Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	SPL2-336-PA et al
State:	Pennsylvania
TOI:	LTC05I Individual Long Term Care - Nursing Home & Home Health Care
Sub-TOI:	LTC05I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	05/29/2015
SERFF Tr Num:	TRIP-130101919
SERFF Status:	Assigned
State Tr Num:	TRIP-130101919
State Status:	Received Review in Progress
Co Tr Num:	MEDAMERICA 2015 LTC RATE INCREASE
Implementation Date Requested:	On Approval
Author(s):	Beverly Toomey, Leslie Peters, Lisa Culhane, Jean Besser
Reviewer(s):	Jim Laverty (AH) (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed aggregate 25.3% increase (ranges from 0% to 33%) on 690 PA policyholders of SPL2-336?-PA, SPL2-336-PA rev, FSPL2?-336?-PA, and FSPL2-336-PA rev.

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

General Information

Project Name:
Project Number:
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 25.333%

Deemer Date:
Submitted By: Beverly Toomey

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 06/01/2015
State Status Changed: 06/01/2015
Created By: Beverly Toomey
Corresponding Filing Tracking Number:

Filing Description:

Re: Tax-Qualified Long-Term Care Policy Forms: SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from July 3, 2007 to March 1, 2014 and are no longer being marketed in this jurisdiction.

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

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

The average rate increase across all ages is 25% in Pennsylvania.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. Policyholders who prefer to offset the impact of the requested increase may have the option to change one or more of the following plan features in order to lower their premiums: (1) reduce their monthly benefit, subject to cash benefit account minimums; (2) reduce their cash benefit account, subject to a minimum of $100,000; (3) lengthen their elimination period, subject to a maximum of 180 days; (4) reduce their inflation protection (e.g., compound inflation to simple or no inflation); or (5) terminate rider coverage.

The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally,

MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

•cover letter and transmittal
•letter from MedAmerica authorizing us to submit this filing on their behalf
•actuarial memorandum
•a supplement to the actuarial memorandum
•Microsoft Excel spreadsheet containing all numerical data
•current and proposed premium rate schedules

Company and Contact

Filing Contact Information

Beverly Toomey, Actuarial Analyst
161 Worcester Rd
Suite 300
Framingham, MA 01701

btoomey@tri-plus.net
224-217-9038 [Phone]

Filing Company Information

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

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

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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

Correspondence Summary

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Excel Exhibits on the Supporting Documentation Tab	Note To Reviewer	Beverly Toomey	05/29/2015	05/29/2015

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

Note To Reviewer

Created By:

Beverly Toomey on 05/29/2015 03:45 PM

Last Edited By:

Beverly Toomey

Submitted On:

05/29/2015 04:56 PM

Subject:

Excel Exhibits on the Supporting Documentation Tab

Comments:

I was unable to attach the Excel file PA SPL2_FSPL2 Supplement to AM Exhibits due to the file size limitations on SERFF. The file is included in the PDF exhibits. Please let me know if you need to have this file in Excel, if so I will split it into separate files or submit it via email. Thanks.

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

Rate Information

Rate data applies to filing.

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

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
MedAmerica Insurance Company	25.333%	25.333%	$335,464	690	$1,324,201	33.000%	0.000%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2015 LTC Rates - SPL2 - FSPL2	SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev	Revised	Previous State Filing Number: Percent Rate Change Request: 25.333	PA SPL2_SPL2 rev_Rate Manual_Current.pdf, PA SPL2_SPL2 rev_Rate Manual_Requested Increase.pdf, PA FSPL2_FSPL2 rev_Rate Manual_Current.pdf, PA FSPL2_FSPL2 rev_Rate Manual_Requested Increase.pdf,

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	110.00	121.00	157.50	173.25
30	115.00	126.50	166.25	182.88
31	121.25	133.38	173.75	191.13
32	128.75	141.63	183.75	202.13
33	135.00	148.50	192.50	211.75
34	143.75	158.13	203.75	224.13
35	151.25	166.38	215.00	236.50
36	160.00	176.00	226.25	248.88
37	170.00	187.00	238.75	262.63
38	180.00	198.00	252.50	277.75
39	190.00	209.00	267.50	294.25
40	201.25	221.38	282.50	310.75
41	213.75	235.13	300.00	330.00
42	226.25	248.88	317.50	349.25
43	240.00	264.00	336.25	369.88
44	255.00	280.50	357.50	393.25
45	271.25	298.38	378.75	416.63
46	288.75	317.63	402.50	442.75
47	306.25	336.88	428.75	471.63
48	326.25	358.88	456.25	501.88
49	347.50	382.25	485.00	533.50
50	370.00	407.00	517.50	569.25
51	395.00	434.50	551.25	606.38
52	421.25	463.38	587.50	646.25
53	448.75	493.63	626.25	688.88
54	478.75	526.63	668.75	735.63
55	512.50	563.75	715.00	786.50
56	552.50	607.75	771.25	848.38
57	591.25	650.38	826.25	908.88
58	632.50	695.75	883.75	972.13
59	676.25	743.88	946.25	1,040.88
60	727.50	800.25	1,018.75	1,120.63
61	787.50	866.25	1,102.50	1,212.75
62	845.00	929.50	1,182.50	1,300.75
63	915.00	1,006.50	1,281.25	1,409.38
64	991.25	1,090.38	1,390.00	1,529.00
65	1,087.50	1,196.25	1,520.00	1,672.00
66	1,193.75	1,313.13	1,668.75	1,835.63
67	1,285.00	1,413.50	1,797.50	1,977.25
68	1,383.75	1,522.13	1,935.00	2,128.50
69	1,490.00	1,639.00	2,082.50	2,290.75
70	1,605.00	1,765.50	2,241.25	2,465.38
71	1,766.25	1,942.88	2,465.00	2,711.50
72	1,902.50	2,092.75	2,652.50	2,917.75
73	2,047.50	2,252.25	2,852.50	3,137.75
74	2,198.75	2,418.63	3,062.50	3,368.75
75	2,837.50	3,121.25	3,927.50	4,320.25
76	3,045.00	3,349.50	4,211.25	4,632.38
77	3,258.75	3,584.63	4,505.00	4,955.50
78	3,477.50	3,825.25	4,805.00	5,285.50
79	3,707.50	4,078.25	5,122.50	5,634.75
80	4,062.50	4,468.75	5,602.50	6,162.75
81	4,338.75	4,772.63	5,983.75	6,582.13
82	4,626.25	5,088.88	6,381.25	7,019.38
83	4,921.25	5,413.38	6,792.50	7,471.75
84	5,226.25	5,748.88	7,218.75	7,940.63
85	6,146.25	6,760.88	8,436.25	9,279.88

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	136.25	149.88	220.00	242.00	273.75	301.13	315.00	346.50
30	143.75	158.13	230.00	253.00	288.75	317.63	332.50	365.75
31	152.50	167.75	242.50	266.75	303.75	334.13	347.50	382.25
32	161.25	177.38	257.50	283.25	320.00	352.00	367.50	404.25
33	170.00	187.00	270.00	297.00	337.50	371.25	385.00	423.50
34	180.00	198.00	287.50	316.25	356.25	391.88	407.50	448.25
35	190.00	209.00	302.50	332.75	376.25	413.88	430.00	473.00
36	201.25	221.38	320.00	352.00	397.50	437.25	452.50	497.75
37	212.50	233.75	340.00	374.00	420.00	462.00	477.50	525.25
38	225.00	247.50	360.00	396.00	445.00	489.50	505.00	555.50
39	238.75	262.63	380.00	418.00	470.00	517.00	535.00	588.50
40	252.50	277.75	402.50	442.75	498.75	548.63	565.00	621.50
41	267.50	294.25	427.50	470.25	528.75	581.63	600.00	660.00
42	283.75	312.13	452.50	497.75	560.00	616.00	635.00	698.50
43	301.25	331.38	480.00	528.00	593.75	653.13	672.50	739.75
44	320.00	352.00	510.00	561.00	631.25	694.38	715.00	786.50
45	340.00	374.00	542.50	596.75	670.00	737.00	757.50	833.25
46	361.25	397.38	577.50	635.25	712.50	783.75	805.00	885.50
47	383.75	422.13	612.50	673.75	758.75	834.63	857.50	943.25
48	408.75	449.63	652.50	717.75	807.50	888.25	912.50	1,003.75
49	433.75	477.13	695.00	764.50	860.00	946.00	970.00	1,067.00
50	462.50	508.75	740.00	814.00	916.25	1,007.88	1,035.00	1,138.50
51	492.50	541.75	790.00	869.00	976.25	1,073.88	1,102.50	1,212.75
52	523.75	576.13	842.50	926.75	1,041.25	1,145.38	1,175.00	1,292.50
53	558.75	614.63	897.50	987.25	1,111.25	1,222.38	1,252.50	1,377.75
54	595.00	654.50	957.50	1,053.25	1,186.25	1,304.88	1,337.50	1,471.25
55	635.00	698.50	1,025.00	1,127.50	1,267.50	1,394.25	1,430.00	1,573.00
56	683.75	752.13	1,105.00	1,215.50	1,368.75	1,505.63	1,542.50	1,696.75
57	731.25	804.38	1,182.50	1,300.75	1,463.75	1,610.13	1,652.50	1,817.75
58	781.25	859.38	1,265.00	1,391.50	1,567.50	1,724.25	1,767.50	1,944.25
59	835.00	918.50	1,352.50	1,487.75	1,678.75	1,846.63	1,892.50	2,081.75
60	897.50	987.25	1,455.00	1,600.50	1,806.25	1,986.88	2,037.50	2,241.25
61	970.00	1,067.00	1,575.00	1,732.50	1,955.00	2,150.50	2,205.00	2,425.50
62	1,038.75	1,142.63	1,690.00	1,859.00	2,097.50	2,307.25	2,365.00	2,601.50
63	1,123.75	1,236.13	1,830.00	2,013.00	2,272.50	2,499.75	2,562.50	2,818.75
64	1,216.25	1,337.88	1,982.50	2,180.75	2,465.00	2,711.50	2,780.00	3,058.00
65	1,335.00	1,468.50	2,175.00	2,392.50	2,698.75	2,968.63	3,040.00	3,344.00
66	1,465.00	1,611.50	2,387.50	2,626.25	2,963.75	3,260.13	3,337.50	3,671.25
67	1,576.25	1,733.88	2,570.00	2,827.00	3,192.50	3,511.75	3,595.00	3,954.50
68	1,695.00	1,864.50	2,767.50	3,044.25	3,436.25	3,779.88	3,870.00	4,257.00
69	1,822.50	2,004.75	2,980.00	3,278.00	3,698.75	4,068.63	4,165.00	4,581.50
70	1,963.75	2,160.13	3,210.00	3,531.00	3,985.00	4,383.50	4,482.50	4,930.75
71	2,160.00	2,376.00	3,532.50	3,885.75	4,383.75	4,822.13	4,930.00	5,423.00
72	2,325.00	2,557.50	3,805.00	4,185.50	4,720.00	5,192.00	5,305.00	5,835.50
73	2,501.25	2,751.38	4,095.00	4,504.50	5,076.25	5,583.88	5,705.00	6,275.50
74	2,683.75	2,952.13	4,397.50	4,837.25	5,451.25	5,996.38	6,125.00	6,737.50
75	3,476.25	3,823.88	5,675.00	6,242.50	7,010.00	7,711.00	7,855.00	8,640.50
76	3,727.50	4,100.25	6,090.00	6,699.00	7,521.25	8,273.38	8,422.50	9,264.75
77	3,986.25	4,384.88	6,517.50	7,169.25	8,048.75	8,853.63	9,010.00	9,911.00
78	4,250.00	4,675.00	6,955.00	7,650.50	8,588.75	9,447.63	9,610.00	10,571.00
79	4,525.00	4,977.50	7,415.00	8,156.50	9,157.50	10,073.25	10,245.00	11,269.50
80	4,958.75	5,454.63	8,125.00	8,937.50	10,026.25	11,028.88	11,205.00	12,325.50
81	5,288.75	5,817.63	8,677.50	9,545.25	10,710.00	11,781.00	11,967.50	13,164.25
82	5,631.25	6,194.38	9,252.50	10,177.75	11,423.75	12,566.13	12,762.50	14,038.75
83	5,980.00	6,578.00	9,842.50	10,826.75	12,158.75	13,374.63	13,585.00	14,943.50
84	6,337.50	6,971.25	10,452.50	11,497.75	12,920.00	14,212.00	14,437.50	15,881.25
85	7,475.00	8,222.50	12,292.50	13,521.75	15,142.50	16,656.75	16,872.50	18,559.75

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	251.25	281.40	330.00	369.60	388.75	435.40	435.00	487.20
30	265.00	296.80	345.00	386.40	408.75	457.80	457.50	512.40
31	278.75	312.20	363.75	407.40	431.25	483.00	481.25	539.00
32	295.00	330.40	386.25	432.60	453.75	508.20	507.50	568.40
33	311.25	348.60	405.00	453.60	478.75	536.20	533.75	597.80
34	328.75	368.20	431.25	483.00	506.25	567.00	563.75	631.40
35	347.50	389.20	453.75	508.20	533.75	597.80	595.00	666.40
36	367.50	411.60	480.00	537.60	565.00	632.80	628.75	704.20
37	390.00	436.80	510.00	571.20	597.50	669.20	663.75	743.40
38	412.50	462.00	540.00	604.80	632.50	708.40	702.50	786.80
39	436.25	488.60	570.00	638.40	668.75	749.00	743.75	833.00
40	462.50	518.00	603.75	676.20	708.75	793.80	787.50	882.00
41	491.25	550.20	641.25	718.20	751.25	841.40	833.75	933.80
42	521.25	583.80	678.75	760.20	797.50	893.20	883.75	989.80
43	552.50	618.80	720.00	806.40	846.25	947.80	938.75	1,051.40
44	586.25	656.60	765.00	856.80	898.75	1,006.60	996.25	1,115.80
45	623.75	698.60	813.75	911.40	955.00	1,069.60	1,057.50	1,184.40
46	662.50	742.00	866.25	970.20	1,015.00	1,136.80	1,125.00	1,260.00
47	703.75	788.20	918.75	1,029.00	1,080.00	1,209.60	1,196.25	1,339.80
48	748.75	838.60	978.75	1,096.20	1,150.00	1,288.00	1,273.75	1,426.60
49	797.50	893.20	1,042.50	1,167.60	1,225.00	1,372.00	1,356.25	1,519.00
50	848.75	950.60	1,110.00	1,243.20	1,305.00	1,461.60	1,445.00	1,618.40
51	903.75	1,012.20	1,185.00	1,327.20	1,391.25	1,558.20	1,540.00	1,724.80
52	963.75	1,079.40	1,263.75	1,415.40	1,483.75	1,661.80	1,642.50	1,839.60
53	1,027.50	1,150.80	1,346.25	1,507.80	1,582.50	1,772.40	1,752.50	1,962.80
54	1,095.00	1,226.40	1,436.25	1,608.60	1,690.00	1,892.80	1,872.50	2,097.20
55	1,168.75	1,309.00	1,537.50	1,722.00	1,806.25	2,023.00	2,000.00	2,240.00
56	1,261.25	1,412.60	1,657.50	1,856.40	1,948.75	2,182.60	2,158.75	2,417.80
57	1,347.50	1,509.20	1,773.75	1,986.60	2,085.00	2,335.20	2,310.00	2,587.20
58	1,440.00	1,612.80	1,897.50	2,125.20	2,232.50	2,500.40	2,473.75	2,770.60
59	1,541.25	1,726.20	2,028.75	2,272.20	2,390.00	2,676.80	2,650.00	2,968.00
60	1,656.25	1,855.00	2,182.50	2,444.40	2,572.50	2,881.20	2,851.25	3,193.40
61	1,791.25	2,006.20	2,362.50	2,646.00	2,783.75	3,117.80	3,086.25	3,456.60
62	1,918.75	2,149.00	2,535.00	2,839.20	2,986.25	3,344.60	3,310.00	3,707.20
63	2,077.50	2,326.80	2,745.00	3,074.40	3,236.25	3,624.60	3,587.50	4,018.00
64	2,251.25	2,521.40	2,973.75	3,330.60	3,508.75	3,929.80	3,890.00	4,356.80
65	2,468.75	2,765.00	3,262.50	3,654.00	3,843.75	4,305.00	4,258.75	4,769.80
66	2,710.00	3,035.20	3,581.25	4,011.00	4,221.25	4,727.80	4,677.50	5,238.80
67	2,916.25	3,266.20	3,855.00	4,317.60	4,546.25	5,091.80	5,036.25	5,640.60
68	3,138.75	3,515.40	4,151.25	4,649.40	4,895.00	5,482.40	5,422.50	6,073.20
69	3,377.50	3,782.80	4,470.00	5,006.40	5,268.75	5,901.00	5,836.25	6,536.60
70	3,637.50	4,074.00	4,815.00	5,392.80	5,676.25	6,357.40	6,286.25	7,040.60
71	4,003.75	4,484.20	5,298.75	5,934.60	6,246.25	6,995.80	6,915.00	7,744.80
72	4,311.25	4,828.60	5,707.50	6,392.40	6,726.25	7,533.40	7,443.75	8,337.00
73	4,637.50	5,194.00	6,142.50	6,879.60	7,236.25	8,104.60	8,006.25	8,967.00
74	4,980.00	5,577.60	6,596.25	7,387.80	7,772.50	8,705.20	8,596.25	9,627.80
75	6,441.25	7,214.20	8,512.50	9,534.00	10,006.25	11,207.00	11,042.50	12,367.60
76	6,911.25	7,740.60	9,135.00	10,231.20	10,737.50	12,026.00	11,846.25	13,267.80
77	7,393.75	8,281.00	9,776.25	10,949.40	11,492.50	12,871.60	12,676.25	14,197.40
78	7,885.00	8,831.20	10,432.50	11,684.40	12,263.75	13,735.40	13,526.25	15,149.40
79	8,400.00	9,408.00	11,122.50	12,457.20	13,076.25	14,645.40	14,421.25	16,151.80
80	9,207.50	10,312.40	12,187.50	13,650.00	14,322.50	16,041.20	15,785.00	17,679.20
81	9,826.25	11,005.40	13,016.25	14,578.20	15,300.00	17,136.00	16,863.75	18,887.40
82	10,467.50	11,723.60	13,878.75	15,544.20	16,320.00	18,278.40	17,987.50	20,146.00
83	11,123.75	12,458.60	14,763.75	16,535.40	17,368.75	19,453.00	19,147.50	21,445.20
84	11,801.25	13,217.40	15,678.75	17,560.20	18,456.25	20,671.00	20,350.00	22,792.00
85	13,903.75	15,572.20	18,438.75	20,651.40	21,657.50	24,256.40	23,828.75	26,688.20

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	386.25	432.60	477.50	534.80	550.00	616.00	608.75	681.80
30	407.50	456.40	503.75	564.20	575.00	644.00	641.25	718.20
31	430.00	481.60	531.25	595.00	606.25	679.00	676.25	757.40
32	453.75	508.20	561.25	628.60	643.75	721.00	712.50	798.00
33	480.00	537.60	592.50	663.60	675.00	756.00	752.50	842.80
34	506.25	567.00	626.25	701.40	718.75	805.00	793.75	889.00
35	536.25	600.60	661.25	740.60	756.25	847.00	838.75	939.40
36	567.50	635.60	700.00	784.00	800.00	896.00	887.50	994.00
37	600.00	672.00	741.25	830.20	850.00	952.00	938.75	1,051.40
38	635.00	711.20	785.00	879.20	900.00	1,008.00	993.75	1,113.00
39	672.50	753.20	831.25	931.00	950.00	1,064.00	1,052.50	1,178.80
40	713.75	799.40	881.25	987.00	1,006.25	1,127.00	1,115.00	1,248.80
41	756.25	847.00	933.75	1,045.80	1,068.75	1,197.00	1,181.25	1,323.00
42	802.50	898.80	991.25	1,110.20	1,131.25	1,267.00	1,253.75	1,404.20
43	851.25	953.40	1,051.25	1,177.40	1,200.00	1,344.00	1,330.00	1,489.60
44	903.75	1,012.20	1,116.25	1,250.20	1,275.00	1,428.00	1,412.50	1,582.00
45	960.00	1,075.20	1,186.25	1,328.60	1,356.25	1,519.00	1,501.25	1,681.40
46	1,020.00	1,142.40	1,261.25	1,412.60	1,443.75	1,617.00	1,596.25	1,787.80
47	1,083.75	1,213.80	1,341.25	1,502.20	1,531.25	1,715.00	1,698.75	1,902.60
48	1,153.75	1,292.20	1,427.50	1,598.80	1,631.25	1,827.00	1,807.50	2,024.40
49	1,227.50	1,374.80	1,518.75	1,701.00	1,737.50	1,946.00	1,925.00	2,156.00
50	1,306.25	1,463.00	1,618.75	1,813.00	1,850.00	2,072.00	2,052.50	2,298.80
51	1,391.25	1,558.20	1,723.75	1,930.60	1,975.00	2,212.00	2,186.25	2,448.60
52	1,482.50	1,660.40	1,837.50	2,058.00	2,106.25	2,359.00	2,331.25	2,611.00
53	1,580.00	1,769.60	1,958.75	2,193.80	2,243.75	2,513.00	2,487.50	2,786.00
54	1,683.75	1,885.80	2,090.00	2,340.80	2,393.75	2,681.00	2,656.25	2,975.00
55	1,797.50	2,013.20	2,232.50	2,500.40	2,562.50	2,870.00	2,837.50	3,178.00
56	1,937.50	2,170.00	2,407.50	2,696.40	2,762.50	3,094.00	3,062.50	3,430.00
57	2,070.00	2,318.40	2,573.75	2,882.60	2,956.25	3,311.00	3,276.25	3,669.40
58	2,212.50	2,478.00	2,752.50	3,082.80	3,162.50	3,542.00	3,506.25	3,927.00
59	2,366.25	2,650.20	2,946.25	3,299.80	3,381.25	3,787.00	3,755.00	4,205.60
60	2,542.50	2,847.60	3,167.50	3,547.60	3,637.50	4,074.00	4,040.00	4,524.80
61	2,748.75	3,078.60	3,426.25	3,837.40	3,937.50	4,410.00	4,372.50	4,897.20
62	2,945.00	3,298.40	3,672.50	4,113.20	4,225.00	4,732.00	4,688.75	5,251.40
63	3,187.50	3,570.00	3,977.50	4,454.80	4,575.00	5,124.00	5,081.25	5,691.00
64	3,453.75	3,868.20	4,310.00	4,827.20	4,956.25	5,551.00	5,508.75	6,169.80
65	3,788.75	4,243.40	4,727.50	5,294.80	5,437.50	6,090.00	6,036.25	6,760.60
66	4,157.50	4,656.40	5,190.00	5,812.80	5,968.75	6,685.00	6,630.00	7,425.60
67	4,472.50	5,009.20	5,587.50	6,258.00	6,425.00	7,196.00	7,138.75	7,995.40
68	4,812.50	5,390.00	6,013.75	6,735.40	6,918.75	7,749.00	7,686.25	8,608.60
69	5,177.50	5,798.80	6,472.50	7,249.20	7,450.00	8,344.00	8,275.00	9,268.00
70	5,576.25	6,245.40	6,973.75	7,810.60	8,025.00	8,988.00	8,913.75	9,983.40
71	6,137.50	6,874.00	7,676.25	8,597.40	8,831.25	9,891.00	9,810.00	10,987.20
72	6,606.25	7,399.00	8,267.50	9,259.60	9,512.50	10,654.00	10,565.00	11,832.80
73	7,106.25	7,959.00	8,896.25	9,963.80	10,237.50	11,466.00	11,367.50	12,731.60
74	7,630.00	8,545.60	9,555.00	10,701.60	10,993.75	12,313.00	12,208.75	13,673.80
75	9,872.50	11,057.20	12,350.00	13,832.00	14,187.50	15,890.00	15,728.75	17,616.20
76	10,591.25	11,862.20	13,255.00	14,845.60	15,225.00	17,052.00	16,880.00	18,905.60
77	11,327.50	12,686.80	14,185.00	15,887.20	16,293.75	18,249.00	18,066.25	20,234.20
78	12,078.75	13,528.20	15,132.50	16,948.40	17,387.50	19,474.00	19,278.75	21,592.20
79	12,865.00	14,408.80	16,127.50	18,062.80	18,537.50	20,762.00	20,553.75	23,020.20
80	14,098.75	15,790.60	17,678.75	19,800.20	20,312.50	22,750.00	22,516.25	25,218.20
81	15,042.50	16,847.60	18,875.00	21,140.00	21,693.75	24,297.00	24,051.25	26,937.40
82	16,020.00	17,942.40	20,118.75	22,533.00	23,131.25	25,907.00	25,650.00	28,728.00
83	17,018.75	19,061.00	21,392.50	23,959.60	24,606.25	27,559.00	27,295.00	30,570.40
84	18,047.50	20,213.20	22,707.50	25,432.40	26,131.25	29,267.00	28,998.75	32,478.60
85	21,267.50	23,819.60	26,742.50	29,951.60	30,731.25	34,419.00	34,053.75	38,140.20

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	565.00	644.10	681.25	776.63	772.50	880.65	955.00	1,088.70
30	596.25	679.73	718.75	819.38	815.00	929.10	1,007.50	1,148.55
31	628.75	716.78	762.50	869.25	860.00	980.40	1,062.50	1,211.25
32	663.75	756.68	806.25	919.13	907.50	1,034.55	1,122.50	1,279.65
33	701.25	799.43	850.00	969.00	960.00	1,094.40	1,185.00	1,350.90
34	741.25	845.03	900.00	1,026.00	1,012.50	1,154.25	1,252.50	1,427.85
35	785.00	894.90	950.00	1,083.00	1,072.50	1,222.65	1,322.50	1,507.65
36	830.00	946.20	1,006.25	1,147.13	1,135.00	1,293.90	1,400.00	1,596.00
37	878.75	1,001.78	1,062.50	1,211.25	1,200.00	1,368.00	1,482.50	1,690.05
38	930.00	1,060.20	1,125.00	1,282.50	1,270.00	1,447.80	1,570.00	1,789.80
39	985.00	1,122.90	1,193.75	1,360.88	1,345.00	1,533.30	1,662.50	1,895.25
40	1,043.75	1,189.88	1,262.50	1,439.25	1,427.50	1,627.35	1,762.50	2,009.25
41	1,106.25	1,261.13	1,337.50	1,524.75	1,512.50	1,724.25	1,867.50	2,128.95
42	1,173.75	1,338.08	1,418.75	1,617.38	1,605.00	1,829.70	1,982.50	2,260.05
43	1,245.00	1,419.30	1,506.25	1,717.13	1,702.50	1,940.85	2,102.50	2,396.85
44	1,321.25	1,506.23	1,600.00	1,824.00	1,807.50	2,060.55	2,232.50	2,545.05
45	1,402.50	1,598.85	1,700.00	1,938.00	1,920.00	2,188.80	2,372.50	2,704.65
46	1,490.00	1,698.60	1,806.25	2,059.13	2,040.00	2,325.60	2,522.50	2,875.65
47	1,582.50	1,804.05	1,918.75	2,187.38	2,167.50	2,470.95	2,682.50	3,058.05
48	1,682.50	1,918.05	2,043.75	2,329.88	2,307.50	2,630.55	2,855.00	3,254.70
49	1,790.00	2,040.60	2,168.75	2,472.38	2,455.00	2,798.70	3,037.50	3,462.75
50	1,905.00	2,171.70	2,312.50	2,636.25	2,612.50	2,978.25	3,237.50	3,690.75
51	2,027.50	2,311.35	2,462.50	2,807.25	2,782.50	3,172.05	3,447.50	3,930.15
52	2,157.50	2,459.55	2,618.75	2,985.38	2,965.00	3,380.10	3,675.00	4,189.50
53	2,297.50	2,619.15	2,793.75	3,184.88	3,160.00	3,602.40	3,917.50	4,465.95
54	2,448.75	2,791.58	2,975.00	3,391.50	3,367.50	3,838.95	4,180.00	4,765.20
55	2,611.25	2,976.83	3,175.00	3,619.50	3,595.00	4,098.30	4,465.00	5,090.10
56	2,812.50	3,206.25	3,418.75	3,897.38	3,875.00	4,417.50	4,815.00	5,489.10
57	3,002.50	3,422.85	3,656.25	4,168.13	4,140.00	4,719.60	5,147.50	5,868.15
58	3,207.50	3,656.55	3,906.25	4,453.13	4,425.00	5,044.50	5,505.00	6,275.70
59	3,427.50	3,907.35	4,175.00	4,759.50	4,732.50	5,395.05	5,892.50	6,717.45
60	3,680.00	4,195.20	4,487.50	5,115.75	5,085.00	5,796.90	6,335.00	7,221.90
61	3,976.25	4,532.93	4,850.00	5,529.00	5,497.50	6,267.15	6,852.50	7,811.85
62	4,256.25	4,852.13	5,193.75	5,920.88	5,890.00	6,714.60	7,345.00	8,373.30
63	4,603.75	5,248.28	5,618.75	6,405.38	6,375.00	7,267.50	7,955.00	9,068.70
64	4,983.75	5,681.48	6,081.25	6,932.63	6,907.50	7,874.55	8,620.00	9,826.80
65	5,470.00	6,235.80	6,675.00	7,609.50	7,577.50	8,638.35	9,455.00	10,778.70
66	6,000.00	6,840.00	7,325.00	8,350.50	8,315.00	9,479.10	10,380.00	11,833.20
67	6,450.00	7,353.00	7,881.25	8,984.63	8,945.00	10,197.30	11,175.00	12,739.50
68	6,935.00	7,905.90	8,475.00	9,661.50	9,625.00	10,972.50	12,027.50	13,711.35
69	7,457.50	8,501.55	9,112.50	10,388.25	10,355.00	11,804.70	12,945.00	14,757.30
70	8,027.50	9,151.35	9,818.75	11,193.38	11,152.50	12,713.85	13,947.50	15,900.15
71	8,831.25	10,067.63	10,800.00	12,312.00	12,275.00	13,993.50	15,352.50	17,501.85
72	9,502.50	10,832.85	11,625.00	13,252.50	13,212.50	15,062.25	16,535.00	18,849.90
73	10,216.25	11,646.53	12,506.25	14,257.13	14,212.50	16,202.25	17,792.50	20,283.45
74	10,961.25	12,495.83	13,418.75	15,297.38	15,260.00	17,396.40	19,110.00	21,785.40
75	14,197.50	16,185.15	17,381.25	19,814.63	19,745.00	22,509.30	24,700.00	28,158.00
76	15,223.75	17,355.08	18,637.50	21,246.75	21,182.50	24,148.05	26,510.00	30,221.40
77	16,272.50	18,550.65	19,931.25	22,721.63	22,655.00	25,826.70	28,370.00	32,341.80
78	17,340.00	19,767.60	21,250.00	24,225.00	24,157.50	27,539.55	30,265.00	34,502.10
79	18,455.00	21,038.70	22,625.00	25,792.50	25,730.00	29,332.20	32,255.00	36,770.70
80	20,221.25	23,052.23	24,793.75	28,264.88	28,197.50	32,145.15	35,357.50	40,307.55
81	21,558.75	24,576.98	26,443.75	30,145.88	30,085.00	34,296.90	37,750.00	43,035.00
82	22,941.25	26,153.03	28,156.25	32,098.13	32,040.00	36,525.60	40,237.50	45,870.75
83	24,350.00	27,759.00	29,900.00	34,086.00	34,037.50	38,802.75	42,785.00	48,774.90
84	25,797.50	29,409.15	31,687.50	36,123.75	36,095.00	41,148.30	45,415.00	51,773.10
85	30,426.25	34,685.93	37,375.00	42,607.50	42,535.00	48,489.90	53,485.00	60,972.90

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	190.00	209.00	241.25	265.38
30	200.00	220.00	252.50	277.75
31	208.75	229.63	267.50	294.25
32	218.75	240.63	278.75	306.63
33	228.75	251.63	291.25	320.38
34	237.50	261.25	302.50	332.75
35	247.50	272.25	313.75	345.13
36	256.25	281.88	327.50	360.25
37	266.25	292.88	340.00	374.00
38	276.25	303.88	353.75	389.13
39	287.50	316.25	367.50	404.25
40	298.75	328.63	381.25	419.38
41	308.75	339.63	395.00	434.50
42	318.75	350.63	406.25	446.88
43	330.00	363.00	421.25	463.38
44	342.50	376.75	436.25	479.88
45	357.50	393.25	457.50	503.25
46	372.50	409.75	477.50	525.25
47	382.50	420.75	487.50	536.25
48	398.75	438.63	510.00	561.00
49	416.25	457.88	532.50	585.75
50	435.00	478.50	555.00	610.50
51	452.50	497.75	578.75	636.63
52	471.25	518.38	603.75	664.13
53	491.25	540.38	628.75	691.63
54	512.50	563.75	655.00	720.50
55	532.50	585.75	681.25	749.38
56	558.75	614.63	715.00	786.50
57	581.25	639.38	742.50	816.75
58	603.75	664.13	772.50	849.75
59	628.75	691.63	802.50	882.75
60	656.25	721.88	836.25	919.88
61	686.25	754.88	875.00	962.50
62	712.50	783.75	907.50	998.25
63	745.00	819.50	946.25	1,040.88
64	778.75	856.63	985.00	1,083.50
65	807.50	888.25	1,020.00	1,122.00
66	850.00	935.00	1,070.00	1,177.00
67	878.75	966.63	1,101.25	1,211.38
68	906.25	996.88	1,133.75	1,247.13
69	932.50	1,025.75	1,162.50	1,278.75
70	957.50	1,053.25	1,190.00	1,309.00
71	997.50	1,097.25	1,232.50	1,355.75
72	1,020.00	1,122.00	1,255.00	1,380.50
73	1,040.00	1,144.00	1,272.50	1,399.75
74	1,056.25	1,161.88	1,286.25	1,414.88
75	1,251.25	1,376.38	1,498.75	1,648.63
76	1,263.75	1,390.13	1,503.75	1,654.13
77	1,270.00	1,397.00	1,500.00	1,650.00
78	1,270.00	1,397.00	1,490.00	1,639.00
79	1,263.75	1,390.13	1,468.75	1,615.63
80	1,273.75	1,401.13	1,460.00	1,606.00
81	1,256.25	1,381.88	1,420.00	1,562.00
82	1,228.75	1,351.63	1,368.75	1,505.63
83	1,191.25	1,310.38	1,305.00	1,435.50
84	1,147.50	1,262.25	1,228.75	1,351.63
85	1,151.25	1,266.38	1,173.75	1,291.13

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	262.50	288.75	380.00	418.00	445.00	489.50	482.50	530.75
30	275.00	302.50	400.00	440.00	466.25	512.88	505.00	555.50
31	288.75	317.63	417.50	459.25	490.00	539.00	535.00	588.50
32	302.50	332.75	437.50	481.25	515.00	566.50	557.50	613.25
33	313.75	345.13	457.50	503.25	535.00	588.50	582.50	640.75
34	327.50	360.25	475.00	522.50	556.25	611.88	605.00	665.50
35	340.00	374.00	495.00	544.50	578.75	636.63	627.50	690.25
36	352.50	387.75	512.50	563.75	601.25	661.38	655.00	720.50
37	366.25	402.88	532.50	585.75	625.00	687.50	680.00	748.00
38	381.25	419.38	552.50	607.75	648.75	713.63	707.50	778.25
39	393.75	433.13	575.00	632.50	675.00	742.50	735.00	808.50
40	410.00	451.00	597.50	657.25	698.75	768.63	762.50	838.75
41	425.00	467.50	617.50	679.25	725.00	797.50	790.00	869.00
42	436.25	479.88	637.50	701.25	747.50	822.25	812.50	893.75
43	452.50	497.75	660.00	726.00	775.00	852.50	842.50	926.75
44	467.50	514.25	685.00	753.50	801.25	881.38	872.50	959.75
45	488.75	537.63	715.00	786.50	838.75	922.63	915.00	1,006.50
46	510.00	561.00	745.00	819.50	876.25	963.88	955.00	1,050.50
47	523.75	576.13	765.00	841.50	897.50	987.25	975.00	1,072.50
48	545.00	599.50	797.50	877.25	936.25	1,029.88	1,020.00	1,122.00
49	570.00	627.00	832.50	915.75	977.50	1,075.25	1,065.00	1,171.50
50	592.50	651.75	870.00	957.00	1,020.00	1,122.00	1,110.00	1,221.00
51	617.50	679.25	905.00	995.50	1,063.75	1,170.13	1,157.50	1,273.25
52	643.75	708.13	942.50	1,036.75	1,108.75	1,219.63	1,207.50	1,328.25
53	670.00	737.00	982.50	1,080.75	1,155.00	1,270.50	1,257.50	1,383.25
54	697.50	767.25	1,025.00	1,127.50	1,203.75	1,324.13	1,310.00	1,441.00
55	726.25	798.88	1,065.00	1,171.50	1,252.50	1,377.75	1,362.50	1,498.75
56	761.25	837.38	1,117.50	1,229.25	1,312.50	1,443.75	1,430.00	1,573.00
57	791.25	870.38	1,162.50	1,278.75	1,366.25	1,502.88	1,485.00	1,633.50
58	822.50	904.75	1,207.50	1,328.25	1,420.00	1,562.00	1,545.00	1,699.50
59	856.25	941.88	1,257.50	1,383.25	1,476.25	1,623.88	1,605.00	1,765.50
60	893.75	983.13	1,312.50	1,443.75	1,540.00	1,694.00	1,672.50	1,839.75
61	935.00	1,028.50	1,372.50	1,509.75	1,611.25	1,772.38	1,750.00	1,925.00
62	971.25	1,068.38	1,425.00	1,567.50	1,671.25	1,838.38	1,815.00	1,996.50
63	1,016.25	1,117.88	1,490.00	1,639.00	1,745.00	1,919.50	1,892.50	2,081.75
64	1,062.50	1,168.75	1,557.50	1,713.25	1,818.75	2,000.63	1,970.00	2,167.00
65	1,108.75	1,219.63	1,615.00	1,776.50	1,886.25	2,074.88	2,040.00	2,244.00
66	1,167.50	1,284.25	1,700.00	1,870.00	1,978.75	2,176.63	2,140.00	2,354.00
67	1,207.50	1,328.25	1,757.50	1,933.25	2,041.25	2,245.38	2,202.50	2,422.75
68	1,248.75	1,373.63	1,812.50	1,993.75	2,103.75	2,314.13	2,267.50	2,494.25
69	1,290.00	1,419.00	1,865.00	2,051.50	2,162.50	2,378.75	2,325.00	2,557.50
70	1,326.25	1,458.88	1,915.00	2,106.50	2,213.75	2,435.13	2,380.00	2,618.00
71	1,387.50	1,526.25	1,995.00	2,194.50	2,298.75	2,528.63	2,465.00	2,711.50
72	1,422.50	1,564.75	2,040.00	2,244.00	2,343.75	2,578.13	2,510.00	2,761.00
73	1,455.00	1,600.50	2,080.00	2,288.00	2,383.75	2,622.13	2,545.00	2,799.50
74	1,483.75	1,632.13	2,112.50	2,323.75	2,413.75	2,655.13	2,572.50	2,829.75
75	1,783.75	1,962.13	2,502.50	2,752.75	2,831.25	3,114.38	2,997.50	3,297.25
76	1,812.50	1,993.75	2,527.50	2,780.25	2,847.50	3,132.25	3,007.50	3,308.25
77	1,831.25	2,014.38	2,540.00	2,794.00	2,850.00	3,135.00	3,000.00	3,300.00
78	1,840.00	2,024.00	2,540.00	2,794.00	2,837.50	3,121.25	2,980.00	3,278.00
79	1,843.75	2,028.13	2,527.50	2,780.25	2,810.00	3,091.00	2,937.50	3,231.25
80	1,878.75	2,066.63	2,547.50	2,802.25	2,808.75	3,089.63	2,920.00	3,212.00
81	1,867.50	2,054.25	2,512.50	2,763.75	2,747.50	3,022.25	2,840.00	3,124.00
82	1,843.75	2,028.13	2,457.50	2,703.25	2,665.00	2,931.50	2,737.50	3,011.25
83	1,808.75	1,989.63	2,382.50	2,620.75	2,558.75	2,814.63	2,610.00	2,871.00
84	1,763.75	1,940.13	2,295.00	2,524.50	2,433.75	2,677.13	2,457.50	2,703.25
85	1,836.25	2,019.88	2,302.50	2,532.75	2,375.00	2,612.50	2,347.50	2,582.25

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	462.50	518.00	570.00	638.40	645.00	722.40	692.50	775.60
30	485.00	543.20	600.00	672.00	676.25	757.40	726.25	813.40
31	508.75	569.80	626.25	701.40	708.75	793.80	762.50	854.00
32	532.50	596.40	656.25	735.00	743.75	833.00	800.00	896.00
33	553.75	620.20	686.25	768.60	775.00	868.00	833.75	933.80
34	576.25	645.40	712.50	798.00	805.00	901.60	866.25	970.20
35	598.75	670.60	742.50	831.60	837.50	938.00	901.25	1,009.40
36	622.50	697.20	768.75	861.00	870.00	974.40	936.25	1,048.60
37	645.00	722.40	798.75	894.60	903.75	1,012.20	973.75	1,090.60
38	670.00	750.40	828.75	928.20	938.75	1,051.40	1,011.25	1,132.60
39	697.50	781.20	862.50	966.00	976.25	1,093.40	1,050.00	1,176.00
40	722.50	809.20	896.25	1,003.80	1,013.75	1,135.40	1,090.00	1,220.80
41	748.75	838.60	926.25	1,037.40	1,051.25	1,177.40	1,132.50	1,268.40
42	770.00	862.40	956.25	1,071.00	1,080.00	1,209.60	1,163.75	1,303.40
43	798.75	894.60	990.00	1,108.80	1,120.00	1,254.40	1,205.00	1,349.60
44	827.50	926.80	1,027.50	1,150.80	1,160.00	1,299.20	1,250.00	1,400.00
45	862.50	966.00	1,072.50	1,201.20	1,212.50	1,358.00	1,306.25	1,463.00
46	900.00	1,008.00	1,117.50	1,251.60	1,266.25	1,418.20	1,363.75	1,527.40
47	925.00	1,036.00	1,147.50	1,285.20	1,298.75	1,454.60	1,398.75	1,566.60
48	965.00	1,080.80	1,196.25	1,339.80	1,355.00	1,517.60	1,460.00	1,635.20
49	1,005.00	1,125.60	1,248.75	1,398.60	1,413.75	1,583.40	1,523.75	1,706.60
50	1,048.75	1,174.60	1,305.00	1,461.60	1,476.25	1,653.40	1,590.00	1,780.80
51	1,093.75	1,225.00	1,357.50	1,520.40	1,538.75	1,723.40	1,657.50	1,856.40
52	1,138.75	1,275.40	1,413.75	1,583.40	1,603.75	1,796.20	1,727.50	1,934.80
53	1,185.00	1,327.20	1,473.75	1,650.60	1,671.25	1,871.80	1,800.00	2,016.00
54	1,235.00	1,383.20	1,537.50	1,722.00	1,740.00	1,948.80	1,873.75	2,098.60
55	1,286.25	1,440.60	1,597.50	1,789.20	1,811.25	2,028.60	1,951.25	2,185.40
56	1,347.50	1,509.20	1,676.25	1,877.40	1,900.00	2,128.00	2,046.25	2,291.80
57	1,402.50	1,570.80	1,743.75	1,953.00	1,976.25	2,213.40	2,128.75	2,384.20
58	1,458.75	1,633.80	1,811.25	2,028.60	2,055.00	2,301.60	2,211.25	2,476.60
59	1,516.25	1,698.20	1,886.25	2,112.60	2,136.25	2,392.60	2,297.50	2,573.20
60	1,583.75	1,773.80	1,968.75	2,205.00	2,230.00	2,497.60	2,398.75	2,686.60
61	1,657.50	1,856.40	2,058.75	2,305.80	2,332.50	2,612.40	2,508.75	2,809.80
62	1,722.50	1,929.20	2,137.50	2,394.00	2,420.00	2,710.40	2,602.50	2,914.80
63	1,801.25	2,017.40	2,235.00	2,503.20	2,527.50	2,830.80	2,716.25	3,042.20
64	1,881.25	2,107.00	2,336.25	2,616.60	2,637.50	2,954.00	2,831.25	3,171.00
65	1,961.25	2,196.60	2,422.50	2,713.20	2,736.25	3,064.60	2,933.75	3,285.80
66	2,063.75	2,311.40	2,550.00	2,856.00	2,872.50	3,217.20	3,076.25	3,445.40
67	2,135.00	2,391.20	2,636.25	2,952.60	2,965.00	3,320.80	3,173.75	3,554.60
68	2,206.25	2,471.00	2,718.75	3,045.00	3,056.25	3,423.00	3,267.50	3,659.60
69	2,275.00	2,548.00	2,797.50	3,133.20	3,143.75	3,521.00	3,357.50	3,760.40
70	2,341.25	2,622.20	2,872.50	3,217.20	3,222.50	3,609.20	3,436.25	3,848.60
71	2,443.75	2,737.00	2,992.50	3,351.60	3,348.75	3,750.60	3,565.00	3,992.80
72	2,503.75	2,804.20	3,060.00	3,427.20	3,417.50	3,827.60	3,632.50	4,068.40
73	2,558.75	2,865.80	3,120.00	3,494.40	3,476.25	3,893.40	3,690.00	4,132.80
74	2,605.00	2,917.60	3,168.75	3,549.00	3,523.75	3,946.60	3,733.75	4,181.80
75	3,116.25	3,490.20	3,753.75	4,204.20	4,146.25	4,643.80	4,370.00	4,894.40
76	3,158.75	3,537.80	3,791.25	4,246.20	4,176.25	4,677.40	4,391.25	4,918.20
77	3,186.25	3,568.60	3,810.00	4,267.20	4,185.00	4,687.20	4,390.00	4,916.80
78	3,200.00	3,584.00	3,810.00	4,267.20	4,175.00	4,676.00	4,366.25	4,890.20
79	3,198.75	3,582.60	3,791.25	4,246.20	4,140.00	4,636.80	4,318.75	4,837.00
80	3,246.25	3,635.80	3,821.25	4,279.80	4,148.75	4,646.60	4,310.00	4,827.20
81	3,217.50	3,603.60	3,768.75	4,221.00	4,068.75	4,557.00	4,206.25	4,711.00
82	3,170.00	3,550.40	3,686.25	4,128.60	3,956.25	4,431.00	4,071.25	4,559.80
83	3,100.00	3,472.00	3,573.75	4,002.60	3,812.50	4,270.00	3,900.00	4,368.00
84	3,008.75	3,369.80	3,442.50	3,855.60	3,637.50	4,074.00	3,695.00	4,138.40
85	3,095.00	3,466.40	3,453.75	3,868.20	3,582.50	4,012.40	3,580.00	4,009.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	723.75	810.60	860.00	963.20	950.00	1,064.00	1,026.25	1,149.40
30	757.50	848.40	901.25	1,009.40	1,000.00	1,120.00	1,077.50	1,206.80
31	793.75	889.00	945.00	1,058.40	1,043.75	1,169.00	1,130.00	1,265.60
32	832.50	932.40	991.25	1,110.20	1,093.75	1,225.00	1,185.00	1,327.20
33	865.00	968.80	1,030.00	1,153.60	1,143.75	1,281.00	1,232.50	1,380.40
34	901.25	1,009.40	1,071.25	1,199.80	1,187.50	1,330.00	1,282.50	1,436.40
35	936.25	1,048.60	1,113.75	1,247.40	1,237.50	1,386.00	1,333.75	1,493.80
36	971.25	1,087.80	1,157.50	1,296.40	1,281.25	1,435.00	1,386.25	1,552.60
37	1,008.75	1,129.80	1,202.50	1,346.80	1,331.25	1,491.00	1,441.25	1,614.20
38	1,048.75	1,174.60	1,248.75	1,398.60	1,381.25	1,547.00	1,496.25	1,675.80
39	1,087.50	1,218.00	1,296.25	1,451.80	1,437.50	1,610.00	1,553.75	1,740.20
40	1,127.50	1,262.80	1,345.00	1,506.40	1,493.75	1,673.00	1,613.75	1,807.40
41	1,170.00	1,310.40	1,395.00	1,562.40	1,543.75	1,729.00	1,675.00	1,876.00
42	1,202.50	1,346.80	1,435.00	1,607.20	1,593.75	1,785.00	1,721.25	1,927.80
43	1,246.25	1,395.80	1,487.50	1,666.00	1,650.00	1,848.00	1,785.00	1,999.20
44	1,290.00	1,444.80	1,541.25	1,726.20	1,712.50	1,918.00	1,848.75	2,070.60
45	1,347.50	1,509.20	1,608.75	1,801.80	1,787.50	2,002.00	1,931.25	2,163.00
46	1,406.25	1,575.00	1,678.75	1,880.20	1,862.50	2,086.00	2,017.50	2,259.60
47	1,442.50	1,615.60	1,722.50	1,929.20	1,912.50	2,142.00	2,067.50	2,315.60
48	1,503.75	1,684.20	1,797.50	2,013.20	1,993.75	2,233.00	2,158.75	2,417.80
49	1,568.75	1,757.00	1,875.00	2,100.00	2,081.25	2,331.00	2,252.50	2,522.80
50	1,636.25	1,832.60	1,955.00	2,189.60	2,175.00	2,436.00	2,348.75	2,630.60
51	1,705.00	1,909.60	2,038.75	2,283.40	2,262.50	2,534.00	2,450.00	2,744.00
52	1,775.00	1,988.00	2,123.75	2,378.60	2,356.25	2,639.00	2,553.75	2,860.20
53	1,848.75	2,070.60	2,212.50	2,478.00	2,456.25	2,751.00	2,660.00	2,979.20
54	1,926.25	2,157.40	2,305.00	2,581.60	2,562.50	2,870.00	2,770.00	3,102.40
55	2,005.00	2,245.60	2,398.75	2,686.60	2,662.50	2,982.00	2,885.00	3,231.20
56	2,101.25	2,353.40	2,515.00	2,816.80	2,793.75	3,129.00	3,025.00	3,388.00
57	2,186.25	2,448.60	2,617.50	2,931.60	2,906.25	3,255.00	3,146.25	3,523.80
58	2,273.75	2,546.60	2,722.50	3,049.20	3,018.75	3,381.00	3,272.50	3,665.20
59	2,365.00	2,648.80	2,830.00	3,169.60	3,143.75	3,521.00	3,401.25	3,809.40
60	2,470.00	2,766.40	2,956.25	3,311.00	3,281.25	3,675.00	3,551.25	3,977.40
61	2,586.25	2,896.60	3,095.00	3,466.40	3,431.25	3,843.00	3,715.00	4,160.80
62	2,685.00	3,007.20	3,213.75	3,599.40	3,562.50	3,990.00	3,855.00	4,317.60
63	2,808.75	3,145.80	3,360.00	3,763.20	3,725.00	4,172.00	4,027.50	4,510.80
64	2,933.75	3,285.80	3,511.25	3,932.60	3,893.75	4,361.00	4,203.75	4,708.20
65	3,058.75	3,425.80	3,653.75	4,092.20	4,037.50	4,522.00	4,362.50	4,886.00
66	3,220.00	3,606.40	3,843.75	4,305.00	4,250.00	4,760.00	4,581.25	5,131.00
67	3,333.75	3,733.80	3,975.00	4,452.00	4,393.75	4,921.00	4,732.50	5,300.40
68	3,443.75	3,857.00	4,106.25	4,599.00	4,531.25	5,075.00	4,878.75	5,464.20
69	3,553.75	3,980.20	4,233.75	4,741.80	4,662.50	5,222.00	5,020.00	5,622.40
70	3,656.25	4,095.00	4,351.25	4,873.40	4,787.50	5,362.00	5,150.00	5,768.00
71	3,817.50	4,275.60	4,538.75	5,083.40	4,987.50	5,586.00	5,355.00	5,997.60
72	3,915.00	4,384.80	4,647.50	5,205.20	5,100.00	5,712.00	5,467.50	6,123.60
73	4,001.25	4,481.40	4,745.00	5,314.40	5,200.00	5,824.00	5,566.25	6,234.20
74	4,075.00	4,564.00	4,827.50	5,406.80	5,281.25	5,915.00	5,646.25	6,323.80
75	4,887.50	5,474.00	5,755.00	6,445.60	6,256.25	7,007.00	6,662.50	7,462.00
76	4,956.25	5,551.00	5,826.25	6,525.40	6,318.75	7,077.00	6,715.00	7,520.80
77	5,003.75	5,604.20	5,870.00	6,574.40	6,350.00	7,112.00	6,737.50	7,546.00
78	5,027.50	5,630.80	5,887.50	6,594.00	6,350.00	7,112.00	6,726.25	7,533.40
79	5,028.75	5,632.20	5,877.50	6,582.80	6,318.75	7,077.00	6,680.00	7,481.60
80	5,112.50	5,726.00	5,950.00	6,664.00	6,368.75	7,133.00	6,707.50	7,512.40
81	5,073.75	5,682.60	5,887.50	6,594.00	6,281.25	7,035.00	6,588.75	7,379.40
82	5,003.75	5,604.20	5,786.25	6,480.60	6,143.75	6,881.00	6,422.50	7,193.20
83	4,900.00	5,488.00	5,642.50	6,319.60	5,956.25	6,671.00	6,203.75	6,948.20
84	4,763.75	5,335.40	5,461.25	6,116.60	5,737.50	6,426.00	5,937.50	6,650.00
85	4,925.00	5,516.00	5,570.00	6,238.40	5,756.25	6,447.00	5,888.75	6,595.40

