.18	$ 707,136
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 177.78	$ 248.89	$ 398.22	M	$ 2,133.34	$ 2,986.68	$ 3,778.15	$ 4,779.36	$ 292,000
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	$1,339.00	$1,874.60	$ 2,999.36	A	$ 1,339.00	$ 1,874.60	$ 2,371.37	$ 2,999.78	$ 292,000
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	$1,688.68	$2,364.15	$ 3,782.64	A	$ 1,688.68	$ 2,364.15	$ 2,990.65	$ 3,783.17	$ 229,950
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	$ 71.15	$ 99.61	$ 159.38	M	$ 853.80	$ 1,195.32	$ 1,512.08	$ 1,912.78	$ 292,000
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	$ 824.49	$1,154.29	$ 1,846.86	A	$ 824.49	$ 1,154.29	$ 1,460.18	$ 1,847.12	$ 182,500
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	$ 731.58	$1,024.21	$ 1,638.74	A	$ 731.58	$ 1,024.21	$ 1,295.63	$ 1,638.97	$ 292,000
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	$ 96.86	$ 135.60	$ 216.96	M	$ 1,162.29	$ 1,627.20	$ 2,058.41	$ 2,603.89	$ 208,050
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	$3,283.30	$4,596.62	$ 7,354.59	A	$ 3,283.30	$ 4,596.62	$ 5,814.72	$ 7,355.63	$ 277,400
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	$ 76.41	$ 106.97	$ 171.15	M	$ 916.89	$ 1,283.64	$ 1,623.80	$ 2,054.11	$ 142,350
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$1,108.10	$1,551.34	$ 2,482.14	A	$ 1,108.10	$ 1,551.34	$ 1,962.45	$ 2,482.49	$ 292,000

Exhibit E

State	1st Approval Date	1st Approval Percent	2nd Approval Date	2nd Approval Percent	3rd Approval Date	3rd Approval Percent	4th Approval Date	4th Approval Percent	Filed/ Antipated Date	Current Filing Status	Current Proposed Percent	Cumulative Approved Rate Increase	12/31/2014 Inforce Policies	12/31/2014 Annualized Premium
OH	10/7/2003	33%	3/1/2006	20%			8/13/2009	20%	9/24/2015	Approved	15%	120%	178	380,144
MD	12/19/2003	15%	7/27/2006	15%			10/27/2009	15%	9/24/2015	Approved	15%	75%	177	335,724
IN	10/1/2004	27%	4/3/2006	35%	8/27/2007	15%			9/8/2015	Pending	30%	97%	152	318,043
FL	12/21/2006	28%					8/13/2010	8%				38%	118	239,758
CA	11/5/2003	25%	2/22/2006	25%	7/25/2007	12%	12/17/2009	25%	9/24/2015	Pending	60%	119%	108	310,330
PA	10/8/2003	40%	3/2/2006	40%					9/24/2015	Pending	60%	96%	98	254,020
IL	12/4/2003	40%	8/4/2006	40%					9/29/2015	Approved	60%	214%	82	198,363
VA	3/18/2004	40%							9/24/2015	Pending	60%	40%	81	155,788
TX	2/9/2004	25%	4/25/2006	30%			10/26/2009	12%	9/24/2015	Pending	60%	82%	76	163,337
MO	7/12/2004	40%	5/31/2006	40%					10/26/2015	Approved	40%	174%	70	145,036
GA	4/9/2004	10%	4/25/2006	10%	6/27/2007	8%	9/14/2009	10%	9/24/2015	Approved	10%	58%	63	114,101
TN	7/8/2004	20%	8/3/2006	30%			2/9/2010	10%	1/7/2016	Approved	30%	123%	51	85,580
CO	12/22/2003	40%	6/7/2006	40%					9/29/2015	Pending	30%	96%	49	111,952
MI	11/17/2003	40%	3/10/2006	40%					11/3/2015	Approved	60%	214%	48	119,069
CT	5/2/2005	10%							10/1/2015	Pending	20%	10%	43	93,092
NE	10/21/2003	40%	3/17/2006	40%					12/4/2015	Approved	60%	214%	41	56,980
LA	10/29/2003	40%	12/22/2006	35%					10/1/2015	Approved	15%	117%	41	73,983
AL	8/24/2004	30%	5/25/2006	30%					10/27/2015	Pending	60%	69%	39	56,415
WA	1/16/2004	15%					11/4/2010	18%	11/5/2015	Approved	17%	59%	38	53,901
NC	1/21/2005	20%	5/30/2006	20%			11/9/2009	12%	11/9/2015	Pending	30%	61%	36	72,379
WI	5/21/2004	40%	10/12/2006	20%			10/8/2009	25%	9/24/2015	Approved	10%	131%	35	107,622
KS	8/31/2004	25%	5/26/2006	25%			9/30/2009	15%	10/27/2015	Approved	12%	101%	34	63,029
IA	12/10/2004	27%	6/1/2006	33%			1/6/2010	25%	11/25/2015	Approved	10%	132%	33	89,580
AZ	10/12/2006	20%					11/23/2009	15%	4/28/2016	Pending	60%	38%	33	68,548
NJ	7/9/2007	30%					4/26/2010	35%	12/30/2015	Pending	60%	76%	30	82,934
OR	6/1/2007	28%					9/30/2009	25%				60%	27	58,296
NM	8/4/2004	40%	10/24/2006	35%					10/27/2015	Approved	15%	117%	24	40,327
MA	7/21/2006	40%					9/7/2011	40%	12/22/2015	Pending	60%	96%	21	55,054
HI	6/22/2005	25%	12/22/2006	25%			12/14/2009	15%				80%	15	42,503
KY	9/9/2004	27%	6/21/2006	30%			1/27/2010	20%	12/2/2015	Approved	15%	128%	15	31,698
SC	12/9/2003	40%	5/9/2006	40%			10/28/2009	20%	1/5/2016	Approved	20%	182%	15	40,040
MS	8/6/2004	25%	2/22/2007	25%			12/21/2009	25%	10/28/2015	Approved	25%	144%	12	27,653
DE	4/16/2004	15%	8/10/2006	15%			3/25/2010	15%	11/10/2015	Approved	25%	90%	11	20,931
WV	2/16/2005	40%	5/22/2006	40%					12/16/2015	Approved	20%	135%	10	19,352
OK	2/19/2004	15%	4/18/2006	15%			11/9/2010	10%	12/30/2015	Approved	60%	133%	10	19,076
UT	5/16/2006	40%					6/28/2010	40%	10/27/2015	Approved	20%	135%	8	14,690
WY	9/16/2003	40%	3/28/2006	40%			1/28/2010	25%	9/24/2015	Approved	60%	292%	8	29,616
AR	5/24/2005	40%	2/15/2007	40%								96%	7	6,105
SD	12/10/2004	15%	6/6/2006	20%								38%	5	6,658
ID	10/6/2004	40%	7/24/2006	35%					12/15/2016	Pending	60%	89%	5	13,294
MN	3/3/2004	25%										25%	5	9,885
NH	8/3/2006	40%							10/28/2015	Pending	60%	40%	4	10,368
ME	6/13/2006	40%										40%	4	7,793
NY												0%	4	6,582
VT												0%	3	4,162
MT	1/31/2005	40%	11/9/2006	40%								96%	2	5,078
NV	1/22/2007	25%										25%	2	3,164
DC												0%	1	3,060
RI	10/22/2003	40%	12/14/2006	40%								96%	0	-
ND	10/17/2003	25%	7/26/2006	25%								56%	0	-
AK	6/28/2006	40%										40%	0	-

Exhibit F

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual to Expected Claim Experience based on Original Assumptions

Cal Year	Actual Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Original Expected Incurred Claims	A/E Incurred Claims
1991	381,212	1,908	-	1,908	0.5%	36,776	0.05
1992	1,529,967	6,598	-	6,598	0.4%	211,445	0.03
1993	3,051,001	578,249	-	578,249	19.0%	521,749	1.11
1994	4,570,347	564,582	-	564,582	12.4%	949,356	0.59
1995	5,768,949	331,975	-	331,975	5.8%	1,535,635	0.22
1996	6,994,715	1,708,255	-	1,708,255	24.4%	2,288,913	0.75
1997	7,107,726	2,289,953	-	2,289,953	32.2%	3,030,696	0.76
1998	6,660,532	1,326,036	-	1,326,036	19.9%	3,729,952	0.36
1999	6,388,938	2,100,976	-	2,100,976	32.9%	4,435,035	0.47
2000	6,089,881	2,980,298	-	2,980,298	48.9%	4,983,654	0.60
2001	5,750,679	2,675,737	-	2,675,737	46.5%	5,335,200	0.50
2002	5,491,648	2,561,991	-	2,561,991	46.7%	5,671,553	0.45
2003	5,211,264	3,692,527	93,727	3,786,254	72.7%	5,928,024	0.64
2004	5,389,439	2,730,729	48,506	2,779,235	51.6%	6,141,269	0.45
2005	5,581,894	3,573,266	336,982	3,910,248	70.1%	6,269,186	0.62
2006	5,605,942	5,237,690	132,282	5,369,972	95.8%	6,419,236	0.84
2007	6,031,350	3,781,412	690,158	4,471,570	74.1%	6,480,829	0.69
2008	5,963,789	4,706,588	136,062	4,842,650	81.2%	6,550,236	0.74
2009	5,622,149	3,883,416	404,072	4,287,487	76.3%	6,561,423	0.65
2010	5,477,725	3,622,271	410,979	4,033,250	73.6%	6,494,672	0.62
2011	5,270,728	2,691,440	1,453,330	4,144,770	78.6%	6,433,528	0.64
2012	4,916,330	2,548,297	2,603,988	5,152,285	104.8%	6,414,529	0.80
2013	4,582,574	2,233,221	4,439,340	6,672,561	145.6%	6,359,379	1.05
2014	4,108,921	649,000	6,747,165	7,396,165	180.0%	6,244,598	1.18

Exhibit G

Originally Filed
Incurred Loss Ratios

Policy Year	LTC-1* Original	LTC-2* Original
1	9.7%	8.6%
2	18.4%	14.3%
3	27.1%	23.9%
4	40.3%	38.5%
5	55.4%	56.7%
6	65.8%	71.0%
7	75.5%	83.1%
8	84.8%	91.6%
9	93.7%	100.0%
10	103.3%	111.8%
11	115.2%	123.5%
12	127.2%	134.8%
13	139.0%	145.8%
14	150.7%	153.9%
15	163.5%	166.6%
16	179.6%	179.5%
17	193.8%	192.8%
18	207.4%	206.2%
19	221.6%	216.0%
20	236.9%	232.2%
21	256.3%	249.7%
22	275.9%	267.8%
23	288.4%	276.6%
24	339.8%	309.9%
25	358.1%	326.4%
26	379.9%	346.0%
27	404.6%	368.8%
28	421.7%	370.7%
29	512.6%	438.6%
30	548.9%	458.1%
31		481.0%
32		520.0%
33		505.3%
34		662.3%
35		711.0%
36		734.4%
37		775.5%
38		752.6%
39		896.2%
40		950.0%
Lifetime*	70.7%	71.0%
Interest	3.25%	
Lifetime	61.3%	62.0%
Interest	4.83%	
Lifetime	57.6%	58.3%

*Does not include Active Life Reserves

READABILITY CERTIFICATION

The Lincoln National Life Insurance Company
NAIC #65676 FEIN # 35-0472300

Contingent Benefit at Lapse

This is to certify to the following information:

Form No	Description	Flesch Score	Sentences	Words	Syllables
CBL	Contingent Benefit at Lapse	43	12	311	486

The typeset of the above referenced forms is 10 point type, Times New Roman font.

I also certify to the best of my knowledge and belief that the policy form is 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.

Signature of Company Officer

Elizabeth O'Brien
Name

Vice President
Title

6/22/2016
Date

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Policies issued in Virginia

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	Issue State	Issue Age	Company	Form	Mode	Original Modal Premium	Current Modal Premium	Modal Premium After 60% Rate Increase	Premium Mode	Original Annualized Premium	Current Annualized Premium	Annualized Premium After 60% Rate Increase	Maximum Benefits Exposure
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	$ 86.69	$ 121.37	$ 194.19	M	$ 1,040.31	$ 1,456.44	$ 2,330.30	$ 292,000
TX0250	N		N	N	20	70	0%	N	99999	LIFE	VA	67	LN	LTC-1	1	$ 94.96	$ 132.94	$ 212.70	M	$ 1,139.49	$ 1,595.28	$ 2,552.45	$ 204,400
TX0325	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	62	LN	LTC-1	1	$ 76.12	$ 106.57	$ 170.51	M	$ 913.46	$ 1,278.84	$ 2,046.14	$ 296,380
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	$ 98.99	$ 138.59	$ 221.74	M	$ 1,187.91	$ 1,663.08	$ 2,660.93	$ 296,380
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	$ 26.14	$ 36.60	$ 58.56	M	$ 313.71	$ 439.20	$ 702.72	$ 292,000
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	$ 55.60	$ 77.84	$ 124.54	M	$ 667.20	$ 934.08	$ 1,494.53	$ 204,400
TX0754	N		N	Y	60	80	100%	N	99999	LIFE	VA	53	LN	LTC-1	1	$ 54.98	$ 76.97	$ 123.15	M	$ 659.74	$ 923.64	$ 1,477.82	$ 233,600
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	$ 276.69	$ 387.37	$ 619.79	S	$ 553.39	$ 774.74	$ 1,239.58	$ 408,800
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	$ 296.58	$ 415.21	$ 664.34	S	$ 593.16	$ 830.42	$ 1,328.67	$ 408,800
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	$ 136.86	$ 191.60	$ 306.56	M	$ 1,642.29	$ 2,299.20	$ 3,678.72	$ 233,600
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	$ 91.39	$ 127.95	$ 204.72	M	$ 1,096.71	$ 1,535.40	$ 2,456.64	$ 233,600
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	$ 514.04	$ 719.66	$ 1,151.46	Q	$ 2,056.17	$ 2,878.64	$ 4,605.82	$1,025,241
TX1198	N		N	N	60	90	100%	N	99999	LIFE	VA	64	LN	LTC-1	12	$ 1,507.00	$ 2,109.80	$ 3,375.68	A	$ 1,507.00	$ 2,109.80	$ 3,375.68	$ 262,800
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	$ 44.03	$ 61.64	$ 98.62	M	$ 528.34	$ 739.68	$ 1,183.49	$ 406,727
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	$ 75.20	$ 105.28	$ 168.45	M	$ 902.40	$ 1,263.36	$ 2,021.38	$ 406,727
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	$ 353.49	$ 494.89	$ 791.82	S	$ 706.99	$ 989.78	$ 1,583.65	$ 292,000
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	$ 380.42	$ 532.59	$ 852.14	S	$ 760.84	$ 1,065.18	$ 1,704.29	$ 292,000
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	$ 345.85	$ 484.19	$ 774.70	Q	$ 1,383.40	$ 1,936.76	$ 3,098.82	$ 854,275
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	$ 309.67	$ 433.54	$ 693.66	S	$ 619.34	$ 867.08	$ 1,387.33	$ 204,400
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	$ 339.84	$ 475.78	$ 761.25	S	$ 679.69	$ 951.56	$ 1,522.50	$ 204,400
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	$ 604.07	$ 845.70	$ 1,353.12	Q	$ 2,416.29	$ 3,382.80	$ 5,412.48	$ 813,454
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 88.31	$ 123.63	$ 197.81	M	$ 1,059.69	$ 1,483.56	$ 2,373.70	$ 292,000
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	$ 1,368.67	$ 1,916.14	$ 3,065.82	A	$ 1,368.67	$ 1,916.14	$ 3,065.82	$ 209,510
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	$ 197.37	$ 276.32	$ 442.11	Q	$ 789.49	$ 1,105.28	$ 1,768.45	$ 350,400
TX2149	N		N	Y	60	100	60%	N	2190	6	VA	54	LN	LTC-2	12	$ 377.64	$ 528.70	$ 845.92	A	$ 377.64	$ 528.70	$ 845.92	$ 219,000
TX2150	N		N	Y	60	100	60%	N	2190	6	VA	56	LN	LTC-2	12	$ 426.60	$ 597.24	$ 955.58	A	$ 426.60	$ 597.24	$ 955.58	$ 219,000
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	$ 36.14	$ 50.60	$ 80.96	M	$ 433.71	$ 607.20	$ 971.52	$ 146,000
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	$ 322.90	$ 452.06	$ 723.30	M	$ 3,874.80	$ 5,424.72	$ 8,679.55	$ 732,139
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	$ 107.60	$ 150.64	$ 241.02	M	$ 1,291.20	$ 1,807.68	$ 2,892.29	$ 325,405
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	$ 235.66	$ 329.92	$ 527.87	Q	$ 942.63	$ 1,319.68	$ 2,111.49	$ 109,500
TX2474	N		N	N	60	120	100%	N	1095	3	VA	63	LN	LTC-2	12	$ 1,143.32	$ 1,600.65	$ 2,561.04	A	$ 1,143.32	$ 1,600.65	$ 2,561.04	$ 131,400
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 1,358.40	$ 1,901.76	$ 3,042.82	A	$ 1,358.40	$ 1,901.76	$ 3,042.82	$ 774,705
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	$ 830.09	$ 1,162.13	$ 1,859.41	Q	$ 3,320.37	$ 4,648.52	$ 7,437.63	$ 542,332
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$ 2,053.05	$ 2,874.27	$ 4,598.83	A	$ 2,053.05	$ 2,874.27	$ 4,598.83	$ 700,800
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	$ 2,884.40	$ 4,038.16	$ 6,461.06	A	$ 2,884.40	$ 4,038.16	$ 6,461.06	$ 700,800
TX3138	Y	S	N	N	60	80	100%	N	1460	4	VA	67	LN	LTC-2	3	$ 302.26	$ 423.16	$ 677.06	Q	$ 1,209.03	$ 1,692.64	$ 2,708.22	$ 116,800
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 203.82	$ 285.35	$ 456.56	M	$ 2,445.86	$ 3,424.20	$ 5,478.72	$ 467,200
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	$ 2,732.70	$ 3,825.78	$ 6,121.25	A	$ 2,732.70	$ 3,825.78	$ 6,121.25	$ 292,000
TX3390	N		Y	Y	20	100	60%	N	1825	5	VA	52	LN	LTC-2	3	$ 88.81	$ 124.33	$ 198.93	Q	$ 355.23	$ 497.32	$ 795.71	$ 182,500
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	$ 2,195.90	$ 3,074.26	$ 4,918.82	A	$ 2,195.90	$ 3,074.26	$ 4,918.82	$ 350,400
TX3478	Y	S	N	N	60	160	0%	N	1460	4	VA	65	LN	LTC-2	1	$ 138.98	$ 194.57	$ 311.31	M	$ 1,667.74	$ 2,334.84	$ 3,735.74	$ 233,600
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	$ 1,360.44	$ 1,904.62	$ 3,047.39	A	$ 1,360.44	$ 1,904.62	$ 3,047.39	$ 204,400
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	$ 18.63	$ 26.08	$ 41.73	M	$ 223.54	$ 312.96	$ 500.74	$ 182,500
TX3562	N		N	Y	20	90	60%	N	1460	4	VA	58	LN	LTC-2	1	$ 44.52	$ 62.33	$ 99.73	M	$ 534.26	$ 747.96	$ 1,196.74	$ 131,400
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 78.95	$ 110.53	$ 176.85	M	$ 947.40	$ 1,326.36	$ 2,122.18	$ 292,000
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	$ 65.78	$ 92.09	$ 147.34	M	$ 789.34	$ 1,105.08	$ 1,768.13	$ 292,000
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	$ 179.76	$ 251.66	$ 402.66	Q	$ 719.03	$ 1,006.64	$ 1,610.62	$ 408,800
TX3728	N		N	N	20	80	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	$ 1,474.33	$ 2,064.06	$ 3,302.50	A	$ 1,474.33	$ 2,064.06	$ 3,302.50	$ 233,600
TX3748	N		N	Y	60	110	0%	N	99999	LIFE	VA	62	LN	LTC-2	1	$ 54.01	$ 75.61	$ 120.98	M	$ 648.09	$ 907.32	$ 1,451.71	$ 321,200
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	$ 130.60	$ 182.84	$ 292.54	M	$ 1,567.20	$ 2,194.08	$ 3,510.53	$ 292,000
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	$ 887.11	$ 1,241.95	$ 1,987.12	A	$ 887.11	$ 1,241.95	$ 1,987.12	$ 292,000
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	3	$ 234.21	$ 327.89	$ 524.62	Q	$ 936.83	$ 1,311.56	$ 2,098.50	$ 116,800
TX4086	N		N	Y	20	90	60%	N	1460	4	VA	63	LN	LTC-2	1	$ 68.31	$ 95.63	$ 153.01	M	$ 819.69	$ 1,147.56	$ 1,836.10	$ 131,400
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 118.27	$ 165.58	$ 264.93	M	$ 1,419.26	$ 1,986.96	$ 3,179.14	$ 292,000
TX4362	N		N	N	100	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	$ 68.74	$ 96.24	$ 153.98	M	$ 824.91	$ 1,154.88	$ 1,847.81	$ 292,000
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	$ 225.82	$ 316.15	$ 505.84	Q	$ 903.29	$ 1,264.60	$ 2,023.36	$ 170,820
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	$ 355.26	$ 497.36	$ 795.78	Q	$ 1,421.03	$ 1,989.44	$ 3,183.10	$ 170,820
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$ 1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,840.16	$ 350,400
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	$ 821.50	$ 1,150.10	$ 1,840.16	A	$ 821.50	$ 1,150.10	$ 1,840.16	$ 350,400
TX4692	Y	C	N	N	20	404.92	100%	N	99999	LIFE	VA	49	LN	LTC-2	12	$ 3,720.98	$ 5,209.37	$ 8,334.99	A	$ 3,720.98	$ 5,209.37	$ 8,334.99	$1,182,366
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$ 1,484.70	$ 2,078.58	$ 3,325.73	A	$ 1,484.70	$ 2,078.58	$ 3,325.73	$ 554,800
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	$ 6,123.38	$ 8,572.73	$ 13,716.37	A	$ 6,123.38	$ 8,572.73	$ 13,716.37	$ 189,800
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	$ 702.62	$ 983.67	$ 1,573.87	S	$ 1,405.24	$ 1,967.34	$ 3,147.74	$ 292,000
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	$ 189.07	$ 264.70	$ 423.52	Q	$ 756.29	$ 1,058.80	$ 1,694.08	$ 292,000
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	$ 376.62	$ 527.27	$ 843.63	O	$ 1,506.49	$ 2,109.08	$ 3,374.53	$ 292,000
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$ 1,956.71	$ 2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 4,383.02	$ 554,800
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	$ 1,956.71	$ 2,739.39	$ 4,383.02	A	$ 1,956.71	$ 2,739.39	$ 4,383.02	$ 554,800
TX5070	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	54	LN	LTC-2	12	$ 1,375.99	$ 1,926.39	$ 3,082.22	A	$ 1,375.99	$ 1,926.39	$ 3,082.22	$ 707,136
TX5071	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	$ 1,493.62	$ 2,091.07	$ 3,345.71	A	$ 1,493.62	$ 2,091.07	$ 3,345.71	$ 707,136
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	$ 177.78	$ 248.89	$ 398.22	M	$ 2,133.34	$ 2,986.68	$ 4,778.69	$ 292,000
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	$ 1,339.00	$ 1,874.60	$ 2,999.36	A	$ 1,339.00	$ 1,874.60	$ 2,999.36	$ 292,000
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	$ 1,688.68	$ 2,364.15	$ 3,782.64	A	$ 1,688.68	$ 2,364.15	$ 3,782.64	$ 229,950
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	$ 71.15	$ 99.61	$ 159.38	M	$ 853.80	$ 1,195.32	$ 1,912.51	$ 292,000
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	$ 824.49	$ 1,154.29	$ 1,846.86	A	$ 824.49	$ 1,154.29	$ 1,846.86	$ 182,500
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	$ 731.58	$ 1,024.21	$ 1,638.74	A	$ 731.58	$ 1,024.21	$ 1,638.74	$ 292,000
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	$ 96.86	$ 135.60	$ 216.96	M	$ 1,162.29	$ 1,627.20	$ 2,603.52	$ 208,050
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	$ 3,283.30	$ 4,596.62	$ 7,354.59	A	$ 3,283.30	$ 4,596.62	$ 7,354.59	$ 277,400
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	$ 76.41	$ 106.97	$ 171.15	M	$ 916.89	$ 1,283.64	$ 2,053.82	$ 142,350
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	$ 1,108.10	$ 1,551.34	$ 2,482.14	A	$ 1,108.10	$ 1,551.34	$ 2,482.14	$ 292,000

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 671% rate increase can be justified at this time, the company is requesting a 60% increase, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950AA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Nursing home benefits begin after the insured has satisfied a deductible period

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

(elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality.

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%
6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.60** will be applied to the currently filed and approved rates.

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After Increase (Virginia Rate Basis)
Virginia		
LTC1	$1,050	$1,680
LTC2	$2,018	$3,229

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Nationwide		
LTC1	$2,140	$3,424
LTC2	$2,148	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	Modal Factor
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserves were not necessary to demonstrate compliance with the minimum 60% loss ratio.

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 81.3% shown in Exhibit A. This is based on a 4.5% interest rate.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	Distribution
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	Distribution
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	Distribution
Male	39%
Female	61%

Distribution of Issues by Benefit Period –

Benefit Period (years)	Distribution
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	**Distribution**
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	**Distribution**
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	**% Electing**
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 81.3%.

Exhibit B provides projected future experience including the proposed rate increase. The assumed implementation date is September 1, 2016.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 81.3%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2014 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$12,600	12
LNL	LTC2	$129,154	64
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709

27. PROPOSED EFFECTIVE DATE

The proposed 60% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The assumed implementation in Exhibit B is September 1, 2016.

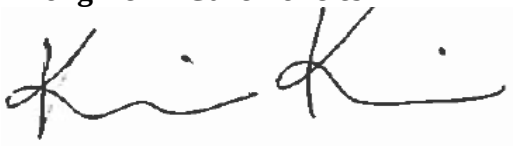
28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary.

Respectfully submitted,

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies



Kristen S. Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

Trustmark
INSURANCE COMPANY

Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **The Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits.

Effective {RERATE DATE}, a premium adjustment of [*PCT INCR*] percent will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

As a policyholder you have the right to a revised premium rate. If your policy does not contain Return of Premium benefits, we will offer you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to.
The reduced benefit options may not be of equal value of the original benefits.

- One option allows you to reduce your level of benefit. Options include reduction in benefit period or benefit amount, extension of Elimination Period, elimination of riders, etc.
- The other option allows you to choose Contingent Benefit Upon Lapse. Your policy would be converted to paid-up insurance, with no further premium payments required. Your Policy Benefit Limit under this option will be reduced to an amount equal to the total premium paid under this policy less any waived premium. In no event will the paid up value exceed the maximum benefits which would be payable if the policy remained in a premium paying status. With the Contingent Benefit Upon Lapse, the annual Benefit Increase Option, Restoration of Benefits, and Guaranteed Insurability Rider are no longer available.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

The rate increase request was reviewed by the Virginia 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY

Long Term Care Administrator for The Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

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Effective {RERATE DATE}, a premium adjustment of [*PCT INCR*] percent will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than anticipated, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

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The reduced benefit options may not be of equal value of the original benefits.

- One option allows you to reduce your level of benefit. Options include reduction in benefit period or benefit amount, extension of Elimination Period, elimination of riders, etc.
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If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the contingent benefit upon lapse option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

The rate increase request was reviewed by the Virginia 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

The Lincoln National Life Insurance Company
350 Church Street
Hartford, CT. 06103-1106
(800) 238-6252

The following provision in this Rider is added to Your Policy effective as of the endorsement data on the Rider.

CONTINGENT BENEFIT AT LAPSE

If Your Long Term Care Policy does not contain Return of Premium benefits and We implement a Substantial Premium Increase, We will offer You the following options in lieu of accepting the Substantial Premium Increase:

1. **Reduce Benefit: If You choose this option, the Nursing Home Daily Benefit maximum and Policy Benefit Limit will be reduced to the levels to which Your current premium would correspond under the new rate schedule; or**

2. **Contingent Benefit Upon Lapse: If You choose this option, Your Policy will be converted into Contingent Benefit Upon Lapse.**

If Your Policy converts to Contingent Benefit Upon Lapse, it will be continued in force with no further premiums being payable. Contingent Benefit Upon Lapse means Your Nursing Home Daily Benefit maximum will remain the same, but Your Policy Benefit Limit will be reduced to an amount equal to the total amount of premiums paid under this Policy less any premium waived. The reduced Policy Benefit Limit shall not be less than the equivalent of Nursing Home Daily Benefit maximum times 30. Any Compound Automatic Inflation Protection, Restoration of Benefits, or Guaranteed Insurability provisions will no longer be available if this option is exercised. If You die before using all benefits available under Your reduced Policy Benefit Limit, there will not be a refund of any benefits.

We will notify You of a Substantial Premium Increase 75 days before the increase takes effect. If Your Policy lapses within 120 days of the Substantial Premium Increase due date, and if You have not chosen either option, then Your Policy will automatically convert to Contingent Benefit Upon Lapse.

The total of all benefits paid under this Policy and this Contingent Benefit at Lapse will not exceed the maximum benefits which would have been payable under this Policy had this Contingent Benefit at Lapse not been exercised.

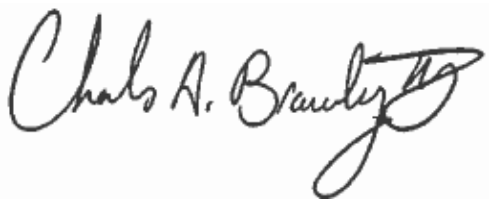
Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates.

A Substantial Premium Increase is a percentage increase over the initial premium as provided in the table below:

Triggers for a Substantial Premium Increase					
Issue Age	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**	**Issue Age**	**Percent Increase over Initial Premium**
29 and Under	**200%**	**65**	**50%**	**77**	**26%**
30-34	**190%**	**66**	**48%**	**78**	**24%**
35-39	**170%**	**67**	**46%**	**79**	**22%**
40-44	**150%**	**68**	**44%**	**80**	**20%**
45-49	**130%**	**69**	**42%**	**81**	**19%**
50-54	**110%**	**70**	**40%**	**82**	**18%**
55-59	**90%**	**71**	**38%**	**83**	**17%**
60	**70%**	**72**	**36%**	**84**	**16%**
61	**66%**	**73**	**34%**	**85**	**15%**
62	**62%**	**74**	**32%**	**86**	**14%**
63	**58%**	**75**	**30%**	**87**	**13%**
64	**54%**	**76**	**28%**	**88**	**12%**
				89	**11%**
				90 and over	**10%**

This provision is not applicable if Your Policy contains Return of Premium benefits.

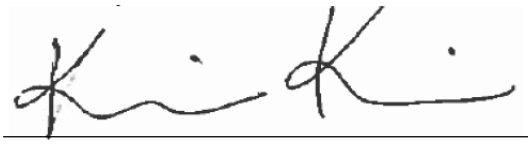
Nothing contained in this Rider will be held to vary, alter, waive or extend any of the terms, conditions, agreements or limitations of the Policy other than stated above.



Secretary

CERTIFICATION OF COMPLIANCE

I, Kristen Kim, Executive Director and Actuary, have reviewed the enclosed forms and certify that, to the best of our 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.



Signature of Actuary

Kristen Kim
Name

Executive Director and Actuary
Title

May 2, 2016
Date

Trustmark
INSURANCE COMPANY

Long Term Care Administrator for Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

Dear Policyholder:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family and is a concern for us all. As the administrator of your Long Term Care policy with **Lincoln National Life Insurance Company**, we are responsible for keeping sufficient funds to cover your valuable policy benefits.

Effective {RERATE DATE}, a premium adjustment of [*PCT INCR*] percent will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than originally expected, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

If your policy does not contain Return of Premium benefits, we will offer you the following two options in lieu of the above premium adjustment or any future premium adjustments that your policy may be subject to. **The reduced benefit options may not be of equal value of the original benefits.**

- One option allows you to reduce your Policy Benefit Limit and Nursing Home Daily Benefit maximum amounts.
- The other option allows you to choose Paid-Up Coverage. Your policy would be converted to paid-up insurance, with no further premium payments required. Your Policy Benefit Limit under this option will be reduced to an amount equal to the total premium paid under this policy less any waived premium and paid claims. With the Paid-Up Coverage, the annual Benefit Increase Option, Restoration of Benefits, and Guaranteed Insurability Rider are no longer available.

If you would like to keep your policy benefits as is, then there is no need to contact us. The new premium will go into effect on the date indicated above. If you choose to explore a reduction in benefits, or the paid-up option, then please contact us at the telephone number below. Benefit changes may occur at any time, not just at the time of a rate increase.

Because our records indicate that you are currently receiving Waiver of Premium benefits for your long-term care coverage, you are not responsible for paying your premiums. If your Waiver of Premium benefits stop on or after {RERATE DATE}, you will then pay the premium of {NEW RRT MODAL PREM}.

The rate increase request was reviewed by the Virginia 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Trustmark
INSURANCE COMPANY

Long Term Care Administrator for Lincoln National Life Insurance Company

{RETN ADDR 3}, {RETN ADDR 4}

{LETTER DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: {CONTRACT NUM}

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Effective {RERATE DATE}, a premium adjustment of [*PCT INCR*] percent will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}.

The rate increase is necessary because the emerging experience reveals more insureds are keeping their policies in force than originally expected, resulting in higher than expected claim costs. This rate increase is necessary to ensure adequate funding of all future claim payments. Your policy may be subject to future premium adjustments. Please refer to your policy regarding premium adjustments for additional details.

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Sincerely,

Policyowner Services Department
DI/LTC Division

Lincoln
Financial Group®
The Lincoln National Life Insurance Company, 350 Church Street, Hartford, CT 06103-1106 (800) 238-6252

The following provision in this Rider is added to Your Policy effective as of the endorsement date on this Rider.

CONTINGENT BENEFIT AT LAPSE

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1. **Reduce Benefit: If You choose this option, the Nursing Home Daily Benefit maximum and Policy Benefit Limit will be reduced to the levels to which Your current premium would correspond under the new rate schedule; or**

2. **Paid Up Coverage: If You choose this option, Your Policy will be converted into Paid-Up Coverage.**

If Your Policy converts to Paid-Up Coverage, it will be continued in force with no further premiums being payable. Paid-Up Coverage means Your Nursing Home Daily Benefit maximum will remain the same, but Your Policy Benefit Limit will be reduced to an amount equal to the total amount of premiums paid under this Policy less any premium waived and previous paid claim amounts. The reduced Policy Benefit Limit shall not be less than the equivalent of Nursing Home Daily Benefit maximum times 30. Any Compound Automatic Inflation Protection, Restoration of Benefits, or Guaranteed Insurability provisions will no longer be available if this option is exercised. If You die before using all benefits available under Your reduced Policy Benefit Limit, there will not be a refund of any benefits.

We will notify Your of a Substantial Premium Increase 45 days before the increase takes effect. If Your Policy lapses within 120 days of the Substantial Premium Increase due date, and if You have not chosen either option, then Your Policy will automatically convert to Paid-Up Coverage.

The total of all benefits paid under this Policy and this Contingent Benefit at Lapse will not exceed the maximum benefits which would have been payable under this Policy had this Contingent Benefit at Lapse not been exercised.

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Issue Age	Percent Increase over Initial Premium	Issue Age	Percent Increase over Initial Premium	Issue Age	Percent Increase over Initial Premium
29 and under	200%	65	50%	77	26%
30-34	190%	66	48%	78	24%
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Charles A. Bradley Jr.

Secretary

Exhibit A

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	395,783	396,446	396,446	1,908	-	1,908	0.5%	0.5%	36,711	9.3%	0.05	0.05
1992	1,577,010	1,579,715	1,579,715	6,598	-	6,598	0.4%	0.4%	210,947	13.4%	0.03	0.03
1993	3,144,091	3,149,385	3,149,385	578,249	-	578,249	18.4%	18.4%	520,312	16.5%	1.11	1.11
1994	4,619,998	4,627,737	4,627,737	564,582	-	564,582	12.2%	12.2%	946,235	20.4%	0.60	0.60
1995	5,816,403	5,826,127	5,826,127	331,975	-	331,975	5.7%	5.7%	1,530,245	26.3%	0.22	0.22
1996	7,031,532	7,043,274	7,043,274	1,708,255	-	1,708,255	24.3%	24.3%	2,281,187	32.4%	0.75	0.75
1997	7,141,096	7,141,096	7,141,096	2,289,953	-	2,289,953	32.1%	32.1%	3,030,696	42.4%	0.76	0.76
1998	6,684,986	6,682,741	6,682,741	1,326,036	-	1,326,036	19.8%	19.8%	3,731,856	55.8%	0.36	0.36
1999	6,409,450	6,409,548	6,409,548	2,280,930	-	2,280,930	35.6%	35.6%	4,434,943	69.2%	0.51	0.51
2000	6,108,615	6,108,615	6,108,615	2,980,298	-	2,980,298	48.8%	48.8%	4,983,654	81.6%	0.60	0.60
2001	5,772,457	5,772,457	5,772,457	2,700,086	-	2,700,086	46.8%	46.8%	5,335,200	92.4%	0.51	0.51
2002	5,511,634	5,511,634	5,511,634	2,561,991	-	2,561,991	46.5%	46.5%	5,671,553	102.9%	0.45	0.45
2003	5,228,143	5,228,143	5,228,143	3,692,527	93,727	3,786,254	72.4%	72.4%	5,928,024	113.4%	0.64	0.64
2004	5,404,514	6,428,418	4,944,937	2,730,729	48,506	2,779,235	43.2%	51.4%	6,141,269	124.2%	0.35	0.45
2005	5,599,354	6,478,393	4,627,423	3,578,503	336,982	3,915,485	60.4%	69.9%	6,269,186	135.5%	0.45	0.62
2006	5,620,512	6,123,700	4,374,071	5,237,690	132,282	5,369,972	87.7%	95.5%	6,419,236	146.8%	0.60	0.84
2007	6,054,761	5,739,005	4,099,289	3,781,412	690,158	4,471,570	77.9%	73.9%	6,480,829	158.1%	0.49	0.69
2008	5,994,307	5,397,203	3,855,145	4,706,588	136,062	4,842,650	89.7%	80.8%	6,550,236	169.9%	0.53	0.74
2009	5,648,658	5,048,577	3,606,126	3,943,729	404,072	4,347,800	86.1%	77.0%	6,561,423	182.0%	0.47	0.66
2010	5,491,820	4,663,743	3,331,245	3,647,655	410,979	4,058,634	87.0%	73.9%	6,494,672	195.0%	0.45	0.62
2011	5,277,250	4,327,213	3,090,866	2,691,440	1,453,330	4,144,770	95.8%	78.5%	6,433,528	208.1%	0.46	0.64
2012	4,929,433	4,037,537	2,883,955	2,548,297	2,603,988	5,152,285	127.6%	104.5%	6,414,529	222.4%	0.57	0.80
2013	4,614,870	3,758,049	2,684,321	2,233,221	4,439,340	6,672,561	177.6%	144.6%	6,359,379	236.9%	0.75	1.05
2014	4,114,949	2,925,919	2,089,942	650,840	6,747,165	7,398,005	252.8%	179.8%	6,244,598	298.8%	0.85	1.18
2015	3,703,454	2,633,328	1,880,948			7,752,203	294.4%	209.3%	5,109,368	271.6%	1.08	1.52
2016	3,348,772	2,381,132	1,700,808			7,821,069	328.5%	233.6%	4,947,974	290.9%	1.13	1.58
2017	3,012,695	2,142,165	1,530,118			7,814,103	364.8%	259.4%	4,760,741	311.1%	1.17	1.64
2018	2,697,175	1,917,816	1,369,869			7,734,703	403.3%	286.8%	4,511,762	329.4%	1.22	1.71
2019	2,403,003	1,708,646	1,220,462			7,584,980	443.9%	315.6%	4,338,704	355.5%	1.25	1.75
2020	2,130,039	1,514,556	1,081,826			7,368,092	486.5%	345.9%	4,139,422	382.6%	1.27	1.78
2021	1,878,793	1,335,909	954,221			7,094,090	531.0%	377.6%	3,893,887	408.1%	1.30	1.82
2022	1,649,603	1,172,944	837,817			6,774,142	577.5%	410.7%	3,651,167	435.8%	1.33	1.86
2023	1,441,894	1,025,253	732,324			6,418,109	626.0%	445.1%	3,359,371	458.7%	1.36	1.91
2024	1,254,520	892,022	637,158			6,037,756	676.9%	481.3%	3,172,137	497.9%	1.36	1.90
2025	1,085,564	771,886	551,347			5,637,269	730.3%	519.3%	2,981,364	540.7%	1.35	1.89
2026	933,847	664,008	474,292			5,223,974	786.7%	559.4%	2,738,124	577.3%	1.36	1.91
2027	798,660	567,884	405,632			4,803,708	845.9%	601.5%	2,500,893	616.5%	1.37	1.92
2028	679,302	483,015	345,011			4,389,715	908.8%	646.2%	2,242,995	650.1%	1.40	1.96
2029	574,450	408,461	291,758			3,984,293	975.4%	693.6%	2,032,460	696.6%	1.40	1.96
2030	482,809	343,299	245,214			3,590,816	1046.0%	743.7%	1,843,026	751.6%	1.39	1.95
2031	403,261	286,737	204,812			3,211,104	1119.9%	796.3%	1,612,222	787.2%	1.42	1.99
2032	334,717	237,999	169,999			2,851,657	1198.2%	852.0%	1,388,421	816.7%	1.47	2.05
2033	276,128	196,340	140,243			2,513,784	1280.3%	910.4%	1,182,776	843.4%	1.52	2.13
2034	226,422	160,997	114,998			2,198,779	1365.7%	971.1%	994,670	864.9%	1.58	2.21
2035	184,511	131,196	93,712			1,906,789	1453.4%	1033.4%	833,423	889.3%	1.63	2.29
2036	149,477	106,285	75,918			1,638,018	1541.2%	1095.8%	680,230	896.0%	1.72	2.41
2037	120,383	85,598	61,141			1,398,308	1633.6%	1161.5%	547,831	896.0%	1.82	2.55
2038	96,394	68,541	48,958			1,184,753	1728.5%	1229.1%	438,664	896.0%	1.93	2.70
2039	76,759	54,579	38,985			996,016	1824.9%	1297.6%	349,308	896.0%	2.04	2.85
2040	60,786	43,222	30,873			830,547	1921.6%	1366.3%	276,620	896.0%	2.14	3.00
2041	47,867	34,036	24,311			687,266	2019.2%	1435.8%	217,832	896.0%	2.25	3.16
2042	37,480	26,650	19,036			565,021	2120.2%	1507.5%	170,559	896.0%	2.37	3.31
2043	29,178	20,747	14,819			460,103	2217.7%	1576.9%	132,780	896.0%	2.48	3.47
2044	22,580	16,056	11,468			371,668	2314.9%	1646.0%	102,757	896.0%	2.58	3.62
2045	17,390	12,365	8,832			298,068	2410.5%	1714.0%	79,139	896.0%	2.69	3.77
2046	13,346	9,490	6,779			237,552	2503.2%	1779.9%	60,736	896.0%	2.79	3.91
2047	10,208	7,258	5,184			187,937	2589.4%	1841.1%	46,452	896.0%	2.89	4.05
2048	7,784	5,535	3,954			147,727	2668.9%	1897.7%	35,425	896.0%	2.98	4.17
2049	5,926	4,214	3,010			115,718	2746.2%	1952.6%	26,969	896.0%	3.06	4.29
2050	4,500	3,200	2,285			90,278	2821.5%	2006.2%	20,478	896.0%	3.15	4.41
2051	3,412	2,426	1,733			70,366	2900.6%	2062.4%	15,526	896.0%	3.24	4.53
2052	2,576	1,832	1,309			54,494	2974.6%	2115.1%	11,725	896.0%	3.32	4.65
2053	1,936	1,376	983			41,877	3042.7%	2163.5%	8,809	896.0%	3.40	4.75
2054	1,447	1,029	735			31,898	3100.1%	2204.3%	6,585	896.0%	3.46	4.84
2055	1,076	765	547			24,160	-	-	4,897	-	-	-
Past		120,404,676				74,270,085	61.7%		109,010,450	90.5%	68.1%	
Future		21,480,797				122,142,910	568.6%		65,468,228	304.8%	186.6%	
Lifetime		141,885,473				196,412,995	138.4%		174,478,678	123.0%	112.6%	
Interest	4.5%											
Past		209,507,285				107,600,265	51.4%		165,368,048	78.9%	65.1%	
Future		16,595,260				83,736,887	504.6%		46,530,727	280.4%	180.0%	
Lifetime		226,102,545				191,337,152	84.6%		211,898,775	93.7%	90.3%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

HL-2500AA (8/90)
HL-2950VA (7/92)

12/31/2014 BRI EP
LTC-1 281,339
LTC-2 1,808,604

Exhibit A - Proposed Rate

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Proposed Rate Since Inception

Cal Year	Proposed *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio
1991	888,039	396,446	1,908	-	1,908	0.2%	37,045	9.3%	0.02
1992	3,538,562	1,579,715	6,598	-	6,598	0.2%	178,232	11.3%	0.02
1993	7,054,622	3,149,385	578,249	-	578,249	8.2%	430,584	13.7%	0.60
1994	10,366,131	4,627,737	564,582	-	564,582	5.4%	781,506	16.9%	0.32
1995	13,050,526	5,826,127	331,975	-	331,975	2.5%	1,268,129	21.8%	0.12
1996	15,776,935	7,043,274	1,708,255	-	1,708,255	10.8%	1,925,116	27.3%	0.40
1997	15,996,054	7,141,096	2,289,953	-	2,289,953	14.3%	2,606,969	36.5%	0.39
1998	14,969,340	6,682,741	1,326,036	-	1,326,036	8.9%	3,303,453	49.4%	0.18
1999	14,357,389	6,409,548	2,280,930	-	2,280,930	15.9%	4,022,592	62.8%	0.25
2000	13,683,297	6,108,615	2,980,298	-	2,980,298	21.8%	4,630,676	75.8%	0.29
2001	12,930,304	5,772,457	2,700,086	-	2,700,086	20.9%	5,042,672	87.4%	0.24
2002	12,346,060	5,511,634	2,561,991	-	2,561,991	20.8%	5,406,341	98.1%	0.21
2003	11,711,040	5,228,143	3,692,527	93,727	3,786,254	32.3%	5,684,438	108.7%	0.30
2004	7,911,899	4,944,937	2,730,729	48,506	2,779,235	35.1%	5,907,704	119.5%	0.29
2005	7,403,878	4,627,423	3,578,503	336,982	3,915,485	52.9%	6,037,098	130.5%	0.41
2006	6,998,514	4,374,071	5,237,690	132,282	5,369,972	76.7%	6,206,575	141.9%	0.54
2007	6,558,862	4,099,289	3,781,412	690,158	4,471,570	68.2%	6,270,315	153.0%	0.45
2008	6,168,232	3,855,145	4,706,588	136,062	4,842,650	78.5%	6,351,908	164.8%	0.48
2009	5,769,802	3,606,126	3,943,729	404,072	4,347,800	75.4%	6,379,499	176.9%	0.43
2010	5,329,992	3,331,245	3,647,655	410,979	4,058,634	76.1%	6,311,974	189.5%	0.40
2011	4,945,386	3,090,866	2,691,440	1,453,330	4,144,770	83.8%	6,264,459	202.7%	0.41
2012	4,614,328	2,883,955	2,548,297	2,603,988	5,152,285	111.7%	6,245,388	216.6%	0.52
2013	4,294,913	2,684,321	2,233,221	4,439,340	6,672,561	155.4%	6,208,896	231.3%	0.67
2014	3,343,908	2,089,942	650,840	6,747,165	7,398,005	221.2%	4,990,998	238.8%	0.93
2015	3,009,517	1,880,948			6,299,629	209.3%	5,109,368	271.6%	0.77
2016	2,721,293	1,700,808			6,355,591	233.6%	4,947,974	290.9%	0.80
2017	2,448,189	1,530,118			6,349,930	259.4%	4,760,741	311.1%	0.83
2018	2,191,790	1,369,869			6,285,408	286.8%	4,511,762	329.4%	0.87
2019	1,952,739	1,220,462			6,163,739	315.6%	4,338,704	355.5%	0.89
2020	1,730,921	1,081,826			5,987,491	345.9%	4,139,422	382.6%	0.90
2021	1,526,753	954,221			5,764,830	377.6%	3,893,887	408.1%	0.93
2022	1,340,507	837,817			5,504,833	410.7%	3,651,167	435.8%	0.94
2023	1,171,718	732,324			5,215,511	445.1%	3,359,371	458.7%	0.97
2024	1,019,453	637,158			4,906,427	481.3%	3,172,137	497.9%	0.97
2025	882,156	551,347			4,580,982	519.3%	2,981,364	540.7%	0.96
2026	758,867	474,292			4,245,128	559.4%	2,738,124	577.3%	0.97
2027	649,011	405,632			3,903,610	601.5%	2,500,893	616.5%	0.98
2028	552,017	345,011			3,567,189	646.2%	2,242,995	650.1%	0.99
2029	466,812	291,758			3,237,734	693.6%	2,032,460	696.6%	1.00
2030	392,342	245,214			2,917,984	743.7%	1,843,026	751.6%	0.99
2031	327,699	204,812			2,609,421	796.3%	1,612,222	787.2%	1.01
2032	271,999	169,999			2,317,326	852.0%	1,388,421	816.7%	1.04
2033	224,388	140,243			2,042,762	910.4%	1,182,776	843.4%	1.08
2034	183,996	114,998			1,786,781	971.1%	994,670	864.9%	1.12
2035	149,938	93,712			1,549,503	1033.4%	833,423	889.3%	1.16
2036	121,469	75,918			1,331,093	1095.8%	680,230	896.0%	1.22
2037	97,826	61,141			1,136,299	1161.5%	547,831	896.0%	1.30
2038	78,332	48,958			962,759	1229.1%	438,664	896.0%	1.37
2039	62,376	38,985			809,386	1297.6%	349,308	896.0%	1.45
2040	49,396	30,873			674,923	1366.3%	276,620	896.0%	1.52
2041	38,898	24,311			558,489	1435.8%	217,832	896.0%	1.60
2042	30,457	19,036			459,150	1507.5%	170,559	896.0%	1.68
2043	23,711	14,819			373,891	1576.9%	132,780	896.0%	1.76
2044	18,349	11,468			302,027	1646.0%	102,757	896.0%	1.84
2045	14,132	8,832			242,218	1714.0%	79,139	896.0%	1.91
2046	10,846	6,779			193,041	1779.9%	60,736	896.0%	1.99
2047	8,295	5,184			152,722	1841.1%	46,452	896.0%	2.05
2048	6,326	3,954			120,046	1897.7%	35,425	896.0%	2.12
2049	4,816	3,010			94,036	1952.6%	26,969	896.0%	2.18
2050	3,657	2,285			73,362	2006.2%	20,478	896.0%	2.24
2051	2,773	1,733			57,181	2062.4%	15,526	896.0%	2.30
2052	2,094	1,309			44,283	2115.1%	11,725	896.0%	2.36
2053	1,573	983			34,030	2163.5%	8,809	896.0%	2.41
2054	1,176	735			25,921	2204.3%	6,585	896.0%	2.46
2055	-	-			-	-	-	-	-
Past	210,008,014				74,270,085	35.4%	102,492,566	48.8%	72.5%
Future	24,548,607				99,236,668	404.2%	65,463,331	266.7%	151.6%
Lifetime	234,556,621				173,506,753	74.0%	167,955,896	71.6%	103.3%
Interest 4.5%									
Past	390,326,291				107,600,265	27.6%	154,670,244	39.6%	69.6%
Future	18,965,865				68,043,330	358.8%	46,529,903	245.3%	146.2%
Lifetime	409,292,156				175,643,595	42.9%	201,200,148	49.2%	87.3%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is on a proposed Virginia rate basis. Historical premium is also on a proposed Virginia rate basis.