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,117.50	1,273.95	1,312.50	1,496.25	1,447.50	1,650.15	1,720.00	1,960.80
30	1,171.25	1,335.23	1,375.00	1,567.50	1,515.00	1,727.10	1,802.50	2,054.85
31	1,227.50	1,399.35	1,443.75	1,645.88	1,587.50	1,809.75	1,890.00	2,154.60
32	1,285.00	1,464.90	1,512.50	1,724.25	1,665.00	1,898.10	1,982.50	2,260.05
33	1,336.25	1,523.33	1,568.75	1,788.38	1,730.00	1,972.20	2,060.00	2,348.40
34	1,388.75	1,583.18	1,637.50	1,866.75	1,802.50	2,054.85	2,142.50	2,442.45
35	1,442.50	1,644.45	1,700.00	1,938.00	1,872.50	2,134.65	2,227.50	2,539.35
36	1,497.50	1,707.15	1,762.50	2,009.25	1,942.50	2,214.45	2,315.00	2,639.10
37	1,555.00	1,772.70	1,831.25	2,087.63	2,017.50	2,299.95	2,405.00	2,741.70
38	1,615.00	1,841.10	1,906.25	2,173.13	2,097.50	2,391.15	2,497.50	2,847.15
39	1,675.00	1,909.50	1,968.75	2,244.38	2,175.00	2,479.50	2,592.50	2,955.45
40	1,736.25	1,979.33	2,050.00	2,337.00	2,255.00	2,570.70	2,690.00	3,066.60
41	1,801.25	2,053.43	2,125.00	2,422.50	2,340.00	2,667.60	2,790.00	3,180.60
42	1,850.00	2,109.00	2,181.25	2,486.63	2,405.00	2,741.70	2,870.00	3,271.80
43	1,916.25	2,184.53	2,262.50	2,579.25	2,492.50	2,841.45	2,975.00	3,391.50
44	1,983.75	2,261.48	2,337.50	2,664.75	2,580.00	2,941.20	3,082.50	3,514.05
45	2,071.25	2,361.23	2,443.75	2,785.88	2,695.00	3,072.30	3,217.50	3,667.95
46	2,160.00	2,462.40	2,550.00	2,907.00	2,812.50	3,206.25	3,357.50	3,827.55
47	2,215.00	2,525.10	2,618.75	2,985.38	2,885.00	3,288.90	3,445.00	3,927.30
48	2,308.75	2,631.98	2,725.00	3,106.50	3,007.50	3,428.55	3,595.00	4,098.30
49	2,406.25	2,743.13	2,850.00	3,249.00	3,137.50	3,576.75	3,750.00	4,275.00
50	2,507.50	2,858.55	2,962.50	3,377.25	3,272.50	3,730.65	3,910.00	4,457.40
51	2,611.25	2,976.83	3,087.50	3,519.75	3,410.00	3,887.40	4,077.50	4,648.35
52	2,718.75	3,099.38	3,218.75	3,669.38	3,550.00	4,047.00	4,247.50	4,842.15
53	2,831.25	3,227.63	3,350.00	3,819.00	3,697.50	4,215.15	4,425.00	5,044.50
54	2,945.00	3,357.30	3,487.50	3,975.75	3,852.50	4,391.85	4,610.00	5,255.40
55	3,063.75	3,492.68	3,631.25	4,139.63	4,010.00	4,571.40	4,797.50	5,469.15
56	3,212.50	3,662.25	3,806.25	4,339.13	4,202.50	4,790.85	5,030.00	5,734.20
57	3,340.00	3,807.60	3,956.25	4,510.13	4,372.50	4,984.65	5,235.00	5,967.90
58	3,471.25	3,957.23	4,112.50	4,688.25	4,547.50	5,184.15	5,445.00	6,207.30
59	3,608.75	4,113.98	4,281.25	4,880.63	4,730.00	5,392.20	5,660.00	6,452.40
60	3,768.75	4,296.38	4,468.75	5,094.38	4,940.00	5,631.60	5,912.50	6,740.25
61	3,943.75	4,495.88	4,675.00	5,329.50	5,172.50	5,896.65	6,190.00	7,056.60
62	4,095.00	4,668.30	4,856.25	5,536.13	5,370.00	6,121.80	6,427.50	7,327.35
63	4,282.50	4,882.05	5,081.25	5,792.63	5,617.50	6,403.95	6,720.00	7,660.80
64	4,475.00	5,101.50	5,312.50	6,056.25	5,867.50	6,688.95	7,022.50	8,005.65
65	4,675.00	5,329.50	5,543.75	6,319.88	6,117.50	6,973.95	7,307.50	8,330.55
66	4,923.75	5,613.08	5,837.50	6,654.75	6,440.00	7,341.60	7,687.50	8,763.75
67	5,098.75	5,812.58	6,037.50	6,882.75	6,667.50	7,600.95	7,950.00	9,063.00
68	5,271.25	6,009.23	6,243.75	7,117.88	6,887.50	7,851.75	8,212.50	9,362.25
69	5,441.25	6,203.03	6,450.00	7,353.00	7,107.50	8,102.55	8,467.50	9,652.95
70	5,602.50	6,386.85	6,631.25	7,559.63	7,312.50	8,336.25	8,702.50	9,920.85
71	5,857.50	6,677.55	6,937.50	7,908.75	7,635.00	8,703.90	9,077.50	10,348.35
72	6,010.00	6,851.40	7,112.50	8,108.25	7,830.00	8,926.20	9,295.00	10,596.30
73	6,148.75	7,009.58	7,275.00	8,293.50	8,002.50	9,122.85	9,490.00	10,818.60
74	6,271.25	7,149.23	7,418.75	8,457.38	8,150.00	9,291.00	9,655.00	11,006.70
75	7,570.00	8,629.80	8,918.75	10,167.38	9,775.00	11,143.50	11,510.00	13,121.40
76	7,687.50	8,763.75	9,062.50	10,331.25	9,912.50	11,300.25	11,652.50	13,283.85
77	7,773.75	8,862.08	9,156.25	10,438.13	10,007.50	11,408.55	11,740.00	13,383.60
78	7,823.75	8,919.08	9,200.00	10,488.00	10,055.00	11,462.70	11,775.00	13,423.50
79	7,840.00	8,937.60	9,218.75	10,509.38	10,057.50	11,465.55	11,755.00	13,400.70
80	8,002.50	9,122.85	9,393.75	10,708.88	10,225.00	11,656.50	11,900.00	13,566.00
81	7,963.75	9,078.68	9,337.50	10,644.75	10,147.50	11,568.15	11,775.00	13,423.50
82	7,877.50	8,980.35	9,218.75	10,509.38	10,007.50	11,408.55	11,572.50	13,192.65
83	7,738.75	8,822.18	9,043.75	10,309.88	9,800.00	11,172.00	11,285.00	12,864.90
84	7,552.50	8,609.85	8,818.75	10,053.38	9,527.50	10,861.35	10,922.50	12,451.65
85	7,916.25	9,024.53	9,181.25	10,466.63	9,850.00	11,229.00	11,140.00	12,699.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **5% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP5-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	895.00	984.50	1,192.50	1,311.75
30	915.00	1,006.50	1,215.00	1,336.50
31	932.50	1,025.75	1,241.25	1,365.38
32	951.25	1,046.38	1,265.00	1,391.50
33	961.25	1,057.38	1,281.25	1,409.38
34	971.25	1,068.38	1,291.25	1,420.38
35	982.50	1,080.75	1,305.00	1,435.50
36	992.50	1,091.75	1,317.50	1,449.25
37	1,000.00	1,100.00	1,332.50	1,465.75
38	1,008.75	1,109.63	1,343.75	1,478.13
39	1,018.75	1,120.63	1,355.00	1,490.50
40	1,028.75	1,131.63	1,367.50	1,504.25
41	1,037.50	1,141.25	1,380.00	1,518.00
42	1,035.00	1,138.50	1,375.00	1,512.50
43	1,042.50	1,146.75	1,386.25	1,524.88
44	1,051.25	1,156.38	1,396.25	1,535.88
45	1,058.75	1,164.63	1,407.50	1,548.25
46	1,065.00	1,171.50	1,416.25	1,557.88
47	1,072.50	1,179.75	1,423.75	1,566.13
48	1,080.00	1,188.00	1,432.50	1,575.75
49	1,085.00	1,193.50	1,440.00	1,584.00
50	1,091.25	1,200.38	1,446.25	1,590.88
51	1,095.00	1,204.50	1,451.25	1,596.38
52	1,113.75	1,225.13	1,476.25	1,623.88
53	1,127.50	1,240.25	1,492.50	1,641.75
54	1,138.75	1,252.63	1,506.25	1,656.88
55	1,148.75	1,263.63	1,521.25	1,673.38
56	1,168.75	1,285.63	1,546.25	1,700.88
57	1,188.75	1,307.63	1,570.00	1,727.00
58	1,208.75	1,329.63	1,595.00	1,754.50
59	1,228.75	1,351.63	1,621.25	1,783.38
60	1,255.00	1,380.50	1,652.50	1,817.75
61	1,285.00	1,413.50	1,691.25	1,860.38
62	1,305.00	1,435.50	1,716.25	1,887.88
63	1,336.25	1,469.88	1,753.75	1,929.13
64	1,368.75	1,505.63	1,790.00	1,969.00
65	1,385.00	1,523.50	1,806.25	1,986.88
66	1,428.75	1,571.63	1,857.50	2,043.25
67	1,447.50	1,592.25	1,877.50	2,065.25
68	1,465.00	1,611.50	1,893.75	2,083.13
69	1,480.00	1,628.00	1,908.75	2,099.63
70	1,492.50	1,641.75	1,918.75	2,110.63
71	1,530.00	1,683.00	1,957.50	2,153.25
72	1,537.50	1,691.25	1,960.00	2,156.00
73	1,541.25	1,695.38	1,956.25	2,151.88
74	1,541.25	1,695.38	1,946.25	2,140.88
75	1,787.50	1,966.25	2,226.25	2,448.88
76	1,778.75	1,956.63	2,202.50	2,422.75
77	1,763.75	1,940.13	2,168.75	2,385.63
78	1,740.00	1,914.00	2,126.25	2,338.88
79	1,710.00	1,881.00	2,072.50	2,279.75
80	1,701.25	1,871.38	2,037.50	2,241.25
81	1,656.25	1,821.88	1,962.50	2,158.75
82	1,602.50	1,762.75	1,876.25	2,063.88
83	1,540.00	1,694.00	1,776.25	1,953.88
84	1,468.75	1,615.63	1,663.75	1,830.13
85	1,460.00	1,606.00	1,590.00	1,749.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	1,171.25	1,288.38	1,790.00	1,969.00	2,157.50	2,373.25	2,385.00	2,623.50
30	1,193.75	1,313.13	1,830.00	2,013.00	2,200.00	2,420.00	2,430.00	2,673.00
31	1,217.50	1,339.25	1,865.00	2,051.50	2,245.00	2,469.50	2,482.50	2,730.75
32	1,241.25	1,365.38	1,902.50	2,092.75	2,291.25	2,520.38	2,530.00	2,783.00
33	1,255.00	1,380.50	1,922.50	2,114.75	2,315.00	2,546.50	2,562.50	2,818.75
34	1,267.50	1,394.25	1,942.50	2,136.75	2,338.75	2,572.63	2,582.50	2,840.75
35	1,281.25	1,409.38	1,965.00	2,161.50	2,362.50	2,598.75	2,610.00	2,871.00
36	1,292.50	1,421.75	1,985.00	2,183.50	2,386.25	2,624.88	2,635.00	2,898.50
37	1,305.00	1,435.50	2,000.00	2,200.00	2,410.00	2,651.00	2,665.00	2,931.50
38	1,317.50	1,449.25	2,017.50	2,219.25	2,431.25	2,674.38	2,687.50	2,956.25
39	1,330.00	1,463.00	2,037.50	2,241.25	2,455.00	2,700.50	2,710.00	2,981.00
40	1,342.50	1,476.75	2,057.50	2,263.25	2,475.00	2,722.50	2,735.00	3,008.50
41	1,353.75	1,489.13	2,075.00	2,282.50	2,496.25	2,745.88	2,760.00	3,036.00
42	1,351.25	1,486.38	2,070.00	2,277.00	2,491.25	2,740.38	2,750.00	3,025.00
43	1,361.25	1,497.38	2,085.00	2,293.50	2,511.25	2,762.38	2,772.50	3,049.75
44	1,371.25	1,508.38	2,102.50	2,312.75	2,528.75	2,781.63	2,792.50	3,071.75
45	1,381.25	1,519.38	2,117.50	2,329.25	2,547.50	2,802.25	2,815.00	3,096.50
46	1,391.25	1,530.38	2,130.00	2,343.00	2,565.00	2,821.50	2,832.50	3,115.75
47	1,400.00	1,540.00	2,145.00	2,359.50	2,578.75	2,836.63	2,847.50	3,132.25
48	1,407.50	1,548.25	2,160.00	2,376.00	2,595.00	2,854.50	2,865.00	3,151.50
49	1,417.50	1,559.25	2,170.00	2,387.00	2,608.75	2,869.63	2,880.00	3,168.00
50	1,423.75	1,566.13	2,182.50	2,400.75	2,621.25	2,883.38	2,892.50	3,181.75
51	1,430.00	1,573.00	2,190.00	2,409.00	2,632.50	2,895.75	2,902.50	3,192.75
52	1,456.25	1,601.88	2,227.50	2,450.25	2,677.50	2,945.25	2,952.50	3,247.75
53	1,471.25	1,618.38	2,255.00	2,480.50	2,706.25	2,976.88	2,985.00	3,283.50
54	1,488.75	1,637.63	2,277.50	2,505.25	2,732.50	3,005.75	3,012.50	3,313.75
55	1,503.75	1,654.13	2,297.50	2,527.25	2,758.75	3,034.63	3,042.50	3,346.75
56	1,530.00	1,683.00	2,337.50	2,571.25	2,806.25	3,086.88	3,092.50	3,401.75
57	1,556.25	1,711.88	2,377.50	2,615.25	2,852.50	3,137.75	3,140.00	3,454.00
58	1,582.50	1,740.75	2,417.50	2,659.25	2,897.50	3,187.25	3,190.00	3,509.00
59	1,610.00	1,771.00	2,457.50	2,703.25	2,943.75	3,238.13	3,242.50	3,566.75
60	1,645.00	1,809.50	2,510.00	2,761.00	3,006.25	3,306.88	3,305.00	3,635.50
61	1,686.25	1,854.88	2,570.00	2,827.00	3,076.25	3,383.88	3,382.50	3,720.75
62	1,715.00	1,886.50	2,610.00	2,871.00	3,122.50	3,434.75	3,432.50	3,775.75
63	1,757.50	1,933.25	2,672.50	2,939.75	3,193.75	3,513.13	3,507.50	3,858.25
64	1,801.25	1,981.38	2,737.50	3,011.25	3,263.75	3,590.13	3,580.00	3,938.00
65	1,830.00	2,013.00	2,770.00	3,047.00	3,297.50	3,627.25	3,612.50	3,973.75
66	1,891.25	2,080.38	2,857.50	3,143.25	3,395.00	3,734.50	3,715.00	4,086.50
67	1,920.00	2,112.00	2,895.00	3,184.50	3,433.75	3,777.13	3,755.00	4,130.50
68	1,947.50	2,142.25	2,930.00	3,223.00	3,470.00	3,817.00	3,787.50	4,166.25
69	1,973.75	2,171.13	2,960.00	3,256.00	3,501.25	3,851.38	3,817.50	4,199.25
70	1,993.75	2,193.13	2,985.00	3,283.50	3,523.75	3,876.13	3,837.50	4,221.25
71	2,050.00	2,255.00	3,060.00	3,366.00	3,600.00	3,960.00	3,915.00	4,306.50
72	2,067.50	2,274.25	3,075.00	3,382.50	3,610.00	3,971.00	3,920.00	4,312.00
73	2,078.75	2,286.63	3,082.50	3,390.75	3,611.25	3,972.38	3,912.50	4,303.75
74	2,086.25	2,294.88	3,082.50	3,390.75	3,601.25	3,961.38	3,892.50	4,281.75
75	2,453.75	2,699.13	3,575.00	3,932.50	4,141.25	4,555.38	4,452.50	4,897.75
76	2,455.00	2,700.50	3,557.50	3,913.25	4,107.50	4,518.25	4,405.00	4,845.50
77	2,445.00	2,689.50	3,527.50	3,880.25	4,055.00	4,460.50	4,337.50	4,771.25
78	2,425.00	2,667.50	3,480.00	3,828.00	3,986.25	4,384.88	4,252.50	4,677.75
79	2,396.25	2,635.88	3,420.00	3,762.00	3,898.75	4,288.63	4,145.00	4,559.50
80	2,407.50	2,648.25	3,402.50	3,742.75	3,851.25	4,236.38	4,075.00	4,482.50
81	2,363.75	2,600.13	3,312.50	3,643.75	3,727.50	4,100.25	3,925.00	4,317.50
82	2,307.50	2,538.25	3,205.00	3,525.50	3,580.00	3,938.00	3,752.50	4,127.75
83	2,238.75	2,462.63	3,080.00	3,388.00	3,410.00	3,751.00	3,552.50	3,907.75
84	2,160.00	2,376.00	2,937.50	3,231.25	3,220.00	3,542.00	3,327.50	3,660.25
85	2,217.50	2,439.25	2,920.00	3,212.00	3,127.50	3,440.25	3,180.00	3,498.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	2,107.50	2,360.40	2,685.00	3,007.20	3,097.50	3,469.20	3,378.75	3,784.20
30	2,150.00	2,408.00	2,745.00	3,074.40	3,161.25	3,540.60	3,447.50	3,861.20
31	2,195.00	2,458.40	2,797.50	3,133.20	3,226.25	3,613.40	3,518.75	3,941.00
32	2,237.50	2,506.00	2,853.75	3,196.20	3,291.25	3,686.20	3,588.75	4,019.40
33	2,262.50	2,534.00	2,883.75	3,229.80	3,325.00	3,724.00	3,627.50	4,062.80
34	2,286.25	2,560.60	2,913.75	3,263.40	3,358.75	3,761.80	3,665.00	4,104.80
35	2,308.75	2,585.80	2,947.50	3,301.20	3,395.00	3,802.40	3,702.50	4,146.80
36	2,333.75	2,613.80	2,977.50	3,334.80	3,427.50	3,838.80	3,738.75	4,187.40
37	2,353.75	2,636.20	3,000.00	3,360.00	3,461.25	3,876.60	3,775.00	4,228.00
38	2,377.50	2,662.80	3,026.25	3,389.40	3,493.75	3,913.00	3,810.00	4,267.20
39	2,400.00	2,688.00	3,056.25	3,423.00	3,527.50	3,950.80	3,845.00	4,306.40
40	2,420.00	2,710.40	3,086.25	3,456.60	3,557.50	3,984.40	3,880.00	4,345.60
41	2,441.25	2,734.20	3,112.50	3,486.00	3,588.75	4,019.40	3,913.75	4,383.40
42	2,433.75	2,725.80	3,105.00	3,477.60	3,578.75	4,008.20	3,903.75	4,372.20
43	2,455.00	2,749.60	3,127.50	3,502.80	3,607.50	4,040.40	3,931.25	4,403.00
44	2,473.75	2,770.60	3,153.75	3,532.20	3,633.75	4,069.80	3,962.50	4,438.00
45	2,491.25	2,790.20	3,176.25	3,557.40	3,658.75	4,097.80	3,990.00	4,468.80
46	2,507.50	2,808.40	3,195.00	3,578.40	3,685.00	4,127.20	4,016.25	4,498.20
47	2,523.75	2,826.60	3,217.50	3,603.60	3,708.75	4,153.80	4,041.25	4,526.20
48	2,540.00	2,844.80	3,240.00	3,628.80	3,730.00	4,177.60	4,063.75	4,551.40
49	2,553.75	2,860.20	3,255.00	3,645.60	3,750.00	4,200.00	4,086.25	4,576.60
50	2,568.75	2,877.00	3,273.75	3,666.60	3,768.75	4,221.00	4,106.25	4,599.00
51	2,580.00	2,889.60	3,285.00	3,679.20	3,783.75	4,237.80	4,123.75	4,618.60
52	2,623.75	2,938.60	3,341.25	3,742.20	3,851.25	4,313.40	4,195.00	4,698.40
53	2,653.75	2,972.20	3,382.50	3,788.40	3,891.25	4,358.20	4,238.75	4,747.40
54	2,681.25	3,003.00	3,416.25	3,826.20	3,931.25	4,403.00	4,278.75	4,792.20
55	2,708.75	3,033.80	3,446.25	3,859.80	3,967.50	4,443.60	4,320.00	4,838.40
56	2,756.25	3,087.00	3,506.25	3,927.00	4,037.50	4,522.00	4,393.75	4,921.00
57	2,803.75	3,140.20	3,566.25	3,994.20	4,103.75	4,596.20	4,465.00	5,000.80
58	2,852.50	3,194.80	3,626.25	4,061.40	4,170.00	4,670.40	4,536.25	5,080.60
59	2,900.00	3,248.00	3,686.25	4,128.60	4,237.50	4,746.00	4,607.50	5,160.40
60	2,963.75	3,319.40	3,765.00	4,216.80	4,326.25	4,845.40	4,702.50	5,266.80
61	3,037.50	3,402.00	3,855.00	4,317.60	4,430.00	4,961.60	4,812.50	5,390.00
62	3,087.50	3,458.00	3,915.00	4,384.80	4,497.50	5,037.20	4,885.00	5,471.20
63	3,163.75	3,543.40	4,008.75	4,489.80	4,600.00	5,152.00	4,993.75	5,593.00
64	3,238.75	3,627.40	4,106.25	4,599.00	4,703.75	5,268.20	5,102.50	5,714.80
65	3,287.50	3,682.00	4,155.00	4,653.60	4,755.00	5,325.60	5,151.25	5,769.40
66	3,395.00	3,802.40	4,286.25	4,800.60	4,898.75	5,486.60	5,301.25	5,937.40
67	3,443.75	3,857.00	4,342.50	4,863.60	4,958.75	5,553.80	5,362.50	6,006.00
68	3,490.00	3,908.80	4,395.00	4,922.40	5,012.50	5,614.00	5,416.25	6,066.20
69	3,532.50	3,956.40	4,440.00	4,972.80	5,060.00	5,667.20	5,462.50	6,118.00
70	3,570.00	3,998.40	4,477.50	5,014.80	5,096.25	5,707.80	5,495.00	6,154.40
71	3,663.75	4,103.40	4,590.00	5,140.80	5,211.25	5,836.60	5,610.00	6,283.20
72	3,690.00	4,132.80	4,612.50	5,166.00	5,228.75	5,856.20	5,622.50	6,297.20
73	3,708.75	4,153.80	4,623.75	5,178.60	5,233.75	5,861.80	5,620.00	6,294.40
74	3,716.25	4,162.20	4,623.75	5,178.60	5,222.50	5,849.20	5,600.00	6,272.00
75	4,350.00	4,872.00	5,362.50	6,006.00	6,025.00	6,748.00	6,427.50	7,198.80
76	4,342.50	4,863.60	5,336.25	5,976.60	5,981.25	6,699.00	6,368.75	7,133.00
77	4,318.75	4,837.00	5,291.25	5,926.20	5,912.50	6,622.00	6,282.50	7,036.40
78	4,277.50	4,790.80	5,220.00	5,846.40	5,820.00	6,518.40	6,170.00	6,910.40
79	4,220.00	4,726.40	5,130.00	5,745.60	5,701.25	6,385.40	6,028.75	6,752.20
80	4,223.75	4,730.60	5,103.75	5,716.20	5,643.75	6,321.00	5,946.25	6,659.80
81	4,136.25	4,632.60	4,968.75	5,565.00	5,473.75	6,130.60	5,743.75	6,433.00
82	4,027.50	4,510.80	4,807.50	5,384.40	5,270.00	5,902.40	5,510.00	6,171.20
83	3,896.25	4,363.80	4,620.00	5,174.40	5,032.50	5,636.40	5,235.00	5,863.20
84	3,743.75	4,193.00	4,406.25	4,935.00	4,765.00	5,336.80	4,930.00	5,521.60
85	3,802.50	4,258.80	4,380.00	4,905.60	4,663.75	5,223.40	4,761.25	5,332.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benefit	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	3,267.50	3,659.60	3,977.50	4,454.80	4,475.00	5,012.00	4,903.75	5,492.20
30	3,333.75	3,733.80	4,056.25	4,543.00	4,575.00	5,124.00	5,002.50	5,602.80
31	3,401.25	3,809.40	4,138.75	4,635.40	4,662.50	5,222.00	5,103.75	5,716.20
32	3,468.75	3,885.00	4,221.25	4,727.80	4,756.25	5,327.00	5,207.50	5,832.40
33	3,505.00	3,925.60	4,267.50	4,779.60	4,806.25	5,383.00	5,262.50	5,894.00
34	3,542.50	3,967.60	4,310.00	4,827.20	4,856.25	5,439.00	5,317.50	5,955.60
35	3,576.25	4,005.40	4,356.25	4,879.00	4,912.50	5,502.00	5,371.25	6,015.80
36	3,612.50	4,046.00	4,398.75	4,926.60	4,962.50	5,558.00	5,423.75	6,074.60
37	3,648.75	4,086.60	4,440.00	4,972.80	5,000.00	5,600.00	5,477.50	6,134.80
38	3,682.50	4,124.40	4,482.50	5,020.40	5,043.75	5,649.00	5,528.75	6,192.20
39	3,717.50	4,163.60	4,525.00	5,068.00	5,093.75	5,705.00	5,580.00	6,249.60
40	3,748.75	4,198.60	4,563.75	5,111.40	5,143.75	5,761.00	5,630.00	6,305.60
41	3,782.50	4,236.40	4,605.00	5,157.60	5,187.50	5,810.00	5,678.75	6,360.20
42	3,772.50	4,225.20	4,592.50	5,143.60	5,175.00	5,796.00	5,663.75	6,343.40
43	3,801.25	4,257.40	4,628.75	5,184.20	5,212.50	5,838.00	5,708.75	6,393.80
44	3,831.25	4,291.00	4,665.00	5,224.80	5,256.25	5,887.00	5,751.25	6,441.40
45	3,858.75	4,321.80	4,698.75	5,262.60	5,293.75	5,929.00	5,792.50	6,487.60
46	3,885.00	4,351.20	4,730.00	5,297.60	5,325.00	5,964.00	5,831.25	6,531.00
47	3,911.25	4,380.60	4,760.00	5,331.20	5,362.50	6,006.00	5,868.75	6,573.00
48	3,933.75	4,405.80	4,788.75	5,363.40	5,400.00	6,048.00	5,903.75	6,612.20
49	3,957.50	4,432.40	4,817.50	5,395.60	5,425.00	6,076.00	5,936.25	6,648.60
50	3,977.50	4,454.80	4,842.50	5,423.60	5,456.25	6,111.00	5,965.00	6,680.80
51	3,996.25	4,475.80	4,863.75	5,447.40	5,475.00	6,132.00	5,991.25	6,710.20
52	4,066.25	4,554.20	4,948.75	5,542.60	5,568.75	6,237.00	6,096.25	6,827.80
53	4,110.00	4,603.20	5,002.50	5,602.80	5,637.50	6,314.00	6,160.00	6,899.20
54	4,153.75	4,652.20	5,056.25	5,663.00	5,693.75	6,377.00	6,222.50	6,969.20
55	4,196.25	4,699.80	5,105.00	5,717.60	5,743.75	6,433.00	6,282.50	7,036.40
56	4,272.50	4,785.20	5,197.50	5,821.20	5,843.75	6,545.00	6,392.50	7,159.60
57	4,345.00	4,866.40	5,285.00	5,919.20	5,943.75	6,657.00	6,498.75	7,278.60
58	4,420.00	4,950.40	5,375.00	6,020.00	6,043.75	6,769.00	6,605.00	7,397.60
59	4,495.00	5,034.40	5,465.00	6,120.80	6,143.75	6,881.00	6,712.50	7,518.00
60	4,593.75	5,145.00	5,583.75	6,253.80	6,275.00	7,028.00	6,855.00	7,677.60
61	4,708.75	5,273.80	5,722.50	6,409.20	6,425.00	7,196.00	7,018.75	7,861.00
62	4,786.25	5,360.60	5,815.00	6,512.80	6,525.00	7,308.00	7,128.75	7,984.20
63	4,905.00	5,493.60	5,956.25	6,671.00	6,681.25	7,483.00	7,293.75	8,169.00
64	5,022.50	5,625.20	6,098.75	6,830.60	6,843.75	7,665.00	7,458.75	8,353.80
65	5,100.00	5,712.00	6,182.50	6,924.40	6,925.00	7,756.00	7,543.75	8,449.00
66	5,268.75	5,901.00	6,381.25	7,147.00	7,143.75	8,001.00	7,773.75	8,706.60
67	5,347.50	5,989.20	6,471.25	7,247.80	7,237.50	8,106.00	7,872.50	8,817.20
68	5,420.00	6,070.40	6,555.00	7,341.60	7,325.00	8,204.00	7,961.25	8,916.60
69	5,487.50	6,146.00	6,632.50	7,428.40	7,400.00	8,288.00	8,038.75	9,003.40
70	5,546.25	6,211.80	6,697.50	7,501.20	7,462.50	8,358.00	8,102.50	9,074.80
71	5,695.00	6,378.40	6,870.00	7,694.40	7,650.00	8,568.00	8,288.75	9,283.40
72	5,740.00	6,428.80	6,915.00	7,744.80	7,687.50	8,610.00	8,322.50	9,321.20
73	5,770.00	6,462.40	6,943.75	7,777.00	7,706.25	8,631.00	8,335.00	9,335.20
74	5,783.75	6,477.80	6,952.50	7,786.80	7,706.25	8,631.00	8,323.75	9,322.60
75	6,785.00	7,599.20	8,111.25	9,084.60	8,937.50	10,010.00	9,621.25	10,775.80
76	6,777.50	7,590.80	8,088.75	9,059.40	8,893.75	9,961.00	9,558.75	10,705.80
77	6,746.25	7,555.80	8,035.00	8,999.20	8,818.75	9,877.00	9,458.75	10,593.80
78	6,685.00	7,487.20	7,948.75	8,902.60	8,700.00	9,744.00	9,317.50	10,435.60
79	6,598.75	7,390.60	7,831.25	8,771.00	8,550.00	9,576.00	9,137.50	10,234.00
80	6,615.00	7,408.80	7,821.25	8,759.80	8,506.25	9,527.00	9,061.25	10,148.60
81	6,485.00	7,263.20	7,646.25	8,563.80	8,281.25	9,275.00	8,801.25	9,857.40
82	6,321.25	7,079.80	7,428.75	8,320.20	8,012.50	8,974.00	8,490.00	9,508.80
83	6,121.25	6,855.80	7,167.50	8,027.60	7,700.00	8,624.00	8,125.00	9,100.00
84	5,891.25	6,598.20	6,871.25	7,695.80	7,343.75	8,225.00	7,712.50	8,638.00
85	6,011.25	6,732.60	6,926.25	7,757.40	7,300.00	8,176.00	7,592.50	8,503.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	4,883.75	5,567.48	5,856.25	6,676.13	6,535.00	7,449.90	7,955.00	9,068.70
30	4,982.50	5,680.05	5,968.75	6,804.38	6,667.50	7,600.95	8,112.50	9,248.25
31	5,083.75	5,795.48	6,087.50	6,939.75	6,802.50	7,754.85	8,277.50	9,436.35
32	5,186.25	5,912.33	6,206.25	7,075.13	6,937.50	7,908.75	8,442.50	9,624.45
33	5,240.00	5,973.60	6,275.00	7,153.50	7,010.00	7,991.40	8,535.00	9,729.90
34	5,295.00	6,036.30	6,337.50	7,224.75	7,085.00	8,076.90	8,620.00	9,826.80
35	5,346.25	6,094.73	6,406.25	7,303.13	7,152.50	8,153.85	8,712.50	9,932.25
36	5,400.00	6,156.00	6,462.50	7,367.25	7,225.00	8,236.50	8,797.50	10,029.15
37	5,452.50	6,215.85	6,525.00	7,438.50	7,297.50	8,319.15	8,880.00	10,123.20
38	5,503.75	6,274.28	6,587.50	7,509.75	7,365.00	8,396.10	8,965.00	10,220.10
39	5,553.75	6,331.28	6,650.00	7,581.00	7,435.00	8,475.90	9,050.00	10,317.00
40	5,603.75	6,388.28	6,712.50	7,652.25	7,497.50	8,547.15	9,127.50	10,405.35
41	5,652.50	6,443.85	6,768.75	7,716.38	7,565.00	8,624.10	9,210.00	10,499.40
42	5,637.50	6,426.75	6,756.25	7,702.13	7,545.00	8,601.30	9,185.00	10,470.90
43	5,681.25	6,476.63	6,806.25	7,759.13	7,602.50	8,666.85	9,257.50	10,553.55
44	5,723.75	6,525.08	6,856.25	7,816.13	7,662.50	8,735.25	9,330.00	10,636.20
45	5,766.25	6,573.53	6,906.25	7,873.13	7,717.50	8,797.95	9,397.50	10,713.15
46	5,805.00	6,617.70	6,956.25	7,930.13	7,770.00	8,857.80	9,460.00	10,784.40
47	5,843.75	6,661.88	7,000.00	7,980.00	7,822.50	8,917.65	9,520.00	10,852.80
48	5,878.75	6,701.78	7,037.50	8,022.75	7,867.50	8,968.95	9,577.50	10,918.35
49	5,912.50	6,740.25	7,087.50	8,079.75	7,915.00	9,023.10	9,635.00	10,983.90
50	5,943.75	6,775.88	7,118.75	8,115.38	7,955.00	9,068.70	9,685.00	11,040.90
51	5,970.00	6,805.80	7,150.00	8,151.00	7,992.50	9,111.45	9,727.50	11,089.35
52	6,077.50	6,928.35	7,281.25	8,300.63	8,132.50	9,271.05	9,897.50	11,283.15
53	6,143.75	7,003.88	7,356.25	8,386.13	8,220.00	9,370.80	10,005.00	11,405.70
54	6,207.50	7,076.55	7,443.75	8,485.88	8,307.50	9,470.55	10,112.50	11,528.25
55	6,270.00	7,147.80	7,518.75	8,571.38	8,392.50	9,567.45	10,210.00	11,639.40
56	6,385.00	7,278.90	7,650.00	8,721.00	8,545.00	9,741.30	10,395.00	11,850.30
57	6,495.00	7,404.30	7,781.25	8,870.63	8,690.00	9,906.60	10,570.00	12,049.80
58	6,605.00	7,529.70	7,912.50	9,020.25	8,840.00	10,077.60	10,750.00	12,255.00
59	6,718.75	7,659.38	8,050.00	9,177.00	8,990.00	10,248.60	10,930.00	12,460.20
60	6,867.50	7,828.95	8,225.00	9,376.50	9,187.50	10,473.75	11,167.50	12,730.95
61	7,040.00	8,025.60	8,431.25	9,611.63	9,417.50	10,735.95	11,445.00	13,047.30
62	7,158.75	8,160.98	8,575.00	9,775.50	9,572.50	10,912.65	11,630.00	13,258.20
63	7,337.50	8,364.75	8,787.50	10,017.75	9,810.00	11,183.40	11,912.50	13,580.25
64	7,517.50	8,569.95	9,006.25	10,267.13	10,045.00	11,451.30	12,197.50	13,905.15
65	7,648.75	8,719.58	9,150.00	10,431.00	10,200.00	11,628.00	12,365.00	14,096.10
66	7,905.00	9,011.70	9,456.25	10,780.13	10,537.50	12,012.75	12,762.50	14,549.25
67	8,028.75	9,152.78	9,600.00	10,944.00	10,695.00	12,192.30	12,942.50	14,754.45
68	8,143.75	9,283.88	9,737.50	11,100.75	10,840.00	12,357.60	13,110.00	14,945.40
69	8,251.25	9,406.43	9,868.75	11,250.38	10,975.00	12,511.50	13,265.00	15,122.10
70	8,346.25	9,514.73	9,968.75	11,364.38	11,092.50	12,645.45	13,395.00	15,270.30
71	8,582.50	9,784.05	10,250.00	11,685.00	11,390.00	12,984.60	13,740.00	15,663.60
72	8,657.50	9,869.55	10,337.50	11,784.75	11,480.00	13,087.20	13,830.00	15,766.20
73	8,713.75	9,933.68	10,393.75	11,848.88	11,540.00	13,155.60	13,887.50	15,831.75
74	8,746.25	9,970.73	10,431.25	11,891.63	11,567.50	13,186.95	13,905.00	15,851.70
75	10,320.00	11,764.80	12,268.75	13,986.38	13,570.00	15,469.80	16,222.50	18,493.65
76	10,326.25	11,771.93	12,275.00	13,993.50	13,555.00	15,452.70	16,177.50	18,442.35
77	10,293.75	11,734.88	12,225.00	13,936.50	13,492.50	15,381.45	16,070.00	18,319.80
78	10,218.75	11,649.38	12,125.00	13,822.50	13,370.00	15,241.80	15,897.50	18,123.15
79	10,106.25	11,521.13	11,981.25	13,658.63	13,197.50	15,045.15	15,662.50	17,855.25
80	10,170.00	11,593.80	12,037.50	13,722.75	13,230.00	15,082.20	15,642.50	17,832.45
81	9,997.50	11,397.15	11,818.75	13,473.38	12,970.00	14,785.80	15,292.50	17,433.45
82	9,773.75	11,142.08	11,537.50	13,152.75	12,642.50	14,412.45	14,857.50	16,937.55
83	9,496.25	10,825.73	11,193.75	12,760.88	12,242.50	13,956.45	14,335.00	16,341.90
84	9,172.50	10,456.65	10,800.00	12,312.00	11,782.50	13,432.05	13,742.50	15,666.45
85	9,476.25	10,802.93	11,087.50	12,639.75	12,022.50	13,705.65	13,852.50	15,791.85

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **3% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP3-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	250.00	275.00	333.75	367.13
30	258.75	284.63	343.75	378.13
31	267.50	294.25	356.25	391.88
32	275.00	302.50	367.50	404.25
33	282.50	310.75	377.50	415.25
34	287.50	316.25	383.75	422.13
35	295.00	324.50	392.50	431.75
36	300.00	330.00	401.25	441.38
37	306.25	336.88	410.00	451.00
38	312.50	343.75	417.50	459.25
39	318.75	350.63	425.00	467.50
40	325.00	357.50	433.75	477.13
41	331.25	364.38	441.25	485.38
42	336.25	369.88	447.50	492.25
43	343.75	378.13	457.50	503.25
44	348.75	383.63	463.75	510.13
45	352.50	387.75	471.25	518.38
46	358.75	394.63	477.50	525.25
47	366.25	402.88	487.50	536.25
48	370.00	407.00	491.25	540.38
49	380.00	418.00	506.25	556.88
50	391.25	430.38	518.75	570.63
51	401.25	441.38	532.50	585.75
52	411.25	452.38	547.50	602.25
53	422.50	464.75	561.25	617.38
54	433.75	477.13	575.00	632.50
55	443.75	488.13	588.75	647.63
56	457.50	503.25	608.75	669.63
57	468.75	515.63	621.25	683.38
58	480.00	528.00	636.25	699.88
59	492.50	541.75	651.25	716.38
60	506.25	556.88	667.50	734.25
61	520.00	572.00	686.25	754.88
62	531.25	584.38	700.00	770.00
63	546.25	600.88	717.50	789.25
64	561.25	617.38	733.75	807.13
65	570.00	627.00	743.75	818.13
66	587.50	646.25	765.00	841.50
67	596.25	655.88	772.50	849.75
68	603.75	664.13	780.00	858.00
69	610.00	671.00	785.00	863.50
70	613.75	675.13	787.50	866.25
71	625.00	687.50	795.00	874.50
72	623.75	686.13	791.25	870.38
73	621.25	683.38	782.50	860.75
74	615.00	676.50	770.00	847.00
75	698.75	768.63	858.75	944.63
76	685.00	753.50	833.75	917.13
77	666.25	732.88	802.50	882.75
78	641.25	705.38	765.00	841.50
79	612.50	673.75	718.75	790.63
80	585.00	643.50	671.25	738.38
81	543.75	598.13	607.50	668.25
82	495.00	544.50	535.00	588.50
83	438.75	482.63	452.50	497.75
84	377.50	415.25	360.00	396.00
85	295.00	324.50	223.75	246.13

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	325.00	357.50	500.00	550.00	602.50	662.75	667.50	734.25
30	337.50	371.25	517.50	569.25	622.50	684.75	687.50	756.25
31	346.25	380.88	535.00	588.50	643.75	708.13	712.50	783.75
32	357.50	393.25	550.00	605.00	666.25	732.88	735.00	808.50
33	366.25	402.88	565.00	621.50	680.00	748.00	755.00	830.50
34	375.00	412.50	575.00	632.50	695.00	764.50	767.50	844.25
35	382.50	420.75	590.00	649.00	710.00	781.00	785.00	863.50
36	390.00	429.00	600.00	660.00	723.75	796.13	802.50	882.75
37	398.75	438.63	612.50	673.75	740.00	814.00	820.00	902.00
38	406.25	446.88	625.00	687.50	753.75	829.13	835.00	918.50
39	415.00	456.50	637.50	701.25	770.00	847.00	850.00	935.00
40	422.50	464.75	650.00	715.00	782.50	860.75	867.50	954.25
41	430.00	473.00	662.50	728.75	796.25	875.88	882.50	970.75
42	438.75	482.63	672.50	739.75	811.25	892.38	895.00	984.50
43	445.00	489.50	687.50	756.25	826.25	908.88	915.00	1,006.50
44	451.25	496.38	697.50	767.25	838.75	922.63	927.50	1,020.25
45	458.75	504.63	705.00	775.50	851.25	936.38	942.50	1,036.75
46	465.00	511.50	717.50	789.25	863.75	950.13	955.00	1,050.50
47	477.50	525.25	732.50	805.75	882.50	970.75	975.00	1,072.50
48	480.00	528.00	740.00	814.00	891.25	980.38	982.50	1,080.75
49	495.00	544.50	760.00	836.00	915.00	1,006.50	1,012.50	1,113.75
50	507.50	558.25	782.50	860.75	940.00	1,034.00	1,037.50	1,141.25
51	521.25	573.38	802.50	882.75	965.00	1,061.50	1,065.00	1,171.50
52	535.00	588.50	822.50	904.75	991.25	1,090.38	1,095.00	1,204.50
53	548.75	603.63	845.00	929.50	1,016.25	1,117.88	1,122.50	1,234.75
54	563.75	620.13	867.50	954.25	1,042.50	1,146.75	1,150.00	1,265.00
55	577.50	635.25	887.50	976.25	1,068.75	1,175.63	1,177.50	1,295.25
56	597.50	657.25	915.00	1,006.50	1,101.25	1,211.38	1,217.50	1,339.25
57	611.25	672.38	937.50	1,031.25	1,128.75	1,241.63	1,242.50	1,366.75
58	626.25	688.88	960.00	1,056.00	1,155.00	1,270.50	1,272.50	1,399.75
59	641.25	705.38	985.00	1,083.50	1,181.25	1,299.38	1,302.50	1,432.75
60	658.75	724.63	1,012.50	1,113.75	1,212.50	1,333.75	1,335.00	1,468.50
61	680.00	748.00	1,040.00	1,144.00	1,247.50	1,372.25	1,372.50	1,509.75
62	695.00	764.50	1,062.50	1,168.75	1,272.50	1,399.75	1,400.00	1,540.00
63	715.00	786.50	1,092.50	1,201.75	1,306.25	1,436.88	1,435.00	1,578.50
64	735.00	808.50	1,122.50	1,234.75	1,337.50	1,471.25	1,467.50	1,614.25
65	751.25	826.38	1,140.00	1,254.00	1,357.50	1,493.25	1,487.50	1,636.25
66	776.25	853.88	1,175.00	1,292.50	1,397.50	1,537.25	1,530.00	1,683.00
67	790.00	869.00	1,192.50	1,311.75	1,415.00	1,556.50	1,545.00	1,699.50
68	802.50	882.75	1,207.50	1,328.25	1,430.00	1,573.00	1,560.00	1,716.00
69	813.75	895.13	1,220.00	1,342.00	1,441.25	1,585.38	1,570.00	1,727.00
70	820.00	902.00	1,227.50	1,350.25	1,446.25	1,590.88	1,575.00	1,732.50
71	838.75	922.63	1,250.00	1,375.00	1,466.25	1,612.88	1,590.00	1,749.00
72	842.50	926.75	1,247.50	1,372.25	1,460.00	1,606.00	1,582.50	1,740.75
73	842.50	926.75	1,242.50	1,366.75	1,448.75	1,593.63	1,565.00	1,721.50
74	840.00	924.00	1,230.00	1,353.00	1,430.00	1,573.00	1,540.00	1,694.00
75	968.75	1,065.63	1,397.50	1,537.25	1,607.50	1,768.25	1,717.50	1,889.25
76	957.50	1,053.25	1,370.00	1,507.00	1,565.00	1,721.50	1,667.50	1,834.25
77	938.75	1,032.63	1,332.50	1,465.75	1,512.50	1,663.75	1,605.00	1,765.50
78	913.75	1,005.13	1,282.50	1,410.75	1,447.50	1,592.25	1,530.00	1,683.00
79	882.50	970.75	1,225.00	1,347.50	1,368.75	1,505.63	1,437.50	1,581.25
80	860.00	946.00	1,170.00	1,287.00	1,290.00	1,419.00	1,342.50	1,476.75
81	815.00	896.50	1,087.50	1,196.25	1,181.25	1,299.38	1,215.00	1,336.50
82	760.00	836.00	990.00	1,089.00	1,053.75	1,159.13	1,070.00	1,177.00
83	697.50	767.25	877.50	965.25	910.00	1,001.00	905.00	995.50
84	627.50	690.25	755.00	830.50	751.25	826.38	720.00	792.00
85	555.00	610.50	590.00	649.00	520.00	572.00	447.50	492.25

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	587.50	658.00	750.00	840.00	863.75	967.40	943.75	1,057.00
30	605.00	677.60	776.25	869.40	893.75	1,001.00	975.00	1,092.00
31	627.50	702.80	802.50	898.80	922.50	1,033.20	1,007.50	1,128.40
32	647.50	725.20	825.00	924.00	955.00	1,069.60	1,042.50	1,167.60
33	662.50	742.00	847.50	949.20	976.25	1,093.40	1,066.25	1,194.20
34	676.25	757.40	862.50	966.00	997.50	1,117.20	1,088.75	1,219.40
35	691.25	774.20	885.00	991.20	1,020.00	1,142.40	1,112.50	1,246.00
36	706.25	791.00	900.00	1,008.00	1,040.00	1,164.80	1,135.00	1,271.20
37	720.00	806.40	918.75	1,029.00	1,061.25	1,188.60	1,158.75	1,297.80
38	735.00	823.20	937.50	1,050.00	1,082.50	1,212.40	1,182.50	1,324.40
39	748.75	838.60	956.25	1,071.00	1,105.00	1,237.60	1,205.00	1,349.60
40	762.50	854.00	975.00	1,092.00	1,125.00	1,260.00	1,227.50	1,374.80
41	776.25	869.40	993.75	1,113.00	1,145.00	1,282.40	1,250.00	1,400.00
42	790.00	884.80	1,008.75	1,129.80	1,166.25	1,306.20	1,272.50	1,425.20
43	803.75	900.20	1,031.25	1,155.00	1,185.00	1,327.20	1,293.75	1,449.00
44	817.50	915.60	1,046.25	1,171.80	1,203.75	1,348.20	1,313.75	1,471.40
45	828.75	928.20	1,057.50	1,184.40	1,222.50	1,369.20	1,333.75	1,493.80
46	841.25	942.20	1,076.25	1,205.40	1,240.00	1,388.80	1,352.50	1,514.80
47	861.25	964.60	1,098.75	1,230.60	1,270.00	1,422.40	1,383.75	1,549.80
48	868.75	973.00	1,110.00	1,243.20	1,280.00	1,433.60	1,396.25	1,563.80
49	892.50	999.60	1,140.00	1,276.80	1,315.00	1,472.80	1,435.00	1,607.20
50	917.50	1,027.60	1,173.75	1,314.60	1,351.25	1,513.40	1,473.75	1,650.60
51	942.50	1,055.60	1,203.75	1,348.20	1,387.50	1,554.00	1,512.50	1,694.00
52	966.25	1,082.20	1,233.75	1,381.80	1,423.75	1,594.60	1,552.50	1,738.80
53	991.25	1,110.20	1,267.50	1,419.60	1,461.25	1,636.60	1,592.50	1,783.60
54	1,017.50	1,139.60	1,301.25	1,457.40	1,497.50	1,677.20	1,632.50	1,828.40
55	1,043.75	1,169.00	1,331.25	1,491.00	1,535.00	1,719.20	1,673.75	1,874.60
56	1,076.25	1,205.40	1,372.50	1,537.20	1,585.00	1,775.20	1,726.25	1,933.40
57	1,103.75	1,236.20	1,406.25	1,575.00	1,622.50	1,817.20	1,767.50	1,979.60
58	1,131.25	1,267.00	1,440.00	1,612.80	1,660.00	1,859.20	1,807.50	2,024.40
59	1,157.50	1,296.40	1,477.50	1,654.80	1,698.75	1,902.60	1,847.50	2,069.20
60	1,190.00	1,332.80	1,518.75	1,701.00	1,745.00	1,954.40	1,897.50	2,125.20
61	1,226.25	1,373.40	1,560.00	1,747.20	1,795.00	2,010.40	1,951.25	2,185.40
62	1,253.75	1,404.20	1,593.75	1,785.00	1,832.50	2,052.40	1,991.25	2,230.20
63	1,288.75	1,443.40	1,638.75	1,835.40	1,880.00	2,105.60	2,042.50	2,287.60
64	1,323.75	1,482.60	1,683.75	1,885.80	1,928.75	2,160.20	2,092.50	2,343.60
65	1,351.25	1,513.40	1,710.00	1,915.20	1,957.50	2,192.40	2,121.25	2,375.80
66	1,395.00	1,562.40	1,762.50	1,974.00	2,016.25	2,258.20	2,182.50	2,444.40
67	1,418.75	1,589.00	1,788.75	2,003.40	2,043.75	2,289.00	2,210.00	2,475.20
68	1,438.75	1,611.40	1,811.25	2,028.60	2,066.25	2,314.20	2,231.25	2,499.00
69	1,456.25	1,631.00	1,830.00	2,049.60	2,083.75	2,333.80	2,247.50	2,517.20
70	1,468.75	1,645.00	1,841.25	2,062.20	2,093.75	2,345.00	2,255.00	2,525.60
71	1,498.75	1,678.60	1,875.00	2,100.00	2,123.75	2,378.60	2,282.50	2,556.40
72	1,502.50	1,682.80	1,871.25	2,095.80	2,117.50	2,371.60	2,272.50	2,545.20
73	1,501.25	1,681.40	1,863.75	2,087.40	2,103.75	2,356.20	2,252.50	2,522.80
74	1,491.25	1,670.20	1,845.00	2,066.40	2,077.50	2,326.80	2,220.00	2,486.40
75	1,713.75	1,919.40	2,096.25	2,347.80	2,343.75	2,625.00	2,490.00	2,788.80
76	1,687.50	1,890.00	2,055.00	2,301.60	2,286.25	2,560.60	2,421.25	2,711.80
77	1,650.00	1,848.00	1,998.75	2,238.60	2,212.50	2,478.00	2,336.25	2,616.60
78	1,601.25	1,793.40	1,923.75	2,154.60	2,122.50	2,377.20	2,232.50	2,500.40
79	1,541.25	1,726.20	1,837.50	2,058.00	2,013.75	2,255.40	2,108.75	2,361.80
80	1,490.00	1,668.80	1,755.00	1,965.60	1,906.25	2,135.00	1,980.00	2,217.60
81	1,402.50	1,570.80	1,631.25	1,827.00	1,752.50	1,962.80	1,803.75	2,020.20
82	1,300.00	1,456.00	1,485.00	1,663.20	1,573.75	1,762.60	1,603.75	1,796.20
83	1,180.00	1,321.60	1,316.25	1,474.20	1,371.25	1,535.80	1,373.75	1,538.60
84	1,045.00	1,170.40	1,132.50	1,268.40	1,145.00	1,282.40	1,120.00	1,254.40
85	891.25	998.20	885.00	991.20	825.00	924.00	748.75	838.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	908.75	1,017.80	1,107.50	1,240.40	1,250.00	1,400.00	1,368.75	1,533.00
30	940.00	1,052.80	1,145.00	1,282.40	1,293.75	1,449.00	1,415.00	1,584.80
31	971.25	1,087.80	1,182.50	1,324.40	1,337.50	1,498.00	1,461.25	1,636.60
32	1,003.75	1,124.20	1,222.50	1,369.20	1,375.00	1,540.00	1,511.25	1,692.60
33	1,025.00	1,148.00	1,248.75	1,398.60	1,412.50	1,582.00	1,543.75	1,729.00
34	1,048.75	1,174.60	1,277.50	1,430.80	1,437.50	1,610.00	1,580.00	1,769.60
35	1,070.00	1,198.40	1,305.00	1,461.60	1,475.00	1,652.00	1,612.50	1,806.00
36	1,092.50	1,223.60	1,331.25	1,491.00	1,500.00	1,680.00	1,645.00	1,842.40
37	1,116.25	1,250.20	1,360.00	1,523.20	1,531.25	1,715.00	1,680.00	1,881.60
38	1,137.50	1,274.00	1,386.25	1,552.60	1,562.50	1,750.00	1,713.75	1,919.40
39	1,160.00	1,299.20	1,413.75	1,583.40	1,593.75	1,785.00	1,747.50	1,957.20
40	1,180.00	1,321.60	1,440.00	1,612.80	1,625.00	1,820.00	1,780.00	1,993.60
41	1,202.50	1,346.80	1,466.25	1,642.20	1,656.25	1,855.00	1,813.75	2,031.40
42	1,223.75	1,370.60	1,492.50	1,671.60	1,681.25	1,883.00	1,845.00	2,066.40
43	1,245.00	1,394.40	1,517.50	1,699.60	1,718.75	1,925.00	1,876.25	2,101.40
44	1,265.00	1,416.80	1,542.50	1,727.60	1,743.75	1,953.00	1,906.25	2,135.00
45	1,283.75	1,437.80	1,565.00	1,752.80	1,762.50	1,974.00	1,935.00	2,167.20
46	1,302.50	1,458.80	1,587.50	1,778.00	1,793.75	2,009.00	1,963.75	2,199.40
47	1,332.50	1,492.40	1,623.75	1,818.60	1,831.25	2,051.00	2,006.25	2,247.00
48	1,345.00	1,506.40	1,640.00	1,836.80	1,850.00	2,072.00	2,026.25	2,269.40
49	1,382.50	1,548.40	1,686.25	1,888.60	1,900.00	2,128.00	2,081.25	2,331.00
50	1,420.00	1,590.40	1,731.25	1,939.00	1,956.25	2,191.00	2,137.50	2,394.00
51	1,457.50	1,632.40	1,777.50	1,990.80	2,006.25	2,247.00	2,195.00	2,458.40
52	1,496.25	1,675.80	1,825.00	2,044.00	2,056.25	2,303.00	2,253.75	2,524.20
53	1,535.00	1,719.20	1,872.50	2,097.20	2,112.50	2,366.00	2,312.50	2,590.00
54	1,576.25	1,765.40	1,921.25	2,151.80	2,168.75	2,429.00	2,370.00	2,654.40
55	1,615.00	1,808.80	1,968.75	2,205.00	2,218.75	2,485.00	2,430.00	2,721.60
56	1,668.75	1,869.00	2,033.75	2,277.80	2,287.50	2,562.00	2,507.50	2,808.40
57	1,710.00	1,915.20	2,082.50	2,332.40	2,343.75	2,625.00	2,568.75	2,877.00
58	1,751.25	1,961.40	2,133.75	2,389.80	2,400.00	2,688.00	2,628.75	2,944.20
59	1,792.50	2,007.60	2,183.75	2,445.80	2,462.50	2,758.00	2,688.75	3,011.40
60	1,845.00	2,066.40	2,245.00	2,514.40	2,531.25	2,835.00	2,763.75	3,095.40
61	1,900.00	2,128.00	2,312.50	2,590.00	2,600.00	2,912.00	2,843.75	3,185.00
62	1,942.50	2,175.60	2,362.50	2,646.00	2,656.25	2,975.00	2,902.50	3,250.80
63	1,998.75	2,238.60	2,430.00	2,721.60	2,731.25	3,059.00	2,981.25	3,339.00
64	2,052.50	2,298.80	2,496.25	2,795.80	2,806.25	3,143.00	3,057.50	3,424.40
65	2,095.00	2,346.40	2,542.50	2,847.60	2,850.00	3,192.00	3,106.25	3,479.00
66	2,165.00	2,424.80	2,625.00	2,940.00	2,937.50	3,290.00	3,198.75	3,582.60
67	2,201.25	2,465.40	2,665.00	2,984.80	2,981.25	3,339.00	3,245.00	3,634.40
68	2,233.75	2,501.80	2,702.50	3,026.80	3,018.75	3,381.00	3,281.25	3,675.00
69	2,262.50	2,534.00	2,733.75	3,061.80	3,050.00	3,416.00	3,311.25	3,708.60
70	2,283.75	2,557.80	2,755.00	3,085.60	3,068.75	3,437.00	3,330.00	3,729.60
71	2,328.75	2,608.20	2,807.50	3,144.40	3,125.00	3,500.00	3,380.00	3,785.60
72	2,338.75	2,619.40	2,811.25	3,148.60	3,118.75	3,493.00	3,373.75	3,778.60
73	2,336.25	2,616.60	2,805.00	3,141.60	3,106.25	3,479.00	3,352.50	3,754.80
74	2,323.75	2,602.60	2,785.00	3,119.20	3,075.00	3,444.00	3,315.00	3,712.80
75	2,676.25	2,997.40	3,186.25	3,568.60	3,493.75	3,913.00	3,750.00	4,200.00
76	2,638.75	2,955.40	3,130.00	3,505.60	3,425.00	3,836.00	3,662.50	4,102.00
77	2,583.75	2,893.80	3,053.75	3,420.20	3,331.25	3,731.00	3,550.00	3,976.00
78	2,511.25	2,812.60	2,958.75	3,313.80	3,206.25	3,591.00	3,411.25	3,820.60
79	2,420.00	2,710.40	2,838.75	3,179.40	3,062.50	3,430.00	3,245.00	3,634.40
80	2,347.50	2,629.20	2,732.50	3,060.40	2,925.00	3,276.00	3,080.00	3,449.60
81	2,215.00	2,480.80	2,560.00	2,867.20	2,718.75	3,045.00	2,842.50	3,183.60
82	2,060.00	2,307.20	2,356.25	2,639.00	2,475.00	2,772.00	2,566.25	2,874.20
83	1,878.75	2,104.20	2,122.50	2,377.20	2,193.75	2,457.00	2,251.25	2,521.40
84	1,675.00	1,876.00	1,861.25	2,084.60	1,887.50	2,114.00	1,898.75	2,126.60
85	1,451.25	1,625.40	1,538.75	1,723.40	1,475.00	1,652.00	1,412.50	1,582.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,357.50	1,547.55	1,625.00	1,852.50	1,817.50	2,071.95	2,215.00	2,525.10
30	1,402.50	1,598.85	1,687.50	1,923.75	1,880.00	2,143.20	2,290.00	2,610.60
31	1,450.00	1,653.00	1,731.25	1,973.63	1,942.50	2,214.45	2,365.00	2,696.10
32	1,497.50	1,707.15	1,787.50	2,037.75	2,007.50	2,288.55	2,445.00	2,787.30
33	1,530.00	1,744.20	1,831.25	2,087.63	2,050.00	2,337.00	2,497.50	2,847.15
34	1,563.75	1,782.68	1,875.00	2,137.50	2,097.50	2,391.15	2,555.00	2,912.70
35	1,596.25	1,819.73	1,912.50	2,180.25	2,140.00	2,439.60	2,610.00	2,975.40
36	1,630.00	1,858.20	1,950.00	2,223.00	2,185.00	2,490.90	2,662.50	3,035.25
37	1,662.50	1,895.25	1,993.75	2,272.88	2,232.50	2,545.05	2,720.00	3,100.80
38	1,696.25	1,933.73	2,031.25	2,315.63	2,275.00	2,593.50	2,772.50	3,160.65
39	1,728.75	1,970.78	2,075.00	2,365.50	2,320.00	2,644.80	2,827.50	3,223.35
40	1,761.25	2,007.83	2,112.50	2,408.25	2,360.00	2,690.40	2,880.00	3,283.20
41	1,793.75	2,044.88	2,150.00	2,451.00	2,405.00	2,741.70	2,932.50	3,343.05
42	1,823.75	2,079.08	2,193.75	2,500.88	2,447.50	2,790.15	2,985.00	3,402.90
43	1,856.25	2,116.13	2,225.00	2,536.50	2,490.00	2,838.60	3,035.00	3,459.90
44	1,885.00	2,148.90	2,256.25	2,572.13	2,530.00	2,884.20	3,085.00	3,516.90
45	1,915.00	2,183.10	2,293.75	2,614.88	2,567.50	2,926.95	3,130.00	3,568.20
46	1,942.50	2,214.45	2,325.00	2,650.50	2,605.00	2,969.70	3,175.00	3,619.50
47	1,987.50	2,265.75	2,387.50	2,721.75	2,665.00	3,038.10	3,247.50	3,702.15
48	2,006.25	2,287.13	2,400.00	2,736.00	2,690.00	3,066.60	3,280.00	3,739.20
49	2,061.25	2,349.83	2,475.00	2,821.50	2,765.00	3,152.10	3,372.50	3,844.65
50	2,117.50	2,413.95	2,537.50	2,892.75	2,840.00	3,237.60	3,462.50	3,947.25
51	2,172.50	2,476.65	2,606.25	2,971.13	2,915.00	3,323.10	3,555.00	4,052.70
52	2,231.25	2,543.63	2,675.00	3,049.50	2,992.50	3,411.45	3,650.00	4,161.00
53	2,290.00	2,610.60	2,743.75	3,127.88	3,070.00	3,499.80	3,745.00	4,269.30
54	2,347.50	2,676.15	2,818.75	3,213.38	3,152.50	3,593.85	3,842.50	4,380.45
55	2,407.50	2,744.55	2,887.50	3,291.75	3,230.00	3,682.20	3,937.50	4,488.75
56	2,486.25	2,834.33	2,987.50	3,405.75	3,337.50	3,804.75	4,067.50	4,636.95
57	2,548.75	2,905.58	3,056.25	3,484.13	3,420.00	3,898.80	4,165.00	4,748.10
58	2,610.00	2,975.40	3,131.25	3,569.63	3,502.50	3,992.85	4,267.50	4,864.95
59	2,672.50	3,046.65	3,206.25	3,655.13	3,585.00	4,086.90	4,367.50	4,978.95
60	2,750.00	3,135.00	3,293.75	3,754.88	3,690.00	4,206.60	4,490.00	5,118.60
61	2,833.75	3,230.48	3,400.00	3,876.00	3,800.00	4,332.00	4,625.00	5,272.50
62	2,897.50	3,303.15	3,475.00	3,961.50	3,885.00	4,428.90	4,725.00	5,386.50
63	2,981.25	3,398.63	3,575.00	4,075.50	3,997.50	4,557.15	4,860.00	5,540.40
64	3,065.00	3,494.10	3,675.00	4,189.50	4,105.00	4,679.70	4,992.50	5,691.45
65	3,135.00	3,573.90	3,756.25	4,282.13	4,190.00	4,776.60	5,085.00	5,796.90
66	3,242.50	3,696.45	3,881.25	4,424.63	4,330.00	4,936.20	5,250.00	5,985.00
67	3,301.25	3,763.43	3,950.00	4,503.00	4,402.50	5,018.85	5,330.00	6,076.20
68	3,352.50	3,821.85	4,012.50	4,574.25	4,467.50	5,092.95	5,405.00	6,161.70
69	3,397.50	3,873.15	4,068.75	4,638.38	4,525.00	5,158.50	5,467.50	6,232.95
70	3,435.00	3,915.90	4,100.00	4,674.00	4,567.50	5,206.95	5,510.00	6,281.40
71	3,511.25	4,002.83	4,193.75	4,780.88	4,657.50	5,309.55	5,615.00	6,401.10
72	3,528.75	4,022.78	4,212.50	4,802.25	4,677.50	5,332.35	5,622.50	6,409.65
73	3,532.50	4,027.05	4,212.50	4,802.25	4,672.50	5,326.65	5,610.00	6,395.40
74	3,522.50	4,015.65	4,200.00	4,788.00	4,647.50	5,298.15	5,570.00	6,349.80
75	4,087.50	4,659.75	4,843.75	5,521.88	5,352.50	6,101.85	6,372.50	7,264.65
76	4,040.00	4,605.60	4,787.50	5,457.75	5,277.50	6,016.35	6,260.00	7,136.40
77	3,968.75	4,524.38	4,693.75	5,350.88	5,167.50	5,890.95	6,107.50	6,962.55
78	3,871.25	4,413.23	4,568.75	5,208.38	5,022.50	5,725.65	5,917.50	6,745.95
79	3,747.50	4,272.15	4,412.50	5,030.25	4,840.00	5,517.60	5,677.50	6,472.35
80	3,662.50	4,175.25	4,300.00	4,902.00	4,695.00	5,352.30	5,465.00	6,230.10
81	3,480.00	3,967.20	4,075.00	4,645.50	4,430.00	5,050.20	5,120.00	5,836.80
82	3,263.75	3,720.68	3,800.00	4,332.00	4,120.00	4,696.80	4,712.50	5,372.25
83	3,010.00	3,431.40	3,487.50	3,975.75	3,757.50	4,283.55	4,245.00	4,839.30
84	2,721.25	3,102.23	3,137.50	3,576.75	3,350.00	3,819.00	3,722.50	4,243.65
85	2,458.75	2,802.98	2,775.00	3,163.50	2,902.50	3,308.85	3,077.50	3,508.35

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	13.75	15.13	20.63	22.69
30	15.00	16.50	21.56	23.72
31	16.56	18.22	23.44	25.78
32	17.19	18.91	24.69	27.16
33	18.75	20.63	26.88	29.57
34	18.44	20.28	27.19	29.91
35	20.31	22.34	28.75	31.63
36	21.25	23.38	31.56	34.72
37	22.50	24.75	33.44	36.78
38	23.75	26.13	35.63	39.19
39	25.00	27.50	38.13	41.94
40	26.56	29.22	40.63	44.69
41	28.44	31.28	43.75	48.13
42	30.31	33.34	46.88	51.57
43	32.50	35.75	50.31	55.34
44	33.75	37.13	53.13	58.44
45	36.56	40.22	57.19	62.91
46	38.44	42.28	60.63	66.69
47	41.56	45.72	64.69	71.16
48	44.06	48.47	69.06	75.97
49	45.63	50.19	75.00	82.50
50	48.75	53.63	79.38	87.32
51	51.25	56.38	85.31	93.84
52	55.31	60.84	91.88	101.07
53	58.44	64.28	99.06	108.97
54	62.19	68.41	105.94	116.53
55	65.63	72.19	113.75	125.13
56	70.63	77.69	124.06	136.47
57	75.31	82.84	132.81	146.09
58	80.63	88.69	143.44	157.78
59	86.56	95.22	154.06	169.47
60	91.88	101.07	165.94	182.53
61	99.38	109.32	180.63	198.69
62	106.25	116.88	195.63	215.19
63	115.00	126.50	212.81	234.09
64	124.06	136.47	231.25	254.38
65	135.63	149.19	252.50	277.75
66	149.69	164.66	278.44	306.28
67	160.00	176.00	300.63	330.69
68	172.19	189.41	325.00	357.50
69	183.75	202.13	351.88	387.07
70	198.75	218.63	381.56	419.72
71	219.06	240.97	421.25	463.38
72	234.38	257.82	456.88	502.57
73	251.88	277.07	493.13	542.44
74	270.94	298.03	533.13	586.44
75	356.88	392.57	680.63	748.69
76	382.50	420.75	736.56	810.22
77	408.44	449.28	793.75	873.13
78	433.13	476.44	852.50	937.75
79	459.38	505.32	914.38	1,005.82
80	505.63	556.19	1,000.63	1,100.69
81	535.94	589.53	1,072.19	1,179.41
82	567.81	624.59	1,146.56	1,261.22
83	599.06	658.97	1,221.88	1,344.07
84	630.31	693.34	1,299.69	1,429.66
85	752.81	828.09	1,515.31	1,666.84

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	7.81	8.59	27.50	30.25	39.69	43.66	41.25	45.38
30	8.44	9.28	30.00	33.00	40.94	45.03	43.13	47.44
31	8.13	8.94	33.13	36.44	43.44	47.78	46.88	51.57
32	7.81	8.59	34.38	37.82	46.25	50.88	49.38	54.32
33	8.75	9.63	37.50	41.25	49.38	54.32	53.75	59.13
34	8.75	9.63	36.88	40.57	52.81	58.09	54.38	59.82
35	10.00	11.00	40.63	44.69	55.31	60.84	57.50	63.25
36	10.31	11.34	42.50	46.75	59.38	65.32	63.13	69.44
37	10.63	11.69	45.00	49.50	63.75	70.13	66.88	73.57
38	11.25	12.38	47.50	52.25	66.25	72.88	71.25	78.38
39	12.19	13.41	50.00	55.00	71.25	78.38	76.25	83.88
40	13.13	14.44	53.13	58.44	75.94	83.53	81.25	89.38
41	13.13	14.44	56.88	62.57	79.69	87.66	87.50	96.25
42	14.69	16.16	60.63	66.69	86.25	94.88	93.75	103.13
43	15.31	16.84	65.00	71.50	92.19	101.41	100.63	110.69
44	16.25	17.88	67.50	74.25	96.56	106.22	106.25	116.88
45	16.25	17.88	73.13	80.44	103.75	114.13	114.38	125.82
46	17.81	19.59	76.88	84.57	110.63	121.69	121.25	133.38
47	18.44	20.28	83.13	91.44	117.19	128.91	129.38	142.32
48	18.44	20.28	88.13	96.94	124.38	136.82	138.13	151.94
49	20.94	23.03	91.25	100.38	132.50	145.75	150.00	165.00
50	20.63	22.69	97.50	107.25	141.56	155.72	158.75	174.63
51	21.88	24.07	102.50	112.75	151.56	166.72	170.63	187.69
52	23.44	25.78	110.63	121.69	161.56	177.72	183.75	202.13
53	24.69	27.16	116.88	128.57	172.81	190.09	198.13	217.94
54	26.25	28.88	124.38	136.82	184.06	202.47	211.88	233.07
55	27.50	30.25	131.25	144.38	196.88	216.57	227.50	250.25
56	29.69	32.66	141.25	155.38	212.19	233.41	248.13	272.94
57	30.31	33.34	150.63	165.69	228.44	251.28	265.63	292.19
58	31.56	34.72	161.25	177.38	244.38	268.82	286.88	315.57
59	33.75	37.13	173.13	190.44	262.19	288.41	308.13	338.94
60	35.63	39.19	183.75	202.13	281.56	309.72	331.88	365.07
61	37.50	41.25	198.75	218.63	305.00	335.50	361.25	397.38
62	39.69	43.66	212.50	233.75	328.13	360.94	391.25	430.38
63	42.19	46.41	230.00	253.00	355.63	391.19	425.63	468.19
64	45.31	49.84	248.13	272.94	386.25	424.88	462.50	508.75
65	50.00	55.00	271.25	298.38	423.44	465.78	505.00	555.50
66	53.75	59.13	299.38	329.32	465.94	512.53	556.88	612.57
67	56.56	62.22	320.00	352.00	501.88	552.07	601.25	661.38
68	60.00	66.00	344.38	378.82	541.56	595.72	650.00	715.00
69	64.38	70.82	367.50	404.25	584.69	643.16	703.75	774.13
70	67.19	73.91	397.50	437.25	631.25	694.38	763.13	839.44
71	73.75	81.13	438.13	481.94	697.19	766.91	842.50	926.75
72	78.75	86.63	468.75	515.63	752.50	827.75	913.75	1,005.13
73	82.81	91.09	503.75	554.13	812.81	894.09	986.25	1,084.88
74	87.19	95.91	541.88	596.07	876.56	964.22	1,066.25	1,172.88
75	114.06	125.47	713.75	785.13	1,138.75	1,252.63	1,361.25	1,497.38
76	120.63	132.69	765.00	841.50	1,226.56	1,349.22	1,473.13	1,620.44
77	126.56	139.22	816.88	898.57	1,318.44	1,450.28	1,587.50	1,746.25
78	132.50	145.75	866.25	952.88	1,410.94	1,552.03	1,705.00	1,875.50
79	137.50	151.25	918.75	1,010.63	1,508.13	1,658.94	1,828.75	2,011.63
80	149.69	164.66	1,011.25	1,112.38	1,655.31	1,820.84	2,001.25	2,201.38
81	157.19	172.91	1,071.88	1,179.07	1,770.00	1,947.00	2,144.38	2,358.82
82	162.81	179.09	1,135.63	1,249.19	1,888.44	2,077.28	2,293.13	2,522.44
83	170.00	187.00	1,198.13	1,317.94	2,008.44	2,209.28	2,443.75	2,688.13
84	176.88	194.57	1,260.63	1,386.69	2,132.50	2,345.75	2,599.38	2,859.32
85	207.50	228.25	1,505.63	1,656.19	2,525.63	2,778.19	3,030.63	3,333.69