12/31/2014 BRI EP
LTC-1 281,339
LTC-2 1,808,604

Exhibit A-VA

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	6,968	6,968	-	-	-	0.0%	427	6.1%	-	-
1992	49,326	49,326	-	-	-	0.0%	2,892	5.9%	-	-
1993	100,020	100,020	-	-	-	0.0%	7,601	7.6%	-	-
1994	138,316	138,316	104,497	-	104,497	75.5%	18,226	13.2%	5.73	5.73
1995	209,708	209,708	-	-	-	0.0%	39,196	18.7%	-	-
1996	273,411	273,411	-	-	-	0.0%	70,479	25.8%	-	-
1997	271,500	271,500	-	-	-	0.0%	107,266	39.5%	-	-
1998	252,745	252,745	488,915	-	488,915	193.4%	140,591	55.6%	3.48	3.48
1999	240,726	240,726	364,473	-	364,473	151.4%	163,795	68.0%	2.23	2.23
2000	241,308	241,308	1,740	-	1,740	0.7%	188,797	78.2%	0.01	0.01
2001	219,976	219,976	206,615	-	206,615	93.9%	196,703	89.4%	1.05	1.05
2002	212,695	212,695	-	-	-	0.0%	209,062	98.3%	-	-
2003	209,362	209,362	-	-	-	0.0%	226,088	108.0%	-	-
2004	229,127	199,064	70,375	-	70,375	30.7%	230,898	116.0%	0.26	0.30
2005	256,725	189,747	12,905	-	12,905	5.0%	243,984	128.6%	0.04	0.05
2006	243,014	177,338	-	-	-	0.0%	250,780	141.4%	-	-
2007	233,550	165,459	85,486	-	85,486	36.6%	252,436	152.6%	0.24	0.34
2008	224,262	156,546	8,102	-	8,102	3.6%	256,699	164.0%	0.02	0.03
2009	216,955	152,089	83,023	-	83,023	38.3%	271,857	178.7%	0.21	0.31
2010	209,006	146,686	96,671	576	97,247	46.5%	286,320	195.2%	0.24	0.34
2011	201,178	141,361	-	554	554	0.3%	296,042	209.4%	0.00	0.00
2012	189,998	133,494	134,472	206,982	341,454	179.7%	291,941	218.7%	0.82	1.17
2013	170,519	121,198	80,861	3,070	83,931	49.2%	288,238	237.8%	0.21	0.29
2014	154,211	109,179	33,820	-	33,820	21.9%	277,882	254.5%	0.09	0.12
2015	136,798	96,851			371,366	271.5%	174,912	180.6%	1.50	2.12
2016	123,273	87,275			376,409	305.3%	168,698	193.3%	1.58	2.23
2017	110,503	78,234			376,768	341.0%	161,644	206.6%	1.65	2.33
2018	98,546	69,770			372,353	377.8%	152,475	218.5%	1.73	2.44
2019	87,396	61,875			364,754	417.4%	145,744	235.5%	1.77	2.50
2020	76,983	54,503			353,048	458.6%	138,089	253.4%	1.81	2.56
2021	67,443	47,749			337,645	500.6%	128,965	270.1%	1.85	2.62
2022	58,824	41,647			318,842	542.0%	120,190	288.6%	1.88	2.65
2023	51,107	36,183			298,761	584.6%	109,949	303.9%	1.92	2.72
2024	44,236	31,318			278,780	630.2%	103,579	330.7%	1.91	2.69
2025	38,076	26,957			257,624	676.6%	97,281	360.9%	1.87	2.65
2026	32,564	23,055			235,877	724.3%	89,171	386.8%	1.87	2.65
2027	27,682	19,598			213,348	770.7%	81,250	414.6%	1.86	2.63
2028	23,420	16,581			191,166	816.3%	72,685	438.4%	1.86	2.63
2029	19,732	13,970			170,555	864.4%	65,844	471.3%	1.83	2.59
2030	16,576	11,736			151,766	915.6%	59,884	510.3%	1.79	2.53
2031	13,885	9,830			133,698	962.9%	52,638	535.5%	1.80	2.54
2032	11,589	8,205			116,347	1004.0%	45,651	556.4%	1.80	2.55
2033	9,650	6,832			100,279	1039.2%	39,304	575.3%	1.81	2.55
2034	8,022	5,679			86,347	1076.4%	33,542	590.6%	1.82	2.57
2035	6,665	4,719			74,427	1116.6%	28,685	607.9%	1.84	2.59
2036	5,537	3,920			63,756	1151.6%	24,012	612.6%	1.88	2.66
2037	4,587	3,248			54,626	1190.8%	19,895	612.6%	1.94	2.75
2038	3,785	2,680			47,026	1242.5%	16,415	612.6%	2.03	2.86
2039	3,114	2,205			40,601	1303.9%	13,505	612.6%	2.13	3.01
2040	2,554	1,808			34,697	1358.7%	11,076	612.6%	2.22	3.13
2041	2,088	1,478			29,749	1424.9%	9,055	612.6%	2.33	3.29
2042	1,699	1,203			25,669	1510.9%	7,368	612.6%	2.47	3.48
2043	1,374	973			22,126	1610.6%	5,958	612.6%	2.63	3.71
2044	1,103	781			19,100	1731.8%	4,783	612.6%	2.83	3.99
2045	885	626			16,391	1852.4%	3,838	612.6%	3.02	4.27
2046	713	505			14,049	1970.1%	3,093	612.6%	3.22	4.54
2047	577	408			12,026	2084.8%	2,502	612.6%	3.40	4.81
2048	468	331			10,273	2196.8%	2,028	612.6%	3.59	5.07
2049	380	269			8,814	2322.5%	1,646	612.6%	3.79	5.36
2050	309	219			7,571	2451.4%	1,340	612.6%	4.00	5.65
2051	252	178			6,461	2565.4%	1,092	612.6%	4.19	5.92
2052	205	145			5,471	2667.9%	889	612.6%	4.36	6.15
2053	166	118			4,539	2726.9%	722	612.6%	4.45	6.29
2054	134	95			3,712	2762.2%	583	612.6%	4.51	6.37
2055	107	76			3,036	-	466	-	-	-
Past	4,754,605				1,983,136	41.7%	4,318,201	90.8%	45.9%	
Future	1,093,005				5,609,853	513.3%	2,200,448	201.3%	254.9%	
Lifetime	5,847,610				7,592,989	129.8%	6,518,649	111.5%	116.5%	
Interest 4.5%										
Past	8,068,043				3,358,454	41.6%	6,376,081	79.0%	52.7%	
Future	845,695				3,886,292	459.5%	1,559,437	184.4%	249.2%	
Lifetime	8,913,737				7,244,746	81.3%	7,935,518	89.0%	91.3%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

12/31/2014 BRI EP
LTC-1 5,985
LTC-2 66,944

Exhibit B

Proposed Rate Increase effective 5/1/2016 60%
Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	396,446	1,908	-	1,908	0.5%
1992	1,579,715	6,598	-	6,598	0.4%
1993	3,149,385	578,249	-	578,249	18.4%
1994	4,627,737	564,582	-	564,582	12.2%
1995	5,826,127	331,975	-	331,975	5.7%
1996	7,043,274	1,708,255	-	1,708,255	24.3%
1997	7,141,096	2,289,953	-	2,289,953	32.1%
1998	6,682,741	1,326,036	-	1,326,036	19.8%
1999	6,409,548	2,280,930	-	2,280,930	35.6%
2000	6,108,615	2,980,298	-	2,980,298	48.8%
2001	5,772,457	2,700,086	-	2,700,086	46.8%
2002	5,511,634	2,561,991	-	2,561,991	46.5%
2003	5,228,143	3,692,527	93,727	3,786,254	72.4%
2004	6,428,418	2,730,729	48,506	2,779,235	43.2%
2005	6,478,393	3,578,503	336,982	3,915,485	60.4%
2006	6,123,700	5,237,690	132,282	5,369,972	87.7%
2007	5,739,005	3,781,412	690,158	4,471,570	77.9%
2008	5,397,203	4,706,588	136,062	4,842,650	89.7%
2009	5,048,577	3,943,729	404,072	4,347,800	86.1%
2010	4,663,743	3,647,655	410,979	4,058,634	87.0%
2011	4,327,213	2,691,440	1,453,330	4,144,770	95.8%
2012	4,037,537	2,548,297	2,603,988	5,152,285	127.6%
2013	3,758,049	2,233,221	4,439,340	6,672,561	177.6%
2014	2,925,919	650,840	6,747,165	7,398,005	252.8%
2015	2,633,328			7,752,203	294.4%
2016	3,333,584			7,821,069	234.6%
2017	3,427,465			7,814,103	228.0%
2018	3,068,506			7,734,703	252.1%
2019	2,733,834			7,584,980	277.4%
2020	2,423,290			7,368,092	304.1%
2021	2,137,454			7,094,090	331.9%
2022	1,876,710			6,774,142	361.0%
2023	1,640,405			6,418,109	391.3%
2024	1,427,235			6,037,756	423.0%
2025	1,235,018			5,637,269	456.5%
2026	1,062,414			5,223,974	491.7%
2027	908,615			4,803,708	528.7%
2028	772,824			4,389,715	568.0%
2029	653,537			3,984,293	609.7%
2030	549,279			3,590,816	653.7%
2031	458,779			3,211,104	699.9%
2032	380,799			2,851,657	748.9%
2033	314,144			2,513,784	800.2%
2034	257,594			2,198,779	853.6%
2035	209,914			1,906,789	908.4%
2036	170,056			1,638,018	963.2%
2037	136,957			1,398,308	1021.0%
2038	109,665			1,184,753	1080.3%
2039	87,326			996,016	1140.6%
2040	69,155			830,547	1201.0%
2041	54,458			687,266	1262.0%
2042	42,640			565,021	1325.1%
2043	33,195			460,103	1386.1%
2044	25,689			371,668	1446.8%
2045	19,785			298,068	1506.6%
2046	15,184			237,552	1564.5%
2047	11,613			187,937	1618.3%
2048	8,856			147,727	1668.1%
2049	6,742			115,718	1716.4%
2050	5,119			90,278	1763.4%
2051	3,882			70,366	1812.9%
2052	2,931			54,494	1859.1%
2053	2,202			41,877	1901.7%
2054	1,646			31,898	1937.5%
2055	1,224			-	-
Past	120,404,676			74,270,085	61.7%
Future	32,313,052			122,118,750	377.9%
Lifetime	152,717,728			196,388,835	128.6%
Interest 4.5%					
Past	209,507,285			107,600,265	51.4%
Future	24,561,014			83,732,824	340.9%
Lifetime	234,068,300			191,333,089	81.7%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit B-VA

Proposed Rate Increase effective 5/1/2016 60%
Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	6,968	-	-	-	0.0%
1992	49,326	-	-	-	0.0%
1993	100,020	-	-	-	0.0%
1994	138,316	104,497	-	104,497	75.5%
1995	209,708	-	-	-	0.0%
1996	273,411	-	-	-	0.0%
1997	271,500	-	-	-	0.0%
1998	252,745	488,915	-	488,915	193.4%
1999	240,726	364,473	-	364,473	151.4%
2000	241,308	1,740	-	1,740	0.7%
2001	219,976	206,615	-	206,615	93.9%
2002	212,695	-	-	-	0.0%
2003	209,362	-	-	-	0.0%
2004	229,127	70,375	-	70,375	30.7%
2005	256,725	12,905	-	12,905	5.0%
2006	243,014	-	-	-	0.0%
2007	233,550	85,486	-	85,486	36.6%
2008	224,262	8,102	-	8,102	3.6%
2009	216,955	83,023	-	83,023	38.3%
2010	209,006	96,671	576	97,247	46.5%
2011	201,178	-	554	554	0.3%
2012	189,998	134,472	206,982	341,454	179.7%
2013	170,519	80,861	3,070	83,931	49.2%
2014	154,211	33,820	-	33,820	21.9%
2015	136,798			371,366	271.5%
2016	172,582			376,409	218.1%
2017	176,804			376,768	213.1%
2018	157,674			372,353	236.2%
2019	139,833			364,754	260.8%
2020	123,174			353,048	286.6%
2021	107,909			337,645	312.9%
2022	94,119			318,842	338.8%
2023	81,772			298,761	365.4%
2024	70,777			278,780	393.9%
2025	60,922			257,624	422.9%
2026	52,102			235,877	452.7%
2027	44,291			213,348	481.7%
2028	37,471			191,166	510.2%
2029	31,571			170,555	540.2%
2030	26,522			151,766	572.2%
2031	22,215			133,698	601.8%
2032	18,542			116,347	627.5%
2033	15,440			100,279	649.5%
2034	12,835			86,347	672.7%
2035	10,664			74,427	697.9%
2036	8,858			63,756	719.7%
2037	7,340			54,626	744.3%
2038	6,056			47,026	776.6%
2039	4,982			40,601	814.9%
2040	4,086			34,697	849.2%
2041	3,340			29,749	890.6%
2042	2,718			25,669	944.3%
2043	2,198			22,126	1006.6%
2044	1,765			19,100	1082.4%
2045	1,416			16,391	1157.7%
2046	1,141			14,049	1231.3%
2047	923			12,026	1303.0%
2048	748			10,273	1373.0%
2049	607			8,814	1451.6%
2050	494			7,571	1532.1%
2051	403			6,461	1603.4%
2052	328			5,471	1667.5%
2053	266			4,539	1704.3%
2054	215			3,712	1726.4%
2055	172			-	-
Past	4,754,605			1,983,136	41.7%
Future	1,642,075			5,606,817	341.4%
Lifetime	6,396,680			7,589,953	118.7%
Interest 4.5%					
Past	8,068,043			3,358,454	41.6%
Future	1,249,740			3,885,782	310.9%
Lifetime	9,317,783			7,244,236	77.7%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit C

Series LTC-1

HL-2500AA (8/90) Long Term Care Policy
HL-2525AA (8/90) Home & Community Care Rider
HL-2550AA (8/90) Guaranteed Insurability Rider

Series LTC-2

HL-2950VA (7/92) Long Term Care Policy

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Policies issued in Virginia

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	Issue State	Issue Age	Company	Form	Mode	Premium Mode	Original Annualized Premium	Current Annualized Premium	Annualized Premium After 60% Rate Increase
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	M	$ 1,040.31	$ 1,456.44	$ 2,330.30
TX0250	N		N	N	20	70	0%	N	99999	LIFE	VA	67	LN	LTC-1	1	M	$ 1,139.49	$ 1,595.28	$ 2,552.45
TX0325	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	62	LN	LTC-1	1	M	$ 913.46	$ 1,278.84	$ 2,046.14
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	M	$ 1,187.91	$ 1,663.08	$ 2,660.93
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	M	$ 313.71	$ 439.20	$ 702.72
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	M	$ 667.20	$ 934.08	$ 1,494.53
TX0754	N		N	Y	60	80	100%	N	99999	LIFE	VA	53	LN	LTC-1	1	M	$ 659.74	$ 923.64	$ 1,477.82
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	S	$ 553.39	$ 774.74	$ 1,239.58
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	S	$ 593.16	$ 830.42	$ 1,328.67
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	M	$ 1,642.29	$ 2,299.20	$ 3,678.72
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	M	$ 1,096.71	$ 1,535.40	$ 2,456.64
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	Q	$ 2,056.17	$ 2,878.64	$ 4,605.82
TX1198	N		N	N	60	90	100%	N	99999	LIFE	VA	64	LN	LTC-1	12	A	$ 1,507.00	$ 2,109.80	$ 3,375.68
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	M	$ 528.34	$ 739.68	$ 1,183.49
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	M	$ 902.40	$ 1,263.36	$ 2,021.38
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	S	$ 706.99	$ 989.78	$ 1,583.65
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	S	$ 760.84	$ 1,065.18	$ 1,704.29
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	Q	$ 1,383.40	$ 1,936.76	$ 3,098.82
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	S	$ 619.34	$ 867.08	$ 1,387.33
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	S	$ 679.69	$ 951.56	$ 1,522.50
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	Q	$ 2,416.29	$ 3,382.80	$ 5,412.48
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,059.69	$ 1,483.56	$ 2,373.70
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	A	$ 1,368.67	$ 1,916.14	$ 3,065.82
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	Q	$ 789.49	$ 1,105.28	$ 1,768.45
TX2149	N		N	Y	60	100	60%	N	2190	6	VA	54	LN	LTC-2	12	A	$ 377.64	$ 528.70	$ 845.92
TX2150	N		N	Y	60	100	60%	N	2190	6	VA	56	LN	LTC-2	12	A	$ 426.60	$ 597.24	$ 955.58
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	M	$ 433.71	$ 607.20	$ 971.52
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	M	$ 3,874.80	$ 5,424.72	$ 8,679.55
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	M	$ 1,291.20	$ 1,807.68	$ 2,892.29
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	Q	$ 942.63	$ 1,319.68	$ 2,111.49
TX2474	N		N	N	60	120	100%	N	1095	3	VA	63	LN	LTC-2	12	A	$ 1,143.32	$ 1,600.65	$ 2,561.04
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 1,358.40	$ 1,901.76	$ 3,042.82
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	Q	$ 3,320.37	$ 4,648.52	$ 7,437.63
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 2,053.05	$ 2,874.27	$ 4,598.83
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	A	$ 2,884.40	$ 4,038.16	$ 6,461.06
TX3138	Y	S	N	N	60	80	100%	N	1460	4	VA	67	LN	LTC-2	3	Q	$ 1,209.03	$ 1,692.64	$ 2,708.22
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 2,445.86	$ 3,424.20	$ 5,478.72
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	A	$ 2,732.70	$ 3,825.78	$ 6,121.25
TX3390	N		Y	Y	20	100	60%	N	1825	5	VA	52	LN	LTC-2	3	Q	$ 355.23	$ 497.32	$ 795.71
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	A	$ 2,195.90	$ 3,074.26	$ 4,918.82
TX3478	Y	S	N	N	60	160	0%	N	1460	4	VA	65	LN	LTC-2	1	M	$ 1,667.74	$ 2,334.84	$ 3,735.74
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	A	$ 1,360.44	$ 1,904.62	$ 3,047.39
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	M	$ 223.54	$ 312.96	$ 500.74
TX3562	N		N	Y	20	90	60%	N	1460	4	VA	58	LN	LTC-2	1	M	$ 534.26	$ 747.96	$ 1,196.74
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	M	$ 947.40	$ 1,326.36	$ 2,122.18
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	M	$ 789.34	$ 1,105.08	$ 1,768.13
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	Q	$ 719.03	$ 1,006.64	$ 1,610.62
TX3728	N		N	N	20	80	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	A	$ 1,474.33	$ 2,064.06	$ 3,302.50
TX3748	N		N	Y	60	110	0%	N	99999	LIFE	VA	62	LN	LTC-2	1	M	$ 648.09	$ 907.32	$ 1,451.71
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	M	$ 1,567.20	$ 2,194.08	$ 3,510.53
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 887.11	$ 1,241.95	$ 1,987.12
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	3	Q	$ 936.83	$ 1,311.56	$ 2,098.50
TX4086	N		N	Y	20	90	60%	N	1460	4	VA	63	LN	LTC-2	1	M	$ 819.69	$ 1,147.56	$ 1,836.10
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,419.26	$ 1,986.96	$ 3,179.14
TX4362	N		N	N	100	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 824.91	$ 1,154.88	$ 1,847.81
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	Q	$ 903.29	$ 1,264.60	$ 2,023.36
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	Q	$ 1,421.03	$ 1,989.44	$ 3,183.10
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 821.50	$ 1,150.10	$ 1,840.16
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 821.50	$ 1,150.10	$ 1,840.16
TX4692	Y	C	N	N	20	404.92	100%	N	99999	LIFE	VA	49	LN	LTC-2	12	A	$ 3,720.98	$ 5,209.37	$ 8,334.99
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 1,484.70	$ 2,078.58	$ 3,325.73
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	A	$ 6,123.38	$ 8,572.73	$ 13,716.37
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	S	$ 1,405.24	$ 1,967.34	$ 3,147.74
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	Q	$ 756.29	$ 1,058.80	$ 1,694.08
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	Q	$ 1,506.49	$ 2,109.08	$ 3,374.53
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 1,956.71	$ 2,739.39	$ 4,383.02
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 1,956.71	$ 2,739.39	$ 4,383.02
TX5070	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	54	LN	LTC-2	12	A	$ 1,375.99	$ 1,926.39	$ 3,082.22
TX5071	Y	C	Y	Y	20	242.17	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 1,493.62	$ 2,091.07	$ 3,345.71
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 2,133.34	$ 2,986.68	$ 4,778.69
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	A	$ 1,339.00	$ 1,874.60	$ 2,999.36
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	A	$ 1,688.68	$ 2,364.15	$ 3,782.64
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 853.80	$ 1,195.32	$ 1,912.51
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	A	$ 824.49	$ 1,154.29	$ 1,846.86
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	A	$ 731.58	$ 1,024.21	$ 1,638.74
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	M	$ 1,162.29	$ 1,627.20	$ 2,603.52
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	A	$ 3,283.30	$ 4,596.62	$ 7,354.59
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	M	$ 916.89	$ 1,283.64	$ 2,053.82
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 1,108.10	$ 1,551.34	$ 2,482.14

Exhibit E

State	1st Approval Date	1st Approval Percent	2nd Approval Date	2nd Approval Percent	3rd Approval Date	3rd Approval Percent	4th Approval Date	4th Approval Percent	Filed/ Antipated Date	Current Filing Status	Current Proposed Percent	Cumulative Approved Rate Increase	12/31/2014 Inforce Policies	12/31/2014 Annualized Premium
OH	10/7/2003	33%	3/1/2006	20%			8/13/2009	20%	9/24/2015	Approved	15%	120%	178	380,144
MD	12/19/2003	15%	7/27/2006	15%			10/27/2009	15%	9/24/2015	Approved	15%	75%	177	335,724
IN	10/1/2004	27%	4/3/2006	35%	8/27/2007	15%			9/8/2015	Pending	30%	97%	152	318,043
FL	12/21/2006	28%					8/13/2010	8%				38%	118	239,758
CA	11/5/2003	25%	2/22/2006	25%	7/25/2007	12%	12/17/2009	25%	9/24/2015	Pending	60%	119%	108	310,330
PA	10/8/2003	40%	3/2/2006	40%					9/24/2015	Pending	60%	96%	98	254,020
IL	12/4/2003	40%	8/4/2006	40%					9/29/2015	Pending	60%	96%	82	198,363
VA	3/18/2004	40%							9/24/2015	Pending	60%	40%	81	155,788
TX	2/9/2004	25%	4/25/2006	30%			10/26/2009	12%	9/24/2015	Pending	60%	82%	76	163,337
MO	7/12/2004	40%	5/31/2006	40%					10/26/2015	Approved	40%	174%	70	145,036
GA	4/9/2004	10%	4/25/2006	10%	6/27/2007	8%	9/14/2009	10%	9/24/2015	Approved	10%	58%	63	114,101
TN	7/8/2004	20%	8/3/2006	30%			2/9/2010	10%	1/7/2016	Approved	30%	123%	51	85,580
CO	12/22/2003	40%	6/7/2006	40%					9/29/2015	Pending	30%	96%	49	111,952
MI	11/17/2003	40%	3/10/2006	40%					11/3/2015	Approved	60%	214%	48	119,069
CT	5/2/2005	10%							10/1/2015	Pending	20%	10%	43	93,092
NE	10/21/2003	40%	3/17/2006	40%					12/4/2015	Approved	60%	214%	41	56,980
LA	10/29/2003	40%	12/22/2006	35%					10/1/2015	Approved	15%	117%	41	73,983
AL	8/24/2004	30%	5/25/2006	30%					10/27/2015	Pending	60%	69%	39	56,415
WA	1/16/2004	15%					11/4/2010	18%	11/5/2015	Approved	17%	59%	38	53,901
NC	1/21/2005	20%	5/30/2006	20%			11/9/2009	12%	11/9/2015	Pending	30%	61%	36	72,379
WI	5/21/2004	40%	10/12/2006	20%			10/8/2009	25%	9/24/2015	Approved	10%	131%	35	107,622
KS	8/31/2004	25%	5/26/2006	25%			9/30/2009	15%	10/27/2015	Approved	12%	101%	34	63,029
IA	12/10/2004	27%	6/1/2006	33%			1/6/2010	25%	11/25/2015	Pending	60%	111%	33	89,580
AZ	10/12/2006	20%					11/23/2009	15%	4/28/2016	Pending	60%	38%	33	68,548
NJ	7/9/2007	30%					4/26/2010	35%	12/30/2015	Pending	60%	76%	30	82,934
OR	6/1/2007	28%					9/30/2009	25%				60%	27	58,296
NM	8/4/2004	40%	10/24/2006	35%					10/27/2015	Approved	15%	117%	24	40,327
MA	7/21/2006	40%					9/7/2011	40%	12/22/2015	Pending	60%	96%	21	55,054
HI	6/22/2005	25%	12/22/2006	25%			12/14/2009	15%				80%	15	42,503
KY	9/9/2004	27%	6/21/2006	30%			1/27/2010	20%	12/2/2015	Approved	15%	128%	15	31,698
SC	12/9/2003	40%	5/9/2006	40%			10/28/2009	20%	1/5/2016	Approved	20%	182%	15	40,040
MS	8/6/2004	25%	2/22/2007	25%			12/21/2009	25%	10/28/2015	Approved	25%	144%	12	27,653
DE	4/16/2004	15%	8/10/2006	15%			3/25/2010	15%	11/10/2015	Approved	25%	90%	11	20,931
WV	2/16/2005	40%	5/22/2006	40%					12/16/2015	Approved	20%	135%	10	19,352
OK	2/19/2004	15%	4/18/2006	15%			11/9/2010	10%	12/30/2015	Approved	60%	133%	10	19,076
UT	5/16/2006	40%					6/28/2010	40%	10/27/2015	Approved	20%	135%	8	14,690
WY	9/16/2003	40%	3/28/2006	40%			1/28/2010	25%	9/24/2015	Approved	60%	292%	8	29,616
AR	5/24/2005	40%	2/15/2007	40%								96%	7	6,105
SD	12/10/2004	15%	6/6/2006	20%								38%	5	6,658
ID	10/6/2004	40%	7/24/2006	35%					12/15/2016	Pending	60%	89%	5	13,294
MN	3/3/2004	25%										25%	5	9,885
NH	8/3/2006	40%							10/28/2015	Pending	60%	40%	4	10,368
ME	6/13/2006	40%										40%	4	7,793
NY												0%	4	6,582
VT												0%	3	4,162
MT	1/31/2005	40%	11/9/2006	40%								96%	2	5,078
NV	1/22/2007	25%										25%	2	3,164
DC												0%	1	3,060
RI	10/22/2003	40%	12/14/2006	40%								96%	0	-
ND	10/17/2003	25%	7/26/2006	25%								56%	0	-
AK	6/28/2006	40%										40%	0	-

Exhibit F

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual to Expected Claim Experience based on Original Assumptions

Cal Year	Actual Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Original Expected Incurred Claims	A/E Incurred Claims
1991	395,783	1,908	-	1,908	0.5%	36,711	0.05
1992	1,577,010	6,598	-	6,598	0.4%	210,947	0.03
1993	3,144,091	578,249	-	578,249	18.4%	520,312	1.11
1994	4,619,998	564,582	-	564,582	12.2%	946,235	0.60
1995	5,816,403	331,975	-	331,975	5.7%	1,530,245	0.22
1996	7,031,532	1,708,255	-	1,708,255	24.3%	2,281,187	0.75
1997	7,141,096	2,289,953	-	2,289,953	32.1%	3,030,696	0.76
1998	6,684,986	1,326,036	-	1,326,036	19.8%	3,731,856	0.36
1999	6,409,450	2,280,930	-	2,280,930	35.6%	4,434,943	0.51
2000	6,108,615	2,980,298	-	2,980,298	48.8%	4,983,654	0.60
2001	5,772,457	2,700,086	-	2,700,086	46.8%	5,335,200	0.51
2002	5,511,634	2,561,991	-	2,561,991	46.5%	5,671,553	0.45
2003	5,228,143	3,692,527	93,727	3,786,254	72.4%	5,928,024	0.64
2004	5,404,514	2,730,729	48,506	2,779,235	51.4%	6,141,269	0.45
2005	5,599,354	3,578,503	336,982	3,915,485	69.9%	6,269,186	0.62
2006	5,620,512	5,237,690	132,282	5,369,972	95.5%	6,419,236	0.84
2007	6,054,761	3,781,412	690,158	4,471,570	73.9%	6,480,829	0.69
2008	5,994,307	4,706,588	136,062	4,842,650	80.8%	6,550,236	0.74
2009	5,648,658	3,943,729	404,072	4,347,800	77.0%	6,561,423	0.66
2010	5,491,820	3,647,655	410,979	4,058,634	73.9%	6,494,672	0.62
2011	5,277,250	2,691,440	1,453,330	4,144,770	78.5%	6,433,528	0.64
2012	4,929,433	2,548,297	2,603,988	5,152,285	104.5%	6,414,529	0.80
2013	4,614,870	2,233,221	4,439,340	6,672,561	144.6%	6,359,379	1.05
2014	4,114,949	650,840	6,747,165	7,398,005	179.8%	6,244,598	1.18

Exhibit G

Originally Filed
Incurred Loss Ratios

Policy Year	LTC-1* Original	LTC-2* Original
1	9.7%	8.6%
2	18.4%	14.3%
3	27.1%	23.9%
4	40.3%	38.5%
5	55.4%	56.7%
6	65.8%	71.0%
7	75.5%	83.1%
8	84.8%	91.6%
9	93.7%	100.0%
10	103.3%	111.8%
11	115.2%	123.5%
12	127.2%	134.8%
13	139.0%	145.8%
14	150.7%	153.9%
15	163.5%	166.6%
16	179.6%	179.5%
17	193.8%	192.8%
18	207.4%	206.2%
19	221.6%	216.0%
20	236.9%	232.2%
21	256.3%	249.7%
22	275.9%	267.8%
23	288.4%	276.6%
24	339.8%	309.9%
25	358.1%	326.4%
26	379.9%	346.0%
27	404.6%	368.8%
28	421.7%	370.7%
29	512.6%	438.6%
30	548.9%	458.1%
31		481.0%
32		520.0%
33		505.3%
34		662.3%
35		711.0%
36		734.4%
37		775.5%
38		752.6%
39		896.2%
40		950.0%
Lifetime*	70.7%	71.0%
Interest	3.25%	
Lifetime	61.3%	62.0%

*Does not include Active Life Reserves

LTC-1

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	128	4	188	18
40	128	4	188	18
41	130	4	193	20
42	132	5	198	21
43	134	6	204	23
44	137	6	210	24
45	140	7	216	27
46	143	8	223	28
47	146	9	231	30
48	150	9	239	31
49	154	10	247	34
50	158	12	256	36
51	163	13	266	38
52	168	15	276	41
53	174	16	287	44
54	181	17	299	47
55	188	19	312	50
56	196	21	326	53
57	205	23	340	58
58	215	26	357	61
59	226	29	375	66
60	240	32	395	71
61	255	36	417	77
62	273	40	443	82
63	293	46	471	89
64	317	51	502	97
65	343	57	536	106
66	374	66	580	117
67	409	75	627	129
68	448	84	678	141
69	491	95	732	156

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LTC-1

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	539	107	792	171
71	592	120	855	187
72	651	135	924	203
73	717	152	998	222
74	791	170	1078	242
75	872	191	1163	263
76	959	211	1270	290
77	1055	235	1387	319
78	1161	262	1514	350
79	1277	290	1648	383
80	1398	320	1785	418
81	1520	350	1921	450
82	1636	379	2046	482
83	1739	404	2156	509
84	1833	427	2254	533
85	1920	448	2343	555

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	510	101	753	161
71	559	113	812	175
72	614	126	875	192
73	675	141	944	208
74	742	159	1017	227
75	817	177	1095	246
76	895	197	1193	271
77	982	218	1299	297
78	1077	241	1413	325
79	1178	266	1531	354
80	1282	291	1649	383
81	1385	317	1763	412
82	1482	340	1869	437
83	1567	362	1960	461
84	1646	380	2042	480
85	1718	399	2117	498

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	127	4	184	18
40	127	4	184	18
41	129	4	189	19
42	131	5	194	21
43	133	6	200	22
44	136	6	206	23
45	138	7	212	25
46	141	8	219	26
47	144	8	226	28
48	148	9	233	30
49	151	10	241	32
50	156	11	250	34
51	160	12	259	36
52	165	14	268	40
53	171	15	279	42
54	177	16	290	45
55	184	18	302	48
56	191	20	315	51
57	200	22	330	54
58	209	25	345	59
59	220	27	362	63
60	233	30	382	67
61	247	34	403	73
62	264	38	427	78
63	283	43	453	85
64	305	48	482	93
65	329	54	514	100
66	358	62	555	111
67	390	70	599	122
68	426	79	646	134
69	466	89	697	147

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	482	93	707	149
71	527	105	761	163
72	578	117	820	178
73	634	132	883	194
74	697	147	951	211
75	766	164	1024	228
76	839	182	1114	252
77	919	202	1213	275
78	1007	223	1317	302
79	1100	246	1426	328
80	1195	270	1534	355
81	1288	293	1638	381
82	1376	314	1733	404
83	1453	333	1815	424
84	1523	351	1889	442
85	1589	366	1956	458

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	126	4	179	17
40	126	4	179	17
41	128	4	184	18
42	130	4	188	19
43	132	5	194	20
44	134	5	199	22
45	136	6	205	23
46	139	7	211	25
47	142	7	217	27
48	145	8	224	28
49	148	10	232	30
50	152	10	240	32
51	157	11	248	34
52	161	13	257	36
53	166	14	267	39
54	172	15	277	42
55	178	17	289	44
56	185	19	301	47
57	193	21	314	51
58	202	23	328	55
59	212	25	344	59
60	224	28	362	63
61	237	32	382	68
62	253	35	404	73
63	271	39	429	79
64	291	44	456	86
65	313	50	485	93
66	340	57	523	103
67	370	65	564	113
68	403	74	608	124
69	440	83	655	137

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	461	88	674	141
71	504	98	725	154
72	551	111	780	168
73	604	124	840	182
74	663	139	903	199
75	728	155	971	216
76	796	172	1057	236
77	872	190	1149	259
78	953	211	1246	284
79	1040	231	1347	309
80	1128	253	1447	333
81	1213	275	1542	357
82	1293	294	1629	378
83	1363	311	1704	396
84	1427	327	1771	412
85	1487	341	1831	428

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 730 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	126	3	176	16
40	126	3	176	16
41	127	4	180	17
42	129	4	184	18
43	131	4	189	19
44	133	5	194	21
45	135	6	200	22
46	137	7	206	23
47	140	7	212	25
48	143	8	218	27
49	146	9	225	29
50	150	10	233	30
51	154	11	241	32
52	158	12	249	35
53	163	13	258	37
54	169	14	268	40
55	175	15	279	42
56	181	18	291	44
57	189	19	303	48
58	197	21	317	51
59	207	23	332	55
60	218	26	349	59
61	231	29	368	64
62	245	34	388	70
63	262	38	412	75
64	281	42	437	81
65	302	48	465	88
66	328	54	500	98
67	356	61	539	107
68	387	69	580	118
69	422	78	625	129

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	649	134	981	218
71	715	151	1062	238
72	789	170	1149	260
73	872	191	1244	283
74	964	214	1345	309
75	1066	239	1454	336
76	1174	266	1590	370
77	1294	296	1739	406
78	1427	329	1899	447
79	1571	364	2069	488
80	1721	401	2242	531
81	1872	439	2412	574
82	2016	474	2570	613
83	2142	506	2708	646
84	2257	534	2830	676
85	2364	559	2941	703

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	132	5	209	24
40	132	5	209	24
41	135	5	215	26
42	137	6	222	27
43	140	7	229	30
44	143	8	237	31
45	147	9	246	33
46	151	10	255	35
47	155	11	264	38
48	160	12	274	41
49	165	13	285	43
50	170	15	296	47
51	176	17	309	49
52	183	18	322	52
53	190	20	336	56
54	199	21	351	60
55	208	24	367	64
56	218	26	385	68
57	229	29	404	73
58	242	32	425	78
59	256	36	448	84
60	273	40	474	90
61	292	45	502	98
62	314	51	534	106
63	340	57	570	115
64	369	64	610	124
65	402	72	653	136
66	442	82	709	150
67	486	93	770	164
68	534	106	835	181
69	588	120	905	199

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	615	127	935	207
71	677	142	1010	226
72	746	159	1092	245
73	823	178	1179	268
74	907	200	1273	291
75	1001	223	1373	315
76	1100	247	1498	347
77	1208	274	1633	380
78	1327	303	1777	416
79	1452	335	1926	453
80	1582	366	2076	490
81	1709	398	2220	526
82	1829	428	2353	558
83	1935	453	2467	587
84	2030	478	2569	612
85	2119	499	2661	634

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	131	5	205	23
40	131	5	205	23
41	134	5	211	25
42	136	6	218	26
43	139	7	225	28
44	142	7	232	30
45	145	9	240	32
46	149	9	249	34
47	153	10	258	36
48	157	12	267	39
49	162	13	278	41
50	167	14	289	44
51	173	15	300	48
52	179	17	313	50
53	186	19	326	54
54	194	21	341	57
55	203	22	357	61
56	212	25	373	66
57	223	28	392	70
58	235	31	412	75
59	249	34	434	80
60	264	39	458	87
61	283	42	486	93
62	304	48	516	101
63	328	54	550	109
64	355	61	587	119
65	386	68	628	129
66	423	77	680	143
67	463	89	737	157
68	509	99	798	172
69	559	113	864	188

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	583	118	883	194
71	640	133	953	211
72	705	149	1029	230
73	776	167	1111	251
74	855	187	1199	272
75	943	208	1292	295
76	1034	232	1408	325
77	1135	257	1534	356
78	1245	284	1668	389
79	1362	312	1807	423
80	1481	341	1945	457
81	1598	370	2076	491
82	1706	397	2196	520
83	1801	421	2300	545
84	1888	441	2391	568
85	1968	461	2474	588

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	130	5	199	22
40	130	5	199	22
41	132	5	205	23
42	135	5	211	25
43	137	6	218	26
44	140	7	225	28
45	143	8	232	30
46	146	9	240	32
47	150	10	249	34
48	154	11	258	36
49	159	11	267	39
50	163	13	278	41
51	169	14	288	45
52	175	16	300	47
53	181	18	313	50
54	189	19	326	54
55	197	21	341	58
56	205	24	357	61
57	215	26	374	66
58	227	28	393	70
59	240	32	413	76
60	254	36	436	82
61	272	40	462	88
62	291	45	491	95
63	314	50	523	102
64	339	57	557	112
65	368	64	595	121
66	402	73	645	133
67	441	82	698	146
68	483	93	755	161
69	530	105	816	177

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	558	112	844	183
71	612	126	910	200
72	673	141	982	218
73	741	157	1059	238
74	815	177	1142	258
75	898	197	1229	280
76	984	218	1339	307
77	1079	242	1458	336
78	1182	267	1583	368
79	1291	294	1713	399
80	1401	321	1840	432
81	1508	348	1962	461
82	1607	372	2071	489
83	1694	394	2166	511
84	1773	413	2249	532
85	1846	431	2325	550

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1095 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	129	5	195	21
40	129	5	195	21
41	131	5	200	22
42	133	6	206	24
43	136	6	213	25
44	139	6	219	27
45	141	8	226	29
46	145	8	234	30
47	148	9	242	32
48	152	10	250	35
49	156	11	260	37
50	161	12	269	40
51	166	13	280	42
52	171	15	291	45
53	178	16	303	48
54	185	18	316	51
55	192	20	330	54
56	201	22	345	58
57	210	25	361	62
58	221	27	379	67
59	233	30	399	71
60	247	34	420	78
61	263	38	445	83
62	282	43	472	90
63	304	48	502	98
64	328	54	535	106
65	355	60	571	115
66	387	69	618	126
67	423	78	668	139
68	463	89	722	153
69	508	99	780	168

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	728	155	1125	253
71	804	174	1218	277
72	890	195	1320	302
73	984	219	1430	330
74	1090	245	1547	360
75	1206	274	1673	391
76	1329	305	1831	430
77	1466	339	2003	472
78	1618	376	2188	519
79	1781	416	2384	567
80	1952	458	2584	616
81	2123	502	2780	665
82	2286	541	2961	710
83	2429	577	3118	749
84	2558	609	3257	783
85	2678	637	3383	814

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	135	6	225	28
40	135	6	225	28
41	138	6	232	30
42	141	7	240	32
43	144	8	249	34
44	148	9	258	36
45	152	10	268	39
46	157	11	278	42
47	162	12	289	45
48	167	14	301	47
49	173	15	314	50
50	179	17	327	54
51	186	19	341	58
52	194	20	357	61
53	202	23	373	66
54	212	25	391	70
55	222	28	410	75
56	234	30	430	80
57	247	33	453	85
58	261	37	477	91
59	278	41	504	98
60	297	46	533	106
61	319	51	567	114
62	344	58	604	123
63	374	65	646	133
64	407	74	692	145
65	445	83	743	157
66	491	94	808	174
67	541	108	878	192
68	597	122	954	211
69	659	137	1036	231

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	692	145	1074	241
71	763	163	1161	263
72	842	183	1256	286
73	929	206	1357	312
74	1027	229	1466	339
75	1134	256	1582	368
76	1246	284	1727	404
77	1370	315	1883	443
78	1505	348	2050	484
79	1648	384	2223	527
80	1795	420	2395	570
81	1940	456	2561	611
82	2076	489	2713	648
83	2195	519	2843	681
84	2302	546	2959	709
85	2402	569	3063	735

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	134	6	221	27
40	134	6	221	27
41	137	6	228	29
42	140	7	236	31
43	143	8	244	33
44	147	8	253	35
45	151	9	262	38
46	155	10	272	40
47	159	12	283	43
48	164	14	294	46
49	170	14	306	49
50	176	16	319	52
51	182	18	333	55
52	190	19	347	59
53	198	22	363	63
54	207	24	380	67
55	217	26	398	72
56	228	29	418	76
57	240	32	439	82
58	254	35	462	88
59	270	39	488	94
60	288	44	517	101
61	309	49	549	109
62	333	55	584	119
63	361	62	624	128
64	392	70	667	139
65	427	79	715	150
66	470	89	776	166
67	517	101	842	183
68	569	115	914	200
69	627	129	990	221

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	656	136	1015	227
71	722	154	1097	248
72	796	172	1186	269
73	878	193	1281	293
74	969	215	1383	319
75	1069	240	1491	346
76	1174	266	1627	379
77	1290	294	1773	415
78	1415	326	1928	454
79	1548	359	2088	494
80	1684	392	2247	533
81	1816	425	2399	571
82	1939	455	2537	604
83	2047	481	2654	634
84	2143	506	2758	660
85	2233	527	2852	683

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	133	5	215	25
40	133	5	215	25
41	136	5	221	28
42	138	7	229	29
43	141	8	236	31
44	145	8	245	33
45	148	9	254	35
46	152	10	263	38
47	157	11	273	40
48	161	13	283	43
49	166	14	295	46
50	172	15	307	49
51	178	17	320	52
52	185	19	334	55
53	193	20	348	60
54	201	23	364	63
55	210	25	381	68
56	221	27	400	72
57	232	30	420	77
58	245	34	442	82
59	260	37	466	89
60	277	42	493	95
61	297	46	523	103
62	320	52	557	111
63	346	58	594	120
64	375	66	634	131
65	408	74	679	142
66	448	84	737	156
67	492	95	799	171
68	541	108	865	189
69	595	122	937	207

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	628	130	971	215
71	691	145	1048	235
72	761	163	1132	256
73	838	183	1222	278
74	924	204	1318	302
75	1018	228	1420	328
76	1117	252	1548	359
77	1226	279	1685	393
78	1344	308	1831	429
79	1468	338	1980	467
80	1593	370	2128	503
81	1715	400	2268	538
82	1828	427	2394	569
83	1926	451	2501	596
84	2014	474	2597	618
85	2097	493	2682	640

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1460 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	132	5	210	24
40	132	5	210	24
41	135	5	216	26
42	137	6	223	28
43	140	7	231	29
44	143	8	239	31
45	147	8	247	34
46	150	10	256	36
47	154	11	265	39
48	159	12	275	41
49	164	13	286	44
50	169	14	298	46
51	175	16	310	49
52	182	17	323	53
53	189	19	337	57
54	197	21	352	60
55	205	24	369	64
56	215	26	386	69
57	226	29	405	74
58	239	31	426	79
59	253	35	449	85
60	269	40	475	91
61	288	44	504	98
62	310	49	535	106
63	334	56	571	114
64	362	63	609	125
65	393	71	652	134
66	431	80	706	149
67	473	90	765	163
68	519	102	828	180
69	571	115	897	196

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	787	170	1234	282
71	870	190	1338	307
72	963	213	1450	335
73	1066	239	1571	365
74	1181	267	1700	398
75	1307	299	1839	432
76	1441	332	2012	475
77	1589	370	2201	522
78	1754	410	2404	573
79	1930	454	2619	626
~~80~~	~~2115~~	~~500~~	~~2837~~	~~680~~
81	2300	546	3051	733
82	2476	588	3249	782
83	2629	627	3419	824
84	2767	661	3569	862
85	2894	693	3705	895

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	138	6	237	32
40	138	6	237	32
41	141	7	246	33
42	144	8	255	35
43	148	9	264	38
44	152	10	275	40
45	157	11	286	43
46	162	12	297	47
47	167	14	310	49
48	173	15	323	52
49	179	17	337	56
50	186	19	351	60
51	194	21	367	64
52	202	23	384	69
53	212	25	403	73
54	222	28	422	78
55	234	30	443	83
56	246	34	466	89
57	260	37	491	95
58	276	41	518	101
59	294	46	547	109
60	315	51	580	117
61	339	57	617	127
62	367	64	659	136
63	400	71	705	148
64	436	81	756	161
65	477	92	812	175
66	528	103	885	193
67	583	118	962	213
68	644	133	1046	234
69	712	150	1136	257

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	747	160	1179	268
71	825	178	1276	291
72	911	200	1380	318
73	1006	224	1492	346
74	1112	250	1612	376
75	1228	280	1739	408
76	1350	310	1899	447
77	1484	344	2070	490
78	1631	379	2253	535
79	1786	418	2442	582
80	1944	458	2631	629
81	2101	496	2812	674
82	2246	533	2977	715
83	2374	564	3119	749
84	2489	591	3243	781
85	2594	618	3355	808

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	137	6	233	30
40	137	6	233	30
41	140	7	241	33
42	143	8	250	34
43	146	9	259	37
44	150	10	269	39
45	155	10	280	41
46	159	12	291	44
47	164	14	303	47
48	170	15	315	51
49	176	16	328	55
50	183	17	343	57
51	190	20	358	62
52	198	22	374	66
53	207	24	392	70
54	217	26	411	74
55	228	29	431	80
56	240	32	453	85
57	253	35	476	91
58	268	39	502	98
59	285	44	531	104
60	305	49	562	113
61	328	55	598	121
62	355	61	637	132
63	385	69	681	142
64	420	77	729	155
65	458	87	782	167
66	505	98	850	185
67	556	112	923	203
68	613	126	1002	223
69	677	142	1087	245

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	709	150	1119	252
71	782	168	1209	275
72	862	189	1307	300
73	952	210	1413	325
74	1051	235	1525	354
75	1159	263	1644	384
76	1273	291	1794	420
77	1399	322	1954	461
78	1535	356	2125	503
79	1679	391	2301	547
80	1826	427	2476	590
81	1969	463	2642	632
82	2101	495	2792	669
83	2216	524	2920	701
84	2319	550	3033	728
85	2415	572	3134	752

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	135	6	227	28
40	135	6	227	28
41	138	7	234	31
42	141	7	242	33
43	144	9	251	35
44	148	9	261	37
45	152	10	270	40
46	157	11	281	42
47	161	13	292	45
48	167	13	304	48
49	172	15	316	52
50	178	17	330	55
51	185	19	344	59
52	193	20	360	62
53	201	23	376	67
54	210	25	394	71
55	221	27	413	76
56	232	30	434	80
57	245	33	456	86
58	259	37	480	93
59	275	41	508	99
60	294	46	538	106
61	316	51	571	115
62	341	57	608	125
63	370	64	650	134
64	402	72	695	146
65	438	81	745	158
66	482	92	809	174
67	530	105	878	191
68	584	118	952	210
69	643	133	1032	231

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	679	142	1070	240
71	747	160	1155	262
72	823	179	1248	285
73	908	199	1348	309
74	1001	223	1454	336
75	1103	249	1566	364
76	1211	275	1707	399
77	1328	305	1858	437
78	1456	336	2018	477
79	1590	369	2183	517
80	1726	402	2345	557
81	1857	435	2498	595
82	1978	465	2635	629
83	2083	491	2751	658
84	2177	514	2853	684
85	2264	535	2945	706

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 1825 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	134	6	222	27
40	134	6	222	27
41	137	6	229	29
42	140	7	237	31
43	143	8	245	33
44	147	8	254	36
45	150	10	263	38
46	155	10	273	41
47	159	12	284	43
48	164	13	295	46
49	169	15	307	49
50	175	16	320	52
51	182	18	334	56
52	189	20	349	59
53	197	22	364	64
54	206	23	381	68
55	216	26	399	72
56	226	29	419	77
57	238	32	440	83
58	252	35	464	88
59	268	39	489	95
60	286	43	518	102
61	306	49	550	110
62	330	55	586	118
63	357	62	625	128
64	388	69	668	139
65	422	77	715	151
66	463	88	776	166
67	509	100	841	183
68	560	112	912	200
69	616	127	987	220

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	830	180	1317	302
71	918	202	1427	329
72	1016	226	1546	360
73	1125	253	1675	392
74	1245	284	1814	426
75	1379	317	1961	463
76	1520	352	2146	508
77	1676	391	2346	558
78	1849	433	2562	613
79	2035	480	2790	669
80	2229	528	3022	727
81	2423	577	3249	783
82	2607	622	3458	835
83	2768	661	3638	879
84	2912	697	3796	918
85	3044	729	3938	953

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	140	7	247	34
40	140	7	247	34
41	143	8	256	36
42	147	8	266	39
43	151	9	277	41
44	155	11	288	44
45	160	12	299	47
46	165	14	312	50
47	171	15	325	54
48	177	17	339	57
49	184	18	354	61
50	192	20	371	64
51	200	22	388	69
52	209	24	406	74
53	219	27	426	78
54	230	30	447	84
55	242	33	469	90
56	256	36	494	95
57	271	40	520	102
58	288	43	549	109
59	307	49	581	117
60	329	54	616	126
61	355	60	656	136
62	384	69	700	148
63	419	76	750	160
64	458	86	805	173
65	502	97	865	188
66	555	111	943	207
67	614	125	1026	229
68	678	142	1116	251
69	750	160	1212	276

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	788	169	1258	287
71	869	190	1361	313
72	960	213	1472	341
73	1061	238	1592	370
74	1172	266	1719	403
75	1295	297	1855	436
76	1424	328	2024	479
77	1565	364	2207	524
78	1719	402	2402	572
79	1882	443	2603	622
80	2049	486	2803	672
81	2213	525	2995	720
82	2366	562	3170	763
83	2500	595	3319	800
84	2619	625	3450	833
85	2729	651	3568	861