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	20.31	22.75	41.25	46.20	52.19	58.45	62.50	70.00
30	21.25	23.80	45.00	50.40	55.94	62.65	65.63	73.51
31	23.44	26.25	49.69	55.65	59.06	66.15	70.31	78.75
32	23.75	26.60	51.56	57.75	63.44	71.05	74.38	83.31
33	25.31	28.35	56.25	63.00	67.19	75.25	79.69	89.25
34	27.19	30.45	55.31	61.95	70.31	78.75	84.69	94.85
35	29.38	32.91	60.94	68.25	75.94	85.05	90.00	100.80
36	30.63	34.31	63.75	71.40	78.75	88.20	94.69	106.05
37	32.50	36.40	67.50	75.60	84.38	94.51	102.19	114.45
38	34.38	38.51	71.25	79.80	89.38	100.11	108.13	121.11
39	36.56	40.95	75.00	84.00	94.69	106.05	114.69	128.45
40	38.13	42.71	79.69	89.25	100.94	113.05	121.88	136.51
41	40.31	45.15	85.31	95.55	106.56	119.35	130.94	146.65
42	41.56	46.55	90.94	101.85	113.13	126.71	139.69	156.45
43	44.38	49.71	97.50	109.20	120.31	134.75	147.19	164.85
44	47.81	53.55	101.25	113.40	127.19	142.45	157.81	176.75
45	49.69	55.65	109.69	122.85	135.00	151.20	168.13	188.31
46	53.13	59.51	115.31	129.15	143.75	161.00	178.75	200.20
47	55.94	62.65	124.69	139.65	152.50	170.80	191.56	214.55
48	59.69	66.85	132.19	148.05	162.50	182.00	203.44	227.85
49	61.88	69.31	136.88	153.31	172.50	193.20	217.81	243.95
50	65.94	73.85	146.25	163.80	183.75	205.80	233.75	261.80
51	69.69	78.05	153.75	172.20	195.31	218.75	250.00	280.00
52	72.19	80.85	165.94	185.85	208.44	233.45	266.88	298.91
53	76.88	86.11	175.31	196.35	221.88	248.51	285.63	319.91
54	81.25	91.00	186.56	208.95	236.25	264.60	305.63	342.31
55	85.94	96.25	196.88	220.51	251.56	281.75	328.75	368.20
56	90.31	101.15	211.88	237.31	272.19	304.85	355.94	398.65
57	95.63	107.11	225.94	253.05	290.00	324.80	381.25	427.00
58	102.50	114.80	241.88	270.91	309.38	346.51	410.94	460.25
59	107.81	120.75	259.69	290.85	331.25	371.00	441.25	494.20
60	114.06	127.75	275.63	308.71	355.63	398.31	476.56	533.75
61	121.56	136.15	298.13	333.91	384.69	430.85	517.81	579.95
62	129.69	145.25	318.75	357.00	411.56	460.95	558.75	625.80
63	138.13	154.71	345.00	386.40	446.56	500.15	606.88	679.71
64	147.81	165.55	372.19	416.85	483.44	541.45	661.25	740.60
65	163.44	183.05	406.88	455.71	529.69	593.25	722.19	808.85
66	177.50	198.80	449.06	502.95	581.56	651.35	796.88	892.51
67	189.06	211.75	480.00	537.60	625.31	700.35	861.56	964.95
68	200.94	225.05	516.56	578.55	673.75	754.60	930.63	1,042.31
69	213.13	238.71	551.25	617.40	725.94	813.05	1,006.56	1,127.35
70	228.13	255.51	596.25	667.80	782.81	876.75	1,087.81	1,218.35
71	249.69	279.65	657.19	736.05	864.06	967.75	1,202.50	1,346.80
72	265.31	297.15	703.13	787.51	931.56	1,043.35	1,299.69	1,455.65
73	283.13	317.11	755.63	846.31	1,005.31	1,125.95	1,404.06	1,572.55
74	301.25	337.40	812.81	910.35	1,080.63	1,210.31	1,514.06	1,695.75
75	392.81	439.95	1,070.63	1,199.11	1,402.81	1,571.15	1,958.13	2,193.11
76	417.81	467.95	1,147.50	1,285.20	1,510.63	1,691.91	2,112.81	2,366.35
77	442.19	495.25	1,225.31	1,372.35	1,620.63	1,815.11	2,270.31	2,542.75
78	466.25	522.20	1,299.38	1,455.31	1,733.44	1,941.45	2,432.81	2,724.75
79	490.00	548.80	1,378.13	1,543.51	1,850.31	2,072.35	2,602.81	2,915.15
80	531.87	595.69	1,516.88	1,698.91	2,026.88	2,270.11	2,852.50	3,194.80
81	560.31	627.55	1,607.81	1,800.75	2,166.25	2,426.20	3,049.69	3,415.65
82	588.13	658.71	1,703.44	1,907.85	2,307.50	2,584.40	3,253.13	3,643.51
83	613.44	687.05	1,797.19	2,012.85	2,450.94	2,745.05	3,463.13	3,878.71
84	637.81	714.35	1,890.94	2,117.85	2,596.56	2,908.15	3,676.25	4,117.40
85	754.69	845.25	2,258.44	2,529.45	3,075.63	3,444.71	4,330.94	4,850.65

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	26.56	29.75	44.38	49.71	68.75	77.00	83.44	93.45
30	28.13	31.51	47.19	52.85	75.00	84.00	87.81	98.35
31	30.00	33.60	50.31	56.35	82.81	92.75	92.81	103.95
32	30.94	34.65	52.81	59.15	85.94	96.25	99.38	111.31
33	32.50	36.40	55.63	62.31	93.75	105.00	104.38	116.91
34	35.31	39.55	59.06	66.15	92.19	103.25	112.19	125.65
35	36.56	40.95	62.81	70.35	101.56	113.75	118.44	132.65
36	38.13	42.71	66.25	74.20	106.25	119.00	125.63	140.71
37	41.25	46.20	70.31	78.75	112.50	126.00	133.44	149.45
38	43.75	49.00	73.75	82.60	118.75	133.00	140.94	157.85
39	45.63	51.11	77.81	87.15	125.00	140.00	149.38	167.31
40	47.19	52.85	82.81	92.75	132.81	148.75	158.75	177.80
41	50.31	56.35	87.19	97.65	142.19	159.25	169.06	189.35
42	53.13	59.51	92.81	103.95	151.56	169.75	178.44	199.85
43	56.56	63.35	97.81	109.55	162.50	182.00	190.00	212.80
44	59.69	66.85	104.06	116.55	168.75	189.00	201.88	226.11
45	62.50	70.00	109.06	122.15	182.81	204.75	214.06	239.75
46	66.25	74.20	115.31	129.15	192.19	215.25	227.81	255.15
47	69.69	78.05	122.81	137.55	207.81	232.75	240.94	269.85
48	73.44	82.25	129.38	144.91	220.31	246.75	256.88	287.71
49	76.88	86.11	137.19	153.65	228.13	255.51	273.75	306.60
50	82.81	92.75	144.69	162.05	243.75	273.00	290.63	325.51
51	86.56	96.95	153.44	171.85	256.25	287.00	309.06	346.15
52	90.63	101.51	161.88	181.31	276.56	309.75	329.06	368.55
53	95.00	106.40	170.94	191.45	292.19	327.25	350.63	392.71
54	100.94	113.05	181.25	203.00	310.94	348.25	372.81	417.55
55	105.63	118.31	190.63	213.51	328.13	367.51	396.88	444.51
56	113.13	126.71	204.38	228.91	353.13	395.51	426.88	478.11
57	118.75	133.00	215.94	241.85	376.56	421.75	455.31	509.95
58	125.63	140.71	229.38	256.91	403.13	451.51	486.56	544.95
59	132.81	148.75	242.81	271.95	432.81	484.75	518.75	581.00
60	140.63	157.51	258.13	289.11	459.38	514.51	556.25	623.00
61	149.69	167.65	276.56	309.75	496.88	556.51	600.63	672.71
62	158.75	177.80	294.38	329.71	531.25	595.00	643.44	720.65
63	169.38	189.71	315.63	353.51	575.00	644.00	696.56	780.15
64	180.94	202.65	340.00	380.80	620.31	694.75	753.44	843.85
65	198.44	222.25	373.13	417.91	678.13	759.51	826.56	925.75
66	216.88	242.91	406.25	455.00	748.44	838.25	906.25	1,015.00
67	230.63	258.31	433.13	485.11	800.00	896.00	973.44	1,090.25
68	244.38	273.71	462.19	517.65	860.94	964.25	1,046.56	1,172.15
69	259.38	290.51	493.13	552.31	918.75	1,029.00	1,125.00	1,260.00
70	276.56	309.75	527.19	590.45	993.75	1,113.00	1,212.19	1,357.65
71	300.62	336.69	576.56	645.75	1,095.31	1,226.75	1,335.00	1,495.20
72	320.31	358.75	615.63	689.51	1,171.88	1,312.51	1,436.25	1,608.60
73	340.31	381.15	657.81	736.75	1,259.38	1,410.51	1,545.63	1,731.11
74	360.00	403.20	700.00	784.00	1,354.69	1,517.25	1,659.69	1,858.85
75	470.62	527.09	913.75	1,023.40	1,784.38	1,998.51	2,159.69	2,418.85
76	499.06	558.95	972.50	1,089.20	1,912.50	2,142.00	2,318.75	2,597.00
77	526.88	590.11	1,032.50	1,156.40	2,042.19	2,287.25	2,480.31	2,777.95
78	553.44	619.85	1,091.88	1,222.91	2,165.63	2,425.51	2,645.94	2,963.45
79	580.00	649.60	1,151.88	1,290.11	2,296.88	2,572.51	2,815.94	3,153.85
80	629.69	705.25	1,254.69	1,405.25	2,528.13	2,831.51	3,082.81	3,452.75
81	661.88	741.31	1,325.00	1,484.00	2,679.69	3,001.25	3,284.06	3,678.15
82	692.50	775.60	1,393.44	1,560.65	2,839.06	3,179.75	3,488.75	3,907.40
83	722.19	808.85	1,459.38	1,634.51	2,995.31	3,354.75	3,693.75	4,137.00
84	749.38	839.31	1,525.63	1,708.71	3,151.56	3,529.75	3,900.94	4,369.05
85	885.63	991.91	1,806.88	2,023.71	3,764.06	4,215.75	4,625.94	5,181.05

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	17.50	19.95	39.06	44.53	53.13	60.57	88.75	101.18
30	17.81	20.30	42.19	48.10	56.25	64.13	94.38	107.59
31	19.69	22.45	40.63	46.32	60.00	68.40	100.63	114.72
32	20.94	23.87	39.06	44.53	61.88	70.54	105.63	120.42
33	22.81	26.00	43.75	49.88	65.00	74.10	111.25	126.83
34	24.06	27.43	43.75	49.88	70.63	80.52	118.13	134.67
35	23.75	27.08	50.00	57.00	73.12	83.36	125.63	143.22
36	25.00	28.50	51.56	58.78	76.25	86.93	132.50	151.05
37	27.19	31.00	53.13	60.57	82.50	94.05	140.63	160.32
38	28.75	32.78	56.25	64.13	87.50	99.75	147.50	168.15
39	30.00	34.20	60.94	69.47	91.25	104.03	155.63	177.42
40	30.94	35.27	65.63	74.82	94.38	107.59	165.63	188.82
41	32.81	37.40	65.63	74.82	100.63	114.72	174.38	198.79
42	34.69	39.55	73.44	83.72	106.25	121.13	185.63	211.62
43	36.25	41.33	76.56	87.28	113.13	128.97	195.63	223.02
44	37.81	43.10	81.25	92.63	119.38	136.09	208.13	237.27
45	40.63	46.32	81.25	92.63	125.00	142.50	218.13	248.67
46	42.50	48.45	89.06	101.53	132.50	151.05	230.63	262.92
47	45.63	52.02	92.19	105.10	139.38	158.89	245.63	280.02
48	48.13	54.87	92.19	105.10	146.88	167.44	258.75	294.98
49	50.00	57.00	104.69	119.35	153.75	175.28	274.38	312.79
50	52.50	59.85	103.13	117.57	165.63	188.82	289.38	329.89
51	54.38	61.99	109.38	124.69	173.13	197.37	306.88	349.84
52	58.13	66.27	117.19	133.60	181.25	206.63	323.75	369.08
53	60.62	69.11	123.44	140.72	190.00	216.60	341.88	389.74
54	63.44	72.32	131.25	149.63	201.88	230.14	362.50	413.25
55	66.56	75.88	137.50	156.75	211.25	240.83	381.25	434.63
56	70.63	80.52	148.44	169.22	226.25	257.93	408.75	465.98
57	74.38	84.79	151.56	172.78	237.50	270.75	431.88	492.34
58	78.13	89.07	157.81	179.90	251.25	286.43	458.75	522.98
59	83.12	94.76	168.75	192.38	265.63	302.82	485.63	553.62
60	87.50	99.75	178.13	203.07	281.25	320.63	516.25	588.53
61	92.81	105.80	187.50	213.75	299.38	341.29	553.13	630.57
62	97.81	111.50	198.44	226.22	317.50	361.95	588.75	671.18
63	104.69	119.35	210.94	240.47	338.75	386.18	631.25	719.63
64	110.94	126.47	226.56	258.28	361.88	412.54	680.00	775.20
65	122.50	139.65	250.00	285.00	396.87	452.43	746.25	850.73
66	132.50	151.05	268.75	306.38	433.75	494.48	812.50	926.25
67	141.25	161.03	282.81	322.40	461.25	525.83	866.25	987.53
68	150.00	171.00	300.00	342.00	488.75	557.18	924.38	1,053.79
69	158.13	180.27	321.88	366.94	518.75	591.38	986.25	1,124.33
70	168.13	191.67	335.94	382.97	553.13	630.57	1,054.38	1,201.99
71	182.81	208.40	368.75	420.38	601.25	685.43	1,153.13	1,314.57
72	193.13	220.17	393.75	448.88	640.63	730.32	1,231.25	1,403.63
73	205.31	234.05	414.06	472.03	680.63	775.92	1,315.63	1,499.82
74	217.81	248.30	435.94	496.97	720.00	820.80	1,400.00	1,596.00
75	284.38	324.19	570.31	650.15	941.25	1,073.03	1,827.50	2,083.35
76	299.69	341.65	603.12	687.56	998.13	1,137.87	1,945.00	2,217.30
77	316.88	361.24	632.81	721.40	1,053.75	1,201.28	2,065.00	2,354.10
78	332.50	379.05	662.50	755.25	1,106.88	1,261.84	2,183.75	2,489.48
79	347.50	396.15	687.50	783.75	1,160.00	1,322.40	2,303.75	2,626.28
80	379.06	432.13	748.44	853.22	1,259.38	1,435.69	2,509.38	2,860.69
81	398.44	454.22	785.94	895.97	1,323.75	1,509.08	2,650.00	3,021.00
82	419.06	477.73	814.06	928.03	1,385.00	1,578.90	2,786.88	3,177.04
83	438.75	500.18	850.00	969.00	1,444.38	1,646.59	2,918.75	3,327.38
84	458.13	522.27	884.38	1,008.19	1,498.75	1,708.58	3,051.25	3,478.43
85	540.31	615.95	1,037.50	1,182.75	1,771.25	2,019.23	3,613.75	4,119.68

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	49.13	54.04	69.13	76.04
30	51.31	56.44	72.94	80.23
31	54.84	60.32	76.22	83.84
32	56.50	62.15	81.78	89.96
33	58.89	64.78	85.25	93.78
34	61.52	67.67	88.91	97.80
35	63.99	70.39	93.69	103.06
36	67.61	74.37	99.00	108.90
37	70.50	77.55	104.06	114.47
38	73.20	80.52	108.31	119.14
39	76.08	83.69	113.95	125.35
40	79.11	87.02	120.60	132.66
41	83.21	91.53	126.36	139.00
42	85.95	94.55	131.66	144.83
43	90.15	99.17	138.57	152.43
44	93.49	102.84	145.78	160.36
45	99.09	109.00	154.30	169.73
46	103.75	114.13	163.15	179.47
47	108.44	119.28	171.56	188.72
48	113.75	125.13	180.31	198.34
49	119.69	131.66	191.88	211.07
50	125.00	137.50	203.13	223.44
51	130.63	143.69	215.00	236.50
52	138.13	151.94	227.81	250.59
53	145.00	159.50	241.25	265.38
54	152.81	168.09	255.94	281.53
55	160.00	176.00	271.56	298.72
56	170.31	187.34	290.31	319.34
57	179.38	197.32	307.19	337.91
58	189.06	207.97	326.56	359.22
59	198.75	218.63	347.19	381.91
60	212.19	233.41	370.00	407.00
61	224.69	247.16	396.88	436.57
62	236.88	260.57	421.25	463.38
63	252.50	277.75	451.88	497.07
64	268.75	295.63	485.00	533.50
65	288.75	317.63	516.25	567.88
66	310.94	342.03	558.44	614.28
67	330.94	364.03	595.94	655.53
68	350.00	385.00	632.19	695.41
69	370.63	407.69	673.75	741.13
70	391.88	431.07	715.31	786.84
71	422.19	464.41	775.63	853.19
72	449.38	494.32	824.38	906.82
73	474.38	521.82	875.00	962.50
74	500.00	550.00	925.94	1,018.53
75	640.94	705.03	1,159.06	1,274.97
76	677.19	744.91	1,228.75	1,351.63
77	713.44	784.78	1,300.00	1,430.00
78	743.13	817.44	1,370.00	1,507.00
79	776.56	854.22	1,442.81	1,587.09
80	841.56	925.72	1,548.13	1,702.94
81	878.75	966.63	1,627.19	1,789.91
82	916.25	1,007.88	1,707.50	1,878.25
83	954.38	1,049.82	1,784.38	1,962.82
84	987.19	1,085.91	1,863.13	2,049.44
85	1,148.13	1,262.94	2,120.00	2,332.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	35.53	39.08	98.25	108.08	130.13	143.14	138.25	152.08
30	36.66	40.33	102.63	112.89	136.53	150.18	145.88	160.47
31	37.25	40.98	109.69	120.66	142.41	156.65	152.44	167.68
32	39.19	43.11	113.00	124.30	149.09	164.00	163.56	179.92
33	41.11	45.22	117.78	129.56	157.49	173.24	170.50	187.55
34	42.71	46.98	123.04	135.34	164.96	181.46	177.83	195.61
35	43.73	48.10	127.98	140.78	172.83	190.11	187.38	206.12
36	46.25	50.88	135.23	148.75	180.66	198.73	198.00	217.80
37	48.94	53.83	141.00	155.10	188.81	207.69	208.13	228.94
38	49.52	54.47	146.40	161.04	198.56	218.42	216.61	238.27
39	52.13	57.34	152.15	167.37	207.25	227.98	227.90	250.69
40	52.97	58.27	158.21	174.03	218.38	240.22	241.20	265.32
41	56.14	61.75	166.43	183.07	227.45	250.20	252.73	278.00
42	57.98	63.78	171.90	189.09	237.00	260.70	263.33	289.66
43	60.18	66.20	180.30	198.33	248.53	273.38	277.14	304.85
44	62.09	68.30	186.98	205.68	261.35	287.49	291.55	320.71
45	63.98	70.38	198.18	218.00	273.60	300.96	308.60	339.46
46	66.19	72.81	207.50	228.25	288.09	316.90	326.30	358.93
47	68.13	74.94	216.88	238.57	300.31	330.34	343.13	377.44
48	72.19	79.41	227.50	250.25	317.19	348.91	360.63	396.69
49	73.44	80.78	239.38	263.32	334.38	367.82	383.75	422.13
50	77.50	85.25	250.00	275.00	352.81	388.09	406.25	446.88
51	80.00	88.00	261.25	287.38	371.25	408.38	430.00	473.00
52	83.13	91.44	276.25	303.88	391.25	430.38	455.63	501.19
53	85.94	94.53	290.00	319.00	412.81	454.09	482.50	530.75
54	90.63	99.69	305.63	336.19	436.25	479.88	511.88	563.07
55	92.81	102.09	320.00	352.00	460.00	506.00	543.13	597.44
56	97.50	107.25	340.63	374.69	490.31	539.34	580.63	638.69
57	101.88	112.07	358.75	394.63	518.75	570.63	614.38	675.82
58	105.94	116.53	378.13	415.94	548.13	602.94	653.13	718.44
59	109.06	119.97	397.50	437.25	578.75	636.63	694.38	763.82
60	114.06	125.47	424.38	466.82	615.31	676.84	740.00	814.00
61	120.00	132.00	449.38	494.32	656.56	722.22	793.75	873.13
62	123.75	136.13	473.75	521.13	694.69	764.16	842.50	926.75
63	130.00	143.00	505.00	555.50	743.13	817.44	903.75	994.13
64	137.19	150.91	537.50	591.25	794.69	874.16	970.00	1,067.00
65	147.19	161.91	577.50	635.25	846.25	930.88	1,032.50	1,135.75
66	155.63	171.19	621.88	684.07	915.63	1,007.19	1,116.88	1,228.57
67	163.44	179.78	661.88	728.07	972.19	1,069.41	1,191.88	1,311.07
68	169.69	186.66	700.00	770.00	1,031.25	1,134.38	1,264.38	1,390.82
69	175.63	193.19	741.25	815.38	1,094.06	1,203.47	1,347.50	1,482.25
70	183.75	202.13	783.75	862.13	1,160.94	1,277.03	1,430.63	1,573.69
71	195.63	215.19	844.38	928.82	1,255.63	1,381.19	1,551.25	1,706.38
72	203.13	223.44	898.75	988.63	1,332.19	1,465.41	1,648.75	1,813.63
73	210.31	231.34	948.75	1,043.63	1,411.25	1,552.38	1,750.00	1,925.00
74	219.38	241.32	1,000.00	1,100.00	1,493.75	1,643.13	1,851.88	2,037.07
75	280.00	308.00	1,281.88	1,410.07	1,879.06	2,066.97	2,318.13	2,549.94
76	290.00	319.00	1,354.38	1,489.82	1,989.69	2,188.66	2,457.50	2,703.25
77	299.38	329.32	1,426.88	1,569.57	2,100.94	2,311.03	2,600.00	2,860.00
78	308.75	339.63	1,486.25	1,634.88	2,212.81	2,434.09	2,740.00	3,014.00
79	314.69	346.16	1,553.13	1,708.44	2,324.38	2,556.82	2,885.63	3,174.19
80	334.38	367.82	1,683.13	1,851.44	2,496.25	2,745.88	3,096.25	3,405.88
81	342.81	377.09	1,757.50	1,933.25	2,623.13	2,885.44	3,254.38	3,579.82
82	351.25	386.38	1,832.50	2,015.75	2,748.44	3,023.28	3,415.00	3,756.50
83	357.19	392.91	1,908.75	2,099.63	2,873.13	3,160.44	3,568.75	3,925.63
84	362.81	399.09	1,974.38	2,171.82	2,994.69	3,294.16	3,726.25	4,098.88
85	417.81	459.59	2,296.25	2,525.88	3,443.13	3,787.44	4,240.00	4,664.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	86.84	97.26	147.38	165.07	176.06	197.19	203.84	228.30
30	90.56	101.43	153.94	172.41	186.00	208.32	215.41	241.26
31	94.69	106.05	164.53	184.27	194.47	217.81	226.84	254.06
32	99.62	111.57	169.50	189.84	205.09	229.70	238.16	266.74
33	104.26	116.77	176.66	197.86	213.95	239.62	249.01	278.89
34	108.02	120.98	184.56	206.71	222.68	249.40	261.41	292.78
35	113.14	126.72	191.96	215.00	234.29	262.40	273.04	305.80
36	117.33	131.41	202.84	227.18	243.82	273.08	286.11	320.44
37	122.81	137.55	211.50	236.88	256.13	286.87	300.94	337.05
38	128.63	144.07	219.60	245.95	267.58	299.69	314.84	352.62
39	132.49	148.39	228.23	255.62	279.45	312.98	329.09	368.58
40	138.49	155.11	237.32	265.80	290.38	325.23	344.91	386.30
41	143.78	161.03	249.64	279.60	305.14	341.76	361.29	404.64
42	148.46	166.28	257.85	288.79	316.95	354.98	378.15	423.53
43	155.08	173.69	270.45	302.90	332.01	371.85	396.81	444.43
44	160.53	179.79	280.46	314.12	347.16	388.82	414.85	464.63
45	168.01	188.17	297.26	332.93	364.08	407.77	437.83	490.37
46	176.48	197.66	311.25	348.60	383.55	429.58	461.49	516.87
47	180.94	202.65	325.31	364.35	398.44	446.25	481.25	539.00
48	189.69	212.45	341.25	382.20	418.75	469.00	507.19	568.05
49	198.13	221.91	359.06	402.15	440.94	493.85	535.00	599.20
50	206.88	231.71	375.00	420.00	462.81	518.35	565.00	632.80
51	215.63	241.51	391.88	438.91	487.50	546.00	596.88	668.51
52	225.63	252.71	414.38	464.11	513.13	574.71	630.00	705.60
53	235.63	263.91	435.00	487.20	539.69	604.45	665.63	745.51
54	246.25	275.80	458.44	513.45	568.75	637.00	702.81	787.15
55	256.25	287.00	480.00	537.60	599.38	671.31	742.81	831.95
56	270.94	303.45	510.94	572.25	637.19	713.65	792.50	887.60
57	282.50	316.40	538.13	602.71	671.56	752.15	838.44	939.05
58	295.94	331.45	567.19	635.25	708.13	793.11	887.50	994.00
59	308.13	345.11	596.25	667.80	747.81	837.55	939.38	1,052.11
60	323.75	362.60	636.56	712.95	791.88	886.91	998.75	1,118.60
61	342.19	383.25	674.06	754.95	845.31	946.75	1,067.50	1,195.60
62	356.56	399.35	710.63	795.91	892.81	999.95	1,131.88	1,267.71
63	377.19	422.45	757.50	848.40	952.19	1,066.45	1,210.94	1,356.25
64	399.38	447.31	806.25	903.00	1,016.56	1,138.55	1,297.81	1,453.55
65	427.50	478.80	866.25	970.20	1,082.50	1,212.40	1,378.13	1,543.51
66	458.44	513.45	932.81	1,044.75	1,169.69	1,310.05	1,490.94	1,669.85
67	480.31	537.95	992.81	1,111.95	1,240.31	1,389.15	1,583.75	1,773.80
68	503.75	564.20	1,050.00	1,176.00	1,314.06	1,471.75	1,682.50	1,884.40
69	528.13	591.51	1,111.88	1,245.31	1,393.13	1,560.31	1,785.94	2,000.25
70	553.44	619.85	1,175.63	1,316.71	1,474.69	1,651.65	1,894.38	2,121.71
71	593.13	664.31	1,266.56	1,418.55	1,595.00	1,786.40	2,051.25	2,297.40
72	621.25	695.80	1,348.13	1,509.91	1,690.94	1,893.85	2,177.81	2,439.15
73	650.31	728.35	1,423.13	1,593.91	1,790.63	2,005.51	2,307.81	2,584.75
74	678.75	760.20	1,500.00	1,680.00	1,892.81	2,119.95	2,442.50	2,735.60
75	870.63	975.11	1,922.81	2,153.55	2,379.38	2,664.91	3,041.88	3,406.91
76	907.50	1,016.40	2,031.56	2,275.35	2,517.19	2,819.25	3,223.13	3,609.91
77	945.00	1,058.40	2,140.31	2,397.15	2,656.88	2,975.71	3,407.81	3,816.75
78	980.00	1,097.60	2,229.38	2,496.91	2,794.69	3,130.05	3,591.88	4,022.91
79	1,012.19	1,133.65	2,329.69	2,609.25	2,935.31	3,287.55	3,778.75	4,232.20
80	1,079.69	1,209.25	2,524.69	2,827.65	3,147.81	3,525.55	4,042.50	4,527.60
81	1,115.94	1,249.85	2,636.25	2,952.60	3,303.44	3,699.85	4,250.00	4,760.00
82	1,148.13	1,285.91	2,748.75	3,078.60	3,459.06	3,874.15	4,454.69	4,989.25
83	1,174.69	1,315.65	2,863.13	3,206.71	3,610.31	4,043.55	4,655.63	5,214.31
84	1,197.50	1,341.20	2,961.56	3,316.95	3,759.69	4,210.85	4,856.25	5,439.00
85	1,382.19	1,548.05	3,444.38	3,857.71	4,323.75	4,842.60	5,534.69	6,198.85

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	117.53	131.63	176.69	197.89	245.63	275.11	286.81	321.23
30	123.31	138.11	185.19	207.41	256.56	287.35	300.59	336.66
31	130.31	145.95	193.56	216.79	274.22	307.13	315.59	353.46
32	135.84	152.14	202.22	226.49	282.50	316.40	331.81	371.63
33	141.50	158.48	211.58	236.97	294.44	329.77	346.30	387.86
34	146.49	164.07	220.54	247.00	307.59	344.50	362.48	405.98
35	151.73	169.94	230.93	258.64	319.94	358.33	379.33	424.85
36	159.41	178.54	240.81	269.71	338.06	378.63	395.46	442.92
37	166.31	186.27	249.75	279.72	352.50	394.80	413.44	463.05
38	171.45	192.02	260.33	291.57	366.00	409.92	431.50	483.28
39	178.90	200.37	272.48	305.18	380.38	426.03	451.61	505.80
40	185.79	208.08	282.58	316.49	395.53	442.99	471.08	527.61
41	193.01	216.17	295.41	330.86	416.06	465.99	493.33	552.53
42	199.65	223.61	305.74	342.43	429.75	481.32	512.55	574.06
43	206.93	231.76	318.79	357.04	450.75	504.84	536.20	600.54
44	215.61	241.48	331.14	370.88	467.44	523.53	560.08	627.29
45	224.99	251.99	347.95	389.70	495.44	554.89	589.45	660.18
46	234.40	262.53	364.19	407.89	518.75	581.00	618.90	693.17
47	242.81	271.95	377.19	422.45	542.19	607.25	644.06	721.35
48	253.13	283.51	393.75	441.00	568.75	637.00	676.56	757.75
49	264.06	295.75	413.44	463.05	598.44	670.25	711.88	797.31
50	275.63	308.71	432.19	484.05	625.00	700.00	749.06	838.95
51	286.56	320.95	451.88	506.11	653.13	731.51	786.56	880.95
52	299.38	335.31	472.81	529.55	690.63	773.51	827.50	926.80
53	312.19	349.65	495.31	554.75	725.00	812.00	871.88	976.51
54	325.00	364.00	517.50	579.60	764.06	855.75	916.56	1,026.55
55	338.13	378.71	541.56	606.55	800.00	896.00	964.38	1,080.11
56	355.94	398.65	573.13	641.91	851.56	953.75	1,024.38	1,147.31
57	371.56	416.15	599.06	670.95	896.88	1,004.51	1,080.63	1,210.31
58	387.81	434.35	628.75	704.20	945.31	1,058.75	1,138.44	1,275.05
59	402.81	451.15	659.06	738.15	993.75	1,113.00	1,200.31	1,344.35
60	423.13	473.91	693.44	776.65	1,060.94	1,188.25	1,271.56	1,424.15
61	445.00	498.40	734.06	822.15	1,123.44	1,258.25	1,354.38	1,516.91
62	465.00	520.80	769.06	861.35	1,184.38	1,326.51	1,430.94	1,602.65
63	489.06	547.75	815.63	913.51	1,262.50	1,414.00	1,524.69	1,707.65
64	515.63	577.51	862.81	966.35	1,343.75	1,505.00	1,625.63	1,820.71
65	554.38	620.91	925.31	1,036.35	1,443.75	1,617.00	1,737.19	1,945.65
66	591.88	662.91	993.44	1,112.65	1,554.69	1,741.25	1,872.81	2,097.55
67	619.06	693.35	1,045.63	1,171.11	1,654.69	1,853.25	1,982.81	2,220.75
68	649.06	726.95	1,098.75	1,230.60	1,750.00	1,960.00	2,097.50	2,349.20
69	677.81	759.15	1,155.31	1,293.95	1,853.13	2,075.51	2,221.25	2,487.80
70	709.38	794.51	1,215.00	1,360.80	1,959.38	2,194.51	2,348.44	2,630.25
71	758.75	849.80	1,305.00	1,461.60	2,110.94	2,364.25	2,537.50	2,842.00
72	792.81	887.95	1,371.25	1,535.80	2,246.88	2,516.51	2,685.63	3,007.91
73	826.88	926.11	1,437.81	1,610.35	2,371.88	2,656.51	2,838.44	3,179.05
74	861.25	964.60	1,505.63	1,686.31	2,500.00	2,800.00	2,995.00	3,354.40
75	1,105.00	1,237.60	1,923.75	2,154.60	3,204.69	3,589.25	3,786.56	4,240.95
76	1,149.38	1,287.31	2,014.06	2,255.75	3,385.94	3,792.25	3,998.75	4,478.60
77	1,192.81	1,335.95	2,102.50	2,354.80	3,567.19	3,995.25	4,208.44	4,713.45
78	1,232.81	1,380.75	2,185.00	2,447.20	3,715.63	4,161.51	4,416.25	4,946.20
79	1,269.69	1,422.05	2,266.25	2,538.20	3,882.81	4,348.75	4,624.69	5,179.65
80	1,352.81	1,515.15	2,419.69	2,710.05	4,207.81	4,712.75	4,959.69	5,554.85
81	1,395.31	1,562.75	2,506.88	2,807.71	4,393.75	4,921.00	5,192.50	5,815.60
82	1,432.19	1,604.05	2,585.00	2,895.20	4,581.25	5,131.00	5,420.63	6,071.11
83	1,464.69	1,640.45	2,657.50	2,976.40	4,771.88	5,344.51	5,637.19	6,313.65
84	1,492.81	1,671.95	2,722.19	3,048.85	4,935.94	5,528.25	5,852.81	6,555.15
85	1,725.63	1,932.71	3,140.63	3,517.51	5,740.63	6,429.51	6,750.63	7,560.71

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Comprehensive Coverage

Lifetime Payment Plan
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	89.94	102.53	177.66	202.53	235.06	267.97	353.38	402.85
30	93.38	106.45	183.28	208.94	246.63	281.16	370.38	422.23
31	98.03	111.75	186.25	212.33	260.63	297.12	387.13	441.33
32	102.56	116.92	195.94	223.37	271.69	309.73	404.44	461.06
33	107.64	122.71	205.56	234.34	283.00	322.62	423.15	482.39
34	111.83	127.49	213.56	243.46	292.99	334.01	441.08	502.83
35	115.48	131.65	218.63	249.24	303.45	345.93	461.85	526.51
36	120.41	137.27	231.25	263.63	318.83	363.47	481.61	549.04
37	123.75	141.08	244.69	278.95	332.63	379.20	499.50	569.43
38	127.69	145.57	247.63	282.30	342.90	390.91	520.66	593.55
39	133.10	151.73	260.63	297.12	357.80	407.89	544.95	621.24
40	138.96	158.41	264.84	301.92	371.59	423.61	565.16	644.28
41	143.31	163.37	280.69	319.99	386.03	440.07	590.83	673.55
42	148.31	169.07	289.88	330.46	399.30	455.20	611.48	697.09
43	152.61	173.98	300.91	343.04	413.86	471.80	637.57	726.83
44	158.61	180.82	310.44	353.90	431.23	491.60	662.28	755.00
45	163.35	186.22	319.88	364.66	449.98	512.98	695.90	793.33
46	170.04	193.85	330.94	377.27	468.80	534.43	728.38	830.35
47	175.63	200.22	340.63	388.32	485.63	553.62	754.38	859.99
48	182.81	208.40	360.94	411.47	506.25	577.13	787.50	897.75
49	190.31	216.95	367.19	418.60	528.13	602.07	826.88	942.64
50	196.88	224.44	387.50	441.75	551.25	628.43	864.38	985.39
51	203.44	231.92	400.00	456.00	573.13	653.37	903.75	1,030.28
52	211.56	241.18	415.63	473.82	598.75	682.58	945.63	1,078.02
53	218.44	249.02	429.69	489.85	624.38	711.79	990.63	1,129.32
54	227.19	259.00	453.13	516.57	650.00	741.00	1,035.00	1,179.90
55	235.00	267.90	464.06	529.03	676.25	770.93	1,083.13	1,234.77
56	245.00	279.30	487.50	555.75	711.88	811.54	1,146.25	1,306.73
57	254.38	289.99	509.38	580.69	743.13	847.17	1,198.13	1,365.87
58	264.69	301.75	529.69	603.85	775.63	884.22	1,257.50	1,433.55
59	272.81	311.00	545.31	621.65	805.63	918.42	1,318.13	1,502.67
60	283.44	323.12	570.31	650.15	846.25	964.73	1,386.88	1,581.04
61	297.50	339.15	600.00	684.00	890.00	1,014.60	1,468.13	1,673.67
62	307.81	350.90	618.75	705.38	930.00	1,060.20	1,538.13	1,753.47
63	321.56	366.58	650.00	741.00	978.13	1,115.07	1,631.25	1,859.63
64	337.19	384.40	685.94	781.97	1,031.25	1,175.63	1,725.63	1,967.22
65	362.50	413.25	735.94	838.97	1,108.75	1,263.98	1,850.63	2,109.72
66	383.44	437.12	778.13	887.07	1,183.75	1,349.48	1,986.88	2,265.04
67	398.44	454.22	817.19	931.60	1,238.13	1,411.47	2,091.25	2,384.03
68	414.06	472.03	848.44	967.22	1,298.13	1,479.87	2,197.50	2,505.15
69	429.69	489.85	878.13	1,001.07	1,355.63	1,545.42	2,310.63	2,634.12
70	446.25	508.73	918.75	1,047.38	1,418.75	1,617.38	2,430.00	2,770.20
71	473.44	539.72	978.13	1,115.07	1,517.50	1,729.95	2,610.00	2,975.40
72	491.88	560.74	1,015.63	1,157.82	1,585.63	1,807.62	2,742.50	3,126.45
73	510.00	581.40	1,051.56	1,198.78	1,653.75	1,885.28	2,875.63	3,278.22
74	528.13	602.07	1,096.88	1,250.44	1,722.50	1,963.65	3,011.25	3,432.83
75	674.38	768.79	1,400.00	1,596.00	2,210.00	2,519.40	3,847.50	4,386.15
76	696.56	794.08	1,450.00	1,653.00	2,298.75	2,620.58	4,028.13	4,592.07
77	719.06	819.73	1,496.88	1,706.44	2,385.63	2,719.62	4,205.00	4,793.70
78	737.19	840.40	1,543.75	1,759.88	2,465.63	2,810.82	4,370.00	4,981.80
79	756.25	862.13	1,573.44	1,793.72	2,539.38	2,894.89	4,532.50	5,167.05
80	802.19	914.50	1,671.88	1,905.94	2,705.63	3,084.42	4,839.38	5,516.89
81	823.13	938.37	1,714.06	1,954.03	2,790.63	3,181.32	5,013.75	5,715.68
82	843.44	961.52	1,756.25	2,002.13	2,864.38	3,265.39	5,170.00	5,893.80
83	860.94	981.47	1,785.94	2,035.97	2,929.38	3,339.49	5,315.00	6,059.10
84	875.00	997.50	1,814.06	2,068.03	2,985.63	3,403.62	5,444.38	6,206.59
85	1,008.13	1,149.27	2,089.06	2,381.53	3,451.25	3,934.43	6,281.25	7,160.63

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-CMP5-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	150.58	165.64	259.35	285.29
30	153.18	168.50	266.41	293.05
31	156.71	172.38	273.13	300.44
32	159.90	175.89	279.84	307.82
33	163.96	180.36	283.16	311.48
34	165.75	182.33	290.25	319.28
35	167.14	183.85	293.95	323.35
36	169.60	186.56	299.49	329.44
37	174.04	191.44	303.08	333.39
38	177.09	194.80	309.36	340.30
39	178.75	196.63	315.50	347.05
40	181.88	200.07	321.45	353.60
41	184.50	202.95	327.65	360.42
42	186.26	204.89	331.80	364.98
43	190.38	209.42	337.50	371.25
44	192.06	211.27	344.21	378.63
45	195.90	215.49	350.51	385.56
46	200.48	220.53	358.64	394.50
47	203.49	223.84	366.25	402.88
48	206.63	227.29	373.69	411.06
49	211.33	232.46	382.75	421.03
50	214.74	236.21	391.49	430.64
51	219.98	241.98	400.43	440.47
52	227.03	249.73	414.41	455.85
53	232.47	255.72	425.71	468.28
54	238.75	262.63	439.25	483.18
55	246.49	271.14	452.16	497.38
56	255.31	280.84	470.63	517.69
57	263.75	290.13	487.81	536.59
58	272.81	300.09	507.19	557.91
59	282.50	310.75	526.88	579.57
60	295.63	325.19	551.56	606.72
61	309.38	340.32	578.44	636.28
62	320.00	352.00	602.19	662.41
63	337.81	371.59	632.50	695.75
64	353.75	389.13	666.25	732.88
65	370.63	407.69	692.81	762.09
66	393.13	432.44	737.81	811.59
67	413.13	454.44	771.25	848.38
68	429.69	472.66	807.19	887.91
69	448.75	493.63	844.06	928.47
70	469.38	516.32	883.75	972.13
71	499.06	548.97	943.13	1,037.44
72	525.00	577.50	988.13	1,086.94
73	547.19	601.91	1,034.69	1,138.16
74	571.25	628.38	1,083.44	1,191.78
75	722.50	794.75	1,332.19	1,465.41
76	755.94	831.53	1,395.94	1,535.53
77	786.88	865.57	1,460.94	1,607.03
78	813.13	894.44	1,526.56	1,679.22
79	843.13	927.44	1,591.25	1,750.38
80	904.69	995.16	1,691.25	1,860.38
81	940.00	1,034.00	1,764.06	1,940.47
82	973.44	1,070.78	1,835.63	2,019.19
83	1,005.31	1,105.84	1,904.69	2,095.16
84	1,035.00	1,138.50	1,975.63	2,173.19
85	1,196.56	1,316.22	2,229.06	2,451.97

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	89.92	98.91	301.15	331.27	438.14	481.95	518.70	570.57
30	93.35	102.69	306.35	336.99	449.91	494.90	532.83	586.11
31	94.90	104.39	313.43	344.77	459.81	505.79	546.25	600.88
32	97.98	107.78	319.80	351.78	469.36	516.30	559.68	615.65
33	98.90	108.79	327.93	360.72	477.51	525.26	566.33	622.96
34	100.88	110.97	331.50	364.65	485.25	533.78	580.50	638.55
35	101.44	111.58	334.28	367.71	492.54	541.79	587.90	646.69
36	103.94	114.33	339.20	373.12	500.81	550.89	598.98	658.88
37	105.00	115.50	348.08	382.89	508.54	559.39	606.15	666.77
38	106.08	116.69	354.18	389.60	518.06	569.87	618.73	680.60
39	107.13	117.84	357.50	393.25	526.00	578.60	631.00	694.10
40	109.05	119.96	363.75	400.13	537.04	590.74	642.90	707.19
41	110.40	121.44	369.00	405.90	546.36	601.00	655.30	720.83
42	109.91	120.90	372.53	409.78	550.39	605.43	663.60	729.96
43	111.63	122.79	380.75	418.83	560.13	616.14	675.00	742.50
44	113.14	124.45	384.13	422.54	570.28	627.31	688.43	757.27
45	114.41	125.85	391.80	430.98	581.18	639.30	701.03	771.13
46	115.41	126.95	400.95	441.05	591.38	650.52	717.28	789.01
47	117.04	128.74	406.98	447.68	604.00	664.40	732.50	805.75
48	119.63	131.59	413.25	454.58	615.19	676.71	747.38	822.12
49	120.86	132.95	422.65	464.92	627.64	690.40	765.50	842.05
50	122.59	134.85	429.48	472.43	641.59	705.75	782.98	861.28
51	123.83	136.21	439.95	483.95	655.61	721.17	800.85	880.94
52	126.60	139.26	454.05	499.46	676.39	744.03	828.83	911.71
53	128.14	140.95	464.94	511.43	694.45	763.90	851.43	936.57
54	130.20	143.22	477.50	525.25	714.61	786.07	878.50	966.35
55	132.08	145.29	492.98	542.28	735.24	808.76	904.31	994.74
56	137.19	150.91	510.63	561.69	762.50	838.75	941.25	1,035.38
57	139.38	153.32	527.50	580.25	790.31	869.34	975.63	1,073.19
58	143.44	157.78	545.63	600.19	818.75	900.63	1,014.38	1,115.82
59	146.25	160.88	565.00	621.50	849.38	934.32	1,053.75	1,159.13
60	150.63	165.69	591.25	650.38	884.38	972.82	1,103.13	1,213.44
61	156.56	172.22	618.75	680.63	927.81	1,020.59	1,156.88	1,272.57
62	159.69	175.66	640.00	704.00	963.75	1,060.13	1,204.38	1,324.82
63	165.31	181.84	675.63	743.19	1,011.56	1,112.72	1,265.00	1,391.50
64	171.88	189.07	707.50	778.25	1,063.44	1,169.78	1,332.50	1,465.75
65	181.25	199.38	741.25	815.38	1,107.81	1,218.59	1,385.63	1,524.19
66	190.31	209.34	786.25	864.88	1,178.44	1,296.28	1,475.63	1,623.19
67	195.31	214.84	826.25	908.88	1,231.56	1,354.72	1,542.50	1,696.75
68	200.63	220.69	859.38	945.32	1,287.81	1,416.59	1,614.38	1,775.82
69	206.56	227.22	897.50	987.25	1,346.25	1,480.88	1,688.13	1,856.94
70	213.13	234.44	938.75	1,032.63	1,407.19	1,547.91	1,767.50	1,944.25
71	225.00	247.50	998.13	1,097.94	1,502.19	1,652.41	1,886.25	2,074.88
72	230.63	253.69	1,050.00	1,155.00	1,572.50	1,729.75	1,976.25	2,173.88
73	237.50	261.25	1,094.38	1,203.82	1,645.63	1,810.19	2,069.38	2,276.32
74	245.00	269.50	1,142.50	1,256.75	1,720.63	1,892.69	2,166.88	2,383.57
75	308.75	339.63	1,445.00	1,589.50	2,131.56	2,344.72	2,664.38	2,930.82
76	316.88	348.57	1,511.88	1,663.07	2,233.44	2,456.78	2,791.88	3,071.07
77	325.31	357.84	1,573.75	1,731.13	2,335.94	2,569.53	2,921.88	3,214.07
78	331.25	364.38	1,626.25	1,788.88	2,437.50	2,681.25	3,053.13	3,358.44
79	337.81	371.59	1,686.25	1,854.88	2,540.31	2,794.34	3,182.50	3,500.75
80	355.31	390.84	1,809.38	1,990.32	2,703.13	2,973.44	3,382.50	3,720.75
81	361.88	398.07	1,880.00	2,068.00	2,818.13	3,099.94	3,528.13	3,880.94
82	368.44	405.28	1,946.88	2,141.57	2,932.19	3,225.41	3,671.25	4,038.38
83	373.44	410.78	2,010.63	2,211.69	3,043.44	3,347.78	3,809.38	4,190.32
84	376.88	414.57	2,070.00	2,277.00	3,155.00	3,470.50	3,951.25	4,346.38
85	431.88	475.07	2,393.13	2,632.44	3,597.50	3,957.25	4,458.13	4,903.94

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	245.46	274.92	451.73	505.94	571.04	639.56	711.24	796.59
30	250.55	280.62	459.53	514.67	584.48	654.62	726.68	813.88
31	256.81	287.63	470.14	526.56	596.63	668.23	743.88	833.15
32	263.08	294.65	479.70	537.26	610.30	683.54	761.66	853.06
33	265.84	297.74	491.89	550.92	621.40	695.97	773.75	866.60
34	269.25	301.56	497.25	556.92	630.75	706.44	785.44	879.69
35	274.76	307.73	501.41	561.58	639.80	716.58	797.59	893.30
36	276.54	309.72	508.80	569.86	650.35	728.39	810.13	907.35
37	282.19	316.05	522.11	584.76	658.99	738.07	824.44	923.37
38	285.50	319.76	531.26	595.01	669.51	749.85	838.03	938.59
39	289.25	323.96	536.25	600.60	680.88	762.59	852.25	954.52
40	294.83	330.21	545.63	611.11	693.41	776.62	867.00	971.04
41	297.93	333.68	553.50	619.92	704.24	788.75	881.69	987.49
42	300.68	336.76	558.79	625.84	709.65	794.81	889.61	996.36
43	304.63	341.19	571.13	639.67	721.44	808.01	907.00	1,015.84
44	308.74	345.79	576.19	645.33	734.45	822.58	921.61	1,032.20
45	313.80	351.46	587.70	658.22	747.64	837.36	940.73	1,053.62
46	318.90	357.17	601.43	673.60	760.35	851.59	957.73	1,072.66
47	324.78	363.75	610.46	683.72	774.31	867.23	977.03	1,094.27
48	329.06	368.55	619.88	694.27	789.38	884.11	997.50	1,117.20
49	333.56	373.59	633.98	710.06	804.45	900.98	1,018.03	1,140.19
50	338.90	379.57	644.21	721.52	820.68	919.16	1,039.35	1,164.07
51	343.91	385.18	659.93	739.12	838.80	939.46	1,061.29	1,188.64
52	354.08	396.57	681.08	762.81	862.88	966.43	1,096.73	1,228.34
53	360.19	403.41	697.41	781.10	887.22	993.69	1,127.13	1,262.39
54	368.25	412.44	716.25	802.20	909.81	1,018.99	1,159.98	1,299.18
55	376.97	422.21	739.46	828.20	935.89	1,048.20	1,194.53	1,337.87
56	388.13	434.71	765.94	857.85	970.31	1,086.75	1,240.63	1,389.51
57	399.06	446.95	791.25	886.20	1,004.69	1,125.25	1,286.25	1,440.60
58	410.63	459.91	818.44	916.65	1,039.38	1,164.11	1,333.75	1,493.80
59	421.56	472.15	847.50	949.20	1,078.13	1,207.51	1,384.38	1,550.51
60	436.25	488.60	886.88	993.31	1,122.19	1,256.85	1,443.44	1,616.65
61	453.44	507.85	928.13	1,039.51	1,174.69	1,315.65	1,514.69	1,696.45
62	467.81	523.95	960.00	1,075.20	1,220.94	1,367.45	1,576.25	1,765.40
63	486.56	544.95	1,013.44	1,135.05	1,281.56	1,435.35	1,656.56	1,855.35
64	507.50	568.40	1,061.25	1,188.60	1,345.63	1,507.11	1,741.88	1,950.91
65	534.06	598.15	1,111.88	1,245.31	1,402.19	1,570.45	1,810.00	2,027.20
66	563.75	631.40	1,179.38	1,320.91	1,490.00	1,668.80	1,925.94	2,157.05
67	583.75	653.80	1,239.38	1,388.11	1,555.00	1,741.60	2,013.44	2,255.05
68	604.69	677.25	1,289.06	1,443.75	1,624.38	1,819.31	2,104.69	2,357.25
69	626.25	701.40	1,346.25	1,507.80	1,698.44	1,902.25	2,200.94	2,465.05
70	649.38	727.31	1,408.13	1,577.11	1,774.38	1,987.31	2,300.31	2,576.35
71	688.13	770.71	1,497.19	1,676.85	1,893.13	2,120.31	2,457.50	2,752.40
72	712.81	798.35	1,575.00	1,764.00	1,982.50	2,220.40	2,574.06	2,882.95
73	739.06	827.75	1,641.56	1,838.55	2,073.75	2,322.60	2,694.06	3,017.35
74	762.81	854.35	1,713.75	1,919.40	2,167.50	2,427.60	2,819.06	3,157.35
75	964.06	1,079.75	2,167.50	2,427.60	2,681.56	3,003.35	3,453.75	3,868.20
76	998.44	1,118.25	2,267.81	2,539.95	2,809.69	3,146.85	3,621.25	4,055.80
77	1,030.63	1,154.31	2,360.63	2,643.91	2,938.75	3,291.40	3,790.94	4,245.85
78	1,060.63	1,187.91	2,439.38	2,732.11	3,064.69	3,432.45	3,959.06	4,434.15
79	1,087.50	1,218.00	2,529.38	2,832.91	3,191.88	3,574.91	4,131.25	4,627.00
80	1,151.56	1,289.75	2,714.06	3,039.75	3,392.81	3,799.95	4,379.06	4,904.55
81	1,181.88	1,323.71	2,820.00	3,158.40	3,535.94	3,960.25	4,568.13	5,116.31
82	1,208.75	1,353.80	2,920.31	3,270.75	3,676.25	4,117.40	4,753.13	5,323.51
83	1,230.00	1,377.60	3,015.94	3,377.85	3,812.81	4,270.35	4,935.63	5,527.91
84	1,247.50	1,397.20	3,105.00	3,477.60	3,949.06	4,422.95	5,117.50	5,731.60
85	1,430.31	1,601.95	3,589.69	4,020.45	4,506.56	5,047.35	5,783.75	6,477.80

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	324.94	363.93	512.43	573.92	752.88	843.23	913.38	1,022.99
30	332.51	372.41	525.18	588.20	765.88	857.79	933.89	1,045.96
31	339.74	380.51	537.23	601.70	783.56	877.59	956.75	1,071.56
32	347.55	389.26	548.93	614.80	799.50	895.44	978.33	1,095.73
33	352.36	394.64	556.73	623.54	819.81	918.19	992.74	1,111.87
34	357.94	400.89	566.81	634.83	828.75	928.20	1,008.56	1,129.59
35	363.65	407.29	572.94	641.69	835.69	935.97	1,024.75	1,147.72
36	368.13	412.31	581.76	651.57	848.00	949.76	1,041.19	1,166.13
37	373.16	417.94	592.24	663.31	870.19	974.61	1,056.83	1,183.65
38	379.63	425.19	600.93	673.04	885.44	991.69	1,074.88	1,203.87
39	383.19	429.17	608.69	681.73	893.75	1,001.00	1,091.88	1,222.91
40	389.48	436.22	620.18	694.60	909.38	1,018.51	1,110.08	1,243.29
41	395.56	443.03	628.66	704.10	922.50	1,033.20	1,129.33	1,264.85
42	396.86	444.48	632.36	708.24	931.31	1,043.07	1,137.49	1,273.99
43	403.25	451.64	643.25	720.44	951.88	1,066.11	1,157.31	1,296.19
44	408.18	457.16	652.18	730.44	960.31	1,075.55	1,178.09	1,319.46
45	414.34	464.06	662.25	741.72	979.50	1,097.04	1,198.69	1,342.53
46	420.69	471.17	673.33	754.13	1,002.38	1,122.67	1,219.86	1,366.24
47	427.50	478.80	685.64	767.92	1,017.44	1,139.53	1,242.20	1,391.26
48	432.94	484.89	696.75	780.36	1,033.13	1,157.11	1,266.00	1,417.92
49	438.95	491.62	707.81	792.75	1,056.63	1,183.43	1,290.46	1,445.32
50	446.88	500.51	719.93	806.32	1,073.69	1,202.53	1,315.33	1,473.17
51	452.48	506.78	733.13	821.11	1,099.88	1,231.87	1,342.20	1,503.26
52	464.14	519.84	753.64	844.08	1,135.13	1,271.35	1,384.20	1,550.30
53	473.82	530.68	770.10	862.51	1,162.34	1,301.82	1,419.96	1,590.36
54	483.76	541.81	787.43	881.92	1,193.75	1,337.00	1,457.55	1,632.46
55	493.26	552.45	807.02	903.86	1,232.44	1,380.33	1,497.73	1,677.46
56	507.50	568.40	832.50	932.40	1,276.56	1,429.75	1,552.50	1,738.80
57	521.25	583.80	858.44	961.45	1,318.75	1,477.00	1,605.00	1,797.60
58	534.38	598.51	884.38	990.51	1,364.06	1,527.75	1,661.56	1,860.95
59	549.06	614.95	911.56	1,020.95	1,412.50	1,582.00	1,720.63	1,927.11
60	567.81	635.95	945.31	1,058.75	1,478.13	1,655.51	1,790.00	2,004.80
61	589.38	660.11	984.69	1,102.85	1,546.88	1,732.51	1,874.06	2,098.95
62	606.56	679.35	1,018.13	1,140.31	1,600.00	1,792.00	1,944.38	2,177.71
63	629.38	704.91	1,062.19	1,189.65	1,689.06	1,891.75	2,038.75	2,283.40
64	655.31	733.95	1,108.44	1,241.45	1,768.75	1,981.00	2,139.38	2,396.11
65	689.69	772.45	1,165.00	1,304.80	1,853.13	2,075.51	2,236.25	2,504.60
66	726.56	813.75	1,231.56	1,379.35	1,965.63	2,201.51	2,373.44	2,658.25
67	750.00	840.00	1,278.44	1,431.85	2,065.63	2,313.51	2,476.56	2,773.75
68	775.63	868.71	1,328.44	1,487.85	2,148.44	2,406.25	2,581.88	2,891.71
69	802.50	898.80	1,378.75	1,544.20	2,243.75	2,513.00	2,695.94	3,019.45
70	829.38	928.91	1,431.56	1,603.35	2,346.88	2,628.51	2,812.81	3,150.35
71	876.88	982.11	1,519.06	1,701.35	2,495.31	2,794.75	3,000.94	3,361.05
72	906.56	1,015.35	1,578.13	1,767.51	2,625.00	2,940.00	3,135.63	3,511.91
73	936.56	1,048.95	1,637.50	1,834.00	2,735.94	3,064.25	3,275.63	3,668.71
74	965.94	1,081.85	1,698.13	1,901.91	2,856.25	3,199.00	3,418.13	3,828.31
75	1,223.13	1,369.91	2,139.06	2,395.75	3,612.50	4,046.00	4,256.25	4,767.00
76	1,263.44	1,415.05	2,220.94	2,487.45	3,779.69	4,233.25	4,450.94	4,985.05
77	1,298.44	1,454.25	2,298.75	2,574.60	3,934.38	4,406.51	4,642.50	5,199.60
78	1,332.19	1,492.05	2,370.31	2,654.75	4,065.63	4,553.51	4,831.56	5,411.35
79	1,363.44	1,527.05	2,440.94	2,733.85	4,215.63	4,721.51	5,019.06	5,621.35
80	1,440.94	1,613.85	2,585.00	2,895.20	4,523.44	5,066.25	5,335.63	5,975.91
81	1,475.63	1,652.71	2,659.06	2,978.15	4,700.00	5,264.00	5,546.88	6,212.51
82	1,507.81	1,688.75	2,726.88	3,054.11	4,867.19	5,451.25	5,752.50	6,442.80
83	1,533.75	1,717.80	2,787.50	3,122.00	5,026.56	5,629.75	5,946.25	6,659.80
84	1,554.69	1,741.25	2,840.94	3,181.85	5,175.00	5,796.00	6,139.06	6,875.75
85	1,785.94	2,000.25	3,254.69	3,645.25	5,982.81	6,700.75	7,026.56	7,869.75