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	139	6	243	33
40	139	6	243	33
41	142	7	252	35
42	145	9	261	37
43	149	9	271	40
44	153	11	282	42
45	158	11	293	45
46	163	13	305	48
47	168	15	318	51
48	174	16	331	55
49	181	17	346	58
50	188	19	361	63
51	196	21	378	66
52	204	24	395	71
53	214	25	414	76
54	224	29	434	81
55	236	31	456	86
56	249	34	479	92
57	263	38	505	98
58	279	42	532	106
59	298	46	563	113
60	319	52	597	122
61	343	58	635	131
62	372	64	678	141
63	404	73	725	153
64	440	82	776	166
65	481	92	833	180
66	531	105	906	198
67	586	118	984	219
68	646	134	1069	239
69	713	151	1160	262

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	748	160	1195	271
71	825	179	1292	296
72	910	201	1397	322
73	1005	224	1509	350
74	1110	250	1629	380
75	1225	279	1756	412
76	1345	309	1916	451
77	1477	342	2087	494
78	1621	377	2269	539
79	1773	414	2457	585
80	1927	453	2642	632
81	2077	491	2819	676
82	2216	525	2978	715
83	2337	554	3113	748
84	2445	580	3231	778
85	2544	605	3337	804

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 60 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	137	7	236	31
40	137	7	236	31
41	140	7	244	33
42	143	8	253	36
43	147	9	263	37
44	151	10	273	40
45	155	11	284	42
46	160	12	295	46
47	165	14	307	49
48	171	15	320	52
49	177	16	333	56
50	184	18	348	59
51	191	20	363	63
52	199	22	380	67
53	208	24	398	71
54	218	26	417	76
55	229	29	437	82
56	241	32	460	87
57	254	36	484	93
58	270	39	510	100
59	287	44	539	107
60	307	49	571	115
61	330	55	607	124
62	357	61	648	133
63	387	69	692	145
64	422	77	741	157
65	460	87	794	170
66	507	99	863	188
67	558	112	937	206
68	615	126	1016	227
69	678	142	1102	248

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	716	152	1144	259
71	789	170	1236	282
72	870	190	1335	307
73	959	212	1442	333
74	1057	238	1555	362
75	1166	264	1675	392
76	1279	293	1826	429
77	1404	323	1987	469
78	1538	357	2158	512
79	1680	392	2334	555
80	1823	427	2507	598
81	1962	461	2670	638
82	2089	492	2816	674
83	2199	520	2939	705
84	2298	544	3048	731
85	2389	566	3145	756

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: 2190 DAYS
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	136	6	231	30
40	136	6	231	30
41	139	7	239	32
42	142	8	247	34
43	146	8	256	37
44	149	10	266	39
45	153	11	276	41
46	158	12	287	44
47	163	13	299	46
48	168	14	311	50
49	174	16	324	53
50	180	18	338	56
51	187	19	353	60
52	195	21	368	65
53	204	23	385	69
54	213	25	404	73
55	223	28	423	78
56	235	31	444	84
57	248	34	467	89
58	262	38	492	96
59	279	42	520	102
60	298	47	551	110
61	320	52	586	118
62	346	58	624	128
63	375	65	666	139
64	407	74	713	150
65	443	83	763	163
66	488	94	829	179
67	536	107	899	197
68	590	120	975	216
69	650	135	1056	237

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 0 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	144	8	272	40
40	144	8	272	40
41	148	9	283	43
42	152	10	295	45
43	157	11	307	49
44	162	13	320	52
45	168	14	334	56
46	174	16	349	59
47	181	17	365	63
48	188	20	382	67
49	196	22	399	72
50	205	23	418	77
51	215	25	438	82
52	225	28	460	87
53	237	31	483	93
54	249	35	508	99
55	263	38	535	105
56	279	42	563	113
57	296	46	594	121
58	315	51	628	129
59	337	57	666	138
60	363	63	707	149
61	392	70	754	160
62	427	78	806	173
63	466	88	864	188
64	511	99	929	204
65	561	112	999	222
66	622	128	1090	245
67	689	145	1188	269
68	763	163	1293	295
69	845	184	1406	324

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 0 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	936	207	1528	354
71	1036	232	1656	387
72	1147	260	1795	422
73	1271	291	1945	459
74	1408	325	2106	499
75	1559	363	2277	542
76	1719	402	2491	595
77	1896	446	2723	653
78	2091	495	2974	715
79	2302	546	3238	781
80	2521	601	3507	847
81	2741	656	3769	913
82	2948	707	4011	972
83	3128	751	4217	1023
84	3289	791	4397	1069
85	3436	828	4559	1109

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	143	8	267	39
40	143	8	267	39
41	147	8	277	42
42	151	9	288	45
43	155	11	300	47
44	160	12	313	50
45	166	13	326	54
46	172	14	341	57
47	178	16	356	61
48	185	18	372	65
49	192	20	389	69
50	200	23	407	74
51	209	25	426	79
52	219	27	447	84
53	230	30	469	89
54	242	33	493	95
55	256	36	518	102
56	270	40	546	108
57	287	44	575	116
58	305	49	608	124
59	326	54	644	133
60	351	60	684	143
61	379	67	729	154
62	411	75	778	167
63	448	84	834	180
64	490	95	894	196
65	537	106	960	212
66	594	120	1046	233
67	656	137	1138	256
68	725	154	1236	282
69	802	173	1342	309

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 20 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	887	194	1457	337
71	980	217	1577	367
72	1083	243	1706	400
73	1197	272	1845	434
74	1324	303	1993	472
75	1463	338	2151	510
76	1608	375	2347	560
77	1768	414	2559	612
78	1942	458	2784	668
79	2126	504	3017	726
80	2315	550	3248	784
81	2500	596	3470	839
82	2672	638	3671	889
83	2821	675	3842	931
84	2954	709	3992	967
85	3076	739	4125	1000

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
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SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 60 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	141	8	259	36
40	141	8	259	36
41	145	8	268	39
42	149	9	279	42
43	153	10	290	45
44	157	12	302	48
45	162	13	315	50
46	168	14	328	54
47	174	15	342	58
48	180	18	357	62
49	187	19	373	66
50	195	21	391	69
51	204	23	409	74
52	213	25	428	80
53	223	28	449	85
54	235	30	472	90
55	247	34	496	96
56	261	37	522	102
57	276	42	550	110
58	294	45	581	117
59	314	50	615	126
60	337	56	653	135
61	363	63	695	146
62	394	70	742	157
63	429	79	794	170
64	468	89	851	185
65	512	99	913	200
66	565	113	994	220
67	624	128	1080	243
68	688	145	1173	266
69	760	163	1273	291

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 60 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	840	183	1381	318
71	927	204	1494	346
72	1024	228	1615	377
73	1131	255	1746	409
74	1249	285	1885	444
75	1379	317	2032	481
76	1515	351	2217	526
77	1664	388	2415	576
78	1826	428	2626	628
79	1997	471	2842	682
80	2171	514	3057	735
81	2340	556	3260	786
82	2496	594	3443	831
83	2631	627	3598	869
84	2751	657	3733	902
85	2861	684	3853	932

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 100 DAYS

ISSUE AGE	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
UNDER 40	140	7	252	35
40	140	7	252	35
41	143	8	261	38
42	147	9	271	40
43	151	10	282	43
44	155	11	293	46
45	160	12	306	48
46	165	14	318	52
47	171	15	332	55
48	177	16	346	59
49	184	18	361	63
50	191	20	378	66
51	199	22	395	71
52	208	24	414	75
53	218	26	434	80
54	228	30	455	86
55	240	32	478	91
56	253	36	503	97
57	268	39	529	105
58	284	44	559	112
59	303	48	591	120
60	325	54	627	129
61	350	60	667	139
62	379	67	712	150
63	412	76	762	162
64	450	84	816	176
65	491	94	875	190
66	541	108	951	210
67	597	121	1033	231
68	658	136	1121	253
69	725	154	1216	276

FIRST PENN-PACIFIC LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HF-2500AA(7/90)

LINCOLN NATIONAL LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HL-2500AA(8/90)

SECURITY CONNECTICUT LIFE INSURANCE COMPANY
LONG TERM CARE POLICY FORM HS-2500AA(8/90)

GROSS ANNUAL PREMIUMS

BENEFIT LIMIT: UNLIMITED
DEDUCTIBLE PERIOD: 100 DAYS

	WITHOUT BENEFIT INCREASE OPTION		WITH BENEFIT INCREASE OPTION	
ISSUE AGE	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT	INITIAL $40 DAILY BENEFIT	EACH ADDITIONAL $10 DAILY BENEFIT
70	801	173	1318	302
71	883	193	1425	329
72	974	216	1540	358
73	1075	241	1663	389
74	1186	269	1794	422
75	1308	300	1933	456
76	1436	331	2107	499
77	1575	366	2294	545
78	1727	404	2491	595
79	1886	443	2694	645
80	2047	483	2893	694
81	2202	522	3080	741
82	2344	557	3248	782
83	2467	587	3389	817
84	2577	614	3512	848
85	2678	638	3622	875

Long Term Care from Lincoln

Standard rates

LTC-2

HL-2950

Rate Book

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Issue & Participation Limits

With Long Term Care from Lincoln National, a minimum issue amount is $40 per day. For issue amounts above $40, first take the base rate for $40, then calculate the additional premium for each $10 increment. If both spouses are applying for the policy simultaneously, use the 'with Spouse Discount' Rates.

Higher Issue amounts are permitted in certain geographic locations. Please check state requirements listed below.

For Issue Ages 21 – 79: (All states except those listed below)

$40 – $140 per day – with inflation option
$40 – $180 per day – without inflation option

For the states of **AK, CA, FL, IL** and **PA**, Issue & Participation Limits are:

$40 – $170 per day – with inflation option
$40 – $210 per day – without inflation option

For the states of **CT, DC, HI, MA** and **NJ**, Issue & Participation Limits are:

$40 – $200 per day – with inflation option
$40 – $250 per day – without inflation option

For Issue Ages 80 – 84: (applies to all states)

$40 – $80 per day – with inflation option
$40 – $100 per day – without inflation option
100 or 365 days Deductible Periods only
2 or 3 year Benefit Limit Only

Return of Premium: To calculate the premiums including this feature multiply the annual premium by one of the following:

Without Annual Increase Option:	1.33
With Equal Annual Increase Option:	1.25
With Compound Annual Increase Option:	1.22

Spouse Discount: 15% discount applies if both policies are approved. Multiply the total annual premium by .85.

Association/ Employer Discount: 15% discount is available to approved Association and Employer groups. Multiply the total annual premium by .85. If both the spouse discount and the Association discount is used, first multiply the Spouse discount, then the Association discount. Do not combine the two.

Modal Factors:

Annual	Semi-Annual	Quarterly	ABC
1.0	.52	.265	.089

Sample Calculation of Gross Premiums

The calculations shown below are intended to demonstrate how gross annual premiums are calculated for the Long Term Care Policy. Rate calculation is based on Confined Care including Home Health and Community Care Benefits, the Equal Annual Benefit Increase Option, the Return of Premium Option, Preferred Spouse Discount and the Association Discount.

These calculations are based on the following sample factors:

- Issue Age: 65 Standard
- Confined Care Daily Benefit selected: $80.00
- Policy Benefit Limit selected: 1,460 days
- Deductible period selected: 20 days
- Home Health & Community Care Benefit Option selected (Maximum Daily Limit – 100%): Yes
- Equal Annual Increase Option selected: Yes
- Return of Premium: Yes
- Preferred Spouse Discount: Yes
- Association Discount: Yes

CONFINED CARE INCLUDING HOME HEALTH & COMMUNITY CARE BENEFIT WITH EQUAL ANNUAL INFLATION OPTION.

Premium calculation outlined below:

1. Initial $40 Base Benefit	$1,012.08
2. Each Additional $10 Daily Benefit ($80 Benefit – $40 Initial Benefit) – $10	218.02 × 4 $ 872.08
3. Annual Premium for Policy (Add lines 1 & 2)	$1,884.16
4. Return of Premium	$1,884.16 ×1.25 $2,355.20
5. Preferred Spouse Discount	$2,355.20 × .85 $2,001.92
6. Association/Employer Discount	$2,001.92 × .85 $1,701.63
7. Total Gross Annual Premium for Policy with Home Health & Community Care Option, Equal Annual Increase Option, Return of Premium and Association Discount	$1,701.63

Note: To determine the appropriate modal premium, multiply the gross annual premium by the modal factor.

Totals may not match proposal system due to rounding.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	157.68	4.42	156.56	4.14	155.64	3.91	151.64	2.91
41	159.16	4.79	157.92	4.48	156.92	4.23	152.64	3.16
42	160.72	5.18	159.40	4.85	158.32	4.58	153.76	3.44
43	162.44	5.61	161.00	5.25	159.88	4.97	154.96	3.74
44	164.32	6.08	162.76	5.69	161.56	5.39	156.24	4.06
45	166.36	6.59	164.68	6.17	163.36	5.84	157.64	4.41
46	168.56	7.14	166.72	6.68	165.32	6.33	159.16	4.79
47	170.92	7.73	169.00	7.25	167.44	6.86	160.80	5.20
48	173.52	8.38	171.40	7.85	169.76	7.44	162.60	5.65
49	176.36	9.09	174.12	8.53	172.32	8.08	164.56	6.14
50	179.52	9.88	177.04	9.26	175.12	8.78	166.72	6.68
51	182.96	10.74	180.28	10.07	178.20	9.55	169.12	7.28
52	186.76	11.69	183.88	10.97	181.64	10.41	171.76	7.94
53	191.00	12.75	187.88	11.97	185.44	11.36	174.72	8.68
54	195.76	13.94	192.36	13.09	189.68	12.42	178.00	9.50
55	201.08	15.27	197.36	14.34	194.44	13.61	181.68	10.42
56	207.16	16.79	203.08	15.77	199.88	14.97	185.88	11.47
57	214.12	18.53	209.64	17.41	206.12	16.53	190.68	12.67
58	222.20	20.55	217.24	19.31	213.36	18.34	196.28	14.07
59	231.60	22.90	226.12	21.53	221.80	20.45	202.80	15.70
60	242.60	25.65	236.44	24.11	231.64	22.91	210.36	17.59
61	255.32	28.83	248.40	27.10	243.04	25.76	219.16	19.79
62	269.96	32.49	262.20	30.55	256.20	29.05	229.32	22.33
63	286.72	36.68	277.96	34.49	271.20	32.80	240.88	25.22
64	305.68	41.42	295.88	38.97	288.28	37.07	254.08	28.52
65	327.28	46.82	316.24	44.06	307.68	41.92	269.08	32.27
66	352.60	53.15	340.04	50.01	330.32	47.58	286.44	36.61
67	381.44	60.36	367.20	56.80	356.16	54.04	306.28	41.57
68	414.12	68.53	397.96	64.49	385.44	61.36	328.72	47.18
69	450.72	77.68	432.36	73.09	418.16	69.54	353.76	53.44
70	491.00	87.75	470.28	82.57	454.24	78.56	381.28	60.32
71	532.60	98.15	509.44	92.36	491.48	87.87	409.68	67.42
72	577.56	109.39	551.76	102.94	531.68	97.92	440.20	75.05
73	626.32	121.58	597.60	114.40	575.24	108.81	473.08	83.27
74	678.72	134.68	646.88	126.72	621.96	120.49	508.16	92.04
75	734.64	148.66	699.40	139.85	671.76	132.94	545.28	101.32
76	792.64	163.16	753.88	153.47	723.40	145.85	583.72	110.93
77	852.76	178.19	810.32	167.58	776.84	159.21	623.32	120.83
78	913.96	193.49	867.72	181.93	831.16	172.79	663.52	130.88
79	975.16	208.79	925.12	196.28	885.52	186.38	703.72	140.93
80	NA	NA	NA	NA	939.84	199.96	743.88	150.97
81	NA	NA	NA	NA	993.52	213.38	783.44	160.86
82	NA	NA	NA	NA	1047.96	226.99	823.60	170.90
83	NA	NA	NA	NA	1105.92	241.48	866.28	181.57
84	NA	NA	NA	NA	1169.56	257.39	912.92	193.23

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	178.32	9.58	176.72	9.18	175.28	8.82	167.48	6.87
41	181.60	10.40	179.84	9.96	178.32	9.58	169.92	7.48
42	185.12	11.28	183.24	10.81	181.60	10.40	172.52	8.13
43	188.96	12.24	186.92	11.73	185.16	11.29	175.40	8.85
44	193.08	13.27	190.92	12.73	189.00	12.25	178.44	9.61
45	197.48	14.37	195.12	13.78	193.08	13.27	181.72	10.43
46	202.20	15.55	199.64	14.91	197.44	14.36	185.16	11.29
47	207.28	16.82	204.52	16.13	202.12	15.53	188.88	12.22
48	212.68	18.17	209.68	17.42	207.04	16.76	192.80	13.20
49	218.48	19.62	215.24	18.81	212.40	18.10	197.00	14.25
50	224.32	21.08	220.84	20.21	217.76	19.44	201.16	15.29
51	230.84	22.71	227.00	21.75	223.68	20.92	205.72	16.43
52	237.88	24.47	233.68	23.42	230.08	22.52	210.64	17.66
53	245.64	26.41	241.08	25.27	237.12	24.28	216.04	19.01
54	254.16	28.54	249.16	27.29	244.88	26.22	221.92	20.48
55	263.84	30.96	258.36	29.59	253.60	28.40	228.52	22.13
56	274.88	33.72	268.88	32.22	263.64	30.91	236.08	24.02
57	287.60	36.90	280.92	35.23	275.12	33.78	244.72	26.18
58	302.36	40.59	294.92	38.73	288.44	37.11	254.76	28.69
59	319.52	44.88	311.16	42.79	303.92	40.98	266.36	31.59
60	339.40	49.85	329.96	47.49	321.84	45.46	279.84	34.96
61	362.16	55.54	351.52	52.88	342.44	50.61	295.32	38.83
62	388.00	62.00	375.96	58.99	365.72	56.43	312.84	43.21
63	417.00	69.25	403.48	65.87	391.96	62.99	332.52	48.13
64	448.92	77.23	433.68	73.42	420.76	70.19	354.12	53.53
65	484.40	86.10	467.28	81.82	452.80	78.20	378.12	59.53
66	525.08	96.27	505.76	91.44	489.40	87.35	405.40	66.35
67	569.84	107.46	548.04	102.01	529.68	97.42	435.32	73.83
68	619.64	119.91	595.08	113.77	574.44	108.61	468.60	82.15
69	673.88	133.47	646.36	126.59	623.20	120.80	504.80	91.20
70	733.00	148.25	702.16	140.54	676.24	134.06	544.04	101.01
71	792.56	163.14	758.32	154.58	729.64	147.41	583.68	110.92
72	856.40	179.10	818.60	169.65	786.92	161.73	625.96	121.49
73	924.76	196.19	883.04	185.76	848.04	177.01	670.92	132.73
74	997.40	214.35	951.44	202.86	912.96	193.24	718.40	144.60
75	1073.88	233.47	1023.44	220.86	981.16	210.29	768.24	157.06
76	1152.40	253.10	1097.32	239.33	1051.12	227.78	818.92	169.73
77	1233.64	273.41	1173.64	258.41	1123.32	245.83	871.24	182.81
78	1316.68	294.17	1251.60	277.90	1197.00	264.25	924.36	196.09
79	1400.56	315.14	1330.20	297.55	1271.20	282.80	977.72	209.43
80	NA	NA	NA	NA	1346.36	301.59	1031.60	222.90
81	NA	NA	NA	NA	1421.48	320.37	1085.16	236.29
82	NA	NA	NA	NA	1498.88	339.72	1140.28	250.07
83	NA	NA	NA	NA	1582.28	360.57	1199.32	264.83
84	NA	NA	NA	NA	1675.44	383.86	1264.68	281.17

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	174.32	8.58	172.60	8.15	171.28	7.82	164.00	6.00
41	177.28	9.32	175.40	8.85	173.96	8.49	166.12	6.53
42	180.44	10.11	178.44	9.61	176.88	9.22	168.44	7.11
43	183.92	10.98	181.72	10.43	180.04	10.01	170.92	7.73
44	187.64	11.91	185.28	11.32	183.48	10.87	173.64	8.41
45	191.64	12.91	189.08	12.27	187.12	11.78	176.48	9.12
46	195.88	13.97	193.12	13.28	191.04	12.76	179.52	9.88
47	200.44	15.11	197.48	14.37	195.20	13.80	182.72	10.68
48	205.28	16.32	202.12	15.53	199.64	14.91	186.16	11.54
49	210.52	17.63	207.12	16.78	204.44	16.11	189.84	12.46
50	215.80	18.95	212.12	18.03	209.24	17.31	193.44	13.36
51	221.64	20.41	217.68	19.42	214.52	18.63	197.48	14.37
52	228.00	22.00	223.68	20.92	220.24	20.06	201.80	15.45
53	234.96	23.74	230.28	22.57	226.52	21.63	206.52	16.63
54	242.56	25.64	237.52	24.38	233.40	23.35	211.72	17.93
55	251.20	27.80	245.68	26.42	241.20	25.30	217.52	19.38
56	261.08	30.27	255.04	28.76	250.08	27.52	224.16	21.04
57	272.40	33.10	265.76	31.44	260.24	30.06	231.76	22.94
58	285.56	36.39	278.20	34.55	272.08	33.02	240.56	25.14
59	300.88	40.22	292.64	38.16	285.80	36.45	250.76	27.69
60	318.60	44.65	309.44	42.36	301.72	40.43	262.60	30.65
61	339.00	49.75	328.72	47.18	320.08	45.02	276.24	34.06
62	362.20	55.55	350.64	52.66	340.88	50.22	291.68	37.92
63	388.36	62.09	375.32	58.83	364.36	56.09	309.08	42.27
64	417.24	69.31	402.60	65.65	390.28	62.57	328.32	47.08
65	449.48	77.37	433.04	73.26	419.20	69.80	349.72	52.43
66	486.52	86.63	467.96	81.99	452.36	78.09	374.12	58.53
67	527.52	96.88	506.56	91.64	489.04	87.26	401.08	65.27
68	573.32	108.33	549.72	102.43	530.00	97.50	431.20	72.80
69	623.48	120.87	596.92	114.23	574.80	108.70	464.12	81.03
70	678.20	134.55	648.44	127.11	623.68	120.92	499.88	89.97
71	733.68	148.42	700.64	140.16	673.16	133.29	536.24	99.06
72	793.28	163.32	756.72	154.18	726.32	146.58	575.08	108.77
73	857.28	179.32	816.88	169.22	783.32	160.83	616.52	119.13
74	925.52	196.38	881.00	185.25	844.00	176.00	660.48	130.12
75	997.60	214.40	948.72	202.18	908.04	192.01	706.76	141.69
76	1071.80	232.95	1018.36	219.59	973.88	208.47	754.08	153.52
77	1148.60	252.15	1090.40	237.60	1041.96	225.49	802.96	165.74
78	1227.08	271.77	1163.92	255.98	1111.32	242.83	852.60	178.15
79	1306.20	291.55	1237.92	274.48	1181.16	260.29	902.44	190.61
80	NA	NA	NA	NA	1251.64	277.91	952.64	203.16
81	NA	NA	NA	NA	1321.80	295.45	1002.44	215.61
82	NA	NA	NA	NA	1394.08	313.52	1053.52	228.38
83	NA	NA	NA	NA	1471.72	332.93	1108.28	242.07
84	NA	NA	NA	NA	1558.52	354.63	1168.80	257.20

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

2 YEARS

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.32	13.33	189.92	12.48	187.24	11.81	175.40	8.85
41	196.32	14.08	192.76	13.19	189.96	12.49	177.48	9.37
42	199.56	14.89	195.80	13.95	192.80	13.20	179.68	9.92
43	203.00	15.75	199.04	14.76	195.88	13.97	182.08	10.52
44	206.68	16.67	202.48	15.62	199.16	14.79	184.60	11.15
45	210.56	17.64	206.16	16.54	202.68	15.67	187.32	11.83
46	214.76	18.69	210.12	17.53	206.44	16.61	190.24	12.56
47	219.28	19.82	214.36	18.59	210.48	17.62	193.36	13.34
48	224.16	21.04	218.96	19.74	214.84	18.71	196.72	14.18
49	229.48	22.37	223.92	20.98	219.60	19.90	200.40	15.10
50	235.20	23.80	229.36	22.34	224.76	21.19	204.36	16.09
51	241.48	25.37	235.24	23.81	230.36	22.59	208.68	17.17
52	248.36	27.09	241.72	25.43	236.52	24.13	213.48	18.37
53	255.92	28.98	248.84	27.21	243.28	25.82	218.68	19.67
54	264.24	31.06	256.68	29.17	250.76	27.69	224.40	21.10
55	273.48	33.37	265.40	31.35	259.04	29.76	230.80	22.70
56	283.88	35.97	275.16	33.79	268.36	32.09	238.00	24.50
57	295.64	38.91	286.24	36.56	278.88	34.72	246.08	26.52
58	309.12	42.28	298.92	39.73	290.96	37.74	255.40	28.85
59	324.52	46.13	313.44	43.36	304.76	41.19	266.04	31.51
60	342.16	50.54	330.04	47.51	320.60	45.15	278.20	34.55
61	362.24	55.56	348.96	52.24	338.60	49.65	292.04	38.01
62	385.04	61.26	370.40	57.60	359.04	54.76	307.80	41.95
63	410.56	67.64	394.44	63.61	381.92	60.48	325.40	46.35
64	439.12	74.78	421.32	70.33	407.56	66.89	345.16	51.29
65	471.16	82.79	451.52	77.88	436.28	74.07	367.32	56.83
66	508.12	92.03	486.32	86.58	469.44	82.36	392.72	63.18
67	549.72	102.43	525.48	96.37	506.68	91.67	421.28	70.32
68	595.80	113.95	568.84	107.21	547.96	101.99	452.84	78.21
69	646.56	126.64	616.64	119.16	593.40	113.35	487.52	86.88
70	701.72	140.43	668.52	132.13	642.72	125.68	525.00	96.25
71	755.56	153.89	719.20	144.80	690.84	137.71	561.56	105.39
72	812.96	168.24	773.16	158.29	742.12	150.53	600.32	115.08
73	874.12	183.53	830.64	172.66	796.64	164.16	641.28	125.32
74	938.64	199.66	891.28	187.82	854.12	178.53	684.16	136.04
75	1006.24	216.56	954.68	203.67	914.32	193.58	728.80	147.20
76	1074.88	233.72	1019.08	219.77	975.16	208.79	773.72	158.43
77	1144.44	251.11	1084.28	236.07	1036.84	224.21	819.08	169.77
78	1213.52	268.38	1148.96	252.24	1098.00	239.50	863.92	180.98
79	1281.00	285.25	1212.04	268.01	1157.60	254.40	907.60	191.90
80	NA	NA	NA	NA	1215.48	268.87	949.96	202.49
81	NA	NA	NA	NA	1270.96	282.74	990.48	212.62
82	NA	NA	NA	NA	1326.16	296.54	1030.68	222.67
83	NA	NA	NA	NA	1384.40	311.10	1072.92	233.23
84	NA	NA	NA	NA	1448.00	327.00	1119.00	244.75

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	245.12	26.28	240.32	25.08	236.20	24.05	214.04	18.51
41	251.20	27.80	246.16	26.54	241.80	25.45	218.48	19.62
42	257.68	29.42	252.36	28.09	247.76	26.94	223.20	20.80
43	264.60	31.15	258.96	29.74	254.16	28.54	228.20	22.05
44	271.92	32.98	266.00	31.50	260.88	30.22	233.52	23.38
45	279.68	34.92	273.40	33.35	268.00	32.00	239.12	24.78
46	287.88	36.97	281.28	35.32	275.56	33.89	245.04	26.26
47	296.64	39.16	289.64	37.41	283.60	35.90	251.32	27.83
48	305.92	41.48	298.48	39.62	292.04	38.01	257.92	29.48
49	315.84	43.96	307.96	41.99	301.12	40.28	264.96	31.24
50	326.00	46.50	317.60	44.40	310.36	42.59	272.00	33.00
51	337.08	49.27	328.16	47.04	320.44	45.11	279.72	34.93
52	349.12	52.28	339.56	49.89	331.36	47.84	288.04	37.01
53	362.32	55.58	352.12	53.03	343.28	50.82	297.04	39.26
54	376.80	59.20	365.80	56.45	356.40	54.10	306.92	41.73
55	392.96	63.24	381.16	60.29	371.00	57.75	317.96	44.49
56	411.16	67.79	398.44	64.61	387.48	61.87	330.32	47.58
57	431.80	72.95	417.96	69.49	406.08	66.52	344.28	51.07
58	455.44	78.86	440.36	75.09	427.40	71.85	360.28	55.07
59	482.44	85.61	465.88	81.47	451.72	77.93	378.48	59.62
60	513.08	93.27	494.88	88.72	479.32	84.83	399.20	64.80
61	547.64	101.91	527.60	96.90	510.52	92.63	422.64	70.66
62	586.20	111.55	564.08	106.02	545.32	101.33	448.72	77.18
~~63~~	~~628.72~~	~~122.18~~	~~604.32~~	~~116.08~~	~~583.68~~	~~110.92~~	~~477.40~~	~~84.35~~
64	674.96	133.74	648.08	127.02	625.36	121.34	508.56	92.14
65	725.72	146.43	696.12	139.03	671.12	132.78	542.72	100.68
66	783.08	160.77	750.36	152.59	722.72	145.68	581.12	110.28
67	845.72	176.43	809.52	167.38	779.04	159.76	622.92	120.73
68	914.16	193.54	874.16	183.54	840.52	175.13	668.56	132.14
69	987.92	211.98	943.80	200.95	906.68	191.67	717.56	144.39
70	1067.36	231.84	1018.72	219.68	977.88	209.47	770.12	157.53
71	1143.16	250.79	1090.20	237.55	1045.76	226.44	820.20	170.05
72	1223.32	270.83	1165.76	256.44	1117.48	244.37	872.92	183.23
73	1307.76	291.94	1245.24	276.31	1192.84	263.21	928.16	197.04
74	1396.16	314.04	1328.44	297.11	1271.64	282.91	985.36	211.34
75	1487.36	336.84	1414.16	318.54	1352.76	303.19	1044.12	226.03
76	1579.16	359.79	1500.32	340.08	1434.24	323.56	1102.84	240.71
77	1672.32	383.08	1587.72	361.93	1516.72	344.18	1161.96	255.49
78	1765.48	406.37	1675.08	383.77	1598.92	364.73	1220.68	270.17
79	1857.16	429.29	1760.68	405.17	1679.76	384.94	1278.16	284.54
80	NA	NA	NA	NA	1759.48	404.87	1334.60	298.65
81	NA	NA	NA	NA	1837.12	424.28	1389.24	312.31
82	NA	NA	NA	NA	1915.80	443.95	1444.24	326.06
83	NA	NA	NA	NA	1999.92	464.98	1502.68	340.67
84	NA	NA	NA	NA	2093.12	488.28	1567.16	356.79

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

2 YEARS

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	234.24	23.56	229.32	22.33	225.44	21.36	204.80	16.20
41	239.72	24.93	234.56	23.64	230.44	22.61	208.72	17.18
42	245.60	26.40	240.12	25.03	235.80	23.95	212.88	18.22
43	251.80	27.95	246.04	26.51	241.48	25.37	217.28	19.32
44	258.44	29.61	252.36	28.09	247.52	26.88	221.96	20.49
45	265.44	31.36	259.00	29.75	253.88	28.47	226.88	21.72
46	272.84	33.21	266.08	31.52	260.68	30.17	232.08	23.02
47	280.76	35.19	273.60	33.40	267.88	31.97	237.60	24.40
48	289.12	37.28	281.52	35.38	275.48	33.87	243.36	25.84
49	298.04	39.51	290.04	37.51	283.60	35.90	249.56	27.39
50	307.20	41.80	298.76	39.69	291.88	37.97	255.76	28.94
51	317.20	44.30	308.20	42.05	300.88	40.22	262.60	30.65
52	328.00	47.00	318.44	44.61	310.68	42.67	269.92	32.48
53	339.88	49.97	329.72	47.43	321.36	45.34	277.92	34.48
54	352.84	53.21	341.96	50.49	333.04	48.26	286.64	36.66
55	367.32	56.83	355.68	53.92	346.04	51.51	296.36	39.09
56	383.68	60.92	371.12	57.78	360.72	55.18	307.28	41.82
57	402.12	65.53	388.56	62.14	377.28	59.32	319.60	44.90
58	423.28	70.82	408.56	67.14	396.28	64.07	333.68	48.42
59	447.44	76.86	431.36	72.84	417.96	69.49	349.76	52.44
60	474.96	83.74	457.40	79.35	442.64	75.66	368.04	57.01
61	506.12	91.53	486.80	86.70	470.60	82.65	388.80	62.20
62	540.96	100.24	519.68	94.92	501.84	90.46	411.92	67.98
63	579.44	109.86	556.04	104.01	536.36	99.09	437.44	74.36
64	621.52	120.38	595.72	113.93	574.08	108.52	465.32	81.33
65	667.84	131.96	639.44	124.86	615.60	118.90	496.00	89.00
66	720.40	145.10	688.96	137.24	662.64	130.66	530.56	97.64
67	778.08	159.52	743.24	150.81	714.16	143.54	568.44	107.11
68	841.28	175.32	802.80	165.70	770.68	157.67	609.96	117.49
69	909.72	192.43	867.20	181.80	831.76	172.94	654.72	128.68
70	983.56	210.89	936.64	199.16	897.60	189.40	702.84	140.71
71	1054.40	228.60	1003.36	215.84	960.72	205.18	749.04	152.26
72	1129.48	247.37	1073.84	233.46	1027.56	221.89	797.56	164.39
73	1208.80	267.20	1148.36	252.09	1098.04	239.51	848.60	177.15
74	1292.12	288.03	1226.56	271.64	1172.00	258.00	901.84	190.46
75	1378.32	309.58	1307.44	291.86	1248.40	277.10	956.68	204.17
76	1465.28	331.32	1388.88	312.22	1325.28	296.32	1011.56	217.89
77	1553.56	353.39	1471.56	332.89	1403.28	315.82	1067.04	231.76
78	1641.88	375.47	1553.92	353.48	1480.88	335.22	1122.08	245.52
79	1728.32	397.08	1634.80	373.70	1557.00	354.25	1175.84	258.96
80	NA	NA	NA	NA	1631.88	372.97	1228.52	272.13
81	NA	NA	NA	NA	1704.52	391.13	1279.40	284.85
82	NA	NA	NA	NA	1777.96	409.49	1330.28	297.57
83	NA	NA	NA	NA	1856.36	429.09	1384.72	311.18
84	NA	NA	NA	NA	1943.32	450.83	1444.72	326.18

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	268.52	32.13	260.80	30.20	254.68	28.67	227.20	21.80
41	270.84	32.71	262.96	30.74	256.76	29.19	228.80	22.20
42	273.36	33.34	265.32	31.33	259.00	29.75	230.52	22.63
43	276.08	34.02	267.88	31.97	261.44	30.36	232.44	23.11
44	279.08	34.77	270.72	32.68	264.12	31.03	234.48	23.62
45	282.36	35.59	273.76	33.44	267.04	31.76	236.76	24.19
46	285.92	36.48	277.12	34.28	270.24	32.56	239.20	24.80
47	289.80	37.45	280.80	35.20	273.72	33.43	241.88	25.47
48	294.12	38.53	284.84	36.21	277.56	34.39	244.84	26.21
49	298.84	39.71	289.32	37.33	281.80	35.45	248.12	27.03
50	304.08	41.02	294.24	38.56	286.48	36.62	251.76	27.94
51	309.92	42.48	299.72	39.93	291.72	37.93	255.76	28.94
52	316.36	44.09	305.80	41.45	297.48	39.37	260.24	30.06
53	323.52	45.88	312.52	43.13	303.92	40.98	265.16	31.29
54	331.48	47.87	320.00	45.00	311.00	42.75	270.68	32.67
55	340.40	50.10	328.44	47.11	319.04	44.76	276.80	34.20
56	350.56	52.64	338.00	49.50	328.16	47.04	283.80	35.95
57	362.16	55.54	348.88	52.22	338.52	49.63	291.80	37.95
58	375.60	58.90	361.52	55.38	350.56	52.64	301.04	40.26
59	391.04	62.76	376.08	59.02	364.40	56.10	311.68	42.92
60	408.80	67.20	392.80	63.20	380.28	60.07	323.92	45.98
61	429.08	72.27	411.88	67.97	398.48	64.62	337.88	49.47
62	452.16	78.04	433.60	73.40	419.20	69.80	353.80	53.45
63	477.96	84.49	457.92	79.48	442.32	75.58	371.60	57.90
64	506.84	91.71	485.12	86.28	468.24	82.06	391.52	62.88
65	539.28	99.82	515.68	93.92	497.32	89.33	413.92	68.48
66	576.96	109.24	551.12	102.78	531.04	97.76	439.76	74.94
67	619.32	119.83	591.00	112.75	569.00	107.25	468.80	82.20
68	666.08	131.52	635.04	123.76	610.88	117.72	500.76	90.19
69	717.52	144.38	683.40	135.85	656.84	129.21	535.80	98.95
70	773.32	158.33	735.88	148.97	706.72	141.68	573.60	108.40
71	826.04	171.51	785.48	161.37	753.84	153.46	609.36	117.34
72	882.20	185.55	838.28	174.57	803.96	165.99	647.16	126.79
73	941.88	200.47	894.32	188.58	857.16	179.29	687.00	136.75
74	1004.68	216.17	953.32	203.33	913.04	193.26	728.72	147.18
75	1070.40	232.60	1014.96	218.74	971.40	207.85	771.76	157.94
76	1136.44	249.11	1076.88	234.22	1030.00	222.50	814.96	168.74
77	1203.36	265.84	1139.56	249.89	1089.28	237.32	858.40	179.60
78	1269.52	282.38	1201.48	265.37	1147.80	251.95	901.24	190.31
79	1333.88	298.47	1261.64	280.41	1204.56	266.14	942.72	200.68
80	NA	NA	NA	NA	1259.52	279.88	982.80	210.70
81	NA	NA	NA	NA	1312.04	293.01	1021.04	220.26
82	NA	NA	NA	NA	1364.20	306.05	1058.92	229.73
83	NA	NA	NA	NA	1419.52	319.88	1098.92	239.73
84	NA	NA	NA	NA	1480.32	335.08	1142.88	250.72

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

2 YEARS

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	367.04	56.76	356.24	54.06	347.00	51.75	298.60	39.65
41	371.84	57.96	360.84	55.21	351.44	52.86	302.12	40.53
42	377.04	59.26	365.84	56.46	356.24	54.06	305.92	41.48
43	382.72	60.68	371.24	57.81	361.44	55.36	310.04	42.51
44	388.80	62.20	377.08	59.27	367.04	56.76	314.48	43.62
45	395.32	63.83	383.32	60.83	373.04	58.26	319.20	44.80
46	402.36	65.59	390.04	62.51	379.52	59.88	324.24	46.06
47	409.96	67.49	397.32	64.33	386.48	61.62	329.68	47.42
48	418.12	69.53	405.08	66.27	393.92	63.48	335.48	48.87
49	427.00	71.75	413.56	68.39	402.04	65.51	341.72	50.43
50	436.16	74.04	422.28	70.57	410.36	67.59	348.04	52.01
51	446.40	76.60	431.96	72.99	419.60	69.90	355.12	53.78
52	457.56	79.39	442.56	75.64	429.72	72.43	362.76	55.69
53	469.96	82.49	454.28	78.57	440.92	75.23	371.20	57.80
54	483.64	85.91	467.24	81.81	453.28	78.32	380.52	60.13
55	499.12	89.78	481.92	85.48	467.24	81.81	390.96	62.74
56	516.76	94.19	498.68	89.67	483.16	85.79	402.88	65.72
57	536.92	99.23	517.72	94.43	501.28	90.32	416.44	69.11
58	560.24	105.06	539.80	99.95	522.32	95.58	432.16	73.04
59	587.04	111.76	565.12	106.28	546.44	101.61	450.16	77.54
60	617.60	119.40	594.04	113.51	573.96	108.49	470.76	82.69
61	652.16	128.04	626.72	121.68	605.08	116.27	494.08	88.52
62	690.80	137.70	663.28	130.82	639.96	124.99	520.16	95.04
63	733.40	148.35	703.60	140.90	678.32	134.58	548.80	102.20
64	779.72	159.93	747.40	151.85	720.08	145.02	579.92	109.98
65	830.68	172.67	795.60	163.90	765.96	156.49	614.08	118.52
66	888.68	187.17	850.40	177.60	818.08	169.52	652.76	128.19
67	952.00	203.00	910.20	192.55	874.96	183.74	694.92	138.73
68	1021.04	220.26	975.32	208.83	936.88	199.22	740.80	150.20
69	1095.32	238.83	1045.44	226.36	1003.48	215.87	790.00	162.50
70	1175.24	258.81	1120.80	245.20	1075.04	233.76	842.72	175.68
71	1249.12	277.28	1190.40	262.60	1141.12	250.28	891.32	187.83
72	1327.00	296.75	1263.76	280.94	1210.88	267.72	942.44	200.61
73	1409.08	317.27	1341.00	300.25	1283.88	285.97	995.68	213.92
74	1494.40	338.60	1421.24	320.31	1359.88	304.97	1050.80	227.70
75	1582.44	360.61	1503.92	340.98	1438.04	324.51	1107.20	241.80
76	1670.48	382.62	1586.60	361.65	1516.20	344.05	1163.20	255.80
77	1759.52	404.88	1669.96	382.49	1594.80	363.70	1219.48	269.87
78	1848.24	427.06	1752.96	403.24	1673.00	383.25	1275.12	283.78
79	1935.40	448.85	1834.40	423.60	1749.60	402.40	1329.40	297.35
80	NA	NA	NA	NA	1825.00	421.25	1382.52	310.63
81	NA	NA	NA	NA	1898.20	439.55	1433.80	323.45
82	NA	NA	NA	NA	1972.48	458.12	1485.48	336.37
83	NA	NA	NA	NA	2052.32	478.08	1540.68	350.17
84	NA	NA	NA	NA	2141.40	500.35	1602.08	365.52

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits

Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 2 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	344.72	51.18	334.00	48.50	325.28	46.32	280.24	35.06
41	349.04	52.26	338.16	49.54	329.24	47.31	283.32	35.83
42	353.76	53.44	342.64	50.66	333.56	48.39	286.68	36.67
43	358.88	54.72	347.48	51.87	338.24	49.56	290.32	37.58
44	364.40	56.10	352.72	53.18	343.28	50.82	294.20	38.55
45	370.32	57.58	358.36	54.59	348.64	52.16	298.36	39.59
46	376.68	59.17	364.44	56.11	354.44	53.61	302.80	40.70
47	383.56	60.89	370.96	57.74	360.72	55.18	307.56	41.89
48	390.92	62.73	377.96	59.49	367.44	56.86	312.64	43.16
49	398.96	64.74	385.60	61.40	374.68	58.67	318.16	44.54
50	407.20	66.80	393.44	63.36	382.16	60.54	323.76	45.94
51	416.44	69.11	402.16	65.54	390.44	62.61	330.00	47.50
52	426.48	71.62	411.68	67.92	399.52	64.88	336.72	49.18
53	437.64	74.41	422.24	70.56	409.56	67.39	344.24	51.06
54	449.88	77.47	433.88	73.47	420.60	70.15	352.44	53.11
55	463.80	80.95	447.00	76.75	433.04	73.26	361.72	55.43
56	479.60	84.90	461.96	80.49	447.24	76.81	372.24	58.06
57	497.68	89.42	479.00	84.75	463.44	80.86	384.20	61.05
58	518.60	94.65	498.72	89.68	482.16	85.54	398.08	64.52
59	542.60	100.65	521.44	95.36	503.72	90.93	414.00	68.50
60	570.12	107.53	547.40	101.85	528.32	97.08	432.24	73.06
61	601.32	115.33	576.84	109.21	556.32	104.08	452.92	78.23
62	636.32	124.08	609.88	117.47	587.68	111.92	476.12	84.03
63	674.96	133.74	646.32	126.58	622.32	120.58	501.64	90.41
64	717.20	144.30	686.16	136.54	660.16	130.04	529.52	97.38
65	763.80	155.95	730.08	147.52	701.84	140.46	560.24	105.06
66	817.04	169.26	780.20	160.05	749.44	152.36	595.16	113.79
67	875.44	183.86	835.20	173.80	801.60	165.40	633.44	123.36
68	939.28	199.82	895.32	188.83	858.60	179.65	675.20	133.80
69	1008.32	217.08	960.24	205.06	920.20	195.05	720.24	145.06
70	1082.72	235.68	1030.20	222.55	986.44	211.61	768.56	157.14
71	1151.84	252.96	1095.16	238.79	1047.96	226.99	813.36	168.34
72	1224.92	271.23	1163.84	255.96	1112.96	243.24	860.64	180.16
73	1302.00	290.50	1236.16	274.04	1181.56	260.39	910.00	192.50
74	1382.76	310.69	1311.92	292.98	1252.96	278.24	961.28	205.32
75	1466.08	331.52	1390.04	312.51	1326.72	296.68	1014.08	218.52
76	1549.40	352.35	1468.16	332.04	1400.52	315.13	1066.52	231.63
77	1634.16	373.54	1547.36	351.84	1475.04	333.76	1119.40	244.85
78	1718.24	394.56	1625.92	371.48	1549.04	352.26	1171.64	257.91
79	1800.68	415.17	1702.76	390.69	1621.32	370.33	1222.52	270.63
80	NA	NA	NA	NA	1692.20	388.05	1272.20	283.05
81	NA	NA	NA	NA	1760.76	405.19	1320.00	295.00
82	NA	NA	NA	NA	1830.12	422.53	1367.84	306.96
83	NA	NA	NA	NA	1904.60	441.15	1419.36	319.84
84	NA	NA	NA	NA	1987.84	461.96	1476.56	334.14

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: 3 Years

3 YEARS

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	163.20	5.80	161.88	5.47	160.80	5.20	155.96	3.99
41	165.04	6.26	163.64	5.91	162.52	5.63	157.28	4.32
42	167.08	6.77	165.56	6.39	164.36	6.09	158.72	4.68
43	169.28	7.32	167.68	6.92	166.36	6.59	160.32	5.08
44	171.68	7.92	169.96	7.49	168.52	7.13	162.04	5.51
45	174.28	8.57	172.40	8.10	170.88	7.72	163.88	5.97
46	177.08	9.27	175.04	8.76	173.40	8.35	165.88	6.47
47	180.12	10.03	177.96	9.49	176.16	9.04	168.04	7.01
48	183.44	10.86	181.08	10.27	179.16	9.79	170.40	7.60
49	187.08	11.77	184.52	11.13	182.48	10.62	173.00	8.25
50	191.08	12.77	188.32	12.08	186.08	11.52	175.84	8.96
51	195.48	13.87	192.52	13.13	190.08	12.52	178.96	9.74
52	200.40	15.10	197.12	14.28	194.48	13.62	182.40	10.60
53	205.80	16.45	202.28	15.57	199.40	14.85	186.24	11.56
54	211.88	17.97	208.00	17.00	204.88	16.22	190.52	12.63
55	218.68	19.67	214.40	18.60	211.04	17.76	195.32	13.83
56	226.40	21.60	221.76	20.44	218.04	19.51	200.76	15.19
57	235.28	23.82	230.16	22.54	226.04	21.51	207.04	16.76
58	245.60	26.40	239.92	24.98	235.36	23.84	214.28	18.57
59	257.64	29.41	251.28	27.82	246.24	26.56	222.76	20.69
60	271.64	32.91	264.56	31.14	258.88	29.72	232.60	23.15
61	287.92	36.98	279.96	34.99	273.60	33.40	244.00	26.00
62	306.68	41.67	297.68	39.42	290.52	37.63	257.20	29.30
63	328.16	47.04	318.00	44.50	309.92	42.48	272.28	33.07
64	352.56	53.14	341.12	50.28	332.00	48.00	289.48	37.37
65	380.36	60.09	367.44	56.86	357.16	54.29	309.12	42.28
66	413.12	68.28	398.40	64.60	386.72	61.68	332.00	48.00
67	450.56	77.64	433.80	73.45	420.52	70.13	358.20	54.55
68	492.92	88.23	473.88	83.47	458.76	79.69	387.80	61.95
69	540.40	100.10	518.80	94.70	501.60	90.40	420.84	70.21
70	592.76	113.19	568.32	107.08	548.80	102.20	457.12	79.28
71	646.64	126.66	619.28	119.82	597.36	114.34	494.40	88.60
72	705.00	141.25	674.40	133.60	649.84	127.46	534.44	98.61
73	768.24	157.06	734.16	148.54	706.68	141.67	577.56	109.39
74	836.28	174.07	798.36	164.59	767.68	156.92	623.48	120.87
75	908.96	192.24	866.88	181.72	832.72	173.18	672.12	133.03
76	984.20	211.05	937.80	199.45	900.00	190.00	722.24	145.56
77	1062.28	230.57	1011.36	217.84	969.72	207.43	773.96	158.49
78	1141.80	250.45	1086.20	236.55	1040.64	225.16	826.48	171.62
79	1221.56	270.39	1161.04	255.26	1111.56	242.89	879.00	184.75
80	NA	NA	NA	NA	1182.48	260.62	931.52	197.88
81	NA	NA	NA	NA	1252.56	278.14	983.32	210.83
82	NA	NA	NA	NA	1323.28	295.82	1035.72	223.93
83	NA	NA	NA	NA	1398.00	314.50	1091.20	237.80
84	NA	NA	NA	NA	1479.96	334.99	1151.64	252.91

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: 3 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	189.76	12.44	187.68	11.92	185.84	11.46	175.72	8.93
41	194.00	13.50	191.76	12.94	189.76	12.44	178.84	9.71
42	198.56	14.64	196.16	14.04	194.00	13.50	182.24	10.56
43	203.52	15.88	200.96	15.24	198.60	14.65	185.92	11.48
44	208.88	17.22	206.08	16.52	203.60	15.90	189.80	12.45
45	214.60	18.65	211.56	17.89	208.84	17.21	193.96	13.49
46	220.72	20.18	217.40	19.35	214.48	18.62	198.36	14.59
47	227.24	21.81	223.68	20.92	220.48	20.12	203.08	15.77
48	234.20	23.55	230.32	22.58	226.84	21.71	208.00	17.00
49	241.68	25.42	237.44	24.36	233.72	23.43	213.32	18.33
50	249.12	27.28	244.56	26.14	240.52	25.13	218.52	19.63
51	257.36	29.34	252.40	28.10	248.08	27.02	224.24	21.06
52	266.24	31.56	260.92	30.23	256.16	29.04	230.44	22.61
53	276.04	34.01	270.20	32.55	265.08	31.27	237.16	24.29
54	286.76	36.69	280.40	35.10	274.84	33.71	244.48	26.12
55	298.88	39.72	291.92	37.98	285.80	36.45	252.72	28.18
56	312.76	43.19	305.08	41.27	298.36	39.59	262.12	30.53
57	328.64	47.16	320.16	45.04	312.72	43.18	272.84	33.21
58	347.12	51.78	337.72	49.43	329.44	47.36	285.28	36.32
59	368.60	57.15	358.08	54.52	348.84	52.21	299.68	39.92
60	393.52	63.38	381.68	60.42	371.32	57.83	316.36	44.09
61	422.16	70.54	408.88	67.22	397.24	64.31	335.60	48.90
62	454.68	78.67	439.72	74.93	426.64	71.66	357.40	54.35
63	491.28	87.82	474.44	83.61	459.68	79.92	381.88	60.47
~~64~~	~~531.60~~	~~97.90~~	~~512.64~~	~~93.16~~	~~496.12~~	~~89.03~~	~~408.88~~	~~67.22~~
65	576.52	109.13	555.24	103.81	536.68	99.17	438.92	74.73
66	628.24	122.06	604.16	116.04	583.28	110.82	473.24	83.31
67	685.20	136.30	658.08	129.52	634.60	123.65	511.04	92.76
68	748.64	152.16	718.12	144.53	691.72	137.93	553.16	103.29
69	817.88	169.47	783.60	160.90	754.00	153.50	599.04	114.76
70	893.32	188.33	854.96	178.74	821.80	170.45	648.84	127.21
71	969.32	207.33	926.76	196.69	890.08	187.52	699.00	139.75
72	1050.92	227.73	1003.84	215.96	963.28	205.82	752.60	153.15
73	1138.28	249.57	1086.32	236.58	1041.56	225.39	809.64	167.41
74	1231.20	272.80	1174.00	258.50	1124.68	246.17	870.00	182.50
75	1329.16	297.29	1266.32	281.58	1212.16	268.04	933.36	198.34
76	1429.56	322.39	1360.88	305.22	1301.68	290.42	997.84	214.46
77	1533.44	348.36	1458.68	329.67	1394.24	313.56	1064.40	231.10
78	1639.56	374.89	1558.48	354.62	1488.60	337.15	1131.96	247.99
79	1746.56	401.64	1658.92	379.73	1583.56	360.89	1199.80	264.95
80	NA	NA	NA	NA	1679.48	384.87	1268.12	282.03
81	NA	NA	NA	NA	1775.00	408.75	1336.00	299.00
82	NA	NA	NA	NA	1873.60	433.40	1405.56	316.39
83	NA	NA	NA	NA	1979.64	459.91	1479.96	334.99
84	NA	NA	NA	NA	2097.40	489.35	1562.56	355.64

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: 3 Years

3 YEARS

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	182.80	10.70	180.92	10.23	179.16	9.79	170.36	7.59
41	186.44	11.61	184.40	11.10	182.56	10.64	173.04	8.26
42	190.40	12.60	188.20	12.05	186.20	11.55	175.92	8.98
43	194.68	13.67	192.32	13.08	190.12	12.53	179.04	9.76
44	199.28	14.82	196.68	14.17	194.36	13.59	182.40	10.60
45	204.16	16.04	201.36	15.34	198.88	14.72	185.92	11.48
46	209.36	17.34	206.32	16.58	203.68	15.92	189.68	12.42
47	214.96	18.74	211.64	17.91	208.76	17.19	193.72	13.43
48	220.84	20.21	217.24	19.31	214.20	18.55	197.96	14.49
49	227.20	21.80	223.32	20.83	220.04	20.01	202.52	15.63
50	233.60	23.40	229.44	22.36	225.88	21.47	207.04	16.76
51	240.68	25.17	236.20	24.05	232.36	23.09	212.04	18.01
52	248.36	27.09	243.48	25.87	239.32	24.83	217.44	19.36
53	256.80	29.20	251.48	27.87	247.00	26.75	223.32	20.83
54	266.04	31.51	260.32	30.08	255.40	28.85	229.76	22.44
55	276.44	34.11	270.20	32.55	264.88	31.22	236.96	24.24
56	288.36	37.09	281.52	35.38	275.64	33.91	245.20	26.30
57	302.04	40.51	294.48	38.62	288.00	37.00	254.56	28.64
58	317.88	44.47	309.52	42.38	302.36	40.59	265.40	31.35
59	336.32	49.08	327.00	46.75	319.00	44.75	278.04	34.51
60	357.72	54.43	347.28	51.82	338.36	49.59	292.64	38.16
61	382.44	60.61	370.68	57.67	360.68	55.17	309.48	42.37
62	410.56	67.64	397.32	64.33	386.04	61.51	328.56	47.14
63	442.28	75.57	427.40	71.85	414.72	68.68	350.08	52.52
~~64~~	~~477.48~~	~~84.37~~	~~460.72~~	~~80.18~~	~~446.44~~	~~76.61~~	~~373.88~~	~~58.47~~
65	516.92	94.23	498.04	89.51	481.96	85.49	400.52	65.13
66	562.52	105.63	541.12	100.28	523.00	95.75	431.04	72.76
67	613.20	118.30	589.00	112.25	568.52	107.13	464.88	81.22
68	669.96	132.49	642.64	125.66	619.52	119.88	502.80	90.70
69	732.36	148.09	701.52	140.38	675.52	133.88	544.28	101.07
70	800.60	165.15	765.92	156.48	736.68	149.17	589.44	112.36
71	869.80	182.45	831.24	172.81	798.68	164.67	635.20	123.80
72	944.36	201.09	901.52	190.38	865.36	181.34	684.12	136.03
73	1024.60	221.15	977.08	209.27	936.96	199.24	736.32	149.08
74	1110.32	242.58	1057.80	229.45	1013.32	218.33	791.72	162.93
75	1201.32	265.33	1143.36	250.84	1094.28	238.57	850.08	177.52
76	1294.80	288.70	1231.20	272.80	1177.28	259.32	909.80	192.45
77	1391.96	312.99	1322.44	295.61	1263.44	280.86	971.44	207.86
78	1491.24	337.81	1415.56	318.89	1351.32	302.83	1034.24	223.56
79	1591.36	362.84	1509.40	342.35	1439.80	324.95	1097.28	239.32
80	NA	NA	NA	NA	1529.12	347.28	1160.80	255.20
81	NA	NA	NA	NA	1617.88	369.47	1223.88	270.97
82	NA	NA	NA	NA	1709.20	392.30	1288.48	287.12
83	NA	NA	NA	NA	1807.20	416.80	1357.40	304.35
84	NA	NA	NA	NA	1916.00	444.00	1433.80	323.45

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: 3 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	211.12	17.78	207.16	16.79	203.96	15.99	189.04	12.26
41	215.04	18.76	210.88	17.72	207.52	16.88	191.80	12.95
42	219.24	19.81	214.88	18.72	211.32	17.83	194.80	13.70
43	223.72	20.93	219.12	19.78	215.36	18.84	198.00	14.50
44	228.52	22.13	223.68	20.92	219.72	19.93	201.40	15.35
45	233.64	23.41	228.52	22.13	224.36	21.09	205.04	16.26
46	239.16	24.79	233.72	23.43	229.32	22.33	208.92	17.23
47	245.04	26.26	239.28	24.82	234.64	23.66	213.12	18.28
48	251.40	27.85	245.32	26.33	240.40	25.10	217.60	19.40
49	258.32	29.58	251.88	27.97	246.68	26.67	222.48	20.62
50	265.84	31.46	258.96	29.74	253.44	28.36	227.80	21.95
51	274.00	33.50	266.72	31.68	260.88	30.22	233.60	23.40
52	282.96	35.74	275.24	33.81	268.96	32.24	239.92	24.98
53	292.84	38.21	284.56	36.14	277.88	34.47	246.84	26.71
54	303.68	40.92	294.84	38.71	287.68	36.92	254.52	28.63
55	315.76	43.94	306.24	41.56	298.60	39.65	263.00	30.75
56	329.32	47.33	319.08	44.77	310.88	42.72	272.52	33.13
57	344.64	51.16	333.60	48.40	324.72	46.18	283.32	35.83
58	362.24	55.56	350.24	52.56	340.60	50.15	295.64	38.91
59	382.36	60.59	369.28	57.32	358.80	54.70	309.76	42.44
60	405.44	66.36	391.08	62.77	379.60	59.90	325.92	46.48
61	431.72	72.93	415.96	68.99	403.36	65.84	344.36	51.09
62	461.56	80.39	444.20	76.05	430.32	72.58	365.28	56.32
63	495.04	88.76	475.88	83.97	460.52	80.13	388.76	62.19
64	532.52	98.13	511.36	92.84	494.44	88.61	415.12	68.78
65	574.72	108.68	551.28	102.82	532.56	98.14	444.76	76.19
66	623.56	120.89	597.48	114.37	576.64	109.16	478.88	84.72
67	678.56	134.64	649.52	127.38	626.32	121.58	517.28	94.32
68	739.60	149.90	707.24	141.81	681.36	135.34	559.76	104.94
69	806.84	166.71	770.84	157.71	742.00	150.50	606.36	116.59
70	880.00	185.00	840.00	175.00	807.84	166.96	656.80	129.20
71	951.32	202.83	907.40	191.85	872.04	183.01	705.80	141.45
72	1027.40	221.85	979.20	209.80	940.40	200.10	757.68	154.42
73	1108.48	242.12	1055.76	228.94	1013.12	218.28	812.48	168.12
74	1194.16	263.54	1136.52	249.13	1089.80	237.45	869.92	182.48
75	1283.88	285.97	1221.08	270.27	1170.00	257.50	929.60	197.40
76	1375.04	308.76	1306.92	291.73	1251.28	277.82	989.60	212.40
77	1467.56	331.89	1393.92	313.48	1333.68	298.42	1050.28	227.57
78	1559.52	354.88	1480.36	335.09	1415.40	318.85	1110.32	242.58
79	1649.32	377.33	1564.68	356.17	1495.16	338.79	1168.80	257.20
80	NA	NA	NA	NA	1572.56	358.14	1225.60	271.40
81	NA	NA	NA	NA	1646.68	376.67	1279.92	284.98
82	NA	NA	NA	NA	1719.96	394.99	1333.68	298.42
83	NA	NA	NA	NA	1796.72	414.18	1389.88	312.47
84	NA	NA	NA	NA	1880.44	435.11	1450.96	327.74

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: 3 Years

3 YEARS

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	278.16	34.54	272.04	33.01	266.60	31.65	237.36	24.34
41	286.16	36.54	279.68	34.92	274.00	33.50	243.16	25.79
42	294.64	38.66	287.84	36.96	281.84	35.46	249.28	27.32
43	303.72	40.93	296.52	39.13	290.16	37.54	255.80	28.95
44	313.32	43.33	305.72	41.43	299.00	39.75	262.68	30.67
45	323.48	45.87	315.44	43.86	308.32	42.08	269.92	32.48
46	334.24	48.56	325.72	46.43	318.20	44.55	277.56	34.39
47	345.68	51.42	336.64	49.16	328.68	47.17	285.64	36.41
48	357.76	54.44	348.16	52.04	339.68	49.92	294.08	38.52
49	370.68	57.67	360.48	55.12	351.52	52.88	303.08	40.77
50	383.76	60.94	372.96	58.24	363.44	55.86	312.08	43.02
51	398.08	64.52	386.56	61.64	376.48	59.12	321.96	45.49
52	413.52	68.38	401.28	65.32	390.52	62.63	332.56	48.14
53	430.48	72.62	417.32	69.33	405.88	66.47	344.08	51.02
54	448.96	77.24	434.96	73.74	422.64	70.66	356.68	54.17
55	469.64	82.41	454.56	78.64	441.36	75.34	370.64	57.66
56	492.96	88.24	476.68	84.17	462.44	80.61	386.36	61.59
57	519.32	94.83	501.68	90.42	486.24	86.56	404.04	66.01
58	549.56	102.39	530.32	97.58	513.52	93.38	424.32	71.08
59	584.08	111.02	563.08	105.77	544.68	101.17	447.40	76.85
60	623.36	120.84	600.32	115.08	580.20	110.05	473.72	83.43
61	667.80	131.95	642.48	125.62	620.32	120.08	503.44	90.86
62	717.48	144.37	689.52	137.38	665.20	131.30	536.68	99.17
63	772.28	158.07	741.48	150.37	714.68	143.67	573.24	108.31
64	832.00	173.00	798.08	164.32	768.56	157.14	613.08	118.27
65	897.68	189.42	860.28	180.07	827.80	171.95	656.84	129.21
66	972.12	208.03	930.72	197.68	894.84	188.71	706.24	141.56
67	1053.48	228.37	1007.72	216.93	968.08	207.02	760.20	155.05
68	1142.52	250.63	1091.92	237.98	1048.16	227.04	819.16	169.79
69	1238.64	274.66	1182.76	260.69	1134.56	248.64	882.64	185.66
70	1342.16	300.54	1280.60	285.15	1227.48	271.87	950.72	202.68
71	1441.04	325.26	1373.96	308.49	1316.16	294.04	1015.60	218.90
72	1545.68	351.42	1472.76	333.19	1409.88	317.47	1083.92	235.98
73	1656.00	379.00	1576.76	359.19	1508.52	342.13	1155.60	253.90
74	1771.64	407.91	1685.76	386.44	1611.72	367.93	1229.92	272.48
75	1891.00	437.75	1798.12	414.53	1718.08	394.52	1306.52	291.63
76	2011.08	467.77	1911.04	442.76	1824.84	421.21	1382.84	310.71
77	2132.96	498.24	2025.60	471.40	1933.08	448.27	1459.96	329.99
78	2254.88	528.72	2139.72	499.93	2040.80	475.20	1536.48	349.12
79	2374.32	558.58	2251.92	527.98	2146.60	501.65	1611.28	367.82
80	NA	NA	NA	NA	2250.72	527.68	1684.64	386.16
81	NA	NA	NA	NA	2351.80	552.95	1755.52	403.88
82	NA	NA	NA	NA	2453.72	578.43	1826.40	421.60
83	NA	NA	NA	NA	2562.36	605.59	1902.04	440.51
84	NA	NA	NA	NA	2682.68	635.67	1985.36	461.34

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: 3 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	259.28	29.82	253.68	28.42	248.80	27.20	223.60	20.90
41	266.20	31.55	260.32	30.08	255.16	28.79	228.60	22.15
42	273.56	33.39	267.32	31.83	261.88	30.47	233.88	23.47
43	281.40	35.35	274.84	33.71	269.08	32.27	239.48	24.87
44	289.68	37.42	282.72	35.68	276.68	34.17	245.44	26.36
45	298.40	39.60	291.04	37.76	284.68	36.17	251.68	27.92
46	307.68	41.92	299.88	39.97	293.16	38.29	258.28	29.57
47	317.48	44.37	309.20	42.30	302.12	40.53	265.24	31.31
48	327.84	46.96	319.08	44.77	311.60	42.90	272.60	33.15
49	338.96	49.74	329.64	47.41	321.72	45.43	280.40	35.10
50	350.28	52.57	340.44	50.11	332.04	48.01	288.32	37.08
51	362.68	55.67	352.20	53.05	343.32	50.83	296.96	39.24
52	376.04	59.01	364.96	56.24	355.48	53.87	306.32	41.58
53	390.72	62.68	378.88	59.72	368.80	57.20	316.44	44.11
54	406.76	66.69	394.16	63.54	383.32	60.83	327.48	46.87
55	424.68	71.17	411.12	67.78	399.56	64.89	339.76	49.94
56	444.84	76.21	430.24	72.56	417.76	69.44	353.60	53.40
57	467.60	81.90	451.84	77.96	438.36	74.59	369.12	57.28
58	493.72	88.43	476.60	84.15	461.96	80.49	386.96	61.74
59	523.56	95.89	504.88	91.22	488.88	87.22	407.24	66.81
60	557.64	104.41	537.12	99.28	519.60	94.90	430.36	72.59
61	596.24	114.06	573.72	108.43	554.48	103.62	456.56	79.14
62	639.56	124.89	614.72	118.68	593.52	113.38	485.84	86.46
63	687.52	136.88	660.08	130.02	636.76	124.19	518.20	94.55
~~64~~	~~740.08~~	~~150.02~~	~~709.80~~	~~142.45~~	~~684.08~~	~~136.02~~	~~553.56~~	~~103.39~~
65	798.20	164.55	764.76	156.19	736.40	149.10	592.60	113.15
66	864.40	181.10	827.36	171.84	795.92	163.98	636.84	124.21
67	937.36	199.34	896.24	189.06	861.40	180.35	685.48	136.37
68	1017.60	219.40	972.00	208.00	933.40	198.35	738.84	149.71
69	1104.72	241.18	1054.20	228.55	1011.48	217.87	796.52	164.13
70	1198.84	264.71	1142.96	250.74	1095.72	238.93	858.52	179.63
71	1289.56	287.39	1228.44	272.11	1176.80	259.20	917.88	194.47
72	1385.56	311.39	1318.88	294.72	1262.52	280.63	980.48	210.12
73	1487.40	336.85	1414.68	318.67	1353.20	303.30	1046.20	226.55
74	1594.44	363.61	1515.32	343.83	1448.56	327.14	1114.84	243.71
75	1706.16	391.54	1620.28	370.07	1547.44	351.86	1185.68	261.42
76	1818.44	419.61	1725.60	396.40	1646.84	376.71	1256.52	279.13
77	1932.96	448.24	1832.96	423.24	1748.08	402.02	1328.36	297.09
78	2047.48	476.87	1939.96	449.99	1848.84	427.21	1399.68	314.92
79	2159.76	504.94	2045.12	476.28	1947.84	451.96	1469.48	332.37
80	NA	NA	NA	NA	2045.08	476.27	1537.88	349.47
81	NA	NA	NA	NA	2139.36	499.84	1603.96	365.99
82	NA	NA	NA	NA	2234.20	523.55	1670.04	382.51
83	NA	NA	NA	NA	2335.04	548.76	1740.36	400.09
84	NA	NA	NA	NA	2446.44	576.61	1817.68	419.42

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: 3 Years

3 YEARS

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	309.12	42.28	300.00	40.00	292.60	38.15	257.96	29.49
41	312.12	43.03	302.84	40.71	295.32	38.83	260.08	30.02
42	315.40	43.85	305.96	41.49	298.32	39.58	262.40	30.60
43	319.00	44.75	309.36	42.34	301.56	40.39	264.96	31.24
44	322.92	45.73	313.08	43.27	305.12	41.28	267.76	31.94
45	327.16	46.79	317.12	44.28	308.96	42.24	270.76	32.69
46	331.84	47.96	321.52	45.38	313.16	43.29	274.04	33.51
47	336.92	49.23	326.36	46.59	317.80	44.45	277.64	34.41
48	342.52	50.63	331.68	47.92	322.84	45.71	281.60	35.40
49	348.72	52.18	337.56	49.39	328.48	47.12	285.96	36.49
50	355.60	53.90	344.00	51.00	334.64	48.66	290.80	37.70
51	363.16	55.79	351.20	52.80	341.52	50.38	296.16	39.04
52	371.60	57.90	359.20	54.80	349.16	52.29	302.12	40.53
53	380.92	60.23	368.04	57.01	357.60	54.40	308.68	42.17
54	391.32	62.83	377.84	59.46	366.96	56.74	316.00	44.00
55	403.00	65.75	388.88	62.22	377.52	59.38	324.16	46.04
56	416.28	69.07	401.44	65.36	389.48	62.37	333.48	48.37
57	431.40	72.85	415.76	68.94	403.16	65.79	344.08	51.02
58	448.96	77.24	432.36	73.09	419.00	69.75	356.36	54.09
59	469.12	82.28	451.44	77.86	437.20	74.30	370.52	57.63
60	492.36	88.09	473.44	83.36	458.20	79.55	386.76	61.69
61	518.92	94.73	498.56	89.64	482.16	85.54	405.32	66.33
62	549.16	102.29	527.16	96.79	509.48	92.37	426.48	71.62
63	583.04	110.76	559.20	104.80	540.04	100.01	450.24	77.56
64	621.00	120.25	595.12	113.78	574.36	108.59	476.84	84.21
65	663.72	130.93	635.56	123.89	612.96	118.24	506.80	91.70
66	713.52	143.38	682.68	135.67	657.88	129.47	541.52	100.38
67	769.60	157.40	735.72	148.93	708.48	142.12	580.60	110.15
68	831.60	172.90	794.28	163.57	764.36	156.09	623.60	120.90
69	899.76	189.94	858.72	179.68	825.76	171.44	670.72	132.68
70	973.80	208.45	928.68	197.17	892.40	188.10	721.64	145.41
71	1043.72	225.93	994.72	213.68	955.28	203.82	769.52	157.38
72	1118.24	244.56	1065.08	231.27	1022.16	220.54	820.20	170.05
73	1197.44	264.36	1139.80	249.95	1093.12	238.28	873.56	183.39
74	1280.88	285.22	1218.44	269.61	1167.76	256.94	929.40	197.35
75	1368.20	307.05	1300.72	290.18	1245.72	276.43	987.08	211.77
76	1456.00	329.00	1383.36	310.84	1323.96	295.99	1044.76	226.19
77	1545.08	351.27	1467.08	331.77	1403.20	315.80	1102.96	240.74
78	1633.24	373.31	1549.88	352.47	1481.52	335.38	1160.28	255.07
79	1719.00	394.75	1630.36	372.59	1557.56	354.39	1215.88	268.97
80	NA	NA	NA	NA	1631.12	372.78	1269.68	282.42
81	NA	NA	NA	NA	1701.24	390.31	1320.96	295.24
82	NA	NA	NA	NA	1770.56	407.64	1371.60	307.90
83	NA	NA	NA	NA	1843.44	425.86	1424.84	321.21
84	NA	NA	NA	NA	1923.48	445.87	1483.12	335.78

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

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Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 3 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	434.28	73.57	420.72	70.18	408.84	67.21	345.40	51.35
41	440.64	75.16	426.80	71.70	414.68	68.67	350.00	52.50
42	447.48	76.87	433.36	73.34	421.00	70.25	354.96	53.74
43	454.92	78.73	440.52	75.13	427.88	71.97	360.32	55.08
44	462.96	80.74	448.20	77.05	435.24	73.81	366.08	56.52
45	471.52	82.88	456.40	79.10	443.12	75.78	372.20	58.05
46	480.76	85.19	465.24	81.31	451.60	77.90	378.72	59.68
47	490.72	87.68	474.76	83.69	460.68	80.17	385.72	61.43
48	501.40	90.35	484.88	86.22	470.40	82.60	393.12	63.28
49	512.96	93.24	495.92	88.98	480.96	85.24	401.16	65.29
50	524.76	96.19	507.16	91.79	491.72	87.93	409.24	67.31
51	537.96	99.49	519.64	94.91	503.68	90.92	418.24	69.56
52	552.28	103.07	533.32	98.33	516.72	94.18	428.00	72.00
53	568.12	107.03	548.36	102.09	531.08	97.77	438.76	74.69
54	585.64	111.41	565.00	106.25	546.92	101.73	450.60	77.65
55	605.48	116.37	583.76	110.94	564.80	106.20	463.84	80.96
56	628.04	122.01	605.16	116.29	585.20	111.30	479.00	84.75
57	653.76	128.44	629.56	122.39	608.40	117.10	496.20	89.05
58	683.64	135.91	657.84	129.46	635.32	123.83	516.12	94.03
59	717.92	144.48	690.32	137.58	666.20	131.55	538.92	99.73
60	757.12	154.28	727.48	146.87	701.60	140.40	565.08	106.27
61	801.56	165.39	769.60	157.40	741.72	150.43	594.72	113.68
62	851.44	177.86	816.84	169.21	786.72	161.68	627.96	121.99
63	906.36	191.59	868.88	182.22	836.24	174.06	664.52	131.13
64	966.28	206.57	925.60	196.40	890.28	187.37	704.32	141.08
65	1032.24	223.06	988.04	212.01	949.72	202.43	748.16	152.04
66	1107.52	241.88	1059.28	229.82	1017.48	219.37	797.96	164.49
67	1189.88	262.47	1137.16	249.29	1091.52	237.88	852.40	178.10
68	1279.72	284.93	1222.12	270.53	1172.28	258.07	911.72	192.93
69	1376.60	309.15	1313.64	293.41	1259.28	279.82	975.52	208.88
70	1480.84	335.21	1412.08	318.02	1352.76	303.19	1043.88	225.97
71	1577.28	359.32	1503.08	340.77	1439.16	324.79	1106.92	241.73
72	1679.12	384.78	1599.16	364.79	1530.24	347.56	1173.24	258.31
73	1786.52	411.63	1700.36	390.09	1626.12	371.53	1242.40	275.60
74	1898.28	439.57	1805.60	416.40	1725.72	396.43	1314.12	293.53
75	2013.60	468.40	1914.12	443.53	1828.40	422.10	1387.80	311.95
76	2128.92	497.23	2022.64	470.66	1930.72	447.68	1460.68	330.17
77	2245.56	526.39	2132.00	498.00	2034.20	473.55	1534.16	348.54
78	2361.64	555.41	2240.84	525.21	2136.84	499.21	1606.76	366.69
79	2475.44	583.86	2347.36	551.84	2237.24	524.31	1677.44	384.36
80	NA	NA	NA	NA	2335.76	548.94	1746.56	401.64
81	NA	NA	NA	NA	2431.08	572.77	1813.12	418.28
82	NA	NA	NA	NA	2527.28	596.82	1879.68	434.92
83	NA	NA	NA	NA	2630.48	622.62	1951.24	452.81
84	NA	NA	NA	NA	2745.56	651.39	2030.64	472.66

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits

Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 3 Years

3 YEARS

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	396.72	64.18	384.36	61.09	373.68	58.42	319.12	44.78
41	402.24	65.56	389.64	62.41	378.76	59.69	323.08	45.77
42	408.16	67.04	395.32	63.83	384.20	61.05	327.36	46.84
43	414.60	68.65	401.48	65.37	390.12	62.53	331.96	47.99
44	421.52	70.38	408.08	67.02	396.44	64.11	336.96	49.24
45	428.92	72.23	415.12	68.78	403.24	65.81	342.20	50.55
46	436.88	74.22	422.68	70.67	410.52	67.63	347.88	51.97
47	445.40	76.35	430.80	72.70	418.32	69.58	353.92	53.48
48	454.56	78.64	439.52	74.88	426.68	71.67	360.36	55.09
49	464.52	81.13	449.00	77.25	435.76	73.94	367.36	56.84
50	474.76	83.69	458.72	79.68	445.04	76.26	374.48	58.62
51	486.16	86.54	469.56	82.39	455.44	78.86	382.40	60.60
52	498.64	89.66	481.40	85.35	466.72	81.68	391.00	62.75
53	512.36	93.09	494.48	88.62	479.20	84.80	400.48	65.12
54	527.60	96.90	508.92	92.23	492.92	88.23	410.92	67.73
55	544.76	101.19	525.20	96.30	508.48	92.12	422.60	70.65
56	564.32	106.08	543.72	100.93	526.12	96.53	435.96	73.99
57	586.64	111.66	564.84	106.21	546.24	101.56	451.08	77.77
58	612.48	118.12	589.32	112.33	569.56	107.39	468.64	82.16
59	642.20	125.55	617.48	119.37	596.36	114.09	488.76	87.19
60	676.28	134.07	649.72	127.43	627.04	121.76	511.80	92.95
61	715.00	143.75	686.40	136.60	662.00	130.50	538.00	99.50
62	758.60	154.65	727.64	146.91	701.24	140.31	567.32	106.83
63	806.80	166.70	773.20	158.30	744.64	151.16	599.72	114.93
~~64~~	~~859.68~~	~~179.92~~	~~823.20~~	~~170.80~~	~~792.20~~	~~163.05~~	~~635.16~~	~~123.79~~
65	918.20	194.55	878.52	184.63	844.84	176.21	674.36	133.59
66	985.36	211.34	941.96	200.49	905.12	191.28	719.04	144.76
67	1059.36	229.84	1011.80	217.95	971.52	207.88	768.20	157.05
68	1140.48	250.12	1088.40	237.10	1044.24	226.06	821.96	170.49
69	1228.48	272.12	1171.36	257.84	1123.04	245.76	880.04	185.01
70	1323.48	295.87	1260.92	280.23	1208.00	267.00	942.36	200.59
71	1411.96	317.99	1344.28	301.07	1287.00	286.75	1000.16	215.04
72	1505.80	341.45	1432.56	323.14	1370.60	307.65	1061.08	230.27
73	1604.92	366.23	1525.76	346.44	1458.80	329.70	1124.72	246.18
74	1709.08	392.27	1623.64	370.91	1551.24	352.81	1190.92	262.73
75	1817.00	419.25	1724.92	396.23	1646.88	376.72	1259.20	279.80
76	1924.92	446.23	1826.24	421.56	1742.52	400.63	1327.08	296.77
77	2035.04	473.76	1929.20	447.30	1839.40	424.85	1395.52	313.88
78	2144.36	501.09	2031.48	472.87	1935.64	448.91	1463.36	330.84
79	2251.56	527.89	2131.60	497.90	2029.80	472.45	1529.48	347.37
80	NA	NA	NA	NA	2122.04	495.51	1594.08	363.52
81	NA	NA	NA	NA	2211.12	517.78	1656.28	379.07
82	NA	NA	NA	NA	2300.84	540.21	1718.44	394.61
83	NA	NA	NA	NA	2396.76	564.19	1785.04	411.26
84	NA	NA	NA	NA	2503.40	590.85	1858.80	429.70

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	167.36	6.84	165.88	6.47	164.72	6.18	159.16	4.79
41	169.52	7.38	167.96	6.99	166.72	6.68	160.76	5.19
42	171.92	7.98	170.24	7.56	168.92	7.23	162.48	5.62
43	174.48	8.62	172.68	8.17	171.24	7.81	164.32	6.08
44	177.32	9.33	175.36	8.84	173.80	8.45	166.36	6.59
45	180.32	10.08	178.24	9.56	176.56	9.14	168.56	7.14
46	183.60	10.90	181.36	10.34	179.56	9.89	170.92	7.73
47	187.16	11.79	184.72	11.18	182.80	10.70	173.48	8.37
48	191.00	12.75	188.40	12.10	186.32	11.58	176.28	9.07
49	195.28	13.82	192.44	13.11	190.20	12.55	179.32	9.83
50	199.92	14.98	196.88	14.22	194.40	13.60	182.68	10.67
51	205.04	16.26	201.72	15.43	199.04	14.76	186.36	11.59
52	210.72	17.68	207.12	16.78	204.24	16.06	190.40	12.60
53	217.04	19.26	213.08	18.27	209.96	17.49	194.92	13.73
54	224.04	21.01	219.76	19.94	216.32	19.08	199.92	14.98
55	231.92	22.98	227.24	21.81	223.48	20.87	205.56	16.39
56	240.88	25.22	235.76	23.94	231.64	22.91	211.96	17.99
57	251.16	27.79	245.52	26.38	240.96	25.24	219.28	19.82
58	263.12	30.78	256.84	29.21	251.80	27.95	227.76	21.94
59	277.00	34.25	270.04	32.51	264.44	31.11	237.68	24.42
60	293.24	38.31	285.44	36.36	279.16	34.79	249.16	27.29
61	312.08	43.02	303.32	40.83	296.24	39.06	262.52	30.63
62	333.84	48.46	323.96	45.99	315.96	43.99	277.96	34.49
63	358.72	54.68	347.60	51.90	338.60	49.65	295.68	38.92
64	387.08	61.77	374.52	58.63	364.36	56.09	315.84	43.96
65	419.52	69.88	405.32	66.33	393.80	63.45	338.92	49.73
66	457.76	79.44	441.60	75.40	428.48	72.12	365.92	56.48
67	501.56	90.39	483.12	85.78	468.20	82.05	396.80	64.20
68	551.20	102.80	530.16	97.54	513.16	93.29	431.68	72.92
69	606.80	116.70	582.88	110.72	563.52	105.88	470.60	82.65
70	668.16	132.04	641.00	125.25	618.96	119.74	513.24	93.31
71	731.16	147.79	700.68	140.17	675.92	133.98	556.88	104.22
72	799.40	164.85	765.24	156.31	737.44	149.36	603.72	115.93
73	873.36	183.34	835.16	173.79	804.00	166.00	653.96	128.49
74	952.88	203.22	910.24	192.56	875.36	183.84	707.36	141.84
75	1037.80	224.45	990.36	212.59	951.48	202.87	763.80	155.95
76	1125.68	246.42	1073.20	233.30	1030.04	222.51	821.76	170.44
77	1216.92	269.23	1159.16	254.79	1111.52	242.88	881.52	185.38
78	1309.92	292.48	1246.68	276.67	1194.48	263.62	942.20	200.55
79	1403.32	315.83	1334.52	298.63	1277.64	284.41	1002.88	215.72
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	197.76	14.44	195.32	13.83	193.28	13.32	181.80	10.45
41	202.68	15.67	200.08	15.02	197.84	14.46	185.48	11.37
42	208.00	17.00	205.20	16.30	202.76	15.69	189.44	12.36
43	213.76	18.44	210.72	17.68	208.12	17.03	193.72	13.43
44	219.92	19.98	216.68	19.17	213.84	18.46	198.28	14.57
45	226.48	21.62	222.96	20.74	219.88	19.97	203.08	15.77
46	233.44	23.36	229.68	22.42	226.32	21.58	208.16	17.04
47	240.88	25.22	236.80	24.20	233.16	23.29	213.56	18.39
48	248.72	27.18	244.36	26.09	240.40	25.10	219.20	19.80
49	257.16	29.29	252.44	28.11	248.20	27.05	225.28	21.32
50	265.64	31.41	260.52	30.13	255.92	28.98	231.20	22.80
51	274.92	33.73	269.40	32.35	264.40	31.10	237.72	24.43
52	284.96	36.24	278.96	34.74	273.60	33.40	244.76	26.19
53	296.00	39.00	289.48	37.37	283.64	35.91	252.40	28.10
54	308.04	42.01	301.00	40.25	294.64	38.66	260.72	30.18
55	321.68	45.42	313.96	43.49	307.04	41.76	270.12	32.53
56	337.24	49.31	328.76	47.19	321.16	45.29	280.76	35.19
57	355.04	53.76	345.68	51.42	337.32	49.33	292.92	38.23
58	375.72	58.93	365.32	56.33	356.08	54.02	307.00	41.75
59	399.80	64.95	388.16	62.04	377.88	59.47	323.32	45.83
60	427.68	71.92	414.64	68.66	403.16	65.79	342.24	50.56
61	459.84	79.96	445.16	76.29	432.28	73.07	364.04	56.01
62	496.44	89.11	479.92	84.98	465.40	81.35	388.76	62.19
63	537.68	99.42	519.04	94.76	502.72	90.68	416.56	69.14
~~64~~	~~583.20~~	~~110.80~~	~~562.24~~	~~105.56~~	~~543.88~~	~~100.97~~	~~447.20~~	~~76.80~~
65	634.08	123.52	610.48	117.62	589.88	112.47	481.44	85.36
66	692.80	138.20	666.12	131.53	642.84	125.71	520.56	95.14
67	757.68	154.42	727.56	146.89	701.32	140.33	563.76	105.94
68	830.12	172.53	796.16	164.04	766.60	156.65	611.96	117.99
69	909.36	192.34	871.08	182.77	837.88	174.47	664.40	131.10
70	995.84	213.96	952.80	203.20	915.52	193.88	721.32	145.33
71	1083.04	235.76	1035.20	223.80	993.76	213.44	778.56	159.64
72	1176.76	259.19	1123.68	245.92	1077.72	234.43	839.64	174.91
73	1277.28	284.32	1218.44	269.61	1167.56	256.89	904.56	191.14
74	1384.40	311.10	1319.36	294.84	1263.12	280.78	973.12	208.28
75	1497.60	339.40	1425.92	321.48	1363.92	305.98	1045.08	226.27
76	1613.56	368.39	1534.92	348.73	1466.92	331.73	1118.12	244.53
77	1733.92	398.48	1647.96	376.99	1573.68	358.42	1193.52	263.38
78	1856.92	429.23	1763.40	405.85	1682.60	385.65	1270.20	282.55
79	1981.04	460.26	1879.76	434.94	1792.28	413.07	1347.20	301.80
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

4 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	187.88	11.97	185.92	11.48	183.88	10.97	174.24	8.56
41	191.96	12.99	189.84	12.46	187.64	11.91	177.20	9.30
42	196.36	14.09	194.04	13.51	191.68	12.92	180.40	10.10
43	201.08	15.27	198.64	14.66	196.08	14.02	183.88	10.97
44	206.24	16.56	203.56	15.89	200.76	15.19	187.64	11.91
45	211.68	17.92	208.80	17.20	205.76	16.44	191.56	12.89
46	217.48	19.37	214.40	18.60	211.12	17.78	195.76	13.94
47	223.68	20.92	220.36	20.09	216.80	19.20	200.20	15.05
48	230.28	22.57	226.68	21.67	222.84	20.71	204.92	16.23
49	237.40	24.35	233.48	23.37	229.36	22.34	210.04	17.51
50	244.60	26.15	240.36	25.09	235.92	23.98	215.12	18.78
51	252.56	28.14	247.96	26.99	243.16	25.79	220.68	20.17
52	261.16	30.29	256.16	29.04	251.04	27.76	226.72	21.68
53	270.64	32.66	265.20	31.30	259.64	29.91	233.36	23.34
54	281.04	35.26	275.08	33.77	269.12	32.28	240.60	25.15
55	292.76	38.19	286.24	36.56	279.76	34.94	248.72	27.18
56	306.16	41.54	298.96	39.74	291.96	37.99	258.00	29.50
57	321.52	45.38	313.48	43.37	305.88	41.47	268.56	32.14
58	339.32	49.83	330.36	47.59	322.08	45.52	280.80	35.20
59	360.04	55.01	349.96	52.49	340.84	50.21	295.00	38.75
60	384.12	61.03	372.72	58.18	362.68	55.67	311.44	42.86
61	411.80	67.95	399.00	64.75	387.80	61.95	330.40	47.60
62	443.36	75.84	428.92	72.23	416.36	69.09	351.96	52.99
63	479.08	84.77	462.80	80.70	448.72	77.18	376.32	59.08
64	518.72	94.68	500.36	90.09	484.56	86.14	403.28	65.82
65	563.20	105.80	542.52	100.63	524.76	96.19	433.60	73.40
66	614.84	118.71	591.44	112.86	571.40	107.85	468.48	82.12
67	672.44	133.11	645.96	126.49	623.32	120.83	507.32	91.83
68	737.12	149.28	707.16	141.79	681.56	135.39	550.84	102.71
69	808.32	167.08	774.48	158.62	745.64	151.41	598.52	114.63
70	886.28	186.57	848.16	177.04	815.68	168.92	650.40	127.60
71	965.40	206.35	922.88	195.72	886.68	186.67	702.92	140.73
72	1050.64	227.66	1003.32	215.83	963.08	205.77	759.00	154.75
73	1142.40	250.60	1089.84	237.46	1045.08	226.27	818.76	169.69
74	1240.56	275.14	1182.24	260.56	1132.60	248.15	882.00	185.50
75	1344.84	301.21	1280.36	285.09	1225.44	271.36	948.56	202.14
76	1451.88	327.97	1380.92	310.23	1320.52	295.13	1016.56	219.14
77	1563.28	355.82	1485.52	336.38	1419.28	319.82	1086.60	236.65
78	1677.12	384.28	1592.32	363.08	1520.08	345.02	1158.00	254.50
79	1791.96	412.99	1699.92	389.98	1621.56	370.39	1229.68	272.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	224.92	21.23	220.44	20.11	216.88	19.22	199.52	14.88
41	229.56	22.39	224.88	21.22	221.12	20.28	202.84	15.71
42	234.56	23.64	229.60	22.40	225.64	21.41	206.44	16.61
43	239.88	24.97	234.64	23.66	230.48	22.62	210.24	17.56
44	245.56	26.39	240.04	25.01	235.64	23.91	214.32	18.58
45	251.60	27.90	245.80	26.45	241.16	25.29	218.68	19.67
46	258.08	29.52	251.96	27.99	247.04	26.76	223.32	20.83
47	265.04	31.26	258.60	29.65	253.40	28.35	228.32	22.08
48	272.56	33.14	265.72	31.43	260.24	30.06	233.68	23.42
49	280.72	35.18	273.48	33.37	267.64	31.91	239.56	24.89
50	289.56	37.39	281.88	35.47	275.68	33.92	245.88	26.47
51	299.24	39.81	291.04	37.76	284.48	36.12	252.76	28.19
52	309.84	42.46	301.12	40.28	294.12	38.53	260.32	30.08
53	321.44	45.36	312.12	43.03	304.64	41.16	268.60	32.15
54	334.24	48.56	324.28	46.07	316.24	44.06	277.68	34.42
55	348.44	52.11	337.76	49.44	329.16	47.29	287.76	36.94
56	364.40	56.10	352.92	53.23	343.64	50.91	299.12	39.78
57	382.44	60.61	370.04	57.51	360.04	55.01	311.92	42.98
58	403.16	65.79	389.68	62.42	378.80	59.70	326.60	46.65
59	426.84	71.71	412.16	68.04	400.28	65.07	343.36	50.84
60	453.96	78.49	437.92	74.48	424.92	71.23	362.60	55.65
61	484.92	86.23	467.32	81.83	453.00	78.25	384.48	61.12
62	520.12	95.03	500.72	90.18	484.92	86.23	409.40	67.35
63	559.64	104.91	538.20	99.55	520.76	95.19	437.36	74.34
64	604.00	116.00	580.28	110.07	561.04	105.26	468.76	82.19
65	653.96	128.49	627.72	121.93	606.40	116.60	504.16	91.04
66	711.92	142.98	682.68	135.67	658.92	129.73	544.92	101.23
67	777.32	159.33	744.68	151.17	718.16	144.54	590.84	112.71
68	849.84	177.46	813.44	168.36	783.84	160.96	641.56	125.39
69	929.84	197.46	889.24	187.31	856.16	179.04	697.20	139.30
70	1016.88	219.22	971.60	207.90	934.72	198.68	757.28	154.32
71	1101.68	240.42	1051.84	227.96	1011.20	217.80	815.56	168.89
72	1192.08	263.02	1137.32	249.33	1092.56	238.14	877.08	184.27
73	1288.44	287.11	1228.32	272.08	1179.12	259.78	941.92	200.48
74	1390.24	312.56	1324.32	296.08	1270.32	282.58	1009.80	217.45
75	1496.88	339.22	1424.84	321.21	1365.84	306.46	1079.96	234.99
76	1605.20	366.30	1526.84	346.71	1462.24	330.56	1150.44	252.61
77	1715.24	393.81	1630.32	372.58	1560.24	355.06	1221.68	270.42
78	1824.68	421.17	1733.16	398.29	1657.56	379.39	1292.24	288.06
79	1931.76	447.94	1833.68	423.42	1752.56	403.14	1361.04	305.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

4 YEARS

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	301.52	40.38	294.44	38.61	288.24	37.06	254.88	28.72
41	310.88	42.72	303.40	40.85	296.92	39.23	261.68	30.42
42	320.80	45.20	312.96	43.24	306.08	41.52	268.92	32.23
43	331.36	47.84	323.08	45.77	315.84	43.96	276.60	34.15
44	342.56	50.64	333.80	48.45	326.12	46.53	284.68	36.17
45	354.28	53.57	345.04	51.26	336.92	49.23	293.12	38.28
46	366.72	56.68	356.96	54.24	348.32	52.08	302.00	40.50
47	379.84	59.96	369.52	57.38	360.36	55.09	311.36	42.84
48	393.68	63.42	382.76	60.69	373.04	58.26	321.12	45.28
49	408.52	67.13	396.96	64.24	386.60	61.65	331.56	47.89
50	423.52	70.88	411.28	67.82	400.32	65.08	342.00	50.50
51	439.88	74.97	426.84	71.71	415.24	68.81	353.32	53.33
52	457.60	79.40	443.72	75.93	431.40	72.85	365.56	56.39
53	476.96	84.24	462.16	80.54	449.00	77.25	378.88	59.72
54	498.12	89.53	482.28	85.57	468.20	82.05	393.36	63.34
55	521.72	95.43	504.72	91.18	489.64	87.41	409.48	67.37
56	548.32	102.08	530.00	97.50	513.76	93.44	427.60	71.90
57	578.36	109.59	558.52	104.63	540.96	100.24	447.96	76.99
58	612.80	118.20	591.20	112.80	572.16	108.04	471.28	82.82
59	652.16	128.04	628.52	122.13	607.76	116.94	497.84	89.46
60	697.00	139.25	671.08	132.77	648.36	127.09	528.12	97.03
61	747.84	151.96	719.28	144.82	694.32	138.58	562.44	105.61
62	804.76	166.19	773.36	158.34	745.80	151.45	600.72	115.18
63	867.64	181.91	832.96	173.24	802.64	165.66	642.96	125.74
64	936.32	199.08	898.08	189.52	864.68	181.17	688.96	137.24
65	1012.08	218.02	969.84	207.46	933.04	198.26	739.60	149.90
66	1098.12	239.53	1051.36	227.84	1010.60	217.65	796.80	164.20
67	1192.44	263.11	1140.60	250.15	1095.52	238.88	859.40	179.85
68	1295.92	288.98	1238.48	274.62	1188.60	262.15	927.88	196.97
69	1407.80	316.95	1344.28	301.07	1289.12	287.28	1001.60	215.40
70	1528.52	347.13	1458.24	329.56	1397.32	314.33	1080.60	235.15
71	1644.00	376.00	1567.24	356.81	1500.76	340.19	1155.80	253.95
72	1766.44	406.61	1682.68	385.67	1610.16	367.54	1234.84	273.71
73	1895.68	438.92	1804.36	416.09	1725.36	396.34	1317.68	294.42
74	2031.44	472.86	1932.08	448.02	1846.12	426.53	1403.44	315.86
75	2171.96	507.99	2064.12	481.03	1970.92	457.73	1491.84	337.96
76	2313.28	543.32	2196.76	514.19	2095.68	488.92	1579.72	359.93
77	2457.16	579.29	2331.68	547.92	2223.24	520.81	1668.64	382.16
78	2601.08	615.27	2466.56	581.64	2349.92	552.48	1756.92	404.23
79	2742.52	650.63	2598.68	614.67	2474.44	583.61	1843.40	425.85
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	276.04	34.01	270.04	32.51	264.24	31.06	236.00	24.00
41	283.88	35.97	277.56	34.39	271.48	32.87	241.64	25.41
42	292.20	38.05	285.56	36.39	279.12	34.78	247.64	26.91
43	301.08	40.27	294.08	38.52	287.24	36.81	254.04	28.51
44	310.48	42.62	303.08	40.77	295.88	38.97	260.80	30.20
45	320.40	45.10	312.60	43.15	304.96	41.24	267.88	31.97
46	330.92	47.73	322.68	45.67	314.60	43.65	275.36	33.84
47	342.08	50.52	333.36	48.34	324.76	46.19	283.24	35.81
48	353.88	53.47	344.64	51.16	335.52	48.88	291.60	37.90
49	366.52	56.63	356.72	54.18	347.08	51.77	300.52	40.13
50	379.48	59.87	369.04	57.26	358.88	54.72	309.56	42.39
51	393.64	63.41	382.52	60.63	371.72	57.93	319.44	44.86
52	408.96	67.24	397.12	64.28	385.72	61.43	330.08	47.52
53	425.76	71.44	413.04	68.26	400.92	65.23	341.72	50.43
54	444.12	76.03	430.48	72.62	417.60	69.40	354.40	53.60
55	464.56	81.14	449.88	77.47	436.20	74.05	368.48	57.12
56	487.64	86.91	471.76	82.94	457.12	79.28	384.32	61.08
57	513.68	93.42	496.40	89.10	480.72	85.18	402.20	65.55
58	543.52	100.88	524.68	96.17	507.80	91.95	422.60	70.65
59	577.64	109.41	557.00	104.25	538.72	99.68	445.88	76.47
60	616.60	119.15	593.84	113.46	574.00	108.50	472.44	83.11
61	660.68	130.17	635.64	123.91	613.92	118.48	502.52	90.63
62	710.20	142.55	682.56	135.64	658.68	129.67	536.16	99.04
63	765.16	156.29	734.64	148.66	708.36	142.09	573.48	108.37
~~64~~	~~825.44~~	~~171.36~~	~~791.76~~	~~162.94~~	~~762.84~~	~~155.71~~	~~614.32~~	~~118.58~~
65	892.24	188.06	855.04	178.76	823.16	170.79	659.60	129.90
66	968.60	207.15	927.32	196.83	892.00	188.00	711.00	142.75
67	1052.96	228.24	1007.12	216.78	967.96	206.99	767.68	156.92
68	1145.92	251.48	1095.04	238.76	1051.60	227.90	829.96	172.49
69	1247.04	276.76	1190.60	262.65	1142.48	250.62	897.28	189.32
70	1356.40	304.10	1293.88	288.47	1240.56	275.14	969.64	207.41
71	1461.84	330.46	1393.36	313.34	1335.04	298.76	1038.88	224.72
72	1573.56	358.39	1498.64	339.66	1434.88	323.72	1111.80	242.95
73	1692.12	388.03	1610.24	367.56	1540.56	350.14	1188.36	262.09
74	1816.76	419.19	1727.48	396.87	1651.44	377.86	1267.84	281.96
75	1947.08	451.77	1849.92	427.48	1767.12	406.78	1349.96	302.49
76	2077.96	484.49	1972.72	458.18	1882.76	435.69	1432.04	323.01
77	2211.68	517.92	2098.00	489.50	2001.16	465.29	1514.96	343.74
78	2345.40	551.35	2222.92	520.73	2118.80	494.70	1597.48	364.37
79	2476.52	584.13	2345.76	551.44	2234.36	523.59	1678.24	384.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	340.16	50.04	329.92	47.48	321.64	45.41	281.20	35.30
41	343.76	50.94	333.32	48.33	324.84	46.21	283.76	35.94
42	347.68	51.92	337.04	49.26	328.40	47.10	286.56	36.64
43	351.92	52.98	341.08	50.27	332.28	48.07	289.60	37.40
44	356.56	54.14	345.52	51.38	336.52	49.13	292.96	38.24
45	361.60	55.40	350.28	52.57	341.08	50.27	296.56	39.14
46	367.12	56.78	355.52	53.88	346.12	51.53	300.52	40.13
47	373.16	58.29	361.24	55.31	351.60	52.90	304.84	41.21
48	379.76	59.94	367.52	56.88	357.60	54.40	309.52	42.38
49	387.08	61.77	374.48	58.62	364.28	56.07	314.76	43.69
50	395.16	63.79	382.16	60.54	371.60	57.90	320.52	45.13
51	404.12	66.03	390.68	62.67	379.72	59.93	326.92	46.73
52	414.12	68.53	400.12	65.03	388.76	62.19	334.00	48.50
53	425.12	71.28	410.56	67.64	398.72	64.68	341.84	50.46
54	437.32	74.33	422.16	70.54	409.84	67.46	350.48	52.62
55	451.08	77.77	435.20	73.80	422.32	70.58	360.24	55.06
56	466.68	81.67	450.04	77.51	436.52	74.13	371.28	57.82
57	484.48	86.12	466.92	81.73	452.64	78.16	383.88	60.97
58	505.12	91.28	486.52	86.63	471.40	82.85	398.52	64.63
59	528.88	97.22	509.08	92.27	492.92	88.23	415.28	68.82
60	556.24	104.06	535.04	98.76	517.72	94.43	434.60	73.65
61	587.56	111.89	564.72	106.18	546.12	101.53	456.72	79.18
62	623.24	120.81	598.56	114.64	578.44	109.61	481.88	85.47
63	663.24	130.81	636.52	124.13	614.72	118.68	510.16	92.54
64	708.16	142.04	679.16	134.79	655.48	128.87	541.84	100.46
65	758.84	154.71	727.20	146.80	701.44	140.36	577.64	109.41
66	817.92	169.48	783.24	160.81	754.96	153.74	619.08	119.77
67	884.60	186.15	846.44	176.61	815.32	168.83	665.76	131.44
68	958.28	204.57	916.24	194.06	882.00	185.50	717.16	144.29
69	1039.40	224.85	993.08	213.27	955.28	203.82	773.40	158.35
70	1127.52	246.88	1076.44	234.11	1034.80	223.70	834.08	173.52
71	1210.68	267.67	1155.12	253.78	1109.72	242.43	891.04	187.76
72	1299.32	289.83	1238.84	274.71	1189.40	262.35	951.08	202.77
73	1393.48	313.37	1327.76	296.94	1273.88	283.47	1014.24	218.56
74	1492.68	338.17	1421.32	320.33	1362.68	305.67	1080.12	235.03
75	1596.56	364.14	1519.16	344.79	1455.44	328.86	1148.00	252.00
76	1700.96	390.24	1617.36	369.34	1548.48	352.12	1215.92	268.98
77	1807.00	416.75	1717.00	394.25	1642.76	375.69	1284.08	286.02
78	1912.04	443.01	1815.64	418.91	1736.00	399.00	1351.44	302.86
79	2014.32	468.58	1911.60	442.90	1826.64	421.66	1416.84	319.21
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	480.84	85.21	465.36	81.34	451.84	77.96	379.60	59.90
41	488.28	87.07	472.52	83.13	458.72	79.68	385.04	61.26
42	496.32	89.08	480.24	85.06	466.16	81.54	390.92	62.73
43	505.04	91.26	488.60	87.15	474.20	83.55	397.24	64.31
44	514.40	93.60	497.56	89.39	482.80	85.70	404.00	66.00
45	524.32	96.08	507.08	91.77	491.92	87.98	411.12	67.78
46	535.00	98.75	517.28	94.32	501.72	90.43	418.76	69.69
47	546.44	101.61	528.24	97.06	512.20	93.05	426.84	71.71
48	558.64	104.66	539.92	99.98	523.36	95.84	435.44	73.86
49	571.88	107.97	552.60	103.15	535.48	98.87	444.72	76.18
50	585.44	111.36	565.48	106.37	547.84	101.96	453.96	78.49
51	600.48	115.12	579.80	109.95	561.52	105.38	464.36	81.09
52	616.92	119.23	595.48	113.87	576.48	109.12	475.64	83.91
53	635.00	123.75	612.72	118.18	592.96	113.24	488.04	87.01
54	655.08	128.77	631.72	122.93	611.04	117.76	501.68	90.42
55	677.68	134.42	653.20	128.30	631.56	122.89	517.00	94.25
56	703.44	140.86	677.64	134.41	654.84	128.71	534.40	98.60
57	732.76	148.19	705.44	141.36	681.40	135.35	554.20	103.55
58	766.80	156.70	737.72	149.43	712.16	143.04	577.08	109.27
59	805.88	166.47	774.80	158.70	747.48	151.87	603.36	115.84
60	850.68	177.67	817.24	169.31	787.96	161.99	633.48	123.37
61	901.56	190.39	865.52	181.38	833.96	173.49	667.68	131.92
62	958.72	204.68	919.76	194.94	885.60	186.40	705.96	141.49
63	1021.84	220.46	979.52	209.88	942.56	200.64	748.16	152.04
~~64~~	~~1090.80~~	~~237.70~~	~~1044.88~~	~~226.22~~	~~1004.80~~	~~216.20~~	~~794.16~~	~~163.54~~
65	1166.92	256.73	1116.96	244.24	1073.44	233.36	844.88	176.22
66	1254.04	278.51	1199.44	264.86	1151.88	252.97	902.60	190.65
67	1349.60	302.40	1289.84	287.46	1237.80	274.45	965.76	206.44
68	1454.12	328.53	1388.64	312.16	1331.72	297.93	1034.68	223.67
69	1567.04	356.76	1495.28	338.82	1433.04	323.26	1108.80	242.20
70	1688.68	387.17	1610.12	367.53	1542.00	350.50	1188.08	262.02
71	1801.48	415.37	1716.48	394.12	1642.88	375.72	1261.16	280.29
72	1920.72	445.18	1828.84	422.21	1749.28	402.32	1337.92	299.48
73	2046.44	476.61	1947.40	451.85	1861.44	430.36	1417.88	319.47
74	2178.12	509.53	2070.88	482.72	1978.12	459.53	1500.68	340.17
75	2314.08	543.52	2198.60	514.65	2098.72	489.68	1585.68	361.42
76	2450.04	577.51	2326.28	546.57	2218.80	519.70	1669.68	382.42
77	2587.96	611.99	2455.20	578.80	2340.52	550.13	1754.36	403.59
78	2725.32	646.33	2584.12	611.03	2461.40	580.35	1838.16	424.54
79	2860.12	680.03	2709.68	642.42	2579.72	609.93	1919.92	444.98
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