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	235.29	268.23	449.63	512.58	649.88	740.86	1,024.85	1,168.33
30	239.96	273.55	466.75	532.10	665.03	758.13	1,050.35	1,197.40
31	244.88	279.16	474.50	540.93	679.48	774.61	1,074.45	1,224.87
32	250.03	285.03	489.88	558.46	695.10	792.41	1,097.85	1,251.55
33	253.99	289.55	494.50	563.73	704.73	803.39	1,113.45	1,269.33
34	256.31	292.19	504.38	574.99	715.88	816.10	1,133.63	1,292.34
35	259.74	296.10	507.19	578.20	727.30	829.12	1,145.88	1,306.30
36	262.85	299.65	519.69	592.45	736.25	839.33	1,163.53	1,326.42
37	266.48	303.79	525.00	598.50	746.32	850.80	1,184.48	1,350.31
38	269.99	307.79	530.37	604.62	759.25	865.55	1,201.85	1,370.11
39	273.81	312.14	535.63	610.62	766.37	873.66	1,217.38	1,387.81
40	276.90	315.67	545.25	621.59	778.95	888.00	1,240.35	1,414.00
41	280.07	319.28	552.00	629.28	791.13	901.89	1,257.33	1,433.36
42	280.61	319.90	549.56	626.50	793.73	904.85	1,264.73	1,441.79
43	284.69	324.55	558.13	636.27	806.50	919.41	1,286.50	1,466.61
44	288.88	329.32	565.69	644.89	816.35	930.64	1,304.35	1,486.96
45	292.09	332.98	572.06	652.15	828.68	944.70	1,324.50	1,509.93
46	294.71	335.97	577.06	657.85	841.38	959.17	1,346.65	1,535.18
47	298.74	340.56	585.19	667.12	855.00	974.70	1,371.28	1,563.26
48	302.25	344.57	598.13	681.87	865.88	987.10	1,393.50	1,588.59
49	305.83	348.65	604.31	688.91	877.90	1,000.81	1,415.63	1,613.82
50	308.89	352.13	612.94	698.75	893.75	1,018.88	1,439.85	1,641.43
51	313.13	356.97	619.13	705.81	904.95	1,031.64	1,466.25	1,671.53
52	318.60	363.20	633.00	721.62	928.28	1,058.24	1,507.28	1,718.30
53	323.66	368.97	640.72	730.42	947.64	1,080.31	1,540.20	1,755.83
54	329.10	375.17	651.00	742.14	967.53	1,102.98	1,574.85	1,795.33
55	335.12	382.04	660.37	752.82	986.51	1,124.62	1,614.04	1,840.01
56	343.13	391.17	685.94	781.97	1,015.00	1,157.10	1,665.00	1,898.10
57	350.63	399.72	696.88	794.44	1,042.50	1,188.45	1,716.88	1,957.24
58	358.13	408.27	717.19	817.60	1,068.75	1,218.38	1,768.75	2,016.38
59	365.31	416.45	731.25	833.63	1,098.13	1,251.87	1,823.13	2,078.37
60	375.63	428.22	753.13	858.57	1,135.63	1,294.62	1,890.63	2,155.32
61	387.81	442.10	782.81	892.40	1,178.75	1,343.78	1,969.38	2,245.09
62	396.25	451.73	798.44	910.22	1,213.13	1,382.97	2,036.25	2,321.33
63	409.06	466.33	826.56	942.28	1,258.75	1,434.98	2,124.38	2,421.79
64	422.81	482.00	859.38	979.69	1,310.63	1,494.12	2,216.88	2,527.24
65	445.94	508.37	906.25	1,033.13	1,379.38	1,572.49	2,330.00	2,656.20
66	466.25	531.53	951.56	1,084.78	1,453.13	1,656.57	2,463.13	2,807.97
67	479.69	546.85	976.56	1,113.28	1,500.00	1,710.00	2,556.88	2,914.84
68	492.19	561.10	1,003.13	1,143.57	1,551.25	1,768.43	2,656.88	3,028.84
69	505.94	576.77	1,032.81	1,177.40	1,605.00	1,829.70	2,757.50	3,143.55
70	520.94	593.87	1,065.63	1,214.82	1,658.75	1,890.98	2,863.13	3,263.97
71	547.19	623.80	1,125.00	1,282.50	1,753.75	1,999.28	3,038.13	3,463.47
72	562.50	641.25	1,153.13	1,314.57	1,813.13	2,066.97	3,156.25	3,598.13
73	576.25	656.93	1,187.50	1,353.75	1,873.13	2,135.37	3,275.00	3,733.50
74	591.88	674.74	1,225.00	1,396.50	1,931.88	2,202.34	3,396.25	3,871.73
75	746.88	851.44	1,543.75	1,759.88	2,446.25	2,788.73	4,278.13	4,877.07
76	765.00	872.10	1,584.38	1,806.19	2,526.88	2,880.64	4,441.88	5,063.74
77	782.81	892.40	1,626.56	1,854.28	2,596.88	2,960.44	4,597.50	5,241.15
78	797.19	908.80	1,656.25	1,888.13	2,664.38	3,037.39	4,740.63	5,404.32
79	811.56	925.18	1,689.06	1,925.53	2,726.88	3,108.64	4,881.88	5,565.34
80	855.31	975.05	1,776.56	2,025.28	2,881.88	3,285.34	5,170.00	5,893.80
81	871.56	993.58	1,809.38	2,062.69	2,951.25	3,364.43	5,318.13	6,062.67
82	887.50	1,011.75	1,842.19	2,100.10	3,015.63	3,437.82	5,453.75	6,217.28
83	901.56	1,027.78	1,867.19	2,128.60	3,067.50	3,496.95	5,575.00	6,355.50
84	911.25	1,038.83	1,884.38	2,148.19	3,109.38	3,544.69	5,681.88	6,477.34
85	1,043.13	1,189.17	2,159.38	2,461.69	3,571.88	4,071.94	6,509.38	7,420.69

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan	**Comprehensive Coverage**			
90 day Elimination Period	**3% Compound No Max Rider**		**Form Number: S2-CMP3-PA**	
Married Both Insured Rates	**Shared Care Rider**		**Form Number: S2-SCR-PA**	
	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	52.03	57.23	85.78	94.36
30	54.38	59.82	90.00	99.00
31	57.19	62.91	93.28	102.61
32	60.00	66.00	97.03	106.73
33	61.07	67.18	100.28	110.31
34	63.33	69.66	104.17	114.59
35	64.43	70.87	107.26	117.99
36	67.61	74.37	111.40	122.54
37	70.03	77.03	115.61	127.17
38	72.20	79.42	119.47	131.42
39	74.10	81.51	124.70	137.17
40	77.46	85.21	128.59	141.45
41	79.58	87.54	132.46	145.71
42	83.64	92.00	139.46	153.41
43	84.58	93.04	143.55	157.91
44	87.41	96.15	149.38	164.32
45	91.19	100.31	155.05	170.56
46	94.32	103.75	161.80	177.98
47	99.10	109.01	168.79	185.67
48	101.56	111.72	175.63	193.19
49	105.63	116.19	182.81	201.09
50	110.31	121.34	192.81	212.09
51	115.31	126.84	202.19	222.41
52	120.63	132.69	212.50	233.75
53	126.56	139.22	223.13	245.44
54	131.88	145.07	234.69	258.16
55	137.81	151.59	247.19	271.91
56	147.50	162.25	261.25	287.38
57	153.75	169.13	276.88	304.57
58	160.63	176.69	291.25	320.38
59	168.44	185.28	306.88	337.57
60	177.19	194.91	325.31	357.84
61	188.13	206.94	347.19	381.91
62	196.56	216.22	365.63	402.19
63	209.06	229.97	390.94	430.03
64	221.88	244.07	417.19	458.91
65	238.13	261.94	442.19	486.41
66	255.31	280.84	477.19	524.91
67	270.31	297.34	507.50	558.25
68	284.38	312.82	537.50	591.25
69	300.00	330.00	569.38	626.32
70	315.94	347.53	603.44	663.78
71	340.31	374.34	653.75	719.13
72	360.31	396.34	693.44	762.78
73	378.44	416.28	735.00	808.50
74	399.69	439.66	778.13	855.94
75	512.81	564.09	975.31	1,072.84
76	540.00	594.00	1,035.00	1,138.50
77	566.25	622.88	1,094.38	1,203.82
78	593.44	652.78	1,153.75	1,269.13
79	618.75	680.63	1,216.56	1,338.22
80	666.88	733.57	1,308.44	1,439.28
81	696.88	766.57	1,377.81	1,515.59
82	725.31	797.84	1,446.56	1,591.22
83	753.75	829.13	1,446.25	1,590.88
84	780.94	859.03	1,485.94	1,634.53
85	910.31	1,001.34	1,681.25	1,849.38

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-CMP3-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	30.94	34.03	104.06	114.47	148.59	163.45	171.56	188.72
30	30.00	33.00	108.75	119.63	154.69	170.16	180.00	198.00
31	32.34	35.57	114.38	125.82	159.84	175.82	186.56	205.22
32	34.22	37.64	120.00	132.00	165.94	182.53	194.06	213.47
33	34.84	38.32	122.14	134.35	172.36	189.60	200.57	220.63
34	34.28	37.71	126.65	139.32	177.78	195.56	208.34	229.17
35	37.17	40.89	128.85	141.74	184.47	202.92	214.52	235.97
36	37.48	41.23	135.22	148.74	191.95	211.15	222.80	245.08
37	37.95	41.75	140.06	154.07	197.37	217.11	231.23	254.35
38	39.48	43.43	144.39	158.83	204.86	225.35	238.94	262.83
39	40.18	44.20	148.20	163.02	211.16	232.28	249.40	274.34
40	41.49	45.64	154.92	170.41	219.43	241.37	257.18	282.90
41	42.86	47.15	159.16	175.08	226.41	249.05	264.92	291.41
42	43.33	47.66	167.29	184.02	234.71	258.18	278.93	306.82
43	45.66	50.23	169.15	186.07	242.92	267.21	287.10	315.81
44	47.97	52.77	174.83	192.31	250.64	275.70	298.76	328.64
45	48.00	52.80	182.37	200.61	260.39	286.43	310.10	341.11
46	50.16	55.18	188.64	207.50	270.20	297.22	323.59	355.95
47	50.96	56.06	198.20	218.02	281.54	309.69	337.58	371.34
48	52.19	57.41	203.13	223.44	290.94	320.03	351.25	386.38
49	53.44	58.78	211.25	232.38	305.00	335.50	365.63	402.19
50	56.25	61.88	220.63	242.69	319.06	350.97	385.63	424.19
51	57.19	62.91	230.63	253.69	334.06	367.47	404.38	444.82
52	60.94	67.03	241.25	265.38	348.13	382.94	425.00	467.50
53	61.88	68.07	253.13	278.44	365.63	402.19	446.25	490.88
54	63.44	69.78	263.75	290.13	383.44	421.78	469.38	516.32
55	66.88	73.57	275.63	303.19	401.56	441.72	494.38	543.82
56	69.06	75.97	295.00	324.50	426.25	468.88	522.50	574.75
57	71.88	79.07	307.50	338.25	446.88	491.57	553.75	609.13
58	74.38	81.82	321.25	353.38	469.38	516.32	582.50	640.75
59	76.56	84.22	336.88	370.57	493.75	543.13	613.75	675.13
60	80.31	88.34	354.38	389.82	522.19	574.41	650.63	715.69
61	83.75	92.13	376.25	413.88	554.38	609.82	694.38	763.82
62	85.94	94.53	393.13	432.44	585.00	643.50	731.25	804.38
63	90.94	100.03	418.13	459.94	622.19	684.41	781.88	860.07
64	95.31	104.84	443.75	488.13	661.88	728.07	834.38	917.82
65	101.56	111.72	476.25	523.88	704.06	774.47	884.38	972.82
66	109.06	119.97	510.63	561.69	759.06	834.97	954.38	1,049.82
67	112.81	124.09	540.63	594.69	803.13	883.44	1,015.00	1,116.50
68	116.88	128.57	568.75	625.63	850.31	935.34	1,075.00	1,182.50
69	121.56	133.72	600.00	660.00	900.00	990.00	1,138.75	1,252.63
70	127.19	139.91	631.88	695.07	952.81	1,048.09	1,206.88	1,327.57
71	135.94	149.53	680.63	748.69	1,030.00	1,133.00	1,307.50	1,438.25
72	140.63	154.69	720.63	792.69	1,092.50	1,201.75	1,386.88	1,525.57
73	145.94	160.53	756.88	832.57	1,157.50	1,273.25	1,470.00	1,617.00
74	150.94	166.03	799.38	879.32	1,222.81	1,345.09	1,556.25	1,711.88
75	193.75	213.13	1,025.63	1,128.19	1,541.88	1,696.07	1,950.63	2,145.69
76	201.25	221.38	1,080.00	1,188.00	1,632.81	1,796.09	2,070.00	2,277.00
77	208.75	229.63	1,132.50	1,245.75	1,724.06	1,896.47	2,188.75	2,407.63
78	214.69	236.16	1,186.88	1,305.57	1,816.56	1,998.22	2,307.50	2,538.25
79	220.63	242.69	1,237.50	1,361.25	1,910.31	2,101.34	2,433.13	2,676.44
80	233.44	256.78	1,333.75	1,467.13	2,055.31	2,260.84	2,616.88	2,878.57
81	239.69	263.66	1,393.75	1,533.13	2,161.56	2,377.72	2,755.63	3,031.19
82	246.56	271.22	1,450.63	1,595.69	2,269.38	2,496.32	2,893.13	3,182.44
83	251.88	277.07	1,507.50	1,658.25	2,375.94	2,613.53	2,892.50	3,181.75
84	256.25	281.88	1,561.88	1,718.07	2,481.56	2,729.72	2,971.88	3,269.07
85	295.00	324.50	1,820.63	2,002.69	2,864.38	3,150.82	3,362.50	3,698.75

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-CMP3-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	81.09	90.82	156.09	174.82	195.47	218.93	238.59	267.22
30	85.78	96.07	163.13	182.71	202.97	227.33	248.91	278.78
31	88.13	98.71	171.56	192.15	212.34	237.82	258.75	289.80
32	91.88	102.91	180.00	201.60	220.31	246.75	269.06	301.35
33	94.87	106.25	183.21	205.20	226.81	254.03	278.63	312.07
34	97.41	109.10	189.98	212.78	233.49	261.51	288.27	322.86
35	100.36	112.40	193.28	216.47	241.22	270.17	297.93	333.68
36	103.24	115.63	202.82	227.16	249.94	279.93	308.49	345.51
37	106.03	118.75	210.09	235.30	258.66	289.70	318.94	357.21
38	110.02	123.22	216.59	242.58	267.32	299.40	329.64	369.20
39	113.44	127.05	222.30	248.98	275.86	308.96	341.04	381.96
40	117.05	131.10	232.37	260.25	285.15	319.37	353.46	395.88
41	120.80	135.30	238.74	267.39	295.52	330.98	365.49	409.35
42	124.26	139.17	250.93	281.04	303.69	340.13	378.76	424.21
43	127.40	142.69	253.73	284.18	314.65	352.41	391.85	438.87
44	131.82	147.64	262.24	293.71	326.78	365.99	406.53	455.31
45	135.83	152.13	273.56	306.39	337.41	377.90	422.13	472.79
46	139.70	156.46	282.95	316.90	349.95	391.94	437.59	490.10
47	145.56	163.03	297.30	332.98	362.29	405.76	456.18	510.92
48	149.38	167.31	304.69	341.25	375.00	420.00	471.25	527.80
49	155.00	173.60	316.88	354.91	391.25	438.20	492.81	551.95
50	161.56	180.95	330.94	370.65	409.06	458.15	517.19	579.25
51	166.56	186.55	345.94	387.45	427.19	478.45	541.88	606.91
52	173.75	194.60	361.88	405.31	446.88	500.51	567.50	635.60
53	180.94	202.65	379.69	425.25	467.19	523.25	595.00	666.40
54	188.13	210.71	395.63	443.11	489.38	548.11	623.75	698.60
55	194.38	217.71	413.44	463.05	512.81	574.35	655.94	734.65
56	204.38	228.91	442.50	495.60	542.19	607.25	695.00	778.40
57	212.81	238.35	461.25	516.60	568.13	636.31	730.63	818.31
58	221.56	248.15	481.88	539.71	596.88	668.51	769.06	861.35
59	229.69	257.25	505.31	565.95	625.94	701.05	809.38	906.51
60	241.56	270.55	531.56	595.35	660.63	739.91	857.19	960.05
61	253.13	283.51	564.38	632.11	702.19	786.45	911.88	1,021.31
62	264.38	296.11	589.69	660.45	737.19	825.65	961.56	1,076.95
63	277.81	311.15	627.19	702.45	785.31	879.55	1,025.00	1,148.00
64	292.50	327.60	665.63	745.51	834.38	934.51	1,091.88	1,222.91
65	313.75	351.40	714.38	800.11	887.81	994.35	1,157.50	1,296.40
66	335.00	375.20	765.94	857.85	955.63	1,070.31	1,247.50	1,397.20
67	350.00	392.00	810.94	908.25	1,008.75	1,129.80	1,322.81	1,481.55
68	366.88	410.91	853.13	955.51	1,066.56	1,194.55	1,400.94	1,569.05
69	383.44	429.45	900.00	1,008.00	1,129.38	1,264.91	1,484.69	1,662.85
70	402.81	451.15	947.81	1,061.55	1,193.75	1,337.00	1,571.56	1,760.15
71	430.63	482.31	1,020.94	1,143.45	1,290.00	1,444.80	1,700.63	1,904.71
72	449.69	503.65	1,080.94	1,210.65	1,367.19	1,531.25	1,802.81	2,019.15
73	470.94	527.45	1,135.31	1,271.55	1,446.25	1,619.80	1,909.69	2,138.85
74	492.81	551.95	1,199.06	1,342.95	1,527.50	1,710.80	2,021.56	2,264.15
75	628.75	704.20	1,538.44	1,723.05	1,923.75	2,154.60	2,520.63	2,823.11
76	655.94	734.65	1,620.00	1,814.40	2,035.94	2,280.25	2,671.88	2,992.51
77	683.44	765.45	1,698.75	1,902.60	2,148.75	2,406.60	2,824.38	3,163.31
78	709.06	794.15	1,780.31	1,993.95	2,262.81	2,534.35	2,978.44	3,335.85
79	732.81	820.75	1,856.25	2,079.00	2,377.50	2,662.80	3,136.25	3,512.60
80	781.87	875.69	2,000.63	2,240.71	2,554.69	2,861.25	3,363.75	3,767.40
81	809.69	906.85	2,090.63	2,341.51	2,685.63	3,007.91	3,539.38	3,964.11
82	834.38	934.51	2,175.94	2,437.05	2,815.94	3,153.85	3,715.31	4,161.15
83	857.19	960.05	2,261.25	2,532.60	2,943.75	3,297.00	3,890.31	4,357.15
84	876.56	981.75	2,342.81	2,623.95	3,071.56	3,440.15	4,066.25	4,554.20
85	1,013.75	1,135.40	2,730.94	3,058.65	3,545.63	3,971.11	4,650.63	5,208.71

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-CMP3-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	107.34	120.22	172.50	193.20	260.16	291.38	311.25	348.60
30	111.56	124.95	179.53	201.07	271.88	304.51	322.50	361.20
31	114.84	128.62	187.03	209.47	285.94	320.25	337.50	378.00
32	119.06	133.35	193.59	216.82	300.00	336.00	350.16	392.18
33	123.69	138.53	201.01	225.13	305.35	341.99	362.41	405.90
34	127.12	142.37	206.58	231.37	316.63	354.63	372.53	417.23
35	131.65	147.45	212.60	238.11	322.13	360.79	386.96	433.40
36	134.91	151.10	219.90	246.29	338.04	378.60	400.02	448.02
37	138.23	154.82	225.16	252.18	350.16	392.18	412.09	461.54
38	143.42	160.63	233.43	261.44	360.98	404.30	424.94	475.93
39	147.61	165.32	240.45	269.30	370.49	414.95	438.88	491.55
40	152.62	170.93	248.44	278.25	387.29	433.76	454.73	509.30
41	156.51	175.29	255.98	286.70	397.89	445.64	469.17	525.47
42	161.46	180.84	263.76	295.41	418.22	468.41	485.68	543.96
43	166.08	186.01	273.17	305.95	422.88	473.63	502.80	563.14
44	170.33	190.77	281.31	315.07	437.06	489.51	519.48	581.82
45	176.68	197.88	291.24	326.19	455.93	510.64	538.14	602.72
46	181.56	203.35	299.70	335.66	471.59	528.18	555.14	621.76
47	187.61	210.12	311.35	348.71	495.50	554.96	579.50	649.04
48	192.19	215.25	319.38	357.71	507.81	568.75	597.19	668.85
49	200.00	224.00	332.50	372.40	528.13	591.51	624.06	698.95
50	207.81	232.75	346.25	387.80	551.56	617.75	651.25	729.40
51	215.94	241.85	360.31	403.55	576.56	645.75	680.31	761.95
52	223.44	250.25	374.38	419.31	603.13	675.51	711.25	796.60
53	232.50	260.40	390.31	437.15	632.81	708.75	742.50	831.60
54	240.00	268.80	406.56	455.35	659.38	738.51	777.81	871.15
55	249.38	279.31	422.81	473.55	689.06	771.75	813.13	910.71
56	261.56	292.95	444.06	497.35	737.50	826.00	860.00	963.20
57	271.25	303.80	464.06	519.75	768.75	861.00	900.00	1,008.00
58	282.19	316.05	482.81	540.75	803.13	899.51	945.00	1,058.40
59	293.44	328.65	503.75	564.20	842.19	943.25	990.94	1,109.85
60	305.63	342.31	529.38	592.91	885.94	992.25	1,044.69	1,170.05
61	322.19	360.85	557.19	624.05	940.63	1,053.51	1,106.56	1,239.35
62	334.38	374.51	582.50	652.40	982.81	1,100.75	1,165.31	1,305.15
63	350.31	392.35	614.38	688.11	1,045.31	1,170.75	1,235.63	1,383.91
64	369.06	413.35	647.81	725.55	1,109.38	1,242.51	1,312.81	1,470.35
65	395.94	443.45	693.75	777.00	1,190.63	1,333.51	1,399.38	1,567.31
66	421.88	472.51	741.25	830.20	1,276.56	1,429.75	1,505.94	1,686.65
67	440.94	493.85	778.13	871.51	1,351.56	1,513.75	1,588.44	1,779.05
68	460.31	515.55	816.56	914.55	1,421.88	1,592.51	1,679.38	1,880.91
69	481.25	539.00	856.56	959.35	1,500.00	1,680.00	1,772.81	1,985.55
70	503.75	564.20	899.69	1,007.65	1,579.69	1,769.25	1,873.44	2,098.25
71	537.81	602.35	963.44	1,079.05	1,701.56	1,905.75	2,022.50	2,265.20
72	561.25	628.60	1,010.94	1,132.25	1,801.56	2,017.75	2,138.44	2,395.05
73	586.88	657.31	1,060.31	1,187.55	1,892.19	2,119.25	2,260.00	2,531.20
74	610.94	684.25	1,110.00	1,243.20	1,998.44	2,238.25	2,384.69	2,670.85
75	782.19	876.05	1,415.31	1,585.15	2,564.06	2,871.75	3,017.19	3,379.25
76	815.00	912.80	1,482.50	1,660.40	2,700.00	3,024.00	3,186.88	3,569.31
77	846.56	948.15	1,548.44	1,734.25	2,831.25	3,171.00	3,356.56	3,759.35
78	875.00	980.00	1,610.31	1,803.55	2,967.19	3,323.25	3,525.00	3,948.00
79	903.75	1,012.20	1,672.81	1,873.55	3,093.75	3,465.00	3,693.44	4,136.65
80	964.06	1,079.75	1,789.06	2,003.75	3,334.38	3,734.51	3,969.06	4,445.35
81	995.63	1,115.11	1,857.50	2,080.40	3,484.38	3,902.51	4,162.19	4,661.65
82	1,023.75	1,146.60	1,921.25	2,151.80	3,626.56	4,061.75	4,352.81	4,875.15
83	1,050.63	1,176.71	1,982.50	2,220.40	3,768.75	4,221.00	4,537.81	5,082.35
84	1,073.13	1,201.91	2,038.44	2,283.05	3,904.69	4,373.25	4,721.88	5,288.51
85	1,242.19	1,391.25	2,360.31	2,643.55	4,551.56	5,097.75	5,461.56	6,116.95

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii

Form Number: SPL2-336-PA rev

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-CMP3-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	75.47	86.04	154.69	176.35	214.69	244.75	345.00	393.30
30	78.75	89.78	150.00	171.00	223.13	254.37	359.06	409.33
31	80.63	91.92	161.72	184.36	229.69	261.85	374.06	426.43
32	84.84	96.72	171.09	195.04	238.13	271.47	387.19	441.40
33	87.23	99.44	174.19	198.58	247.37	282.00	402.03	458.31
34	90.01	102.61	171.41	195.41	254.24	289.83	413.15	470.99
35	92.64	105.61	185.87	211.89	263.30	300.16	425.19	484.72
36	95.07	108.38	187.41	213.65	269.83	307.61	439.80	501.37
37	97.24	110.85	189.75	216.32	276.46	315.16	450.33	513.38
38	99.50	113.43	197.42	225.06	286.85	327.01	466.85	532.21
39	102.69	117.07	200.89	229.01	295.23	336.56	480.90	548.23
40	105.78	120.59	207.46	236.50	305.24	347.97	496.88	566.44
41	108.69	123.91	214.31	244.31	313.01	356.83	511.96	583.63
42	112.27	127.99	216.63	246.96	322.91	368.12	527.53	601.38
43	113.61	129.52	228.31	260.27	332.17	378.67	546.35	622.84
44	117.65	134.12	239.83	273.41	340.66	388.35	562.63	641.40
45	120.53	137.40	239.98	273.58	353.37	402.84	582.49	664.04
46	124.00	141.36	250.79	285.90	363.12	413.96	599.40	683.32
47	127.78	145.67	254.81	290.48	375.23	427.76	622.70	709.88
48	130.94	149.27	260.94	297.47	384.38	438.19	638.75	728.18
49	135.31	154.25	267.19	304.60	400.00	456.00	665.00	758.10
50	139.38	158.89	281.25	320.63	415.63	473.82	692.50	789.45
51	145.00	165.30	285.94	325.97	431.88	492.34	720.63	821.52
52	149.69	170.65	304.69	347.35	446.88	509.44	748.75	853.58
53	154.38	175.99	309.38	352.69	465.00	530.10	780.63	889.92
54	160.31	182.75	317.19	361.60	480.00	547.20	813.13	926.97
55	165.94	189.17	334.38	381.19	498.75	568.58	845.63	964.02
56	172.19	196.30	345.31	393.65	523.13	596.37	888.13	1,012.47
57	177.81	202.70	359.38	409.69	542.50	618.45	928.13	1,058.07
58	184.38	210.19	371.88	423.94	564.38	643.39	965.63	1,100.82
59	191.25	218.03	382.81	436.40	586.88	669.04	1,007.50	1,148.55
60	197.50	225.15	401.56	457.78	611.25	696.83	1,058.75	1,206.98
61	206.25	235.13	418.75	477.38	644.38	734.59	1,114.38	1,270.39
62	213.44	243.32	429.69	489.85	668.75	762.38	1,165.00	1,328.10
63	223.75	255.08	454.69	518.35	700.63	798.72	1,228.75	1,400.78
64	233.44	266.12	476.56	543.28	738.13	841.47	1,295.63	1,477.02
65	251.25	286.43	507.81	578.90	791.88	902.74	1,387.50	1,581.75
66	265.63	302.82	545.31	621.65	843.75	961.88	1,482.50	1,690.05
67	275.31	313.85	564.06	643.03	881.88	1,005.34	1,556.25	1,774.13
68	286.88	327.04	584.38	666.19	920.63	1,049.52	1,633.13	1,861.77
69	298.75	340.58	607.81	692.90	962.50	1,097.25	1,713.13	1,952.97
70	310.63	354.12	635.94	724.97	1,007.50	1,148.55	1,799.38	2,051.29
71	329.38	375.49	679.69	774.85	1,075.63	1,226.22	1,926.88	2,196.64
72	342.81	390.80	703.13	801.57	1,122.50	1,279.65	2,021.88	2,304.94
73	357.19	407.20	729.69	831.85	1,173.75	1,338.08	2,120.63	2,417.52
74	369.69	421.45	754.69	860.35	1,221.88	1,392.94	2,220.00	2,530.80
75	471.25	537.23	968.75	1,104.38	1,564.38	1,783.39	2,830.63	3,226.92
76	488.44	556.82	1,006.25	1,147.13	1,630.00	1,858.20	2,965.00	3,380.10
77	505.31	576.05	1,043.75	1,189.88	1,693.13	1,930.17	3,096.88	3,530.44
78	520.31	593.15	1,073.44	1,223.72	1,750.00	1,995.00	3,220.63	3,671.52
79	534.38	609.19	1,103.13	1,257.57	1,807.50	2,060.55	3,345.63	3,814.02
80	569.69	649.45	1,167.19	1,330.60	1,928.13	2,198.07	3,578.13	4,079.07
81	587.19	669.40	1,198.44	1,366.22	1,991.25	2,270.03	3,715.00	4,235.10
82	603.75	688.28	1,232.81	1,405.40	2,047.50	2,334.15	3,842.50	4,380.45
83	620.00	706.80	1,259.38	1,435.69	2,101.25	2,395.43	3,965.00	4,520.10
84	634.69	723.55	1,281.25	1,460.63	2,146.25	2,446.73	4,076.88	4,647.64
85	731.25	833.63	1,475.00	1,681.50	2,484.38	2,832.19	4,720.63	5,381.52

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Elimination Period Factors

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

Factors			
30 Day	**60 Day**	**90 day**	**180 day**
1.15	1.06	1.00	0.95

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Restoration of Benefits Rider
Form Number: S2-ROBR-PA

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

Factors				
$100,000 Cash Benefit	**$200,000 Cash Benefit**	**$300,000 Cash Benefit**	**$500,000 Cash Benefit**	**$1,000,000 Cash Benefit**
1.10	1.08	1.06	1.04	1.02

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Return of Premium Rider
Form Number: S2-ROPR-PA

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

Issue Age	Lifetime Payment Term
< 40	1.11
40	1.13
41	1.14
42	1.15
43	1.15
44	1.16
45	1.17
46	1.18
47	1.19
48	1.19
49	1.20
50	1.21
51	1.22
52	1.24
53	1.25
54	1.27
55	1.28
56	1.30
57	1.31
58	1.33
59	1.34
60	1.36
61	1.38
62	1.40
63	1.43
64	1.45
65	1.47
66	1.50
67	1.52
68	1.55
69	1.57
70	1.60
71	1.65
72	1.69
73	1.74
74	1.78
75	1.83

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Shortened Benefit Period Rider
Form Number: S2-SBPR-PA

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

Issue Age	Factor
< 60	1.20
60+	1.15

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA

Community Only Rider
Form Number S2-COMMR-PA

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

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

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev
TEN YEAR PREMIUM PAYMENT TERM FACTORS

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA
Form Number: SPL2-336-PA rev

Risk Classifications

Marital Status

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

Policies Issued before 1/4/2013

Marital Status	Factors*
Single	1.250
Married one insured	1.000
Married Both insured	0.750
"Married"	0.825

Policies Issued after 1/3/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.900
Married Both insured	0.750
"Married"	0.800

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

Medical Underwriting

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

Policies Issued before 1/4/2015

Rate Class	Factors
I	0.90
II	1.00

Policies Issued after 1/3/2015

Rate Class	Factors
I	0.95
II	1.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: SPL2-336-PA rev

Modal Factors

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

Payment Mode	Factors
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	146.30	160.93	209.48	230.42
30	152.95	168.25	221.11	243.23
31	161.26	177.40	231.09	254.20
32	171.24	188.37	244.39	268.83
33	179.55	197.51	256.03	281.63
34	191.19	210.31	270.99	298.09
35	201.16	221.29	285.95	314.55
36	212.80	234.08	300.91	331.01
37	226.10	248.71	317.54	349.30
38	239.40	263.34	335.83	369.41
39	252.70	277.97	355.78	391.35
40	265.65	292.22	372.90	410.19
41	282.15	310.37	396.00	435.60
42	298.65	328.52	419.10	461.01
43	316.80	348.48	443.85	488.24
44	336.60	370.26	471.90	519.09
45	358.05	393.86	499.95	549.95
46	381.15	419.27	531.30	584.43
47	404.25	444.68	565.95	622.55
48	430.65	473.72	602.25	662.48
49	458.70	504.57	640.20	704.22
50	477.30	525.03	667.58	734.33
51	509.55	560.51	711.11	782.23
52	543.41	597.76	757.88	833.66
53	578.89	636.78	807.86	888.66
54	617.59	679.35	862.69	948.96
55	645.75	710.33	900.90	990.99
56	696.15	765.77	971.78	1,068.96
57	744.98	819.48	1,041.08	1,145.19
58	796.95	876.65	1,113.53	1,224.88
59	852.08	937.29	1,192.28	1,311.51
60	887.55	976.31	1,242.88	1,367.17
61	960.75	1,056.83	1,345.05	1,479.56
62	1,030.90	1,133.99	1,442.65	1,586.92
63	1,116.30	1,227.93	1,563.13	1,719.44
64	1,209.33	1,330.26	1,695.80	1,865.38
65	1,272.38	1,399.61	1,778.40	1,956.24
66	1,396.69	1,536.36	1,952.44	2,147.69
67	1,503.45	1,653.80	2,103.08	2,313.38
68	1,618.99	1,780.89	2,263.95	2,490.35
69	1,743.30	1,917.63	2,436.53	2,680.18
70	1,813.65	1,995.02	2,532.61	2,785.88
71	1,995.86	2,195.45	2,785.45	3,064.00
72	2,149.83	2,364.81	2,997.33	3,297.06
73	2,313.68	2,545.04	3,223.33	3,545.66
74	2,484.59	2,733.05	3,460.63	3,806.69
75	2,837.50	3,121.25	3,927.50	4,320.25
76	3,045.00	3,349.50	4,211.25	4,632.38
77	3,258.75	3,584.63	4,505.00	4,955.50
78	3,477.50	3,825.25	4,805.00	5,285.50
79	3,707.50	4,078.25	5,122.50	5,634.75
80	4,062.50	4,468.75	5,602.50	6,162.75
81	4,338.75	4,772.63	5,983.75	6,582.13
82	4,626.25	5,088.88	6,381.25	7,019.38
83	4,921.25	5,413.38	6,792.50	7,471.75
84	5,226.25	5,748.88	7,218.75	7,940.63
85	6,146.25	6,760.88	8,436.25	9,279.88

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	181.21	199.34	292.60	321.86	364.09	400.50	418.95	460.85
30	191.19	210.31	305.90	336.49	384.04	422.45	442.23	486.45
31	202.83	223.11	322.53	354.78	403.99	444.39	462.18	508.39
32	214.46	235.92	342.48	376.72	425.60	468.16	488.78	537.65
33	226.10	248.71	359.10	395.01	448.88	493.76	512.05	563.26
34	239.40	263.34	382.38	420.61	473.81	521.20	541.98	596.17
35	252.70	277.97	402.33	442.56	500.41	550.46	571.90	629.09
36	267.66	294.44	425.60	468.16	528.68	581.54	601.83	662.01
37	282.63	310.89	452.20	497.42	558.60	614.46	635.08	698.58
38	299.25	329.18	478.80	526.68	591.85	651.04	671.65	738.82
39	317.54	349.30	505.40	555.94	625.10	687.61	711.55	782.71
40	333.30	366.63	531.30	584.43	658.35	724.19	745.80	820.38
41	353.10	388.41	564.30	620.73	697.95	767.75	792.00	871.20
42	374.55	412.01	597.30	657.03	739.20	813.12	838.20	922.02
43	397.65	437.42	633.60	696.96	783.75	862.13	887.70	976.47
44	422.40	464.64	673.20	740.52	833.25	916.58	943.80	1,038.18
45	448.80	493.68	716.10	787.71	884.40	972.84	999.90	1,099.89
46	476.85	524.54	762.30	838.53	940.50	1,034.55	1,062.60	1,168.86
47	506.55	557.21	808.50	889.35	1,001.55	1,101.71	1,131.90	1,245.09
48	539.55	593.51	861.30	947.43	1,065.90	1,172.49	1,204.50	1,324.95
49	572.55	629.81	917.40	1,009.14	1,135.20	1,248.72	1,280.40	1,408.44
50	596.63	656.29	954.60	1,050.06	1,181.96	1,300.17	1,335.15	1,468.67
51	635.33	698.86	1,019.10	1,121.01	1,259.36	1,385.31	1,422.23	1,564.45
52	675.64	743.21	1,086.83	1,195.51	1,343.21	1,477.54	1,515.75	1,667.33
53	720.79	792.87	1,157.78	1,273.55	1,433.51	1,576.87	1,615.73	1,777.30
54	767.55	844.31	1,235.18	1,358.69	1,530.26	1,683.30	1,725.38	1,897.91
55	800.10	880.11	1,291.50	1,420.65	1,597.05	1,756.76	1,801.80	1,981.98
56	861.53	947.68	1,392.30	1,531.53	1,724.63	1,897.09	1,943.55	2,137.91
57	921.38	1,013.52	1,489.95	1,638.95	1,844.33	2,028.76	2,082.15	2,290.37
58	984.38	1,082.82	1,593.90	1,753.29	1,975.05	2,172.56	2,227.05	2,449.76
59	1,052.10	1,157.31	1,704.15	1,874.57	2,115.23	2,326.75	2,384.55	2,623.01
60	1,094.95	1,204.45	1,775.10	1,952.61	2,203.63	2,423.99	2,485.75	2,734.33
61	1,183.40	1,301.74	1,921.50	2,113.65	2,385.10	2,623.61	2,690.10	2,959.11
62	1,267.28	1,394.01	2,061.80	2,267.98	2,558.95	2,814.85	2,885.30	3,173.83
63	1,370.98	1,508.08	2,232.60	2,455.86	2,772.45	3,049.70	3,126.25	3,438.88
64	1,483.83	1,632.21	2,418.65	2,660.52	3,007.30	3,308.03	3,391.60	3,730.76
65	1,561.95	1,718.15	2,544.75	2,799.23	3,157.54	3,473.30	3,556.80	3,912.48
66	1,714.05	1,885.46	2,793.38	3,072.71	3,467.59	3,814.35	3,904.88	4,295.36
67	1,844.21	2,028.64	3,006.90	3,307.59	3,735.23	4,108.75	4,206.15	4,626.77
68	1,983.15	2,181.47	3,237.98	3,561.77	4,020.41	4,422.46	4,527.90	4,980.69
69	2,132.33	2,345.56	3,486.60	3,835.26	4,327.54	4,760.30	4,873.05	5,360.36
70	2,219.04	2,440.95	3,627.30	3,990.03	4,503.05	4,953.36	5,065.23	5,571.75
71	2,440.80	2,684.88	3,991.73	4,390.90	4,953.64	5,449.01	5,570.90	6,127.99
72	2,627.25	2,889.98	4,299.65	4,729.62	5,333.60	5,866.96	5,994.65	6,594.12
73	2,826.41	3,109.06	4,627.35	5,090.09	5,736.16	6,309.78	6,446.65	7,091.32
74	3,032.64	3,335.91	4,969.18	5,466.09	6,159.91	6,775.91	6,921.25	7,613.38
75	3,476.25	3,823.88	5,675.00	6,242.50	7,010.00	7,711.00	7,855.00	8,640.50
76	3,727.50	4,100.25	6,090.00	6,699.00	7,521.25	8,273.38	8,422.50	9,264.75
77	3,986.25	4,384.88	6,517.50	7,169.25	8,048.75	8,853.63	9,010.00	9,911.00
78	4,250.00	4,675.00	6,955.00	7,650.50	8,588.75	9,447.63	9,610.00	10,571.00
79	4,525.00	4,977.50	7,415.00	8,156.50	9,157.50	10,073.25	10,245.00	11,269.50
80	4,958.75	5,454.63	8,125.00	8,937.50	10,026.25	11,028.88	11,205.00	12,325.50
81	5,288.75	5,817.63	8,677.50	9,545.25	10,710.00	11,781.00	11,967.50	13,164.25
82	5,631.25	6,194.38	9,252.50	10,177.75	11,423.75	12,566.13	12,762.50	14,038.75
83	5,980.00	6,578.00	9,842.50	10,826.75	12,158.75	13,374.63	13,585.00	14,943.50
84	6,337.50	6,971.25	10,452.50	11,497.75	12,920.00	14,212.00	14,437.50	15,881.25
85	7,475.00	8,222.50	12,292.50	13,521.75	15,142.50	16,656.75	16,872.50	18,559.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	334.16	374.26	438.90	491.57	517.04	579.08	578.55	647.98
30	352.45	394.74	458.85	513.91	543.64	608.87	608.48	681.49
31	370.74	415.23	483.79	541.84	573.56	642.39	640.06	716.87
32	392.35	439.43	513.71	575.36	603.49	675.91	674.98	755.97
33	413.96	463.64	538.65	603.29	636.74	713.15	709.89	795.07
34	437.24	489.71	573.56	642.39	673.31	754.11	749.79	839.76
35	462.18	517.64	603.49	675.91	709.89	795.07	791.35	886.31
36	488.78	547.43	638.40	715.01	751.45	841.62	836.24	936.59
37	518.70	580.94	678.30	759.70	794.68	890.04	882.79	988.72
38	548.63	614.46	718.20	804.38	841.23	942.17	934.33	1,046.44
39	580.21	649.84	758.10	849.07	889.44	996.17	989.19	1,107.89
40	610.50	683.76	796.95	892.58	935.55	1,047.82	1,039.50	1,164.24
41	648.45	726.26	846.45	948.02	991.65	1,110.65	1,100.55	1,232.62
42	688.05	770.62	895.95	1,003.46	1,052.70	1,179.02	1,166.55	1,306.54
43	729.30	816.82	950.40	1,064.45	1,117.05	1,251.10	1,239.15	1,387.85
44	773.85	866.71	1,009.80	1,130.98	1,186.35	1,328.71	1,315.05	1,472.86
45	823.35	922.15	1,074.15	1,203.05	1,260.60	1,411.87	1,395.90	1,563.41
46	874.50	979.44	1,143.45	1,280.66	1,339.80	1,500.58	1,485.00	1,663.20
47	928.95	1,040.42	1,212.75	1,358.28	1,425.60	1,596.67	1,579.05	1,768.54
48	988.35	1,106.95	1,291.95	1,446.98	1,518.00	1,700.16	1,681.35	1,883.11
49	1,052.70	1,179.02	1,376.10	1,541.23	1,617.00	1,811.04	1,790.25	2,005.08
50	1,094.89	1,226.27	1,431.90	1,603.73	1,683.45	1,885.46	1,864.05	2,087.74
51	1,165.84	1,305.74	1,528.65	1,712.09	1,794.71	2,010.08	1,986.60	2,224.99
52	1,243.24	1,392.43	1,630.24	1,825.87	1,914.04	2,143.72	2,118.83	2,373.08
53	1,325.48	1,484.53	1,736.66	1,945.06	2,041.43	2,286.40	2,260.73	2,532.01
54	1,412.55	1,582.06	1,852.76	2,075.09	2,180.10	2,441.71	2,415.53	2,705.39
55	1,472.63	1,649.34	1,937.25	2,169.72	2,275.88	2,548.98	2,520.00	2,822.40
56	1,589.18	1,779.88	2,088.45	2,339.06	2,455.43	2,750.08	2,720.03	3,046.43
57	1,697.85	1,901.59	2,234.93	2,503.12	2,627.10	2,942.35	2,910.60	3,259.87
58	1,814.40	2,032.13	2,390.85	2,677.75	2,812.95	3,150.50	3,116.93	3,490.96
59	1,941.98	2,175.01	2,556.23	2,862.97	3,011.40	3,372.77	3,339.00	3,739.68
60	2,020.63	2,263.10	2,662.65	2,982.17	3,138.45	3,515.06	3,478.53	3,895.95
61	2,185.33	2,447.56	2,882.25	3,228.12	3,396.18	3,803.72	3,765.23	4,217.05
62	2,340.88	2,621.78	3,092.70	3,463.82	3,643.23	4,080.41	4,038.20	4,522.78
63	2,534.55	2,838.70	3,348.90	3,750.77	3,948.23	4,422.01	4,376.75	4,901.96
64	2,746.53	3,076.11	3,627.98	4,063.33	4,280.68	4,794.36	4,745.80	5,315.30
65	2,888.44	3,235.05	3,817.13	4,275.18	4,497.19	5,036.85	4,982.74	5,580.67
66	3,170.70	3,551.18	4,190.06	4,692.87	4,938.86	5,531.53	5,472.68	6,129.40
67	3,412.01	3,821.45	4,510.35	5,051.59	5,319.11	5,957.41	5,892.41	6,599.50
68	3,672.34	4,113.02	4,856.96	5,439.80	5,727.15	6,414.41	6,344.33	7,105.64
69	3,951.68	4,425.88	5,229.90	5,857.49	6,164.44	6,904.17	6,828.41	7,647.82
70	4,110.38	4,603.62	5,440.95	6,093.86	6,414.16	7,183.86	7,103.46	7,955.88
71	4,524.24	5,067.15	5,987.59	6,706.10	7,058.26	7,905.25	7,813.95	8,751.62
72	4,871.71	5,456.32	6,449.48	7,223.41	7,600.66	8,512.74	8,411.44	9,420.81
73	5,240.38	5,869.22	6,941.03	7,773.95	8,176.96	9,158.20	9,047.06	10,132.71
74	5,627.40	6,302.69	7,453.76	8,348.21	8,782.93	9,836.88	9,713.76	10,879.41
75	6,441.25	7,214.20	8,512.50	9,534.00	10,006.25	11,207.00	11,042.50	12,367.60
76	6,911.25	7,740.60	9,135.00	10,231.20	10,737.50	12,026.00	11,846.25	13,267.80
77	7,393.75	8,281.00	9,776.25	10,949.40	11,492.50	12,871.60	12,676.25	14,197.40
78	7,885.00	8,831.20	10,432.50	11,684.40	12,263.75	13,735.40	13,526.25	15,149.40
79	8,400.00	9,408.00	11,122.50	12,457.20	13,076.25	14,645.40	14,421.25	16,151.80
80	9,207.50	10,312.40	12,187.50	13,650.00	14,322.50	16,041.20	15,785.00	17,679.20
81	9,826.25	11,005.40	13,016.25	14,578.20	15,300.00	17,136.00	16,863.75	18,887.40
82	10,467.50	11,723.60	13,878.75	15,544.20	16,320.00	18,278.40	17,987.50	20,146.00
83	11,123.75	12,458.60	14,763.75	16,535.40	17,368.75	19,453.00	19,147.50	21,445.20
84	11,801.25	13,217.40	15,678.75	17,560.20	18,456.25	20,671.00	20,350.00	22,792.00
85	13,903.75	15,572.20	18,438.75	20,651.40	21,657.50	24,256.40	23,828.75	26,688.20

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	513.71	575.36	635.08	711.28	731.50	819.28	809.64	906.79
30	541.98	607.01	669.99	750.39	764.75	856.52	852.86	955.21
31	571.90	640.53	706.56	791.35	806.31	903.07	899.41	1,007.34
32	603.49	675.91	746.46	836.04	856.19	958.93	947.63	1,061.34
33	638.40	715.01	788.03	882.59	897.75	1,005.48	1,000.83	1,120.92
34	673.31	754.11	832.91	932.86	955.94	1,070.65	1,055.69	1,182.37
35	713.21	798.80	879.46	985.00	1,005.81	1,126.51	1,115.54	1,249.40
36	754.78	845.35	931.00	1,042.72	1,064.00	1,191.68	1,180.38	1,322.02
37	798.00	893.76	985.86	1,104.17	1,130.50	1,266.16	1,248.54	1,398.36
38	844.55	945.90	1,044.05	1,169.34	1,197.00	1,340.64	1,321.69	1,480.29
39	894.43	1,001.76	1,105.56	1,238.23	1,263.50	1,415.12	1,399.83	1,567.80
40	942.15	1,055.21	1,163.25	1,302.84	1,328.25	1,487.64	1,471.80	1,648.42
41	998.25	1,118.04	1,232.55	1,380.46	1,410.75	1,580.04	1,559.25	1,746.36
42	1,059.30	1,186.42	1,308.45	1,465.46	1,493.25	1,672.44	1,654.95	1,853.54
43	1,123.65	1,258.49	1,387.65	1,554.17	1,584.00	1,774.08	1,755.60	1,966.27
44	1,192.95	1,336.10	1,473.45	1,650.26	1,683.00	1,884.96	1,864.50	2,088.24
45	1,267.20	1,419.26	1,565.85	1,753.75	1,790.25	2,005.08	1,981.65	2,219.45
46	1,346.40	1,507.97	1,664.85	1,864.63	1,905.75	2,134.44	2,107.05	2,359.90
47	1,430.55	1,602.22	1,770.45	1,982.90	2,021.25	2,263.80	2,242.35	2,511.43
48	1,522.95	1,705.70	1,884.30	2,110.42	2,153.25	2,411.64	2,385.90	2,672.21
49	1,620.30	1,814.74	2,004.75	2,245.32	2,293.50	2,568.72	2,541.00	2,845.92
50	1,685.06	1,887.27	2,088.19	2,338.77	2,386.50	2,672.88	2,647.73	2,965.45
51	1,794.71	2,010.08	2,223.64	2,490.47	2,547.75	2,853.48	2,820.26	3,158.69
52	1,912.43	2,141.92	2,370.38	2,654.82	2,717.06	3,043.11	3,007.31	3,368.19
53	2,038.20	2,282.78	2,526.79	2,830.00	2,894.44	3,241.77	3,208.88	3,593.94
54	2,172.04	2,432.68	2,696.10	3,019.63	3,087.94	3,458.49	3,426.56	3,837.75
55	2,264.85	2,536.63	2,812.95	3,150.50	3,228.75	3,616.20	3,575.25	4,004.28
56	2,441.25	2,734.20	3,033.45	3,397.46	3,480.75	3,898.44	3,858.75	4,321.80
57	2,608.20	2,921.18	3,242.93	3,632.08	3,724.88	4,171.86	4,128.08	4,623.44
58	2,787.75	3,122.28	3,468.15	3,884.33	3,984.75	4,462.92	4,417.88	4,948.02
59	2,981.48	3,339.25	3,712.28	4,157.75	4,260.38	4,771.62	4,731.30	5,299.06
60	3,101.85	3,474.07	3,864.35	4,328.07	4,437.75	4,970.28	4,928.80	5,520.26
61	3,353.48	3,755.89	4,180.03	4,681.63	4,803.75	5,380.20	5,334.45	5,974.58
62	3,592.90	4,024.05	4,480.45	5,018.10	5,154.50	5,773.04	5,720.28	6,406.71
63	3,888.75	4,355.40	4,852.55	5,434.86	5,581.50	6,251.28	6,199.13	6,943.02
64	4,213.58	4,719.20	5,258.20	5,889.18	6,046.63	6,772.22	6,720.68	7,527.16
65	4,432.84	4,964.78	5,531.18	6,194.92	6,361.88	7,125.30	7,062.41	7,909.90
66	4,864.28	5,447.99	6,072.30	6,800.98	6,983.44	7,821.45	7,757.10	8,687.95
67	5,232.83	5,860.76	6,537.38	7,321.86	7,517.25	8,419.32	8,352.34	9,354.62
68	5,630.63	6,306.30	7,036.09	7,880.42	8,094.94	9,066.33	8,992.91	10,072.06
69	6,057.68	6,784.60	7,572.83	8,481.56	8,716.50	9,762.48	9,681.75	10,843.56
70	6,301.16	7,057.30	7,880.34	8,825.98	9,068.25	10,156.44	10,072.54	11,281.24
71	6,935.38	7,767.62	8,674.16	9,715.06	9,979.31	11,176.83	11,085.30	12,415.54
72	7,465.06	8,360.87	9,342.28	10,463.35	10,749.13	12,039.02	11,938.45	13,371.06
73	8,030.06	8,993.67	10,052.76	11,259.09	11,568.38	12,956.58	12,845.28	14,386.71
74	8,621.90	9,656.53	10,797.15	12,092.81	12,422.94	13,913.69	13,795.89	15,451.39
75	9,872.50	11,057.20	12,350.00	13,832.00	14,187.50	15,890.00	15,728.75	17,616.20
76	10,591.25	11,862.20	13,255.00	14,845.60	15,225.00	17,052.00	16,880.00	18,905.60
77	11,327.50	12,686.80	14,185.00	15,887.20	16,293.75	18,249.00	18,066.25	20,234.20
78	12,078.75	13,528.20	15,132.50	16,948.40	17,387.50	19,474.00	19,278.75	21,592.20
79	12,865.00	14,408.80	16,127.50	18,062.80	18,537.50	20,762.00	20,553.75	23,020.20
80	14,098.75	15,790.60	17,678.75	19,800.20	20,312.50	22,750.00	22,516.25	25,218.20
81	15,042.50	16,847.60	18,875.00	21,140.00	21,693.75	24,297.00	24,051.25	26,937.40
82	16,020.00	17,942.40	20,118.75	22,533.00	23,131.25	25,907.00	25,650.00	28,728.00
83	17,018.75	19,061.00	21,392.50	23,959.60	24,606.25	27,559.00	27,295.00	30,570.40
84	18,047.50	20,213.20	22,707.50	25,432.40	26,131.25	29,267.00	28,998.75	32,478.60
85	21,267.50	23,819.60	26,742.50	29,951.60	30,731.25	34,419.00	34,053.75	38,140.20

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 7,500	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	751.45	856.65	906.06	1,032.92	1,027.43	1,171.26	1,270.15	1,447.97
30	793.01	904.04	955.94	1,089.78	1,083.95	1,235.70	1,339.98	1,527.57
31	836.24	953.32	1,014.13	1,156.10	1,143.80	1,303.93	1,413.13	1,610.96
32	882.79	1,006.38	1,072.31	1,222.44	1,206.98	1,375.95	1,492.93	1,701.93
33	932.66	1,063.24	1,130.50	1,288.77	1,276.80	1,455.55	1,576.05	1,796.70
34	985.86	1,123.89	1,197.00	1,364.58	1,346.63	1,535.15	1,665.83	1,899.04
35	1,044.05	1,190.22	1,263.50	1,440.39	1,426.43	1,626.12	1,758.93	2,005.17
36	1,103.90	1,258.45	1,338.31	1,525.68	1,509.55	1,720.89	1,862.00	2,122.68
37	1,168.74	1,332.37	1,413.13	1,610.96	1,596.00	1,819.44	1,971.73	2,247.77
38	1,236.90	1,410.07	1,496.25	1,705.73	1,689.10	1,925.57	2,088.10	2,380.43
39	1,310.05	1,493.46	1,587.69	1,809.97	1,788.85	2,039.29	2,211.13	2,520.68
40	1,377.75	1,570.64	1,666.50	1,899.81	1,884.30	2,148.10	2,326.50	2,652.21
41	1,460.25	1,664.69	1,765.50	2,012.67	1,996.50	2,276.01	2,465.10	2,810.21
42	1,549.35	1,766.27	1,872.75	2,134.94	2,118.60	2,415.20	2,616.90	2,983.27
43	1,643.40	1,873.48	1,988.25	2,266.61	2,247.30	2,561.92	2,775.30	3,163.84
44	1,744.05	1,988.22	2,112.00	2,407.68	2,385.90	2,719.93	2,946.90	3,359.47
45	1,851.30	2,110.48	2,244.00	2,558.16	2,534.40	2,889.22	3,131.70	3,570.14
46	1,966.80	2,242.15	2,384.25	2,718.05	2,692.80	3,069.79	3,329.70	3,795.86
47	2,088.90	2,381.35	2,532.75	2,887.34	2,861.10	3,261.65	3,540.90	4,036.63
48	2,220.90	2,531.83	2,697.75	3,075.44	3,045.90	3,472.33	3,768.60	4,296.20
49	2,362.80	2,693.59	2,862.75	3,263.54	3,240.60	3,694.28	4,009.50	4,570.83
50	2,457.45	2,801.49	2,983.13	3,400.76	3,370.13	3,841.94	4,176.38	4,761.07
51	2,615.48	2,981.64	3,176.63	3,621.35	3,589.43	4,091.94	4,447.28	5,069.89
52	2,783.18	3,172.82	3,378.19	3,851.14	3,824.85	4,360.33	4,740.75	5,404.46
53	2,963.78	3,378.70	3,603.94	4,108.50	4,076.40	4,647.10	5,053.58	5,761.08
54	3,158.89	3,601.14	3,837.75	4,375.04	4,344.08	4,952.25	5,392.20	6,147.11
55	3,290.18	3,750.81	4,000.50	4,560.57	4,529.70	5,163.86	5,625.90	6,413.53
56	3,543.75	4,039.88	4,307.63	4,910.70	4,882.50	5,566.05	6,066.90	6,916.27
57	3,783.15	4,312.79	4,606.88	5,251.84	5,216.40	5,946.70	6,485.85	7,393.87
58	4,041.45	4,607.25	4,921.88	5,610.94	5,575.50	6,356.07	6,936.30	7,907.38
59	4,318.65	4,923.26	5,260.50	5,996.97	5,962.95	6,797.76	7,424.55	8,463.99
60	4,489.60	5,118.14	5,474.75	6,241.22	6,203.70	7,072.22	7,728.70	8,810.72
61	4,851.03	5,530.17	5,917.00	6,745.38	6,706.95	7,645.92	8,360.05	9,530.46
62	5,192.63	5,919.60	6,336.38	7,223.47	7,185.80	8,191.81	8,960.90	10,215.43
63	5,616.58	6,402.90	6,854.88	7,814.56	7,777.50	8,866.35	9,705.10	11,063.81
64	6,080.18	6,931.41	7,419.13	8,457.81	8,427.15	9,606.95	10,516.40	11,988.70
65	6,399.90	7,295.89	7,809.75	8,903.12	8,865.68	10,106.87	11,062.35	12,611.08
66	7,020.00	8,002.80	8,570.25	9,770.09	9,728.55	11,090.55	12,144.60	13,844.84
67	7,546.50	8,603.01	9,221.06	10,512.02	10,465.65	11,930.84	13,074.75	14,905.22
68	8,113.95	9,249.90	9,915.75	11,303.96	11,261.25	12,837.83	14,072.18	16,042.28
69	8,725.28	9,946.81	10,661.63	12,154.25	12,115.35	13,811.50	15,145.65	17,266.04
70	9,071.08	10,341.03	11,095.19	12,648.52	12,602.33	14,366.65	15,760.68	17,967.17
71	9,979.31	11,376.42	12,204.00	13,912.56	13,870.75	15,812.66	17,348.33	19,777.09
72	10,737.83	12,241.12	13,136.25	14,975.33	14,930.13	17,020.34	18,684.55	21,300.39
73	11,544.36	13,160.58	14,132.06	16,110.56	16,060.13	18,308.54	20,105.53	22,920.30
74	12,386.21	14,120.29	15,163.19	17,286.04	17,243.80	19,657.93	21,594.30	24,617.50
75	14,197.50	16,185.15	17,381.25	19,814.63	19,745.00	22,509.30	24,700.00	28,158.00
76	15,223.75	17,355.08	18,637.50	21,246.75	21,182.50	24,148.05	26,510.00	30,221.40
77	16,272.50	18,550.65	19,931.25	22,721.63	22,655.00	25,826.70	28,370.00	32,341.80
78	17,340.00	19,767.60	21,250.00	24,225.00	24,157.50	27,539.55	30,265.00	34,502.10
79	18,455.00	21,038.70	22,625.00	25,792.50	25,730.00	29,332.20	32,255.00	36,770.70
80	20,221.25	23,052.23	24,793.75	28,264.88	28,197.50	32,145.15	35,357.50	40,307.55
81	21,558.75	24,576.98	26,443.75	30,145.88	30,085.00	34,296.90	37,750.00	43,035.00
82	22,941.25	26,153.03	28,156.25	32,098.13	32,040.00	36,525.60	40,237.50	45,870.75
83	24,350.00	27,759.00	29,900.00	34,086.00	34,037.50	38,802.75	42,785.00	48,774.90
84	25,797.50	29,409.15	31,687.50	36,123.75	36,095.00	41,148.30	45,415.00	51,773.10
85	30,426.25	34,685.93	37,375.00	42,607.50	42,535.00	48,489.90	53,485.00	60,972.90