4 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits

Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 4 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	432.64	73.16	419.20	69.80	406.92	66.73	345.36	51.34
41	438.88	74.72	425.20	71.30	412.64	68.16	349.88	52.47
42	445.64	76.41	431.68	72.92	418.84	69.71	354.72	53.68
43	452.92	78.23	438.68	74.67	425.56	71.39	360.00	55.00
44	460.80	80.20	446.24	76.56	432.72	73.18	365.60	56.40
45	469.20	82.30	454.28	78.57	440.44	75.11	371.60	57.90
46	478.24	84.56	462.92	80.73	448.68	77.17	378.00	59.50
47	487.96	86.99	472.24	83.06	457.56	79.39	384.88	61.22
48	498.40	89.60	482.20	85.55	467.08	81.77	392.20	63.05
49	509.76	92.44	493.04	88.26	477.40	84.35	400.16	65.04
50	521.48	95.37	504.20	91.05	488.04	87.01	408.32	67.08
51	534.56	98.64	516.60	94.15	499.92	89.98	417.36	69.34
52	548.84	102.21	530.20	97.55	512.92	93.23	427.20	71.80
53	564.60	106.15	545.16	101.29	527.20	96.80	438.12	74.53
54	582.00	110.50	561.68	105.42	543.00	100.75	450.08	77.52
55	601.68	115.42	580.32	110.08	560.84	105.21	463.52	80.88
56	624.08	121.02	601.52	115.38	581.12	110.28	478.80	84.70
57	649.56	127.39	625.64	121.41	604.24	116.06	496.20	89.05
58	679.16	134.79	653.64	128.41	631.04	122.76	516.36	94.09
59	713.16	143.29	685.84	136.46	661.80	130.45	539.48	99.87
60	752.16	153.04	722.72	145.68	697.04	139.26	565.92	106.48
61	796.48	164.12	764.68	156.17	737.16	149.29	596.00	114.00
62	846.36	176.59	811.92	167.98	782.20	160.55	629.80	122.45
63	901.60	190.40	864.24	181.06	832.12	173.03	667.16	131.79
64	962.32	205.58	921.72	195.43	886.88	186.72	708.16	142.04
65	1029.64	222.41	985.48	211.37	947.60	201.90	753.60	153.40
66	1107.16	241.79	1058.80	229.70	1017.40	219.35	805.60	166.40
67	1192.80	263.20	1139.80	249.95	1094.48	238.62	862.92	180.73
68	1286.88	286.72	1228.72	272.18	1179.08	259.77	925.72	196.43
69	1389.12	312.28	1325.28	296.32	1270.84	282.71	993.52	213.38
70	1499.56	339.89	1429.48	322.37	1369.76	307.44	1066.28	231.57
71	1602.56	365.64	1526.64	346.66	1461.92	330.48	1133.76	248.44
72	1711.80	392.95	1629.52	372.38	1559.44	354.86	1204.72	266.18
73	1827.32	421.83	1738.20	399.55	1662.28	380.57	1278.76	284.69
74	1948.76	452.19	1852.32	428.08	1770.16	407.54	1355.64	303.91
75	2074.84	483.71	1970.64	457.66	1881.84	435.46	1434.80	323.70
76	2200.88	515.22	2088.96	487.24	1993.56	463.39	1513.44	343.36
77	2329.44	547.36	2209.12	517.28	2106.64	491.66	1592.56	363.14
78	2457.20	579.30	2328.68	547.17	2219.16	519.79	1671.08	382.77
79	2582.52	610.63	2445.72	576.43	2329.16	547.29	1747.60	401.90
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	170.52	7.63	169.00	7.25	167.72	6.93	161.60	5.40
41	172.96	8.24	171.32	7.83	169.92	7.48	163.36	5.84
42	175.60	8.90	173.84	8.46	172.36	8.09	165.28	6.32
43	178.48	9.62	176.56	9.14	175.00	8.75	167.36	6.84
44	181.60	10.40	179.56	9.89	177.84	9.46	169.64	7.41
45	184.96	11.24	182.72	10.68	180.92	10.23	172.08	8.02
46	188.60	12.15	186.20	11.55	184.24	11.06	174.72	8.68
47	192.52	13.13	189.96	12.49	187.84	11.96	177.60	9.40
48	196.80	14.20	194.04	13.51	191.76	12.94	180.68	10.17
49	201.52	15.38	198.52	14.63	196.04	14.01	184.12	11.03
50	206.68	16.67	203.44	15.86	200.72	15.18	187.84	11.96
51	212.32	18.08	208.80	17.20	205.92	16.48	191.92	12.98
52	218.60	19.65	214.80	18.70	211.64	17.91	196.44	14.11
53	225.56	21.39	221.40	20.35	217.96	19.49	201.44	15.36
54	233.32	23.33	228.76	22.19	225.04	21.26	207.00	16.75
55	241.96	25.49	237.04	24.26	232.96	23.24	213.20	18.30
56	251.88	27.97	246.44	26.61	241.96	25.49	220.28	20.07
57	263.16	30.79	257.16	29.29	252.24	28.06	228.36	22.09
58	276.32	34.08	269.68	32.42	264.20	31.05	237.76	24.44
59	291.60	37.90	284.20	36.05	278.12	34.53	248.64	27.16
60	309.44	42.36	301.16	40.29	294.36	38.59	261.36	30.34
61	330.16	47.54	320.84	45.21	313.20	43.30	276.08	34.02
62	354.08	53.52	343.56	50.89	334.96	48.74	293.12	38.28
63	381.56	60.39	369.68	57.42	359.96	54.99	312.68	43.17
64	412.84	68.21	399.40	64.85	388.44	62.11	334.96	48.74
65	448.64	77.16	433.48	73.37	421.04	70.26	360.56	55.14
66	490.96	87.74	473.68	83.42	459.52	79.88	390.48	62.62
67	539.48	99.87	519.72	94.93	503.60	90.90	424.80	71.20
68	594.44	113.61	571.92	107.98	553.48	103.37	463.52	80.88
69	655.96	128.99	630.32	122.58	609.32	117.33	506.72	91.68
70	723.84	145.96	694.68	138.67	670.80	132.70	553.96	103.49
71	793.44	163.36	760.68	155.17	733.76	148.44	602.32	115.58
72	868.72	182.18	831.96	172.99	801.72	165.43	654.08	128.52
73	950.12	202.53	908.96	192.24	875.04	183.76	709.48	142.37
74	1037.52	224.38	991.52	212.88	953.56	203.39	768.28	157.07
75	1130.68	247.67	1079.48	234.87	1037.04	224.26	830.32	172.58
76	1226.96	271.74	1170.20	257.55	1123.12	245.78	893.84	188.46
77	1326.88	296.72	1264.32	281.08	1212.36	268.09	959.36	204.84
78	1428.84	322.21	1360.28	305.07	1303.20	290.80	1025.80	221.45
79	1531.28	347.82	1456.56	329.14	1394.40	313.60	1092.24	238.06
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	203.24	15.81	200.72	15.18	198.60	14.65	185.96	11.49
41	208.68	17.17	205.96	16.49	203.64	15.91	190.00	12.50
42	214.52	18.63	211.56	17.89	209.08	17.27	194.36	13.59
43	220.84	20.21	217.64	19.41	214.96	18.74	199.04	14.76
44	227.60	21.90	224.16	21.04	221.32	20.33	204.08	16.02
45	234.80	23.70	231.04	22.76	227.96	21.99	209.32	17.33
46	242.44	25.61	238.40	24.60	235.04	23.76	214.92	18.73
47	250.56	27.64	246.16	26.54	242.52	25.63	220.84	20.21
48	259.12	29.78	254.40	28.60	250.44	27.61	227.08	21.77
49	268.36	32.09	263.24	30.81	258.92	29.73	233.76	23.44
50	277.56	34.39	272.04	33.01	267.32	31.83	240.28	25.07
51	287.68	36.92	281.72	35.43	276.64	34.16	247.48	26.87
52	298.60	39.65	292.12	38.03	286.60	36.65	255.20	28.80
53	310.56	42.64	303.56	40.89	297.52	39.38	263.60	30.90
54	323.64	45.91	316.00	44.00	309.44	42.36	272.72	33.18
55	338.40	49.60	330.04	47.51	322.88	45.72	282.96	35.74
56	355.20	53.80	346.08	51.52	338.16	49.54	294.60	38.65
57	374.44	58.61	364.40	56.10	355.68	53.92	307.88	41.97
58	396.76	64.19	385.64	61.41	375.96	58.99	323.20	45.80
59	422.72	70.68	410.32	67.58	399.52	64.88	341.00	50.25
60	452.84	78.21	438.96	74.74	426.80	71.70	361.60	55.40
61	487.52	86.88	472.00	83.00	458.32	79.58	385.32	61.33
62	527.00	96.75	509.52	92.38	494.12	88.53	412.20	68.05
63	571.56	107.89	551.84	102.96	534.52	98.63	442.44	75.61
64	620.80	120.20	598.60	114.65	579.08	109.77	475.76	83.94
65	675.88	133.97	650.88	127.72	628.96	122.24	513.00	93.25
66	739.52	149.88	711.24	142.81	686.44	136.61	555.64	103.91
67	809.96	167.49	778.00	159.50	750.04	152.51	602.76	115.69
68	888.76	187.19	852.60	178.15	821.04	170.26	655.32	128.83
69	974.88	208.72	934.16	198.54	898.64	189.66	712.52	143.13
70	1068.92	232.23	1023.04	220.76	983.12	210.78	774.52	158.63
71	1163.72	255.93	1112.68	243.17	1068.24	232.06	836.84	174.21
72	1265.56	281.39	1208.84	267.21	1159.52	254.88	903.24	190.81
73	1374.68	308.67	1311.76	292.94	1257.04	279.26	973.64	208.41
74	1490.92	337.73	1421.24	320.31	1360.68	305.17	1047.96	226.99
75	1613.84	368.46	1536.88	349.22	1470.04	332.51	1125.80	246.45
76	1739.48	399.87	1654.92	378.73	1581.48	360.37	1204.92	266.23
77	1870.04	432.51	1777.48	409.37	1697.12	389.28	1286.36	286.59
78	2003.52	465.88	1902.64	440.66	1815.12	418.78	1369.36	307.34
79	2138.32	499.58	2028.84	472.21	1934.04	448.51	1452.76	328.19
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	191.24	12.81	189.00	12.25	187.16	11.79	176.88	9.22
41	195.56	13.89	193.16	13.29	191.16	12.79	180.04	10.01
42	200.24	15.06	197.64	14.41	195.52	13.88	183.52	10.88
43	205.32	16.33	202.52	15.63	200.20	15.05	187.24	11.81
44	210.76	17.69	207.76	16.94	205.24	16.31	191.24	12.81
45	216.56	19.14	213.28	18.32	210.60	17.65	195.44	13.86
46	222.76	20.69	219.24	19.81	216.32	19.08	199.96	14.99
47	229.36	22.34	225.56	21.39	222.40	20.60	204.72	16.18
48	236.40	24.10	232.28	23.07	228.88	22.22	209.76	17.44
49	244.00	26.00	239.56	24.89	235.84	23.96	215.24	18.81
50	251.72	27.93	246.96	26.74	242.92	25.73	220.68	20.17
51	260.24	30.06	255.08	28.77	250.68	27.67	226.68	21.67
52	269.52	32.38	263.88	30.97	259.12	29.78	233.20	23.30
53	279.68	34.92	273.60	33.40	268.40	32.10	240.32	25.08
54	290.84	37.71	284.24	36.06	278.56	34.64	248.08	27.02
55	303.40	40.85	296.20	39.05	290.00	37.50	256.84	29.21
56	317.76	44.44	309.88	42.47	303.08	40.77	266.80	31.70
57	334.20	48.55	325.52	46.38	318.00	44.50	278.16	34.54
58	353.28	53.32	343.68	50.92	335.32	48.83	291.32	37.83
59	375.52	58.88	364.76	56.19	355.48	53.87	306.56	41.64
60	401.28	65.32	389.28	62.32	378.84	59.71	324.24	46.06
61	431.04	72.76	417.52	69.38	405.84	66.46	344.64	51.16
62	465.00	81.25	449.76	77.44	436.60	74.15	367.88	56.97
63	503.52	90.88	486.32	86.58	471.48	82.87	394.20	63.55
~~64~~	~~546.28~~	~~101.57~~	~~526.96~~	~~96.74~~	~~510.28~~	~~92.57~~	~~423.44~~	~~70.86~~
65	594.52	113.63	572.72	108.18	553.92	103.48	456.40	79.10
66	650.60	127.65	625.92	121.48	604.64	116.16	494.44	88.61
67	713.36	143.34	685.36	136.34	661.32	130.33	536.92	99.23
68	783.88	160.97	752.16	153.04	724.96	146.24	584.52	111.13
69	861.64	180.41	825.76	171.44	795.04	163.76	636.76	124.19
70	946.80	201.70	906.32	191.58	871.64	182.91	693.60	138.40
71	1033.24	223.31	988.04	212.01	949.36	202.34	751.08	152.77
72	1126.36	246.59	1075.96	233.99	1032.84	223.21	812.48	168.12
73	1226.52	271.63	1170.40	257.60	1122.44	245.61	877.80	184.45
74	1333.60	298.40	1271.24	282.81	1217.92	269.48	946.88	201.72
75	1447.32	326.83	1378.20	309.55	1319.08	294.77	1019.52	219.88
76	1563.92	355.98	1487.76	336.94	1422.60	320.65	1093.56	238.39
77	1685.32	386.33	1601.68	365.42	1530.12	347.53	1169.84	257.46
78	1809.44	417.36	1718.04	394.51	1639.88	374.97	1247.60	276.90
79	1934.68	448.67	1835.36	423.84	1750.44	402.61	1325.68	296.42
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	235.88	23.97	231.08	22.77	227.08	21.77	207.72	16.93
41	241.12	25.28	236.08	24.02	231.88	22.97	211.52	17.88
42	246.72	26.68	241.40	25.35	237.00	24.25	215.60	18.90
43	252.68	28.17	247.08	26.77	242.44	25.61	219.88	19.97
44	259.08	29.77	253.16	28.29	248.28	27.07	224.52	21.13
45	265.88	31.47	259.64	29.91	254.48	28.62	229.44	22.36
46	273.16	33.29	266.60	31.65	261.16	30.29	234.68	23.67
47	281.00	35.25	274.04	33.51	268.28	32.07	240.32	25.08
48	289.44	37.36	282.08	35.52	275.96	33.99	246.40	26.60
49	298.56	39.64	290.76	37.69	284.32	36.08	253.00	28.25
50	308.52	42.13	300.24	40.06	293.36	38.34	260.12	30.03
51	319.32	44.83	310.52	42.63	303.24	40.81	267.88	31.97
52	331.20	47.80	321.84	45.46	314.08	43.52	276.40	34.10
53	344.20	51.05	334.16	48.54	325.88	46.47	285.68	36.42
54	358.48	54.62	347.76	51.94	338.92	49.73	295.88	38.97
55	374.36	58.59	362.88	55.72	353.40	53.35	307.20	41.80
56	392.24	63.06	379.84	59.96	369.64	57.41	319.96	44.99
57	412.36	68.09	399.00	64.75	388.00	62.00	334.28	48.57
58	435.48	73.87	421.00	70.25	409.00	67.25	350.72	52.68
59	461.96	80.49	446.12	76.53	433.08	73.27	369.52	57.38
60	492.28	88.07	474.92	83.73	460.64	80.16	391.04	62.76
61	526.88	96.72	507.80	91.95	492.12	88.03	415.60	68.90
62	566.24	106.56	545.16	101.29	527.92	96.98	443.52	75.88
63	610.48	117.62	587.24	111.81	568.16	107.04	474.92	83.73
64	660.20	130.05	634.48	123.62	613.36	118.34	510.20	92.55
65	716.28	144.07	687.76	136.94	664.40	131.10	550.00	102.50
66	781.36	160.34	749.56	152.39	723.48	145.87	595.92	113.98
67	854.80	178.70	819.28	169.82	790.16	162.54	647.64	126.91
68	936.32	199.08	896.64	189.16	864.12	181.03	704.80	141.20
69	1026.16	221.54	981.84	210.46	945.52	201.38	767.44	156.86
70	1123.80	245.95	1074.40	233.60	1033.80	223.45	835.04	173.76
71	1218.84	269.71	1164.44	256.11	1119.64	244.91	900.52	190.13
72	1320.04	295.01	1260.16	280.04	1210.80	267.70	969.44	207.36
73	1427.72	321.93	1361.88	305.47	1307.56	291.89	1042.08	225.52
74	1541.28	350.32	1469.08	332.27	1409.36	317.34	1117.92	244.48
75	1660.12	380.03	1581.08	360.27	1515.80	343.95	1196.20	264.05
76	1780.68	410.17	1694.52	388.63	1623.04	370.76	1274.68	283.67
77	1903.12	440.78	1809.68	417.42	1732.04	398.01	1353.96	303.49
78	2025.04	471.26	1924.20	446.05	1840.36	425.09	1432.44	323.11
79	2144.40	501.10	2036.20	474.05	1946.28	451.57	1509.04	342.26
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	319.08	44.77	311.48	42.87	304.96	41.24	268.04	32.01
41	329.48	47.37	321.44	45.36	314.60	43.65	275.68	33.92
42	340.48	50.12	332.04	48.01	324.80	46.20	283.68	35.92
43	352.24	53.06	343.28	50.82	335.68	48.92	292.24	38.06
44	364.64	56.16	355.16	53.79	347.12	51.78	301.24	40.31
45	377.64	59.41	367.64	56.91	359.12	54.78	310.64	42.66
46	391.40	62.85	380.80	60.20	371.80	57.95	320.56	45.14
47	405.96	66.49	394.72	63.68	385.16	61.29	330.96	47.74
48	421.28	70.32	409.36	67.34	399.20	64.80	341.88	50.47
49	437.64	74.41	425.00	71.25	414.20	68.55	353.52	53.38
50	454.20	78.55	440.84	75.21	429.32	72.33	365.12	56.28
51	472.28	83.07	458.04	79.51	445.80	76.45	377.76	59.44
52	491.76	87.94	476.60	84.15	463.52	80.88	391.36	62.84
53	513.04	93.26	496.92	89.23	482.96	85.74	406.16	66.54
54	536.32	99.08	519.04	94.76	504.08	91.02	422.24	70.56
55	562.20	105.55	543.72	100.93	527.68	96.92	440.08	75.02
56	591.36	112.84	571.48	107.87	554.16	103.54	460.12	80.03
57	624.32	121.08	602.80	115.70	584.04	111.01	482.68	85.67
58	662.04	130.51	638.68	124.67	618.28	119.57	508.48	92.12
59	705.16	141.29	679.68	134.92	657.40	129.35	537.88	99.47
60	754.36	153.59	726.44	146.61	701.92	140.48	571.32	107.83
61	810.08	167.52	779.40	159.85	752.44	153.11	609.20	117.30
62	872.52	183.13	838.72	174.68	809.00	167.25	651.52	127.88
63	941.60	200.40	904.28	191.07	871.52	182.88	698.16	139.54
~~64~~	~~1017.08~~	~~219.27~~	~~975.88~~	~~208.97~~	~~939.76~~	~~199.94~~	~~748.96~~	~~152.24~~
65	1100.44	240.11	1054.96	228.74	1015.08	218.77	804.96	166.24
66	1195.24	263.81	1144.76	251.19	1100.60	240.15	868.24	182.06
67	1299.28	289.82	1243.32	275.83	1194.40	263.60	937.48	199.37
68	1413.48	318.37	1351.44	302.86	1297.24	289.31	1013.32	218.33
69	1537.08	349.27	1468.32	332.08	1408.36	317.09	1094.92	238.73
70	1670.36	382.59	1594.24	363.56	1527.96	346.99	1182.28	260.57
71	1797.92	414.48	1714.64	393.66	1642.20	375.55	1265.36	281.34
72	1933.04	448.26	1842.04	425.51	1762.92	405.73	1352.56	303.14
73	2075.60	483.90	1976.28	459.07	1889.96	437.49	1443.76	325.94
74	2225.24	521.31	2117.04	494.26	2023.00	470.75	1538.16	349.54
75	2380.28	560.07	2262.64	530.66	2160.52	505.13	1635.28	373.82
76	2535.92	598.98	2408.28	567.07	2298.00	539.50	1732.00	398.00
77	2694.64	638.66	2557.28	604.32	2438.08	574.52	1829.52	422.38
78	2853.36	678.34	2705.60	641.40	2577.64	609.41	1926.64	446.66
79	3009.60	717.40	2851.64	677.91	2714.96	643.74	2021.80	470.45
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

5 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	288.28	37.07	281.60	35.40	275.92	33.98	245.32	26.33
41	296.80	39.20	289.72	37.43	283.80	35.95	251.48	27.87
42	305.84	41.46	298.40	39.60	292.12	38.03	258.04	29.51
43	315.48	43.87	307.60	41.90	301.00	40.25	265.00	31.25
44	325.68	46.42	317.36	44.34	310.40	42.60	272.36	33.09
45	336.44	49.11	327.68	46.92	320.28	45.07	280.12	35.03
46	347.84	51.96	338.56	49.64	330.76	47.69	288.28	37.07
47	359.96	54.99	350.16	52.54	341.88	50.47	296.88	39.22
48	372.80	58.20	362.40	55.60	353.60	53.40	305.96	41.49
49	386.52	61.63	375.52	58.88	366.20	56.55	315.68	43.92
50	400.72	65.18	389.04	62.26	379.12	59.78	325.60	46.40
51	416.16	69.04	403.76	65.94	393.16	63.29	336.40	49.10
52	432.92	73.23	419.72	69.93	408.44	67.11	348.04	52.01
53	451.20	77.80	437.16	74.29	425.08	71.27	360.80	55.20
54	471.24	82.81	456.24	79.06	443.28	75.82	374.64	58.66
55	493.56	88.39	477.44	84.36	463.56	80.89	390.12	62.53
56	518.72	94.68	501.36	90.34	486.40	86.60	407.44	66.86
57	547.12	101.78	528.36	97.09	512.16	93.04	426.96	71.74
58	579.72	109.93	559.32	104.83	541.72	100.43	449.28	77.32
59	616.96	119.24	594.68	113.67	575.48	108.87	474.76	83.69
60	659.48	129.87	635.04	123.76	613.96	118.49	503.84	90.96
61	707.72	141.93	680.84	135.21	657.68	129.42	536.76	99.19
62	761.92	155.48	732.32	148.08	706.80	141.70	573.76	108.44
63	822.24	170.56	789.52	162.38	761.36	155.34	614.84	118.71
64	888.52	187.13	852.44	178.11	821.36	170.34	659.96	129.99
65	962.24	205.56	922.32	195.58	888.00	187.00	710.04	142.51
66	1046.60	226.65	1002.28	215.57	964.16	206.04	767.04	156.76
67	1140.04	250.01	1090.76	237.69	1048.44	227.11	830.04	172.51
68	1243.08	275.77	1188.32	262.08	1141.32	250.33	899.28	189.82
69	1355.28	303.82	1294.44	288.61	1242.32	275.58	974.24	208.56
70	1476.68	334.17	1409.16	317.29	1351.32	302.83	1054.72	228.68
71	1593.76	363.44	1519.72	344.93	1456.32	329.08	1131.76	247.94
72	1717.80	394.45	1636.64	374.16	1567.24	356.81	1212.84	268.21
73	1849.32	427.33	1760.48	405.12	1684.52	386.13	1297.92	289.48
74	1987.52	461.88	1890.48	437.62	1807.72	416.93	1386.12	311.53
75	2132.00	498.00	2026.12	471.53	1935.56	448.89	1477.16	334.29
76	2277.00	534.25	2162.12	505.53	2063.88	480.97	1568.20	357.05
77	2425.20	571.30	2300.88	540.22	2194.60	513.65	1659.92	379.98
78	2573.40	608.35	2439.68	574.92	2325.32	546.33	1751.24	402.81
79	2719.04	644.76	2575.56	608.89	2453.12	578.28	1840.72	425.18
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.40	56.10	353.32	53.33	344.16	51.04	299.28	39.82
41	368.44	57.11	357.16	54.29	347.84	51.96	302.16	40.54
42	372.84	58.21	361.36	55.34	351.88	52.97	305.36	41.34
43	377.60	59.40	365.92	56.48	356.24	54.06	308.80	42.20
44	382.84	60.71	370.92	57.73	361.04	55.26	312.60	43.15
45	388.52	62.13	376.32	59.08	366.20	56.55	316.68	44.17
46	394.72	63.68	382.24	60.56	371.84	57.96	321.12	45.28
47	401.52	65.38	388.68	62.17	378.04	59.51	326.00	46.50
48	408.92	67.23	395.72	63.93	384.80	61.20	331.36	47.84
49	417.16	69.29	403.56	65.89	392.28	63.07	337.24	49.31
50	426.20	71.55	412.20	68.05	400.56	65.14	343.72	50.93
51	436.24	74.06	421.72	70.43	409.68	67.42	350.92	52.73
52	447.40	76.85	432.28	73.07	419.88	69.97	358.88	54.72
53	459.72	79.93	444.00	76.00	431.08	72.77	367.68	56.92
54	473.36	83.34	457.00	79.25	443.52	75.88	377.40	59.35
55	488.76	87.19	471.64	82.91	457.48	79.37	388.32	62.08
56	506.20	91.55	488.24	87.06	473.40	83.35	400.76	65.19
57	526.08	96.52	507.12	91.78	491.44	87.86	414.84	68.71
58	549.16	102.29	529.04	97.26	512.44	93.11	431.24	72.81
59	575.72	108.93	554.24	103.56	536.56	99.14	450.04	77.51
60	606.28	116.57	583.28	110.82	564.32	106.08	471.68	82.92
61	641.24	125.31	616.48	119.12	596.12	114.03	496.44	89.11
62	681.16	135.29	654.40	128.60	632.40	123.10	524.68	96.17
63	725.96	146.49	696.96	139.24	673.12	133.28	556.40	104.10
64	776.28	159.07	744.76	151.19	718.88	144.72	592.04	113.01
65	833.16	173.29	798.76	164.69	770.56	157.64	632.28	123.07
66	899.48	189.87	861.76	180.44	830.80	172.70	678.96	134.74
67	974.40	208.60	932.84	198.21	898.72	189.68	731.52	147.88
68	1057.20	229.30	1011.40	217.85	973.76	208.44	789.40	162.35
69	1148.28	252.07	1097.76	239.44	1056.24	229.06	852.72	178.18
70	1247.16	276.79	1191.40	262.85	1145.56	251.39	920.96	195.24
71	1340.40	300.10	1279.68	284.92	1229.68	272.42	984.92	211.23
72	1439.56	324.89	1373.48	308.37	1319.00	294.75	1052.28	228.07
73	1544.80	351.20	1472.88	333.22	1413.48	318.37	1123.00	245.75
74	1655.52	378.88	1577.28	359.32	1512.60	343.15	1196.60	264.15
75	1771.28	407.82	1686.32	386.58	1615.92	368.98	1272.32	283.08
76	1887.48	436.87	1795.60	413.90	1719.24	394.81	1347.80	301.95
77	2005.48	466.37	1906.48	441.62	1824.28	421.07	1423.80	320.95
78	2122.44	495.61	2016.28	469.07	1928.04	447.01	1498.72	339.68
79	2236.56	524.14	2123.24	495.81	2029.12	472.28	1571.52	357.88
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

5 YEARS

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	515.76	93.94	499.12	89.78	484.72	86.18	405.68	66.42
41	524.04	96.01	507.08	91.77	492.44	88.11	411.76	67.94
42	533.00	98.25	515.68	93.92	500.72	90.18	418.32	69.58
43	542.68	100.67	524.96	96.24	509.68	92.42	425.36	71.34
44	553.08	103.27	534.92	98.73	519.28	94.82	432.88	73.22
45	564.12	106.03	545.48	101.37	529.44	97.36	440.84	75.21
46	575.96	108.99	556.80	104.20	540.32	100.08	449.32	77.33
47	588.64	112.16	568.92	107.23	551.96	102.99	458.36	79.59
48	602.16	115.54	581.84	110.46	564.32	106.08	467.96	81.99
49	616.80	119.20	595.84	113.96	577.72	109.43	478.32	84.58
50	631.72	122.93	610.04	117.51	591.32	112.83	488.72	87.18
51	648.32	127.08	625.88	121.47	606.44	116.61	500.28	90.07
52	666.44	131.61	643.08	125.77	622.88	120.72	512.80	93.20
53	686.40	136.60	662.04	130.51	640.96	125.24	526.56	96.64
54	708.36	142.09	683.00	135.75	660.96	130.24	541.72	100.43
55	733.16	148.29	706.60	141.65	683.52	135.88	558.64	104.66
56	761.40	155.35	733.44	148.36	709.08	142.27	577.92	109.48
57	793.56	163.39	764.00	156.00	738.24	149.56	599.80	114.95
58	830.80	172.70	799.44	164.86	772.00	158.00	625.16	121.29
59	873.64	183.41	840.12	175.03	810.80	167.70	654.20	128.55
60	922.76	195.69	886.80	186.70	855.24	178.81	687.48	136.87
61	978.60	209.65	939.80	199.95	905.76	191.44	725.24	146.31
62	1041.36	225.34	999.36	214.84	962.52	205.63	767.56	156.89
63	1110.64	242.66	1065.12	231.28	1025.16	221.29	814.16	168.54
64	1186.48	261.62	1137.00	249.25	1093.64	238.41	864.96	181.24
65	1270.28	282.57	1216.44	269.11	1169.28	257.32	921.00	195.25
66	1366.24	306.56	1307.32	291.83	1255.80	278.95	984.84	211.21
67	1471.68	332.92	1407.12	316.78	1350.72	302.68	1054.76	228.69
68	1587.08	361.77	1516.28	344.07	1454.52	328.63	1131.08	247.77
69	1711.80	392.95	1634.20	373.55	1566.52	356.63	1213.08	268.27
70	1846.16	426.54	1761.04	405.26	1686.96	386.74	1300.76	290.19
71	1970.80	457.70	1878.60	434.65	1798.40	414.60	1381.52	310.38
72	2102.48	490.62	2002.68	465.67	1915.88	443.97	1466.20	331.55
73	2241.52	525.38	2133.44	498.36	2039.60	474.90	1554.28	353.57
74	2386.40	561.60	2269.60	532.40	2168.16	507.04	1645.32	376.33
75	2536.52	599.13	2410.48	567.62	2301.08	540.27	1738.76	399.69
76	2686.20	636.55	2550.72	602.68	2433.16	573.29	1831.20	422.80
77	2838.44	674.61	2693.16	638.29	2567.20	606.80	1924.08	446.02
78	2990.08	712.52	2834.84	673.71	2700.36	640.09	2016.24	469.06
79	3139.04	749.76	2973.84	708.46	2830.88	672.72	2106.24	491.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits

Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 5 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	459.24	79.81	444.52	76.13	431.96	72.99	365.24	56.31
41	466.00	81.50	451.00	77.75	438.24	74.56	370.16	57.54
42	473.32	83.33	458.00	79.50	444.96	76.24	375.44	58.86
43	481.24	85.31	465.60	81.40	452.28	78.07	381.20	60.30
44	489.80	87.45	473.76	83.44	460.12	80.03	387.32	61.83
45	498.92	89.73	482.44	85.61	468.48	82.12	393.84	63.46
46	508.72	92.18	491.84	87.96	477.48	84.37	400.84	65.21
47	519.28	94.82	501.92	90.48	487.16	86.79	408.32	67.08
48	530.64	97.66	512.76	93.19	497.56	89.39	416.32	69.08
49	543.00	100.75	524.56	96.14	508.84	92.21	425.00	71.25
50	555.84	103.96	536.76	99.19	520.52	95.13	433.92	73.48
51	570.08	107.52	550.36	102.59	533.44	98.36	443.84	75.96
52	585.72	111.43	565.20	106.30	547.64	101.91	454.64	78.66
53	602.88	115.72	581.56	110.39	563.32	105.83	466.56	81.64
54	621.96	120.49	599.72	114.93	580.56	110.14	479.68	84.92
55	643.44	125.86	620.12	120.03	600.04	115.01	494.40	88.60
56	667.84	131.96	643.32	125.83	622.20	120.55	511.16	92.79
57	695.72	138.93	669.76	132.44	647.40	126.85	530.20	97.55
58	728.00	147.00	700.44	140.11	676.68	134.17	552.24	103.06
59	765.16	156.29	735.72	148.93	710.28	142.57	577.56	109.39
60	807.80	166.95	776.12	159.03	748.84	152.21	606.52	116.63
61	856.28	179.07	822.12	170.53	792.72	163.18	639.52	124.88
62	910.92	192.73	874.00	183.50	842.16	175.54	676.68	134.17
63	971.64	207.91	931.56	197.89	897.08	189.27	717.88	144.47
~~64~~	~~1038.48~~	~~224.62~~	~~994.92~~	~~213.73~~	~~957.48~~	~~204.37~~	~~763.16~~	~~155.79~~
65	1112.80	243.20	1065.40	231.35	1024.60	221.15	813.48	168.37
66	1198.52	264.63	1146.56	251.64	1101.88	240.47	871.16	182.79
67	1293.40	288.35	1236.40	274.10	1187.44	261.86	934.92	198.73
68	1397.76	314.44	1335.12	298.78	1281.40	285.35	1004.76	216.19
69	1511.24	342.81	1442.40	325.60	1383.40	310.85	1080.28	235.07
70	1633.88	373.47	1558.20	354.55	1493.40	338.35	1161.28	255.32
71	1748.36	402.09	1666.20	381.55	1595.92	363.98	1236.36	274.09
72	1869.76	432.44	1780.56	410.14	1704.32	391.08	1315.32	293.83
73	1997.96	464.49	1901.24	440.31	1818.52	419.63	1397.64	314.41
74	2132.76	498.19	2027.84	471.96	1938.20	449.55	1483.00	335.75
75	2272.56	533.14	2159.04	504.76	2062.00	480.50	1570.80	357.70
76	2412.36	568.09	2290.24	537.56	2185.80	511.45	1657.96	379.49
77	2554.88	603.72	2423.36	570.84	2310.96	542.74	1745.60	401.40
78	2696.68	639.17	2555.88	603.97	2435.64	573.91	1832.56	423.14
79	2835.88	673.97	2685.80	636.45	2557.72	604.43	1917.36	444.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

5 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	172.80	8.20	171.24	7.81	169.88	7.47	163.36	5.84
41	175.44	8.86	173.72	8.43	172.28	8.07	165.28	6.32
42	178.28	9.57	176.44	9.11	174.88	8.72	167.32	6.83
43	181.36	10.34	179.40	9.85	177.72	9.43	169.60	7.40
44	184.72	11.18	182.60	10.65	180.76	10.19	172.04	8.01
45	188.32	12.08	186.04	11.51	184.08	11.02	174.68	8.67
46	192.24	13.06	189.76	12.44	187.64	11.91	177.52	9.38
47	196.48	14.12	193.80	13.45	191.52	12.88	180.60	10.15
48	201.04	15.26	198.16	14.54	195.72	13.93	183.92	10.98
49	206.08	16.52	202.96	15.74	200.32	15.08	187.60	11.90
50	211.60	17.90	208.24	17.06	205.36	16.34	191.60	12.90
51	217.68	19.42	214.00	18.50	210.88	17.72	195.96	13.99
52	224.36	21.09	220.40	20.10	217.00	19.25	200.80	15.20
53	231.80	22.95	227.48	21.87	223.80	20.95	206.16	16.54
54	240.04	25.01	235.32	23.83	231.32	22.83	212.12	18.03
55	249.32	27.33	244.12	26.03	239.76	24.94	218.76	19.69
56	259.84	29.96	254.16	28.54	249.36	27.34	226.28	21.57
57	271.88	32.97	265.60	31.40	260.32	30.08	234.92	23.73
58	285.88	36.47	278.92	34.73	273.08	33.27	244.92	26.23
59	302.16	40.54	294.40	38.60	287.92	36.98	256.52	29.13
60	321.16	45.29	312.48	43.12	305.24	41.31	270.08	32.52
61	343.20	50.80	333.44	48.36	325.32	46.33	285.80	36.45
62	368.72	57.18	357.68	54.42	348.52	52.13	304.00	41.00
63	398.00	64.50	385.56	61.39	375.24	58.81	324.96	46.24
64	431.40	72.85	417.28	69.32	405.68	66.42	348.80	52.20
65	469.68	82.42	453.72	78.43	440.60	75.15	376.24	59.06
66	514.96	93.74	496.76	89.19	481.80	85.45	408.40	67.10
67	566.88	106.72	546.16	101.54	529.08	97.27	445.28	76.32
68	625.72	121.43	602.04	115.51	582.56	110.64	486.88	86.72
69	691.64	137.91	664.64	131.16	642.40	125.60	533.20	98.30
70	764.24	156.06	733.56	148.39	708.24	142.06	583.88	110.97
71	838.64	174.66	804.16	166.04	775.68	158.92	635.64	123.91
72	919.04	194.76	880.36	185.09	848.36	177.09	690.96	137.74
73	1005.92	216.48	962.56	205.64	926.68	196.67	750.12	152.53
74	1099.04	239.76	1050.64	227.66	1010.40	217.60	812.76	168.19
75	1198.28	264.57	1144.32	251.08	1099.40	239.85	878.72	184.68
76	1300.56	290.14	1240.84	275.21	1191.00	262.75	946.08	201.52
77	1406.80	316.70	1340.92	300.23	1285.92	286.48	1015.52	218.88
78	1515.12	343.78	1442.92	325.73	1382.56	310.64	1085.92	236.48
79	1624.00	371.00	1545.40	351.35	1479.60	334.90	1156.28	254.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	206.96	16.74	204.24	16.06	201.88	15.47	188.48	12.12
41	212.72	18.18	209.76	17.44	207.24	16.81	192.72	13.18
42	218.88	19.72	215.68	18.92	212.96	18.24	197.28	14.32
43	225.60	21.40	222.16	20.54	219.16	19.79	202.24	15.56
44	232.76	23.19	229.08	22.27	225.84	21.46	207.52	16.88
45	240.36	25.09	236.36	24.09	232.84	23.21	213.08	18.27
46	248.40	27.10	244.08	26.02	240.32	25.08	218.96	19.74
47	257.04	29.26	252.36	28.09	248.24	27.06	225.20	21.30
48	266.12	31.53	261.04	30.26	256.60	29.15	231.76	22.94
49	275.88	33.97	270.40	32.60	265.56	31.39	238.76	24.69
50	285.60	36.40	279.72	34.93	274.48	33.62	245.64	26.41
51	296.32	39.08	289.96	37.49	284.28	36.07	253.20	28.30
52	307.88	41.97	300.96	40.24	294.84	38.71	261.32	30.33
53	320.56	45.14	313.08	43.27	306.40	41.60	270.20	32.55
54	334.36	48.59	326.28	46.57	319.04	44.76	279.76	34.94
55	349.96	52.49	341.12	50.28	333.24	48.31	290.60	37.65
56	367.76	56.94	358.08	54.52	349.44	52.36	302.84	40.71
57	388.16	62.04	377.44	59.36	367.96	56.99	316.80	44.20
58	411.76	67.94	399.96	64.99	389.44	62.36	332.96	48.24
59	439.24	74.81	426.04	71.51	414.36	68.59	351.68	52.92
60	471.04	82.76	456.28	79.07	443.28	75.82	373.32	58.33
61	507.68	91.92	491.12	87.78	476.52	84.13	398.28	64.57
62	549.28	102.32	530.64	97.66	514.28	93.57	426.56	71.64
63	596.32	114.08	575.32	108.83	556.92	104.23	458.44	79.61
64	648.20	127.05	624.56	121.14	603.92	115.98	493.56	88.39
65	706.36	141.59	679.68	134.92	656.52	129.13	532.88	98.22
66	773.56	158.39	743.40	150.85	717.24	144.31	578.00	109.50
67	848.04	177.01	813.96	168.49	784.44	161.11	627.88	121.97
68	931.36	197.84	892.84	188.21	859.60	179.90	683.60	135.90
69	1022.52	220.63	979.08	209.77	941.68	200.42	744.20	151.05
70	1121.88	245.47	1073.04	233.26	1031.00	222.75	809.88	167.47
71	1222.12	270.53	1167.76	256.94	1121.00	245.25	875.84	183.96
72	1329.68	297.42	1269.24	282.31	1217.36	269.34	946.00	201.50
73	1444.88	326.22	1377.76	309.44	1320.24	295.06	1020.32	220.08
74	1567.52	356.88	1493.08	338.27	1429.44	322.36	1098.56	239.64
75	1697.20	389.30	1614.92	368.73	1544.64	351.16	1180.52	260.13
76	1829.48	422.37	1738.96	399.74	1661.84	380.46	1263.68	280.92
77	1967.12	456.78	1867.84	431.96	1783.44	410.86	1349.08	302.27
78	2107.80	491.95	1999.40	464.85	1907.52	441.88	1436.20	324.05
79	2249.88	527.47	2132.08	498.02	2032.52	473.13	1523.68	345.92
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