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	252.70	277.97	320.86	352.96
30	266.00	292.60	335.83	369.41
31	277.64	305.41	355.78	391.35
32	290.94	320.04	370.74	407.82
33	304.24	334.67	387.36	426.11
34	315.88	347.46	402.33	442.56
35	329.18	362.09	417.29	459.02
36	340.81	374.90	435.58	479.13
37	354.11	389.53	452.20	497.42
38	367.41	404.16	470.49	517.54
39	382.38	420.61	488.78	537.65
40	394.35	433.79	503.25	553.58
41	407.55	448.31	521.40	573.54
42	420.75	462.83	536.25	589.88
43	435.60	479.16	556.05	611.66
44	452.10	497.31	575.85	633.44
45	471.90	519.09	603.90	664.29
46	491.70	540.87	630.30	693.33
47	504.90	555.39	643.50	707.85
48	526.35	578.99	673.20	740.52
49	549.45	604.40	702.90	773.19
50	561.15	617.27	715.95	787.55
51	583.73	642.10	746.59	821.25
52	607.91	668.71	778.84	856.73
53	633.71	697.09	811.09	892.20
54	661.13	727.24	844.95	929.45
55	670.95	738.05	858.38	944.22
56	704.03	774.43	900.90	990.99
57	732.38	805.62	935.55	1,029.11
58	760.73	836.80	973.35	1,070.69
59	792.23	871.45	1,011.15	1,112.27
60	800.63	880.69	1,020.23	1,122.25
61	837.23	920.95	1,067.50	1,174.25
62	869.25	956.18	1,107.15	1,217.87
63	908.90	999.79	1,154.43	1,269.87
64	950.08	1,045.09	1,201.70	1,321.87
65	944.78	1,039.25	1,193.40	1,312.74
66	994.50	1,093.95	1,251.90	1,377.09
67	1,028.14	1,130.96	1,288.46	1,417.31
68	1,060.31	1,166.35	1,326.49	1,459.14
69	1,091.03	1,200.13	1,360.13	1,496.14
70	1,081.98	1,190.17	1,344.70	1,479.17
71	1,127.18	1,239.89	1,392.73	1,532.00
72	1,152.60	1,267.86	1,418.15	1,559.97
73	1,175.20	1,292.72	1,437.93	1,581.72
74	1,193.56	1,312.92	1,453.46	1,598.81
75	1,251.25	1,376.38	1,498.75	1,648.63
76	1,263.75	1,390.13	1,503.75	1,654.13
77	1,270.00	1,397.00	1,500.00	1,650.00
78	1,270.00	1,397.00	1,490.00	1,639.00
79	1,263.75	1,390.13	1,468.75	1,615.63
80	1,273.75	1,401.13	1,460.00	1,606.00
81	1,256.25	1,381.88	1,420.00	1,562.00
82	1,228.75	1,351.63	1,368.75	1,505.63
83	1,191.25	1,310.38	1,305.00	1,435.50
84	1,147.50	1,262.25	1,228.75	1,351.63
85	1,151.25	1,266.38	1,173.75	1,291.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	349.13	384.04	505.40	555.94	591.85	651.04	641.73	705.90
30	365.75	402.33	532.00	585.20	620.11	682.13	671.65	738.82
31	384.04	422.45	555.28	610.80	651.70	716.87	711.55	782.71
32	402.33	442.56	581.88	640.06	684.95	753.45	741.48	815.62
33	417.29	459.02	608.48	669.32	711.55	782.71	774.73	852.20
34	435.58	479.13	631.75	694.93	739.81	813.80	804.65	885.12
35	452.20	497.42	658.35	724.19	769.74	846.72	834.58	918.03
36	468.83	515.71	681.63	749.79	799.66	879.64	871.15	958.27
37	487.11	535.83	708.23	779.05	831.25	914.38	904.40	994.84
38	507.06	557.78	734.83	808.31	862.84	949.13	940.98	1,035.07
39	523.69	576.06	764.75	841.23	897.75	987.53	977.55	1,075.31
40	541.20	595.32	788.70	867.57	922.35	1,014.59	1,006.50	1,107.15
41	561.00	617.10	815.10	896.61	957.00	1,052.70	1,042.80	1,147.08
42	575.85	633.44	841.50	925.65	986.70	1,085.37	1,072.50	1,179.75
43	597.30	657.03	871.20	958.32	1,023.00	1,125.30	1,112.10	1,223.31
44	617.10	678.81	904.20	994.62	1,057.65	1,163.42	1,151.70	1,266.87
45	645.15	709.67	943.80	1,038.18	1,107.15	1,217.87	1,207.80	1,328.58
46	673.20	740.52	983.40	1,081.74	1,156.65	1,272.32	1,260.60	1,386.66
47	691.35	760.49	1,009.80	1,110.78	1,184.70	1,303.17	1,287.00	1,415.70
48	719.40	791.34	1,052.70	1,157.97	1,235.85	1,359.44	1,346.40	1,481.04
49	752.40	827.64	1,098.90	1,208.79	1,290.30	1,419.33	1,405.80	1,546.38
50	764.33	840.76	1,122.30	1,234.53	1,315.80	1,447.38	1,431.90	1,575.09
51	796.58	876.23	1,167.45	1,284.20	1,372.24	1,509.47	1,493.18	1,642.49
52	830.44	913.49	1,215.83	1,337.41	1,430.29	1,573.32	1,557.68	1,713.44
53	864.30	950.73	1,267.43	1,394.17	1,489.95	1,638.95	1,622.18	1,784.39
54	899.78	989.75	1,322.25	1,454.48	1,552.84	1,708.13	1,689.90	1,858.89
55	915.08	1,006.59	1,341.90	1,476.09	1,578.15	1,735.97	1,716.75	1,888.43
56	959.18	1,055.10	1,408.05	1,548.86	1,653.75	1,819.13	1,801.80	1,981.98
57	996.98	1,096.68	1,464.75	1,611.23	1,721.48	1,893.63	1,871.10	2,058.21
58	1,036.35	1,139.99	1,521.45	1,673.60	1,789.20	1,968.12	1,946.70	2,141.37
59	1,078.88	1,186.77	1,584.45	1,742.90	1,860.08	2,046.09	2,022.30	2,224.53
60	1,090.38	1,199.42	1,601.25	1,761.38	1,878.80	2,066.68	2,040.45	2,244.50
61	1,140.70	1,254.77	1,674.45	1,841.90	1,965.73	2,162.30	2,135.00	2,348.50
62	1,184.93	1,303.42	1,738.50	1,912.35	2,038.93	2,242.82	2,214.30	2,435.73
63	1,239.83	1,363.81	1,817.80	1,999.58	2,128.90	2,341.79	2,308.85	2,539.74
64	1,296.25	1,425.88	1,900.15	2,090.17	2,218.88	2,440.77	2,403.40	2,643.74
65	1,297.24	1,426.97	1,889.55	2,078.51	2,206.91	2,427.61	2,386.80	2,625.48
66	1,365.98	1,502.57	1,989.00	2,187.90	2,315.14	2,546.66	2,503.80	2,754.18
67	1,412.78	1,554.05	2,056.28	2,261.90	2,388.26	2,627.09	2,576.93	2,834.62
68	1,461.04	1,607.15	2,120.63	2,332.69	2,461.39	2,707.53	2,652.98	2,918.27
69	1,509.30	1,660.23	2,182.05	2,400.26	2,530.13	2,783.14	2,720.25	2,992.28
70	1,498.66	1,648.53	2,163.95	2,380.35	2,501.54	2,751.70	2,689.40	2,958.34
71	1,567.88	1,724.66	2,254.35	2,479.79	2,597.59	2,857.35	2,785.45	3,064.00
72	1,607.43	1,768.17	2,305.20	2,535.72	2,648.44	2,913.29	2,836.30	3,119.93
73	1,644.15	1,808.57	2,350.40	2,585.44	2,693.64	2,963.01	2,875.85	3,163.44
74	1,676.64	1,844.31	2,387.13	2,625.84	2,727.54	3,000.30	2,906.93	3,197.62
75	1,783.75	1,962.13	2,502.50	2,752.75	2,831.25	3,114.38	2,997.50	3,297.25
76	1,812.50	1,993.75	2,527.50	2,780.25	2,847.50	3,132.25	3,007.50	3,308.25
77	1,831.25	2,014.38	2,540.00	2,794.00	2,850.00	3,135.00	3,000.00	3,300.00
78	1,840.00	2,024.00	2,540.00	2,794.00	2,837.50	3,121.25	2,980.00	3,278.00
79	1,843.75	2,028.13	2,527.50	2,780.25	2,810.00	3,091.00	2,937.50	3,231.25
80	1,878.75	2,066.63	2,547.50	2,802.25	2,808.75	3,089.63	2,920.00	3,212.00
81	1,867.50	2,054.25	2,512.50	2,763.75	2,747.50	3,022.25	2,840.00	3,124.00
82	1,843.75	2,028.13	2,457.50	2,703.25	2,665.00	2,931.50	2,737.50	3,011.25
83	1,808.75	1,989.63	2,382.50	2,620.75	2,558.75	2,814.63	2,610.00	2,871.00
84	1,763.75	1,940.13	2,295.00	2,524.50	2,433.75	2,677.13	2,457.50	2,703.25
85	1,836.25	2,019.88	2,302.50	2,532.75	2,375.00	2,612.50	2,347.50	2,582.25

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	615.13	688.94	758.10	849.07	857.85	960.79	921.03	1,031.55
30	645.05	722.46	798.00	893.76	899.41	1,007.34	965.91	1,081.82
31	676.64	757.83	832.91	932.86	942.64	1,055.75	1,014.13	1,135.82
32	708.23	793.21	872.81	977.55	989.19	1,107.89	1,064.00	1,191.68
33	736.49	824.87	912.71	1,022.24	1,030.75	1,154.44	1,108.89	1,241.95
34	766.41	858.38	947.63	1,061.34	1,070.65	1,199.13	1,152.11	1,290.37
35	796.34	891.90	987.53	1,106.03	1,113.88	1,247.54	1,198.66	1,342.50
36	827.93	927.28	1,022.44	1,145.13	1,157.10	1,295.95	1,245.21	1,394.64
37	857.85	960.79	1,062.34	1,189.82	1,201.99	1,346.23	1,295.09	1,450.50
38	891.10	998.03	1,102.24	1,234.51	1,248.54	1,398.36	1,344.96	1,506.36
39	927.68	1,039.00	1,147.13	1,284.78	1,298.41	1,454.22	1,396.50	1,564.08
40	953.70	1,068.14	1,183.05	1,325.02	1,338.15	1,498.73	1,438.80	1,611.46
41	988.35	1,106.95	1,222.65	1,369.37	1,387.65	1,554.17	1,494.90	1,674.29
42	1,016.40	1,138.37	1,262.25	1,413.72	1,425.60	1,596.67	1,536.15	1,720.49
43	1,054.35	1,180.87	1,306.80	1,463.62	1,478.40	1,655.81	1,590.60	1,781.47
44	1,092.30	1,223.38	1,356.30	1,519.06	1,531.20	1,714.94	1,650.00	1,848.00
45	1,138.50	1,275.12	1,415.70	1,585.58	1,600.50	1,792.56	1,724.25	1,931.16
46	1,188.00	1,330.56	1,475.10	1,652.11	1,671.45	1,872.02	1,800.15	2,016.17
47	1,221.00	1,367.52	1,514.70	1,696.46	1,714.35	1,920.07	1,846.35	2,067.91
48	1,273.80	1,426.66	1,579.05	1,768.54	1,788.60	2,003.23	1,927.20	2,158.46
49	1,326.60	1,485.79	1,648.35	1,846.15	1,866.15	2,090.09	2,011.35	2,252.71
50	1,352.89	1,515.23	1,683.45	1,885.46	1,904.36	2,132.89	2,051.10	2,297.23
51	1,410.94	1,580.25	1,751.18	1,961.32	1,984.99	2,223.19	2,138.18	2,394.76
52	1,468.99	1,645.27	1,823.74	2,042.59	2,068.84	2,317.10	2,228.48	2,495.89
53	1,528.65	1,712.09	1,901.14	2,129.27	2,155.91	2,414.62	2,322.00	2,600.64
54	1,593.15	1,784.33	1,983.38	2,221.38	2,244.60	2,513.95	2,417.14	2,707.19
55	1,620.68	1,815.16	2,012.85	2,254.39	2,282.18	2,556.04	2,458.58	2,753.60
56	1,697.85	1,901.59	2,112.08	2,365.52	2,394.00	2,681.28	2,578.28	2,887.67
57	1,767.15	1,979.21	2,197.13	2,460.78	2,490.08	2,788.88	2,682.23	3,004.09
58	1,838.03	2,058.59	2,282.18	2,556.04	2,589.30	2,900.02	2,786.18	3,120.52
59	1,910.48	2,139.73	2,376.68	2,661.88	2,691.68	3,014.68	2,894.85	3,242.23
60	1,932.18	2,164.04	2,401.88	2,690.10	2,720.60	3,047.07	2,926.48	3,277.65
61	2,022.15	2,264.81	2,511.68	2,813.08	2,845.65	3,187.13	3,060.68	3,427.96
62	2,101.45	2,353.62	2,607.75	2,920.68	2,952.40	3,306.69	3,175.05	3,556.06
63	2,197.53	2,461.23	2,726.70	3,053.90	3,083.55	3,453.58	3,313.83	3,711.48
64	2,295.13	2,570.54	2,850.23	3,192.25	3,217.75	3,603.88	3,454.13	3,868.62
65	2,294.66	2,570.02	2,834.33	3,174.44	3,201.41	3,585.58	3,432.49	3,844.39
66	2,414.59	2,704.34	2,983.50	3,341.52	3,360.83	3,764.12	3,599.21	4,031.12
67	2,497.95	2,797.70	3,084.41	3,454.54	3,469.05	3,885.34	3,713.29	4,158.88
68	2,581.31	2,891.07	3,180.94	3,562.65	3,575.81	4,004.91	3,822.98	4,281.73
69	2,661.75	2,981.16	3,273.08	3,665.84	3,678.19	4,119.57	3,928.28	4,399.67
70	2,645.61	2,963.09	3,245.93	3,635.44	3,641.43	4,078.40	3,882.96	4,348.92
71	2,761.44	3,092.81	3,381.53	3,787.31	3,784.09	4,238.18	4,028.45	4,511.86
72	2,829.24	3,168.75	3,457.80	3,872.74	3,861.78	4,325.19	4,104.73	4,597.29
73	2,891.39	3,238.35	3,525.60	3,948.67	3,928.16	4,399.54	4,169.70	4,670.06
74	2,943.65	3,296.89	3,580.69	4,010.37	3,981.84	4,459.66	4,219.14	4,725.43
75	3,116.25	3,490.20	3,753.75	4,204.20	4,146.25	4,643.80	4,370.00	4,894.40
76	3,158.75	3,537.80	3,791.25	4,246.20	4,176.25	4,677.40	4,391.25	4,918.20
77	3,186.25	3,568.60	3,810.00	4,267.20	4,185.00	4,687.20	4,390.00	4,916.80
78	3,200.00	3,584.00	3,810.00	4,267.20	4,175.00	4,676.00	4,366.25	4,890.20
79	3,198.75	3,582.60	3,791.25	4,246.20	4,140.00	4,636.80	4,318.75	4,837.00
80	3,246.25	3,635.80	3,821.25	4,279.80	4,148.75	4,646.60	4,310.00	4,827.20
81	3,217.50	3,603.60	3,768.75	4,221.00	4,068.75	4,557.00	4,206.25	4,711.00
82	3,170.00	3,550.40	3,686.25	4,128.60	3,956.25	4,431.00	4,071.25	4,559.80
83	3,100.00	3,472.00	3,573.75	4,002.60	3,812.50	4,270.00	3,900.00	4,368.00
84	3,008.75	3,369.80	3,442.50	3,855.60	3,637.50	4,074.00	3,695.00	4,138.40
85	3,095.00	3,466.40	3,453.75	3,868.20	3,582.50	4,012.40	3,580.00	4,009.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	962.59	1,078.10	1,143.80	1,281.06	1,263.50	1,415.12	1,364.91	1,528.70
30	1,007.48	1,128.37	1,198.66	1,342.50	1,330.00	1,489.60	1,433.08	1,605.04
31	1,055.69	1,182.37	1,256.85	1,407.67	1,388.19	1,554.77	1,502.90	1,683.25
32	1,107.23	1,240.09	1,318.36	1,476.57	1,454.69	1,629.25	1,576.05	1,765.18
33	1,150.45	1,288.50	1,369.90	1,534.29	1,521.19	1,703.73	1,639.23	1,835.93
34	1,198.66	1,342.50	1,424.76	1,595.73	1,579.38	1,768.90	1,705.73	1,910.41
35	1,245.21	1,394.64	1,481.29	1,659.04	1,645.88	1,843.38	1,773.89	1,986.75
36	1,291.76	1,446.77	1,539.48	1,724.21	1,704.06	1,908.55	1,843.71	2,064.96
37	1,341.64	1,502.63	1,599.33	1,791.24	1,770.56	1,983.03	1,916.86	2,146.89
38	1,394.84	1,562.22	1,660.84	1,860.14	1,837.06	2,057.51	1,990.01	2,228.81
39	1,446.38	1,619.94	1,724.01	1,930.89	1,911.88	2,141.30	2,066.49	2,314.47
40	1,488.30	1,666.90	1,775.40	1,988.45	1,971.75	2,208.36	2,130.15	2,385.77
41	1,544.40	1,729.73	1,841.40	2,062.37	2,037.75	2,282.28	2,211.00	2,476.32
42	1,587.30	1,777.78	1,894.20	2,121.50	2,103.75	2,356.20	2,272.05	2,544.70
43	1,645.05	1,842.46	1,963.50	2,199.12	2,178.00	2,439.36	2,356.20	2,638.94
44	1,702.80	1,907.14	2,034.45	2,278.58	2,260.50	2,531.76	2,440.35	2,733.19
45	1,778.70	1,992.14	2,123.55	2,378.38	2,359.50	2,642.64	2,549.25	2,855.16
46	1,856.25	2,079.00	2,215.95	2,481.86	2,458.50	2,753.52	2,663.10	2,982.67
47	1,904.10	2,132.59	2,273.70	2,546.54	2,524.50	2,827.44	2,729.10	3,056.59
48	1,984.95	2,223.14	2,372.70	2,657.42	2,631.75	2,947.56	2,849.55	3,191.50
49	2,070.75	2,319.24	2,475.00	2,772.00	2,747.25	3,076.92	2,973.30	3,330.10
50	2,110.76	2,364.05	2,521.95	2,824.58	2,805.75	3,142.44	3,029.89	3,393.47
51	2,199.45	2,463.38	2,629.99	2,945.59	2,918.63	3,268.86	3,160.50	3,539.76
52	2,289.75	2,564.52	2,739.64	3,068.39	3,039.56	3,404.31	3,294.34	3,689.66
53	2,384.89	2,671.07	2,854.13	3,196.62	3,168.56	3,548.79	3,431.40	3,843.17
54	2,484.86	2,783.05	2,973.45	3,330.26	3,305.63	3,702.30	3,573.30	4,002.10
55	2,526.30	2,829.46	3,022.43	3,385.12	3,354.75	3,757.32	3,635.10	4,071.31
56	2,647.58	2,965.28	3,168.90	3,549.17	3,520.13	3,942.54	3,811.50	4,268.88
57	2,754.68	3,085.24	3,298.05	3,693.82	3,661.88	4,101.30	3,964.28	4,439.99
58	2,864.93	3,208.72	3,430.35	3,841.99	3,803.63	4,260.06	4,123.35	4,618.15
59	2,979.90	3,337.49	3,565.80	3,993.70	3,961.13	4,436.46	4,285.58	4,799.84
60	3,013.40	3,375.01	3,606.63	4,039.42	4,003.13	4,483.50	4,332.53	4,852.43
61	3,155.23	3,533.85	3,775.90	4,229.01	4,186.13	4,688.46	4,532.30	5,076.18
62	3,275.70	3,668.78	3,920.78	4,391.27	4,346.25	4,867.80	4,703.10	5,267.47
63	3,426.68	3,837.88	4,099.20	4,591.10	4,544.50	5,089.84	4,913.55	5,503.18
64	3,579.18	4,008.68	4,283.73	4,797.77	4,750.38	5,320.42	5,128.58	5,744.00
65	3,578.74	4,008.19	4,274.89	4,787.87	4,723.88	5,290.74	5,104.13	5,716.62
66	3,767.40	4,219.49	4,497.19	5,036.85	4,972.50	5,569.20	5,360.06	6,003.27
67	3,900.49	4,368.55	4,650.75	5,208.84	5,140.69	5,757.57	5,537.03	6,201.47
68	4,029.19	4,512.69	4,804.31	5,380.83	5,301.56	5,937.75	5,708.14	6,393.11
69	4,157.89	4,656.83	4,953.49	5,547.91	5,455.13	6,109.74	5,873.40	6,578.21
70	4,131.56	4,627.35	4,916.91	5,506.94	5,409.88	6,059.06	5,819.50	6,517.84
71	4,313.78	4,831.43	5,128.79	5,744.24	5,635.88	6,312.18	6,051.15	6,777.29
72	4,423.95	4,954.82	5,251.68	5,881.88	5,763.00	6,454.56	6,178.28	6,919.67
73	4,521.41	5,063.98	5,361.85	6,005.27	5,876.00	6,581.12	6,289.86	7,044.65
74	4,604.75	5,157.32	5,455.08	6,109.68	5,967.81	6,683.95	6,380.26	7,145.89
75	4,887.50	5,474.00	5,755.00	6,445.60	6,256.25	7,007.00	6,662.50	7,462.00
76	4,956.25	5,551.00	5,826.25	6,525.40	6,318.75	7,077.00	6,715.00	7,520.80
77	5,003.75	5,604.20	5,870.00	6,574.40	6,350.00	7,112.00	6,737.50	7,546.00
78	5,027.50	5,630.80	5,887.50	6,594.00	6,350.00	7,112.00	6,726.25	7,533.40
79	5,028.75	5,632.20	5,877.50	6,582.80	6,318.75	7,077.00	6,680.00	7,481.60
80	5,112.50	5,726.00	5,950.00	6,664.00	6,368.75	7,133.00	6,707.50	7,512.40
81	5,073.75	5,682.60	5,887.50	6,594.00	6,281.25	7,035.00	6,588.75	7,379.40
82	5,003.75	5,604.20	5,786.25	6,480.60	6,143.75	6,881.00	6,422.50	7,193.20
83	4,900.00	5,488.00	5,642.50	6,319.60	5,956.25	6,671.00	6,203.75	6,948.20
84	4,763.75	5,335.40	5,461.25	6,116.60	5,737.50	6,426.00	5,937.50	6,650.00
85	4,925.00	5,516.00	5,570.00	6,238.40	5,756.25	6,447.00	5,888.75	6,595.40

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,486.28	1,694.35	1,745.63	1,990.01	1,925.18	2,194.70	2,287.60	2,607.86
30	1,557.76	1,775.86	1,828.75	2,084.78	2,014.95	2,297.04	2,397.33	2,732.95
31	1,632.58	1,861.14	1,920.19	2,189.02	2,111.38	2,406.97	2,513.70	2,865.62
32	1,709.05	1,948.32	2,011.63	2,293.25	2,214.45	2,524.47	2,636.73	3,005.87
33	1,777.21	2,026.03	2,086.44	2,378.55	2,300.90	2,623.03	2,739.80	3,123.37
34	1,847.04	2,105.63	2,177.88	2,482.78	2,397.33	2,732.95	2,849.53	3,248.46
35	1,918.53	2,187.12	2,261.00	2,577.54	2,490.43	2,839.08	2,962.58	3,377.34
36	1,991.68	2,270.51	2,344.13	2,672.30	2,583.53	2,945.22	3,078.95	3,510.00
37	2,068.15	2,357.69	2,435.56	2,776.55	2,683.28	3,058.93	3,198.65	3,646.46
38	2,147.95	2,448.66	2,535.31	2,890.26	2,789.68	3,180.23	3,321.68	3,786.71
39	2,227.75	2,539.64	2,618.44	2,985.03	2,892.75	3,297.74	3,448.03	3,930.75
40	2,291.85	2,612.72	2,706.00	3,084.84	2,976.60	3,393.32	3,550.80	4,047.91
41	2,377.65	2,710.53	2,805.00	3,197.70	3,088.80	3,521.23	3,682.80	4,198.39
42	2,442.00	2,783.88	2,879.25	3,282.35	3,174.60	3,619.04	3,788.40	4,318.78
43	2,529.45	2,883.58	2,986.50	3,404.61	3,290.10	3,750.71	3,927.00	4,476.78
44	2,618.55	2,985.15	3,085.50	3,517.47	3,405.60	3,882.38	4,068.90	4,638.55
45	2,734.05	3,116.82	3,225.75	3,677.36	3,557.40	4,055.44	4,247.10	4,841.69
46	2,851.20	3,250.37	3,366.00	3,837.24	3,712.50	4,232.25	4,431.90	5,052.37
47	2,923.80	3,333.13	3,456.75	3,940.70	3,808.20	4,341.35	4,547.40	5,184.04
48	3,047.55	3,474.21	3,597.00	4,100.58	3,969.90	4,525.69	4,745.40	5,409.76
49	3,176.25	3,620.93	3,762.00	4,288.68	4,141.50	4,721.31	4,950.00	5,643.00
50	3,234.68	3,687.53	3,821.63	4,356.65	4,221.53	4,812.54	5,043.90	5,750.05
51	3,368.51	3,840.11	3,982.88	4,540.48	4,398.90	5,014.75	5,259.98	5,996.37
52	3,507.19	3,998.20	4,152.19	4,733.50	4,579.50	5,220.63	5,479.28	6,246.37
53	3,652.31	4,163.64	4,321.50	4,926.51	4,769.78	5,437.54	5,708.25	6,507.41
54	3,799.05	4,330.92	4,498.88	5,128.72	4,969.73	5,665.49	5,946.90	6,779.47
55	3,860.33	4,400.78	4,575.38	5,215.93	5,052.60	5,759.96	6,044.85	6,891.13
56	4,047.75	4,614.44	4,795.88	5,467.30	5,295.15	6,036.47	6,337.80	7,225.09
57	4,208.40	4,797.58	4,984.88	5,682.76	5,509.35	6,280.66	6,596.10	7,519.55
58	4,373.78	4,986.11	5,181.75	5,907.20	5,729.85	6,532.03	6,860.70	7,821.20
59	4,547.03	5,183.61	5,394.38	6,149.59	5,959.80	6,794.17	7,131.60	8,130.02
60	4,597.88	5,241.58	5,451.88	6,215.14	6,026.80	6,870.55	7,213.25	8,223.11
61	4,811.38	5,484.97	5,703.50	6,501.99	6,310.45	7,193.91	7,551.80	8,609.05
62	4,995.90	5,695.33	5,924.63	6,754.08	6,551.40	7,468.60	7,841.55	8,939.37
63	5,224.65	5,956.10	6,199.13	7,067.01	6,853.35	7,812.82	8,198.40	9,346.18
64	5,459.50	6,223.83	6,481.25	7,388.63	7,158.35	8,160.52	8,567.45	9,766.89
65	5,469.75	6,235.52	6,486.19	7,394.26	7,157.48	8,159.52	8,549.78	9,746.74
66	5,760.79	6,567.30	6,829.88	7,786.06	7,534.80	8,589.67	8,994.38	10,253.59
67	5,965.54	6,800.72	7,063.88	8,052.82	7,800.98	8,893.11	9,301.50	10,603.71
68	6,167.36	7,030.80	7,305.19	8,327.92	8,058.38	9,186.55	9,608.63	10,953.83
69	6,366.26	7,257.55	7,546.50	8,603.01	8,315.78	9,479.98	9,906.98	11,293.95
70	6,330.83	7,217.14	7,493.31	8,542.38	8,263.13	9,419.96	9,833.83	11,210.56
71	6,618.98	7,545.63	7,839.38	8,936.89	8,627.55	9,835.41	10,257.58	11,693.64
72	6,791.30	7,742.08	8,037.13	9,162.32	8,847.90	10,086.61	10,503.35	11,973.82
73	6,948.09	7,920.83	8,220.75	9,371.66	9,042.83	10,308.82	10,723.70	12,225.02
74	7,086.51	8,078.63	8,383.19	9,556.84	9,209.50	10,498.83	10,910.15	12,437.57
75	7,570.00	8,629.80	8,918.75	10,167.38	9,775.00	11,143.50	11,510.00	13,121.40
76	7,687.50	8,763.75	9,062.50	10,331.25	9,912.50	11,300.25	11,652.50	13,283.85
77	7,773.75	8,862.08	9,156.25	10,438.13	10,007.50	11,408.55	11,740.00	13,383.60
78	7,823.75	8,919.08	9,200.00	10,488.00	10,055.00	11,462.70	11,775.00	13,423.50
79	7,840.00	8,937.60	9,218.75	10,509.38	10,057.50	11,465.55	11,755.00	13,400.70
80	8,002.50	9,122.85	9,393.75	10,708.88	10,225.00	11,656.50	11,900.00	13,566.00
81	7,963.75	9,078.68	9,337.50	10,644.75	10,147.50	11,568.15	11,775.00	13,423.50
82	7,877.50	8,980.35	9,218.75	10,509.38	10,007.50	11,408.55	11,572.50	13,192.65
83	7,738.75	8,822.18	9,043.75	10,309.88	9,800.00	11,172.00	11,285.00	12,864.90
84	7,552.50	8,609.85	8,818.75	10,053.38	9,527.50	10,861.35	10,922.50	12,451.65
85	7,916.25	9,024.53	9,181.25	10,466.63	9,850.00	11,229.00	11,140.00	12,699.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **5% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	1,190.35	1,309.39	1,586.03	1,744.63
30	1,216.95	1,338.65	1,615.95	1,777.55
31	1,240.23	1,364.25	1,650.86	1,815.96
32	1,265.16	1,391.69	1,682.45	1,850.70
33	1,278.46	1,406.32	1,704.06	1,874.48
34	1,291.76	1,420.95	1,717.36	1,889.11
35	1,306.73	1,437.40	1,735.65	1,909.22
36	1,320.03	1,452.03	1,752.28	1,927.50
37	1,330.00	1,463.00	1,772.23	1,949.45
38	1,341.64	1,475.81	1,787.19	1,965.91
39	1,354.94	1,490.44	1,802.15	1,982.37
40	1,357.95	1,493.75	1,805.10	1,985.61
41	1,369.50	1,506.45	1,821.60	2,003.76
42	1,366.20	1,502.82	1,815.00	1,996.50
43	1,376.10	1,513.71	1,829.85	2,012.84
44	1,387.65	1,526.42	1,843.05	2,027.36
45	1,397.55	1,537.31	1,857.90	2,043.69
46	1,405.80	1,546.38	1,869.45	2,056.40
47	1,415.70	1,557.27	1,879.35	2,067.29
48	1,425.60	1,568.16	1,890.90	2,079.99
49	1,432.20	1,575.42	1,900.80	2,090.88
50	1,407.71	1,548.49	1,865.66	2,052.24
51	1,412.55	1,553.81	1,872.11	2,059.33
52	1,436.74	1,580.42	1,904.36	2,094.81
53	1,454.48	1,599.92	1,925.33	2,117.86
54	1,468.99	1,615.89	1,943.06	2,137.38
55	1,447.43	1,592.17	1,916.78	2,108.46
56	1,472.63	1,619.89	1,948.28	2,143.11
57	1,497.83	1,647.61	1,978.20	2,176.02
58	1,523.03	1,675.33	2,009.70	2,210.67
59	1,548.23	1,703.05	2,042.78	2,247.06
60	1,531.10	1,684.21	2,016.05	2,217.66
61	1,567.70	1,724.47	2,063.33	2,269.66
62	1,592.10	1,751.31	2,093.83	2,303.21
63	1,630.23	1,793.25	2,139.58	2,353.54
64	1,669.88	1,836.87	2,183.80	2,402.18
65	1,620.45	1,782.50	2,113.31	2,324.65
66	1,671.64	1,838.81	2,173.28	2,390.60
67	1,693.58	1,862.93	2,196.68	2,416.34
68	1,714.05	1,885.46	2,215.69	2,437.26
69	1,731.60	1,904.76	2,233.24	2,456.57
70	1,686.53	1,855.18	2,168.19	2,385.01
71	1,728.90	1,901.79	2,211.98	2,433.17
72	1,737.38	1,911.11	2,214.80	2,436.28
73	1,741.61	1,915.78	2,210.56	2,431.62
74	1,741.61	1,915.78	2,199.26	2,419.19
75	1,787.50	1,966.25	2,226.25	2,448.88
76	1,778.75	1,956.63	2,202.50	2,422.75
77	1,763.75	1,940.13	2,168.75	2,385.63
78	1,740.00	1,914.00	2,126.25	2,338.88
79	1,710.00	1,881.00	2,072.50	2,279.75
80	1,701.25	1,871.38	2,037.50	2,241.25
81	1,656.25	1,821.88	1,962.50	2,158.75
82	1,602.50	1,762.75	1,876.25	2,063.88
83	1,540.00	1,694.00	1,776.25	1,953.88
84	1,468.75	1,615.63	1,663.75	1,830.13
85	1,460.00	1,606.00	1,590.00	1,749.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	1,557.76	1,713.55	2,380.70	2,618.77	2,869.48	3,156.42	3,172.05	3,489.26
30	1,587.69	1,746.46	2,433.90	2,677.29	2,926.00	3,218.60	3,231.90	3,555.09
31	1,619.28	1,781.20	2,480.45	2,728.50	2,985.85	3,284.44	3,301.73	3,631.90
32	1,650.86	1,815.96	2,530.33	2,783.36	3,047.36	3,352.11	3,364.90	3,701.39
33	1,669.15	1,836.07	2,556.93	2,812.62	3,078.95	3,386.85	3,408.13	3,748.94
34	1,685.78	1,854.35	2,583.53	2,841.88	3,110.54	3,421.60	3,434.73	3,778.20
35	1,704.06	1,874.48	2,613.45	2,874.80	3,142.13	3,456.34	3,471.30	3,818.43
36	1,719.03	1,890.93	2,640.05	2,904.06	3,173.71	3,491.09	3,504.55	3,855.01
37	1,735.65	1,909.22	2,660.00	2,926.00	3,205.30	3,525.83	3,544.45	3,898.90
38	1,752.28	1,927.50	2,683.28	2,951.60	3,233.56	3,556.93	3,574.38	3,931.81
39	1,768.90	1,945.79	2,709.88	2,980.86	3,265.15	3,591.67	3,604.30	3,964.73
40	1,772.10	1,949.31	2,715.90	2,987.49	3,267.00	3,593.70	3,610.20	3,971.22
41	1,786.95	1,965.65	2,739.00	3,012.90	3,295.05	3,624.56	3,643.20	4,007.52
42	1,783.65	1,962.02	2,732.40	3,005.64	3,288.45	3,617.30	3,630.00	3,993.00
43	1,796.85	1,976.54	2,752.20	3,027.42	3,314.85	3,646.34	3,659.70	4,025.67
44	1,810.05	1,991.06	2,775.30	3,052.83	3,337.95	3,671.75	3,686.10	4,054.71
45	1,823.25	2,005.58	2,795.10	3,074.61	3,362.70	3,698.97	3,715.80	4,087.38
46	1,836.45	2,020.10	2,811.60	3,092.76	3,385.80	3,724.38	3,738.90	4,112.79
47	1,848.00	2,032.80	2,831.40	3,114.54	3,403.95	3,744.35	3,758.70	4,134.57
48	1,857.90	2,043.69	2,851.20	3,136.32	3,425.40	3,767.94	3,781.80	4,159.98
49	1,871.10	2,058.21	2,864.40	3,150.84	3,443.55	3,787.91	3,801.60	4,181.76
50	1,836.64	2,020.31	2,815.43	3,096.97	3,381.41	3,719.56	3,731.33	4,104.46
51	1,844.70	2,029.17	2,825.10	3,107.61	3,395.93	3,735.52	3,744.23	4,118.65
52	1,878.56	2,066.43	2,873.48	3,160.82	3,453.98	3,799.37	3,808.73	4,189.60
53	1,897.91	2,087.71	2,908.95	3,199.85	3,491.06	3,840.18	3,850.65	4,235.72
54	1,920.49	2,112.54	2,937.98	3,231.77	3,524.93	3,877.42	3,886.13	4,274.74
55	1,894.73	2,084.20	2,894.85	3,184.34	3,476.03	3,823.63	3,833.55	4,216.91
56	1,927.80	2,120.58	2,945.25	3,239.78	3,535.88	3,889.47	3,896.55	4,286.21
57	1,960.88	2,156.97	2,995.65	3,295.22	3,594.15	3,953.57	3,956.40	4,352.04
58	1,993.95	2,193.35	3,046.05	3,350.66	3,650.85	4,015.94	4,019.40	4,421.34
59	2,028.60	2,231.46	3,096.45	3,406.10	3,709.13	4,080.04	4,085.55	4,494.11
60	2,006.90	2,207.59	3,062.20	3,368.42	3,667.63	4,034.39	4,032.10	4,435.31
61	2,057.23	2,262.95	3,135.40	3,448.94	3,753.03	4,128.33	4,126.65	4,539.32
62	2,092.30	2,301.53	3,184.20	3,502.62	3,809.45	4,190.40	4,187.65	4,606.42
63	2,144.15	2,358.57	3,260.45	3,586.50	3,896.38	4,286.02	4,279.15	4,707.07
64	2,197.53	2,417.28	3,339.75	3,673.73	3,981.78	4,379.96	4,367.60	4,804.36
65	2,141.10	2,355.21	3,240.90	3,564.99	3,858.08	4,243.88	4,226.63	4,649.29
66	2,212.76	2,434.04	3,343.28	3,677.60	3,972.15	4,369.37	4,346.55	4,781.21
67	2,246.40	2,471.04	3,387.15	3,725.87	4,017.49	4,419.24	4,393.35	4,832.69
68	2,278.58	2,506.43	3,428.10	3,770.91	4,059.90	4,465.89	4,431.38	4,874.51
69	2,309.29	2,540.22	3,463.20	3,809.52	4,096.46	4,506.11	4,466.48	4,913.12
70	2,252.94	2,478.24	3,373.05	3,710.36	3,981.84	4,380.03	4,336.38	4,770.01
71	2,316.50	2,548.15	3,457.80	3,803.58	4,068.00	4,474.80	4,423.95	4,866.35
72	2,336.28	2,569.90	3,474.75	3,822.23	4,079.30	4,487.23	4,429.60	4,872.56
73	2,348.99	2,583.89	3,483.23	3,831.55	4,080.71	4,488.79	4,421.13	4,863.24
74	2,357.46	2,593.21	3,483.23	3,831.55	4,069.41	4,476.36	4,398.53	4,838.38
75	2,453.75	2,699.13	3,575.00	3,932.50	4,141.25	4,555.38	4,452.50	4,897.75
76	2,455.00	2,700.50	3,557.50	3,913.25	4,107.50	4,518.25	4,405.00	4,845.50
77	2,445.00	2,689.50	3,527.50	3,880.25	4,055.00	4,460.50	4,337.50	4,771.25
78	2,425.00	2,667.50	3,480.00	3,828.00	3,986.25	4,384.88	4,252.50	4,677.75
79	2,396.25	2,635.88	3,420.00	3,762.00	3,898.75	4,288.63	4,145.00	4,559.50
80	2,407.50	2,648.25	3,402.50	3,742.75	3,851.25	4,236.38	4,075.00	4,482.50
81	2,363.75	2,600.13	3,312.50	3,643.75	3,727.50	4,100.25	3,925.00	4,317.50
82	2,307.50	2,538.25	3,205.00	3,525.50	3,580.00	3,938.00	3,752.50	4,127.75
83	2,238.75	2,462.63	3,080.00	3,388.00	3,410.00	3,751.00	3,552.50	3,907.75
84	2,160.00	2,376.00	2,937.50	3,231.25	3,220.00	3,542.00	3,327.50	3,660.25
85	2,217.50	2,439.25	2,920.00	3,212.00	3,127.50	3,440.25	3,180.00	3,498.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	2,802.98	3,139.33	3,571.05	3,999.58	4,119.68	4,614.04	4,493.74	5,032.99
30	2,859.50	3,202.64	3,650.85	4,088.95	4,204.46	4,709.00	4,585.18	5,135.40
31	2,919.35	3,269.67	3,720.68	4,167.16	4,290.91	4,805.82	4,679.94	5,241.53
32	2,975.88	3,332.98	3,795.49	4,250.95	4,377.36	4,902.65	4,773.04	5,345.80
33	3,009.13	3,370.22	3,835.39	4,295.63	4,422.25	4,952.92	4,824.58	5,403.52
34	3,040.71	3,405.60	3,875.29	4,340.32	4,467.14	5,003.19	4,874.45	5,459.38
35	3,070.64	3,439.11	3,920.18	4,390.60	4,515.35	5,057.19	4,924.33	5,515.24
36	3,103.89	3,476.35	3,960.08	4,435.28	4,558.58	5,105.60	4,972.54	5,569.24
37	3,130.49	3,506.15	3,990.00	4,468.80	4,603.46	5,155.88	5,020.75	5,623.24
38	3,162.08	3,541.52	4,024.91	4,507.90	4,646.69	5,204.29	5,067.30	5,675.38
39	3,192.00	3,575.04	4,064.81	4,552.59	4,691.58	5,254.56	5,113.85	5,727.51
40	3,194.40	3,577.73	4,073.85	4,562.71	4,695.90	5,259.41	5,121.60	5,736.19
41	3,222.45	3,609.14	4,108.50	4,601.52	4,737.15	5,305.61	5,166.15	5,786.09
42	3,212.55	3,598.06	4,098.60	4,590.43	4,723.95	5,290.82	5,152.95	5,771.30
43	3,240.60	3,629.47	4,128.30	4,623.70	4,761.90	5,333.33	5,189.25	5,811.96
44	3,265.35	3,657.19	4,162.95	4,662.50	4,796.55	5,372.14	5,230.50	5,858.16
45	3,288.45	3,683.06	4,192.65	4,695.77	4,829.55	5,409.10	5,266.80	5,898.82
46	3,309.90	3,707.09	4,217.40	4,723.49	4,864.20	5,447.90	5,301.45	5,937.62
47	3,331.35	3,731.11	4,247.10	4,756.75	4,895.55	5,483.02	5,334.45	5,974.58
48	3,352.80	3,755.14	4,276.80	4,790.02	4,923.60	5,514.43	5,364.15	6,007.85
49	3,370.95	3,775.46	4,296.60	4,812.19	4,950.00	5,544.00	5,393.85	6,041.11
50	3,313.69	3,711.33	4,223.14	4,729.91	4,861.69	5,445.09	5,297.06	5,932.71
51	3,328.20	3,727.58	4,237.65	4,746.17	4,881.04	5,466.76	5,319.64	5,957.99
52	3,384.64	3,790.79	4,310.21	4,827.44	4,968.11	5,564.29	5,411.55	6,060.94
53	3,423.34	3,834.14	4,363.43	4,887.04	5,019.71	5,622.08	5,467.99	6,124.15
54	3,458.81	3,873.87	4,406.96	4,935.80	5,071.31	5,679.87	5,519.59	6,181.94
55	3,413.03	3,822.59	4,342.28	4,863.35	4,999.05	5,598.94	5,443.20	6,096.38
56	3,472.88	3,889.62	4,417.88	4,948.02	5,087.25	5,697.72	5,536.13	6,200.46
57	3,532.73	3,956.65	4,493.48	5,032.69	5,170.73	5,791.21	5,625.90	6,301.01
58	3,594.15	4,025.45	4,569.08	5,117.36	5,254.20	5,884.70	5,715.68	6,401.56
59	3,654.00	4,092.48	4,644.68	5,202.04	5,339.25	5,979.96	5,805.45	6,502.10
60	3,615.78	4,049.67	4,593.30	5,144.50	5,278.03	5,911.39	5,737.05	6,425.50
61	3,705.75	4,150.44	4,703.10	5,267.47	5,404.60	6,053.15	5,871.25	6,575.80
62	3,766.75	4,218.76	4,776.30	5,349.46	5,486.95	6,145.38	5,959.70	6,674.86
63	3,859.78	4,322.95	4,890.68	5,477.56	5,612.00	6,285.44	6,092.38	6,823.46
64	3,951.28	4,425.43	5,009.63	5,610.78	5,738.58	6,427.20	6,225.05	6,972.06
65	3,846.38	4,307.94	4,861.35	5,444.71	5,563.35	6,230.95	6,026.96	6,750.20
66	3,972.15	4,448.81	5,014.91	5,616.70	5,731.54	6,419.32	6,202.46	6,946.76
67	4,029.19	4,512.69	5,080.73	5,690.41	5,801.74	6,497.95	6,274.13	7,027.02
68	4,083.30	4,573.30	5,142.15	5,759.21	5,864.63	6,568.38	6,337.01	7,097.45
69	4,133.03	4,628.99	5,194.80	5,818.18	5,920.20	6,630.62	6,391.13	7,158.06
70	4,034.10	4,518.19	5,059.58	5,666.72	5,758.76	6,449.81	6,209.35	6,954.47
71	4,140.04	4,636.84	5,186.70	5,809.10	5,888.71	6,595.36	6,339.30	7,100.02
72	4,169.70	4,670.06	5,212.13	5,837.58	5,908.49	6,617.51	6,353.43	7,115.84
73	4,190.89	4,693.79	5,224.84	5,851.82	5,914.14	6,623.83	6,350.60	7,112.67
74	4,199.36	4,703.29	5,224.84	5,851.82	5,901.43	6,609.60	6,328.00	7,087.36
75	4,350.00	4,872.00	5,362.50	6,006.00	6,025.00	6,748.00	6,427.50	7,198.80
76	4,342.50	4,863.60	5,336.25	5,976.60	5,981.25	6,699.00	6,368.75	7,133.00
77	4,318.75	4,837.00	5,291.25	5,926.20	5,912.50	6,622.00	6,282.50	7,036.40
78	4,277.50	4,790.80	5,220.00	5,846.40	5,820.00	6,518.40	6,170.00	6,910.40
79	4,220.00	4,726.40	5,130.00	5,745.60	5,701.25	6,385.40	6,028.75	6,752.20
80	4,223.75	4,730.60	5,103.75	5,716.20	5,643.75	6,321.00	5,946.25	6,659.80
81	4,136.25	4,632.60	4,968.75	5,565.00	5,473.75	6,130.60	5,743.75	6,433.00
82	4,027.50	4,510.80	4,807.50	5,384.40	5,270.00	5,902.40	5,510.00	6,171.20
83	3,896.25	4,363.80	4,620.00	5,174.40	5,032.50	5,636.40	5,235.00	5,863.20
84	3,743.75	4,193.00	4,406.25	4,935.00	4,765.00	5,336.80	4,930.00	5,521.60
85	3,802.50	4,258.80	4,380.00	4,905.60	4,663.75	5,223.40	4,761.25	5,332.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	4,345.78	4,867.27	5,290.08	5,924.88	5,951.75	6,665.96	6,521.99	7,304.63
30	4,433.89	4,965.95	5,394.81	6,042.19	6,084.75	6,814.92	6,653.33	7,451.72
31	4,523.66	5,066.50	5,504.54	6,165.08	6,201.13	6,945.26	6,787.99	7,602.55
32	4,613.44	5,167.05	5,614.26	6,287.97	6,325.81	7,084.91	6,925.98	7,757.09
33	4,661.65	5,221.05	5,675.78	6,356.87	6,392.31	7,159.39	6,999.13	7,839.02
34	4,711.53	5,276.91	5,732.30	6,420.18	6,458.81	7,233.87	7,072.28	7,920.95
35	4,756.41	5,327.18	5,793.81	6,489.07	6,533.63	7,317.66	7,143.76	8,001.01
36	4,804.63	5,381.18	5,850.34	6,552.38	6,600.13	7,392.14	7,213.59	8,079.22
37	4,852.84	5,435.18	5,905.20	6,613.82	6,650.00	7,448.00	7,285.08	8,159.28
38	4,897.73	5,485.45	5,961.73	6,677.13	6,708.19	7,513.17	7,353.24	8,235.63
39	4,944.28	5,537.59	6,018.25	6,740.44	6,774.69	7,587.65	7,421.40	8,311.97
40	4,948.35	5,542.15	6,024.15	6,747.05	6,789.75	7,604.52	7,431.60	8,323.39
41	4,992.90	5,592.05	6,078.60	6,808.03	6,847.50	7,669.20	7,495.95	8,395.46
42	4,979.70	5,577.26	6,062.10	6,789.55	6,831.00	7,650.72	7,476.15	8,373.29
43	5,017.65	5,619.77	6,109.95	6,843.14	6,880.50	7,706.16	7,535.55	8,439.82
44	5,057.25	5,664.12	6,157.80	6,896.74	6,938.25	7,770.84	7,591.65	8,502.65
45	5,093.55	5,704.78	6,202.35	6,946.63	6,987.75	7,826.28	7,646.10	8,563.63
46	5,128.20	5,743.58	6,243.60	6,992.83	7,029.00	7,872.48	7,697.25	8,620.92
47	5,162.85	5,782.39	6,283.20	7,037.18	7,078.50	7,927.92	7,746.75	8,676.36
48	5,192.55	5,815.66	6,321.15	7,079.69	7,128.00	7,983.36	7,792.95	8,728.10
49	5,223.90	5,850.77	6,359.10	7,122.19	7,161.00	8,020.32	7,835.85	8,776.15
50	5,130.98	5,746.69	6,246.83	6,996.44	7,038.56	7,883.19	7,694.85	8,618.23
51	5,155.16	5,773.78	6,274.24	7,027.15	7,062.75	7,910.28	7,728.71	8,656.16
52	5,245.46	5,874.92	6,383.89	7,149.95	7,183.69	8,045.73	7,864.16	8,807.86
53	5,301.90	5,938.13	6,453.23	7,227.61	7,272.38	8,145.06	7,946.40	8,899.97
54	5,358.34	6,001.34	6,522.56	7,305.27	7,344.94	8,226.33	8,027.03	8,990.27
55	5,287.28	5,921.75	6,432.30	7,204.18	7,237.13	8,105.58	7,915.95	8,865.86
56	5,383.35	6,029.35	6,548.85	7,334.71	7,363.13	8,246.70	8,054.55	9,021.10
57	5,474.70	6,131.66	6,659.10	7,458.19	7,489.13	8,387.82	8,188.43	9,171.04
58	5,569.20	6,237.50	6,772.50	7,585.20	7,615.13	8,528.94	8,322.30	9,320.98
59	5,663.70	6,343.34	6,885.90	7,712.21	7,741.13	8,670.06	8,457.75	9,472.68
60	5,604.38	6,276.90	6,812.18	7,629.64	7,655.50	8,574.16	8,363.10	9,366.67
61	5,744.68	6,434.04	6,981.45	7,819.22	7,838.50	8,779.12	8,562.88	9,590.42
62	5,839.23	6,539.93	7,094.30	7,945.62	7,960.50	8,915.76	8,697.08	9,740.72
63	5,984.10	6,702.19	7,266.63	8,138.62	8,151.13	9,129.26	8,898.38	9,966.18
64	6,127.45	6,862.74	7,440.48	8,333.33	8,349.38	9,351.30	9,099.68	10,191.64
65	5,967.00	6,683.04	7,233.53	8,101.55	8,102.25	9,074.52	8,826.19	9,885.33
66	6,164.44	6,904.17	7,466.06	8,361.99	8,358.19	9,361.17	9,095.29	10,186.72
67	6,256.58	7,007.36	7,571.36	8,479.93	8,467.88	9,484.02	9,210.83	10,316.12
68	6,341.40	7,102.37	7,669.35	8,589.67	8,570.25	9,598.68	9,314.66	10,432.42
69	6,420.38	7,190.82	7,760.03	8,691.23	8,658.00	9,696.96	9,405.34	10,533.98
70	6,267.26	7,019.33	7,568.18	8,476.36	8,432.63	9,444.54	9,155.83	10,254.52
71	6,435.35	7,207.59	7,763.10	8,694.67	8,644.50	9,681.84	9,366.29	10,490.24
72	6,486.20	7,264.54	7,813.95	8,751.62	8,686.88	9,729.30	9,404.43	10,532.96
73	6,520.10	7,302.51	7,846.44	8,788.01	8,708.06	9,753.03	9,418.55	10,548.78
74	6,535.64	7,319.91	7,856.33	8,799.08	8,708.06	9,753.03	9,405.84	10,534.54
75	6,785.00	7,599.20	8,111.25	9,084.60	8,937.50	10,010.00	9,621.25	10,775.80
76	6,777.50	7,590.80	8,088.75	9,059.40	8,893.75	9,961.00	9,558.75	10,705.80
77	6,746.25	7,555.80	8,035.00	8,999.20	8,818.75	9,877.00	9,458.75	10,593.80
78	6,685.00	7,487.20	7,948.75	8,902.60	8,700.00	9,744.00	9,317.50	10,435.60
79	6,598.75	7,390.60	7,831.25	8,771.00	8,550.00	9,576.00	9,137.50	10,234.00
80	6,615.00	7,408.80	7,821.25	8,759.80	8,506.25	9,527.00	9,061.25	10,148.60
81	6,485.00	7,263.20	7,646.25	8,563.80	8,281.25	9,275.00	8,801.25	9,857.40
82	6,321.25	7,079.80	7,428.75	8,320.20	8,012.50	8,974.00	8,490.00	9,508.80
83	6,121.25	6,855.80	7,167.50	8,027.60	7,700.00	8,624.00	8,125.00	9,100.00
84	5,891.25	6,598.20	6,871.25	7,695.80	7,343.75	8,225.00	7,712.50	8,638.00
85	6,011.25	6,732.60	6,926.25	7,757.40	7,300.00	8,176.00	7,592.50	8,503.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	6,495.39	7,404.75	7,788.81	8,879.25	8,691.55	9,908.37	10,580.15	12,061.37
30	6,626.73	7,554.47	7,938.44	9,049.83	8,867.78	10,109.26	10,789.63	12,300.17
31	6,761.39	7,707.99	8,096.38	9,229.87	9,047.33	10,313.95	11,009.08	12,550.35
32	6,897.71	7,863.40	8,254.31	9,409.92	9,226.88	10,518.64	11,228.53	12,800.52
33	6,969.20	7,944.89	8,345.75	9,514.16	9,323.30	10,628.56	11,351.55	12,940.77
34	7,042.35	8,028.28	8,428.88	9,608.92	9,423.05	10,742.28	11,464.60	13,069.64
35	7,110.51	8,105.99	8,520.31	9,713.16	9,512.83	10,844.62	11,587.63	13,209.89
36	7,182.00	8,187.48	8,595.13	9,798.44	9,609.25	10,954.55	11,700.68	13,338.77
37	7,251.83	8,267.08	8,678.25	9,893.21	9,705.68	11,064.47	11,810.40	13,463.86
38	7,319.99	8,344.79	8,761.38	9,987.97	9,795.45	11,166.81	11,923.45	13,592.73
39	7,386.49	8,420.60	8,844.50	10,082.73	9,888.55	11,272.95	12,036.50	13,721.61
40	7,396.95	8,432.53	8,860.50	10,100.97	9,896.70	11,282.24	12,048.30	13,735.06
41	7,461.30	8,505.88	8,934.75	10,185.62	9,985.80	11,383.81	12,157.20	13,859.21
42	7,441.50	8,483.31	8,918.25	10,166.81	9,959.40	11,353.72	12,124.20	13,821.59
43	7,499.25	8,549.15	8,984.25	10,242.05	10,035.30	11,440.24	12,219.90	13,930.69
44	7,555.35	8,613.11	9,050.25	10,317.29	10,114.50	11,530.53	12,315.60	14,039.78
45	7,611.45	8,677.06	9,116.25	10,392.53	10,187.10	11,613.29	12,404.70	14,141.36
46	7,662.60	8,735.36	9,182.25	10,467.77	10,256.40	11,692.30	12,487.20	14,235.41
47	7,713.75	8,793.68	9,240.00	10,533.60	10,325.70	11,771.30	12,566.40	14,325.70
48	7,759.95	8,846.35	9,289.50	10,590.03	10,385.10	11,839.01	12,642.30	14,412.22
49	7,804.50	8,897.13	9,355.50	10,665.27	10,447.80	11,910.49	12,718.20	14,498.75
50	7,667.44	8,740.89	9,183.19	10,468.84	10,261.95	11,698.62	12,493.65	14,242.76
51	7,701.30	8,779.48	9,223.50	10,514.79	10,310.33	11,753.77	12,548.48	14,305.26
52	7,839.98	8,937.57	9,392.81	10,707.81	10,490.93	11,959.65	12,767.78	14,555.26
53	7,925.44	9,035.01	9,489.56	10,818.11	10,603.80	12,088.33	12,906.45	14,713.35
54	8,007.68	9,128.75	9,602.44	10,946.79	10,716.68	12,217.01	13,045.13	14,871.44
55	7,900.20	9,006.23	9,473.63	10,799.94	10,574.55	12,054.99	12,864.60	14,665.64
56	8,045.10	9,171.41	9,639.00	10,988.46	10,766.70	12,274.04	13,097.70	14,931.38
57	8,183.70	9,329.42	9,804.38	11,176.99	10,949.40	12,482.32	13,318.20	15,182.75
58	8,322.30	9,487.42	9,969.75	11,365.52	11,138.40	12,697.78	13,545.00	15,441.30
59	8,465.63	9,650.82	10,143.00	11,563.02	11,327.40	12,913.24	13,771.80	15,699.85
60	8,378.35	9,551.32	10,034.50	11,439.33	11,208.75	12,777.98	13,624.35	15,531.76
61	8,588.80	9,791.23	10,286.13	11,726.19	11,489.35	13,097.86	13,962.90	15,917.71
62	8,733.68	9,956.40	10,461.50	11,926.11	11,678.45	13,313.43	14,188.60	16,175.00
63	8,951.75	10,205.00	10,720.75	12,221.66	11,968.20	13,643.75	14,533.25	16,567.91
64	9,171.35	10,455.34	10,987.63	12,525.90	12,254.90	13,970.59	14,880.95	16,964.28
65	8,949.04	10,201.91	10,705.50	12,204.27	11,934.00	13,604.76	14,467.05	16,492.44
66	9,248.85	10,543.69	11,063.81	12,612.75	12,328.88	14,054.92	14,932.13	17,022.62
67	9,393.64	10,708.75	11,232.00	12,804.48	12,513.15	14,264.99	15,142.73	17,262.71
68	9,528.19	10,862.14	11,392.88	12,987.88	12,682.80	14,458.39	15,338.70	17,486.12
69	9,653.96	11,005.52	11,546.44	13,162.94	12,840.75	14,638.46	15,520.05	17,692.86
70	9,431.26	10,751.64	11,264.69	12,841.75	12,534.53	14,289.36	15,136.35	17,255.44
71	9,698.23	11,055.98	11,582.50	13,204.05	12,870.70	14,672.60	15,526.20	17,699.87
72	9,782.98	11,152.59	11,681.38	13,316.77	12,972.40	14,788.54	15,627.90	17,815.81
73	9,846.54	11,225.06	11,744.94	13,389.23	13,040.20	14,865.83	15,692.88	17,889.88
74	9,883.26	11,266.92	11,787.31	13,437.54	13,071.28	14,901.25	15,712.65	17,912.42
75	10,320.00	11,764.80	12,268.75	13,986.38	13,570.00	15,469.80	16,222.50	18,493.65
76	10,326.25	11,771.93	12,275.00	13,993.50	13,555.00	15,452.70	16,177.50	18,442.35
77	10,293.75	11,734.88	12,225.00	13,936.50	13,492.50	15,381.45	16,070.00	18,319.80
78	10,218.75	11,649.38	12,125.00	13,822.50	13,370.00	15,241.80	15,897.50	18,123.15
79	10,106.25	11,521.13	11,981.25	13,658.63	13,197.50	15,045.15	15,662.50	17,855.25
80	10,170.00	11,593.80	12,037.50	13,722.75	13,230.00	15,082.20	15,642.50	17,832.45
81	9,997.50	11,397.15	11,818.75	13,473.38	12,970.00	14,785.80	15,292.50	17,433.45
82	9,773.75	11,142.08	11,537.50	13,152.75	12,642.50	14,412.45	14,857.50	16,937.55
83	9,496.25	10,825.73	11,193.75	12,760.88	12,242.50	13,956.45	14,335.00	16,341.90
84	9,172.50	10,456.65	10,800.00	12,312.00	11,782.50	13,432.05	13,742.50	15,666.45
85	9,476.25	10,802.93	11,087.50	12,639.75	12,022.50	13,705.65	13,852.50	15,791.85

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **3% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	332.50	365.75	443.89	488.28
30	344.14	378.56	457.19	502.91
31	355.78	391.35	473.81	521.20
32	365.75	402.33	488.78	537.65
33	375.73	413.30	502.08	552.28
34	382.38	420.61	510.39	561.43
35	392.35	431.59	522.03	574.23
36	399.00	438.90	533.66	587.04
37	407.31	448.05	545.30	599.83
38	415.63	457.19	555.28	610.80
39	423.94	466.34	565.25	621.78
40	429.00	471.90	572.55	629.81
41	437.25	480.98	582.45	640.70
42	443.85	488.24	590.70	649.77
43	453.75	499.13	603.90	664.29
44	460.35	506.39	612.15	673.37
45	465.30	511.83	622.05	684.26
46	473.55	520.91	630.30	693.33
47	483.45	531.80	643.50	707.85
48	488.40	537.24	648.45	713.30
49	501.60	551.76	668.25	735.08
50	504.71	555.19	669.19	736.11
51	517.61	569.38	686.93	755.62
52	530.51	583.57	706.28	776.90
53	545.03	599.53	724.01	796.42
54	559.54	615.50	741.75	815.93
55	559.13	615.04	741.83	816.01
56	576.45	634.10	767.03	843.73
57	590.63	649.69	782.78	861.06
58	604.80	665.28	801.68	881.85
59	620.55	682.61	820.58	902.64
60	617.63	679.39	814.35	895.79
61	634.40	697.84	837.23	920.95
62	648.13	712.94	854.00	939.40
63	666.43	733.07	875.35	962.89
64	684.73	753.20	895.18	984.70
65	666.90	733.59	870.19	957.21
66	687.38	756.11	895.05	984.56
67	697.61	767.38	903.83	994.21
68	706.39	777.03	912.60	1,003.86
69	713.70	785.07	918.45	1,010.30
70	693.54	762.90	889.88	978.86
71	706.25	776.88	898.35	988.19
72	704.84	775.33	894.11	983.53
73	702.01	772.22	884.23	972.65
74	694.95	764.45	870.10	957.11
75	698.75	768.63	858.75	944.63
76	685.00	753.50	833.75	917.13
77	666.25	732.88	802.50	882.75
78	641.25	705.38	765.00	841.50
79	612.50	673.75	718.75	790.63
80	585.00	643.50	671.25	738.38
81	543.75	598.13	607.50	668.25
82	495.00	544.50	535.00	588.50
83	438.75	482.63	452.50	497.75
84	377.50	415.25	360.00	396.00
85	295.00	324.50	223.75	246.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	432.25	475.48	665.00	731.50	801.33	881.46	887.78	976.55
30	448.88	493.76	688.28	757.10	827.93	910.72	914.38	1,005.81
31	460.51	506.57	711.55	782.71	856.19	941.81	947.63	1,042.39
32	475.48	523.02	731.50	804.65	886.11	974.73	977.55	1,075.31
33	487.11	535.83	751.45	826.60	904.40	994.84	1,004.15	1,104.57
34	498.75	548.63	764.75	841.23	924.35	1,016.79	1,020.78	1,122.85
35	508.73	559.60	784.70	863.17	944.30	1,038.73	1,044.05	1,148.46
36	518.70	570.57	798.00	877.80	962.59	1,058.85	1,067.33	1,174.06
37	530.34	583.38	814.63	896.09	984.20	1,082.62	1,090.60	1,199.66
38	540.31	594.35	831.25	914.38	1,002.49	1,102.74	1,110.55	1,221.61
39	551.95	607.15	847.88	932.66	1,024.10	1,126.51	1,130.50	1,243.55
40	557.70	613.47	858.00	943.80	1,032.90	1,136.19	1,145.10	1,259.61
41	567.60	624.36	874.50	961.95	1,051.05	1,156.16	1,164.90	1,281.39
42	579.15	637.07	887.70	976.47	1,070.85	1,177.94	1,181.40	1,299.54
43	587.40	646.14	907.50	998.25	1,090.65	1,199.72	1,207.80	1,328.58
44	595.65	655.22	920.70	1,012.77	1,107.15	1,217.87	1,224.30	1,346.73
45	605.55	666.11	930.60	1,023.66	1,123.65	1,236.02	1,244.10	1,368.51
46	613.80	675.18	947.10	1,041.81	1,140.15	1,254.17	1,260.60	1,386.66
47	630.30	693.33	966.90	1,063.59	1,164.90	1,281.39	1,287.00	1,415.70
48	633.60	696.96	976.80	1,074.48	1,176.45	1,294.10	1,296.90	1,426.59
49	653.40	718.74	1,003.20	1,103.52	1,207.80	1,328.58	1,336.50	1,470.15
50	654.68	720.14	1,009.43	1,110.37	1,212.60	1,333.86	1,338.38	1,472.21
51	672.41	739.66	1,035.23	1,138.75	1,244.85	1,369.34	1,373.85	1,511.24
52	690.15	759.17	1,061.03	1,167.13	1,278.71	1,406.59	1,412.55	1,553.81
53	707.89	778.68	1,090.05	1,199.06	1,310.96	1,442.07	1,448.03	1,592.83
54	727.24	799.97	1,119.08	1,230.98	1,344.83	1,479.31	1,483.50	1,631.85
55	727.65	800.42	1,118.25	1,230.08	1,346.63	1,481.29	1,483.65	1,632.02
56	752.85	828.14	1,152.90	1,268.19	1,387.58	1,526.34	1,534.05	1,687.46
57	770.18	847.20	1,181.25	1,299.38	1,422.23	1,564.45	1,565.55	1,722.11
58	789.08	867.99	1,209.60	1,330.56	1,455.30	1,600.83	1,603.35	1,763.69
59	807.98	888.78	1,241.10	1,365.21	1,488.38	1,637.22	1,641.15	1,805.27
60	803.68	884.05	1,235.25	1,358.78	1,479.25	1,627.18	1,628.70	1,791.57
61	829.60	912.56	1,268.80	1,395.68	1,521.95	1,674.15	1,674.45	1,841.90
62	847.90	932.69	1,296.25	1,425.88	1,552.45	1,707.70	1,708.00	1,878.80
63	872.30	959.53	1,332.85	1,466.14	1,593.63	1,752.99	1,750.70	1,925.77
64	896.70	986.37	1,369.45	1,506.40	1,631.75	1,794.93	1,790.35	1,969.39
65	878.96	966.86	1,333.80	1,467.18	1,588.28	1,747.10	1,740.38	1,914.41
66	908.21	999.04	1,374.75	1,512.23	1,635.08	1,798.58	1,790.10	1,969.11
67	924.30	1,016.73	1,395.23	1,534.75	1,655.55	1,821.11	1,807.65	1,988.42
68	938.93	1,032.82	1,412.78	1,554.05	1,673.10	1,840.41	1,825.20	2,007.72
69	952.09	1,047.30	1,427.40	1,570.14	1,686.26	1,854.89	1,836.90	2,020.59
70	926.60	1,019.26	1,387.08	1,525.78	1,634.26	1,797.69	1,779.75	1,957.73
71	947.79	1,042.57	1,412.50	1,553.75	1,656.86	1,822.55	1,796.70	1,976.37
72	952.03	1,047.23	1,409.68	1,550.64	1,649.80	1,814.78	1,788.23	1,967.05
73	952.03	1,047.23	1,404.03	1,544.43	1,637.09	1,800.80	1,768.45	1,945.30
74	949.20	1,044.12	1,389.90	1,528.89	1,615.90	1,777.49	1,740.20	1,914.22
75	968.75	1,065.63	1,397.50	1,537.25	1,607.50	1,768.25	1,717.50	1,889.25
76	957.50	1,053.25	1,370.00	1,507.00	1,565.00	1,721.50	1,667.50	1,834.25
77	938.75	1,032.63	1,332.50	1,465.75	1,512.50	1,663.75	1,605.00	1,765.50
78	913.75	1,005.13	1,282.50	1,410.75	1,447.50	1,592.25	1,530.00	1,683.00
79	882.50	970.75	1,225.00	1,347.50	1,368.75	1,505.63	1,437.50	1,581.25
80	860.00	946.00	1,170.00	1,287.00	1,290.00	1,419.00	1,342.50	1,476.75
81	815.00	896.50	1,087.50	1,196.25	1,181.25	1,299.38	1,215.00	1,336.50
82	760.00	836.00	990.00	1,089.00	1,053.75	1,159.13	1,070.00	1,177.00
83	697.50	767.25	877.50	965.25	910.00	1,001.00	905.00	995.50
84	627.50	690.25	755.00	830.50	751.25	826.38	720.00	792.00
85	555.00	610.50	590.00	649.00	520.00	572.00	447.50	492.25

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	781.38	875.14	997.50	1,117.20	1,148.79	1,286.64	1,255.19	1,405.81
30	804.65	901.21	1,032.41	1,156.30	1,188.69	1,331.33	1,296.75	1,452.36
31	834.58	934.72	1,067.33	1,195.40	1,226.93	1,374.16	1,339.98	1,500.77
32	861.18	964.52	1,097.25	1,228.92	1,270.15	1,422.57	1,386.53	1,552.91
33	881.13	986.86	1,127.18	1,262.44	1,298.41	1,454.22	1,418.11	1,588.29
34	899.41	1,007.34	1,147.13	1,284.78	1,326.68	1,485.88	1,448.04	1,621.80
35	919.36	1,029.69	1,177.05	1,318.30	1,356.60	1,519.39	1,479.63	1,657.18
36	939.31	1,052.03	1,197.00	1,340.64	1,383.20	1,549.18	1,509.55	1,690.70
37	957.60	1,072.51	1,221.94	1,368.57	1,411.46	1,580.84	1,541.14	1,726.07
38	977.55	1,094.86	1,246.88	1,396.50	1,439.73	1,612.49	1,572.73	1,761.45
39	995.84	1,115.34	1,271.81	1,424.43	1,469.65	1,646.01	1,602.65	1,794.97
40	1,006.50	1,127.28	1,287.00	1,441.44	1,485.00	1,663.20	1,620.30	1,814.74
41	1,024.65	1,147.61	1,311.75	1,469.16	1,511.40	1,692.77	1,650.00	1,848.00
42	1,042.80	1,167.94	1,331.55	1,491.34	1,539.45	1,724.18	1,679.70	1,881.26
43	1,060.95	1,188.26	1,361.25	1,524.60	1,564.20	1,751.90	1,707.75	1,912.68
44	1,079.10	1,208.59	1,381.05	1,546.78	1,588.95	1,779.62	1,734.15	1,942.25
45	1,093.95	1,225.22	1,395.90	1,563.41	1,613.70	1,807.34	1,760.55	1,971.82
46	1,110.45	1,243.70	1,420.65	1,591.13	1,636.80	1,833.22	1,785.30	1,999.54
47	1,136.85	1,273.27	1,450.35	1,624.39	1,676.40	1,877.57	1,826.55	2,045.74
48	1,146.75	1,284.36	1,465.20	1,641.02	1,689.60	1,892.35	1,843.05	2,064.22
49	1,178.10	1,319.47	1,504.80	1,685.38	1,735.80	1,944.10	1,894.20	2,121.50
50	1,183.58	1,325.60	1,514.14	1,695.83	1,743.11	1,952.29	1,901.14	2,129.27
51	1,215.83	1,361.72	1,552.84	1,739.18	1,789.88	2,004.66	1,951.13	2,185.26
52	1,246.46	1,396.04	1,591.54	1,782.52	1,836.64	2,057.03	2,002.73	2,243.05
53	1,278.71	1,432.16	1,635.08	1,831.28	1,885.01	2,111.21	2,054.33	2,300.84
54	1,312.58	1,470.08	1,678.61	1,880.05	1,931.78	2,163.59	2,105.93	2,358.64
55	1,315.13	1,472.94	1,677.38	1,878.66	1,934.10	2,166.19	2,108.93	2,362.00
56	1,356.08	1,518.80	1,729.35	1,936.87	1,997.10	2,236.75	2,175.08	2,436.08
57	1,390.73	1,557.61	1,771.88	1,984.50	2,044.35	2,289.67	2,227.05	2,494.30
58	1,425.38	1,596.42	1,814.40	2,032.13	2,091.60	2,342.59	2,277.45	2,550.74
59	1,458.45	1,633.46	1,861.65	2,085.05	2,140.43	2,397.28	2,327.85	2,607.19
60	1,451.80	1,626.02	1,852.88	2,075.22	2,128.90	2,384.37	2,314.95	2,592.74
61	1,496.03	1,675.55	1,903.20	2,131.58	2,189.90	2,452.69	2,380.53	2,666.19
62	1,529.58	1,713.12	1,944.38	2,177.70	2,235.65	2,503.93	2,429.33	2,720.84
63	1,572.28	1,760.95	1,999.28	2,239.19	2,293.60	2,568.83	2,491.85	2,790.87
64	1,614.98	1,808.77	2,054.18	2,300.68	2,353.08	2,635.44	2,552.85	2,859.19
65	1,580.96	1,770.68	2,000.70	2,240.78	2,290.28	2,565.11	2,481.86	2,779.69
66	1,632.15	1,828.01	2,062.13	2,309.58	2,359.01	2,642.09	2,553.53	2,859.95
67	1,659.94	1,859.13	2,092.84	2,343.98	2,391.19	2,678.13	2,585.70	2,895.98
68	1,683.34	1,885.34	2,119.16	2,373.46	2,417.51	2,707.61	2,610.56	2,923.83
69	1,703.81	1,908.27	2,141.10	2,398.03	2,437.99	2,730.55	2,629.58	2,945.12
70	1,659.69	1,858.85	2,080.61	2,330.29	2,365.94	2,649.85	2,548.15	2,853.93
71	1,693.59	1,896.82	2,118.75	2,373.00	2,399.84	2,687.82	2,579.23	2,888.73
72	1,697.83	1,901.56	2,114.51	2,368.25	2,392.78	2,679.91	2,567.93	2,876.08
73	1,696.41	1,899.98	2,106.04	2,358.76	2,377.24	2,662.51	2,545.33	2,850.76
74	1,685.11	1,887.33	2,084.85	2,335.03	2,347.58	2,629.28	2,508.60	2,809.63
75	1,713.75	1,919.40	2,096.25	2,347.80	2,343.75	2,625.00	2,490.00	2,788.80
76	1,687.50	1,890.00	2,055.00	2,301.60	2,286.25	2,560.60	2,421.25	2,711.80
77	1,650.00	1,848.00	1,998.75	2,238.60	2,212.50	2,478.00	2,336.25	2,616.60
78	1,601.25	1,793.40	1,923.75	2,154.60	2,122.50	2,377.20	2,232.50	2,500.40
79	1,541.25	1,726.20	1,837.50	2,058.00	2,013.75	2,255.40	2,108.75	2,361.80
80	1,490.00	1,668.80	1,755.00	1,965.60	1,906.25	2,135.00	1,980.00	2,217.60
81	1,402.50	1,570.80	1,631.25	1,827.00	1,752.50	1,962.80	1,803.75	2,020.20
82	1,300.00	1,456.00	1,485.00	1,663.20	1,573.75	1,762.60	1,603.75	1,796.20
83	1,180.00	1,321.60	1,316.25	1,474.20	1,371.25	1,535.80	1,373.75	1,538.60
84	1,045.00	1,170.40	1,132.50	1,268.40	1,145.00	1,282.40	1,120.00	1,254.40
85	891.25	998.20	885.00	991.20	825.00	924.00	748.75	838.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	1,208.64	1,353.67	1,472.98	1,649.73	1,662.50	1,862.00	1,820.44	2,038.89
30	1,250.20	1,400.22	1,522.85	1,705.59	1,720.69	1,927.17	1,881.95	2,107.78
31	1,291.76	1,446.77	1,572.73	1,761.45	1,778.88	1,992.34	1,943.46	2,176.68
32	1,334.99	1,495.19	1,625.93	1,821.04	1,828.75	2,048.20	2,009.96	2,251.16
33	1,363.25	1,526.84	1,660.84	1,860.14	1,878.63	2,104.06	2,053.19	2,299.57
34	1,394.84	1,562.22	1,699.08	1,902.96	1,911.88	2,141.30	2,101.40	2,353.57
35	1,423.10	1,593.87	1,735.65	1,943.93	1,961.75	2,197.16	2,144.63	2,401.98
36	1,453.03	1,627.39	1,770.56	1,983.03	1,995.00	2,234.40	2,187.85	2,450.39
37	1,484.61	1,662.77	1,808.80	2,025.86	2,036.56	2,280.95	2,234.40	2,502.53
38	1,512.88	1,694.42	1,843.71	2,064.96	2,078.13	2,327.50	2,279.29	2,552.80
39	1,542.80	1,727.94	1,880.29	2,105.92	2,119.69	2,374.05	2,324.18	2,603.08
40	1,557.60	1,744.51	1,900.80	2,128.90	2,145.00	2,402.40	2,349.60	2,631.55
41	1,587.30	1,777.78	1,935.45	2,167.70	2,186.25	2,448.60	2,394.15	2,681.45
42	1,615.35	1,809.19	1,970.10	2,206.51	2,219.25	2,485.56	2,435.40	2,727.65
43	1,643.40	1,840.61	2,003.10	2,243.47	2,268.75	2,541.00	2,476.65	2,773.85
44	1,669.80	1,870.18	2,036.10	2,280.43	2,301.75	2,577.96	2,516.25	2,818.20
45	1,694.55	1,897.90	2,065.80	2,313.70	2,326.50	2,605.68	2,554.20	2,860.70
46	1,719.30	1,925.62	2,095.50	2,346.96	2,367.75	2,651.88	2,592.15	2,903.21
47	1,758.90	1,969.97	2,143.35	2,400.55	2,417.25	2,707.32	2,648.25	2,966.04
48	1,775.40	1,988.45	2,164.80	2,424.58	2,442.00	2,735.04	2,674.65	2,995.61
49	1,824.90	2,043.89	2,225.85	2,492.95	2,508.00	2,808.96	2,747.25	3,076.92
50	1,831.80	2,051.62	2,233.31	2,501.31	2,523.56	2,826.39	2,757.38	3,088.26
51	1,880.18	2,105.80	2,292.98	2,568.13	2,588.06	2,898.63	2,831.55	3,171.34
52	1,930.16	2,161.78	2,354.25	2,636.76	2,652.56	2,970.87	2,907.34	3,256.22
53	1,980.15	2,217.77	2,415.53	2,705.39	2,725.13	3,052.14	2,983.13	3,341.10
54	2,033.36	2,277.37	2,478.41	2,775.82	2,797.69	3,133.41	3,057.30	3,424.18
55	2,034.90	2,279.09	2,480.63	2,778.30	2,795.63	3,131.10	3,061.80	3,429.22
56	2,102.63	2,354.94	2,562.53	2,870.03	2,882.25	3,228.12	3,159.45	3,538.58
57	2,154.60	2,413.15	2,623.95	2,938.82	2,953.13	3,307.50	3,236.63	3,625.02
58	2,206.58	2,471.36	2,688.53	3,011.15	3,024.00	3,386.88	3,312.23	3,709.69
59	2,258.55	2,529.58	2,751.53	3,081.71	3,102.75	3,475.08	3,387.83	3,794.36
60	2,250.90	2,521.01	2,738.90	3,067.57	3,088.13	3,458.70	3,371.78	3,776.39
61	2,318.00	2,596.16	2,821.25	3,159.80	3,172.00	3,552.64	3,469.38	3,885.70
62	2,369.85	2,654.23	2,882.25	3,228.12	3,240.63	3,629.50	3,541.05	3,965.98
63	2,438.48	2,731.09	2,964.60	3,320.35	3,332.13	3,731.98	3,637.13	4,073.58
64	2,504.05	2,804.54	3,045.43	3,410.88	3,423.63	3,834.46	3,730.15	4,177.77
65	2,451.15	2,745.29	2,974.73	3,331.69	3,334.50	3,734.64	3,634.31	4,070.43
66	2,533.05	2,837.02	3,071.25	3,439.80	3,436.88	3,849.30	3,742.54	4,191.64
67	2,575.46	2,884.52	3,118.05	3,492.22	3,488.06	3,906.63	3,796.65	4,252.25
68	2,613.49	2,927.11	3,161.93	3,541.36	3,531.94	3,955.77	3,839.06	4,299.75
69	2,647.13	2,964.78	3,198.49	3,582.31	3,568.50	3,996.72	3,874.16	4,339.06
70	2,580.64	2,890.31	3,113.15	3,486.73	3,467.69	3,883.81	3,762.90	4,214.45
71	2,631.49	2,947.27	3,172.48	3,553.17	3,531.25	3,955.00	3,819.40	4,277.73
72	2,642.79	2,959.92	3,176.71	3,557.92	3,524.19	3,947.09	3,812.34	4,269.82
73	2,639.96	2,956.76	3,169.65	3,550.01	3,510.06	3,931.27	3,788.33	4,242.92
74	2,625.84	2,940.94	3,147.05	3,524.70	3,474.75	3,891.72	3,745.95	4,195.46
75	2,676.25	2,997.40	3,186.25	3,568.60	3,493.75	3,913.00	3,750.00	4,200.00
76	2,638.75	2,955.40	3,130.00	3,505.60	3,425.00	3,836.00	3,662.50	4,102.00
77	2,583.75	2,893.80	3,053.75	3,420.20	3,331.25	3,731.00	3,550.00	3,976.00
78	2,511.25	2,812.60	2,958.75	3,313.80	3,206.25	3,591.00	3,411.25	3,820.60
79	2,420.00	2,710.40	2,838.75	3,179.40	3,062.50	3,430.00	3,245.00	3,634.40
80	2,347.50	2,629.20	2,732.50	3,060.40	2,925.00	3,276.00	3,080.00	3,449.60
81	2,215.00	2,480.80	2,560.00	2,867.20	2,718.75	3,045.00	2,842.50	3,183.60
82	2,060.00	2,307.20	2,356.25	2,639.00	2,475.00	2,772.00	2,566.25	2,874.20
83	1,878.75	2,104.20	2,122.50	2,377.20	2,193.75	2,457.00	2,251.25	2,521.40
84	1,675.00	1,876.00	1,861.25	2,084.60	1,887.50	2,114.00	1,898.75	2,126.60
85	1,451.25	1,625.40	1,538.75	1,723.40	1,475.00	1,652.00	1,412.50	1,582.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,805.48	2,058.24	2,161.25	2,463.83	2,417.28	2,755.69	2,945.95	3,358.38
30	1,865.33	2,126.47	2,244.38	2,558.59	2,500.40	2,850.46	3,045.70	3,472.10
31	1,928.50	2,198.49	2,302.56	2,624.93	2,583.53	2,945.22	3,145.45	3,585.81
32	1,991.68	2,270.51	2,377.38	2,710.21	2,669.98	3,043.77	3,251.85	3,707.11
33	2,034.90	2,319.79	2,435.56	2,776.55	2,726.50	3,108.21	3,321.68	3,786.71
34	2,079.79	2,370.96	2,493.75	2,842.88	2,789.68	3,180.23	3,398.15	3,873.89
35	2,123.01	2,420.24	2,543.63	2,899.73	2,846.20	3,244.67	3,471.30	3,957.28
36	2,167.90	2,471.41	2,593.50	2,956.59	2,906.05	3,312.90	3,541.13	4,036.88
37	2,211.13	2,520.68	2,651.69	3,022.93	2,969.23	3,384.92	3,617.60	4,124.06
38	2,256.01	2,571.86	2,701.56	3,079.79	3,025.75	3,449.36	3,687.43	4,203.66
39	2,299.24	2,621.14	2,759.75	3,146.12	3,085.60	3,517.58	3,760.58	4,287.06
40	2,324.85	2,650.34	2,788.50	3,178.89	3,115.20	3,551.33	3,801.60	4,333.82
41	2,367.75	2,699.24	2,838.00	3,235.32	3,174.60	3,619.04	3,870.90	4,412.83
42	2,407.35	2,744.39	2,895.75	3,301.16	3,230.70	3,683.00	3,940.20	4,491.83
43	2,450.25	2,793.29	2,937.00	3,348.18	3,286.80	3,746.95	4,006.20	4,567.07
44	2,488.20	2,836.55	2,978.25	3,395.21	3,339.60	3,807.14	4,072.20	4,642.31
45	2,527.80	2,881.69	3,027.75	3,451.64	3,389.10	3,863.57	4,131.60	4,710.02
46	2,564.10	2,923.07	3,069.00	3,498.66	3,438.60	3,920.00	4,191.00	4,777.74
47	2,623.50	2,990.79	3,151.50	3,592.71	3,517.80	4,010.29	4,286.70	4,886.84
48	2,648.25	3,019.01	3,168.00	3,611.52	3,550.80	4,047.91	4,329.60	4,935.74
49	2,720.85	3,101.78	3,267.00	3,724.38	3,649.80	4,160.77	4,451.70	5,074.94
50	2,731.58	3,114.00	3,273.38	3,731.65	3,663.60	4,176.50	4,466.63	5,091.95
51	2,802.53	3,194.88	3,362.06	3,832.76	3,760.35	4,286.80	4,585.95	5,227.98
52	2,878.31	3,281.28	3,450.75	3,933.86	3,860.33	4,400.77	4,708.50	5,367.69
53	2,954.10	3,367.67	3,539.44	4,034.97	3,960.30	4,514.74	4,831.05	5,507.40
54	3,028.28	3,452.23	3,636.19	4,145.26	4,066.73	4,636.07	4,956.83	5,650.78
55	3,033.45	3,458.13	3,638.25	4,147.61	4,069.80	4,639.57	4,961.25	5,655.83
56	3,132.68	3,571.26	3,764.25	4,291.25	4,205.25	4,793.99	5,125.05	5,842.56
57	3,211.43	3,661.03	3,850.88	4,390.00	4,309.20	4,912.49	5,247.90	5,982.61
58	3,288.60	3,749.00	3,945.38	4,497.73	4,413.15	5,030.99	5,377.05	6,129.84
59	3,367.35	3,838.78	4,039.88	4,605.46	4,517.10	5,149.49	5,503.05	6,273.48
60	3,355.00	3,824.70	4,018.38	4,580.95	4,501.80	5,132.05	5,477.80	6,244.69
61	3,457.18	3,941.19	4,148.00	4,728.72	4,636.00	5,285.04	5,642.50	6,432.45
62	3,534.95	4,029.84	4,239.50	4,833.03	4,739.70	5,403.26	5,764.50	6,571.53
63	3,637.13	4,146.33	4,361.50	4,972.11	4,876.95	5,559.72	5,929.20	6,759.29
64	3,739.30	4,262.80	4,483.50	5,111.19	5,008.10	5,709.23	6,090.85	6,943.57
65	3,667.95	4,181.46	4,394.81	5,010.09	4,902.30	5,588.62	5,949.45	6,782.37
66	3,793.73	4,324.85	4,541.06	5,176.82	5,066.10	5,775.35	6,142.50	7,002.45
67	3,862.46	4,403.21	4,621.50	5,268.51	5,150.93	5,872.05	6,236.10	7,109.15
68	3,922.43	4,471.56	4,694.63	5,351.87	5,226.98	5,958.75	6,323.85	7,209.19
69	3,975.08	4,531.59	4,760.44	5,426.90	5,294.25	6,035.45	6,396.98	7,292.55
70	3,881.55	4,424.97	4,633.00	5,281.62	5,161.28	5,883.85	6,226.30	7,097.98
71	3,967.71	4,523.20	4,738.94	5,402.39	5,262.98	5,999.79	6,344.95	7,233.24
72	3,987.49	4,545.74	4,760.13	5,426.54	5,285.58	6,025.56	6,353.43	7,242.90
73	3,991.73	4,550.57	4,760.13	5,426.54	5,279.93	6,019.11	6,339.30	7,226.80
74	3,980.43	4,537.68	4,746.00	5,410.44	5,251.68	5,986.91	6,294.10	7,175.27
75	4,087.50	4,659.75	4,843.75	5,521.88	5,352.50	6,101.85	6,372.50	7,264.65
76	4,040.00	4,605.60	4,787.50	5,457.75	5,277.50	6,016.35	6,260.00	7,136.40
77	3,968.75	4,524.38	4,693.75	5,350.88	5,167.50	5,890.95	6,107.50	6,962.55
78	3,871.25	4,413.23	4,568.75	5,208.38	5,022.50	5,725.65	5,917.50	6,745.95
79	3,747.50	4,272.15	4,412.50	5,030.25	4,840.00	5,517.60	5,677.50	6,472.35
80	3,662.50	4,175.25	4,300.00	4,902.00	4,695.00	5,352.30	5,465.00	6,230.10
81	3,480.00	3,967.20	4,075.00	4,645.50	4,430.00	5,050.20	5,120.00	5,836.80
82	3,263.75	3,720.68	3,800.00	4,332.00	4,120.00	4,696.80	4,712.50	5,372.25
83	3,010.00	3,431.40	3,487.50	3,975.75	3,757.50	4,283.55	4,245.00	4,839.30
84	2,721.25	3,102.23	3,137.50	3,576.75	3,350.00	3,819.00	3,722.50	4,243.65
85	2,458.75	2,802.98	2,775.00	3,163.50	2,902.50	3,308.85	3,077.50	3,508.35

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	18.29	20.12	27.44	30.18
30	19.95	21.95	28.67	31.55
31	22.02	24.23	31.18	34.29
32	22.86	25.15	32.84	36.12
33	24.94	27.44	35.75	39.33
34	24.53	26.97	36.16	39.78
35	27.01	29.71	38.24	42.07
36	28.26	31.10	41.97	46.18
37	29.93	32.92	44.48	48.92
38	31.59	34.75	47.39	52.12
39	33.25	36.58	50.71	55.78
40	35.06	38.57	53.63	58.99
41	37.54	41.29	57.75	63.53
42	40.01	44.01	61.88	68.07
43	42.90	47.19	66.41	73.05
44	44.55	49.01	70.13	77.14
45	48.26	53.09	75.49	83.04
46	50.74	55.81	80.03	88.03
47	54.86	60.35	85.39	93.93
48	58.16	63.98	91.16	100.28
49	60.23	66.25	99.00	108.90
50	62.89	69.18	102.40	112.64
51	66.11	72.73	110.05	121.05
52	71.35	78.48	118.53	130.38
53	75.39	82.92	127.79	140.57
54	80.23	88.25	136.66	150.32
55	82.69	90.96	143.33	157.66
56	88.99	97.89	156.32	171.95
57	94.89	104.38	167.34	184.07
58	101.59	111.75	180.73	198.80
59	109.07	119.98	194.12	213.53
60	112.09	123.31	202.45	222.69
61	121.24	133.37	220.37	242.40
62	129.63	142.59	238.67	262.53
63	140.30	154.33	259.63	285.59
64	151.35	166.49	282.13	310.34
65	158.69	174.55	295.43	324.97
66	175.14	192.65	325.77	358.35
67	187.20	205.92	351.74	386.91
68	201.46	221.61	380.25	418.28
69	214.99	236.49	411.70	452.87
70	224.59	247.05	431.16	474.28
71	247.54	272.30	476.01	523.62
72	264.85	291.34	516.27	567.90
73	284.62	313.09	557.24	612.96
74	306.16	336.77	602.44	662.68
75	356.88	392.57	680.63	748.69
76	382.50	420.75	736.56	810.22
77	408.44	449.28	793.75	873.13
78	433.13	476.44	852.50	937.75
79	459.38	505.32	914.38	1,005.82
80	505.63	556.19	1,000.63	1,100.69
81	535.94	589.53	1,072.19	1,179.41
82	567.81	624.59	1,146.56	1,261.22
83	599.06	658.97	1,221.88	1,344.07
84	630.31	693.34	1,299.69	1,429.66
85	752.81	828.09	1,515.31	1,666.84

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	10.39	11.42	36.58	40.23	52.79	58.07	54.86	60.36
30	11.23	12.34	39.90	43.89	54.45	59.89	57.36	63.10
31	10.81	11.89	44.06	48.47	57.78	63.55	62.35	68.59
32	10.39	11.42	45.73	50.30	61.51	67.67	65.68	72.25
33	11.64	12.81	49.88	54.86	65.68	72.25	71.49	78.64
34	11.64	12.81	49.05	53.96	70.24	77.26	72.33	79.56
35	13.30	14.63	54.04	59.44	73.56	80.92	76.48	84.12
36	13.71	15.08	56.53	62.18	78.98	86.88	83.96	92.36
37	14.14	15.55	59.85	65.84	84.79	93.27	88.95	97.85
38	14.96	16.47	63.18	69.49	88.11	96.93	94.76	104.25
39	16.21	17.84	66.50	73.15	94.76	104.25	101.41	111.56
40	17.33	19.06	70.13	77.14	100.24	110.26	107.25	117.98
41	17.33	19.06	75.08	82.59	105.19	115.71	115.50	127.05
42	19.39	21.33	80.03	88.03	113.85	125.24	123.75	136.13
43	20.21	22.23	85.80	94.38	121.69	133.86	132.83	146.11
44	21.45	23.60	89.10	98.01	127.46	140.21	140.25	154.28
45	21.45	23.60	96.53	106.18	136.95	150.65	150.98	166.08
46	23.51	25.86	101.48	111.63	146.03	160.63	160.05	176.06
47	24.34	26.77	109.73	120.70	154.69	170.16	170.78	187.86
48	24.34	26.77	116.33	127.96	164.18	180.60	182.33	200.56
49	27.64	30.40	120.45	132.50	174.90	192.39	198.00	217.80
50	26.61	29.27	125.78	138.35	182.61	200.88	204.79	225.27
51	28.23	31.05	132.23	145.45	195.51	215.07	220.11	242.12
52	30.24	33.26	142.71	156.98	208.41	229.26	237.04	260.75
53	31.85	35.04	150.78	165.86	222.92	245.22	255.59	281.14
54	33.86	37.26	160.45	176.50	237.44	261.19	273.33	300.66
55	34.65	38.12	165.38	181.92	248.07	272.88	286.65	315.32
56	37.41	41.15	177.98	195.78	267.36	294.10	312.64	343.90
57	38.19	42.01	189.79	208.77	287.83	316.61	334.69	368.16
58	39.77	43.75	203.18	223.50	307.92	338.71	361.47	397.62
59	42.53	46.78	218.14	239.95	330.36	363.40	388.24	427.06
60	43.47	47.81	224.18	246.60	343.50	377.86	404.89	445.39
61	45.75	50.33	242.48	266.73	372.10	409.31	440.73	484.80
62	48.42	53.27	259.25	285.18	400.32	440.35	477.33	525.06
63	51.47	56.62	280.60	308.66	433.87	477.25	519.27	571.19
64	55.28	60.80	302.72	332.99	471.23	518.35	564.25	620.68
65	58.50	64.35	317.36	349.10	495.42	544.96	590.85	649.94
66	62.89	69.18	350.27	385.30	545.15	599.66	651.55	716.71
67	66.18	72.80	374.40	411.84	587.20	645.92	703.46	773.81
68	70.20	77.22	402.92	443.22	633.63	696.99	760.50	836.55
69	75.32	82.86	429.98	472.97	684.09	752.50	823.39	905.73
70	75.92	83.52	449.18	494.09	713.31	784.65	862.34	948.57
71	83.34	91.68	495.09	544.59	787.82	866.61	952.03	1,047.23
72	88.99	97.89	529.69	582.66	850.33	935.36	1,032.54	1,135.80
73	93.58	102.93	569.24	626.17	918.48	1,010.32	1,114.46	1,225.91
74	98.52	108.38	612.32	673.56	990.51	1,089.57	1,204.86	1,325.35
75	114.06	125.47	713.75	785.13	1,138.75	1,252.63	1,361.25	1,497.38
76	120.63	132.69	765.00	841.50	1,226.56	1,349.22	1,473.13	1,620.44
77	126.56	139.22	816.88	898.57	1,318.44	1,450.28	1,587.50	1,746.25
78	132.50	145.75	866.25	952.88	1,410.94	1,552.03	1,705.00	1,875.50
79	137.50	151.25	918.75	1,010.63	1,508.13	1,658.94	1,828.75	2,011.63
80	149.69	164.66	1,011.25	1,112.38	1,655.31	1,820.84	2,001.25	2,201.38
81	157.19	172.91	1,071.88	1,179.07	1,770.00	1,947.00	2,144.38	2,358.82
82	162.81	179.09	1,135.63	1,249.19	1,888.44	2,077.28	2,293.13	2,522.44
83	170.00	187.00	1,198.13	1,317.94	2,008.44	2,209.28	2,443.75	2,688.13
84	176.88	194.57	1,260.63	1,386.69	2,132.50	2,345.75	2,599.38	2,859.32
85	207.50	228.25	1,505.63	1,656.19	2,525.63	2,778.19	3,030.63	3,333.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	27.01	30.26	54.86	61.45	69.41	77.74	83.13	93.10
30	28.26	31.65	59.85	67.03	74.40	83.32	87.29	97.77
31	31.18	34.91	66.09	74.01	78.55	87.98	93.51	104.74
32	31.59	35.38	68.57	76.81	84.38	94.50	98.93	110.80
33	33.66	37.71	74.81	83.79	89.36	100.08	105.99	118.70
34	36.16	40.50	73.56	82.39	93.51	104.74	112.64	126.15
35	39.08	43.77	81.05	90.77	101.00	113.12	119.70	134.06
36	40.74	45.63	84.79	94.96	104.74	117.31	125.94	141.05
37	43.23	48.41	89.78	100.55	112.23	125.70	135.91	152.22
38	45.73	51.22	94.76	106.13	118.88	133.15	143.81	161.08
39	48.62	54.46	99.75	111.72	125.94	141.05	152.54	170.84
40	50.33	56.38	105.19	117.81	133.24	149.23	160.88	180.19
41	53.21	59.60	112.61	126.13	140.66	157.54	172.84	193.58
42	54.86	61.45	120.04	134.44	149.33	167.26	184.39	206.51
43	58.58	65.62	128.70	144.14	158.81	177.87	194.29	217.60
44	63.11	70.69	133.65	149.69	167.89	188.03	208.31	233.31
45	65.59	73.46	144.79	162.16	178.20	199.58	221.93	248.57
46	70.13	78.55	152.21	170.48	189.75	212.52	235.95	264.26
47	73.84	82.70	164.59	184.34	201.30	225.46	252.86	283.21
48	78.79	88.24	174.49	195.43	214.50	240.24	268.54	300.76
49	81.68	91.49	180.68	202.37	227.70	255.02	287.51	322.01
50	85.06	95.27	188.66	211.30	237.04	265.48	301.54	337.72
51	89.90	100.68	198.34	222.14	251.95	282.19	322.50	361.20
52	93.13	104.30	214.06	239.75	268.89	301.15	344.28	385.59
53	99.18	111.08	226.15	253.29	286.23	320.58	368.46	412.68
54	104.81	117.39	240.66	269.55	304.76	341.33	394.26	441.58
55	108.28	121.28	248.07	277.84	316.97	355.01	414.23	463.93
56	113.79	127.45	266.97	299.01	342.96	384.11	448.48	502.30
57	120.49	134.96	284.68	318.84	365.40	409.25	480.38	538.02
58	129.15	144.65	304.77	341.35	389.82	436.60	517.78	579.92
59	135.84	152.15	327.21	366.47	417.38	467.46	555.98	622.69
60	139.15	155.86	336.27	376.63	433.87	485.94	581.40	651.18
61	148.30	166.10	363.72	407.37	469.32	525.64	631.73	707.54
62	158.22	177.21	388.88	435.54	502.10	562.36	681.68	763.48
63	168.52	188.75	420.90	471.41	544.80	610.18	740.39	829.25
64	180.33	201.97	454.07	508.56	589.80	660.57	806.73	903.53
65	191.22	214.17	476.05	533.18	619.74	694.10	844.96	946.35
66	207.68	232.60	525.40	588.45	680.43	762.08	932.35	1,044.24
67	221.20	247.75	561.60	628.99	731.61	819.41	1,008.03	1,128.99
68	235.10	263.31	604.38	676.90	788.29	882.88	1,088.84	1,219.50
69	249.36	279.29	644.96	722.36	849.35	951.27	1,177.68	1,319.00
70	257.79	288.73	673.76	754.61	884.58	990.73	1,229.23	1,376.74
71	282.15	316.00	742.62	831.74	976.39	1,093.56	1,358.83	1,521.88
72	299.80	335.78	794.54	889.89	1,052.66	1,178.99	1,468.65	1,644.88
73	319.94	358.33	853.86	956.33	1,136.00	1,272.32	1,586.59	1,776.98
74	340.41	381.26	918.48	1,028.70	1,221.11	1,367.65	1,710.89	1,916.20
75	392.81	439.95	1,070.63	1,199.11	1,402.81	1,571.15	1,958.13	2,193.11
76	417.81	467.95	1,147.50	1,285.20	1,510.63	1,691.91	2,112.81	2,366.35
77	442.19	495.25	1,225.31	1,372.35	1,620.63	1,815.11	2,270.31	2,542.75
78	466.25	522.20	1,299.38	1,455.31	1,733.44	1,941.45	2,432.81	2,724.75
79	490.00	548.80	1,378.13	1,543.51	1,850.31	2,072.35	2,602.81	2,915.15
80	531.87	595.69	1,516.88	1,698.91	2,026.88	2,270.11	2,852.50	3,194.80
81	560.31	627.55	1,607.81	1,800.75	2,166.25	2,426.20	3,049.69	3,415.65
82	588.13	658.71	1,703.44	1,907.85	2,307.50	2,584.40	3,253.13	3,643.51
83	613.44	687.05	1,797.19	2,012.85	2,450.94	2,745.05	3,463.13	3,878.71
84	637.81	714.35	1,890.94	2,117.85	2,596.56	2,908.15	3,676.25	4,117.40
85	754.69	845.25	2,258.44	2,529.45	3,075.63	3,444.71	4,330.94	4,850.65

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	35.32	39.57	59.03	66.11	91.44	102.41	110.98	124.29
30	37.41	41.91	62.76	70.29	99.75	111.72	116.79	130.81
31	39.90	44.69	66.91	74.95	110.14	123.36	123.44	138.25
32	41.15	46.08	70.24	78.67	114.30	128.01	132.18	148.04
33	43.23	48.41	73.99	82.87	124.69	139.65	138.83	155.49
34	46.96	52.60	78.55	87.98	122.61	137.32	149.21	167.11
35	48.62	54.46	83.54	93.57	135.07	151.29	157.53	176.42
36	50.71	56.80	88.11	98.69	141.31	158.27	167.09	187.14
37	54.86	61.45	93.51	104.74	149.63	167.58	177.48	198.77
38	58.19	65.17	98.09	109.86	157.94	176.89	187.45	209.94
39	60.69	67.98	103.49	115.91	166.25	186.20	198.68	222.52
40	62.29	69.76	109.31	122.43	175.31	196.35	209.55	234.70
41	66.41	74.38	115.09	128.90	187.69	210.21	223.16	249.94
42	70.13	78.55	122.51	137.21	200.06	224.07	235.54	263.80
43	74.66	83.62	129.11	144.61	214.50	240.24	250.80	280.90
44	78.79	88.24	137.36	153.85	222.75	249.48	266.48	298.47
45	82.50	92.40	143.96	161.24	241.31	270.27	282.56	316.47
46	87.45	97.94	152.21	170.48	253.69	284.13	300.71	336.80
47	91.99	103.03	162.11	181.57	274.31	307.23	318.04	356.20
48	96.94	108.57	170.78	191.28	290.81	325.71	339.08	379.78
49	101.48	113.67	181.09	202.82	301.13	337.27	361.35	404.71
50	106.82	119.65	186.65	209.04	314.44	352.17	374.91	419.91
51	111.66	125.07	197.94	221.69	330.56	370.23	398.69	446.53
52	116.91	130.95	208.83	233.89	356.76	399.58	424.49	475.43
53	122.55	137.26	220.51	246.97	376.93	422.15	452.31	506.60
54	130.21	145.83	233.81	261.87	401.11	449.24	480.92	538.64
55	133.09	149.07	240.19	269.02	413.44	463.06	500.07	560.08
56	142.54	159.65	257.52	288.43	444.94	498.34	537.87	602.42
57	149.63	167.58	272.08	304.73	474.47	531.41	573.69	642.54
58	158.29	177.29	289.02	323.71	507.94	568.90	613.07	686.64
59	167.34	187.43	305.94	342.66	545.34	610.79	653.63	732.06
60	171.57	192.16	314.92	352.71	560.44	627.70	678.63	760.06
61	182.62	204.53	337.40	377.90	606.19	678.94	732.77	820.71
62	193.68	216.92	359.14	402.25	648.13	725.90	785.00	879.19
63	206.64	231.45	385.07	431.28	701.50	785.68	849.80	951.78
64	220.75	247.23	414.80	464.58	756.78	847.60	919.20	1,029.50
65	232.17	260.03	436.56	488.95	793.41	888.63	967.08	1,083.13
66	253.75	284.20	475.31	532.35	875.67	980.75	1,060.31	1,187.55
67	269.84	302.22	506.76	567.58	936.00	1,048.32	1,138.92	1,275.59
68	285.92	320.24	540.76	605.65	1,007.30	1,128.17	1,224.48	1,371.42
69	303.47	339.90	576.96	646.20	1,074.94	1,203.93	1,316.25	1,474.20
70	312.51	350.02	595.72	667.21	1,122.94	1,257.69	1,369.77	1,534.14
71	339.70	380.46	651.51	729.70	1,237.70	1,386.23	1,508.55	1,689.58
72	361.95	405.39	695.66	779.15	1,324.22	1,483.14	1,622.96	1,817.72
73	384.55	430.70	743.33	832.53	1,423.10	1,593.88	1,746.56	1,956.15
74	406.80	455.62	791.00	885.92	1,530.80	1,714.49	1,875.45	2,100.50
75	470.62	527.09	913.75	1,023.40	1,784.38	1,998.51	2,159.69	2,418.85
76	499.06	558.95	972.50	1,089.20	1,912.50	2,142.00	2,318.75	2,597.00
77	526.88	590.11	1,032.50	1,156.40	2,042.19	2,287.25	2,480.31	2,777.95
78	553.44	619.85	1,091.88	1,222.91	2,165.63	2,425.51	2,645.94	2,963.45
79	580.00	649.60	1,151.88	1,290.11	2,296.88	2,572.51	2,815.94	3,153.85
80	629.69	705.25	1,254.69	1,405.25	2,528.13	2,831.51	3,082.81	3,452.75
81	661.88	741.31	1,325.00	1,484.00	2,679.69	3,001.25	3,284.06	3,678.15
82	692.50	775.60	1,393.44	1,560.65	2,839.06	3,179.75	3,488.75	3,907.40
83	722.19	808.85	1,459.38	1,634.51	2,995.31	3,354.75	3,693.75	4,137.00
84	749.38	839.31	1,525.63	1,708.71	3,151.56	3,529.75	3,900.94	4,369.05
85	885.63	991.91	1,806.88	2,023.71	3,764.06	4,215.75	4,625.94	5,181.05

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	23.28	26.53	51.95	59.22	70.66	80.56	118.04	134.57
30	23.69	27.00	56.11	63.97	74.81	85.29	125.53	143.09
31	26.19	29.86	54.04	61.61	79.80	90.97	133.84	152.58
32	27.85	31.75	51.95	59.22	82.30	93.82	140.49	160.16
33	30.34	34.58	58.19	66.34	86.45	98.55	147.96	168.68
34	32.00	36.48	58.19	66.34	93.94	107.09	157.11	179.11
35	31.59	36.02	66.50	75.81	97.25	110.87	167.09	190.48
36	33.25	37.91	68.57	78.18	101.41	115.62	176.23	200.90
37	36.16	41.23	70.66	80.56	109.73	125.09	187.04	213.23
38	38.24	43.60	74.81	85.29	116.38	132.67	196.18	223.64
39	39.90	45.49	81.05	92.40	121.36	138.36	206.99	235.97
40	40.84	46.56	86.63	98.76	124.58	142.02	218.63	249.24
41	43.31	49.37	86.63	98.76	132.83	151.43	230.18	262.40
42	45.79	52.21	96.94	110.51	140.25	159.89	245.03	279.34
43	47.85	54.56	101.06	115.21	149.33	170.24	258.23	294.39
44	49.91	56.89	107.25	122.27	157.58	179.64	274.73	313.20
45	53.63	61.14	107.25	122.27	165.00	188.10	287.93	328.24
46	56.10	63.95	117.56	134.02	174.90	199.39	304.43	347.05
47	60.23	68.67	121.69	138.73	183.98	209.73	324.23	369.63
48	63.53	72.43	121.69	138.73	193.88	221.02	341.55	389.37
49	66.00	75.24	138.19	157.54	202.95	231.37	362.18	412.88
50	67.73	77.21	133.04	151.67	213.66	243.58	373.30	425.56
51	70.15	79.97	141.10	160.85	223.34	254.61	395.88	451.29
52	74.99	85.49	151.18	172.34	233.81	266.55	417.64	476.11
53	78.20	89.15	159.24	181.53	245.10	279.41	441.03	502.76
54	81.84	93.29	169.31	193.02	260.43	296.88	467.63	533.09
55	83.87	95.61	173.25	197.51	266.18	303.45	480.38	547.63
56	88.99	101.46	187.03	213.22	285.08	324.99	515.03	587.13
57	93.72	106.84	190.97	217.70	299.25	341.15	544.17	620.35
58	98.44	112.23	198.84	226.67	316.58	360.90	578.03	658.95
59	104.73	119.40	212.63	242.40	334.69	381.55	611.89	697.56
60	106.75	121.70	217.32	247.75	343.13	391.17	629.83	718.01
61	113.23	129.08	228.75	260.78	365.24	416.37	674.82	769.30
62	119.33	136.03	242.10	275.99	387.35	441.58	718.28	818.84
63	127.72	145.61	257.35	293.37	413.28	471.14	770.13	877.95
64	135.35	154.29	276.40	315.10	441.49	503.30	829.60	945.74
65	143.33	163.39	292.50	333.45	464.34	529.34	873.11	995.35
66	155.03	176.73	314.44	358.46	507.49	578.54	950.63	1,083.71
67	165.26	188.41	330.89	377.21	539.66	615.22	1,013.51	1,155.41
68	175.50	200.07	351.00	400.14	571.84	651.90	1,081.52	1,232.93
69	185.01	210.92	376.60	429.32	606.94	691.91	1,153.91	1,315.47
70	189.99	216.59	379.61	432.76	625.04	712.54	1,191.45	1,358.25
71	206.58	235.49	416.69	475.03	679.41	774.54	1,303.04	1,485.46
72	218.24	248.79	444.94	507.23	723.91	825.26	1,391.31	1,586.10
73	232.00	264.48	467.89	533.39	769.11	876.79	1,486.66	1,694.80
74	246.13	280.58	492.61	561.58	813.60	927.50	1,582.00	1,803.48
75	284.38	324.19	570.31	650.15	941.25	1,073.03	1,827.50	2,083.35
76	299.69	341.65	603.12	687.56	998.13	1,137.87	1,945.00	2,217.30
77	316.88	361.24	632.81	721.40	1,053.75	1,201.28	2,065.00	2,354.10
78	332.50	379.05	662.50	755.25	1,106.88	1,261.84	2,183.75	2,489.48
79	347.50	396.15	687.50	783.75	1,160.00	1,322.40	2,303.75	2,626.28
80	379.06	432.13	748.44	853.22	1,259.38	1,435.69	2,509.38	2,860.69
81	398.44	454.22	785.94	895.97	1,323.75	1,509.08	2,650.00	3,021.00
82	419.06	477.73	814.06	928.03	1,385.00	1,578.90	2,786.88	3,177.04
83	438.75	500.18	850.00	969.00	1,444.38	1,646.59	2,918.75	3,327.38
84	458.13	522.27	884.38	1,008.19	1,498.75	1,708.58	3,051.25	3,478.43
85	540.31	615.95	1,037.50	1,182.75	1,771.25	2,019.23	3,613.75	4,119.68

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	65.34	71.87	91.94	101.13
30	68.24	75.07	97.01	106.71
31	72.94	80.23	101.37	111.51
32	75.15	82.66	108.77	119.65
33	78.32	86.16	113.38	124.73
34	81.82	90.00	118.25	130.07
35	85.11	93.62	124.61	137.07
36	89.92	98.91	131.67	144.84
37	93.77	103.14	138.40	152.25
38	97.36	107.09	144.05	158.46
39	101.19	111.31	151.55	166.72
40	104.43	114.87	159.19	175.11
41	109.84	120.82	166.80	183.48
42	113.45	124.81	173.79	191.18
43	119.00	130.90	182.91	201.21
44	123.41	135.75	192.43	211.68
45	130.80	143.88	203.68	224.04
46	136.95	150.65	215.36	236.90
47	143.14	157.45	226.46	249.11
48	150.15	165.17	238.01	261.81
49	157.99	173.79	253.28	278.61
50	161.25	177.38	262.04	288.24
51	168.51	185.36	277.35	305.09
52	178.19	196.00	293.87	323.26
53	187.05	205.76	311.21	342.34
54	197.12	216.84	330.16	363.17
55	201.60	221.76	342.17	376.39
56	214.59	236.05	365.79	402.37
57	226.02	248.62	387.06	425.77
58	238.22	262.04	411.47	452.62
59	250.43	275.47	437.46	481.21
60	258.87	284.76	451.40	496.54
61	274.12	301.54	484.19	532.62
62	288.99	317.90	513.93	565.32
63	308.05	338.86	551.29	606.43
64	327.88	360.67	591.70	650.87
65	337.84	371.63	604.01	664.42
66	363.80	400.18	653.37	718.71
67	387.20	425.92	697.25	766.97
68	409.50	450.45	739.66	813.63
69	433.64	477.00	788.29	867.12
70	442.82	487.11	808.30	889.13
71	477.07	524.78	876.46	964.10
72	507.80	558.58	931.55	1,024.71
73	536.05	589.66	988.75	1,087.63
74	565.00	621.50	1,046.31	1,150.94
75	640.94	705.03	1,159.06	1,274.97
76	677.19	744.91	1,228.75	1,351.63
77	713.44	784.78	1,300.00	1,430.00
78	743.13	817.44	1,370.00	1,507.00
79	776.56	854.22	1,442.81	1,587.09
80	841.56	925.72	1,548.13	1,702.94
81	878.75	966.63	1,627.19	1,789.91
82	916.25	1,007.88	1,707.50	1,878.25
83	954.38	1,049.82	1,784.38	1,962.82
84	987.19	1,085.91	1,863.13	2,049.44
85	1,148.13	1,262.94	2,120.00	2,332.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Simple Benefit Increase Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	47.25	51.98	130.67	143.75	173.07	190.38	183.87	202.27
30	48.76	53.64	136.50	150.14	181.58	199.74	194.02	213.43
31	49.54	54.50	145.89	160.48	189.41	208.34	202.75	223.01
32	52.12	57.34	150.29	165.32	198.29	218.12	217.53	239.29
33	54.68	60.14	156.65	172.31	209.46	230.41	226.77	249.44
34	56.80	62.48	163.64	180.00	219.40	241.34	236.51	260.16
35	58.16	63.97	170.21	187.24	229.86	252.85	249.22	274.14
36	61.51	67.67	179.86	197.84	240.28	264.31	263.34	289.67
37	65.09	71.59	187.53	206.28	251.12	276.23	276.81	304.49
38	65.86	72.45	194.71	214.18	264.08	290.50	288.09	316.90
39	69.33	76.26	202.36	222.60	275.64	303.21	303.11	333.42
40	69.92	76.92	208.84	229.72	288.26	317.09	318.38	350.22
41	74.10	81.51	219.69	241.65	300.23	330.26	333.60	366.96
42	76.53	84.19	226.91	249.60	312.84	344.12	347.60	382.35
43	79.44	87.38	238.00	261.80	328.06	360.86	365.82	402.40
44	81.96	90.16	246.81	271.50	344.98	379.49	384.85	423.34
45	84.45	92.90	261.60	287.76	361.15	397.27	407.35	448.09
46	87.37	96.11	273.90	301.29	380.28	418.31	430.72	473.79
47	89.93	98.92	286.28	314.91	396.41	436.05	452.93	498.22
48	95.29	104.82	300.30	330.33	418.69	460.56	476.03	523.63
49	96.94	106.63	315.98	347.58	441.38	485.52	506.55	557.21
50	99.98	109.97	322.50	354.75	455.12	500.64	524.06	576.48
51	103.20	113.52	337.01	370.72	478.91	526.81	554.70	610.17
52	107.24	117.96	356.36	392.01	504.71	555.19	587.76	646.54
53	110.86	121.94	374.10	411.51	532.52	585.78	622.43	684.67
54	116.91	128.60	394.26	433.69	562.76	619.05	660.33	726.36
55	116.94	128.63	403.20	443.52	579.60	637.56	684.34	752.77
56	122.85	135.14	429.19	472.11	617.79	679.57	731.59	804.75
57	128.37	141.21	452.03	497.23	653.63	718.99	774.12	851.53
58	133.48	146.83	476.44	524.08	690.64	759.70	822.94	905.23
59	137.42	151.16	500.85	550.94	729.23	802.15	874.92	962.41
60	139.15	153.07	517.74	569.52	750.68	825.74	902.80	993.08
61	146.40	161.04	548.24	603.07	801.00	881.11	968.38	1,065.22
62	150.98	166.08	577.98	635.78	847.52	932.28	1,027.85	1,130.64
63	158.60	174.46	616.10	677.71	906.62	997.28	1,102.58	1,212.84
64	167.37	184.11	655.75	721.33	969.52	1,066.48	1,183.40	1,301.74
65	172.21	189.43	675.68	743.24	990.11	1,089.13	1,208.03	1,328.83
66	182.09	200.29	727.60	800.36	1,071.29	1,178.41	1,306.75	1,437.43
67	191.22	210.34	774.40	851.84	1,137.46	1,251.21	1,394.50	1,533.95
68	198.54	218.39	819.00	900.90	1,206.56	1,327.22	1,479.32	1,627.26
69	205.49	226.03	867.26	953.99	1,280.05	1,408.06	1,576.58	1,734.23
70	207.64	228.41	885.64	974.21	1,311.86	1,443.04	1,616.61	1,778.27
71	221.06	243.16	954.15	1,049.57	1,418.86	1,560.74	1,752.91	1,928.21
72	229.54	252.49	1,015.59	1,117.15	1,505.37	1,655.91	1,863.09	2,049.40
73	237.65	261.41	1,072.09	1,179.30	1,594.71	1,754.19	1,977.50	2,175.25
74	247.90	272.69	1,130.00	1,243.00	1,687.94	1,856.74	2,092.62	2,301.89
75	280.00	308.00	1,281.88	1,410.07	1,879.06	2,066.97	2,318.13	2,549.94
76	290.00	319.00	1,354.38	1,489.82	1,989.69	2,188.66	2,457.50	2,703.25
77	299.38	329.32	1,426.88	1,569.57	2,100.94	2,311.03	2,600.00	2,860.00
78	308.75	339.63	1,486.25	1,634.88	2,212.81	2,434.09	2,740.00	3,014.00
79	314.69	346.16	1,553.13	1,708.44	2,324.38	2,556.82	2,885.63	3,174.19
80	334.38	367.82	1,683.13	1,851.44	2,496.25	2,745.88	3,096.25	3,405.88
81	342.81	377.09	1,757.50	1,933.25	2,623.13	2,885.44	3,254.38	3,579.82
82	351.25	386.38	1,832.50	2,015.75	2,748.44	3,023.28	3,415.00	3,756.50
83	357.19	392.91	1,908.75	2,099.63	2,873.13	3,160.44	3,568.75	3,925.63
84	362.81	399.09	1,974.38	2,171.82	2,994.69	3,294.16	3,726.25	4,098.88
85	417.81	459.59	2,296.25	2,525.88	3,443.13	3,787.44	4,240.00	4,664.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Simple Benefit Increase Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	115.50	129.36	196.02	219.54	234.16	262.26	271.11	303.64
30	120.44	134.90	204.74	229.31	247.38	277.07	286.50	320.88
31	125.94	141.05	218.82	245.08	258.65	289.69	301.70	337.90
32	132.49	148.39	225.44	252.49	272.77	305.50	316.75	354.76
33	138.67	155.30	234.96	263.15	284.55	318.69	331.18	370.92
34	143.67	160.90	245.46	274.92	296.16	331.70	347.68	389.40
35	150.48	168.54	255.31	285.95	311.61	348.99	363.14	406.71
36	156.05	174.78	269.78	302.15	324.28	363.20	380.53	426.19
37	163.34	182.94	281.30	315.05	340.65	381.54	400.25	448.28
38	171.08	191.61	292.07	327.11	355.88	398.59	418.74	468.98
39	176.21	197.36	303.55	339.97	371.67	416.26	437.69	490.21
40	182.81	204.75	313.26	350.86	383.30	429.30	455.28	509.92
41	189.79	212.56	329.52	369.07	402.78	451.12	476.90	534.12
42	195.97	219.49	340.36	381.20	418.37	468.57	499.16	559.06
43	204.71	229.27	356.99	399.83	438.25	490.84	523.79	586.65
44	211.90	237.32	370.21	414.64	458.25	513.24	547.60	613.31
45	221.77	248.38	392.38	439.47	480.59	538.26	577.94	647.29
46	232.95	260.91	410.85	460.15	506.29	567.05	609.17	682.27
47	238.84	267.50	429.41	480.94	525.94	589.05	635.25	711.48
48	250.39	280.43	450.45	504.50	552.75	619.08	669.49	749.83
49	261.53	292.92	473.96	530.84	582.04	651.88	706.20	790.94
50	266.88	298.91	483.75	541.80	597.02	668.67	728.85	816.31
51	278.16	311.55	505.53	566.19	628.88	704.34	769.98	862.38
52	291.06	326.00	534.55	598.70	661.94	741.38	812.70	910.22
53	303.96	340.44	561.15	628.49	696.20	779.74	858.66	961.71
54	317.66	355.78	591.39	662.35	733.69	821.73	906.62	1,015.42
55	322.88	361.62	604.80	677.38	755.22	845.85	935.94	1,048.26
56	341.38	382.35	643.78	721.04	802.86	899.20	998.55	1,118.38
57	355.95	398.66	678.04	759.41	846.17	947.71	1,056.43	1,183.20
58	372.88	417.63	714.66	800.42	892.24	999.32	1,118.25	1,252.44
59	388.24	434.84	751.28	841.43	942.24	1,055.31	1,183.62	1,325.66
60	394.98	442.37	776.60	869.80	966.09	1,082.03	1,218.48	1,364.69
61	417.47	467.57	822.35	921.04	1,031.28	1,155.04	1,302.35	1,458.63
62	435.00	487.21	866.97	971.01	1,089.23	1,219.94	1,380.89	1,546.61
63	460.17	515.39	924.15	1,035.05	1,161.67	1,301.07	1,477.35	1,654.63
64	487.24	545.72	983.63	1,101.66	1,240.20	1,389.03	1,583.33	1,773.33
65	500.18	560.20	1,013.51	1,135.13	1,266.53	1,418.51	1,612.41	1,805.91
66	536.37	600.74	1,091.39	1,222.36	1,368.54	1,532.76	1,744.40	1,953.72
67	561.96	629.40	1,161.59	1,300.98	1,451.16	1,625.31	1,852.99	2,075.35
68	589.39	660.11	1,228.50	1,375.92	1,537.45	1,721.95	1,968.53	2,204.75
69	617.91	692.07	1,300.90	1,457.01	1,629.96	1,825.56	2,089.55	2,340.29
70	625.39	700.43	1,328.46	1,487.88	1,666.40	1,866.36	2,140.65	2,397.53
71	670.24	750.67	1,431.21	1,602.96	1,802.35	2,018.63	2,317.91	2,596.06
72	702.01	786.25	1,523.39	1,706.20	1,910.76	2,140.05	2,460.93	2,756.24
73	734.85	823.04	1,608.14	1,801.12	2,023.41	2,266.23	2,607.83	2,920.77
74	766.99	859.03	1,695.00	1,898.40	2,138.88	2,395.54	2,760.03	3,091.23
75	870.63	975.11	1,922.81	2,153.55	2,379.38	2,664.91	3,041.88	3,406.91
76	907.50	1,016.40	2,031.56	2,275.35	2,517.19	2,819.25	3,223.13	3,609.91
77	945.00	1,058.40	2,140.31	2,397.15	2,656.88	2,975.71	3,407.81	3,816.75
78	980.00	1,097.60	2,229.38	2,496.91	2,794.69	3,130.05	3,591.88	4,022.91
79	1,012.19	1,133.65	2,329.69	2,609.25	2,935.31	3,287.55	3,778.75	4,232.20
80	1,079.69	1,209.25	2,524.69	2,827.65	3,147.81	3,525.55	4,042.50	4,527.60
81	1,115.94	1,249.85	2,636.25	2,952.60	3,303.44	3,699.85	4,250.00	4,760.00
82	1,148.13	1,285.91	2,748.75	3,078.60	3,459.06	3,874.15	4,454.69	4,989.25
83	1,174.69	1,315.65	2,863.13	3,206.71	3,610.31	4,043.55	4,655.63	5,214.31
84	1,197.50	1,341.20	2,961.56	3,316.95	3,759.69	4,210.85	4,856.25	5,439.00
85	1,382.19	1,548.05	3,444.38	3,857.71	4,323.75	4,842.60	5,534.69	6,198.85