6 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	193.80	13.45	191.60	12.90	189.64	12.41	178.72	9.68
41	198.32	14.58	195.96	13.99	193.84	13.46	182.08	10.52
42	203.24	15.81	200.68	15.17	198.36	14.59	185.68	11.42
43	208.56	17.14	205.76	16.44	203.32	15.83	189.60	12.40
44	214.24	18.56	211.28	17.82	208.60	17.15	193.76	13.44
45	220.32	20.08	217.08	19.27	214.16	18.54	198.16	14.54
46	226.80	21.70	223.24	20.81	220.16	20.04	202.88	15.72
47	233.76	23.44	229.88	22.47	226.52	21.63	207.88	16.97
48	241.08	25.27	236.88	24.22	233.28	23.32	213.12	18.28
49	249.04	27.26	244.48	26.12	240.56	25.14	218.84	19.71
50	257.16	29.29	252.24	28.06	248.00	27.00	224.56	21.14
51	266.08	31.52	260.76	30.19	256.16	29.04	230.88	22.72
52	275.80	33.95	270.00	32.50	265.00	31.25	237.72	24.43
53	286.48	36.62	280.16	35.04	274.76	33.69	245.24	26.31
54	298.16	39.54	291.32	37.83	285.40	36.35	253.40	28.35
55	311.36	42.84	303.88	40.97	297.40	39.35	262.60	30.65
56	326.40	46.60	318.20	44.55	311.08	42.77	273.04	33.26
57	343.60	50.90	334.60	48.65	326.72	46.68	284.96	36.24
58	363.60	55.90	353.60	53.40	344.88	51.22	298.76	39.69
59	386.80	61.70	375.68	58.92	365.96	56.49	314.76	43.69
60	413.84	68.46	401.32	65.33	390.44	62.61	333.36	48.34
61	445.00	76.25	430.96	72.74	418.72	69.68	354.80	53.70
62	480.64	85.16	464.84	81.21	451.04	77.76	379.28	59.82
63	521.12	95.28	503.28	90.82	487.76	86.94	407.08	66.77
64	566.20	106.55	546.12	101.53	528.68	97.17	438.00	74.50
65	617.12	119.28	594.44	113.61	574.84	108.71	472.96	83.24
66	676.48	134.12	650.72	127.68	628.52	122.13	513.32	93.33
67	743.00	150.75	713.80	143.45	688.68	137.17	558.52	104.63
68	817.76	169.44	784.72	161.18	756.28	154.07	609.20	117.30
69	900.32	190.08	862.88	180.72	830.72	172.68	664.80	131.20
70	990.72	212.68	948.44	202.11	912.16	193.04	725.28	146.32
71	1082.52	235.63	1035.24	223.81	994.72	213.68	786.40	161.60
72	1181.36	260.34	1128.60	247.15	1083.40	235.85	851.56	177.89
73	1287.64	286.91	1228.88	272.22	1178.52	259.63	920.88	195.22
74	1401.16	315.29	1335.88	298.97	1279.88	284.97	994.08	213.52
75	1521.68	345.42	1449.28	327.32	1387.20	311.80	1070.96	232.74
76	1645.20	376.30	1565.40	356.35	1496.92	339.23	1149.20	252.30
77	1773.80	408.45	1686.08	386.52	1610.88	367.72	1229.76	272.44
78	1905.28	441.32	1809.44	417.36	1727.24	396.81	1311.80	292.95
79	2038.04	474.51	1933.84	448.46	1844.52	426.13	1394.24	313.56
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	244.24	26.06	239.16	24.79	234.88	23.72	214.04	18.51
41	249.92	27.48	244.60	26.15	240.08	25.02	218.16	19.54
42	256.00	29.00	250.40	27.60	245.68	26.42	222.56	20.64
43	262.48	30.62	256.60	29.15	251.60	27.90	227.28	21.82
44	269.44	32.36	263.20	30.80	257.92	29.48	232.32	23.08
45	276.80	34.20	270.24	32.56	264.68	31.17	237.64	24.41
46	284.72	36.18	277.76	34.44	271.88	32.97	243.36	25.84
47	293.20	38.30	285.88	36.47	279.64	34.91	249.48	27.37
48	302.32	40.58	294.56	38.64	287.96	36.99	256.08	29.02
49	312.20	43.05	304.00	41.00	297.00	39.25	263.24	30.81
50	322.96	45.74	314.24	43.56	306.84	41.71	270.96	32.74
51	334.68	48.67	325.40	46.35	317.52	44.38	279.36	34.84
52	347.52	51.88	337.64	49.41	329.24	47.31	288.60	37.15
53	361.56	55.39	350.96	52.74	342.04	50.51	298.68	39.67
54	377.00	59.25	365.68	56.42	356.12	54.03	309.72	42.43
55	394.16	63.54	382.00	60.50	371.76	57.94	321.96	45.49
56	413.44	68.36	400.32	65.08	389.32	62.33	335.72	48.93
57	435.16	73.79	421.00	70.25	409.12	67.28	351.24	52.81
58	460.12	80.03	444.72	76.18	431.84	72.96	369.04	57.26
59	488.68	87.17	471.88	82.97	457.84	79.46	389.36	62.34
60	521.40	95.35	503.00	90.75	487.64	86.91	412.60	68.15
61	558.72	104.68	538.48	99.62	521.64	95.41	439.16	74.79
62	601.24	115.31	578.88	109.72	560.32	105.08	469.40	82.35
63	649.08	127.27	624.40	121.10	603.92	115.98	503.48	90.87
64	702.88	140.72	675.52	133.88	652.92	128.23	541.76	100.44
65	763.64	155.91	733.32	148.33	708.28	142.07	585.08	111.27
66	834.12	173.53	800.32	165.08	772.40	158.10	634.96	123.74
67	913.76	193.44	876.00	184.00	844.80	176.20	691.20	137.80
68	1002.16	215.54	959.96	204.99	925.08	196.27	753.36	153.34
69	1099.56	239.89	1052.40	228.10	1013.40	218.35	821.40	170.35
70	1205.36	266.34	1152.72	253.18	1109.20	242.30	894.72	188.68
71	1308.28	292.07	1250.28	277.57	1202.28	265.57	965.68	206.42
72	1417.72	319.43	1353.92	303.48	1301.00	290.25	1040.28	225.07
73	1534.08	348.52	1463.92	330.98	1405.68	316.42	1118.72	244.68
74	1656.68	379.17	1579.72	359.93	1515.68	343.92	1200.52	265.13
75	1784.84	411.21	1700.84	390.21	1630.60	372.65	1284.76	286.19
76	1914.68	443.67	1822.88	420.72	1746.24	401.56	1369.04	307.26
77	2046.56	476.64	1947.00	451.75	1863.72	430.93	1454.20	328.55
78	2177.84	509.46	2070.44	482.61	1980.48	460.12	1538.40	349.60
79	2306.52	541.63	2191.24	512.81	2094.72	488.68	1620.56	370.14
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	331.96	47.99	323.72	45.93	316.52	44.13	276.84	34.21
41	343.08	50.77	334.40	48.60	326.84	46.71	284.96	36.24
42	354.88	53.72	345.72	51.43	337.72	49.43	293.52	38.38
43	367.44	56.86	357.76	54.44	349.32	52.33	302.64	40.66
44	380.76	60.19	370.52	57.63	361.60	55.40	312.24	43.06
45	394.68	63.67	383.88	60.97	374.44	58.61	322.28	45.57
46	409.44	67.36	398.00	64.50	388.00	62.00	332.84	48.21
47	425.00	71.25	412.88	68.22	402.28	65.57	343.96	50.99
48	441.40	75.35	428.60	72.15	417.32	69.33	355.60	53.90
49	458.96	79.74	445.36	76.34	433.36	73.34	368.00	57.00
50	476.72	84.18	462.28	80.57	449.56	77.39	380.40	60.10
51	496.04	89.01	480.72	85.18	467.20	81.80	393.88	63.47
52	516.92	94.23	500.60	90.15	486.24	86.56	408.44	67.11
53	539.72	99.93	522.36	95.59	507.04	91.76	424.20	71.05
54	564.64	106.16	546.08	101.52	529.68	97.42	441.32	75.33
55	592.40	113.10	572.48	108.12	554.92	103.73	460.40	80.10
56	623.64	120.91	602.24	115.56	583.32	110.83	481.80	85.45
57	658.92	129.73	635.76	123.94	615.40	118.85	505.88	91.47
58	699.40	139.85	674.20	133.55	652.08	128.02	533.40	98.35
59	745.56	151.39	718.08	144.52	693.96	138.49	564.72	106.18
60	798.16	164.54	768.08	157.02	741.68	150.42	600.40	115.10
61	857.72	179.43	824.64	171.16	795.72	163.93	640.76	125.19
62	924.44	196.11	887.96	186.99	856.12	179.03	685.92	136.48
63	998.28	214.57	958.04	204.51	922.96	195.74	735.76	148.94
64	1078.96	234.74	1034.32	223.63	995.92	213.98	790.08	162.52
65	1168.12	257.03	1119.00	244.75	1076.44	234.11	850.04	177.51
66	1269.56	282.39	1215.08	268.77	1167.96	256.99	917.88	194.47
67	1380.96	310.24	1320.56	295.14	1268.36	282.09	992.24	213.06
68	1503.40	340.85	1436.36	324.09	1378.60	309.65	1073.64	233.41
69	1635.84	373.96	1561.60	355.40	1497.72	339.43	1161.20	255.30
70	1778.60	409.65	1696.40	389.10	1625.76	371.44	1254.88	278.72
71	1915.16	443.79	1825.28	421.32	1748.08	402.02	1343.92	300.98
72	2059.76	479.94	1961.44	455.36	1877.24	434.31	1437.44	324.36
73	2212.20	518.05	2104.84	491.21	2012.96	468.24	1534.72	348.68
74	2372.16	558.04	2255.04	528.76	2154.96	503.74	1635.44	373.86
75	2537.96	599.49	2410.44	567.61	2301.72	540.43	1738.96	399.74
76	2703.76	640.94	2565.84	606.46	2448.44	577.11	1841.92	425.48
77	2873.68	683.42	2724.24	646.06	2597.48	614.37	1945.60	451.40
78	3043.04	725.76	2882.64	685.66	2746.48	651.62	2048.80	477.20
79	3210.12	767.53	3037.84	724.46	2892.48	688.12	2149.88	502.47
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	297.88	39.47	291.04	37.76	285.00	36.25	252.32	28.08
41	306.96	41.74	299.72	39.93	293.36	38.34	258.88	29.72
42	316.56	44.14	308.92	42.23	302.20	40.55	265.84	31.46
43	326.80	46.70	318.72	44.68	311.64	42.91	273.24	33.31
44	337.64	49.41	329.12	47.28	321.64	45.41	281.08	35.27
45	349.08	52.27	340.04	50.01	332.12	48.03	289.28	37.32
46	361.20	55.30	351.60	52.90	343.24	50.81	297.92	39.48
47	374.08	58.52	363.88	55.97	355.04	53.76	307.08	41.77
48	387.68	61.92	376.84	59.21	367.52	56.88	316.76	44.19
49	402.24	65.56	390.72	62.68	380.88	60.22	327.08	46.77
50	417.36	69.34	405.16	66.29	394.60	63.65	337.68	49.42
51	433.80	73.45	420.80	70.20	409.56	67.39	349.16	52.29
52	451.60	77.90	437.76	74.44	425.80	71.45	361.60	55.40
53	471.08	82.77	456.32	79.08	443.56	75.89	375.20	58.80
54	492.40	88.10	476.60	84.15	462.92	80.73	390.00	62.50
55	516.12	94.03	499.16	89.79	484.48	86.12	406.44	66.61
56	542.84	100.71	524.60	96.15	508.76	92.19	424.88	71.22
57	573.00	108.25	553.28	103.32	536.16	99.04	445.68	76.42
58	607.60	116.90	586.20	111.55	567.52	106.88	469.52	82.38
59	647.16	126.79	623.80	120.95	603.40	115.85	496.68	89.17
60	692.40	138.10	666.72	131.68	644.40	126.10	527.68	96.92
61	743.72	150.93	715.44	143.86	690.92	137.73	562.84	105.71
62	801.52	165.38	770.36	157.59	743.32	150.83	602.40	115.60
63	865.88	181.47	831.44	172.86	801.60	165.40	646.44	126.61
64	936.80	199.20	898.76	189.69	865.88	181.47	694.84	138.71
65	1015.76	218.94	973.68	208.42	937.36	199.34	748.72	152.18
66	1106.28	241.57	1059.52	229.88	1019.20	219.80	810.12	167.53
67	1206.68	266.67	1154.68	253.67	1109.84	242.46	878.04	184.51
68	1317.44	294.36	1259.60	279.90	1209.80	267.45	952.64	203.16
69	1438.20	324.55	1373.84	308.46	1318.56	294.64	1033.48	223.37
70	1568.80	357.20	1497.36	339.34	1436.00	324.00	1120.24	245.06
71	1694.84	388.71	1616.40	369.10	1549.08	352.27	1203.20	265.80
72	1828.28	422.07	1742.32	400.58	1668.52	382.13	1290.44	287.61
73	1969.72	457.43	1875.56	433.89	1794.80	413.70	1381.88	310.47
74	2118.32	494.58	2015.36	468.84	1927.32	446.83	1476.60	334.15
75	2273.52	533.38	2161.20	505.30	2064.80	481.20	1574.20	358.55
76	2429.28	572.32	2307.00	541.75	2202.76	515.69	1671.84	382.96
77	2588.44	612.11	2456.52	579.13	2343.28	550.82	1769.80	407.45
78	2747.64	651.91	2605.36	616.34	2483.80	585.95	1867.80	431.95
79	2904.24	691.06	2751.88	652.97	2621.32	620.33	1963.32	455.83
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

6 YEARS

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

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Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	382.80	60.70	371.16	57.79	361.36	55.34	313.00	43.25
41	387.20	61.80	375.32	58.83	365.36	56.34	316.20	44.05
42	392.00	63.00	379.88	59.97	369.72	57.43	319.64	44.91
43	397.20	64.30	384.84	61.21	374.48	58.62	323.40	45.85
44	402.88	65.72	390.28	62.57	379.68	59.92	327.52	46.88
45	409.00	67.25	396.16	64.04	385.28	61.32	331.96	47.99
46	415.76	68.94	402.56	65.64	391.44	62.86	336.84	49.21
47	423.08	70.77	409.56	67.39	398.12	64.53	342.12	50.53
48	431.12	72.78	417.24	69.31	405.48	66.37	347.92	51.98
49	440.04	75.01	425.72	71.43	413.60	68.40	354.32	53.58
50	449.84	77.46	435.04	73.76	422.56	70.64	361.36	55.34
51	460.72	80.18	445.40	76.35	432.44	73.11	369.12	57.28
52	472.76	83.19	456.88	79.22	443.44	75.86	377.76	59.44
53	486.04	86.51	469.52	82.38	455.52	78.88	387.28	61.82
54	500.84	90.21	483.56	85.89	469.00	82.25	397.84	64.46
55	517.44	94.36	499.32	89.83	484.12	86.03	409.64	67.41
56	536.28	99.07	517.24	94.31	501.28	90.32	423.08	70.77
57	557.72	104.43	537.64	99.41	520.84	95.21	438.32	74.58
58	582.60	110.65	561.32	105.33	543.48	100.87	456.00	79.00
59	611.24	117.81	588.56	112.14	569.56	107.39	476.36	84.09
60	644.24	126.06	619.88	119.97	599.56	114.89	499.76	89.94
61	682.00	135.50	655.76	128.94	633.92	123.48	526.52	96.63
62	725.12	146.28	696.72	139.18	673.16	133.29	557.12	104.28
63	773.52	158.38	742.76	150.69	717.24	144.31	591.52	112.88
64	828.00	172.00	794.56	163.64	766.84	156.71	630.20	122.55
65	889.60	187.40	853.12	178.28	822.88	170.72	673.96	133.49
66	961.48	205.37	921.40	195.35	888.24	187.06	724.68	146.17
67	1042.68	225.67	998.56	214.64	962.00	205.50	781.88	160.47
68	1132.44	248.11	1083.80	235.95	1043.48	225.87	844.76	176.19
69	1231.20	272.80	1177.48	259.37	1132.96	248.24	913.52	193.38
70	1338.32	299.58	1279.04	284.76	1229.88	272.47	987.56	211.89
71	1439.28	324.82	1374.68	308.67	1321.08	295.27	1056.88	229.22
72	1546.64	351.66	1476.24	334.06	1417.80	319.45	1129.76	247.44
73	1660.36	380.09	1583.72	360.93	1520.04	345.01	1206.28	266.57
74	1779.88	409.97	1696.56	389.14	1627.40	371.85	1285.48	286.37
75	1904.72	441.18	1814.20	418.55	1738.68	399.67	1367.00	306.75
76	2029.88	472.47	1931.84	447.96	1850.32	427.58	1448.08	327.02
77	2156.96	504.24	2051.56	477.89	1963.36	455.84	1529.56	347.39
78	2282.92	535.73	2169.88	507.47	2075.24	483.81	1609.92	367.48
79	2405.88	566.47	2285.28	536.32	2184.24	511.06	1688.04	387.01
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
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Cash with application required

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	541.60	100.40	523.68	95.92	508.12	92.03	423.48	70.87
41	550.52	102.63	532.24	98.06	516.36	94.09	429.96	72.49
42	560.12	105.03	541.44	100.36	525.24	96.31	436.92	74.23
43	570.52	107.63	551.40	102.85	534.84	98.71	444.48	76.12
44	581.68	110.42	562.08	105.52	545.08	101.27	452.52	78.13
45	593.48	113.37	573.40	108.35	555.96	103.99	461.00	80.25
46	606.16	116.54	585.56	111.39	567.60	106.90	470.04	82.51
47	619.76	119.94	598.56	114.64	580.04	110.01	479.72	84.93
48	634.24	123.56	612.40	118.10	593.32	113.33	489.92	87.48
49	649.96	127.49	627.40	121.85	607.68	116.92	500.96	90.24
50	665.96	131.49	642.64	125.66	622.24	120.56	512.08	93.02
51	683.72	135.93	659.60	129.90	638.44	124.61	524.40	96.10
52	703.12	140.78	678.04	134.51	656.08	129.02	537.80	99.45
53	724.52	146.13	698.44	139.61	675.52	133.88	552.48	103.12
54	748.04	152.01	720.80	145.20	696.92	139.23	568.64	107.16
55	774.64	158.66	746.04	151.51	721.04	145.26	586.72	111.68
56	804.88	166.22	774.84	158.71	748.48	152.12	607.32	116.83
57	839.36	174.84	807.56	166.89	779.72	159.93	630.68	122.67
58	879.32	184.83	845.52	176.38	815.92	168.98	657.72	129.43
59	925.20	196.30	889.08	187.27	857.52	179.38	688.72	137.18
60	977.72	209.43	938.96	199.74	905.08	191.27	724.16	146.04
61	1037.40	224.35	995.60	213.90	959.16	204.79	764.44	156.11
62	1104.44	241.11	1059.16	229.79	1019.76	219.94	809.60	167.40
63	1178.56	259.64	1129.44	247.36	1086.80	236.70	859.40	179.85
~~64~~	~~1259.56~~	~~279.89~~	~~1206.20~~	~~266.55~~	~~1159.96~~	~~254.99~~	~~913.76~~	~~193.44~~
65	1349.20	302.30	1291.08	287.77	1240.84	275.21	973.80	208.45
66	1451.92	327.98	1388.32	312.08	1333.40	298.35	1042.24	225.56
67	1564.84	356.21	1495.16	338.79	1435.08	323.77	1117.28	244.32
68	1688.52	387.13	1612.12	368.03	1546.32	351.58	1199.20	264.80
69	1822.20	420.55	1738.40	399.60	1666.36	381.59	1287.20	286.80
70	1966.12	456.53	1874.24	433.56	1795.32	413.83	1381.24	310.31
71	2099.60	489.90	2000.08	465.02	1914.68	443.67	1467.84	331.96
72	2240.56	525.14	2132.72	498.18	2040.40	475.10	1558.44	354.61
73	2389.28	562.32	2272.44	533.11	2172.56	508.14	1652.56	378.14
74	2544.16	601.04	2417.72	569.43	2309.84	542.46	1749.72	402.43
75	2704.72	641.18	2568.08	607.02	2451.68	577.92	1849.32	427.33
76	2864.48	681.12	2717.44	644.36	2592.44	613.11	1947.72	451.93
77	3027.16	721.79	2869.20	682.30	2735.24	648.81	2046.12	476.53
78	3189.16	762.29	3020.12	720.03	2877.12	684.28	2144.56	501.14
79	3348.36	802.09	3168.12	757.03	3016.16	719.04	2239.96	524.99
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

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Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: 6 Years

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	479.84	84.96	464.56	81.14	451.24	77.81	380.28	60.07
41	487.04	86.76	471.48	82.87	457.88	79.47	385.48	61.37
42	494.80	88.70	478.92	84.73	465.04	81.26	391.12	62.78
43	503.24	90.81	486.96	86.74	472.80	83.20	397.20	64.30
44	512.28	93.07	495.64	88.91	481.16	85.29	403.72	65.93
45	522.00	95.50	504.88	91.22	490.04	87.51	410.64	67.66
46	532.40	98.10	514.84	93.71	499.60	89.90	418.04	69.51
47	543.64	100.91	525.52	96.38	509.88	92.47	426.00	71.50
48	555.68	103.92	537.00	99.25	520.88	95.22	434.48	73.62
49	568.80	107.20	549.52	102.38	532.84	98.21	443.72	75.93
50	582.44	110.61	562.52	105.63	545.28	101.32	453.24	78.31
51	597.64	114.41	576.96	109.24	559.08	104.77	463.80	80.95
52	614.28	118.57	592.80	113.20	574.20	108.55	475.36	83.84
53	632.52	123.13	610.24	117.56	590.84	112.71	488.08	87.02
54	652.84	128.21	629.48	122.37	609.24	117.31	502.04	90.51
55	675.64	133.91	651.20	127.80	629.96	122.49	517.76	94.44
56	701.64	140.41	675.88	133.97	653.52	128.38	535.60	98.90
57	731.24	147.81	704.00	141.00	680.36	135.09	555.92	103.98
58	765.56	156.39	736.60	149.15	711.44	142.86	579.44	109.86
59	805.04	166.26	774.12	158.53	747.20	151.80	606.44	116.61
60	850.36	177.59	817.12	169.28	788.24	162.06	637.36	124.34
61	902.00	190.50	866.12	181.53	835.00	173.75	672.64	133.16
62	960.32	205.08	921.48	195.37	887.80	186.95	712.40	143.10
63	1025.16	221.29	982.96	210.74	946.48	201.62	756.56	154.14
64	1096.68	239.17	1050.80	227.70	1011.16	217.79	805.16	166.29
65	1176.36	259.09	1126.40	246.60	1083.24	235.81	859.32	179.83
66	1268.32	282.08	1213.56	268.39	1166.28	256.57	921.44	195.36
67	1370.36	307.59	1310.20	292.55	1258.36	279.59	990.20	212.55
68	1482.56	335.64	1416.44	319.11	1359.52	304.88	1065.52	231.38
69	1604.72	366.18	1531.96	347.99	1469.40	332.35	1146.92	251.73
70	1736.68	399.17	1656.68	379.17	1587.92	361.98	1234.24	273.56
71	1860.00	430.00	1773.04	408.26	1698.44	389.61	1315.16	293.79
72	1990.64	462.66	1896.24	439.06	1815.20	418.80	1400.16	315.04
73	2128.64	497.16	2026.12	471.53	1938.20	449.55	1488.68	337.17
74	2273.56	533.39	2162.40	505.60	2067.00	481.75	1580.32	360.08
75	2423.84	570.96	2303.48	540.87	2200.20	515.05	1674.48	383.62
76	2574.16	608.54	2444.56	576.14	2333.40	548.35	1767.84	406.96
77	2727.20	646.80	2587.64	611.91	2467.92	581.98	1861.64	430.41
78	2879.64	684.91	2730.24	647.56	2602.48	615.62	1954.64	453.66
79	3029.32	722.33	2870.04	682.51	2733.48	648.37	2045.40	476.35
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

Without Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	179.48	9.87	177.68	9.42	176.12	9.03	168.48	7.12
41	182.68	10.67	180.72	10.18	179.08	9.77	170.84	7.71
42	186.16	11.54	184.04	11.01	182.28	10.57	173.40	8.35
43	189.92	12.48	187.64	11.91	185.72	11.43	176.20	9.05
44	194.00	13.50	191.56	12.89	189.48	12.37	179.20	9.80
45	198.32	14.58	195.72	13.93	193.48	13.37	182.40	10.60
46	203.04	15.76	200.20	15.05	197.80	14.45	185.88	11.47
47	208.12	17.03	205.08	16.27	202.48	15.62	189.60	12.40
48	213.56	18.39	210.28	17.57	207.48	16.87	193.64	13.41
49	219.52	19.88	216.00	19.00	212.96	18.24	198.00	14.50
50	226.04	21.51	222.20	20.55	218.96	19.74	202.76	15.69
51	233.16	23.29	229.00	22.25	225.48	21.37	207.92	16.98
52	241.00	25.25	236.48	24.12	232.64	23.16	213.60	18.40
53	249.60	27.40	244.68	26.17	240.52	25.13	219.84	19.96
54	259.12	29.78	253.76	28.44	249.24	27.31	226.68	21.67
55	269.68	32.42	263.88	30.97	258.92	29.73	234.28	23.57
56	281.68	35.42	275.28	33.82	269.88	32.47	242.88	25.72
57	295.36	38.84	288.32	37.08	282.32	35.58	252.64	28.16
58	311.12	42.78	303.32	40.83	296.72	39.18	263.88	30.97
59	329.44	47.36	320.76	45.19	313.44	43.36	276.88	34.22
60	350.76	52.69	341.04	50.26	332.88	48.22	292.04	38.01
61	375.52	58.88	364.60	56.15	355.40	53.85	309.56	42.39
62	404.24	66.06	391.96	62.99	381.60	60.40	329.92	47.48
63	437.52	74.38	423.64	70.91	411.96	67.99	353.60	53.40
~~64~~	~~475.52~~	~~83.88~~	~~459.76~~	~~79.94~~	~~446.56~~	~~76.64~~	~~380.60~~	~~60.15~~
65	519.44	94.86	501.64	90.41	486.68	86.67	411.92	67.98
66	571.28	107.82	550.92	102.73	533.84	98.46	448.52	77.13
67	631.04	122.76	607.80	116.95	588.28	112.07	490.72	87.68
68	698.64	139.66	672.04	133.01	649.80	127.45	538.24	99.56
69	774.16	158.54	743.84	150.96	718.40	144.60	591.00	112.75
70	857.08	179.27	822.52	170.63	793.56	163.39	648.44	127.11
71	941.76	200.44	902.88	190.72	870.20	182.55	706.80	141.70
72	1032.72	223.18	989.04	212.26	952.32	203.08	768.76	157.19
73	1130.32	247.58	1081.36	235.34	1040.16	225.04	834.36	173.59
74	1234.12	273.53	1179.40	259.85	1133.28	248.32	903.16	190.79
75	1343.80	300.95	1282.88	285.72	1231.40	272.85	974.88	208.72
76	1456.12	329.03	1388.64	312.16	1331.56	297.89	1047.44	226.86
77	1572.32	358.08	1497.96	339.49	1434.92	323.73	1121.80	245.45
78	1690.72	387.68	1609.20	367.30	1540.08	350.02	1197.12	264.28
79	1809.84	417.46	1721.08	395.27	1645.76	376.44	1272.64	283.16
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

LIFETIM

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
Without Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	215.08	18.77	212.08	18.02	209.28	17.32	194.28	13.57
41	221.52	20.38	218.28	19.57	215.28	18.82	199.04	14.76
42	228.44	22.11	224.96	21.24	221.72	20.43	204.16	16.04
43	235.96	23.99	232.20	23.05	228.68	22.17	209.68	17.42
44	244.04	26.01	239.92	24.98	236.12	24.03	215.64	18.91
45	252.52	28.13	248.12	27.03	244.00	26.00	221.84	20.46
46	261.56	30.39	256.80	29.20	252.36	28.09	228.44	22.11
47	271.12	32.78	265.96	31.49	261.20	30.30	235.40	23.85
48	281.20	35.30	275.64	33.91	270.48	32.62	242.68	25.67
49	292.04	38.01	286.04	36.51	280.48	35.12	250.48	27.62
50	302.88	40.72	296.40	39.10	290.44	37.61	258.16	29.54
51	314.76	43.69	307.80	41.95	301.32	40.33	266.60	31.65
52	327.56	46.89	320.04	45.01	313.08	43.27	275.64	33.91
53	341.60	50.40	333.40	48.35	325.88	46.47	285.44	36.36
54	356.80	54.20	347.92	51.98	339.76	49.94	296.04	39.01
55	373.92	58.48	364.24	56.06	355.40	53.85	307.88	41.97
56	393.36	63.34	382.76	60.69	373.12	58.28	321.28	45.32
57	415.52	68.88	403.88	65.97	393.28	63.32	336.48	49.12
58	441.16	75.29	428.28	72.07	416.64	69.16	354.00	53.50
59	470.92	82.73	456.60	79.15	443.68	75.92	374.24	58.56
60	505.44	91.36	489.40	87.35	475.00	83.75	397.64	64.41
61	545.24	101.31	527.24	96.81	511.16	92.79	424.64	71.16
62	590.68	112.67	570.44	107.61	552.40	103.10	455.44	78.86
63	642.40	125.60	619.60	119.90	599.28	114.82	490.40	87.60
64	699.68	139.92	674.04	133.51	651.24	127.81	529.12	97.28
65	764.40	156.10	735.52	148.88	709.88	142.47	572.84	108.21
66	839.32	174.83	806.60	166.65	777.60	159.40	622.96	120.74
67	922.92	195.73	885.88	186.47	853.16	178.29	678.88	134.72
68	1016.48	219.12	974.56	208.64	937.60	199.40	741.20	150.30
69	1118.92	244.73	1071.60	232.90	1029.88	222.47	809.04	167.26
70	1230.48	272.62	1177.08	259.27	1130.16	247.54	882.28	185.57
71	1342.84	300.71	1283.32	285.83	1231.00	272.75	955.72	203.93
72	1462.96	330.74	1396.72	314.18	1338.56	299.64	1033.36	223.34
73	1591.00	362.75	1517.40	344.35	1452.84	328.21	1115.08	243.77
74	1726.52	396.63	1644.92	376.23	1573.36	358.34	1200.60	265.15
75	1869.08	432.27	1778.84	409.71	1699.80	389.95	1289.24	287.31
76	2013.68	468.42	1914.56	443.64	1827.72	421.93	1378.44	309.61
77	2163.80	505.95	2055.16	478.79	1960.08	455.02	1469.88	332.47
78	2317.12	544.28	2198.72	514.68	2095.16	488.79	1563.04	355.76
79	2472.20	583.05	2343.72	550.93	2231.44	522.86	1656.68	379.17
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
Without Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	201.00	15.25	198.56	14.64	196.24	14.06	184.12	11.03
41	206.20	16.55	203.52	15.88	201.04	15.26	187.92	11.98
42	211.76	17.94	208.92	17.23	206.20	16.55	192.04	13.01
43	217.80	19.45	214.72	18.68	211.76	17.94	196.52	14.13
44	224.32	21.08	220.96	20.24	217.80	19.45	201.28	15.32
45	231.16	22.79	227.52	21.88	224.12	21.03	206.32	16.58
46	238.52	24.63	234.56	23.64	230.92	22.73	211.68	17.92
47	246.32	26.58	242.04	25.51	238.12	24.53	217.36	19.34
48	254.60	28.65	249.96	27.49	245.72	26.43	223.36	20.84
49	263.52	30.88	258.52	29.63	253.96	28.49	229.84	22.46
50	272.68	33.17	267.28	31.82	262.36	30.59	236.32	24.08
51	282.72	35.68	276.88	34.22	271.56	32.89	243.48	25.87
52	293.60	38.40	287.28	36.82	281.52	35.38	251.20	27.80
53	305.52	41.38	298.64	39.66	292.40	38.10	259.64	29.91
54	318.56	44.64	311.04	42.76	304.28	41.07	268.76	32.19
55	333.16	48.29	324.96	46.24	317.60	44.40	278.96	34.74
56	349.72	52.43	340.76	50.19	332.72	48.18	290.52	37.63
57	368.64	57.16	358.76	54.69	349.96	52.49	303.60	40.90
58	390.52	62.63	379.60	59.90	369.88	57.47	318.68	44.67
59	415.92	68.98	403.76	65.94	392.96	63.24	336.16	49.04
60	445.44	76.36	431.80	72.95	419.76	69.94	356.40	54.10
61	479.56	84.89	464.24	81.06	450.76	77.69	379.80	59.95
62	518.76	94.69	501.48	90.37	486.36	86.59	406.64	66.66
63	563.60	105.90	544.12	101.03	527.08	96.77	437.36	74.34
64	613.80	118.45	591.80	112.95	572.60	108.15	471.68	82.92
65	670.96	132.74	646.12	126.53	624.48	121.12	510.80	92.70
66	737.60	149.40	709.36	142.34	684.76	136.19	555.96	103.99
67	812.76	168.19	780.68	160.17	752.80	153.20	606.88	116.72
68	897.32	189.33	860.84	180.21	829.16	172.29	663.92	130.98
69	990.60	212.65	949.24	202.31	913.32	193.33	726.44	146.61
70	1092.60	238.15	1045.76	226.44	1005.12	216.28	794.20	163.55
71	1195.92	263.98	1143.44	250.86	1097.96	239.49	862.44	180.61
72	1306.72	291.68	1248.04	277.01	1197.24	264.31	934.84	198.71
73	1425.20	321.30	1359.76	304.94	1303.04	290.76	1011.20	217.80
74	1551.00	352.75	1478.12	334.53	1415.04	318.76	1091.16	237.79
75	1683.72	385.93	1602.84	365.71	1532.76	348.19	1174.52	258.63
76	1818.92	419.73	1729.72	397.43	1652.44	378.11	1258.36	279.59
77	1959.32	454.83	1861.24	430.31	1776.32	409.08	1344.52	301.13
78	2102.84	490.71	1995.60	463.90	1902.72	440.68	1432.16	323.04
79	2248.00	527.00	2131.28	497.82	2030.28	472.57	1520.28	345.07
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Equal Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	269.00	32.25	263.04	30.76	257.96	29.49	232.48	23.12
41	276.12	34.03	269.84	32.46	264.48	31.12	237.68	24.42
42	283.68	35.92	277.08	34.27	271.44	32.86	243.24	25.81
43	291.76	37.94	284.76	36.19	278.84	34.71	249.12	27.28
44	300.40	40.10	293.04	38.26	286.76	36.69	255.44	28.86
45	309.52	42.38	301.76	40.44	295.12	38.78	262.12	30.53
46	319.32	44.83	311.08	42.77	304.12	41.03	269.24	32.31
47	329.72	47.43	321.04	45.26	313.68	43.42	276.80	34.20
48	340.92	50.23	331.72	47.93	323.96	45.99	284.92	36.23
49	353.00	53.25	343.28	50.82	335.04	48.76	293.68	38.42
50	366.12	56.53	355.76	53.94	347.00	51.75	303.16	40.79
51	380.28	60.07	369.32	57.33	360.00	55.00	313.40	43.35
52	395.80	63.95	384.12	61.03	374.16	58.54	324.52	46.13
53	412.68	68.17	400.16	65.04	389.60	62.40	336.64	49.16
54	431.16	72.79	417.80	69.45	406.44	66.61	349.84	52.46
55	451.56	77.89	437.24	74.31	425.12	71.28	364.40	56.10
56	474.44	83.61	459.00	79.75	445.96	76.49	380.68	60.17
57	500.16	90.04	483.52	85.88	469.44	82.36	398.96	64.74
58	529.60	97.40	511.56	92.89	496.28	89.07	419.84	69.96
59	563.24	105.81	543.56	100.89	526.92	96.73	443.64	75.91
60	601.80	115.45	580.24	110.06	562.00	105.50	470.88	82.72
61	645.80	126.45	622.08	120.52	602.08	115.52	502.00	90.50
62	696.08	139.02	669.92	132.48	647.88	126.97	537.52	99.38
63	753.08	153.27	724.16	146.04	699.80	139.95	577.88	109.47
64	817.24	169.31	785.20	161.30	758.28	154.57	623.28	120.82
65	890.20	187.55	854.64	178.66	824.76	171.19	674.96	133.74
66	974.60	208.65	934.92	198.73	901.56	190.39	734.32	148.58
67	1070.28	232.57	1025.88	221.47	988.60	212.15	801.48	165.37
68	1176.24	259.06	1126.60	246.65	1084.84	236.21	875.44	183.86
69	1292.80	288.20	1237.20	274.30	1190.52	262.63	956.24	204.06
70	1418.92	319.73	1356.84	304.21	1304.64	291.16	1042.92	225.73
71	1541.20	350.30	1472.72	333.18	1415.08	318.77	1126.20	246.55
72	1670.40	382.60	1594.96	363.74	1531.40	347.85	1213.32	268.33
73	1806.84	416.71	1723.88	395.97	1653.84	378.46	1304.16	291.04
74	1949.48	452.37	1858.64	429.66	1781.68	410.42	1397.52	314.38
75	2097.72	489.43	1997.96	464.49	1913.56	443.39	1493.00	338.25
76	2245.96	526.49	2137.68	499.42	2045.44	476.36	1587.68	361.92
77	2397.16	564.29	2279.28	534.82	2179.36	509.84	1682.68	385.67
78	2547.20	601.80	2420.04	570.01	2312.12	543.03	1776.68	409.17
79	2694.52	638.63	2558.04	604.51	2442.24	575.56	1868.48	432.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Maximum Daily Limit (100%)
With Equal Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	364.44	56.11	355.00	53.75	346.44	51.61	300.04	40.01
41	377.52	59.38	367.56	56.89	358.48	54.62	309.56	42.39
42	391.32	62.83	380.84	60.21	371.28	57.82	319.60	44.90
43	406.04	66.51	394.96	63.74	384.84	61.21	330.24	47.56
44	421.56	70.39	409.84	67.46	399.16	64.79	341.44	50.36
45	437.84	74.46	425.44	71.36	414.16	68.54	353.16	53.29
46	455.00	78.75	441.92	75.48	429.96	72.49	365.48	56.37
47	473.12	83.28	459.24	79.81	446.60	76.65	378.44	59.61
48	492.12	88.03	477.48	84.37	464.08	81.02	391.96	62.99
49	512.48	93.12	496.88	89.22	482.72	85.68	406.36	66.59
50	533.12	98.28	516.64	94.16	501.64	90.41	420.84	70.21
51	555.52	103.88	538.04	99.51	522.08	95.52	436.48	74.12
52	579.68	109.92	561.08	105.27	544.16	101.04	453.32	78.33
53	606.00	116.50	586.20	111.55	568.20	107.05	471.56	82.89
54	634.68	123.67	613.52	118.38	594.32	113.58	491.28	87.82
55	666.52	131.63	643.84	125.96	623.32	120.83	513.16	93.29
56	702.28	140.57	677.88	134.47	655.84	128.96	537.60	99.40
57	742.60	150.65	716.20	144.05	692.48	138.12	565.04	106.26
58	788.72	162.18	760.08	155.02	734.36	148.59	596.36	114.09
59	841.36	175.34	810.12	167.53	782.16	160.54	632.00	123.00
60	901.40	190.35	867.16	181.79	836.64	174.16	672.60	133.15
61	969.56	207.39	931.96	197.99	898.44	189.61	718.64	144.66
62	1046.24	226.56	1004.80	216.20	967.96	206.99	770.36	157.59
63	1131.68	247.92	1085.96	236.49	1045.36	226.34	827.88	171.97
64	1225.40	271.35	1174.92	258.73	1130.16	247.54	890.84	187.71
65	1329.68	297.42	1273.88	283.47	1224.48	271.12	960.84	205.21
66	1448.36	327.09	1386.44	311.61	1331.68	297.92	1039.96	224.99
67	1579.40	359.85	1510.60	342.65	1449.88	327.47	1127.08	246.77
68	1723.40	395.85	1647.00	376.75	1579.60	359.90	1222.40	270.60
69	1879.28	434.82	1794.44	413.61	1719.76	394.94	1324.84	296.21
70	2046.92	476.73	1952.88	453.22	1870.20	432.55	1434.08	323.52
71	2207.20	516.80	2104.16	491.04	2013.64	468.41	1537.68	349.42
72	2376.20	559.05	2263.44	530.86	2164.44	506.11	1645.76	376.44
73	2553.48	603.37	2430.60	572.65	2322.48	545.62	1757.44	404.36
74	2738.40	649.60	2603.92	615.98	2486.08	586.52	1872.20	433.05
75	2929.12	697.28	2782.80	660.70	2654.60	628.65	1989.20	462.30
76	3119.24	744.81	2960.84	705.21	2822.12	670.53	2104.80	491.20
77	3312.88	793.22	3141.80	750.45	2992.12	713.03	2220.44	520.11
78	3506.52	841.63	3322.76	795.69	3162.08	755.52	2336.08	549.02
79	3697.60	889.40	3500.76	840.19	3328.88	797.22	2449.36	577.34
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Including Home Health & Community Care Benefits (Standard Rates)

Normal Daily Limit (60%)
With Equal Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	326.64	46.66	318.68	44.67	311.44	42.86	273.32	33.33
41	337.36	49.34	329.00	47.25	321.32	45.33	281.12	35.28
42	348.72	52.18	339.88	49.97	331.80	47.95	289.40	37.35
43	360.84	55.21	351.52	52.88	343.00	50.75	298.16	39.54
44	373.68	58.42	363.80	55.95	354.80	53.70	307.44	41.86
45	387.16	61.79	376.72	59.18	367.20	56.80	317.16	44.29
46	401.44	65.36	390.36	62.59	380.32	60.08	327.44	46.86
47	416.56	69.14	404.80	66.20	394.20	63.55	338.28	49.57
48	432.52	73.13	420.08	70.02	408.84	67.21	349.68	52.42
49	449.64	77.41	436.40	74.10	424.60	71.15	361.88	55.47
50	467.40	81.85	453.36	78.34	440.76	75.19	374.36	58.59
51	486.60	86.65	471.68	82.92	458.32	79.58	387.88	61.97
52	507.44	91.86	491.56	87.89	477.32	84.33	402.52	65.63
53	530.12	97.53	513.16	93.29	498.04	89.51	418.36	69.59
54	554.88	103.72	536.76	99.19	520.60	95.15	435.56	73.89
55	582.36	110.59	562.92	105.73	545.60	101.40	454.60	78.65
56	613.20	118.30	592.28	113.07	573.68	108.42	475.92	83.98
57	647.92	126.98	625.32	121.33	605.28	116.32	499.84	89.96
58	687.72	136.93	663.16	130.79	641.44	125.36	527.16	96.79
59	733.20	148.30	706.40	141.60	682.72	135.68	558.28	104.57
60	785.16	161.29	755.76	153.94	729.92	147.48	593.80	113.45
61	844.32	176.08	811.96	167.99	783.56	160.89	634.20	123.55
62	911.24	192.81	875.52	183.88	844.24	176.06	679.80	134.95
63	986.24	211.56	946.72	201.68	912.24	193.06	730.92	147.73
~~64~~	~~1069.24~~	~~232.31~~	~~1025.56~~	~~221.39~~	~~987.44~~	~~211.86~~	~~787.40~~	~~161.85~~
65	1162.32	255.58	1113.92	243.48	1071.72	232.93	850.68	177.67
66	1268.92	282.23	1215.04	268.76	1168.08	257.02	922.60	195.65
67	1387.72	311.93	1327.64	296.91	1275.40	283.85	1002.60	215.65
68	1518.76	344.69	1451.80	327.95	1393.60	313.40	1090.40	237.60
69	1661.52	380.38	1586.92	361.73	1522.12	345.53	1185.32	261.33
70	1815.60	418.90	1732.56	398.14	1660.48	380.12	1286.84	286.71
71	1964.04	456.01	1872.44	433.11	1793.24	413.31	1383.64	310.91
72	2120.44	495.11	2020.16	470.04	1933.20	448.30	1484.92	336.23
73	2285.32	536.33	2175.32	508.83	2080.00	485.00	1589.80	362.45
74	2457.84	579.46	2337.36	549.34	2233.00	523.25	1697.76	389.44
75	2636.16	624.04	2504.64	591.16	2390.68	562.67	1808.04	417.01
76	2814.52	668.63	2671.92	632.98	2548.36	602.09	1917.24	444.31
77	2996.64	714.16	2841.84	675.46	2707.80	641.95	2026.84	471.71
78	3178.76	759.69	3011.80	717.95	2867.24	681.81	2135.88	498.97
79	3358.12	804.53	3179.12	759.78	3024.36	721.09	2242.84	525.71
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

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With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.

Confined Care Benefits (Standard Rates)

With Compound Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	433.84	73.46	420.16	70.04	408.56	67.14	350.04	52.51
41	439.32	74.83	425.44	71.36	413.60	68.40	354.08	53.52
42	445.32	76.33	431.16	72.79	419.12	69.78	358.44	54.61
43	451.84	77.96	437.40	74.35	425.12	71.28	363.24	55.81
44	458.96	79.74	444.16	76.04	431.60	72.90	368.40	57.10
45	466.60	81.65	451.48	77.87	438.64	74.66	373.96	58.49
46	474.92	83.73	459.44	79.86	446.28	76.57	380.00	60.00
47	483.96	85.99	468.08	82.02	454.56	78.64	386.56	61.64
48	493.84	88.46	477.48	84.37	463.60	80.90	393.72	63.43
49	504.72	91.18	487.84	86.96	473.56	83.39	401.56	65.39
50	516.64	94.16	499.24	89.81	484.44	86.11	410.16	67.54
51	529.76	97.44	511.72	92.93	496.44	89.11	419.56	69.89
52	544.24	101.06	525.60	96.40	509.72	92.43	430.00	72.50
53	560.16	105.04	540.80	100.20	524.28	96.07	441.40	75.35
54	577.84	109.46	557.56	104.39	540.32	100.08	453.92	78.48
55	597.52	114.38	576.32	109.08	558.32	104.58	467.92	81.98
56	619.84	119.96	597.56	114.39	578.68	109.67	483.76	85.94
57	645.20	126.30	621.68	120.42	601.72	115.43	501.68	90.42
58	674.52	133.63	649.60	127.40	628.44	122.11	522.44	95.61
59	708.24	142.06	681.64	135.41	659.16	129.79	546.20	101.55
60	747.04	151.76	718.56	144.64	694.48	138.62	573.56	108.39
61	791.52	162.88	760.84	155.21	734.92	148.73	604.84	116.21
62	842.44	175.61	809.28	167.32	781.28	160.32	640.76	125.19
63	900.08	190.02	864.12	181.03	833.76	173.44	681.44	135.36
64	965.04	206.26	925.88	196.47	892.92	188.23	727.28	146.82
65	1038.92	224.73	996.20	214.05	960.20	205.05	779.40	159.85
66	1124.92	246.23	1077.92	234.48	1038.36	224.59	839.68	174.92
67	1222.36	270.59	1170.52	257.63	1126.92	246.73	907.84	191.96
68	1329.92	297.48	1272.68	283.17	1224.52	271.13	982.64	210.66
69	1447.96	326.99	1384.68	311.17	1331.44	297.86	1064.20	231.05
70	1575.52	358.88	1505.64	341.41	1446.76	326.69	1151.52	252.88
71	1695.40	388.85	1619.16	369.79	1554.88	353.72	1232.92	273.23
72	1822.04	420.51	1738.92	399.73	1668.80	382.20	1317.96	294.49
73	1955.28	453.82	1864.72	431.18	1788.24	412.06	1406.08	316.52
74	2094.48	488.62	1995.88	463.97	1912.56	443.14	1496.52	339.13
75	2238.12	524.53	2131.04	497.76	2040.44	475.11	1588.68	362.17
76	2381.76	560.44	2265.80	531.45	2167.72	506.93	1679.52	384.88
77	2526.60	596.65	2401.88	565.47	2296.12	539.03	1770.32	407.58
78	2670.48	632.62	2536.68	599.17	2423.16	570.79	1859.72	429.93
79	2811.08	667.77	2668.28	632.07	2547.12	601.78	1946.76	451.69
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

MODE:	Ann.	Semi.	Qty	ABC
Factor:	1.0	.52	.265	.089

Confined Care only benefits are not available in some states.
Please check State Compliance Requirements.

Totals may not match proposal system due to rounding

Cash with application required

LIFETIM

Confined Care Including Home Health & Community Care Benefits

Maximum Daily Limit (100%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	606.04	116.51	585.68	111.42	567.40	106.85	468.80	82.20
41	616.52	119.13	595.76	113.94	577.08	109.27	476.44	84.11
42	627.80	121.95	606.60	116.65	587.48	111.87	484.60	86.15
43	640.00	125.00	618.28	119.57	598.76	114.69	493.44	88.36
44	653.04	128.26	630.80	122.70	610.76	117.69	502.84	90.71
45	666.84	131.71	644.04	126.01	623.48	120.87	512.76	93.19
46	681.64	135.41	658.20	129.55	637.08	124.27	523.32	95.83
47	697.40	139.35	673.32	133.33	651.60	127.90	534.56	98.64
48	714.20	143.55	689.40	137.35	667.00	131.75	546.44	101.61
49	732.44	148.11	706.84	141.71	683.72	135.93	559.28	104.82
50	751.04	152.76	724.56	146.14	700.68	140.17	572.24	108.06
51	771.64	157.91	744.24	151.06	719.48	144.87	586.52	111.63
52	794.08	163.52	765.60	156.40	739.92	149.98	602.04	115.51
53	818.68	169.67	789.12	162.28	762.40	155.60	619.00	119.75
54	845.80	176.45	814.96	168.74	787.00	161.75	637.60	124.40
55	876.28	184.07	843.88	175.97	814.72	168.68	658.28	129.57
56	910.92	192.73	876.80	184.20	846.16	176.54	681.80	135.45
57	950.24	202.56	914.20	193.55	881.88	185.47	708.44	142.11
58	995.80	213.95	957.48	204.37	923.16	195.79	739.20	149.80
59	1048.12	227.03	1007.20	216.80	970.60	207.65	774.44	158.61
60	1108.12	242.03	1064.16	231.04	1024.96	221.24	814.80	168.70
61	1176.44	259.11	1129.04	247.26	1086.84	236.71	860.72	180.18
62	1253.56	278.39	1202.24	265.56	1156.64	254.16	912.48	193.12
63	1339.36	299.84	1283.68	285.92	1234.24	273.56	969.96	207.49
64	1433.56	323.39	1373.04	308.26	1319.40	294.85	1032.96	223.24
65	1538.44	349.61	1472.52	333.13	1414.16	318.54	1103.04	240.76
66	1658.68	379.67	1586.44	361.61	1522.60	345.65	1182.84	260.71
67	1791.48	412.87	1712.24	393.06	1642.28	375.57	1270.80	282.70
68	1937.04	449.26	1849.96	427.49	1773.24	408.31	1366.68	306.67
69	2094.32	488.58	1998.72	464.68	1914.52	443.63	1469.60	332.40
70	2263.36	530.84	2158.36	504.59	2066.00	481.50	1579.24	359.81
71	2420.08	570.02	2306.16	541.54	2206.08	516.52	1679.92	384.98
72	2585.28	611.32	2461.68	580.42	2353.20	553.30	1784.68	411.17
73	2757.80	654.45	2623.88	620.97	2506.40	591.60	1892.68	438.17
74	2936.96	699.24	2792.00	663.00	2664.92	631.23	2003.28	465.82
75	3121.60	745.40	2964.96	706.24	2827.72	671.93	2115.68	493.92
76	3304.44	791.11	3136.04	749.01	2988.56	712.14	2226.04	521.51
77	3490.12	837.53	3309.32	792.33	3151.16	752.79	2336.36	549.09
78	3675.08	883.77	3481.88	835.47	3312.92	793.23	2445.56	576.39
79	3857.20	929.30	3651.48	877.87	3471.80	832.95	2552.48	603.12
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

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Confined Care Including Home Health & Community Care Benefits

Normal Daily Limit (60%) (Standard Rates)
With Compound Annual Increase Option

Benefit Limit: Lifetime

Elimination Periods

Ages	20 Days		60 Days		100 Days		365 Days	
	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10	Base $40	Addl. $10
21-40	537.80	99.45	520.24	95.06	504.52	91.13	421.76	70.44
41	546.40	101.60	528.48	97.12	512.44	93.11	427.96	71.99
42	555.60	103.90	537.32	99.33	520.92	95.23	434.68	73.67
43	565.60	106.40	546.92	101.73	530.16	97.54	441.92	75.48
44	576.36	109.09	557.20	104.30	540.04	100.01	449.68	77.42
45	587.80	111.95	568.16	107.04	550.56	102.64	457.92	79.48
46	600.08	115.02	579.88	109.97	561.84	105.46	466.72	81.68
47	613.28	118.32	592.48	113.12	573.96	108.49	476.12	84.03
48	627.44	121.86	605.96	116.49	586.88	111.72	486.16	86.54
49	642.84	125.71	620.68	120.17	601.00	115.25	497.04	89.26
50	658.88	129.72	636.00	124.00	615.64	118.91	508.28	92.07
51	676.64	134.16	652.92	128.23	631.80	122.95	520.72	95.18
52	696.04	139.01	671.40	132.85	649.52	127.38	534.24	98.56
53	717.40	144.35	691.76	137.94	669.00	132.25	549.08	102.27
54	740.88	150.22	714.08	143.52	690.32	137.58	565.32	106.33
55	767.28	156.82	739.20	149.80	714.32	143.58	583.48	110.87
56	797.24	164.31	767.72	156.93	741.56	150.39	604.04	116.01
57	831.32	172.83	800.08	165.02	772.48	158.12	627.36	121.84
58	870.80	182.70	837.56	174.39	808.32	167.08	654.32	128.58
59	916.16	194.04	880.68	185.17	849.44	177.36	685.20	136.30
60	968.28	207.07	930.16	197.54	896.68	189.17	720.64	145.16
61	1027.80	221.95	986.64	211.66	950.60	202.65	761.12	155.28
62	1095.32	238.83	1050.76	227.69	1011.80	217.95	806.96	166.74
63	1170.92	257.73	1122.52	245.63	1080.24	235.06	858.24	179.56
~~64~~	~~1254.64~~	~~278.66~~	~~1201.96~~	~~265.49~~	~~1156.00~~	~~254.00~~	~~914.92~~	~~193.73~~
65	1348.56	302.14	1291.08	287.77	1240.96	275.24	978.48	209.62
66	1456.88	329.22	1393.76	313.44	1338.76	299.69	1051.28	227.82
67	1577.60	359.40	1508.12	342.03	1447.68	326.92	1132.20	248.05
68	1710.36	392.59	1633.84	373.46	1567.28	356.82	1220.76	270.19
69	1854.76	428.69	1770.40	407.60	1697.12	389.28	1316.32	294.08
70	2010.40	467.60	1917.44	444.36	1836.72	424.18	1418.40	319.60
71	2155.64	503.91	2054.44	478.61	1966.68	456.67	1512.76	343.19
72	2308.84	542.21	2198.72	514.68	2103.28	490.82	1611.16	367.79
73	2470.04	582.51	2350.32	552.58	2246.56	526.64	1712.80	393.20
74	2637.48	624.37	2507.48	591.87	2394.84	563.71	1817.12	419.28
75	2810.56	667.64	2669.64	632.41	2547.56	601.89	1923.36	445.84
76	2982.68	710.67	2830.68	672.67	2699.00	639.75	2027.84	471.96
77	3157.56	754.39	2993.92	713.48	2852.20	678.05	2132.36	498.09
78	3331.76	797.94	3156.40	754.10	3004.64	716.16	2235.92	523.98
79	3503.24	840.81	3316.12	794.03	3154.28	753.57	2337.16	549.29
80	NA	NA	NA	NA	NA	NA	NA	NA
81	NA	NA	NA	NA	NA	NA	NA	NA
82	NA	NA	NA	NA	NA	NA	NA	NA
83	NA	NA	NA	NA	NA	NA	NA	NA
84	NA	NA	NA	NA	NA	NA	NA	NA

Spousal Discount: 15% discount applies if both policies are approved (See rate calculation example).

Association or Employer Discount: 15% discount is available to approved Association and Employer groups (see rate calculation example).

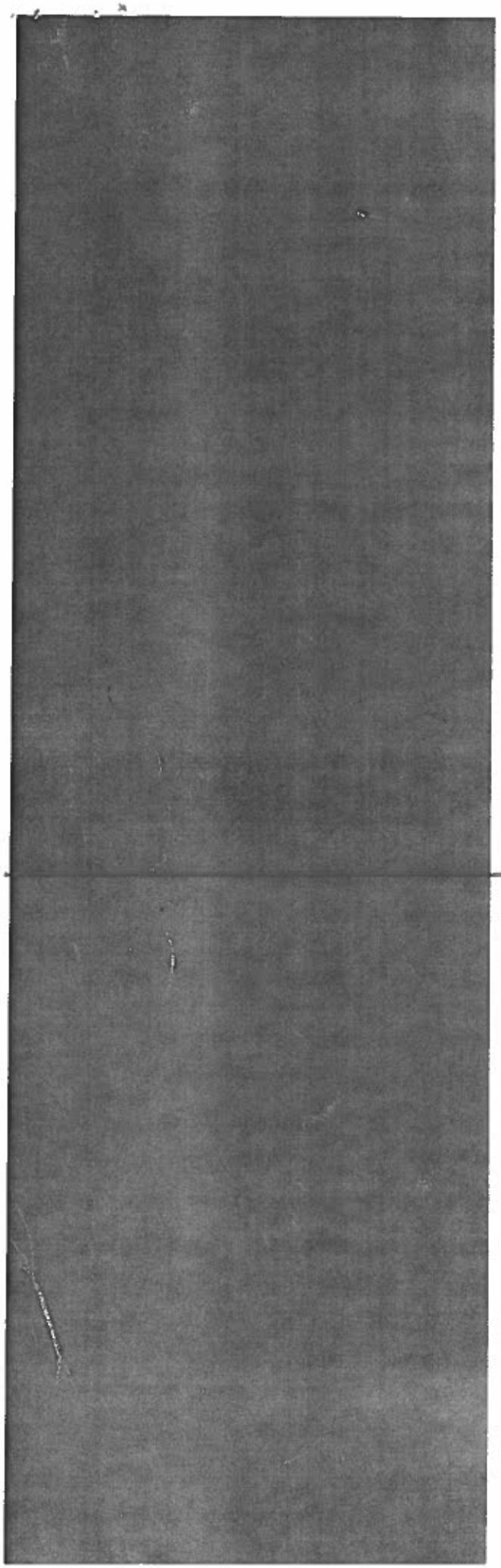
For Return of Premium Option: Multiply the annual premium by one of the following:

Without Annual Increase Option: 1.33

With Equal Annual Increase Option: 1.25

With Compound Annual Increase Option: 1.22

Confined Care including Home Health & Community Care Option is mandatory in some states.