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Simple Benefit Increase Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	156.31	175.07	235.00	263.19	326.69	365.90	381.46	427.24
30	164.00	183.69	246.30	275.86	341.22	382.18	399.78	447.76
31	173.31	194.11	257.43	288.33	364.71	408.48	419.73	470.10
32	180.67	202.35	268.95	301.23	375.73	420.81	441.31	494.27
33	188.20	210.78	281.40	315.17	391.61	438.59	460.58	515.85
34	194.83	218.21	293.32	328.51	409.09	458.19	482.10	539.95
35	201.80	226.02	307.14	343.99	425.52	476.58	504.51	565.05
36	212.02	237.46	320.28	358.71	449.62	503.58	525.96	589.08
37	221.19	247.74	332.17	372.03	468.83	525.08	549.88	615.86
38	228.03	255.39	346.24	387.79	486.78	545.19	573.90	642.76
39	237.94	266.49	362.40	405.89	505.91	566.62	600.64	672.71
40	245.24	274.67	373.01	417.77	522.10	584.75	621.83	696.45
41	254.77	285.34	389.94	436.74	549.20	615.11	651.20	729.34
42	263.54	295.17	403.58	452.01	567.27	635.34	676.57	757.76
43	273.15	305.92	420.80	471.29	594.99	666.39	707.78	792.71
44	284.61	318.75	437.10	489.56	617.02	691.06	739.31	828.02
45	296.99	332.63	459.29	514.40	653.98	732.45	778.07	871.44
46	309.41	346.54	480.73	538.41	684.75	766.92	816.95	914.98
47	320.51	358.97	497.89	557.63	715.69	801.57	850.16	952.18
48	334.13	374.23	519.75	582.12	750.75	840.84	893.06	1,000.23
49	348.56	390.39	545.74	611.23	789.94	884.73	939.68	1,052.45
50	355.56	398.24	557.53	624.42	806.25	903.00	966.29	1,082.25
51	369.66	414.03	582.93	652.88	842.54	943.65	1,014.66	1,136.43
52	386.20	432.55	609.92	683.12	890.91	997.83	1,067.48	1,195.57
53	402.73	451.05	638.95	715.63	935.25	1,047.48	1,124.73	1,259.70
54	419.25	469.56	667.58	747.68	985.64	1,103.92	1,182.36	1,324.25
55	426.04	477.17	682.37	764.25	1,008.00	1,128.96	1,215.12	1,360.94
56	448.48	502.30	722.14	808.81	1,072.97	1,201.73	1,290.72	1,445.61
57	468.17	524.35	754.82	845.40	1,130.07	1,265.68	1,361.59	1,524.99
58	488.64	547.28	792.23	887.29	1,191.09	1,334.03	1,434.43	1,606.56
59	507.54	568.45	830.42	930.07	1,252.13	1,402.38	1,512.39	1,693.88
60	516.22	578.17	846.00	947.51	1,294.35	1,449.67	1,551.30	1,737.46
61	542.90	608.05	895.55	1,003.02	1,370.60	1,535.07	1,652.34	1,850.63
62	567.30	635.38	938.25	1,050.85	1,444.94	1,618.34	1,745.75	1,955.23
63	596.65	668.26	995.07	1,114.48	1,540.25	1,725.08	1,860.12	2,083.33
64	629.07	704.56	1,052.63	1,178.95	1,639.38	1,836.10	1,983.27	2,221.27
65	648.62	726.46	1,082.61	1,212.53	1,689.19	1,891.89	2,032.51	2,276.41
66	692.50	775.60	1,162.32	1,301.80	1,818.99	2,037.26	2,191.19	2,454.13
67	724.30	811.22	1,223.39	1,370.20	1,935.99	2,168.30	2,319.89	2,598.28
68	759.40	850.53	1,285.54	1,439.80	2,047.50	2,293.20	2,454.08	2,748.56
69	793.04	888.21	1,351.71	1,513.92	2,168.16	2,428.35	2,598.86	2,910.73
70	801.60	897.80	1,372.95	1,537.70	2,214.10	2,479.80	2,653.74	2,972.18
71	857.39	960.27	1,474.65	1,651.61	2,385.36	2,671.60	2,867.38	3,211.46
72	895.88	1,003.38	1,549.51	1,735.45	2,538.97	2,843.66	3,034.76	3,398.94
73	934.37	1,046.50	1,624.73	1,819.70	2,680.22	3,001.86	3,207.44	3,592.33
74	973.21	1,090.00	1,701.36	1,905.53	2,825.00	3,164.00	3,384.35	3,790.47
75	1,105.00	1,237.60	1,923.75	2,154.60	3,204.69	3,589.25	3,786.56	4,240.95
76	1,149.38	1,287.31	2,014.06	2,255.75	3,385.94	3,792.25	3,998.75	4,478.60
77	1,192.81	1,335.95	2,102.50	2,354.80	3,567.19	3,995.25	4,208.44	4,713.45
78	1,232.81	1,380.75	2,185.00	2,447.20	3,715.63	4,161.51	4,416.25	4,946.20
79	1,269.69	1,422.05	2,266.25	2,538.20	3,882.81	4,348.75	4,624.69	5,179.65
80	1,352.81	1,515.15	2,419.69	2,710.05	4,207.81	4,712.75	4,959.69	5,554.85
81	1,395.31	1,562.75	2,506.88	2,807.71	4,393.75	4,921.00	5,192.50	5,815.60
82	1,432.19	1,604.05	2,585.00	2,895.20	4,581.25	5,131.00	5,420.63	6,071.11
83	1,464.69	1,640.45	2,657.50	2,976.40	4,771.88	5,344.51	5,637.19	6,313.65
84	1,492.81	1,671.95	2,722.19	3,048.85	4,935.94	5,528.25	5,852.81	6,555.15
85	1,725.63	1,932.71	3,140.63	3,517.51	5,740.63	6,429.51	6,750.63	7,560.71

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Comprehensive Coverage

Lifetime Payment Plan
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	119.62	136.36	236.29	269.36	312.63	356.40	470.00	535.79
30	124.20	141.58	243.76	277.89	328.02	373.94	492.61	561.57
31	130.38	148.63	247.71	282.40	346.64	395.17	514.88	586.97
32	136.40	155.50	260.60	297.08	361.35	411.94	537.91	613.21
33	143.16	163.20	273.39	311.67	376.39	429.08	562.79	641.58
34	148.73	169.56	284.03	323.80	389.68	444.23	586.64	668.76
35	153.59	175.09	290.78	331.49	403.59	460.09	614.26	700.26
36	160.15	182.57	307.56	350.63	424.04	483.42	640.54	730.22
37	164.59	187.64	325.44	371.00	442.40	504.34	664.34	757.34
38	169.83	193.61	329.35	375.46	456.06	519.91	692.48	789.42
39	177.02	201.80	346.64	395.17	475.87	542.49	724.78	826.25
40	183.43	209.10	349.59	398.53	490.50	559.17	746.01	850.45
41	189.17	215.65	370.51	422.39	509.56	580.89	779.90	889.09
42	195.77	223.17	382.64	436.21	527.08	600.86	807.15	920.16
43	201.45	229.65	397.20	452.81	546.30	622.78	841.59	959.42
44	209.37	238.68	409.78	467.15	569.22	648.91	874.21	996.60
45	215.62	245.81	422.24	481.35	593.97	677.13	918.59	1,047.20
46	224.45	255.88	436.84	498.00	618.82	705.45	961.46	1,096.06
47	231.83	264.29	449.63	512.58	641.03	730.78	995.78	1,135.19
48	241.31	275.09	476.44	543.14	668.25	761.81	1,039.50	1,185.03
49	251.21	286.37	484.69	552.55	697.13	794.73	1,091.48	1,244.28
50	253.98	289.53	499.88	569.86	711.11	810.67	1,115.05	1,271.15
51	262.44	299.18	516.00	588.24	739.34	842.85	1,165.84	1,329.06
52	272.91	311.12	536.16	611.23	772.39	880.53	1,219.86	1,390.65
53	281.79	321.24	554.30	631.91	805.45	918.21	1,277.91	1,456.82
54	293.08	334.11	584.54	666.38	838.50	955.89	1,335.15	1,522.07
55	296.10	337.55	584.72	666.58	852.08	971.37	1,364.74	1,555.81
56	308.70	351.92	614.25	700.25	896.97	1,022.54	1,444.28	1,646.48
57	320.52	365.39	641.82	731.67	936.34	1,067.43	1,509.64	1,721.00
58	333.51	380.21	667.41	760.85	977.29	1,114.12	1,584.45	1,806.27
59	343.74	391.86	687.09	783.28	1,015.09	1,157.21	1,660.84	1,893.36
60	345.80	394.21	695.78	793.18	1,032.43	1,176.97	1,691.99	1,928.87
61	362.95	413.76	732.00	834.48	1,085.80	1,237.81	1,791.12	2,041.88
62	375.53	428.10	754.88	860.56	1,134.60	1,293.44	1,876.52	2,139.23
63	392.30	447.23	793.00	904.02	1,193.32	1,360.39	1,990.13	2,268.75
64	411.37	468.97	836.85	954.00	1,258.13	1,434.27	2,105.27	2,400.01
65	424.13	483.50	861.05	981.59	1,297.24	1,478.86	2,165.24	2,468.37
66	448.62	511.43	910.41	1,037.87	1,384.99	1,578.89	2,324.65	2,650.10
67	466.17	531.44	956.11	1,089.97	1,448.61	1,651.42	2,446.76	2,789.32
68	484.45	552.28	992.67	1,131.65	1,518.81	1,731.45	2,571.08	2,931.03
69	502.74	573.12	1,027.41	1,171.25	1,586.09	1,808.14	2,703.44	3,081.92
70	504.26	574.86	1,038.19	1,183.54	1,603.19	1,827.64	2,745.90	3,130.33
71	534.99	609.88	1,105.29	1,260.03	1,714.78	1,954.84	2,949.30	3,362.20
72	555.82	633.64	1,147.66	1,308.34	1,791.76	2,042.61	3,099.03	3,532.89
73	576.30	656.98	1,188.26	1,354.62	1,868.74	2,130.37	3,249.46	3,704.39
74	596.79	680.34	1,239.47	1,413.00	1,946.43	2,218.92	3,402.71	3,879.10
75	674.38	768.79	1,400.00	1,596.00	2,210.00	2,519.40	3,847.50	4,386.15
76	696.56	794.08	1,450.00	1,653.00	2,298.75	2,620.58	4,028.13	4,592.07
77	719.06	819.73	1,496.88	1,706.44	2,385.63	2,719.62	4,205.00	4,793.70
78	737.19	840.40	1,543.75	1,759.88	2,465.63	2,810.82	4,370.00	4,981.80
79	756.25	862.13	1,573.44	1,793.72	2,539.38	2,894.89	4,532.50	5,167.05
80	802.19	914.50	1,671.88	1,905.94	2,705.63	3,084.42	4,839.38	5,516.89
81	823.13	938.37	1,714.06	1,954.03	2,790.63	3,181.32	5,013.75	5,715.68
82	843.44	961.52	1,756.25	2,002.13	2,864.38	3,265.39	5,170.00	5,893.80
83	860.94	981.47	1,785.94	2,035.97	2,929.38	3,339.49	5,315.00	6,059.10
84	875.00	997.50	1,814.06	2,068.03	2,985.63	3,403.62	5,444.38	6,206.59
85	1,008.13	1,149.27	2,089.06	2,381.53	3,451.25	3,934.43	6,281.25	7,160.63

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	200.27	220.30	344.94	379.44
30	203.73	224.11	354.33	389.76
31	208.42	229.27	363.26	399.59
32	212.67	233.93	372.19	409.40
33	218.07	239.88	376.60	414.27
34	220.45	242.50	386.03	424.64
35	222.30	244.52	390.95	430.06
36	225.57	248.12	398.32	438.16
37	231.47	254.62	403.10	443.41
38	235.53	259.08	411.45	452.60
39	237.74	261.52	419.62	461.58
40	240.08	264.09	424.31	466.75
41	243.54	267.89	432.50	475.75
42	245.86	270.45	437.98	481.77
43	251.30	276.43	445.50	490.05
44	253.52	278.88	454.36	499.79
45	258.59	284.45	462.67	508.94
46	264.63	291.10	473.40	520.74
47	268.61	295.47	483.45	531.80
48	272.75	300.02	493.27	542.60
49	278.96	306.85	505.23	555.76
50	277.01	304.71	505.02	555.53
51	283.77	312.15	516.55	568.21
52	292.87	322.15	534.59	588.05
53	299.89	329.88	549.17	604.08
54	307.99	338.79	566.63	623.30
55	310.58	341.64	569.72	626.70
56	321.69	353.86	592.99	652.29
57	332.33	365.56	614.64	676.10
58	343.74	378.11	639.06	702.97
59	355.95	391.55	663.87	730.26
60	360.67	396.73	672.90	740.20
61	377.44	415.19	705.70	776.26
62	390.40	429.44	734.67	808.14
63	412.13	453.34	771.65	848.82
64	431.58	474.74	812.83	894.11
65	433.64	477.00	810.59	891.65
66	459.96	505.95	863.24	949.56
67	483.36	531.69	902.36	992.60
68	502.74	553.01	944.41	1,038.85
69	525.04	577.55	987.55	1,086.31
70	530.40	583.44	998.64	1,098.51
71	563.94	620.34	1,065.74	1,172.31
72	593.25	652.58	1,116.59	1,228.24
73	618.32	680.16	1,169.20	1,286.12
74	645.51	710.07	1,224.29	1,346.71
75	722.50	794.75	1,332.19	1,465.41
76	755.94	831.53	1,395.94	1,535.53
77	786.88	865.57	1,460.94	1,607.03
78	813.13	894.44	1,526.56	1,679.22
79	843.13	927.44	1,591.25	1,750.38
80	904.69	995.16	1,691.25	1,860.38
81	940.00	1,034.00	1,764.06	1,940.47
82	973.44	1,070.78	1,835.63	2,019.19
83	1,005.31	1,105.84	1,904.69	2,095.16
84	1,035.00	1,138.50	1,975.63	2,173.19
85	1,196.56	1,316.22	2,229.06	2,451.97

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	119.59	131.55	400.53	440.59	582.73	640.99	689.87	758.86
30	124.16	136.58	407.45	448.20	598.38	658.22	708.66	779.53
31	126.22	138.84	416.86	458.54	611.55	672.70	726.51	799.17
32	130.31	143.35	425.33	467.87	624.25	686.68	744.37	818.81
33	131.54	144.69	436.15	479.76	635.09	698.60	753.22	828.54
34	134.17	147.59	440.90	484.98	645.38	709.93	772.07	849.27
35	134.92	148.40	444.59	489.05	655.08	720.58	781.91	860.10
36	138.24	152.06	451.14	496.25	666.08	732.68	796.64	876.31
37	139.65	153.62	462.95	509.24	676.36	743.99	806.18	886.80
38	141.09	155.20	471.06	518.17	689.02	757.93	822.91	905.20
39	142.48	156.73	475.48	523.02	699.58	769.54	839.23	923.15
40	143.95	158.35	480.15	528.17	708.89	779.78	848.63	933.49
41	145.73	160.30	487.08	535.79	721.20	793.32	865.00	951.50
42	145.08	159.59	491.74	540.91	726.51	799.17	875.95	963.55
43	147.35	162.08	502.59	552.86	739.37	813.30	891.00	980.10
44	149.34	164.27	507.05	557.75	752.77	828.05	908.73	999.60
45	151.02	166.12	517.18	568.89	767.16	843.88	925.36	1,017.89
46	152.34	167.57	529.25	582.19	780.62	858.69	946.81	1,041.49
47	154.49	169.94	537.21	590.94	797.28	877.01	966.90	1,063.59
48	157.91	173.70	545.49	600.05	812.05	893.26	986.54	1,085.20
49	159.54	175.49	557.90	613.69	828.48	911.33	1,010.46	1,111.51
50	158.14	173.96	554.03	609.43	827.65	910.42	1,010.04	1,111.05
51	159.74	175.71	567.54	624.30	845.74	930.31	1,033.10	1,136.41
52	163.31	179.65	585.72	644.30	872.54	959.80	1,069.19	1,176.11
53	165.30	181.83	599.77	659.74	895.84	985.43	1,098.34	1,208.18
54	167.96	184.75	615.98	677.57	921.85	1,014.03	1,133.27	1,246.59
55	166.42	183.07	621.15	683.27	926.40	1,019.04	1,139.43	1,253.37
56	172.86	190.15	643.39	707.73	960.75	1,056.83	1,185.98	1,304.58
57	175.62	193.18	664.65	731.12	995.79	1,095.37	1,229.29	1,352.22
58	180.73	198.80	687.49	756.24	1,031.63	1,134.79	1,278.12	1,405.93
59	184.28	202.71	711.90	783.09	1,070.22	1,177.24	1,327.73	1,460.50
60	183.77	202.14	721.33	793.46	1,078.94	1,186.84	1,345.82	1,480.40
61	191.00	210.11	754.88	830.37	1,131.93	1,245.12	1,411.39	1,552.54
62	194.82	214.31	780.80	858.88	1,175.78	1,293.36	1,469.34	1,616.28
63	201.68	221.84	824.27	906.69	1,234.10	1,357.52	1,543.30	1,697.63
64	209.69	230.67	863.15	949.47	1,297.40	1,427.13	1,625.65	1,788.22
65	212.06	233.27	867.26	953.99	1,296.14	1,425.75	1,621.19	1,783.30
66	222.66	244.93	919.91	1,011.91	1,378.77	1,516.65	1,726.49	1,899.13
67	228.51	251.36	966.71	1,063.39	1,440.93	1,585.02	1,804.73	1,985.20
68	234.74	258.21	1,005.47	1,106.02	1,506.74	1,657.41	1,888.82	2,077.71
69	241.68	265.85	1,050.08	1,155.08	1,575.11	1,732.63	1,975.11	2,172.62
70	240.84	264.92	1,060.79	1,166.87	1,590.12	1,749.14	1,997.28	2,197.00
71	254.25	279.68	1,127.89	1,240.67	1,697.47	1,867.22	2,131.46	2,344.61
72	260.61	286.67	1,186.50	1,305.15	1,776.93	1,954.62	2,233.16	2,456.48
73	268.38	295.21	1,236.65	1,360.32	1,859.56	2,045.51	2,338.40	2,572.24
74	276.85	304.54	1,291.03	1,420.13	1,944.31	2,138.74	2,448.57	2,693.43
75	308.75	339.63	1,445.00	1,589.50	2,131.56	2,344.72	2,664.38	2,930.82
76	316.88	348.57	1,511.88	1,663.07	2,233.44	2,456.78	2,791.88	3,071.07
77	325.31	357.84	1,573.75	1,731.13	2,335.94	2,569.53	2,921.88	3,214.07
78	331.25	364.38	1,626.25	1,788.88	2,437.50	2,681.25	3,053.13	3,358.44
79	337.81	371.59	1,686.25	1,854.88	2,540.31	2,794.34	3,182.50	3,500.75
80	355.31	390.84	1,809.38	1,990.32	2,703.13	2,973.44	3,382.50	3,720.75
81	361.88	398.07	1,880.00	2,068.00	2,818.13	3,099.94	3,528.13	3,880.94
82	368.44	405.28	1,946.88	2,141.57	2,932.19	3,225.41	3,671.25	4,038.38
83	373.44	410.78	2,010.63	2,211.69	3,043.44	3,347.78	3,809.38	4,190.32
84	376.88	414.57	2,070.00	2,277.00	3,155.00	3,470.50	3,951.25	4,346.38
85	431.88	475.07	2,393.13	2,632.44	3,597.50	3,957.25	4,458.13	4,903.94

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	326.46	365.64	600.80	672.90	759.48	850.61	945.95	1,059.46
30	333.23	373.22	611.17	684.51	777.36	870.64	966.48	1,082.46
31	341.56	382.55	625.29	700.32	793.52	888.75	989.36	1,108.09
32	349.90	391.88	638.00	714.56	811.70	909.11	1,013.01	1,134.57
33	353.57	395.99	654.21	732.72	826.46	925.64	1,029.09	1,152.58
34	358.10	401.07	661.34	740.70	838.90	939.57	1,044.64	1,169.99
35	365.43	409.28	666.88	746.90	850.93	953.05	1,060.79	1,188.09
36	367.80	411.93	676.70	757.91	864.97	968.76	1,077.47	1,206.78
37	375.31	420.35	694.41	777.73	876.46	981.63	1,096.51	1,228.08
38	379.72	425.28	706.58	791.36	890.45	997.30	1,114.58	1,248.32
39	384.70	430.87	713.21	798.80	905.57	1,014.24	1,133.49	1,269.51
40	389.18	435.88	720.23	806.67	915.30	1,025.14	1,144.44	1,281.77
41	393.27	440.46	730.62	818.29	929.60	1,041.15	1,163.83	1,303.49
42	396.90	444.52	737.60	826.11	936.74	1,049.15	1,174.29	1,315.20
43	402.11	450.37	753.89	844.36	952.30	1,066.57	1,197.24	1,340.91
44	407.54	456.44	760.57	851.84	969.47	1,085.81	1,216.53	1,362.50
45	414.22	463.93	775.76	868.85	986.88	1,105.32	1,241.76	1,390.78
46	420.95	471.46	793.89	889.15	1,003.66	1,124.10	1,264.20	1,415.91
47	428.71	480.15	805.81	902.51	1,022.09	1,144.74	1,289.68	1,444.44
48	434.36	486.49	818.24	916.44	1,041.98	1,167.03	1,316.70	1,474.70
49	440.30	493.14	836.85	937.28	1,061.87	1,189.29	1,343.80	1,505.05
50	437.18	489.65	831.03	930.76	1,058.68	1,185.72	1,340.76	1,501.65
51	443.64	496.88	851.31	953.46	1,082.05	1,211.90	1,369.06	1,533.35
52	456.76	511.58	878.59	984.02	1,113.12	1,246.69	1,414.78	1,584.56
53	464.65	520.40	899.66	1,007.62	1,144.51	1,281.86	1,454.00	1,628.48
54	475.04	532.05	923.96	1,034.84	1,173.65	1,314.50	1,496.37	1,675.94
55	474.98	531.98	931.72	1,043.53	1,179.22	1,320.73	1,505.11	1,685.72
56	489.04	547.73	965.08	1,080.89	1,222.59	1,369.31	1,563.19	1,750.78
57	502.82	563.16	996.98	1,116.61	1,265.91	1,417.82	1,620.68	1,815.16
58	517.39	579.49	1,031.23	1,154.98	1,309.62	1,466.78	1,680.53	1,882.19
59	531.17	594.91	1,067.85	1,195.99	1,358.44	1,521.46	1,744.32	1,953.64
60	532.23	596.09	1,081.99	1,211.84	1,369.07	1,533.36	1,761.00	1,972.31
61	553.20	619.58	1,132.32	1,268.20	1,433.12	1,605.09	1,847.92	2,069.67
62	570.73	639.22	1,171.20	1,311.74	1,489.55	1,668.29	1,923.03	2,153.79
63	593.60	664.84	1,236.40	1,384.76	1,563.50	1,751.13	2,021.00	2,263.53
64	619.15	693.45	1,294.73	1,450.09	1,641.67	1,838.67	2,125.09	2,380.11
65	624.85	699.84	1,300.90	1,457.01	1,640.56	1,837.43	2,117.70	2,371.82
66	659.59	738.74	1,379.87	1,545.46	1,743.30	1,952.50	2,253.35	2,523.75
67	682.99	764.95	1,450.07	1,624.09	1,819.35	2,037.67	2,355.72	2,638.41
68	707.49	792.38	1,508.20	1,689.19	1,900.52	2,128.59	2,462.49	2,757.98
69	732.71	820.64	1,575.11	1,764.13	1,987.17	2,225.63	2,575.10	2,884.11
70	733.80	821.86	1,591.19	1,782.13	2,005.05	2,245.66	2,599.35	2,911.28
71	777.59	870.90	1,691.82	1,894.84	2,139.24	2,395.95	2,776.98	3,110.21
72	805.48	902.14	1,779.75	1,993.32	2,240.23	2,509.05	2,908.69	3,257.73
73	835.14	935.36	1,854.96	2,077.56	2,343.34	2,624.54	3,044.29	3,409.61
74	861.98	965.42	1,936.54	2,168.92	2,449.28	2,743.19	3,185.54	3,567.81
75	964.06	1,079.75	2,167.50	2,427.60	2,681.56	3,003.35	3,453.75	3,868.20
76	998.44	1,118.25	2,267.81	2,539.95	2,809.69	3,146.85	3,621.25	4,055.80
77	1,030.63	1,154.31	2,360.63	2,643.91	2,938.75	3,291.40	3,790.94	4,245.85
78	1,060.63	1,187.91	2,439.38	2,732.11	3,064.69	3,432.45	3,959.06	4,434.15
79	1,087.50	1,218.00	2,529.38	2,832.91	3,191.88	3,574.91	4,131.25	4,627.00
80	1,151.56	1,289.75	2,714.06	3,039.75	3,392.81	3,799.95	4,379.06	4,904.55
81	1,181.88	1,323.71	2,820.00	3,158.40	3,535.94	3,960.25	4,568.13	5,116.31
82	1,208.75	1,353.80	2,920.31	3,270.75	3,676.25	4,117.40	4,753.13	5,323.51
83	1,230.00	1,377.60	3,015.94	3,377.85	3,812.81	4,270.35	4,935.63	5,527.91
84	1,247.50	1,397.20	3,105.00	3,477.60	3,949.06	4,422.95	5,117.50	5,731.60
85	1,430.31	1,601.95	3,589.69	4,020.45	4,506.56	5,047.35	5,783.75	6,477.80

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	432.17	484.03	681.53	763.31	1,001.33	1,121.50	1,214.80	1,360.58
30	442.24	495.31	698.49	782.31	1,018.62	1,140.86	1,242.07	1,391.13
31	451.85	506.08	714.52	800.26	1,042.13	1,167.19	1,272.48	1,425.17
32	462.24	517.72	730.08	817.68	1,063.34	1,190.94	1,301.18	1,457.32
33	468.64	524.87	740.45	829.31	1,090.35	1,221.19	1,320.34	1,478.79
34	476.06	533.18	753.86	844.32	1,102.24	1,234.51	1,341.38	1,502.35
35	483.65	541.70	762.01	853.45	1,111.47	1,244.84	1,362.92	1,526.47
36	489.61	548.37	773.74	866.59	1,127.84	1,263.18	1,384.78	1,550.95
37	496.30	555.86	787.68	882.20	1,157.35	1,296.23	1,405.58	1,574.25
38	504.91	565.50	799.24	895.14	1,177.64	1,318.95	1,429.59	1,601.15
39	509.64	570.80	809.56	906.70	1,188.69	1,331.33	1,452.20	1,626.47
40	514.11	575.81	818.64	916.87	1,200.38	1,344.43	1,465.31	1,641.14
41	522.14	584.80	829.83	929.41	1,217.70	1,363.82	1,490.72	1,669.60
42	523.86	586.71	834.72	934.88	1,229.33	1,376.85	1,501.49	1,681.67
43	532.29	596.16	849.09	950.98	1,256.48	1,407.27	1,527.65	1,710.97
44	538.80	603.45	860.88	964.18	1,267.61	1,419.73	1,555.08	1,741.69
45	546.93	612.56	874.17	979.07	1,292.94	1,448.09	1,582.27	1,772.14
46	555.31	621.94	888.80	995.45	1,323.14	1,481.92	1,610.22	1,803.44
47	564.30	632.02	905.04	1,013.65	1,343.02	1,504.18	1,639.70	1,836.46
48	571.48	640.05	919.71	1,030.08	1,363.73	1,527.39	1,671.12	1,871.65
49	579.41	648.94	934.31	1,046.43	1,394.75	1,562.13	1,703.41	1,907.82
50	576.48	645.66	928.71	1,040.15	1,385.06	1,551.26	1,696.78	1,900.39
51	583.70	653.75	945.74	1,059.23	1,418.85	1,589.11	1,731.44	1,939.21
52	598.74	670.59	972.20	1,088.86	1,464.32	1,640.04	1,785.62	1,999.89
53	611.23	684.58	993.43	1,112.64	1,499.42	1,679.35	1,831.75	2,051.56
54	624.05	698.93	1,015.78	1,137.68	1,539.94	1,724.73	1,880.24	2,105.87
55	621.51	696.09	1,016.85	1,138.86	1,552.87	1,739.22	1,887.14	2,113.60
56	639.45	716.18	1,048.95	1,174.82	1,608.47	1,801.49	1,956.15	2,190.89
57	656.78	735.59	1,081.63	1,211.43	1,661.63	1,861.02	2,022.30	2,264.98
58	673.32	754.12	1,114.32	1,248.04	1,718.72	1,924.97	2,093.57	2,344.80
59	691.82	774.84	1,148.57	1,286.40	1,779.75	1,993.32	2,167.99	2,428.16
60	692.73	775.86	1,153.28	1,291.68	1,803.32	2,019.72	2,183.80	2,445.86
61	719.04	805.33	1,201.32	1,345.48	1,887.19	2,113.66	2,286.35	2,560.72
62	740.00	828.81	1,242.12	1,391.18	1,952.00	2,186.24	2,372.14	2,656.81
63	767.84	859.99	1,295.87	1,451.37	2,060.65	2,307.94	2,487.28	2,785.75
64	799.48	895.42	1,352.30	1,514.57	2,157.88	2,416.82	2,610.04	2,923.25
65	806.94	903.77	1,363.05	1,526.62	2,168.16	2,428.35	2,616.41	2,930.38
66	850.08	952.09	1,440.93	1,613.84	2,299.79	2,575.77	2,776.92	3,110.15
67	877.50	982.80	1,495.77	1,675.26	2,416.79	2,706.81	2,897.58	3,245.29
68	907.49	1,016.39	1,554.27	1,740.78	2,513.67	2,815.31	3,020.80	3,383.30
69	938.93	1,051.60	1,613.14	1,806.71	2,625.19	2,940.21	3,154.25	3,532.76
70	937.20	1,049.67	1,617.66	1,811.79	2,651.97	2,970.22	3,178.48	3,559.90
71	990.87	1,109.78	1,716.54	1,922.53	2,819.70	3,158.07	3,391.06	3,797.99
72	1,024.41	1,147.35	1,783.29	1,997.29	2,966.25	3,322.20	3,543.26	3,968.46
73	1,058.31	1,185.31	1,850.38	2,072.42	3,091.61	3,462.60	3,701.46	4,145.64
74	1,091.51	1,222.49	1,918.89	2,149.16	3,227.56	3,614.87	3,862.49	4,325.99
75	1,223.13	1,369.91	2,139.06	2,395.75	3,612.50	4,046.00	4,256.25	4,767.00
76	1,263.44	1,415.05	2,220.94	2,487.45	3,779.69	4,233.25	4,450.94	4,985.05
77	1,298.44	1,454.25	2,298.75	2,574.60	3,934.38	4,406.51	4,642.50	5,199.60
78	1,332.19	1,492.05	2,370.31	2,654.75	4,065.63	4,553.51	4,831.56	5,411.35
79	1,363.44	1,527.05	2,440.94	2,733.85	4,215.63	4,721.51	5,019.06	5,621.35
80	1,440.94	1,613.85	2,585.00	2,895.20	4,523.44	5,066.25	5,335.63	5,975.91
81	1,475.63	1,652.71	2,659.06	2,978.15	4,700.00	5,264.00	5,546.88	6,212.51
82	1,507.81	1,688.75	2,726.88	3,054.11	4,867.19	5,451.25	5,752.50	6,442.80
83	1,533.75	1,717.80	2,787.50	3,122.00	5,026.56	5,629.75	5,946.25	6,659.80
84	1,554.69	1,741.25	2,840.94	3,181.85	5,175.00	5,796.00	6,139.06	6,875.75
85	1,785.94	2,000.25	3,254.69	3,645.25	5,982.81	6,700.75	7,026.56	7,869.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	312.94	356.75	598.01	681.73	864.34	985.34	1,363.05	1,553.88
30	319.15	363.82	620.78	707.69	884.49	1,008.31	1,396.97	1,592.54
31	325.69	371.28	631.09	719.44	903.71	1,030.23	1,429.02	1,629.08
32	332.54	379.09	651.54	742.75	924.48	1,053.91	1,460.14	1,664.56
33	337.81	385.10	657.69	749.76	937.29	1,068.51	1,480.89	1,688.21
34	340.89	388.61	670.83	764.74	952.12	1,085.41	1,507.73	1,718.81
35	345.45	393.81	674.56	769.01	967.31	1,102.73	1,524.02	1,737.38
36	349.59	398.53	691.19	787.96	979.21	1,116.31	1,547.49	1,764.14
37	354.42	404.04	698.25	796.01	992.61	1,131.56	1,575.36	1,795.91
38	359.09	409.36	705.39	804.14	1,009.80	1,151.18	1,598.46	1,822.25
39	364.17	415.15	712.39	812.12	1,019.27	1,161.97	1,619.12	1,845.79
40	365.51	416.68	719.73	820.50	1,028.21	1,172.16	1,637.26	1,866.48
41	369.69	421.45	728.64	830.65	1,044.29	1,190.49	1,659.68	1,892.04
42	370.41	422.27	725.42	826.98	1,047.72	1,194.40	1,669.44	1,903.16
43	375.79	428.41	736.73	839.88	1,064.58	1,213.62	1,698.18	1,935.93
44	381.32	434.70	746.71	851.25	1,077.58	1,228.44	1,721.74	1,962.79
45	385.56	439.53	755.12	860.84	1,093.86	1,247.00	1,748.34	1,993.11
46	389.02	443.48	761.72	868.36	1,110.62	1,266.10	1,777.58	2,026.44
47	394.34	449.54	772.45	880.60	1,128.60	1,286.60	1,810.09	2,063.50
48	398.97	454.83	789.53	900.07	1,142.96	1,302.97	1,839.42	2,096.94
49	403.70	460.22	797.69	909.36	1,158.83	1,321.07	1,868.63	2,130.24
50	398.47	454.25	790.69	901.39	1,152.94	1,314.36	1,857.41	2,117.44
51	403.94	460.49	798.68	910.49	1,167.39	1,330.82	1,891.46	2,156.27
52	410.99	468.53	816.57	930.89	1,197.48	1,365.13	1,944.39	2,216.61
53	417.52	475.97	826.53	942.24	1,222.46	1,393.60	1,986.86	2,265.02
54	424.54	483.97	839.79	957.36	1,248.11	1,422.84	2,031.56	2,315.98
55	422.25	481.37	832.07	948.55	1,243.00	1,417.02	2,033.69	2,318.41
56	432.34	492.87	864.28	985.28	1,278.90	1,457.95	2,097.90	2,391.61
57	441.79	503.65	878.07	1,000.99	1,313.55	1,497.45	2,163.27	2,466.12
58	451.24	514.42	903.66	1,030.18	1,346.63	1,535.16	2,228.63	2,540.64
59	460.29	524.73	921.38	1,050.37	1,383.64	1,577.36	2,297.14	2,618.75
60	458.27	522.43	918.82	1,047.46	1,385.47	1,579.44	2,306.57	2,629.49
61	473.13	539.36	955.03	1,088.73	1,438.08	1,639.41	2,402.64	2,739.01
62	483.43	551.11	974.10	1,110.47	1,480.02	1,687.22	2,484.23	2,832.02
63	499.05	568.92	1,008.40	1,149.58	1,535.68	1,750.68	2,591.74	2,954.58
64	515.83	588.04	1,048.44	1,195.22	1,598.97	1,822.83	2,704.59	3,083.23
65	521.75	594.79	1,060.31	1,208.76	1,613.87	1,839.81	2,726.10	3,107.75
66	545.51	621.89	1,113.33	1,269.19	1,700.16	1,938.19	2,881.86	3,285.32
67	561.24	639.81	1,142.58	1,302.54	1,755.00	2,000.70	2,991.55	3,410.36
68	575.86	656.49	1,173.66	1,337.98	1,814.96	2,069.06	3,108.55	3,543.74
69	591.95	674.82	1,208.39	1,377.56	1,877.85	2,140.75	3,226.28	3,677.95
70	588.66	671.07	1,204.16	1,372.75	1,874.39	2,136.81	3,235.34	3,688.29
71	618.32	704.89	1,271.25	1,449.23	1,981.74	2,259.19	3,433.09	3,913.72
72	635.63	724.61	1,303.04	1,485.46	2,048.84	2,335.68	3,566.56	4,065.89
73	651.16	742.33	1,341.88	1,529.74	2,116.64	2,412.97	3,700.75	4,218.86
74	668.82	762.46	1,384.25	1,578.05	2,183.02	2,488.64	3,837.76	4,375.05
75	746.88	851.44	1,543.75	1,759.88	2,446.25	2,788.73	4,278.13	4,877.07
76	765.00	872.10	1,584.38	1,806.19	2,526.88	2,880.64	4,441.88	5,063.74
77	782.81	892.40	1,626.56	1,854.28	2,596.88	2,960.44	4,597.50	5,241.15
78	797.19	908.80	1,656.25	1,888.13	2,664.38	3,037.39	4,740.63	5,404.32
79	811.56	925.18	1,689.06	1,925.53	2,726.88	3,108.64	4,881.88	5,565.34
80	855.31	975.05	1,776.56	2,025.28	2,881.88	3,285.34	5,170.00	5,893.80
81	871.56	993.58	1,809.38	2,062.69	2,951.25	3,364.43	5,318.13	6,062.67
82	887.50	1,011.75	1,842.19	2,100.10	3,015.63	3,437.82	5,453.75	6,217.28
83	901.56	1,027.78	1,867.19	2,128.60	3,067.50	3,496.95	5,575.00	6,355.50
84	911.25	1,038.83	1,884.38	2,148.19	3,109.38	3,544.69	5,681.88	6,477.34
85	1,043.13	1,189.17	2,159.38	2,461.69	3,571.88	4,071.94	6,509.38	7,420.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	69.20	76.12	114.09	125.50
30	72.33	79.56	119.70	131.67
31	76.06	83.67	124.06	136.47
32	79.80	87.78	129.05	141.95
33	81.22	89.35	133.37	146.71
34	84.23	92.65	138.55	152.40
35	85.69	94.26	142.66	156.93
36	89.92	98.91	148.16	162.98
37	93.14	102.45	153.76	169.14
38	96.03	105.63	158.90	174.79
39	98.55	108.41	165.85	182.44
40	102.25	112.48	169.74	186.71
41	105.05	115.55	174.85	192.34
42	110.40	121.44	184.09	202.50
43	111.65	122.81	189.49	208.44
44	115.38	126.92	197.18	216.90
45	120.37	132.41	204.67	225.14
46	124.50	136.95	213.58	234.93
47	130.81	143.89	222.80	245.08
48	134.06	147.47	231.83	255.01
49	139.43	153.37	241.31	265.44
50	142.30	156.53	248.72	273.60
51	148.75	163.62	260.83	286.91
52	155.61	171.17	274.13	301.54
53	163.26	179.59	287.84	316.62
54	170.13	187.14	302.75	333.03
55	173.64	191.00	311.46	342.61
56	185.85	204.44	329.18	362.10
57	193.73	213.10	348.87	383.76
58	202.39	222.63	366.98	403.68
59	212.23	233.45	386.67	425.34
60	216.17	237.79	396.88	436.56
61	229.52	252.47	423.57	465.93
62	239.80	263.79	446.07	490.67
63	255.05	280.56	476.95	524.64
64	270.69	297.77	508.97	559.87
65	278.61	306.47	517.36	569.10
66	298.71	328.58	558.31	614.14
67	316.26	347.89	593.78	653.15
68	332.72	366.00	628.88	691.76
69	351.00	386.10	666.17	732.79
70	357.01	392.71	681.89	750.07
71	384.55	423.00	738.74	812.62
72	407.15	447.86	783.59	861.94
73	427.64	470.40	830.55	913.61
74	451.65	496.82	879.29	967.21
75	512.81	564.09	975.31	1,072.84
76	540.00	594.00	1,035.00	1,138.50
77	566.25	622.88	1,094.38	1,203.82
78	593.44	652.78	1,153.75	1,269.13
79	618.75	680.63	1,216.56	1,338.22
80	666.88	733.57	1,308.44	1,439.28
81	696.88	766.57	1,377.81	1,515.59
82	725.31	797.84	1,446.56	1,591.22
83	753.75	829.13	1,446.25	1,590.88
84	780.94	859.03	1,485.94	1,634.53
85	910.31	1,001.34	1,681.25	1,849.38

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	41.15	45.26	138.40	152.25	197.62	217.39	228.17	251.00
30	39.90	43.89	144.64	159.11	205.74	226.31	239.40	263.34
31	43.01	47.31	152.13	167.34	212.59	233.84	248.12	272.94
32	45.51	50.06	159.60	175.56	220.70	242.76	258.10	283.92
33	46.34	50.97	162.45	178.69	229.24	252.17	266.76	293.44
34	45.59	50.15	168.44	185.30	236.45	260.09	277.09	304.80
35	49.44	54.38	171.37	188.51	245.35	269.88	285.31	313.84
36	49.85	54.84	179.84	197.82	255.29	280.83	296.32	325.96
37	50.47	55.53	186.28	204.91	262.50	288.76	307.54	338.29
38	52.51	57.76	192.04	211.24	272.46	299.72	317.79	349.56
39	53.44	58.79	197.11	216.82	280.84	308.93	331.70	364.87
40	54.77	60.24	204.49	224.94	289.65	318.61	339.48	373.43
41	56.58	62.24	210.09	231.11	298.86	328.75	349.69	384.66
42	57.20	62.91	220.82	242.91	309.82	340.80	368.19	405.00
43	60.27	66.30	223.28	245.61	320.65	352.72	378.97	416.87
44	63.32	69.66	230.78	253.85	330.84	363.92	394.36	433.80
45	63.36	69.70	240.73	264.81	343.71	378.09	409.33	450.27
46	66.21	72.84	249.00	273.90	356.66	392.33	427.14	469.85
47	67.27	74.00	261.62	287.79	371.63	408.79	445.61	490.17
48	68.89	75.78	268.13	294.94	384.04	422.44	463.65	510.02
49	70.54	77.59	278.85	306.74	402.60	442.86	482.63	530.89
50	72.56	79.83	284.61	313.07	411.59	452.75	497.46	547.21
51	73.78	81.15	297.51	327.26	430.94	474.04	521.65	573.82
52	78.61	86.47	311.21	342.34	449.09	493.99	548.25	603.08
53	79.83	87.81	326.54	359.19	471.66	518.83	575.66	633.24
54	81.84	90.02	340.24	374.27	494.64	544.10	605.50	666.05
55	84.27	92.70	347.29	382.02	505.97	556.57	622.92	685.21
56	87.02	95.72	371.70	408.87	537.08	590.79	658.35	724.19
57	90.57	99.63	387.45	426.20	563.07	619.38	697.73	767.50
58	93.72	103.09	404.78	445.26	591.42	650.56	733.95	807.35
59	96.47	106.12	424.47	466.92	622.13	684.34	773.33	850.66
60	97.98	107.77	432.34	475.58	637.07	700.78	793.77	873.14
61	102.18	112.40	459.03	504.93	676.34	743.98	847.14	931.86
62	104.85	115.33	479.62	527.58	713.70	785.07	892.13	981.34
63	110.95	122.04	510.12	561.13	759.07	834.98	953.89	1,049.29
64	116.28	127.90	541.38	595.52	807.49	888.25	1,017.94	1,119.74
65	118.83	130.71	557.21	612.94	823.75	906.13	1,034.72	1,138.20
66	127.60	140.36	597.44	657.18	888.10	976.91	1,116.62	1,228.29
67	131.99	145.19	632.54	695.79	939.66	1,033.62	1,187.55	1,306.31
68	136.75	150.43	665.44	731.99	994.86	1,094.35	1,257.75	1,383.53
69	142.23	156.45	702.00	772.20	1,053.00	1,158.30	1,332.34	1,465.58
70	143.72	158.10	714.02	785.43	1,076.68	1,184.34	1,363.77	1,500.15
71	153.61	168.97	769.11	846.02	1,163.90	1,280.29	1,477.48	1,625.22
72	158.91	174.80	814.31	895.74	1,234.53	1,357.98	1,567.17	1,723.89
73	164.91	181.40	855.27	940.80	1,307.98	1,438.77	1,661.10	1,827.21
74	170.56	187.61	903.30	993.63	1,381.78	1,519.95	1,758.56	1,934.42
75	193.75	213.13	1,025.63	1,128.19	1,541.88	1,696.07	1,950.63	2,145.69
76	201.25	221.38	1,080.00	1,188.00	1,632.81	1,796.09	2,070.00	2,277.00
77	208.75	229.63	1,132.50	1,245.75	1,724.06	1,896.47	2,188.75	2,407.63
78	214.69	236.16	1,186.88	1,305.57	1,816.56	1,998.22	2,307.50	2,538.25
79	220.63	242.69	1,237.50	1,361.25	1,910.31	2,101.34	2,433.13	2,676.44
80	233.44	256.78	1,333.75	1,467.13	2,055.31	2,260.84	2,616.88	2,878.57
81	239.69	263.66	1,393.75	1,533.13	2,161.56	2,377.72	2,755.63	3,031.19
82	246.56	271.22	1,450.63	1,595.69	2,269.38	2,496.32	2,893.13	3,182.44
83	251.88	277.07	1,507.50	1,658.25	2,375.94	2,613.53	2,892.50	3,181.75
84	256.25	281.88	1,561.88	1,718.07	2,481.56	2,729.72	2,971.88	3,269.07
85	295.00	324.50	1,820.63	2,002.69	2,864.38	3,150.82	3,362.50	3,698.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	107.85	120.79	207.60	232.51	259.98	291.18	317.32	355.40
30	114.09	127.77	216.96	243.00	269.95	302.35	331.05	370.78
31	117.21	131.28	228.17	255.56	282.41	316.30	344.14	385.43
32	122.20	136.87	239.40	268.13	293.01	328.18	357.85	400.80
33	126.18	141.31	243.67	272.92	301.66	337.86	370.58	415.05
34	129.56	145.10	252.67	283.00	310.54	347.81	383.40	429.40
35	133.48	149.49	257.06	287.91	320.82	359.33	396.25	443.79
36	137.31	153.79	269.75	302.12	332.42	372.31	410.29	459.53
37	141.02	157.94	279.42	312.95	344.02	385.30	424.19	475.09
38	146.33	163.88	288.06	322.63	355.54	398.20	438.42	491.04
39	150.88	168.98	295.66	331.14	366.89	410.92	453.58	508.01
40	154.51	173.05	306.73	343.53	376.40	421.57	466.57	522.56
41	159.46	178.60	315.14	352.95	390.09	436.89	482.45	540.34
42	164.02	183.70	331.23	370.97	400.87	448.97	499.96	559.96
43	168.17	188.35	334.92	375.12	415.34	465.18	517.24	579.31
44	174.00	194.88	346.16	387.70	431.35	483.11	536.62	601.01
45	179.30	200.81	361.10	404.43	445.38	498.83	557.21	624.08
46	184.40	206.53	373.49	418.31	461.93	517.36	577.62	646.93
47	192.14	215.20	392.44	439.53	478.22	535.60	602.16	674.41
48	197.18	220.85	402.19	450.45	495.00	554.40	622.05	696.70
49	204.60	229.15	418.28	468.48	516.45	578.42	650.51	728.57
50	208.41	233.43	426.91	478.14	527.69	591.01	667.18	747.23
51	214.86	240.65	446.26	499.81	551.08	617.20	699.03	782.91
52	224.14	251.03	466.83	522.85	576.48	645.66	732.08	819.92
53	233.41	261.42	489.80	548.57	602.68	674.99	767.55	859.66
54	242.69	271.82	510.36	571.61	631.30	707.06	804.64	901.19
55	244.92	274.31	520.93	583.44	646.14	723.68	826.48	925.66
56	257.52	288.43	557.55	624.46	683.16	765.14	875.70	980.78
57	268.14	300.32	581.18	650.92	715.84	801.75	920.59	1,031.07
58	279.17	312.67	607.17	680.03	752.07	842.32	969.02	1,085.30
59	289.41	324.14	636.69	713.10	788.68	883.32	1,019.82	1,142.20
60	294.70	330.07	648.50	726.33	805.97	902.69	1,045.77	1,171.26
61	308.82	345.88	688.54	771.17	856.67	959.47	1,112.49	1,246.00
62	322.54	361.25	719.42	805.75	899.37	1,007.29	1,173.10	1,313.88
63	338.93	379.60	765.17	856.99	958.08	1,073.05	1,250.50	1,400.56
64	356.85	399.67	812.07	909.52	1,017.94	1,140.10	1,332.09	1,491.95
65	367.09	411.14	835.82	936.13	1,038.74	1,163.39	1,354.28	1,516.79
66	391.95	438.98	896.15	1,003.68	1,118.09	1,252.26	1,459.58	1,634.72
67	409.50	458.64	948.80	1,062.65	1,180.24	1,321.87	1,547.69	1,733.41
68	429.25	480.76	998.16	1,117.95	1,247.88	1,397.62	1,639.10	1,835.79
69	448.62	502.46	1,053.00	1,179.36	1,321.37	1,479.94	1,737.09	1,945.53
70	455.18	509.80	1,071.03	1,199.55	1,348.94	1,510.81	1,775.86	1,988.97
71	486.61	545.01	1,153.66	1,292.10	1,457.70	1,632.62	1,921.71	2,152.32
72	508.15	569.12	1,221.46	1,368.03	1,544.92	1,730.31	2,037.18	2,281.64
73	532.16	596.02	1,282.90	1,436.85	1,634.26	1,830.37	2,157.95	2,416.90
74	556.88	623.70	1,354.94	1,517.53	1,726.08	1,933.20	2,284.36	2,558.49
75	628.75	704.20	1,538.44	1,723.05	1,923.75	2,154.60	2,520.63	2,823.11
76	655.94	734.65	1,620.00	1,814.40	2,035.94	2,280.25	2,671.88	2,992.51
77	683.44	765.45	1,698.75	1,902.60	2,148.75	2,406.60	2,824.38	3,163.31
78	709.06	794.15	1,780.31	1,993.95	2,262.81	2,534.35	2,978.44	3,335.85
79	732.81	820.75	1,856.25	2,079.00	2,377.50	2,662.80	3,136.25	3,512.60
80	781.87	875.69	2,000.63	2,240.71	2,554.69	2,861.25	3,363.75	3,767.40
81	809.69	906.85	2,090.63	2,341.51	2,685.63	3,007.91	3,539.38	3,964.11
82	834.38	934.51	2,175.94	2,437.05	2,815.94	3,153.85	3,715.31	4,161.15
83	857.19	960.05	2,261.25	2,532.60	2,943.75	3,297.00	3,890.31	4,357.15
84	876.56	981.75	2,342.81	2,623.95	3,071.56	3,440.15	4,066.25	4,554.20
85	1,013.75	1,135.40	2,730.94	3,058.65	3,545.63	3,971.11	4,650.63	5,208.71

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	142.76	159.89	229.43	256.96	346.01	387.54	413.96	463.64
30	148.37	166.18	238.77	267.42	361.60	405.00	428.93	480.40
31	152.74	171.06	248.75	278.60	380.30	425.93	448.88	502.74
32	158.35	177.36	257.47	288.37	399.00	446.88	465.71	521.60
33	164.51	184.24	267.34	299.42	406.12	454.85	482.01	539.85
34	169.07	189.35	274.75	307.72	421.12	471.66	495.46	554.92
35	175.09	196.11	282.76	316.69	428.43	479.85	514.66	576.42
36	179.43	200.96	292.47	327.57	449.59	503.54	532.03	595.87
37	183.85	205.91	299.46	335.40	465.71	521.60	548.08	613.85
38	190.75	213.64	310.46	347.72	480.10	537.72	565.17	632.99
39	196.32	219.88	319.80	358.17	492.75	551.88	583.71	653.76
40	201.46	225.63	327.94	367.29	511.22	572.56	600.24	672.28
41	206.59	231.38	337.89	378.44	525.21	588.24	619.30	693.62
42	213.13	238.71	348.16	389.94	552.05	618.30	641.10	718.03
43	219.23	245.53	360.58	403.85	558.20	625.19	663.70	743.34
44	224.84	251.82	371.33	415.89	576.92	646.15	685.71	768.00
45	233.22	261.20	384.44	430.57	601.83	674.04	710.34	795.59
46	239.66	268.42	395.60	443.07	622.50	697.20	732.78	820.72
47	247.65	277.36	410.98	460.30	654.06	732.55	764.94	856.73
48	253.69	284.13	421.58	472.18	670.31	750.75	788.29	882.88
49	264.00	295.68	438.90	491.57	697.13	780.79	823.76	922.61
50	268.07	300.25	446.66	500.26	711.51	796.90	840.11	940.93
51	278.56	311.99	464.80	520.58	743.76	833.02	877.60	982.92
52	288.24	322.82	482.95	540.91	778.04	871.41	917.51	1,027.61
53	299.93	335.92	503.50	563.92	816.32	914.29	957.83	1,072.76
54	309.60	346.75	524.46	587.40	850.60	952.68	1,003.37	1,123.78
55	314.22	351.93	532.74	596.67	868.22	972.41	1,024.54	1,147.49
56	329.57	369.12	559.52	626.66	929.25	1,040.76	1,083.60	1,213.63
57	341.78	382.79	584.72	654.89	968.63	1,084.86	1,134.00	1,270.08
58	355.56	398.22	608.34	681.35	1,011.94	1,133.38	1,190.70	1,333.58
59	369.73	414.10	634.73	710.89	1,061.16	1,188.50	1,248.58	1,398.41
60	372.87	417.62	645.84	723.35	1,080.85	1,210.55	1,274.52	1,427.46
61	393.07	440.24	679.77	761.34	1,147.57	1,285.28	1,350.00	1,512.01
62	407.94	456.90	710.65	795.93	1,199.03	1,342.92	1,421.68	1,592.28
63	427.38	478.67	749.54	839.49	1,275.28	1,428.32	1,507.47	1,688.37
64	450.25	504.29	790.33	885.17	1,353.44	1,515.86	1,601.63	1,793.83
65	463.25	518.84	811.69	909.09	1,393.04	1,560.21	1,637.27	1,833.75
66	493.60	552.84	867.26	971.33	1,493.58	1,672.81	1,761.95	1,973.38
67	515.90	577.80	910.41	1,019.67	1,581.33	1,771.09	1,858.47	2,081.49
68	538.56	603.19	955.38	1,070.02	1,663.60	1,863.24	1,964.87	2,200.66
69	563.06	630.63	1,002.18	1,122.44	1,755.00	1,965.60	2,074.19	2,323.09
70	569.24	637.55	1,016.65	1,138.64	1,785.05	1,999.25	2,116.99	2,371.02
71	607.73	680.66	1,088.69	1,219.33	1,922.76	2,153.50	2,285.43	2,559.68
72	634.21	710.32	1,142.36	1,279.44	2,035.76	2,280.06	2,416.44	2,706.41
73	663.17	742.76	1,198.15	1,341.93	2,138.17	2,394.75	2,553.80	2,860.26
74	690.36	773.20	1,254.30	1,404.82	2,258.24	2,529.22	2,694.70	3,018.06
75	782.19	876.05	1,415.31	1,585.15	2,564.06	2,871.75	3,017.19	3,379.25
76	815.00	912.80	1,482.50	1,660.40	2,700.00	3,024.00	3,186.88	3,569.31
77	846.56	948.15	1,548.44	1,734.25	2,831.25	3,171.00	3,356.56	3,759.35
78	875.00	980.00	1,610.31	1,803.55	2,967.19	3,323.25	3,525.00	3,948.00
79	903.75	1,012.20	1,672.81	1,873.55	3,093.75	3,465.00	3,693.44	4,136.65
80	964.06	1,079.75	1,789.06	2,003.75	3,334.38	3,734.51	3,969.06	4,445.35
81	995.63	1,115.11	1,857.50	2,080.40	3,484.38	3,902.51	4,162.19	4,661.65
82	1,023.75	1,146.60	1,921.25	2,151.80	3,626.56	4,061.75	4,352.81	4,875.15
83	1,050.63	1,176.71	1,982.50	2,220.40	3,768.75	4,221.00	4,537.81	5,082.35
84	1,073.13	1,201.91	2,038.44	2,283.05	3,904.69	4,373.25	4,721.88	5,288.51
85	1,242.19	1,391.25	2,360.31	2,643.55	4,551.56	5,097.75	5,461.56	6,116.95

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED INCREASE

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-SBIR-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	100.38	114.43	205.74	234.55	285.54	325.52	458.85	523.09
30	104.74	119.41	199.50	227.43	296.76	338.31	477.55	544.41
31	107.24	122.25	215.09	245.20	305.49	348.26	497.50	567.15
32	112.84	128.64	227.55	259.40	316.71	361.06	514.96	587.06
33	116.02	132.26	231.67	264.11	329.00	375.06	534.70	609.55
34	119.71	136.47	227.98	259.90	338.14	385.47	549.49	626.42
35	123.21	140.46	247.21	281.81	350.19	399.21	565.50	644.68
36	126.44	144.15	249.26	284.15	358.87	409.12	584.93	666.82
37	129.33	147.43	252.37	287.71	367.69	419.16	598.94	682.80
38	132.34	150.86	262.57	299.33	381.51	434.92	620.91	707.84
39	136.58	155.70	267.18	304.58	392.66	447.62	639.60	729.15
40	139.63	159.18	273.85	312.18	402.92	459.32	655.88	747.70
41	143.47	163.56	282.89	322.49	413.17	471.02	675.79	770.39
42	148.20	168.95	285.95	325.99	426.24	485.92	696.34	793.82
43	149.97	170.97	301.37	343.56	438.46	499.84	721.18	822.15
44	155.30	177.04	316.58	360.90	449.67	512.62	742.67	846.65
45	159.10	181.37	316.77	361.13	466.45	531.75	768.89	876.53
46	163.68	186.60	331.04	377.39	479.32	546.43	791.21	901.98
47	168.67	192.28	336.35	383.43	495.30	564.64	821.96	937.04
48	172.84	197.04	344.44	392.66	507.38	578.41	843.15	961.20
49	178.61	203.61	352.69	402.07	528.00	601.92	877.80	1,000.69
50	179.80	204.97	362.81	413.61	536.16	611.23	893.33	1,018.39
51	187.05	213.24	368.86	420.50	557.13	635.12	929.61	1,059.76
52	193.10	220.14	393.05	448.08	576.48	657.18	965.89	1,101.12
53	199.15	227.03	399.10	454.97	599.85	683.83	1,007.01	1,148.00
54	206.80	235.75	409.18	466.46	619.20	705.89	1,048.94	1,195.79
55	209.08	238.35	421.32	480.30	628.43	716.41	1,065.49	1,214.67
56	216.96	247.34	435.09	496.00	659.14	751.43	1,119.04	1,275.71
57	224.04	255.40	452.82	516.21	683.55	779.25	1,169.44	1,333.17
58	232.32	264.84	468.57	534.16	711.12	810.67	1,216.69	1,387.03
59	240.98	274.72	482.34	549.86	739.47	842.99	1,269.45	1,447.17
60	240.95	274.68	489.90	558.49	745.73	850.13	1,291.68	1,472.52
61	251.63	286.86	510.88	582.40	786.14	896.20	1,359.54	1,549.88
62	260.40	296.85	524.22	597.62	815.88	930.10	1,421.30	1,620.28
63	272.98	311.20	554.72	632.39	854.77	974.44	1,499.08	1,708.95
64	284.80	324.67	581.40	662.80	900.52	1,026.59	1,580.67	1,801.96
65	293.96	335.12	594.14	677.31	926.50	1,056.21	1,623.38	1,850.65
66	310.79	354.30	638.01	727.33	987.19	1,125.40	1,734.53	1,977.36
67	322.11	367.20	659.95	752.35	1,031.80	1,176.25	1,820.81	2,075.73
68	335.65	382.64	683.72	779.44	1,077.14	1,227.94	1,910.76	2,178.27
69	349.54	398.48	711.14	810.69	1,126.13	1,283.78	2,004.36	2,284.97
70	351.01	400.16	718.61	819.22	1,138.48	1,297.86	2,033.30	2,317.96
71	372.20	424.30	768.05	875.58	1,215.46	1,385.63	2,177.37	2,482.20
72	387.38	441.60	794.54	905.77	1,268.43	1,446.00	2,284.72	2,604.58
73	403.62	460.14	824.55	939.99	1,326.34	1,512.03	2,396.31	2,731.80
74	417.75	476.24	852.80	972.20	1,380.72	1,574.02	2,508.60	2,859.80
75	471.25	537.23	968.75	1,104.38	1,564.38	1,783.39	2,830.63	3,226.92
76	488.44	556.82	1,006.25	1,147.13	1,630.00	1,858.20	2,965.00	3,380.10
77	505.31	576.05	1,043.75	1,189.88	1,693.13	1,930.17	3,096.88	3,530.44
78	520.31	593.15	1,073.44	1,223.72	1,750.00	1,995.00	3,220.63	3,671.52
79	534.38	609.19	1,103.13	1,257.57	1,807.50	2,060.55	3,345.63	3,814.02
80	569.69	649.45	1,167.19	1,330.60	1,928.13	2,198.07	3,578.13	4,079.07
81	587.19	669.40	1,198.44	1,366.22	1,991.25	2,270.03	3,715.00	4,235.10
82	603.75	688.28	1,232.81	1,405.40	2,047.50	2,334.15	3,842.50	4,380.45
83	620.00	706.80	1,259.38	1,435.69	2,101.25	2,395.43	3,965.00	4,520.10
84	634.69	723.55	1,281.25	1,460.63	2,146.25	2,446.73	4,076.88	4,647.64
85	731.25	833.63	1,475.00	1,681.50	2,484.38	2,832.19	4,720.63	5,381.52

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Elimination Period Factors

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

Factors			
30 Day	**60 Day**	**90 day**	**180 day**
1.15	1.06	1.00	0.95

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Restoration of Benefits Rider
Form Number: S2-ROBR-PA

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

Factors				
$100,000 Cash Benefit	**$200,000 Cash Benefit**	**$300,000 Cash Benefit**	**$500,000 Cash Benefit**	**$1,000,000 Cash Benefit**
1.10	1.08	1.06	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Return of Premium Rider
Form Number: S2-ROPR-PA

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

Issue Age	Lifetime Payment Term
< 40	1.11
40	1.13
41	1.14
42	1.15
43	1.15
44	1.16
45	1.17
46	1.18
47	1.19
48	1.19
49	1.20
50	1.21
51	1.22
52	1.24
53	1.25
54	1.27
55	1.28
56	1.30
57	1.31
58	1.33
59	1.34
60	1.36
61	1.38
62	1.40
63	1.43
64	1.45
65	1.47
66	1.50
67	1.52
68	1.55
69	1.57
70	1.60
71	1.65
72	1.69
73	1.74
74	1.78
75	1.83

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Shortened Benefit Period Rider
Form Number: S2-SBPR-PA

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

Issue Age	Factor
< 60	1.20
60+	1.15

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA

Community Only Rider
Form Number: S2-COMMR-PA

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

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

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
TEN YEAR PREMIUM PAYMENT TERM FACTORS

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Risk Classifications

Marital Status

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

Policies Issued before 1/4/2013

Marital Status	Factors*
Single	1.250
Married one insured	1.000
Married Both insured	0.750
"Married"	0.825

Policies Issued after 1/3/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.900
Married Both insured	0.750
"Married"	0.800

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

Medical Underwriting

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

Policies Issued before 1/4/2015

Rate Class	Factors
I	0.90
II	1.00

Policies Issued after 1/3/2015

Rate Class	Factors
I	0.95
II	1.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev

Modal Factors

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

Payment Mode	Factors
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates

	Comprehensive Coverage			
	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	104.50	114.95	149.63	164.59
30	109.25	120.18	157.94	173.73
31	115.19	126.71	165.06	181.57
32	122.31	134.54	174.56	192.02
33	128.25	141.08	182.88	201.17
34	136.56	150.22	193.56	212.92
35	143.69	158.06	204.25	224.68
36	152.00	167.20	214.94	236.43
37	161.50	177.65	226.81	249.49
38	171.00	188.10	239.88	263.87
39	180.50	198.55	254.13	279.54
40	191.19	210.31	268.38	295.22
41	203.06	223.37	285.00	313.50
42	214.94	236.43	301.63	331.79
43	228.00	250.80	319.44	351.38
44	242.25	266.48	339.63	373.59
45	257.69	283.46	359.81	395.79
46	274.31	301.74	382.38	420.62
47	290.94	320.03	407.31	448.04
48	309.94	340.93	433.44	476.78
49	330.13	363.14	460.75	506.83
50	351.50	386.65	491.63	540.79
51	375.25	412.78	523.69	576.06
52	400.19	440.21	558.13	613.94
53	426.31	468.94	594.94	654.43
54	454.81	500.29	635.31	698.84
55	486.88	535.57	679.25	747.18
56	524.88	577.37	732.69	805.96
57	561.69	617.86	784.94	863.43
58	600.88	660.97	839.56	923.52
59	642.44	706.68	898.94	988.83
60	691.13	760.24	967.81	1,064.59
61	748.13	822.94	1,047.38	1,152.12
62	802.75	883.03	1,123.38	1,235.72
63	869.25	956.18	1,217.19	1,338.91
64	941.69	1,035.86	1,320.50	1,452.55
65	1,033.13	1,136.44	1,444.00	1,588.40
66	1,134.06	1,247.47	1,585.31	1,743.84
67	1,220.75	1,342.83	1,707.63	1,878.39
68	1,314.56	1,446.02	1,838.25	2,022.08
69	1,415.50	1,557.05	1,978.38	2,176.22
70	1,524.75	1,677.23	2,129.19	2,342.11
71	1,677.94	1,845.73	2,341.75	2,575.93
72	1,807.38	1,988.12	2,519.88	2,771.87
73	1,945.13	2,139.64	2,709.88	2,980.87
74	2,088.81	2,297.69	2,909.38	3,200.32
75	2,695.63	2,965.19	3,731.13	4,104.24
76	2,892.75	3,182.03	4,000.69	4,400.76
77	3,095.81	3,405.39	4,279.75	4,707.73
78	3,303.63	3,633.99	4,564.75	5,021.23
79	3,522.13	3,874.34	4,866.38	5,353.02
80	3,859.38	4,245.32	5,322.38	5,854.62
81	4,121.81	4,533.99	5,684.56	6,253.02
82	4,394.94	4,834.43	6,062.19	6,668.41
83	4,675.19	5,142.71	6,452.88	7,098.17
84	4,964.94	5,461.43	6,857.81	7,543.59
85	5,838.94	6,422.83	8,014.44	8,815.88