Lincoln's Financial Stability

Lincoln National Life's AAA rating from Duff & Phelps and A+ (Superior) rating from A.M. Best are indications of Lincoln National's strong earnings performance, exceptionally high-quality investment portfolio, excellent liquidity and overall financial strength.

With Lincoln National Life, one of the nation's largest life insurance companies, you can be confident that we'll be around when your claims have to be paid – ***Long Term Care from Lincoln*** can provide independence and dignity for the rest of your life.

®LINCOLN NATIONAL LIFE INSURANCE CO.
A part of LINCOLN NATIONAL CORPORATION

Form HL26473-102 10/92

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 671% rate increase can be justified at this time, the company is requesting a 60% increase, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Long Term Care Policy HL-2950VA (7/92)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950AA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Nursing home benefits begin after the insured has satisfied a deductible period (elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality.

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%
6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.60** will be applied to the currently filed and approved rates.

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After Increase (Virginia Rate Basis)
Virginia		
LTC1	$1,050	$1,680
LTC2	$2,018	$3,229

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Nationwide		
LTC1	$2,140	$3,424
LTC2	$2,148	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	Modal Factor
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserves were not necessary to demonstrate compliance with the minimum 60% loss ratio.

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 84.6% shown in Exhibit A. This is based on a 4.5% interest rate.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	**Distribution**
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	**Distribution**
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	**Distribution**
Male	39%
Female	61%

Distribution of Issues by Benefit Period –

Benefit Period (years)	**Distribution**
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	**Distribution**

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 84.6%.

Exhibit B provides projected future experience including the proposed rate increase. The assumed implementation date is May 1, 2016.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 84.6%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2014 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$12,600	12
LNL	LTC2	$129,154	64
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709
FPP	LTC1	$18,297	9
	LTC2	$0	0
SC	LTC1	$26,041	8
	LTC2	$0	0

27. PROPOSED EFFECTIVE DATE

The proposed 60% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The assumed implementation in exhibit B is May 1, 2016.

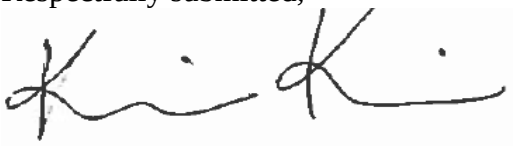
28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Respectfully submitted,



Kristen S. Kim, F.S.A, M.A.A.A.
Executive Director and Actuary
Trustmark Insurance Company, DI/LTC Division

Trustmark
INSURANCE COMPANY

{RETURN-ADDR-3}, {RETURN-ADDR-4}

{LETTER-DATE}

{INS ADDRESS1}
{INS ADDRESS2}
{INS ADDRESS3}
{INS ADDRESS4}

Account No: {FM ACCOUNT}
Policy No: CONTRACT NUM}

Dear Policyholder}:

Maintaining adequate Long-Term Care coverage is essential to protect you and your family.

As your insurer, we are responsible for keeping sufficient funds to cover your valuable policy benefits. All policyholders in a group pay premiums to cover the benefits to any individual in the group who may need them.

Effective {RERATE DATE}, a premium adjustment will be applied to all policyholders in your premium class. Your new premium will be {NEW RRT MODAL PREM} {MODE}. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce a lifetime loss ratio above the minimum required loss ratio. Please refer to your policy regarding premium adjustments for additional details.

If your premiums are paid by your employer through payroll deduction or by an annuity, please notify your payroll department or financial institution of the premium adjustment.

The rate increase request was reviewed by the 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.

We appreciate the opportunity to serve your insurance needs. If you have any questions, contact our Policyowner Services Department at (800) 554-1640, between 7:00 a.m. and 5:00 p.m. Central Standard Time, Monday through Thursday, and between 7:00 a.m. and 3:00 p.m. on Friday. You may also reach us by using our email address, DILTC_SERVICES@TRUSTMARKINS.COM.

Sincerely,

Policyowner Services Department
DI/LTC Division

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 671% rate increase can be justified at this time, the company is requesting a 60% increase, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below and in exhibit C. Exhibit C is included for those policies that were not issued in Virginia but currently reside in Virginia as increases are given on a resident state basis.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Long Term Care Policy HL-2950VA (7/92)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950AA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Nursing home benefits begin after the insured has satisfied a deductible period (elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality.

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected
2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%
6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%
22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.60** will be applied to the currently filed and approved rates.

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After Increase

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

		(Virginia Rate Basis)
Virginia		
LTC1	$1,050	$1,680
LTC2	$2,018	$3,229
Nationwide		
LTC1	$2,140	$3,424
LTC2	$2,148	$3,437

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	Modal Factor
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995 and later claims. Maximum benefits range from 2 years to lifetime.

17. ACTIVE LIFE RESERVE

Active life reserves were not necessary to demonstrate compliance with the minimum 60% loss ratio.

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 84.6% shown in Exhibit A. This is based on a 4.5% interest rate.

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	**Distribution**
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	**Distribution**
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Gender	**Distribution**
Male	39%
Female	61%

Distribution of Issues by Benefit Period –

Benefit Period (years)	**Distribution**
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution
20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%
Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 84.6%.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Exhibit B provides projected future experience including the proposed rate increase. The assumed implementation date is January 1, 2016.

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 84.6%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2014 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$12,600	12
LNL	LTC2	$129,154	64
Nationwide			
LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709
FPP	LTC1	$18,297	9
	LTC2	$0	0
SC	LTC1	$26,041	8
	LTC2	$0	0

27. PROPOSED EFFECTIVE DATE

The proposed 60% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The assumed implementation in exhibit B is January 1, 2016.

28. ACTUARIAL CERTIFICATION

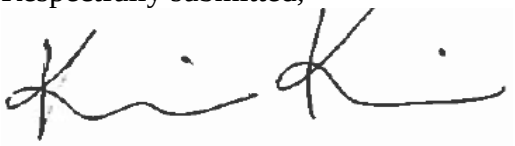
I hereby certify to the best of my knowledge and judgment, the entire rate filing

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,



Kristen S. Kim, F.S.A, M.A.A.A.
AVP and Actuary
Trustmark Insurance Company, DI/LTC Division

Exhibit A

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	395,783	396,446	396,446	1,908	-	1,908	0.5%	0.5%	36,711	9.3%	0.05	0.05
1992	1,577,010	1,579,715	1,579,715	6,598	-	6,598	0.4%	0.4%	210,947	13.4%	0.03	0.03
1993	3,144,091	3,149,385	3,149,385	578,249	-	578,249	18.4%	18.4%	520,312	16.5%	1.11	1.11
1994	4,619,998	4,627,737	4,627,737	564,582	-	564,582	12.2%	12.2%	946,235	20.4%	0.60	0.60
1995	5,816,403	5,826,127	5,826,127	331,975	-	331,975	5.7%	5.7%	1,530,245	26.3%	0.22	0.22
1996	7,031,532	7,043,274	7,043,274	1,708,255	-	1,708,255	24.3%	24.3%	2,281,187	32.4%	0.75	0.75
1997	7,141,096	7,141,096	7,141,096	2,289,953	-	2,289,953	32.1%	32.1%	3,030,696	42.4%	0.76	0.76
1998	6,684,986	6,682,741	6,682,741	1,326,036	-	1,326,036	19.8%	19.8%	3,731,856	55.8%	0.36	0.36
1999	6,409,450	6,409,548	6,409,548	2,280,930	-	2,280,930	35.6%	35.6%	4,434,943	69.2%	0.51	0.51
2000	6,108,615	6,108,615	6,108,615	2,980,298	-	2,980,298	48.8%	48.8%	4,983,654	81.6%	0.60	0.60
2001	5,772,457	5,772,457	5,772,457	2,700,086	-	2,700,086	46.8%	46.8%	5,335,200	92.4%	0.51	0.51
2002	5,511,634	5,511,634	5,511,634	2,561,991	-	2,561,991	46.5%	46.5%	5,671,553	102.9%	0.45	0.45
2003	5,228,143	5,228,143	5,228,143	3,692,527	93,727	3,786,254	72.4%	72.4%	5,928,024	113.4%	0.64	0.64
2004	5,404,514	6,428,418	4,944,937	2,730,729	48,506	2,779,235	43.2%	51.4%	6,141,269	124.2%	0.35	0.45
2005	5,599,354	6,478,393	4,627,423	3,578,503	336,982	3,915,485	60.4%	69.9%	6,269,186	135.5%	0.45	0.62
2006	5,620,512	6,123,700	4,374,071	5,237,690	132,282	5,369,972	87.7%	95.5%	6,419,236	146.8%	0.60	0.84
2007	6,054,761	5,739,005	4,099,289	3,781,412	690,158	4,471,570	77.9%	73.9%	6,480,829	158.1%	0.49	0.69
2008	5,994,307	5,397,203	3,855,145	4,706,588	136,062	4,842,650	89.7%	80.8%	6,550,236	169.9%	0.53	0.74
2009	5,648,658	5,048,577	3,606,126	3,943,729	404,072	4,347,800	86.1%	77.0%	6,561,423	182.0%	0.47	0.66
2010	5,491,820	4,663,743	3,331,245	3,647,655	410,979	4,058,634	87.0%	73.9%	6,494,672	195.0%	0.45	0.62
2011	5,277,250	4,327,213	3,090,866	2,691,440	1,453,330	4,144,770	95.8%	78.5%	6,433,528	208.1%	0.46	0.64
2012	4,929,433	4,037,537	2,883,955	2,548,297	2,603,988	5,152,285	127.6%	104.5%	6,414,529	222.4%	0.57	0.80
2013	4,614,870	3,758,049	2,684,321	2,233,221	4,439,340	6,672,561	177.6%	144.6%	6,359,379	236.9%	0.75	1.05
2014	4,114,949	2,925,919	2,089,942	650,840	6,747,165	7,398,005	252.8%	179.8%	6,244,598	298.8%	0.85	1.18
2015	3,703,454	2,633,328	1,880,948			7,752,203	294.4%	209.3%	5,109,368	271.6%	1.08	1.52
2016	3,348,772	2,381,132	1,700,808			7,821,069	328.5%	233.6%	4,947,974	290.9%	1.13	1.58
2017	3,012,695	2,142,165	1,530,118			7,814,103	364.8%	259.4%	4,760,741	311.1%	1.17	1.64
2018	2,697,175	1,917,816	1,369,869			7,734,703	403.3%	286.8%	4,511,762	329.4%	1.22	1.71
2019	2,403,003	1,708,646	1,220,462			7,584,980	443.9%	315.6%	4,338,704	355.5%	1.25	1.75
2020	2,130,039	1,514,556	1,081,826			7,368,092	486.5%	345.9%	4,139,422	382.6%	1.27	1.78
2021	1,878,793	1,335,909	954,221			7,094,090	531.0%	377.6%	3,893,887	408.1%	1.30	1.82
2022	1,649,603	1,172,944	837,817			6,774,142	577.5%	410.7%	3,651,167	435.8%	1.33	1.86
2023	1,441,894	1,025,253	732,324			6,418,109	626.0%	445.1%	3,359,371	458.7%	1.36	1.91
2024	1,254,520	892,022	637,158			6,037,756	676.9%	481.3%	3,172,137	497.9%	1.36	1.90
2025	1,085,564	771,886	551,347			5,637,269	730.3%	519.3%	2,981,364	540.7%	1.35	1.89
2026	933,847	664,008	474,292			5,223,974	786.7%	559.4%	2,738,124	577.3%	1.36	1.91
2027	798,660	567,884	405,632			4,803,708	845.9%	601.5%	2,500,893	616.5%	1.37	1.92
2028	679,302	483,015	345,011			4,389,715	908.8%	646.2%	2,242,995	650.1%	1.40	1.96
2029	574,450	408,461	291,758			3,984,293	975.4%	693.6%	2,032,460	696.6%	1.40	1.96
2030	482,809	343,299	245,214			3,590,816	1046.0%	743.7%	1,843,026	751.6%	1.39	1.95
2031	403,261	286,737	204,812			3,211,104	1119.9%	796.3%	1,612,222	787.2%	1.42	1.99
2032	334,717	237,999	169,999			2,851,657	1198.2%	852.0%	1,388,421	816.7%	1.47	2.05
2033	276,128	196,340	140,243			2,513,784	1280.3%	910.4%	1,182,776	843.4%	1.52	2.13
2034	226,422	160,997	114,998			2,198,779	1365.7%	971.1%	994,670	864.9%	1.58	2.21
2035	184,511	131,196	93,712			1,906,789	1453.4%	1033.4%	833,423	889.3%	1.63	2.29
2036	149,477	106,285	75,918			1,638,018	1541.2%	1095.8%	680,230	896.0%	1.72	2.41
2037	120,383	85,598	61,141			1,398,308	1633.6%	1161.5%	547,831	896.0%	1.82	2.55
2038	96,394	68,541	48,958			1,184,753	1728.5%	1229.1%	438,664	896.0%	1.93	2.70
2039	76,759	54,579	38,985			996,016	1824.9%	1297.6%	349,308	896.0%	2.04	2.85
2040	60,786	43,222	30,873			830,547	1921.6%	1366.3%	276,620	896.0%	2.14	3.00
2041	47,867	34,036	24,311			687,266	2019.2%	1435.8%	217,832	896.0%	2.25	3.16
2042	37,480	26,650	19,036			565,021	2120.2%	1507.5%	170,559	896.0%	2.37	3.31
2043	29,178	20,747	14,819			460,103	2217.7%	1576.9%	132,780	896.0%	2.48	3.47
2044	22,580	16,056	11,468			371,668	2314.9%	1646.0%	102,757	896.0%	2.58	3.62
2045	17,390	12,365	8,832			298,068	2410.5%	1714.0%	79,139	896.0%	2.69	3.77
2046	13,346	9,490	6,779			237,552	2503.2%	1779.9%	60,736	896.0%	2.79	3.91
2047	10,208	7,258	5,184			187,937	2589.4%	1841.1%	46,452	896.0%	2.89	4.05
2048	7,784	5,535	3,954			147,727	2668.9%	1897.7%	35,425	896.0%	2.98	4.17
2049	5,926	4,214	3,010			115,718	2746.2%	1952.6%	26,969	896.0%	3.06	4.29
2050	4,500	3,200	2,285			90,278	2821.5%	2006.2%	20,478	896.0%	3.15	4.41
2051	3,412	2,426	1,733			70,366	2900.6%	2062.4%	15,526	896.0%	3.24	4.53
2052	2,576	1,832	1,309			54,494	2974.6%	2115.1%	11,725	896.0%	3.32	4.65
2053	1,936	1,376	983			41,877	3042.7%	2163.5%	8,809	896.0%	3.40	4.75
2054	1,447	1,029	735			31,898	3100.1%	2204.3%	6,585	896.0%	3.46	4.84
2055	1,076	765	547			24,160	-	-	4,897	-	-	-
Past		120,404,676				74,270,085	61.7%		109,010,450	90.5%	68.1%	
Future		21,480,797				122,142,910	568.6%		65,468,228	304.8%	186.6%	
Lifetime		141,885,473				196,412,995	138.4%		174,478,678	123.0%	112.6%	
Interest	4.5%											
Past		209,507,285				107,600,265	51.4%		165,368,048	78.9%	65.1%	
Future		16,595,260				83,736,887	504.6%		46,530,727	280.4%	180.0%	
Lifetime		226,102,545				191,337,152	84.6%		211,898,775	93.7%	90.3%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

12/31/2014	BRI EP
LTC-1	281,339
LTC-2	1,808,604

Exhibit A - Proposed Rate

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Proposed Rate Since Inception

Cal Year	Proposed *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio
1991	888,039	396,446	1,908	-	1,908	0.2%	37,045	9.3%	0.02
1992	3,538,562	1,579,715	6,598	-	6,598	0.2%	178,232	11.3%	0.02
1993	7,054,622	3,149,385	578,249	-	578,249	8.2%	430,584	13.7%	0.60
1994	10,366,131	4,627,737	564,582	-	564,582	5.4%	781,506	16.9%	0.32
1995	13,050,526	5,826,127	331,975	-	331,975	2.5%	1,268,129	21.8%	0.12
1996	15,776,935	7,043,274	1,708,255	-	1,708,255	10.8%	1,925,116	27.3%	0.40
1997	15,996,054	7,141,096	2,289,953	-	2,289,953	14.3%	2,606,969	36.5%	0.39
1998	14,969,340	6,682,741	1,326,036	-	1,326,036	8.9%	3,303,453	49.4%	0.18
1999	14,357,389	6,409,548	2,280,930	-	2,280,930	15.9%	4,022,592	62.8%	0.25
2000	13,683,297	6,108,615	2,980,298	-	2,980,298	21.8%	4,630,676	75.8%	0.29
2001	12,930,304	5,772,457	2,700,086	-	2,700,086	20.9%	5,042,672	87.4%	0.24
2002	12,346,060	5,511,634	2,561,991	-	2,561,991	20.8%	5,406,341	98.1%	0.21
2003	11,711,040	5,228,143	3,692,527	93,727	3,786,254	32.3%	5,684,438	108.7%	0.30
2004	7,911,899	4,944,937	2,730,729	48,506	2,779,235	35.1%	5,907,704	119.5%	0.29
2005	7,403,878	4,627,423	3,578,503	336,982	3,915,485	52.9%	6,037,098	130.5%	0.41
2006	6,998,514	4,374,071	5,237,690	132,282	5,369,972	76.7%	6,206,575	141.9%	0.54
2007	6,558,862	4,099,289	3,781,412	690,158	4,471,570	68.2%	6,270,315	153.0%	0.45
2008	6,168,232	3,855,145	4,706,588	136,062	4,842,650	78.5%	6,351,908	164.8%	0.48
2009	5,769,802	3,606,126	3,943,729	404,072	4,347,800	75.4%	6,379,499	176.9%	0.43
2010	5,329,992	3,331,245	3,647,655	410,979	4,058,634	76.1%	6,311,974	189.5%	0.40
2011	4,945,386	3,090,866	2,691,440	1,453,330	4,144,770	83.8%	6,264,459	202.7%	0.41
2012	4,614,328	2,883,955	2,548,297	2,603,988	5,152,285	111.7%	6,245,388	216.6%	0.52
2013	4,294,913	2,684,321	2,233,221	4,439,340	6,672,561	155.4%	6,208,896	231.3%	0.67
2014	3,343,908	2,089,942	650,840	6,747,165	7,398,005	221.2%	4,990,998	238.8%	0.93
2015	3,009,517	1,880,948			6,299,629	209.3%	5,109,368	271.6%	0.77
2016	2,721,293	1,700,808			6,355,591	233.6%	4,947,974	290.9%	0.80
2017	2,448,189	1,530,118			6,349,930	259.4%	4,760,741	311.1%	0.83
2018	2,191,790	1,369,869			6,285,408	286.8%	4,511,762	329.4%	0.87
2019	1,952,739	1,220,462			6,163,739	315.6%	4,338,704	355.5%	0.89
2020	1,730,921	1,081,826			5,987,491	345.9%	4,139,422	382.6%	0.90
2021	1,526,753	954,221			5,764,830	377.6%	3,893,887	408.1%	0.93
2022	1,340,507	837,817			5,504,833	410.7%	3,651,167	435.8%	0.94
2023	1,171,718	732,324			5,215,511	445.1%	3,359,371	458.7%	0.97
2024	1,019,453	637,158			4,906,427	481.3%	3,172,137	497.9%	0.97
2025	882,156	551,347			4,580,982	519.3%	2,981,364	540.7%	0.96
2026	758,867	474,292			4,245,128	559.4%	2,738,124	577.3%	0.97
2027	649,011	405,632			3,903,610	601.5%	2,500,893	616.5%	0.98
2028	552,017	345,011			3,567,189	646.2%	2,242,995	650.1%	0.99
2029	466,812	291,758			3,237,734	693.6%	2,032,460	696.6%	1.00
2030	392,342	245,214			2,917,984	743.7%	1,843,026	751.6%	0.99
2031	327,699	204,812			2,609,421	796.3%	1,612,222	787.2%	1.01
2032	271,999	169,999			2,317,326	852.0%	1,388,421	816.7%	1.04
2033	224,388	140,243			2,042,762	910.4%	1,182,776	843.4%	1.08
2034	183,996	114,998			1,786,781	971.1%	994,670	864.9%	1.12
2035	149,938	93,712			1,549,503	1033.4%	833,423	889.3%	1.16
2036	121,469	75,918			1,331,093	1095.8%	680,230	896.0%	1.22
2037	97,826	61,141			1,136,299	1161.5%	547,831	896.0%	1.30
2038	78,332	48,958			962,759	1229.1%	438,664	896.0%	1.37
2039	62,376	38,985			809,386	1297.6%	349,308	896.0%	1.45
2040	49,396	30,873			674,923	1366.3%	276,620	896.0%	1.52
2041	38,898	24,311			558,489	1435.8%	217,832	896.0%	1.60
2042	30,457	19,036			459,150	1507.5%	170,559	896.0%	1.68
2043	23,711	14,819			373,891	1576.9%	132,780	896.0%	1.76
2044	18,349	11,468			302,027	1646.0%	102,757	896.0%	1.84
2045	14,132	8,832			242,218	1714.0%	79,139	896.0%	1.91
2046	10,846	6,779			193,041	1779.9%	60,736	896.0%	1.99
2047	8,295	5,184			152,722	1841.1%	46,452	896.0%	2.05
2048	6,326	3,954			120,046	1897.7%	35,425	896.0%	2.12
2049	4,816	3,010			94,036	1952.6%	26,969	896.0%	2.18
2050	3,657	2,285			73,362	2006.2%	20,478	896.0%	2.24
2051	2,773	1,733			57,181	2062.4%	15,526	896.0%	2.30
2052	2,094	1,309			44,283	2115.1%	11,725	896.0%	2.36
2053	1,573	983			34,030	2163.5%	8,809	896.0%	2.41
2054	1,176	735			25,921	2204.3%	6,585	896.0%	2.46
2055	-	-			-	-	-	-	-
Past	210,008,014				74,270,085	35.4%	102,492,566	48.8%	72.5%
Future	24,548,607				99,236,668	404.2%	65,463,331	266.7%	151.6%
Lifetime	234,556,621				173,506,753	74.0%	167,955,896	71.6%	103.3%
Interest 4.5%									
Past	390,326,291				107,600,265	27.6%	154,670,244	39.6%	69.6%
Future	18,965,865				68,043,330	358.8%	46,529,903	245.3%	146.2%
Lifetime	409,292,156				175,643,595	42.9%	201,200,148	49.2%	87.3%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is on a proposed Virginia rate basis. Historical premium is also on a proposed Virginia rate basis.

12/31/2014 BRI EP
LTC-1 281,339
LTC-2 1,808,604

Exhibit A-VA

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	4,729	4,729	-	-	-	0.0%	427	9.0%	-	-
1992	23,596	23,596	-	-	-	0.0%	2,892	12.3%	-	-
1993	48,197	48,197	-	-	-	0.0%	7,601	15.8%	-	-
1994	101,898	101,898	-	-	-	0.0%	18,226	17.9%	-	-
1995	159,154	159,154	-	-	-	0.0%	39,196	24.6%	-	-
1996	220,593	220,593	-	-	-	0.0%	70,479	31.9%	-	-
1997	248,461	248,461	-	-	-	0.0%	107,266	43.2%	-	-
1998	244,452	244,452	488,915	-	488,915	200.0%	140,591	57.5%	3.48	3.48
1999	234,496	234,496	364,473	-	364,473	155.4%	163,795	69.8%	2.23	2.23
2000	236,379	236,379	1,740	-	1,740	0.7%	188,797	79.9%	0.01	0.01
2001	219,374	219,374	-	-	-	0.0%	196,703	89.7%	-	-
2002	210,529	210,529	-	-	-	0.0%	209,062	99.3%	-	-
2003	205,712	205,712	-	-	-	0.0%	226,088	109.9%	-	-
2004	223,199	191,215	70,375	-	70,375	31.5%	230,898	120.8%	0.26	0.30
2005	249,393	184,236	12,905	-	12,905	5.2%	243,984	132.4%	0.04	0.05
2006	238,837	173,733	69,651	-	69,651	29.2%	250,780	144.3%	0.20	0.28
2007	225,194	162,222	-	-	-	0.0%	252,436	155.6%	-	-
2008	215,024	153,104	-	-	-	0.0%	256,699	167.7%	-	-
2009	209,106	149,444	39,783	-	39,783	19.0%	271,857	181.9%	0.10	0.15
2010	205,057	145,928	96,671	576	97,247	47.4%	286,320	196.2%	0.24	0.34
2011	198,346	141,062	-	554	554	0.3%	296,042	209.9%	0.00	0.00
2012	182,999	130,368	208,147	304,407	512,553	280.1%	291,941	223.9%	1.25	1.76
2013	167,775	120,251	139,266	3,070	142,335	84.8%	288,238	239.7%	0.35	0.49
2014	151,998	107,675	-	5,230	5,230	3.4%	277,882	258.1%	0.01	0.02
2015	136,798	96,908			371,366	271.5%	177,458	183.1%	1.48	2.09
2016	123,273	87,326			376,409	305.3%	171,154	196.0%	1.56	2.20
2017	110,503	78,280			376,768	341.0%	163,997	209.5%	1.63	2.30
2018	98,546	69,810			372,353	377.8%	154,695	221.6%	1.71	2.41
2019	87,396	61,911			364,754	417.4%	147,866	238.8%	1.75	2.47
2020	76,983	54,535			353,048	458.6%	140,099	256.9%	1.79	2.52
2021	67,443	47,776			337,645	500.6%	130,843	273.9%	1.83	2.58
2022	58,824	41,671			318,842	542.0%	121,940	292.6%	1.85	2.61
2023	51,107	36,204			298,761	584.6%	111,550	308.1%	1.90	2.68
2024	44,236	31,337			278,780	630.2%	105,087	335.3%	1.88	2.65
2025	38,076	26,973			257,624	676.6%	98,697	365.9%	1.85	2.61
2026	32,564	23,068			235,877	724.3%	90,469	392.2%	1.85	2.61
2027	27,682	19,610			213,348	770.7%	82,433	420.4%	1.83	2.59
2028	23,420	16,590			191,166	816.3%	73,743	444.5%	1.84	2.59
2029	19,732	13,978			170,555	864.4%	66,802	477.9%	1.81	2.55
2030	16,576	11,743			151,766	915.6%	60,756	517.4%	1.77	2.50
2031	13,885	9,836			133,698	962.9%	53,404	543.0%	1.77	2.50
2032	11,589	8,209			116,347	1004.0%	46,316	564.2%	1.78	2.51
2033	9,650	6,836			100,279	1039.2%	39,876	583.3%	1.78	2.51
2034	8,022	5,683			86,347	1076.4%	34,030	598.8%	1.80	2.54
2035	6,665	4,722			74,427	1116.6%	29,103	616.4%	1.81	2.56
2036	5,537	3,922			63,756	1151.6%	24,362	621.1%	1.85	2.62
2037	4,587	3,250			54,626	1190.8%	20,185	621.1%	1.92	2.71
2038	3,785	2,681			47,026	1242.5%	16,654	621.1%	2.00	2.82
2039	3,114	2,206			40,601	1303.9%	13,702	621.1%	2.10	2.96
2040	2,554	1,809			34,697	1358.7%	11,237	621.1%	2.19	3.09
2041	2,088	1,479			29,749	1424.9%	9,186	621.1%	2.29	3.24
2042	1,699	1,204			25,669	1510.9%	7,476	621.1%	2.43	3.43
2043	1,374	973			22,126	1610.6%	6,045	621.1%	2.59	3.66
2044	1,103	781			19,100	1731.8%	4,853	621.1%	2.79	3.94
2045	885	627			16,391	1852.4%	3,894	621.1%	2.98	4.21
2046	713	505			14,049	1970.1%	3,138	621.1%	3.17	4.48
2047	577	409			12,026	2084.8%	2,538	621.1%	3.36	4.74
2048	468	331			10,273	2196.8%	2,058	621.1%	3.54	4.99
2049	380	269			8,814	2322.5%	1,670	621.1%	3.74	5.28
2050	309	219			7,571	2451.4%	1,359	621.1%	3.95	5.57
2051	252	178			6,461	2565.4%	1,108	621.1%	4.13	5.83
2052	205	145			5,471	2667.9%	902	621.1%	4.30	6.06
2053	166	118			4,539	2726.9%	732	621.1%	4.39	6.20
2054	134	95			3,712	2762.2%	591	621.1%	4.45	6.28
2055	107	76			3,036	-	473	-	-	-
Past	4,424,495				1,805,761	40.8%	4,318,201	97.6%	41.8%	
Future	1,093,005				5,609,853	513.3%	2,232,481	204.3%	251.3%	
Lifetime	5,517,500				7,415,614	134.4%	6,550,681	118.7%	113.2%	
Interest 4.5%										
Past	7,349,515				2,867,148	39.0%	6,376,081	86.8%	45.0%	
Future	845,695				3,886,292	459.5%	1,582,138	187.1%	245.6%	
Lifetime	8,195,210				6,753,440	82.4%	7,958,219	97.1%	84.9%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

12/31/2014 BRI EP
LTC-1 5,985
LTC-2 66,944

Exhibit B

Proposed Rate Increase effective 1/1/2016 60%
Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Rate Increase

Cal Year		*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991		396,446	1,908	-	1,908	0.5%
1992		1,579,715	6,598	-	6,598	0.4%
1993		3,149,385	578,249	-	578,249	18.4%
1994		4,627,737	564,582	-	564,582	12.2%
1995		5,826,127	331,975	-	331,975	5.7%
1996		7,043,274	1,708,255	-	1,708,255	24.3%
1997		7,141,096	2,289,953	-	2,289,953	32.1%
1998		6,682,741	1,326,036	-	1,326,036	19.8%
1999		6,409,548	2,280,930	-	2,280,930	35.6%
2000		6,108,615	2,980,298	-	2,980,298	48.8%
2001		5,772,457	2,700,086	-	2,700,086	46.8%
2002		5,511,634	2,561,991	-	2,561,991	46.5%
2003		5,228,143	3,692,527	93,727	3,786,254	72.4%
2004		6,428,418	2,730,729	48,506	2,779,235	43.2%
2005		6,478,393	3,578,503	336,982	3,915,485	60.4%
2006		6,123,700	5,237,690	132,282	5,369,972	87.7%
2007		5,739,005	3,781,412	690,158	4,471,570	77.9%
2008		5,397,203	4,706,588	136,062	4,842,650	89.7%
2009		5,048,577	3,943,729	404,072	4,347,800	86.1%
2010		4,663,743	3,647,655	410,979	4,058,634	87.0%
2011		4,327,213	2,691,440	1,453,330	4,144,770	95.8%
2012		4,037,537	2,548,297	2,603,988	5,152,285	127.6%
2013		3,758,049	2,233,221	4,439,340	6,672,561	177.6%
2014		2,925,919	650,840	6,747,165	7,398,005	252.8%
2015		2,633,328			7,752,203	294.4%
2016		3,690,754			7,821,069	211.9%
2017		3,427,465			7,814,103	228.0%
2018		3,068,506			7,734,703	252.1%
2019		2,733,834			7,584,980	277.4%
2020		2,423,290			7,368,092	304.1%
2021		2,137,454			7,094,090	331.9%
2022		1,876,710			6,774,142	361.0%
2023		1,640,405			6,418,109	391.3%
2024		1,427,235			6,037,756	423.0%
2025		1,235,018			5,637,269	456.5%
2026		1,062,414			5,223,974	491.7%
2027		908,615			4,803,708	528.7%
2028		772,824			4,389,715	568.0%
2029		653,537			3,984,293	609.7%
2030		549,279			3,590,816	653.7%
2031		458,779			3,211,104	699.9%
2032		380,799			2,851,657	748.9%
2033		314,144			2,513,784	800.2%
2034		257,594			2,198,779	853.6%
2035		209,914			1,906,789	908.4%
2036		170,056			1,638,018	963.2%
2037		136,957			1,398,308	1021.0%
2038		109,665			1,184,753	1080.3%
2039		87,326			996,016	1140.6%
2040		69,155			830,547	1201.0%
2041		54,458			687,266	1262.0%
2042		42,640			565,021	1325.1%
2043		33,195			460,103	1386.1%
2044		25,689			371,668	1446.8%
2045		19,785			298,068	1506.6%
2046		15,184			237,552	1564.5%
2047		11,613			187,937	1618.3%
2048		8,856			147,727	1668.1%
2049		6,742			115,718	1716.4%
2050		5,119			90,278	1763.4%
2051		3,882			70,366	1812.9%
2052		2,931			54,494	1859.1%
2053		2,202			41,877	1901.7%
2054		1,646			31,898	1937.5%
2055		1,224			-	-
Past		117,478,757			66,872,080	56.9%
Future		35,596,141			129,516,756	363.9%
Lifetime		153,074,898			196,388,835	128.3%
Interest	4.5%					
Past		206,516,257			100,037,636	48.4%
Future		27,886,392			91,295,453	327.4%
Lifetime		234,402,649			191,333,089	81.6%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit B-VA

Proposed Rate Increase effective 1/1/2016 60%
Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Virginia Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	4,729	-	-	-	0.0%
1992	23,596	-	-	-	0.0%
1993	48,197	-	-	-	0.0%
1994	101,898	-	-	-	0.0%
1995	159,154	-	-	-	0.0%
1996	220,593	-	-	-	0.0%
1997	248,461	-	-	-	0.0%
1998	244,452	488,915	-	488,915	200.0%
1999	234,496	364,473	-	364,473	155.4%
2000	236,379	1,740	-	1,740	0.7%
2001	219,374	-	-	-	0.0%
2002	210,529	-	-	-	0.0%
2003	205,712	-	-	-	0.0%
2004	223,199	70,375	-	70,375	31.5%
2005	249,393	12,905	-	12,905	5.2%
2006	238,837	69,651	-	69,651	29.2%
2007	225,194	-	-	-	0.0%
2008	215,024	-	-	-	0.0%
2009	209,106	39,783	-	39,783	19.0%
2010	205,057	96,671	576	97,247	47.4%
2011	198,346	-	554	554	0.3%
2012	182,999	208,147	304,407	512,553	280.1%
2013	167,775	139,266	3,070	142,335	84.8%
2014	151,998	-	5,230	5,230	3.4%
2015	136,798			371,366	271.5%
2016	191,073			376,409	197.0%
2017	176,804			376,768	213.1%
2018	157,674			372,353	236.2%
2019	139,833			364,754	260.8%
2020	123,174			353,048	286.6%
2021	107,909			337,645	312.9%
2022	94,119			318,842	338.8%
2023	81,772			298,761	365.4%
2024	70,777			278,780	393.9%
2025	60,922			257,624	422.9%
2026	52,102			235,877	452.7%
2027	44,291			213,348	481.7%
2028	37,471			191,166	510.2%
2029	31,571			170,555	540.2%
2030	26,522			151,766	572.2%
2031	22,215			133,698	601.8%
2032	18,542			116,347	627.5%
2033	15,440			100,279	649.5%
2034	12,835			86,347	672.7%
2035	10,664			74,427	697.9%
2036	8,858			63,756	719.7%
2037	7,340			54,626	744.3%
2038	6,056			47,026	776.6%
2039	4,982			40,601	814.9%
2040	4,086			34,697	849.2%
2041	3,340			29,749	890.6%
2042	2,718			25,669	944.3%
2043	2,198			22,126	1006.6%
2044	1,765			19,100	1082.4%
2045	1,416			16,391	1157.7%
2046	1,141			14,049	1231.3%
2047	923			12,026	1303.0%
2048	748			10,273	1373.0%
2049	607			8,814	1451.6%
2050	494			7,571	1532.1%
2051	403			6,461	1603.4%
2052	328			5,471	1667.5%
2053	266			4,539	1704.3%
2054	215			3,712	1726.4%
2055	172			-	-
Past	4,272,497			1,800,531	42.1%
Future	1,812,564			5,612,047	309.6%
Lifetime	6,085,061			7,412,578	121.8%
Interest 4.5%					
Past	7,194,135			2,861,801	39.8%
Future	1,422,430			3,891,129	273.6%
Lifetime	8,616,565			6,752,929	78.4%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit C

Series LTC-1

HL-2500AA (8/90) Long Term Care Policy
HL-2525AA (8/90) Home & Community Care Rider
HL-2550AA (8/90) Guaranteed Insurability Rider

HL-2500CA (6/91)
HL-2525CA (6/91)
HL-2500CT (10/90)
HL-2500DE (10/90)
HL-2500DC (8/90)
HL-2525DC (8/90)
HL-2550DC (8/90)
HL-2500FL (8/90)
HL-2525FL (1/91)
HL-2500GA (9/91)
HL-2525GA (9/91)
HL-2550GA (9/91)
HL-2500GU (8/90)
HL-2500KS (7/91)
HL-2525KS (7/91)
HL-2500MD (2/91)
HL-2525MD (1/91)
HL-2500MI (1/91)
HL-2500MO
HL-2525MO
HL-2500NH
HL-2500NM
HL-2500NC (5/91)
HL-2525NC (5/91)
HL-2500ND (9/90)
HL-2502OK (11/90)
HL-2500OR (8/90)
HL-2525OR (8/90)
HL-2500PA (1/91)
HL-2500SC (1/91)
HL-2525SC (1/91)
HL-2526SC (1/91)
HL-2525SD (7/91)
HL-2500TX (8/91)
HL-2525TX (8/91)
HL-2500WA (11/91)
HL-2525WA (11/91)
HL-2500WI (7/91)

Series LTC-2

HL-2950AA (7/92) Long Term Care Policy

HL-2950AZ (7/92)
HL-2950CA (6/95)
HL-2950CT (9/94)
HL-2950DE (3/96)
HL-2950FL (10/96)
HL-2950GA (7/92)
HL-2950GU (7/92)
HL-2950HI (7/92)
HL-2950ID (7/92)
HL-2950IL (7/95)
HL-2950IN (3/93)
HL-2950IA (6/94)
HL-2950KS (2/96)
HL-2950MD (2/95)
HL-2950MA (7/92)
HL-2950MI (11/93)
HL-2950MN (8/95)
HL-2950MS (7/92)
HL-2950MO (7/92)
HL-2950NE (7/92)
HL-2950NV (5/95)
HL-2950NH (7/92)
HL-2950NJ (7/92)
HL-2950NM (7/92)
HL-2950NC (7/92)
HL-2950ND (8/94)
HL-2950OH (5/94)
HL-2950OR (7/92)
HL-2950PA (2/95)
HL-2950PAFR (2/95)
HL-2950RI (8/94)
HL-2950SC (7/92)
HL-2950TN (7/92)
HL-2950TX-1 (7/92)
HL-2950TX-2 (7/92)
HL-2950UT (7/94)
HL-2950VT (7/92)
HL-2950VA (7/92)
HL-2950WA (1/96)
HL-2950WI (7/92)

Note: Variations between policy forms are small and are based on state requirements.

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Virginia Residents

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	State	Issue Age	Company	Form	Mode	Premium Mode	Original Annualized Premium	Current Annualized Premium	Annualized Premium After 60% Rate Increase
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	M	$ 1,040.31	$ 1,456.44	$ 2,330.30
TX0250	N		N	N	20	70	0%	N	99999	LIFE	VA	67	LN	LTC-1	1	M	$ 1,139.49	$ 1,595.28	$ 2,552.45
TX0280	N		N	Y	60	100	100%	N	99999	LIFE	VA	66	LN	LTC-2	12	A	$ 1,535.50	$ 2,149.70	$ 3,439.52
TX0325	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	62	LN	LTC-1	1	M	$ 913.46	$ 1,278.84	$ 2,046.14
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	M	$ 1,187.91	$ 1,663.08	$ 2,660.93
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	M	$ 313.71	$ 439.20	$ 702.72
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	M	$ 667.20	$ 934.08	$ 1,494.53
TX0564	N		N	Y	100	184.3	0%	N	99999	LIFE	VA	62	LN	LTC-1	12	A	$ 812.58	$ 1,137.61	$ 1,820.18
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	S	$ 553.39	$ 774.74	$ 1,239.58
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	S	$ 593.16	$ 830.42	$ 1,328.67
TX0833	N		N	Y	20	150	0%	N	1460	4	VA	52	LN	LTC-1	12	A	$ 368.43	$ 515.80	$ 825.28
TX0834	N		N	Y	20	150	0%	N	1460	4	VA	48	LN	LTC-1	12	A	$ 293.64	$ 411.10	$ 657.76
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	M	$ 1,642.29	$ 2,299.20	$ 3,678.72
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	M	$ 1,096.71	$ 1,535.40	$ 2,456.64
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	Q	$ 2,056.17	$ 2,878.64	$ 4,605.82
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	M	$ 528.34	$ 739.68	$ 1,183.49
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	M	$ 902.40	$ 1,263.36	$ 2,021.38
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	S	$ 706.99	$ 989.78	$ 1,583.65
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	S	$ 760.84	$ 1,065.18	$ 1,704.29
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	Q	$ 1,383.40	$ 1,936.76	$ 3,098.82
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	S	$ 619.34	$ 867.08	$ 1,387.33
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	S	$ 679.69	$ 951.56	$ 1,522.50
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	Q	$ 2,416.29	$ 3,382.80	$ 5,412.48
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,059.69	$ 1,483.56	$ 2,373.70
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	A	$ 1,368.67	$ 1,916.14	$ 3,065.82
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	Q	$ 789.49	$ 1,105.28	$ 1,768.45
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	M	$ 433.71	$ 607.20	$ 971.52
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	M	$ 3,874.80	$ 5,424.72	$ 8,679.55
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	M	$ 1,291.20	$ 1,807.68	$ 2,892.29
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	Q	$ 942.63	$ 1,319.68	$ 2,111.49
TX2517	Y	S	N	N	20	140	0%	N	1825	5	VA	65	LN	LTC-2	3	Q	$ 1,217.40	$ 1,704.36	$ 2,726.98
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 1,358.40	$ 1,901.76	$ 3,042.82
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	Q	$ 3,320.37	$ 4,648.52	$ 7,437.63
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 2,053.05	$ 2,874.27	$ 4,598.83
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	A	$ 2,884.40	$ 4,038.16	$ 6,461.06
TX3124	Y	S	N	Y	365	160	100%	N	1825	5	VA	68	LN	LTC-2	12	A	$ 2,084.82	$ 2,918.75	$ 4,670.00
TX3138	Y	S	N	N	60	80	100%	N	1460	4	VA	67	LN	LTC-2	3	Q	$ 1,209.03	$ 1,692.64	$ 2,708.22
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 2,445.86	$ 3,424.20	$ 5,478.72
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	A	$ 2,732.70	$ 3,825.78	$ 6,121.25
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	A	$ 2,195.90	$ 3,074.26	$ 4,918.82
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	A	$ 1,360.44	$ 1,904.62	$ 3,047.39
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	M	$ 223.54	$ 312.96	$ 500.74
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	M	$ 947.40	$ 1,326.36	$ 2,122.18
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	M	$ 789.34	$ 1,105.08	$ 1,768.13
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	Q	$ 719.03	$ 1,006.64	$ 1,610.62
TX3725	Y	S	N	Y	100	195	0%	N	99999	LIFE	VA	63	LN	LTC-2	1	M	$ 1,320.26	$ 1,848.36	$ 2,957.38
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	M	$ 1,567.20	$ 2,194.08	$ 3,510.53
TX3855	N		N	Y	100	140	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 812.56	$ 1,137.58	$ 1,820.13
TX3856	N		N	Y	100	140	100%	N	99999	LIFE	VA	52	LN	LTC-2	12	A	$ 633.90	$ 887.46	$ 1,419.94
TX3897	N		N	N	20	100	100%	N	99999	LIFE	VA	60	LN	LTC-2	12	A	$ 1,401.29	$ 1,961.81	$ 3,138.90
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 887.11	$ 1,241.95	$ 1,987.12
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	3	Q	$ 936.83	$ 1,311.56	$ 2,098.50
TX4172	N		Y	N	100	100	0%	N	99999	LIFE	VA	63	LN	LTC-2	3	Q	$ 738.71	$ 1,034.20	$ 1,654.72
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,419.26	$ 1,986.96	$ 3,179.14
TX4362	N		N	N	100	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 824.91	$ 1,154.88	$ 1,847.81
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	Q	$ 903.29	$ 1,264.60	$ 2,023.36
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	Q	$ 1,421.03	$ 1,989.44	$ 3,183.10
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 821.50	$ 1,150.10	$ 1,840.16
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 821.50	$ 1,150.10	$ 1,840.16
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 1,484.70	$ 2,078.58	$ 3,325.73
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	A	$ 6,123.38	$ 8,572.73	$ 13,716.37
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	S	$ 1,405.24	$ 1,967.34	$ 3,147.74
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	Q	$ 756.29	$ 1,058.80	$ 1,694.08
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	Q	$ 1,506.49	$ 2,109.08	$ 3,374.53
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 1,956.71	$ 2,739.39	$ 4,383.02
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 1,956.71	$ 2,739.39	$ 4,383.02
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 2,133.34	$ 2,986.68	$ 4,778.69
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	A	$ 1,339.00	$ 1,874.60	$ 2,999.36
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	A	$ 1,688.68	$ 2,364.15	$ 3,782.64
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 853.80	$ 1,195.32	$ 1,912.51
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	A	$ 824.49	$ 1,154.29	$ 1,846.86
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	A	$ 731.58	$ 1,024.21	$ 1,638.74
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	M	$ 1,162.29	$ 1,627.20	$ 2,603.52
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	A	$ 3,283.30	$ 4,596.62	$ 7,354.59
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	M	$ 916.89	$ 1,283.64	$ 2,053.82
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 1,108.10	$ 1,551.34	$ 2,482.14

Exhibit E

State	1st Approval Date	1st Approval Percent	2nd Approval Date	2nd Approval Percent	3rd Approval Date	3rd Approval Percent	4th Approval Date	4th Approval Percent	Filed/ Antipated Date	Current Filing Status	Current Proposed Percent	Cumulative Approved Rate Increase	12/31/2014 Inforce Policies	12/31/2014 Annualized Premium
OH	10/7/2003	33%	3/1/2006	20%			8/13/2009	20%	9/24/2015	Pending	60%	92%	178	380,144
MD	12/19/2003	15%	7/27/2006	15%			10/27/2009	15%	9/24/2015	Pending	15%	52%	177	335,724
IN	10/1/2004	27%	4/3/2006	35%	8/27/2007	15%			9/8/2015	Pending	30%	97%	152	318,043
FL	12/21/2006	28%					8/13/2010	8%				38%	118	239,758
CA	11/5/2003	25%	2/22/2006	25%	7/25/2007	12%	12/17/2009	25%	9/24/2015	Pending	60%	119%	108	310,330
PA	10/8/2003	40%	3/2/2006	40%					9/24/2015	Pending	60%	96%	98	254,020
IL	12/4/2003	40%	8/4/2006	40%					9/29/2015	Pending	60%	96%	82	198,363
VA	3/18/2004	40%							9/24/2015	Pending	60%	40%	79	146,762
TX	2/9/2004	25%	4/25/2006	30%			10/26/2009	12%	9/24/2015	Pending	60%	82%	76	163,337
MO	7/12/2004	40%	5/31/2006	40%					10/26/2015	Approved	40%	96%	70	145,036
GA	4/9/2004	10%	4/25/2006	10%	6/27/2007	8%	9/14/2009	10%	9/24/2015	Pending	60%	44%	63	114,101
TN	7/8/2004	20%	8/3/2006	30%			2/9/2010	10%	11/11/2015	Pending	60%	72%	51	85,580
CO	12/22/2003	40%	6/7/2006	40%					9/29/2015	Pending	60%	96%	49	111,952
MI	11/17/2003	40%	3/10/2006	40%					11/3/2015	Approved	60%	96%	48	119,069
CT	5/2/2005	10%							10/1/2015	Pending	60%	10%	43	93,092
NE	10/21/2003	40%	3/17/2006	40%					12/4/2015	Approved	60%	96%	41	56,980
LA	10/29/2003	40%	12/22/2006	35%					10/1/2015	Pending	60%	89%	41	73,983
AL	8/24/2004	30%	5/25/2006	30%					10/27/2015	To be filed	60%	69%	39	56,415
WA	1/16/2004	15%					11/4/2010	18%	11/5/2015	Pending	60%	36%	38	53,901
NC	1/21/2005	20%	5/30/2006	20%			11/9/2009	12%	11/9/2015	Pending	30%	61%	36	72,379
WI	5/21/2004	40%	10/12/2006	20%			10/8/2009	25%	9/24/2015	Pending	60%	110%	35	107,622
KS	8/31/2004	25%	5/26/2006	25%			9/30/2009	15%	10/27/2015	Pending	60%	80%	34	63,029
IA	12/10/2004	27%	6/1/2006	33%			1/6/2010	25%	11/25/2015	Pending	60%	111%	33	89,580
AZ	10/12/2006	20%					11/23/2009	15%	1/1/2016	To be filed	60%	38%	33	68,548
NJ	7/9/2007	30%					4/26/2010	35%	1/1/2016	To be filed	60%	76%	30	82,934
OR	6/1/2007	28%					9/30/2009	25%	1/1/2016	To be filed	60%	60%	27	58,296
NM	8/4/2004	40%	10/24/2006	35%					10/27/2015	Pending	60%	89%	24	40,327
MA	7/21/2006	40%					9/7/2011	40%	1/1/2016	To be filed	60%	96%	21	55,054
HI	6/22/2005	25%	12/22/2006	25%			12/14/2009	15%	10/27/2015	Pending	60%	80%	15	42,503
KY	9/9/2004	27%	6/21/2006	30%			1/27/2010	20%	1/1/2016	To be filed	60%	98%	15	31,698
SC	12/9/2003	40%	5/9/2006	40%			10/28/2009	20%	9/24/2015	Pending	20%	135%	15	40,040
MS	8/6/2004	25%	2/22/2007	25%			12/21/2009	25%	10/28/2015	Approved	25%	95%	12	27,653
DE	4/16/2004	15%	8/10/2006	15%			3/25/2010	15%	1/1/2016	To be filed	60%	52%	11	20,931
WV	2/16/2005	40%	5/22/2006	40%					1/1/2016	To be filed	60%	96%	10	19,352
OK	2/19/2004	15%	4/18/2006	15%			11/9/2010	10%	1/1/2016	To be filed	30%	45%	10	19,076
UT	5/16/2006	40%					6/28/2010	40%	10/27/2015	Pending	60%	96%	8	14,690
WY	9/16/2003	40%	3/28/2006	40%			1/28/2010	25%	9/24/2015	Pending	60%	145%	8	29,616
AR	5/24/2005	40%	2/15/2007	40%								96%	7	6,105
SD	12/10/2004	15%	6/6/2006	20%					1/1/2016	To be filed	60%	38%	5	6,658
ID	10/6/2004	40%	7/24/2006	35%					1/1/2016	To be filed	60%	89%	5	13,294
MN	3/3/2004	25%							1/1/2016	To be filed	60%	25%	5	9,885
NH	8/3/2006	40%							1/1/2016	To be filed	60%	40%	4	10,368
ME	6/13/2006	40%							1/1/2016	To be filed	60%	40%	4	7,793
NY									1/1/2016	To be filed	60%	0%	4	6,582
VT									1/1/2016	To be filed	60%	0%	3	4,162
MT	1/31/2005	40%	11/9/2006	40%					1/1/2016	To be filed	60%	96%	2	5,078
NV	1/22/2007	25%							1/1/2016	To be filed	60%	25%	2	3,164
DC												0%	1	3,060
RI	10/22/2003	40%	12/14/2006	40%					1/1/2016	To be filed	60%	96%	0	-
ND	10/17/2003	25%	7/26/2006	25%					1/1/2016	To be filed	60%	56%	0	-
AK	6/28/2006	40%										40%	0	-

Exhibit F

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
Individual LTC policies issued from 1991-1996
Nationwide Actual to Expected Claim Experience based on Original Assumptions

Cal Year	Actual Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	Actual Basis Incurred Loss Ratio	Original Expected Incurred Claims	A/E Incurred Claims
1991	395,783	1,908	-	1,908	0.5%	36,711	0.05
1992	1,577,010	6,598	-	6,598	0.4%	210,947	0.03
1993	3,144,091	578,249	-	578,249	18.4%	520,312	1.11
1994	4,619,998	564,582	-	564,582	12.2%	946,235	0.60
1995	5,816,403	331,975	-	331,975	5.7%	1,530,245	0.22
1996	7,031,532	1,708,255	-	1,708,255	24.3%	2,281,187	0.75
1997	7,141,096	2,289,953	-	2,289,953	32.1%	3,030,696	0.76
1998	6,684,986	1,326,036	-	1,326,036	19.8%	3,731,856	0.36
1999	6,409,450	2,280,930	-	2,280,930	35.6%	4,434,943	0.51
2000	6,108,615	2,980,298	-	2,980,298	48.8%	4,983,654	0.60
2001	5,772,457	2,700,086	-	2,700,086	46.8%	5,335,200	0.51
2002	5,511,634	2,561,991	-	2,561,991	46.5%	5,671,553	0.45
2003	5,228,143	3,692,527	93,727	3,786,254	72.4%	5,928,024	0.64
2004	5,404,514	2,730,729	48,506	2,779,235	51.4%	6,141,269	0.45
2005	5,599,354	3,578,503	336,982	3,915,485	69.9%	6,269,186	0.62
2006	5,620,512	5,237,690	132,282	5,369,972	95.5%	6,419,236	0.84
2007	6,054,761	3,781,412	690,158	4,471,570	73.9%	6,480,829	0.69
2008	5,994,307	4,706,588	136,062	4,842,650	80.8%	6,550,236	0.74
2009	5,648,658	3,943,729	404,072	4,347,800	77.0%	6,561,423	0.66
2010	5,491,820	3,647,655	410,979	4,058,634	73.9%	6,494,672	0.62
2011	5,277,250	2,691,440	1,453,330	4,144,770	78.5%	6,433,528	0.64
2012	4,929,433	2,548,297	2,603,988	5,152,285	104.5%	6,414,529	0.80
2013	4,614,870	2,233,221	4,439,340	6,672,561	144.6%	6,359,379	1.05
2014	4,114,949	650,840	6,747,165	7,398,005	179.8%	6,244,598	1.18

Exhibit G

Originally Filed
Incurred Loss Ratios

Policy Year	LTC-1* Original	LTC-2* Original
1	9.7%	8.6%
2	18.4%	14.3%
3	27.1%	23.9%
4	40.3%	38.5%
5	55.4%	56.7%
6	65.8%	71.0%
7	75.5%	83.1%
8	84.8%	91.6%
9	93.7%	100.0%
10	103.3%	111.8%
11	115.2%	123.5%
12	127.2%	134.8%
13	139.0%	145.8%
14	150.7%	153.9%
15	163.5%	166.6%
16	179.6%	179.5%
17	193.8%	192.8%
18	207.4%	206.2%
19	221.6%	216.0%
20	236.9%	232.2%
21	256.3%	249.7%
22	275.9%	267.8%
23	288.4%	276.6%
24	339.8%	309.9%
25	358.1%	326.4%
26	379.9%	346.0%
27	404.6%	368.8%
28	421.7%	370.7%
29	512.6%	438.6%
30	548.9%	458.1%
31		481.0%
32		520.0%
33		505.3%
34		662.3%
35		711.0%
36		734.4%
37		775.5%
38		752.6%
39		896.2%
40		950.0%
Lifetime*	70.7%	71.0%
Interest	3.25%	
Lifetime	61.3%	62.0%

*Does not include Active Life Reserves

Exhibit A

Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience without Rate Increase

Cal Year	Actual Earned Premium	State Basis *Earned Premium	Before Any Rate Increase Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2014	Incurred Claims	State Basis Incurred Loss Ratio	Actual Basis Incurred Loss Ratio	Expected Incurred Claims	Expected Loss Ratio	A/E Claims Ratio	A/E Claims Ratio without Rate Increase
1991	399,385	400,048	400,048	1,908	-	1,908	0.5%	0.5%	37,045	9.3%	0.05	0.05
1992	1,628,531	1,631,236	1,631,236	6,598	-	6,598	0.4%	0.4%	178,232	10.9%	0.04	0.04
1993	3,186,821	3,192,114	3,192,114	605,613	-	605,613	19.0%	19.0%	430,584	13.5%	1.41	1.41
1994	4,658,753	4,666,491	4,666,491	564,582	-	564,582	12.1%	12.1%	781,506	16.7%	0.72	0.72
1995	5,854,590	5,864,315	5,864,315	331,975	-	331,975	5.7%	5.7%	1,268,129	21.6%	0.26	0.26
1996	7,069,098	7,080,840	7,080,840	1,708,255	-	1,708,255	24.1%	24.2%	1,925,116	27.2%	0.89	0.89
1997	7,175,092	7,175,092	7,175,092	2,289,953	-	2,289,953	31.9%	31.9%	2,606,969	36.3%	0.88	0.88
1998	6,718,390	6,716,145	6,716,145	1,326,036	-	1,326,036	19.7%	19.7%	3,303,453	49.2%	0.40	0.40
1999	6,443,275	6,443,373	6,443,373	2,480,356	-	2,480,356	38.5%	38.5%	4,022,592	62.4%	0.62	0.62
2000	6,144,372	6,144,372	6,144,372	2,980,298	-	2,980,298	48.5%	48.5%	4,630,676	75.4%	0.64	0.64
2001	5,804,152	5,804,152	5,804,152	2,700,086	-	2,700,086	46.5%	46.5%	5,042,672	86.9%	0.54	0.54
2002	5,544,280	5,544,280	5,544,280	2,561,991	-	2,561,991	46.2%	46.2%	5,406,341	97.5%	0.47	0.47
2003	5,259,872	5,259,872	5,259,872	3,692,527	93,727	3,786,254	72.0%	72.0%	5,684,438	108.1%	0.67	0.67
2004	5,440,186	6,469,834	4,976,795	2,845,047	48,506	2,893,553	44.7%	53.2%	5,907,704	118.7%	0.38	0.49
2005	5,632,590	6,514,920	4,653,514	3,590,395	336,982	3,927,377	60.3%	69.7%	6,037,098	129.7%	0.46	0.65
2006	5,655,857	6,159,243	4,399,459	5,237,690	132,282	5,369,972	87.2%	94.9%	6,206,575	141.1%	0.62	0.87
2007	6,088,853	5,768,244	4,120,174	3,803,627	690,158	4,493,785	77.9%	73.8%	6,270,315	152.2%	0.51	0.72
2008	6,025,464	5,423,335	3,873,811	4,712,018	136,062	4,848,080	89.4%	80.5%	6,351,908	164.0%	0.55	0.76
2009	5,682,801	5,077,240	3,626,600	3,943,729	404,072	4,347,800	85.6%	76.5%	6,379,499	175.9%	0.49	0.68
2010	5,526,937	4,691,191	3,350,850	3,647,655	410,979	4,058,634	86.5%	73.4%	6,311,974	188.4%	0.46	0.64
2011	5,315,721	4,354,661	3,110,472	2,691,440	1,453,330	4,144,770	95.2%	78.0%	6,264,459	201.4%	0.47	0.66
2012	4,959,006	4,064,060	2,902,900	2,553,912	2,603,988	5,157,900	126.9%	104.0%	6,245,388	215.1%	0.59	0.83
2013	4,625,663	3,784,641	2,703,315	2,233,221	4,439,340	6,672,561	176.3%	144.3%	6,208,896	229.7%	0.77	1.07
2014	4,520,435	2,950,655	2,107,611	650,840	6,747,165	7,398,005	250.7%	163.7%	4,990,998	236.8%	1.06	1.48
2015	4,101,607	2,677,270	1,912,336			8,574,824	320.3%	209.1%	6,010,583	314.3%	1.02	1.43
2016	3,710,241	2,421,811	1,729,865			8,655,047	357.4%	233.3%	5,821,843	336.5%	1.06	1.49
2017	3,339,326	2,179,701	1,556,929			8,651,725	396.9%	259.1%	5,603,035	359.9%	1.10	1.54
2018	2,991,006	1,952,340	1,394,529			8,568,696	438.9%	286.5%	5,311,201	380.9%	1.15	1.61
2019	2,666,177	1,740,312	1,243,080			8,408,588	483.2%	315.4%	5,107,879	410.9%	1.18	1.65
2020	2,364,662	1,543,502	1,102,502			8,174,479	529.6%	345.7%	4,875,056	442.2%	1.20	1.68
2021	2,087,010	1,362,268	973,049			7,877,459	578.3%	377.5%	4,588,099	471.5%	1.23	1.72
2022	1,833,630	1,196,878	854,913			7,529,952	629.1%	410.7%	4,305,640	503.6%	1.25	1.75
2023	1,603,902	1,046,926	747,804			7,142,751	682.3%	445.3%	3,964,736	530.2%	1.29	1.80
2024	1,396,577	911,597	651,141			6,728,521	738.1%	481.8%	3,750,014	575.9%	1.28	1.79
2025	1,209,521	789,499	563,928			6,291,903	796.9%	520.2%	3,532,487	626.4%	1.27	1.78
2026	1,041,443	679,788	485,563			5,840,836	859.2%	560.8%	3,251,204	669.6%	1.28	1.80
2027	891,583	581,969	415,692			5,381,764	924.8%	603.6%	2,975,899	715.9%	1.29	1.81
2028	759,171	495,539	353,956			4,929,191	994.7%	649.3%	2,674,253	755.5%	1.32	1.84
2029	642,778	419,565	299,689			4,485,571	1069.1%	697.8%	2,428,766	810.4%	1.32	1.85
2030	540,963	353,106	252,219			4,055,062	1148.4%	749.6%	2,207,729	875.3%	1.31	1.84
2031	452,470	295,344	210,960			3,638,824	1232.1%	804.2%	1,935,167	917.3%	1.34	1.88
2032	376,130	245,514	175,367			3,243,472	1321.1%	862.3%	1,669,842	952.2%	1.39	1.94
2033	310,798	202,869	144,907			2,870,662	1415.0%	923.6%	1,425,398	983.7%	1.44	2.01
2034	255,297	166,642	119,030			2,521,174	1512.9%	987.5%	1,201,168	1009.1%	1.50	2.10
2035	208,423	136,045	97,175			2,195,453	1613.8%	1053.4%	1,008,616	1037.9%	1.55	2.18
2036	169,161	110,418	78,870			1,894,769	1716.0%	1120.1%	824,814	1045.8%	1.64	2.30
2037	136,492	89,093	63,638			1,625,569	1824.6%	1191.0%	665,522	1045.8%	1.74	2.44
2038	109,499	71,474	51,053			1,384,861	1937.6%	1264.7%	533,910	1045.8%	1.85	2.59
2039	87,382	57,038	40,741			1,171,298	2053.6%	1340.4%	426,069	1045.8%	1.96	2.75
2040	69,365	45,277	32,341			983,709	2172.6%	1418.2%	338,219	1045.8%	2.08	2.91
2041	54,769	35,750	25,535			820,810	2296.0%	1498.7%	267,048	1045.8%	2.20	3.07
2042	43,004	28,071	20,050			680,257	2423.4%	1581.8%	209,686	1045.8%	2.32	3.24
2043	33,582	21,920	15,657			558,364	2547.3%	1662.7%	163,741	1045.8%	2.44	3.41
2044	26,082	17,025	12,161			455,319	2674.4%	1745.7%	127,176	1045.8%	2.56	3.58
2045	20,172	13,167	9,405			369,606	2807.0%	1832.3%	98,358	1045.8%	2.68	3.76
2046	15,558	10,155	7,254			299,036	2944.7%	1922.1%	75,858	1045.8%	2.82	3.94
2047	11,967	7,811	5,579			240,437	3078.1%	2009.2%	58,350	1045.8%	2.94	4.12
2048	9,186	5,996	4,283			192,562	3211.6%	2096.3%	44,788	1045.8%	3.07	4.30
2049	7,043	4,597	3,284			154,150	3353.2%	2188.8%	34,340	1045.8%	3.21	4.49
2050	5,389	3,518	2,513			123,235	3503.3%	2286.7%	26,277	1045.8%	3.35	4.69
2051	4,120	2,689	1,921			98,508	3662.8%	2390.8%	20,090	1045.8%	3.50	4.90
2052	3,140	2,050	1,464			78,369	3823.3%	2495.6%	15,312	1045.8%	3.66	5.12
2053	2,383	1,556	1,111			62,136	3994.0%	2607.0%	11,621	1045.8%	3.82	5.35
2054	1,802	1,176	840			49,079	4173.5%	2724.2%	8,785	1045.8%	3.99	5.59
2055	-	-	-			-	-	-	-	-	-	-
Past		121,180,353				74,656,344	61.6%		102,492,566	84.6%	72.8%	
Future		21,927,266				137,008,028	624.8%		77,598,575	353.9%	176.6%	
Lifetime		143,107,619				211,664,373	147.9%		180,091,140	125.8%	117.5%	
Interest	4.5%											
Past		210,914,092				108,309,245	51.4%		154,670,244	73.3%	70.0%	
Future		16,922,198				93,472,587	552.4%		55,022,676	325.2%	169.9%	
Lifetime		227,836,290				201,781,831	88.6%		209,692,920	92.0%	96.2%	

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

	12/31/2014 BRI EP
LTC-1	289,108
LTC-2	2,153,089

Exhibit B

Proposed Rate Increase effective 10/1/2015 60%
Future Voluntary Lapse Rate 1.2%
Future Mortality from Annuity 2000 mortality table

Lincoln National Life Insurance Company
LTC policies issued from 1991-1996
Nationwide Actual and Projected Experience with Rate Increase

Cal Year	*Earned Premium	Claims paid Through 12/31/14 for given Incurred Year	Outstanding Reserve As of 12/31/2008	Incurred Claims	Incurred Loss Ratio
1991	400,048	1,908	-	1,908	0.5%
1992	1,631,236	6,598	-	6,598	0.4%
1993	3,192,114	605,613	-	605,613	19.0%
1994	4,666,491	564,582	-	564,582	12.1%
1995	5,864,315	331,975	-	331,975	5.7%
1996	7,080,840	1,708,255	-	1,708,255	24.1%
1997	7,175,092	2,289,953	-	2,289,953	31.9%
1998	6,716,145	1,326,036	-	1,326,036	19.7%
1999	6,443,373	2,480,356	-	2,480,356	38.5%
2000	6,144,372	2,980,298	-	2,980,298	48.5%
2001	5,804,152	2,700,086	-	2,700,086	46.5%
2002	5,544,280	2,561,991	-	2,561,991	46.2%
2003	5,259,872	3,692,527	93,727	3,786,254	72.0%
2004	6,469,834	2,845,047	48,506	2,893,553	44.7%
2005	6,514,920	3,590,395	336,982	3,927,377	60.3%
2006	6,159,243	5,237,690	132,282	5,369,972	87.2%
2007	5,768,244	3,803,627	690,158	4,493,785	77.9%
2008	5,423,335	4,712,018	136,062	4,848,080	89.4%
2009	5,077,240	3,943,729	404,072	4,347,800	85.6%
2010	4,691,191	3,647,655	410,979	4,058,634	86.5%
2011	4,354,661	2,691,440	1,453,330	4,144,770	95.2%
2012	4,064,060	2,553,912	2,603,988	5,157,900	126.9%
2013	3,784,641	2,233,221	4,439,340	6,672,561	176.3%
2014	2,950,655	650,840	6,747,165	7,398,005	250.7%
2015	2,944,997			8,574,824	291.2%
2016	3,874,897			8,655,047	223.4%
2017	3,487,522			8,651,725	248.1%
2018	3,123,744			8,568,696	274.3%
2019	2,784,499			8,408,588	302.0%
2020	2,469,604			8,174,479	331.0%
2021	2,179,629			7,877,459	361.4%
2022	1,915,005			7,529,952	393.2%
2023	1,675,082			7,142,751	426.4%
2024	1,458,556			6,728,521	461.3%
2025	1,263,198			6,291,903	498.1%
2026	1,087,661			5,840,836	537.0%
2027	931,150			5,381,764	578.0%
2028	792,862			4,929,191	621.7%
2029	671,304			4,485,571	668.2%
2030	564,970			4,055,062	717.7%
2031	472,550			3,638,824	770.0%
2032	392,822			3,243,472	825.7%
2033	324,591			2,870,662	884.4%
2034	266,627			2,521,174	945.6%
2035	217,672			2,195,453	1008.6%
2036	176,668			1,894,769	1072.5%
2037	142,549			1,625,569	1140.4%
2038	114,359			1,384,861	1211.0%
2039	91,260			1,171,298	1283.5%
2040	72,444			983,709	1357.9%
2041	57,199			820,810	1435.0%
2042	44,913			680,257	1514.6%
2043	35,072			558,364	1592.1%
2044	27,240			455,319	1671.5%
2045	21,067			369,606	1754.4%
2046	16,248			299,036	1840.4%
2047	12,498			240,437	1923.8%
2048	9,593			192,562	2007.3%
2049	7,355			154,150	2095.8%
2050	5,628			123,235	2189.6%
2051	4,303			98,508	2289.2%
2052	3,280			78,369	2389.6%
2053	2,489			62,136	2496.3%
2054	1,882			49,079	2608.4%
2055	-			-	-
Past	118,229,698			67,258,339	56.9%
Future	36,695,646			144,406,034	393.5%
Lifetime	154,925,344			211,664,373	136.6%
Interest 4.5%					
Past	207,897,778			100,746,616	48.5%
Future	28,782,335			101,035,216	351.0%
Lifetime	236,680,113			201,781,831	85.3%

Note: Loss ratios do not include the change in active life reserves.
*Earned premium is a Virginia rate basis.

Exhibit C

Series LTC-1

HL-2500AA (8/90) Long Term Care Policy
HL-2525AA (8/90) Home & Community Care Rider
HL-2550AA (8/90) Guaranteed Insurability Rider

HL-2500CA (6/91)
HL-2525CA (6/91)
HL-2500CT (10/90)
HL-2500DE (10/90)
HL-2500DC (8/90)
HL-2525DC (8/90)
HL-2550DC (8/90)
HL-2500FL (8/90)
HL-2525FL (1/91)
HL-2500GA (9/91)
HL-2525GA (9/91)
HL-2550GA (9/91)
HL-2500GU (8/90)
HL-2500KS (7/91)
HL-2525KS (7/91)
HL-2500MD (2/91)
HL-2525MD (1/91)
HL-2500MI (1/91)
HL-2500MO
HL-2525MO
HL-2500NH
HL-2500NM
HL-2500NC (5/91)
HL-2525NC (5/91)
HL-2500ND (9/90)
HL-2502OK (11/90)
HL-2500OR (8/90)
HL-2525OR (8/90)
HL-2500PA (1/91)
HL-2500SC (1/91)
HL-2525SC (1/91)
HL-2526SC (1/91)
HL-2525SD (7/91)
HL-2500TX (8/91)
HL-2525TX (8/91)
HL-2500WA (11/91)
HL-2525WA (11/91)
HL-2500WI (7/91)

Series LTG-1
26540 (10/91)

Series LTC-2

HL-2950AA (7/92) Long Term Care Policy

HL-2950AZ (7/92)
HL-2950CA (6/95)
HL-2950CT (9/94)
HL-2950DE (3/96)
HL-2950FL (10/96)
HL-2950GA (7/92)
HL-2950GU (7/92)
HL-2950HI (7/92)
HL-2950ID (7/92)
HL-2950IL (7/95)
HL-2950IN (3/93)
HL-2950IA (6/94)
HL-2950KS (2/96)
HL-2950MD (2/95)
HL-2950MA (7/92)
HL-2950MI (11/93)
HL-2950MN (8/95)
HL-2950MS (7/92)
HL-2950MO (7/92)
HL-2950NE (7/92)
HL-2950NV (5/95)
HL-2950NH (7/92)
HL-2950NJ (7/92)
HL-2950NM (7/92)
HL-2950NC (7/92)
HL-2950ND (8/94)
HL-2950OH (5/94)
HL-2950OR (7/92)
HL-2950PA (2/95)
HL-2950PAFR (2/95)
HL-2950RI (8/94)
HL-2950SC (7/92)
HL-2950TN (7/92)
HL-2950TX-1 (7/92)
HL-2950TX-2 (7/92)
HL-2950UT (7/94)
HL-2950VT (7/92)
HL-2950VA (7/92)
HL-2950WA (1/96)
HL-2950WI (7/92)

Series LTG-1

Note: Variations between policy forms are small and are based on state requirements.

Exhibit D

Lincoln National Life Insurance Company
Premium Rate Schedule for Virginia Residents

Policy Number	Inflation Protection	Inflation Type	Association Discount	Spousal Discount	Elimination Period (Days)	Nursing Home DBA	Home Health Care Benefit	GIR Rider	Benefit Period (Days)	Benefit Period (Years)	State	Issue Age	Company	Form	Mode	Premium Mode	Current Annualized Premium	Annualized Premium After 60% Rate Increase
TX0244	N		N	N	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-1	1	M	$ 1,456.44	$ 2,330.30
TX0250	N		N	N	20	70	0%	N	99999	LIFE	VA	67	LN	LTC-1	1	M	$ 1,595.28	$ 2,552.45
TX0280	N		N	Y	60	100	100%	N	99999	LIFE	VA	66	LN	LTC-2	12	A	$ 2,149.70	$ 3,439.52
TX0325	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	62	LN	LTC-1	1	M	$ 1,278.84	$ 2,046.14
TX0326	N		N	Y	100	101.5	0%	N	99999	LIFE	VA	65	LN	LTC-1	1	M	$ 1,663.08	$ 2,660.93
TX0397	N		N	Y	60	100	0%	N	99999	LIFE	VA	50	LN	LTC-2	1	M	$ 439.20	$ 702.72
TX0563	N		N	Y	60	70	0%	N	99999	LIFE	VA	64	LN	LTC-1	1	M	$ 934.08	$ 1,494.53
TX0564	N		N	Y	100	184.3	0%	N	99999	LIFE	VA	62	LN	LTC-1	12	A	$ 1,137.61	$ 1,820.18
TX0803	N		N	Y	60	140	100%	N	99999	LIFE	VA	48	LN	LTC-1	6	S	$ 774.74	$ 1,239.58
TX0804	N		N	Y	60	140	100%	N	99999	LIFE	VA	49	LN	LTC-1	6	S	$ 830.42	$ 1,328.67
TX0833	N		N	Y	20	150	0%	N	1460	4	VA	52	LN	LTC-1	12	A	$ 515.80	$ 825.28
TX0834	N		N	Y	20	150	0%	N	1460	4	VA	48	LN	LTC-1	12	A	$ 411.10	$ 657.76
TX1089	N		N	Y	60	80	100%	N	99999	LIFE	VA	68	LN	LTC-2	1	M	$ 2,299.20	$ 3,678.72
TX1090	N		N	Y	60	80	100%	N	99999	LIFE	VA	64	LN	LTC-2	1	M	$ 1,535.40	$ 2,456.64
TX1092	Y	C	N	N	100	351.11	100%	N	99999	LIFE	VA	52	LN	LTC-2	3	Q	$ 2,878.64	$ 4,605.82
TX1505	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	41	LN	LTC-1	1	M	$ 739.68	$ 1,183.49
TX1506	Y	C	N	Y	100	278.58	100%	N	1460	4	VA	51	LN	LTC-1	1	M	$ 1,263.36	$ 2,021.38
TX1679	N		N	Y	60	100	100%	N	99999	LIFE	VA	57	LN	LTC-2	6	S	$ 989.78	$ 1,583.65
TX1680	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	6	S	$ 1,065.18	$ 1,704.29
TX1684	Y	C	N	N	20	292.56	100%	N	99999	LIFE	VA	34	LN	LTC-2	3	Q	$ 1,936.76	$ 3,098.82
TX1710	N		N	Y	100	70	60%	N	99999	LIFE	VA	63	LN	LTC-2	6	S	$ 867.08	$ 1,387.33
TX1711	N		N	Y	100	70	60%	N	99999	LIFE	VA	64	LN	LTC-2	6	S	$ 951.56	$ 1,522.50
TX1754	Y	C	N	N	20	278.58	100%	N	99999	LIFE	VA	58	LN	LTC-2	3	Q	$ 3,382.80	$ 5,412.48
TX1825	N		N	Y	60	100	0%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,483.56	$ 2,373.70
TX1871	Y	S	Y	Y	100	143.5	60%	N	1460	4	VA	69	LN	LTC-2	12	A	$ 1,916.14	$ 3,065.82
TX2062	N		N	N	20	120	100%	N	99999	LIFE	VA	53	LN	LTC-2	3	Q	$ 1,105.28	$ 1,768.45
TX2187	N		N	Y	60	100	60%	N	1460	4	VA	54	LN	LTC-2	1	M	$ 607.20	$ 971.52
TX2202	Y	C	N	Y	20	334.31	100%	N	2190	6	VA	64	LN	LTC-2	1	M	$ 5,424.72	$ 8,679.55
TX2297	Y	C	N	N	60	222.88	100%	N	1460	4	VA	50	LN	LTC-2	1	M	$ 1,807.68	$ 2,892.29
TX2434	N		N	N	60	100	100%	N	1095	3	VA	62	LN	LTC-2	3	Q	$ 1,319.68	$ 2,111.49
TX2517	Y	S	N	N	20	140	0%	N	1825	5	VA	65	LN	LTC-2	3	Q	$ 1,704.36	$ 2,726.98
TX2635	Y	C	N	N	365	265.31	60%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 1,901.76	$ 3,042.82
TX2908	Y	C	N	N	60	185.73	100%	N	99999	LIFE	VA	68	LN	LTC-2	3	Q	$ 4,648.52	$ 7,437.63
TX3092	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 2,874.27	$ 4,598.83
TX3093	Y	S	N	Y	100	240	100%	N	99999	LIFE	VA	65	LN	LTC-2	12	A	$ 4,038.16	$ 6,461.06
TX3124	Y	S	N	Y	365	160	100%	N	1825	5	VA	68	LN	LTC-2	12	A	$ 2,918.75	$ 4,670.00
TX3138	Y	S	N	N	60	80	100%	N	1460	4	VA	67	LN	LTC-2	3	Q	$ 1,692.64	$ 2,708.22
TX3212	Y	S	N	N	60	160	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 3,424.20	$ 5,478.72
TX3231	N		N	N	60	100	100%	N	99999	LIFE	VA	70	LN	LTC-2	12	A	$ 3,825.78	$ 6,121.25
TX3466	Y	S	N	N	60	120	100%	N	99999	LIFE	VA	67	LN	LTC-2	12	A	$ 3,074.26	$ 4,918.82
TX3489	N		N	Y	60	70	100%	N	99999	LIFE	VA	68	LN	LTC-2	12	A	$ 1,904.62	$ 3,047.39
TX3520	N		N	N	100	100	0%	N	1825	5	VA	34	LN	LTC-2	1	M	$ 312.96	$ 500.74
TX3636	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	1	M	$ 1,326.36	$ 2,122.18
TX3637	N		N	Y	60	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	1	M	$ 1,105.08	$ 1,768.13
TX3702	N		N	N	100	140	60%	N	99999	LIFE	VA	48	LN	LTC-2	3	Q	$ 1,006.64	$ 1,610.62
TX3725	Y	S	N	Y	100	195	0%	N	99999	LIFE	VA	63	LN	LTC-2	1	M	$ 1,848.36	$ 2,957.38
TX3763	N		N	N	20	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	1	M	$ 2,194.08	$ 3,510.53
TX3855	N		N	Y	100	140	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 1,137.58	$ 1,820.13
TX3856	N		N	Y	100	140	100%	N	99999	LIFE	VA	52	LN	LTC-2	12	A	$ 887.46	$ 1,419.94
TX3897	N		N	N	20	100	100%	N	99999	LIFE	VA	60	LN	LTC-2	12	A	$ 1,961.81	$ 3,138.90
TX3965	N		N	Y	60	100	60%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 1,241.95	$ 1,987.12
TX4060	N		N	Y	100	80	100%	N	1460	4	VA	65	LN	LTC-2	3	Q	$ 1,311.56	$ 2,098.50
TX4172	N		Y	N	100	100	0%	N	99999	LIFE	VA	63	LN	LTC-2	3	Q	$ 1,034.20	$ 1,654.72
TX4210	N		N	Y	60	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 1,986.96	$ 3,179.14
TX4362	N		N	N	100	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 1,154.88	$ 1,847.81
TX4478	Y	S	Y	Y	60	117	100%	N	1460	4	VA	63	LN	LTC-2	3	Q	$ 1,264.60	$ 2,023.36
TX4562	Y	S	N	Y	20	117	100%	N	1460	4	VA	66	LN	LTC-2	3	Q	$ 1,989.44	$ 3,183.10
TX4664	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 1,150.10	$ 1,840.16
TX4665	N		N	Y	20	120	100%	N	99999	LIFE	VA	57	LN	LTC-2	12	A	$ 1,150.10	$ 1,840.16
TX4721	Y	S	N	N	60	190	100%	N	99999	LIFE	VA	56	LN	LTC-2	12	A	$ 2,078.58	$ 3,325.73
TX4757	N		N	N	20	130	100%	N	1460	4	VA	79	LN	LTC-2	12	A	$ 8,572.73	$ 13,716.37
TX4825	N		N	N	100	100	60%	N	99999	LIFE	VA	65	LN	LTC-2	6	S	$ 1,967.34	$ 3,147.74
TX4917	N		N	Y	100	100	60%	N	99999	LIFE	VA	60	LN	LTC-2	3	Q	$ 1,058.80	$ 1,694.08
TX4918	N		N	Y	100	100	60%	N	99999	LIFE	VA	67	LN	LTC-2	3	Q	$ 2,109.08	$ 3,374.53
TX4932	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 2,739.39	$ 4,383.02
TX4933	Y	S	N	Y	60	190	100%	N	99999	LIFE	VA	62	LN	LTC-2	12	A	$ 2,739.39	$ 4,383.02
TX5210	N		N	N	100	100	60%	N	99999	LIFE	VA	66	LN	LTC-2	1	M	$ 2,986.68	$ 4,778.69
TX5225	N		N	N	60	100	100%	N	99999	LIFE	VA	63	LN	LTC-2	12	A	$ 1,874.60	$ 2,999.36
TX5257	Y	S	Y	N	20	126	100%	N	1825	5	VA	66	LN	LTC-2	12	A	$ 2,364.15	$ 3,782.64
TX5301	N		N	N	60	100	60%	N	99999	LIFE	VA	59	LN	LTC-2	1	M	$ 1,195.32	$ 1,912.51
TX5305	N		N	Y	60	100	100%	N	1825	5	VA	61	LN	LTC-2	12	A	$ 1,154.29	$ 1,846.86
TX5306	N		N	Y	60	100	100%	N	99999	LIFE	VA	58	LN	LTC-2	12	A	$ 1,024.21	$ 1,638.74
TX5349	Y	S	N	N	20	190	100%	N	1095	3	VA	57	LN	LTC-2	1	M	$ 1,627.20	$ 2,603.52
TX5363	Y	S	N	N	100	190	100%	N	1460	4	VA	70	LN	LTC-2	12	A	$ 4,596.62	$ 7,354.59
TX5375	Y	S	N	N	100	195	100%	N	730	2	VA	58	LN	LTC-2	1	M	$ 1,283.64	$ 2,053.82
TX5431	N		N	N	60	100	100%	N	99999	LIFE	VA	61	LN	LTC-2	12	A	$ 1,551.34	$ 2,482.14
TX5571	N		N	N	60	165	0%	N	99999	LIFE	VA	56	LN	LTC-3	3	Q	$ 3,429.68	$ 5,487.49
TX5581	Y	S	N	N	60	215	0%	N	99999	LIFE	VA	44	LN	LTC-3	6	S	$ 969.64	$ 1,551.42
TX5582	Y	S	N	N	60	210	0%	N	99999	LIFE	VA	41	LN	LTC-3	6	S	$ 607.66	$ 972.26

Exhibit E

State	1st Approval Date	1st Approval Percent	2nd Approval Date	2nd Approval Percent	3rd Approval Date	3rd Approval Percent	4th Approval Date	4th Approval Percent	Filed/ Antipated Date	Current Filing Status	Current Proposed Percent	Cumulative Approved Rate Increase	12/31/2014 Inforce Policies	12/31/2014 Annualized Premium
OH	10/7/2003	33%	3/1/2006	20%			8/13/2009	20%	6/1/2015	To be filed		92%	178	380,144
MD	12/19/2003	15%	7/27/2006	15%			10/27/2009	15%	6/1/2015	To be filed		52%	177	335,724
IN	10/1/2004	27%	4/3/2006	35%	8/27/2007	15%			6/1/2015	To be filed		97%	152	318,043
FL	12/21/2006	28%					8/13/2010	8%	6/1/2015	To be filed		38%	118	239,758
CA	11/5/2003	25%	2/22/2006	25%	7/25/2007	12%	12/17/2009	25%	6/1/2015	To be filed		119%	108	310,330
PA	10/8/2003	40%	3/2/2006	40%					6/1/2015	To be filed		96%	98	254,020
IL	12/4/2003	40%	8/4/2006	40%					6/1/2015	To be filed		96%	82	198,363
VA	3/18/2004	40%							6/1/2015	To be filed		40%	79	146,762
TX	2/9/2004	25%	4/25/2006	30%			10/26/2009	12%	6/1/2015	To be filed		82%	76	163,337
MO	7/12/2004	40%	5/31/2006	40%					6/1/2015	To be filed		96%	70	145,036
GA	4/9/2004	10%	4/25/2006	10%	6/27/2007	8%	9/14/2009	10%				44%	63	114,101
TN	7/8/2004	20%	8/3/2006	30%			2/9/2010	10%				72%	51	85,580
CO	12/22/2003	40%	6/7/2006	40%								96%	49	111,952
MI	11/17/2003	40%	3/10/2006	40%					6/1/2015	To be filed		96%	48	119,069
CT	5/2/2005	10%										10%	43	93,092
NE	10/21/2003	40%	3/17/2006	40%								96%	41	56,980
LA	10/29/2003	40%	12/22/2006	35%								89%	41	73,983
AL	8/24/2004	30%	5/25/2006	30%								69%	39	56,415
WA	1/16/2004	15%					11/4/2010	18%				36%	38	53,901
NC	1/21/2005	20%	5/30/2006	20%			11/9/2009	12%				61%	36	72,379
WI	5/21/2004	40%	10/12/2006	20%			10/8/2009	25%	6/1/2015	To be filed		110%	35	107,622
KS	8/31/2004	25%	5/26/2006	25%			9/30/2009	15%				80%	34	63,029
IA	12/10/2004	27%	6/1/2006	33%			1/6/2010	25%				111%	33	89,580
AZ	10/12/2006	20%					11/23/2009	15%				38%	33	68,548
NJ	7/9/2007	30%					4/26/2010	35%				76%	30	82,934
OR	6/1/2007	28%					9/30/2009	25%				60%	27	58,296
NM	8/4/2004	40%	10/24/2006	35%								89%	24	40,327
MA	7/21/2006	40%					9/7/2011	40%				96%	21	55,054
HI	6/22/2005	25%	12/22/2006	25%			12/14/2009	15%				80%	15	42,503
KY	9/9/2004	27%	6/21/2006	30%			1/27/2010	20%				98%	15	31,698
SC	12/9/2003	40%	5/9/2006	40%			10/28/2009	20%				135%	15	40,040
MS	8/6/2004	25%	2/22/2007	25%			12/21/2009	25%				95%	12	27,653
DE	4/16/2004	15%	8/10/2006	15%			3/25/2010	15%				52%	11	20,931
WV	2/16/2005	40%	5/22/2006	40%								96%	10	19,352
OK	2/19/2004	15%	4/18/2006	15%			11/9/2010	10%				45%	10	19,076
UT	5/16/2006	40%					6/28/2010	40%				96%	8	14,690
WY	9/16/2003	40%	3/28/2006	40%			1/28/2010	25%				145%	8	29,616
AR	5/24/2005	40%	2/15/2007	40%								96%	7	6,105
SD	12/10/2004	15%	6/6/2006	20%								38%	5	6,658
ID	10/6/2004	40%	7/24/2006	35%								89%	5	13,294
MN	3/3/2004	25%										25%	5	9,885
NH	8/3/2006	40%										40%	4	10,368
ME	6/13/2006	40%										40%	4	7,793
NY												0%	4	6,582
VT												0%	3	4,162
MT	1/31/2005	40%	11/9/2006	40%								96%	2	5,078
NV	1/22/2007	25%										25%	2	3,164
DC												0%	1	3,060
RI	10/22/2003	40%	12/14/2006	40%								96%	0	-
ND	10/17/2003	25%	7/26/2006	25%								56%	0	-
AK	6/28/2006	40%										40%	0	-

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

1. PURPOSE AND SCOPE OF FILING

This is a rate increase filing for Lincoln National Life Insurance existing Long Term Care policy forms. The purpose of this filing is to demonstrate that the anticipated loss ratio of these forms meets the minimum requirements of this state. This rate filing is not intended to be used for any other purposes.

While a 736% rate increase can be justified at this time, the company is requesting a 60% increase, effective upon approval by the state, on all of the company's Long Term Care policy forms and rider forms as summarized below and in exhibit C. Exhibit C is included for those policies that were not issued in Virginia but currently reside in Virginia as increases are given on a resident state basis.

Lincoln National sold Long Term Care policies from 1991-1996. All inforce policies subject to this proposed rate increase were issued prior to August 1, 1996. Lincoln then ceded out 100% of the risk to GenRe who then ceded out 50% of the risk to Trustmark Insurance Company who also administers this block.

Series LTC1

Lincoln National Life Insurance Company
Long Term Care Policy HL-2500AA (8/90)
Long Term Care Policy HL-2500WI (7/91)
Home and Community Care Rider HL-2525AA (8/90)
Guaranteed Insurability Rider HL-2550AA (8/90)

First Penn-Pacific Life Insurance Company
Long Term Care Policy HF-2500AA (7/90)
Home and Community Care Rider HF-2525AA (7/90)
Guaranteed Insurability Rider HF-2550AA (7/90)

Security Connecticut Life Insurance Company
Long Term Care Policy HS-2500AA (8/90)
Home and Community Care Rider HS-2525AA (8/90)
Guaranteed Insurability Rider HS-2550AA (8/90)

Series LTC2

Lincoln National Life Insurance Company
Long Term Care Policy HL-2950AA (7/92)

First Penn-Pacific Life Insurance Company

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies
Long Term Care Policy HF-2950AA (7/92)

Security Connecticut Life Insurance Company
Long Term Care Policy HS-2950AA (7/92)

The rate increase will apply to all insureds covered under the referenced policy series in this state. The rate increase is necessary because the emerging experience reveals morbidity and policy persistency levels that produce lifetime loss ratios above the minimum required loss ratio.

2. BENEFITS

LTC1

This policy provides daily benefits for confinement in a nursing home. Optional riders are available to provide: (1) daily home health care and adult day care benefits, and (2) a guaranteed insurability privilege allowing an annual increase of 5% of the initial daily benefit through age 85.

Nursing home benefits begin after the insured has satisfied a deductible period (elimination period) and continue while the insured remains confined until the policy benefit limit has been reached. Home health care and adult day care benefits are subject to a separate deductible period and benefit limit. However, any day used to satisfy the nursing home deductible period also satisfies the home health care/adult day care deductible period. Each day of benefit, whether provided for nursing home confinement or home health care/adult day care, counts toward the policy benefit limit.

Benefit options include:

Benefit Feature	Nursing Home	Home Health/ Adult Day Care
Deductible Periods	0, 20, 60, 100 days	0, 20, 60, 100 days
Benefit Limits	730 days	730 days
	1,095 days	1,095 days
	1,460 days	1,460 days
	1,825 days	1,825 days
	2,190 days	2,190 days
	Unlimited	Unlimited

The maximum daily home health care benefit equals the maximum daily benefit for nursing home confinement. However, no more than 50% of the maximum

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

daily nursing home benefit will be paid for "basic" home health care services, as defined in the rider.

The maximum daily adult day care benefit is 25% of the maximum daily nursing home benefit.

A benefit increase option is also available. The benefit increase option provides a 5% compounded increase in the daily benefit limits each year through the anniversary on or after the insured's 85th birthday or for 10 years, whichever period is longer. The benefit increase applies even when the policy is in claim status. If this option is elected a higher level premium is charged for the lifetime of the policy. The insured may not elect both the benefit increase option and the guaranteed insurability rider.

LTC2

This policy provides daily benefit for confinement in a nursing home or other confined care facility. This policy has an option, which may be elected, to provide home health and community care benefits.

Benefits begin after the insured has satisfied an elimination period, and continue while the insured remains confined or, if applicable, receives home health or community care services, until the policy benefit limit has been reached. Benefits paid for confined care and home health and community care all count toward the policy benefit limit. The policy benefit limit is a dollar amount that is calculated as the selected benefit period multiplied by the selected daily limit.

Benefit options include:

Benefit Feature	Options
Elimination Periods	0, 20, 60, 100, 180, 365 days
Benefit Limits	730 days 1,095 days 1,460 days 1,825 days 2,190 days Unlimited

The normal daily limit for home health and community care benefits is 60% of the daily limit for confined care benefits. The maximum daily limit for home health and community care benefits equal 100% of the daily limit for confined care benefits. However, no more than 80% of the actual charges will be paid for home

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

health care basic services, adult day care, respite care, alternate care or equipment, and confined care outside of a nursing home, as defined in the policy.

Two annual increase optional benefits are included. The first provides a 5% equal annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The second provides a 5% compounded annual increase in the daily limit and remaining benefit limit each year that the policy is in force. The annual increase applies even when the policy is in claim status. Premiums are expected to remain level from issue under both increase options.

A return of premium option is also included. Upon death of the insured, termination of the policy, or a decrease in the daily limit and policy benefit limit, it provides for the payment of a return of premium as described in the policy.

3. RENEWABILITY

These policy forms are guaranteed renewable for life subject to the company's right to change premium rates.

4. APPLICABILITY

This filing applies to inforce insureds as these forms are no longer actively marketed. The premium change will be applicable to the base forms and to all riders associated with the base forms.

5. MORBIDITY

The Minnesota Milliman office projected future incurred claims based on the claim experience of these policy forms, the current demographics of the block, the original underwriting of the business, and their projection models. The ultimate claim costs represent best estimate values and do not include an explicit provision for moderately adverse conditions.

6. MORTALITY

The Annuity 2000 mortality table was used for projecting future mortality.

7. PERSISTENCY

Experience to date –

Policy Duration	Expected Termination Rate	Actual Termination Rate	Actual / Expected

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

2/1	15%	10%	67%
3/2	13%	8%	61%
4/3	12%	5%	45%
5/4	12%	6%	47%
6/5	11%	5%	46%
7/6	11%	5%	43%
8/7	12%	4%	37%
9/8	12%	5%	41%
10/9	14%	6%	42%
11/10	15%	6%	38%
12/11	15%	5%	34%
13/12	16%	7%	44%
14/13	16%	6%	38%
15/14	18%	5%	28%
16/15	18%	5%	39%
17/16	19%	5%	21%
18/17	20%	6%	35%
19/18	20%	5%	24%
20/19	21%	6%	29%
21/20	23%	8%	33%
22/21	24%	7%	29%

Note: As policies were issued in different years, not all policies have reached durations 18 and beyond. To account for this, the shaded numbers do not include policies that have not completed the given duration. Terminations include voluntary lapses and deaths. Future voluntary lapse rates are assumed to be 1.2%.

8. EXPENSES

Expenses have not been explicitly projected. It is assumed that the originally filed expense assumptions remain appropriate.

9. MARKETING

These policy forms were marketed by the companies' agents and marketing companies.

10. UNDERWRITING

These policies were fully underwritten. Attending physician statements were generally obtained.

11. PREMIUMS

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Premiums vary by original issue age, benefit option selected, and risk class (with and without spousal discount). A factor of **1.60** will be applied to the currently filed and approved rates.

12. ISSUE AGE RANGE

The maximum issue age is 85; however, only a limited selection of benefit options was available over issue age 79.

13. AREA FACTORS

These policies were not area rated.

14. AVERAGE ANNUAL PREMIUM

Plan	Before Increase	After Increase (Virginia Rate Basis)
Virginia		
LTC1	$1,174	$1,878
LTC2	$2,018	$3,229
Nationwide		
LTC1	$2,108	$3,373
LTC2	$2,145	$3,432

15. PREMIUM MODALIZATION RULES

The following modal factors were applied to the annual premiums.

Premium Mode	Modal Factor
Annual	1.000
Semi-annual	0.520
Quarterly	0.265
Monthly	0.089

16. CLAIM LIABILITY AND RESERVES

Claim reserves and liabilities are calculated on a seriatim basis for known claims, plus an IBNR provision. These are based on continuation factors developed by Lincoln National Life for Home Care vs. Nursing Home, by sex and by whether or not bathing is a benefit trigger. Interest is at 5.5% for 1991-1992 claims, 5% for 1993-1994 claims, and 4.5% for 1995 and later claims. Maximum benefits range from 2 years to lifetime.

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

17. ACTIVE LIFE RESERVE

Active life reserves were not necessary to demonstrate compliance with the minimum 60% loss ratio.

18. TREND ASSUMPTIONS

We have assumed that daily benefits will increase by 5% each policy year for plans with compound inflation protection. Plans without inflation protection do not include any trend.

19. MINIMUM REQUIRED LOSS RATIO

The minimum required loss ratio for these forms is 60%.

20. ANTICIPATED LOSS RATIO

The anticipated lifetime loss ratio for this book of business without the current proposed rate increase is 88.6% shown in Exhibit A. This is based on a 4.5% interest rate.

21. DISTRIBUTION OF BUSINESS - Nationwide

Distribution of Issues by Age –

Issue Age	Distribution
<50	5.3%
50-54	8.7%
55-59	15.1%
60-64	26.6%
65-69	23.3%
70-74	13.0%
75-79	6.0%
80+	2.0%
Total	100.0%
Average Age	63

Distribution of Issues by Plan –

Plan	Distribution
LTC1	15%
LTC2	85%

Distribution of Issues by Gender –

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Gender	Distribution
Male	39%
Female	61%

Distribution of Issues by Benefit Period –

Benefit Period (years)	Distribution
2	4.8%
3	19.2%
4	20.8%
5	7.9%
6	2.7%
Unlimited	44.7%

Distribution of Issues by Elimination Period –

Elimination Period (days)	Distribution
20	33.3%
60	20.3%
100	44.2%
365	2.2%

Distribution of Issues by Home Health Care Percentage –

Home Health Care Percentage	Distribution
0%	20%
60%	16%
100%	64%

Distribution of Issues by Risk Class –

Risk Class	Distribution
With spousal discount	60%
Without spousal discount	40%

Distribution of Issues by Optional Rider –

Optional Rider	% Electing
Compound Inflation	18.7%
Simple Inflation	15.4%

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

Guaranteed Insurability	3.4%
Return of Premium	5.8%

22. CONTINGENCY AND RISK MARGINS

Contingency and risk margins have not been included in the justification for this rate increase.

23. EXPERIENCE OF THE FORM

See Exhibit A for calendar year historical experience through December 31, 2014 as well as projected future experience. Historical incurred claims reflect claim payment runoff through December 31, 2014 plus the claim reserve estimate as of December 31, 2014 (as described in Section 16 above). The lifetime anticipated loss ratio is 88.6%.

Exhibit B provides projected future experience including the proposed rate increase. The assumed implementation date is October 1, 2015.

Future claims experience data is from a recently completed analysis of this block of business performed by the Minnesota Milliman office.

24. LIFETIME LOSS RATIO

The lifetime anticipated loss ratio is 88.6%. See Exhibit A for the calculation.

25. HISTORY OF RATE ADJUSTMENTS

A 40% rate increase was approved in the state of Virginia in 2004.

26. NUMBER OF POLICYHOLDERS

The number of policyholders and annualized inforce premium as of 12/31/2014 are shown below.

Company	Plan	Annualized Premium	Inforce
Virginia Only			
LNL	LTC1	$12,600	12
LNL	LTC2	$129,154	64
LNL	LTG1	$5,007	3
Nationwide			

Lincoln National Life Insurance Company

Actuarial Justification of Premium Rate Increase
Long Term Care Policies

LNL	LTC1	$468,562	219
	LTC2	$3,671,383	1,709
	LTG1	$28,929	21
	LTG2	$2,857	4
FPP	LTC1	$18,297	9
	LTC2	$0	0
SC	LTC1	$26,041	8
	LTC2	$0	0

Note: In other sections, LTG1 and LTG2 are grouped with LTC1 and LTC2 respectively as they have similar policy provisions. LTG policies are group policies while the LTC policies are individual policies.

27. PROPOSED EFFECTIVE DATE

The proposed 60% increase will be implemented as soon as possible following approval after fulfillment of all statutory and contractual requirements. The assumed implementation in exhibit B is October 1, 2015.

28. ACTUARIAL CERTIFICATION

I hereby certify to the best of my knowledge and judgment, the entire rate filing submitted herein is in compliance with all applicable laws of this state, the rules of the Department of Insurance, and Actuarial Standard of Practice Number 8 as adopted by the Actuarial Standards Board. In my opinion, the rates are not excessive or unfairly discriminatory. This filing will enhance premium adequacy, but future rate action may be necessary. Therefore, benefits cannot be certified reasonable in relation to premium.

Respectfully submitted,

Kristen S. Kim, F.S.A, M.A.A.A.
AVP and Actuary
Trustmark Insurance Company, DI/LTC Division

Reset Form

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

Company Name and NAIC Number: Lincoln National Life Insurance Company, 65676

SERFF Tracking Number: TRST-130130738

Effective Date: On Approval

Revised Rates

Average Annual Premium Per Member: 1,857.74

Average Requested Percentage Rate Change Per Member: 60

Minimum Requested Percentage Rate Change Per Member: 60

Maximum Requested Percentage Rate Change Per Member: 60

Number of Policy Holders Affected : 79

Plans Affected
(The Form Number and "Product Name")

Form#	"Product Name"(if applicable)
HL-2500AA (8/90)	Long Term Care Policy
HL-2525AA (8/90)	Home and Community Care Rider
HL-2550AA (8/90)	Guaranteed Insurability Rider
HL-2950VA (7/92)	Long Term Care Policy

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

Please see Cover Letter

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.