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	129.44	142.38	209.00	229.90	260.06	286.07	299.25	329.18
30	136.56	150.22	218.50	240.35	274.31	301.74	315.88	347.47
31	144.88	159.37	230.38	253.42	288.56	317.42	330.13	363.14
32	153.19	168.51	244.63	269.09	304.00	334.40	349.13	384.04
33	161.50	177.65	256.50	282.15	320.63	352.69	365.75	402.33
34	171.00	188.10	273.13	300.44	338.44	372.28	387.13	425.84
35	180.50	198.55	287.38	316.12	357.44	393.18	408.50	449.35
36	191.19	210.31	304.00	334.40	377.63	415.39	429.88	472.87
37	201.88	222.07	323.00	355.30	399.00	438.90	453.63	498.99
38	213.75	235.13	342.00	376.20	422.75	465.03	479.75	527.73
39	226.81	249.49	361.00	397.10	446.50	491.15	508.25	559.08
40	239.88	263.87	382.38	420.62	473.81	521.19	536.75	590.43
41	254.13	279.54	406.13	446.74	502.31	552.54	570.00	627.00
42	269.56	296.52	429.88	472.87	532.00	585.20	603.25	663.58
43	286.19	314.81	456.00	501.60	564.06	620.47	638.88	702.77
44	304.00	334.40	484.50	532.95	599.69	659.66	679.25	747.18
45	323.00	355.30	515.38	566.92	636.50	700.15	719.63	791.59
46	343.19	377.51	548.63	603.49	676.88	744.57	764.75	841.23
47	364.56	401.02	581.88	640.07	720.81	792.89	814.63	896.09
48	388.31	427.14	619.88	681.87	767.13	843.84	866.88	953.57
49	412.06	453.27	660.25	726.28	817.00	898.70	921.50	1,013.65
50	439.38	483.32	703.00	773.30	870.44	957.48	983.25	1,081.58
51	467.88	514.67	750.50	825.55	927.44	1,020.18	1,047.38	1,152.12
52	497.56	547.32	800.38	880.42	989.19	1,088.11	1,116.25	1,227.88
53	530.81	583.89	852.63	937.89	1,055.69	1,161.26	1,189.88	1,308.87
54	565.25	621.78	909.63	1,000.59	1,126.94	1,239.63	1,270.63	1,397.69
55	603.25	663.58	973.75	1,071.13	1,204.13	1,324.54	1,358.50	1,494.35
56	649.56	714.52	1,049.75	1,154.73	1,300.31	1,430.34	1,465.38	1,611.92
57	694.69	764.16	1,123.38	1,235.72	1,390.56	1,529.62	1,569.88	1,726.87
58	742.19	816.41	1,201.75	1,321.93	1,489.13	1,638.04	1,679.13	1,847.04
59	793.25	872.58	1,284.88	1,413.37	1,594.81	1,754.29	1,797.88	1,977.67
60	852.63	937.89	1,382.25	1,520.48	1,715.94	1,887.53	1,935.63	2,129.19
61	921.50	1,013.65	1,496.25	1,645.88	1,857.25	2,042.98	2,094.75	2,304.23
62	986.81	1,085.49	1,605.50	1,766.05	1,992.63	2,191.89	2,246.75	2,471.43
63	1,067.56	1,174.32	1,738.50	1,912.35	2,158.88	2,374.77	2,434.38	2,677.82
64	1,155.44	1,270.98	1,883.38	2,071.72	2,341.75	2,575.93	2,641.00	2,905.10
65	1,268.25	1,395.08	2,066.25	2,272.88	2,563.81	2,820.19	2,888.00	3,176.80
66	1,391.75	1,530.93	2,268.13	2,494.94	2,815.56	3,097.12	3,170.63	3,487.69
67	1,497.44	1,647.18	2,441.50	2,685.65	3,032.88	3,336.17	3,415.25	3,756.78
68	1,610.25	1,771.28	2,629.13	2,892.04	3,264.44	3,590.88	3,676.50	4,044.15
69	1,731.38	1,904.52	2,831.00	3,114.10	3,513.81	3,865.19	3,956.75	4,352.43
70	1,865.56	2,052.12	3,049.50	3,354.45	3,785.75	4,164.33	4,258.38	4,684.22
71	2,052.00	2,257.20	3,355.88	3,691.47	4,164.56	4,581.02	4,683.50	5,151.85
72	2,208.75	2,429.63	3,614.75	3,976.23	4,484.00	4,932.40	5,039.75	5,543.73
73	2,376.19	2,613.81	3,890.25	4,279.28	4,822.44	5,304.68	5,419.75	5,961.73
74	2,549.56	2,804.52	4,177.63	4,595.39	5,178.69	5,696.56	5,818.75	6,400.63
75	3,302.44	3,632.68	5,391.25	5,930.38	6,659.50	7,325.45	7,462.25	8,208.48
76	3,541.13	3,895.24	5,785.50	6,364.05	7,145.19	7,859.71	8,001.38	8,801.52
77	3,786.94	4,165.63	6,191.63	6,810.79	7,646.31	8,410.94	8,559.50	9,415.45
78	4,037.50	4,441.25	6,607.25	7,267.98	8,159.31	8,975.24	9,129.50	10,042.45
79	4,298.75	4,728.63	7,044.25	7,748.68	8,699.63	9,569.59	9,732.75	10,706.03
80	4,710.81	5,181.89	7,718.75	8,490.63	9,524.94	10,477.43	10,644.75	11,709.23
81	5,024.31	5,526.74	8,243.63	9,067.99	10,174.50	11,191.95	11,369.13	12,506.04
82	5,349.69	5,884.66	8,789.88	9,668.87	10,852.56	11,937.82	12,124.38	13,336.82
83	5,681.00	6,249.10	9,350.38	10,285.42	11,550.81	12,705.89	12,905.75	14,196.33
84	6,020.63	6,622.69	9,929.88	10,922.87	12,274.00	13,501.40	13,715.63	15,087.19
85	7,101.25	7,811.38	11,677.88	12,845.67	14,385.38	15,823.92	16,028.88	17,631.77

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	238.69	267.33	313.50	351.12	369.31	413.63	413.25	462.84
30	251.75	281.96	327.75	367.08	388.31	434.91	434.63	486.79
31	264.81	296.59	345.56	387.03	409.69	458.85	457.19	512.05
32	280.25	313.88	366.94	410.97	431.06	482.79	482.13	539.99
33	295.69	331.17	384.75	430.92	454.81	509.39	507.06	567.91
34	312.31	349.79	409.69	458.85	480.94	538.65	535.56	599.83
35	330.13	369.75	431.06	482.79	507.06	567.91	565.25	633.08
36	349.13	391.03	456.00	510.72	536.75	601.16	597.31	668.99
37	370.50	414.96	484.50	542.64	567.63	635.75	630.56	706.23
38	391.88	438.91	513.00	574.56	600.88	672.99	667.38	747.47
39	414.44	464.17	541.50	606.48	635.31	711.55	706.56	791.35
40	439.38	492.11	573.56	642.39	673.31	754.11	748.13	837.91
41	466.69	522.69	609.19	682.29	713.69	799.33	792.06	887.11
42	495.19	554.61	644.81	722.19	757.63	848.55	839.56	940.31
43	524.88	587.87	684.00	766.08	803.94	900.41	891.81	998.83
44	556.94	623.77	726.75	813.96	853.81	956.27	946.44	1,060.01
45	592.56	663.67	773.06	865.83	907.25	1,016.12	1,004.63	1,125.19
46	629.38	704.91	822.94	921.69	964.25	1,079.96	1,068.75	1,197.00
47	668.56	748.79	872.81	977.55	1,026.00	1,149.12	1,136.44	1,272.81
48	711.31	796.67	929.81	1,041.39	1,092.50	1,223.60	1,210.06	1,355.27
49	757.63	848.55	990.38	1,109.23	1,163.75	1,303.40	1,288.44	1,443.05
50	806.31	903.07	1,054.50	1,181.04	1,239.75	1,388.52	1,372.75	1,537.48
51	858.56	961.59	1,125.75	1,260.84	1,321.69	1,480.29	1,463.00	1,638.56
52	915.56	1,025.43	1,200.56	1,344.63	1,409.56	1,578.71	1,560.38	1,747.63
53	976.13	1,093.27	1,278.94	1,432.41	1,503.38	1,683.79	1,664.88	1,864.67
54	1,040.25	1,165.08	1,364.44	1,528.17	1,605.50	1,798.16	1,778.88	1,992.35
55	1,110.31	1,243.55	1,460.63	1,635.91	1,715.94	1,921.85	1,900.00	2,128.00
56	1,198.19	1,341.97	1,574.63	1,763.59	1,851.31	2,073.47	2,050.81	2,296.91
57	1,280.13	1,433.75	1,685.06	1,887.27	1,980.75	2,218.44	2,194.50	2,457.84
58	1,368.00	1,532.16	1,802.63	2,018.95	2,120.88	2,375.39	2,350.06	2,632.07
59	1,464.19	1,639.89	1,927.31	2,158.59	2,270.50	2,542.96	2,517.50	2,819.60
60	1,573.44	1,762.25	2,073.38	2,322.19	2,443.88	2,737.15	2,708.69	3,033.73
61	1,701.69	1,905.89	2,244.38	2,513.71	2,644.56	2,961.91	2,931.94	3,283.77
62	1,822.81	2,041.55	2,408.25	2,697.24	2,836.94	3,177.37	3,144.50	3,521.84
63	1,973.63	2,210.47	2,607.75	2,920.68	3,074.44	3,443.37	3,408.13	3,817.11
64	2,138.69	2,395.33	2,825.06	3,164.07	3,333.31	3,733.31	3,695.50	4,138.96
65	2,345.31	2,626.75	3,099.38	3,471.31	3,651.56	4,089.75	4,045.81	4,531.31
66	2,574.50	2,883.44	3,402.19	3,810.45	4,010.19	4,491.41	4,443.63	4,976.87
67	2,770.44	3,102.89	3,662.25	4,101.72	4,318.94	4,837.21	4,784.44	5,358.57
68	2,981.81	3,339.63	3,943.69	4,416.93	4,650.25	5,208.28	5,151.38	5,769.55
69	3,208.63	3,593.67	4,246.50	4,756.08	5,005.31	5,605.95	5,544.44	6,209.77
70	3,455.63	3,870.31	4,574.25	5,123.16	5,392.44	6,039.53	5,971.94	6,688.57
71	3,803.56	4,259.99	5,033.81	5,637.87	5,933.94	6,646.01	6,569.25	7,357.56
72	4,095.69	4,587.17	5,422.13	6,072.79	6,389.94	7,156.73	7,071.56	7,920.15
73	4,405.63	4,934.31	5,835.38	6,535.63	6,874.44	7,699.37	7,605.94	8,518.65
74	4,731.00	5,298.72	6,266.44	7,018.41	7,383.88	8,269.95	8,166.44	9,146.41
75	6,119.19	6,853.49	8,086.88	9,057.31	9,505.94	10,646.65	10,490.38	11,749.23
76	6,565.69	7,353.57	8,678.25	9,719.64	10,200.63	11,424.71	11,253.94	12,604.41
77	7,024.06	7,866.95	9,287.44	10,401.93	10,917.88	12,228.03	12,042.44	13,487.53
78	7,490.75	8,389.64	9,910.88	11,100.19	11,650.56	13,048.63	12,849.94	14,391.93
79	7,980.00	8,937.60	10,566.38	11,834.35	12,422.44	13,913.13	13,700.19	15,344.21
80	8,747.13	9,796.79	11,578.13	12,967.51	13,606.38	15,239.15	14,995.75	16,795.24
81	9,334.94	10,455.13	12,365.44	13,849.29	14,535.00	16,279.20	16,020.56	17,943.03
82	9,944.13	11,137.43	13,184.81	14,766.99	15,504.00	17,364.48	17,088.13	19,138.71
83	10,567.56	11,835.67	14,025.56	15,708.63	16,500.31	18,480.35	18,190.13	20,372.95
84	11,211.19	12,556.53	14,894.81	16,682.19	17,533.44	19,637.45	19,332.50	21,652.40
85	13,208.56	14,793.59	17,516.81	19,618.83	20,574.63	23,043.59	22,637.31	25,353.79

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	366.94	410.97	453.63	508.07	522.50	585.20	578.31	647.71
30	387.13	433.59	478.56	535.99	546.25	611.80	609.19	682.29
31	408.50	457.52	504.69	565.25	575.94	645.05	642.44	719.53
32	431.06	482.79	533.19	597.17	611.56	684.95	676.88	758.11
33	456.00	510.72	562.88	630.43	641.25	718.20	714.88	800.67
34	480.94	538.65	594.94	666.33	682.81	764.75	754.06	844.55
35	509.44	570.57	628.19	703.57	718.44	804.65	796.81	892.43
36	539.13	603.83	665.00	744.80	760.00	851.20	843.13	944.31
37	570.00	638.40	704.19	788.69	807.50	904.40	891.81	998.83
38	603.25	675.64	745.75	835.24	855.00	957.60	944.06	1,057.35
39	638.88	715.55	789.69	884.45	902.50	1,010.80	999.88	1,119.87
40	678.06	759.43	837.19	937.65	955.94	1,070.65	1,059.25	1,186.36
41	718.44	804.65	887.06	993.51	1,015.31	1,137.15	1,122.19	1,256.85
42	762.38	853.87	941.69	1,054.69	1,074.69	1,203.65	1,191.06	1,333.99
43	808.69	905.73	998.69	1,118.53	1,140.00	1,276.80	1,263.50	1,415.12
44	858.56	961.59	1,060.44	1,187.69	1,211.25	1,356.60	1,341.88	1,502.91
45	912.00	1,021.44	1,126.94	1,262.17	1,288.44	1,443.05	1,426.19	1,597.33
46	969.00	1,085.28	1,198.19	1,341.97	1,371.56	1,536.15	1,516.44	1,698.41
47	1,029.56	1,153.11	1,274.19	1,427.09	1,454.69	1,629.25	1,613.81	1,807.47
48	1,096.06	1,227.59	1,356.13	1,518.87	1,549.69	1,735.65	1,717.13	1,923.19
49	1,166.13	1,306.07	1,442.81	1,615.95	1,650.63	1,848.71	1,828.75	2,048.20
50	1,240.94	1,389.85	1,537.81	1,722.35	1,757.50	1,968.40	1,949.88	2,183.87
51	1,321.69	1,480.29	1,637.56	1,834.07	1,876.25	2,101.40	2,076.94	2,326.17
52	1,408.38	1,577.39	1,745.63	1,955.11	2,000.94	2,241.05	2,214.69	2,480.45
53	1,501.00	1,681.12	1,860.81	2,084.11	2,131.56	2,387.35	2,363.13	2,646.71
54	1,599.56	1,791.51	1,985.50	2,223.76	2,274.06	2,546.95	2,523.44	2,826.25
55	1,707.63	1,912.55	2,120.88	2,375.39	2,434.38	2,726.51	2,695.63	3,019.11
56	1,840.63	2,061.51	2,287.13	2,561.59	2,624.38	2,939.31	2,909.38	3,258.51
57	1,966.50	2,202.48	2,445.06	2,738.47	2,808.44	3,145.45	3,112.44	3,485.93
58	2,101.88	2,354.11	2,614.88	2,928.67	3,004.38	3,364.91	3,330.94	3,730.65
59	2,247.94	2,517.69	2,798.94	3,134.81	3,212.19	3,597.65	3,567.25	3,995.32
60	2,415.38	2,705.23	3,009.13	3,370.23	3,455.63	3,870.31	3,838.00	4,298.56
61	2,611.31	2,924.67	3,254.94	3,645.53	3,740.63	4,189.51	4,153.88	4,652.35
62	2,797.75	3,133.48	3,488.88	3,907.55	4,013.75	4,495.40	4,454.31	4,988.83
63	3,028.13	3,391.51	3,778.63	4,232.07	4,346.25	4,867.80	4,827.19	5,406.45
64	3,281.06	3,674.79	4,094.50	4,585.84	4,708.44	5,273.45	5,233.31	5,861.31
65	3,599.31	4,031.23	4,491.13	5,030.07	5,165.63	5,785.51	5,734.44	6,422.57
66	3,949.63	4,423.59	4,930.50	5,522.16	5,670.31	6,350.75	6,298.50	7,054.32
67	4,248.88	4,758.75	5,308.13	5,945.11	6,103.75	6,836.20	6,781.81	7,595.63
68	4,571.88	5,120.51	5,713.06	6,398.63	6,572.81	7,361.55	7,301.94	8,178.17
69	4,918.63	5,508.87	6,148.88	6,886.75	7,077.50	7,926.80	7,861.25	8,804.60
70	5,297.44	5,933.13	6,625.06	7,420.07	7,623.75	8,538.60	8,468.06	9,484.23
71	5,830.63	6,530.31	7,292.44	8,167.53	8,389.69	9,396.45	9,319.50	10,437.84
72	6,275.94	7,029.05	7,854.13	8,796.63	9,036.88	10,121.31	10,036.75	11,241.16
73	6,750.94	7,561.05	8,451.44	9,465.61	9,725.63	10,892.71	10,799.13	12,095.03
74	7,248.50	8,118.32	9,077.25	10,166.52	10,444.06	11,697.35	11,598.31	12,990.11
75	9,378.88	10,504.35	11,732.50	13,140.40	13,478.13	15,095.51	14,942.31	16,735.39
76	10,061.69	11,269.09	12,592.25	14,103.32	14,463.75	16,199.40	16,036.00	17,960.32
77	10,761.13	12,052.47	13,475.75	15,092.84	15,479.06	17,336.55	17,162.94	19,222.49
78	11,474.81	12,851.79	14,375.88	16,100.99	16,518.13	18,500.31	18,314.81	20,512.59
79	12,221.75	13,688.36	15,321.13	17,159.67	17,610.63	19,723.91	19,526.06	21,869.19
80	13,393.81	15,001.07	16,794.81	18,810.19	19,296.88	21,612.51	21,390.44	23,957.29
81	14,290.38	16,005.23	17,931.25	20,083.00	20,609.06	23,082.15	22,848.69	25,590.53
82	15,219.00	17,045.28	19,112.81	21,406.35	21,974.69	24,611.65	24,367.50	27,291.60
83	16,167.81	18,107.95	20,322.88	22,761.63	23,375.94	26,181.05	25,930.25	29,041.88
84	17,145.13	19,202.55	21,572.13	24,160.79	24,824.69	27,803.65	27,548.81	30,854.67
85	20,204.13	22,628.63	25,405.38	28,454.03	29,194.69	32,698.05	32,351.06	36,233.19

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Benefit	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	536.75	611.90	647.19	737.80	733.88	836.62	907.25	1,034.27
30	566.44	645.74	682.81	778.40	774.25	882.65	957.13	1,091.13
31	597.31	680.93	724.38	825.79	817.00	931.38	1,009.38	1,150.69
32	630.56	718.84	765.94	873.17	862.13	982.83	1,066.38	1,215.67
33	666.19	759.46	807.50	920.55	912.00	1,039.68	1,125.75	1,283.36
34	704.19	802.78	855.00	974.70	961.88	1,096.54	1,189.88	1,356.46
35	745.75	850.16	902.50	1,028.85	1,018.88	1,161.52	1,256.38	1,432.27
36	788.50	898.89	955.94	1,089.77	1,078.25	1,229.21	1,330.00	1,516.20
37	834.81	951.68	1,009.38	1,150.69	1,140.00	1,299.60	1,408.38	1,605.55
38	883.50	1,007.19	1,068.75	1,218.38	1,206.50	1,375.41	1,491.50	1,700.31
39	935.75	1,066.76	1,134.06	1,292.83	1,277.75	1,456.64	1,579.38	1,800.49
40	991.56	1,130.38	1,199.38	1,367.29	1,356.13	1,545.99	1,674.38	1,908.79
41	1,050.94	1,198.07	1,270.63	1,448.52	1,436.88	1,638.04	1,774.13	2,022.51
42	1,115.06	1,271.17	1,347.81	1,536.50	1,524.75	1,738.22	1,883.38	2,147.05
43	1,182.75	1,348.34	1,430.94	1,631.27	1,617.38	1,843.81	1,997.38	2,277.01
44	1,255.19	1,430.92	1,520.00	1,732.80	1,717.13	1,957.53	2,120.88	2,417.80
45	1,332.38	1,518.91	1,615.00	1,841.10	1,824.00	2,079.36	2,253.88	2,569.42
46	1,415.50	1,613.67	1,715.94	1,956.17	1,938.00	2,209.32	2,396.38	2,731.87
47	1,503.38	1,713.85	1,822.81	2,078.00	2,059.13	2,347.41	2,548.38	2,905.15
48	1,598.38	1,822.15	1,941.56	2,213.38	2,192.13	2,499.03	2,712.25	3,091.97
49	1,700.50	1,938.57	2,060.31	2,348.75	2,332.25	2,658.77	2,885.63	3,289.62
50	1,809.75	2,063.12	2,196.88	2,504.44	2,481.88	2,829.34	3,075.63	3,506.22
51	1,926.13	2,195.79	2,339.38	2,666.89	2,643.38	3,013.45	3,275.13	3,733.65
52	2,049.63	2,336.58	2,487.81	2,836.10	2,816.75	3,211.10	3,491.25	3,980.03
53	2,182.63	2,488.20	2,654.06	3,025.63	3,002.00	3,422.28	3,721.63	4,242.66
54	2,326.31	2,651.99	2,826.25	3,221.93	3,199.13	3,647.01	3,971.00	4,526.94
55	2,480.69	2,827.99	3,016.25	3,438.53	3,415.25	3,893.39	4,241.75	4,835.60
56	2,671.88	3,045.94	3,247.81	3,702.50	3,681.25	4,196.63	4,574.25	5,214.65
57	2,852.38	3,251.71	3,473.44	3,959.72	3,933.00	4,483.62	4,890.13	5,574.75
58	3,047.13	3,473.73	3,710.94	4,230.47	4,203.75	4,792.28	5,229.75	5,961.92
59	3,256.13	3,711.99	3,966.25	4,521.53	4,495.88	5,125.30	5,597.88	6,381.58
60	3,496.00	3,985.44	4,263.13	4,859.97	4,830.75	5,507.06	6,018.25	6,860.81
61	3,777.44	4,306.28	4,607.50	5,252.55	5,222.63	5,953.80	6,509.88	7,421.26
62	4,043.44	4,609.52	4,934.06	5,624.83	5,595.50	6,378.87	6,977.75	7,954.64
63	4,373.56	4,985.86	5,337.81	6,085.10	6,056.25	6,904.13	7,557.25	8,615.27
64	4,734.56	5,397.40	5,777.19	6,586.00	6,562.13	7,480.83	8,189.00	9,335.46
65	5,196.50	5,924.01	6,341.25	7,229.03	7,198.63	8,206.44	8,982.25	10,239.77
66	5,700.00	6,498.00	6,958.75	7,932.98	7,899.25	9,005.15	9,861.00	11,241.54
67	6,127.50	6,985.35	7,487.19	8,535.40	8,497.75	9,687.44	10,616.25	12,102.53
68	6,588.25	7,510.61	8,051.25	9,178.43	9,143.75	10,423.88	11,426.13	13,025.79
69	7,084.63	8,076.48	8,656.88	9,868.84	9,837.25	11,214.47	12,297.75	14,019.44
70	7,626.13	8,693.79	9,327.81	10,633.70	10,594.88	12,078.16	13,250.13	15,105.15
71	8,389.69	9,564.25	10,260.00	11,696.40	11,661.25	13,293.83	14,584.88	16,626.76
72	9,027.38	10,291.21	11,043.75	12,589.88	12,551.88	14,309.14	15,708.25	17,907.41
73	9,705.44	11,064.20	11,880.94	13,544.27	13,501.88	15,392.14	16,902.88	19,269.28
74	10,413.19	11,871.04	12,747.81	14,532.50	14,497.00	16,526.58	18,154.50	20,696.13
75	13,487.63	15,375.90	16,512.19	18,823.90	18,757.75	21,383.84	23,465.00	26,750.10
76	14,462.56	16,487.32	17,705.63	20,184.42	20,123.38	22,940.65	25,184.50	28,710.33
77	15,458.88	17,623.12	18,934.69	21,585.55	21,522.25	24,535.37	26,951.50	30,724.71
78	16,473.00	18,779.22	20,187.50	23,013.75	22,949.63	26,162.58	28,751.75	32,777.00
79	17,532.25	19,986.77	21,493.75	24,502.88	24,443.50	27,865.59	30,642.25	34,932.17
80	19,210.19	21,899.62	23,554.06	26,851.63	26,787.63	30,537.90	33,589.63	38,292.18
81	20,480.81	23,348.12	25,121.56	28,638.58	28,580.75	32,582.06	35,862.50	40,883.25
82	21,794.19	24,845.38	26,748.44	30,493.22	30,438.00	34,699.32	38,225.63	43,577.22
83	23,132.50	26,371.05	28,405.00	32,381.70	32,335.63	36,862.62	40,645.75	46,336.16
84	24,507.63	27,938.70	30,103.13	34,317.57	34,290.25	39,090.89	43,144.25	49,184.45
85	28,904.94	32,951.63	35,506.25	40,477.13	40,408.25	46,065.41	50,810.75	57,924.26

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	180.50	198.55	229.18	252.10
30	190.00	209.00	239.87	263.86
31	198.31	218.14	254.13	279.54
32	207.82	228.60	264.82	291.30
33	217.31	239.04	276.68	304.35
34	225.63	248.19	287.38	316.12
35	235.12	258.63	298.06	327.87
36	243.44	267.78	311.12	342.23
37	252.94	278.23	323.00	355.30
38	262.44	288.68	336.06	369.67
39	273.13	300.44	349.12	384.03
40	283.81	312.19	362.18	398.40
41	293.32	322.65	375.25	412.78
42	302.81	333.09	385.93	424.52
43	313.50	344.85	400.19	440.21
44	325.38	357.92	414.43	455.87
45	339.62	373.58	434.63	478.09
46	353.88	389.27	453.62	498.98
47	363.37	399.71	463.13	509.44
48	378.81	416.69	484.50	532.95
49	395.43	434.97	505.88	556.47
50	413.25	454.58	527.25	579.98
51	429.88	472.87	549.81	604.79
52	447.69	492.46	573.56	630.92
53	466.69	513.36	597.31	657.04
54	486.88	535.57	622.25	684.48
55	505.87	556.46	647.19	711.91
56	530.81	583.89	679.25	747.18
57	552.19	607.41	705.37	775.91
58	573.56	630.92	733.88	807.27
59	597.31	657.04	762.37	838.61
60	623.43	685.77	794.44	873.88
61	651.93	717.12	831.25	914.38
62	676.88	744.57	862.12	948.33
63	707.75	778.53	898.94	988.83
64	739.81	813.79	935.75	1,029.33
65	767.12	843.83	969.00	1,065.90
66	807.50	888.25	1,016.50	1,118.15
67	834.81	918.29	1,046.18	1,150.80
68	860.94	947.03	1,077.06	1,184.77
69	885.88	974.47	1,104.37	1,214.81
70	909.63	1,000.59	1,130.50	1,243.55
71	947.62	1,042.38	1,170.88	1,287.97
72	969.00	1,065.90	1,192.25	1,311.48
73	988.00	1,086.80	1,208.87	1,329.76
74	1,003.44	1,103.78	1,221.93	1,344.12
75	1,188.68	1,307.55	1,423.81	1,566.19
76	1,200.56	1,320.62	1,428.56	1,571.42
77	1,206.50	1,327.15	1,425.00	1,567.50
78	1,206.50	1,327.15	1,415.50	1,557.05
79	1,200.56	1,320.62	1,395.31	1,534.84
80	1,210.06	1,331.07	1,387.00	1,525.70
81	1,193.44	1,312.78	1,349.00	1,483.90
82	1,167.31	1,284.04	1,300.31	1,430.34
83	1,131.69	1,244.86	1,239.75	1,363.73
84	1,090.12	1,199.13	1,167.32	1,284.05
85	1,093.69	1,203.06	1,115.06	1,226.57

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	249.37	274.31	361.00	397.10	422.75	465.03	458.38	504.22
30	261.25	287.38	380.00	418.00	442.94	487.23	479.75	527.73
31	274.31	301.74	396.62	436.28	465.50	512.05	508.25	559.08
32	287.37	316.11	415.62	457.18	489.25	538.18	529.62	582.58
33	298.06	327.87	434.63	478.09	508.25	559.08	553.38	608.72
34	311.13	342.24	451.25	496.38	528.44	581.28	574.75	632.23
35	323.00	355.30	470.25	517.28	549.81	604.79	596.13	655.74
36	334.87	368.36	486.88	535.57	571.18	628.30	622.25	684.48
37	347.93	382.72	505.88	556.47	593.75	653.13	646.00	710.60
38	362.19	398.41	524.88	577.37	616.31	677.94	672.13	739.34
39	374.07	411.48	546.25	600.88	641.25	705.38	698.25	768.08
40	389.50	428.45	567.62	624.38	663.82	730.20	724.38	796.82
41	403.75	444.13	586.62	645.28	688.75	757.63	750.50	825.55
42	414.44	455.88	605.62	666.18	710.13	781.14	771.88	849.07
43	429.87	472.86	627.00	689.70	736.25	809.88	800.37	880.41
44	444.13	488.54	650.75	715.83	761.19	837.31	828.88	911.77
45	464.31	510.74	679.25	747.18	796.81	876.49	869.25	956.18
46	484.50	532.95	707.75	778.53	832.43	915.67	907.25	997.98
47	497.57	547.33	726.75	799.43	852.63	937.89	926.25	1,018.88
48	517.75	569.53	757.62	833.38	889.43	978.37	969.00	1,065.90
49	541.50	595.65	790.88	869.97	928.63	1,021.49	1,011.75	1,112.93
50	562.87	619.16	826.50	909.15	969.00	1,065.90	1,054.50	1,159.95
51	586.62	645.28	859.75	945.73	1,010.56	1,111.62	1,099.62	1,209.58
52	611.57	672.73	895.37	984.91	1,053.31	1,158.64	1,147.13	1,261.84
53	636.50	700.15	933.37	1,026.71	1,097.25	1,206.98	1,194.62	1,314.08
54	662.63	728.89	973.75	1,071.13	1,143.56	1,257.92	1,244.50	1,368.95
55	689.94	758.93	1,011.75	1,112.93	1,189.87	1,308.86	1,294.38	1,423.82
56	723.19	795.51	1,061.63	1,167.79	1,246.88	1,371.57	1,358.50	1,494.35
57	751.69	826.86	1,104.37	1,214.81	1,297.94	1,427.73	1,410.75	1,551.83
58	781.37	859.51	1,147.13	1,261.84	1,349.00	1,483.90	1,467.75	1,614.53
59	813.44	894.78	1,194.62	1,314.08	1,402.44	1,542.68	1,524.75	1,677.23
60	849.06	933.97	1,246.88	1,371.57	1,463.00	1,609.30	1,588.87	1,747.76
61	888.25	977.08	1,303.88	1,434.27	1,530.69	1,683.76	1,662.50	1,828.75
62	922.69	1,014.96	1,353.75	1,489.13	1,587.68	1,746.45	1,724.25	1,896.68
63	965.44	1,061.98	1,415.50	1,557.05	1,657.75	1,823.53	1,797.87	1,977.66
64	1,009.37	1,110.31	1,479.62	1,627.58	1,727.81	1,900.59	1,871.50	2,058.65
65	1,053.31	1,158.64	1,534.25	1,687.68	1,791.94	1,971.13	1,938.00	2,131.80
66	1,109.13	1,220.04	1,615.00	1,776.50	1,879.82	2,067.80	2,033.00	2,236.30
67	1,147.12	1,261.83	1,669.63	1,836.59	1,939.18	2,133.10	2,092.38	2,301.62
68	1,186.31	1,304.94	1,721.87	1,894.06	1,998.56	2,198.42	2,154.13	2,369.54
69	1,225.50	1,348.05	1,771.75	1,948.93	2,054.38	2,259.82	2,208.75	2,429.63
70	1,259.94	1,385.93	1,819.25	2,001.18	2,103.06	2,313.37	2,261.00	2,487.10
71	1,318.13	1,449.94	1,895.25	2,084.78	2,183.82	2,402.20	2,341.75	2,575.93
72	1,351.38	1,486.52	1,938.00	2,131.80	2,226.56	2,449.22	2,384.50	2,622.95
73	1,382.25	1,520.48	1,976.00	2,173.60	2,264.56	2,491.02	2,417.75	2,659.53
74	1,409.57	1,550.53	2,006.87	2,207.56	2,293.06	2,522.37	2,443.88	2,688.27
75	1,694.56	1,864.02	2,377.38	2,615.12	2,689.69	2,958.66	2,847.63	3,132.39
76	1,721.87	1,894.06	2,401.13	2,641.24	2,705.12	2,975.63	2,857.12	3,142.83
77	1,739.69	1,913.66	2,413.00	2,654.30	2,707.50	2,978.25	2,850.00	3,135.00
78	1,748.00	1,922.80	2,413.00	2,654.30	2,695.63	2,965.19	2,831.00	3,114.10
79	1,751.56	1,926.72	2,401.13	2,641.24	2,669.50	2,936.45	2,790.63	3,069.69
80	1,784.82	1,963.30	2,420.13	2,662.14	2,668.31	2,935.14	2,774.00	3,051.40
81	1,774.13	1,951.54	2,386.87	2,625.56	2,610.13	2,871.14	2,698.00	2,967.80
82	1,751.56	1,926.72	2,334.62	2,568.08	2,531.75	2,784.93	2,600.62	2,860.68
83	1,718.31	1,890.14	2,263.37	2,489.71	2,430.82	2,673.90	2,479.50	2,727.45
84	1,675.56	1,843.12	2,180.25	2,398.28	2,312.06	2,543.27	2,334.62	2,568.08
85	1,744.44	1,918.88	2,187.37	2,406.11	2,256.25	2,481.88	2,230.12	2,453.13

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benefit	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	439.37	492.09	541.50	606.48	612.75	686.28	657.88	736.83
30	460.75	516.04	570.00	638.40	642.44	719.53	689.93	772.72
31	483.32	541.32	594.94	666.33	673.31	754.11	724.37	811.29
32	505.88	566.59	623.44	698.25	706.57	791.36	760.00	851.20
33	526.06	589.19	651.94	730.17	736.25	824.60	792.07	887.12
34	547.44	613.13	676.87	758.09	764.75	856.52	822.94	921.69
35	568.81	637.07	705.38	790.03	795.63	891.11	856.19	958.93
36	591.37	662.33	730.31	817.95	826.50	925.68	889.44	996.17
37	612.75	686.28	758.81	849.87	858.56	961.59	925.07	1,036.08
38	636.50	712.88	787.31	881.79	891.81	998.83	960.68	1,075.96
39	662.62	742.13	819.38	917.71	927.44	1,038.73	997.50	1,117.20
40	686.37	768.73	851.44	953.61	963.07	1,078.64	1,035.50	1,159.76
41	711.31	796.67	879.94	985.53	998.69	1,118.53	1,075.88	1,204.99
42	731.50	819.28	908.44	1,017.45	1,026.00	1,149.12	1,105.57	1,238.24
43	758.81	849.87	940.50	1,053.36	1,064.00	1,191.68	1,144.75	1,282.12
44	786.12	880.45	976.13	1,093.27	1,102.00	1,234.24	1,187.50	1,330.00
45	819.38	917.71	1,018.88	1,141.15	1,151.88	1,290.11	1,240.93	1,389.84
46	855.00	957.60	1,061.62	1,189.01	1,202.94	1,347.29	1,295.56	1,451.03
47	878.75	984.20	1,090.13	1,220.95	1,233.81	1,381.87	1,328.81	1,488.27
48	916.75	1,026.76	1,136.44	1,272.81	1,287.25	1,441.72	1,387.00	1,553.44
49	954.75	1,069.32	1,186.31	1,328.67	1,343.06	1,504.23	1,447.56	1,621.27
50	996.32	1,115.88	1,239.75	1,388.52	1,402.44	1,570.73	1,510.50	1,691.76
51	1,039.07	1,163.76	1,289.63	1,444.39	1,461.81	1,637.23	1,574.63	1,763.59
52	1,081.82	1,211.64	1,343.07	1,504.24	1,523.57	1,706.40	1,641.12	1,838.05
53	1,125.75	1,260.84	1,400.06	1,568.07	1,587.68	1,778.20	1,710.00	1,915.20
54	1,173.25	1,314.04	1,460.62	1,635.89	1,653.00	1,851.36	1,780.06	1,993.67
55	1,221.94	1,368.57	1,517.62	1,699.73	1,720.69	1,927.17	1,853.69	2,076.13
56	1,280.12	1,433.73	1,592.43	1,783.52	1,805.00	2,021.60	1,943.94	2,177.21
57	1,332.37	1,492.25	1,656.57	1,855.36	1,877.44	2,102.73	2,022.31	2,264.99
58	1,385.81	1,552.11	1,720.68	1,927.16	1,952.25	2,186.52	2,100.69	2,352.77
59	1,440.44	1,613.29	1,791.94	2,006.97	2,029.44	2,272.97	2,182.63	2,444.55
60	1,504.56	1,685.11	1,870.31	2,094.75	2,118.50	2,372.72	2,278.81	2,552.27
61	1,574.62	1,763.57	1,955.81	2,190.51	2,215.88	2,481.79	2,383.31	2,669.31
62	1,636.38	1,832.75	2,030.63	2,274.31	2,299.00	2,574.88	2,472.38	2,769.07
63	1,711.18	1,916.52	2,123.25	2,378.04	2,401.12	2,689.25	2,580.43	2,890.08
64	1,787.19	2,001.65	2,219.44	2,485.77	2,505.63	2,806.31	2,689.69	3,012.45
65	1,863.19	2,086.77	2,301.37	2,577.53	2,599.44	2,911.37	2,787.07	3,121.52
66	1,960.56	2,195.83	2,422.50	2,713.20	2,728.87	3,056.33	2,922.43	3,273.12
67	2,028.25	2,271.64	2,504.44	2,804.97	2,816.75	3,154.76	3,015.06	3,376.87
68	2,095.94	2,347.45	2,582.81	2,892.75	2,903.44	3,251.85	3,104.12	3,476.61
69	2,161.25	2,420.60	2,657.63	2,976.55	2,986.57	3,344.96	3,189.62	3,572.37
70	2,224.18	2,491.08	2,728.88	3,056.35	3,061.37	3,428.73	3,264.44	3,656.17
71	2,321.57	2,600.16	2,842.88	3,184.03	3,181.31	3,563.07	3,386.75	3,793.16
72	2,378.56	2,663.99	2,907.00	3,255.84	3,246.62	3,636.21	3,450.88	3,864.99
73	2,430.81	2,722.51	2,964.00	3,319.68	3,302.44	3,698.73	3,505.50	3,926.16
74	2,474.75	2,771.72	3,010.31	3,371.55	3,347.56	3,749.27	3,547.06	3,972.71
75	2,960.44	3,315.69	3,566.06	3,993.99	3,938.94	4,411.61	4,151.50	4,649.68
76	3,000.81	3,360.91	3,601.69	4,033.89	3,967.43	4,443.52	4,171.69	4,672.29
77	3,026.94	3,390.17	3,619.50	4,053.84	3,975.75	4,452.84	4,170.50	4,670.96
78	3,040.00	3,404.80	3,619.50	4,053.84	3,966.25	4,442.20	4,147.94	4,645.69
79	3,038.81	3,403.47	3,601.68	4,033.88	3,933.00	4,404.96	4,102.81	4,595.15
80	3,083.93	3,454.00	3,630.18	4,065.80	3,941.31	4,414.27	4,094.50	4,585.84
81	3,056.62	3,423.41	3,580.31	4,009.95	3,865.31	4,329.15	3,995.94	4,475.45
82	3,011.50	3,372.88	3,501.94	3,922.17	3,758.44	4,209.45	3,867.68	4,331.80
83	2,945.00	3,298.40	3,395.07	3,802.48	3,621.88	4,056.51	3,705.00	4,149.60
84	2,858.31	3,201.31	3,270.38	3,662.83	3,455.62	3,870.29	3,510.25	3,931.48
85	2,940.25	3,293.08	3,281.07	3,674.80	3,403.37	3,811.77	3,401.00	3,809.12

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	687.56	770.07	817.00	915.04	902.50	1,010.80	974.94	1,091.93
30	719.62	805.97	856.19	958.93	950.00	1,064.00	1,023.62	1,146.45
31	754.06	844.55	897.75	1,005.48	991.56	1,110.55	1,073.50	1,202.32
32	790.88	885.79	941.69	1,054.69	1,039.07	1,163.76	1,125.75	1,260.84
33	821.75	920.36	978.50	1,095.92	1,086.56	1,216.95	1,170.87	1,311.37
34	856.19	958.93	1,017.69	1,139.81	1,128.13	1,263.51	1,218.38	1,364.59
35	889.44	996.17	1,058.06	1,185.03	1,175.62	1,316.69	1,267.07	1,419.12
36	922.68	1,033.40	1,099.63	1,231.59	1,217.19	1,363.25	1,316.93	1,474.96
37	958.31	1,073.31	1,142.37	1,279.45	1,264.69	1,416.45	1,369.19	1,533.49
38	996.31	1,115.87	1,186.31	1,328.67	1,312.19	1,469.65	1,421.44	1,592.01
39	1,033.12	1,157.09	1,231.44	1,379.21	1,365.63	1,529.51	1,476.06	1,653.19
40	1,071.13	1,199.67	1,277.75	1,431.08	1,419.06	1,589.35	1,533.06	1,717.03
41	1,111.50	1,244.88	1,325.25	1,484.28	1,466.57	1,642.56	1,591.25	1,782.20
42	1,142.37	1,279.45	1,363.25	1,526.84	1,514.06	1,695.75	1,635.19	1,831.41
43	1,183.94	1,326.01	1,413.12	1,582.69	1,567.50	1,755.60	1,695.75	1,899.24
44	1,225.50	1,372.56	1,464.19	1,639.89	1,626.88	1,822.11	1,756.31	1,967.07
45	1,280.13	1,433.75	1,528.31	1,711.71	1,698.12	1,901.89	1,834.69	2,054.85
46	1,335.94	1,496.25	1,594.81	1,786.19	1,769.38	1,981.71	1,916.62	2,146.61
47	1,370.38	1,534.83	1,636.37	1,832.73	1,816.87	2,034.89	1,964.13	2,199.83
48	1,428.57	1,600.00	1,707.62	1,912.53	1,894.06	2,121.35	2,050.81	2,296.91
49	1,490.31	1,669.15	1,781.25	1,995.00	1,977.18	2,214.44	2,139.88	2,396.67
50	1,554.44	1,740.97	1,857.25	2,080.12	2,066.25	2,314.20	2,231.31	2,499.07
51	1,619.75	1,814.12	1,936.82	2,169.24	2,149.38	2,407.31	2,327.50	2,606.80
52	1,686.25	1,888.60	2,017.56	2,259.67	2,238.44	2,507.05	2,426.06	2,717.19
53	1,756.31	1,967.07	2,101.88	2,354.11	2,333.44	2,613.45	2,527.00	2,830.24
54	1,829.94	2,049.53	2,189.75	2,452.52	2,434.38	2,726.51	2,631.50	2,947.28
55	1,904.75	2,133.32	2,278.81	2,552.27	2,529.37	2,832.89	2,740.75	3,069.64
56	1,996.18	2,235.72	2,389.25	2,675.96	2,654.06	2,972.55	2,873.75	3,218.60
57	2,076.94	2,326.17	2,486.63	2,785.03	2,760.94	3,092.25	2,988.94	3,347.61
58	2,160.06	2,419.27	2,586.37	2,896.73	2,867.81	3,211.95	3,108.87	3,481.93
59	2,246.75	2,516.36	2,688.50	3,011.12	2,986.56	3,344.95	3,231.19	3,618.93
60	2,346.50	2,628.08	2,808.43	3,145.44	3,117.18	3,491.24	3,373.69	3,778.53
61	2,456.94	2,751.77	2,940.25	3,293.08	3,259.68	3,650.84	3,529.25	3,952.76
62	2,550.75	2,856.84	3,053.06	3,419.43	3,384.38	3,790.51	3,662.25	4,101.72
63	2,668.31	2,988.51	3,192.00	3,575.04	3,538.75	3,963.40	3,826.12	4,285.25
64	2,787.07	3,121.52	3,335.69	3,735.97	3,699.06	4,142.95	3,993.57	4,472.80
65	2,905.82	3,254.52	3,471.06	3,887.59	3,835.62	4,295.89	4,144.37	4,641.69
66	3,059.00	3,426.08	3,651.56	4,089.75	4,037.50	4,522.00	4,352.19	4,874.45
67	3,167.06	3,547.11	3,776.25	4,229.40	4,174.06	4,674.95	4,495.88	5,035.39
68	3,271.56	3,664.15	3,900.94	4,369.05	4,304.69	4,821.25	4,634.81	5,190.99
69	3,376.06	3,781.19	4,022.06	4,504.71	4,429.38	4,960.91	4,769.00	5,341.28
70	3,473.44	3,890.25	4,133.69	4,629.73	4,548.13	5,093.91	4,892.50	5,479.60
71	3,626.62	4,061.81	4,311.81	4,829.23	4,738.12	5,306.69	5,087.25	5,697.72
72	3,719.25	4,165.56	4,415.12	4,944.93	4,845.00	5,426.40	5,194.13	5,817.43
73	3,801.19	4,257.33	4,507.75	5,048.68	4,940.00	5,532.80	5,287.93	5,922.48
74	3,871.25	4,335.80	4,586.13	5,136.47	5,017.19	5,619.25	5,363.94	6,007.61
75	4,643.12	5,200.29	5,467.25	6,123.32	5,943.43	6,656.64	6,329.38	7,088.91
76	4,708.44	5,273.45	5,534.94	6,199.13	6,002.81	6,723.15	6,379.25	7,144.76
77	4,753.56	5,323.99	5,576.50	6,245.68	6,032.50	6,756.40	6,400.62	7,168.69
78	4,776.13	5,349.27	5,593.12	6,264.29	6,032.50	6,756.40	6,389.94	7,156.73
79	4,777.31	5,350.59	5,583.62	6,253.65	6,002.81	6,723.15	6,346.00	7,107.52
80	4,856.88	5,439.71	5,652.50	6,330.80	6,050.31	6,776.35	6,372.12	7,136.77
81	4,820.06	5,398.47	5,593.13	6,264.31	5,967.19	6,683.25	6,259.31	7,010.43
82	4,753.56	5,323.99	5,496.94	6,156.57	5,836.56	6,536.95	6,101.38	6,833.55
83	4,655.00	5,213.60	5,360.37	6,003.61	5,658.44	6,337.45	5,893.56	6,600.79
84	4,525.56	5,068.63	5,188.18	5,810.76	5,450.62	6,104.69	5,640.63	6,317.51
85	4,678.75	5,240.20	5,291.50	5,926.48	5,468.44	6,124.65	5,594.32	6,265.64

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,061.63	1,210.26	1,246.87	1,421.43	1,375.12	1,567.64	1,634.00	1,862.76
30	1,112.69	1,268.47	1,306.25	1,489.13	1,439.25	1,640.75	1,712.37	1,952.10
31	1,166.13	1,329.39	1,371.56	1,563.58	1,508.13	1,719.27	1,795.50	2,046.87
32	1,220.75	1,391.66	1,436.87	1,638.03	1,581.75	1,803.20	1,883.37	2,147.04
33	1,269.44	1,447.16	1,490.31	1,698.95	1,643.50	1,873.59	1,957.00	2,230.98
34	1,319.31	1,504.01	1,555.63	1,773.42	1,712.37	1,952.10	2,035.37	2,320.32
35	1,370.38	1,562.23	1,615.00	1,841.10	1,778.87	2,027.91	2,116.12	2,412.38
36	1,422.63	1,621.80	1,674.37	1,908.78	1,845.38	2,103.73	2,199.25	2,507.15
37	1,477.25	1,684.07	1,739.68	1,983.24	1,916.63	2,184.96	2,284.75	2,604.62
38	1,534.25	1,749.05	1,810.94	2,064.47	1,992.63	2,271.60	2,372.63	2,704.80
39	1,591.25	1,814.03	1,870.32	2,132.16	2,066.25	2,355.53	2,462.87	2,807.67
40	1,649.44	1,880.36	1,947.50	2,220.15	2,142.25	2,442.17	2,555.50	2,913.27
41	1,711.19	1,950.76	2,018.75	2,301.38	2,223.00	2,534.22	2,650.50	3,021.57
42	1,757.50	2,003.55	2,072.19	2,362.30	2,284.75	2,604.62	2,726.50	3,108.21
43	1,820.44	2,075.30	2,149.37	2,450.28	2,367.87	2,699.37	2,826.25	3,221.93
44	1,884.56	2,148.40	2,220.63	2,531.52	2,451.00	2,794.14	2,928.37	3,338.34
45	1,967.68	2,243.16	2,321.56	2,646.58	2,560.25	2,918.69	3,056.62	3,484.55
46	2,052.00	2,339.28	2,422.50	2,761.65	2,671.88	3,045.94	3,189.62	3,636.17
47	2,104.25	2,398.85	2,487.82	2,836.11	2,740.75	3,124.46	3,272.75	3,730.94
48	2,193.31	2,500.37	2,588.75	2,951.18	2,857.12	3,257.12	3,415.25	3,893.39
49	2,285.94	2,605.97	2,707.50	3,086.55	2,980.63	3,397.92	3,562.50	4,061.25
50	2,382.13	2,715.63	2,814.37	3,208.38	3,108.87	3,544.11	3,714.50	4,234.53
51	2,480.68	2,827.98	2,933.12	3,343.76	3,239.50	3,693.03	3,873.62	4,415.93
52	2,582.81	2,944.40	3,057.82	3,485.91	3,372.50	3,844.65	4,035.13	4,600.05
53	2,689.68	3,066.24	3,182.50	3,628.05	3,512.63	4,004.40	4,203.75	4,792.28
54	2,797.75	3,189.44	3,313.13	3,776.97	3,659.87	4,172.25	4,379.50	4,992.63
55	2,910.56	3,318.04	3,449.69	3,932.65	3,809.50	4,342.83	4,557.63	5,195.70
56	3,051.87	3,479.13	3,615.94	4,122.17	3,992.38	4,551.31	4,778.50	5,447.49
57	3,173.00	3,617.22	3,758.44	4,284.62	4,153.88	4,735.42	4,973.25	5,669.51
58	3,297.68	3,759.36	3,906.87	4,453.83	4,320.13	4,924.95	5,172.75	5,896.94
59	3,428.31	3,908.27	4,067.19	4,636.60	4,493.50	5,122.59	5,377.00	6,129.78
60	3,580.31	4,081.55	4,245.31	4,839.65	4,693.00	5,350.02	5,616.88	6,403.24
61	3,746.56	4,271.08	4,441.25	5,063.03	4,913.87	5,601.81	5,880.50	6,703.77
62	3,890.25	4,434.89	4,613.44	5,259.32	5,101.50	5,815.71	6,106.13	6,960.99
63	4,068.38	4,637.95	4,827.19	5,503.00	5,336.63	6,083.76	6,384.00	7,277.76
64	4,251.25	4,846.43	5,046.87	5,753.43	5,574.12	6,354.50	6,671.38	7,605.37
65	4,441.25	5,063.03	5,266.56	6,003.88	5,811.62	6,625.25	6,942.13	7,914.03
66	4,677.56	5,332.42	5,545.63	6,322.02	6,118.00	6,974.52	7,303.13	8,325.57
67	4,843.81	5,521.94	5,735.62	6,538.61	6,334.13	7,220.91	7,552.50	8,609.85
68	5,007.69	5,708.77	5,931.56	6,761.98	6,543.13	7,459.17	7,801.87	8,894.13
69	5,169.18	5,892.87	6,127.50	6,985.35	6,752.13	7,697.43	8,044.13	9,170.31
70	5,322.37	6,067.50	6,299.69	7,181.65	6,946.87	7,919.43	8,267.37	9,424.80
71	5,564.62	6,343.67	6,590.63	7,513.32	7,253.25	8,268.71	8,623.62	9,830.93
72	5,709.50	6,508.83	6,756.88	7,702.84	7,438.50	8,479.89	8,830.25	10,066.49
73	5,841.31	6,659.09	6,911.25	7,878.83	7,602.37	8,666.70	9,015.50	10,277.67
74	5,957.69	6,791.77	7,047.82	8,034.51	7,742.50	8,826.45	9,172.25	10,456.37
75	7,191.50	8,198.31	8,472.81	9,659.00	9,286.25	10,586.33	10,934.50	12,465.33
76	7,303.13	8,325.57	8,609.37	9,814.68	9,416.87	10,735.23	11,069.88	12,619.66
77	7,385.06	8,418.97	8,698.44	9,916.22	9,507.13	10,838.13	11,153.00	12,714.42
78	7,432.56	8,473.12	8,740.00	9,963.60	9,552.25	10,889.57	11,186.25	12,752.33
79	7,448.00	8,490.72	8,757.81	9,983.90	9,554.63	10,892.28	11,167.25	12,730.67
80	7,602.37	8,666.70	8,924.07	10,173.44	9,713.75	11,073.68	11,305.00	12,887.70
81	7,565.57	8,624.75	8,870.63	10,112.52	9,640.13	10,989.75	11,186.25	12,752.33
82	7,483.62	8,531.33	8,757.81	9,983.90	9,507.13	10,838.13	10,993.87	12,533.01
83	7,351.81	8,381.06	8,591.56	9,794.38	9,310.00	10,613.40	10,720.75	12,221.66
84	7,174.87	8,179.35	8,377.81	9,550.70	9,051.13	10,318.29	10,376.38	11,829.07
85	7,520.44	8,573.30	8,722.19	9,943.30	9,357.50	10,667.55	10,583.00	12,064.62

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **5% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP5-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	850.25	935.28	1,132.87	1,246.16
30	869.25	956.18	1,154.25	1,269.68
31	885.87	974.46	1,179.19	1,297.11
32	903.69	994.06	1,201.75	1,321.93
33	913.19	1,004.51	1,217.18	1,338.90
34	922.69	1,014.96	1,226.69	1,349.36
35	933.37	1,026.71	1,239.75	1,363.73
36	942.88	1,037.17	1,251.62	1,376.78
37	950.00	1,045.00	1,265.88	1,392.47
38	958.31	1,054.14	1,276.56	1,404.22
39	967.81	1,064.59	1,287.25	1,415.98
40	977.31	1,075.04	1,299.12	1,429.03
41	985.63	1,084.19	1,311.00	1,442.10
42	983.25	1,081.58	1,306.25	1,436.88
43	990.38	1,089.42	1,316.94	1,448.63
44	998.69	1,098.56	1,326.43	1,459.07
45	1,005.81	1,106.39	1,337.13	1,470.84
46	1,011.75	1,112.93	1,345.43	1,479.97
47	1,018.87	1,120.76	1,352.57	1,487.83
48	1,026.00	1,128.60	1,360.87	1,496.96
49	1,030.75	1,133.83	1,368.00	1,504.80
50	1,036.69	1,140.36	1,373.93	1,511.32
51	1,040.25	1,144.28	1,378.69	1,516.56
52	1,058.06	1,163.87	1,402.43	1,542.67
53	1,071.13	1,178.24	1,417.87	1,559.66
54	1,081.82	1,190.00	1,430.94	1,574.03
55	1,091.31	1,200.44	1,445.19	1,589.71
56	1,110.31	1,221.34	1,468.94	1,615.83
57	1,129.31	1,242.24	1,491.50	1,640.65
58	1,148.31	1,263.14	1,515.25	1,666.78
59	1,167.31	1,284.04	1,540.19	1,694.21
60	1,192.25	1,311.48	1,569.88	1,726.87
61	1,220.75	1,342.83	1,606.68	1,767.35
62	1,239.75	1,363.73	1,630.43	1,793.47
63	1,269.44	1,396.38	1,666.06	1,832.67
64	1,300.31	1,430.34	1,700.50	1,870.55
65	1,315.75	1,447.33	1,715.94	1,887.53
66	1,357.32	1,493.05	1,764.63	1,941.09
67	1,375.13	1,512.64	1,783.62	1,961.98
68	1,391.75	1,530.93	1,799.06	1,978.97
69	1,406.00	1,546.60	1,813.31	1,994.64
70	1,417.88	1,559.67	1,822.81	2,005.09
71	1,453.50	1,598.85	1,859.63	2,045.59
72	1,460.62	1,606.68	1,862.00	2,048.20
73	1,464.18	1,610.60	1,858.43	2,044.27
74	1,464.19	1,610.61	1,848.93	2,033.82
75	1,698.12	1,867.93	2,114.93	2,326.42
76	1,689.81	1,858.79	2,092.37	2,301.61
77	1,675.57	1,843.13	2,060.31	2,266.34
78	1,653.00	1,818.30	2,019.94	2,221.93
79	1,624.50	1,786.95	1,968.87	2,165.76
80	1,616.18	1,777.80	1,935.62	2,129.18
81	1,573.44	1,730.78	1,864.38	2,050.82
82	1,522.37	1,674.61	1,782.44	1,960.68
83	1,463.00	1,609.30	1,687.43	1,856.17
84	1,395.31	1,534.84	1,580.57	1,738.63
85	1,387.00	1,525.70	1,510.50	1,661.55

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	1,112.69	1,223.96	1,700.50	1,870.55	2,049.63	2,254.59	2,265.75	2,492.33
30	1,134.07	1,247.48	1,738.50	1,912.35	2,090.00	2,299.00	2,308.50	2,539.35
31	1,156.62	1,272.28	1,771.75	1,948.93	2,132.75	2,346.03	2,358.37	2,594.21
32	1,179.19	1,297.11	1,807.37	1,988.11	2,176.69	2,394.36	2,403.50	2,643.85
33	1,192.25	1,311.48	1,826.38	2,009.02	2,199.25	2,419.18	2,434.38	2,677.82
34	1,204.13	1,324.54	1,845.37	2,029.91	2,221.81	2,443.99	2,453.37	2,698.71
35	1,217.19	1,338.91	1,866.75	2,053.43	2,244.37	2,468.81	2,479.50	2,727.45
36	1,227.87	1,350.66	1,885.75	2,074.33	2,266.93	2,493.62	2,503.25	2,753.58
37	1,239.75	1,363.73	1,900.00	2,090.00	2,289.50	2,518.45	2,531.75	2,784.93
38	1,251.63	1,376.79	1,916.63	2,108.29	2,309.69	2,540.66	2,553.13	2,808.44
39	1,263.50	1,389.85	1,935.63	2,129.19	2,332.25	2,565.48	2,574.50	2,831.95
40	1,275.37	1,402.91	1,954.62	2,150.08	2,351.25	2,586.38	2,598.25	2,858.08
41	1,286.06	1,414.67	1,971.25	2,168.38	2,371.44	2,608.58	2,622.00	2,884.20
42	1,283.69	1,412.06	1,966.50	2,163.15	2,366.69	2,603.36	2,612.50	2,873.75
43	1,293.19	1,422.51	1,980.75	2,178.83	2,385.69	2,624.26	2,633.87	2,897.26
44	1,302.69	1,432.96	1,997.38	2,197.12	2,402.31	2,642.54	2,652.88	2,918.17
45	1,312.19	1,443.41	2,011.62	2,212.78	2,420.13	2,662.14	2,674.25	2,941.68
46	1,321.69	1,453.86	2,023.50	2,225.85	2,436.75	2,680.43	2,690.88	2,959.97
47	1,330.00	1,463.00	2,037.75	2,241.53	2,449.82	2,694.80	2,705.12	2,975.63
48	1,337.13	1,470.84	2,052.00	2,257.20	2,465.25	2,711.78	2,721.75	2,993.93
49	1,346.63	1,481.29	2,061.50	2,267.65	2,478.31	2,726.14	2,736.00	3,009.60
50	1,352.56	1,487.82	2,073.38	2,280.72	2,490.19	2,739.21	2,747.88	3,022.67
51	1,358.50	1,494.35	2,080.50	2,288.55	2,500.87	2,750.96	2,757.37	3,033.11
52	1,383.44	1,521.78	2,116.12	2,327.73	2,543.62	2,797.98	2,804.88	3,085.37
53	1,397.69	1,537.46	2,142.25	2,356.48	2,570.94	2,828.03	2,835.75	3,119.33
54	1,414.31	1,555.74	2,163.62	2,379.98	2,595.87	2,855.46	2,861.87	3,148.06
55	1,428.56	1,571.42	2,182.63	2,400.89	2,620.81	2,882.89	2,890.38	3,179.42
56	1,453.50	1,598.85	2,220.63	2,442.69	2,665.94	2,932.53	2,937.87	3,231.66
57	1,478.44	1,626.28	2,258.62	2,484.48	2,709.88	2,980.87	2,983.00	3,281.30
58	1,503.37	1,653.71	2,296.63	2,526.29	2,752.62	3,027.88	3,030.50	3,333.55
59	1,529.50	1,682.45	2,334.62	2,568.08	2,796.57	3,076.23	3,080.37	3,388.41
60	1,562.75	1,719.03	2,384.50	2,622.95	2,855.94	3,141.53	3,139.75	3,453.73
61	1,601.94	1,762.13	2,441.50	2,685.65	2,922.44	3,214.68	3,213.38	3,534.72
62	1,629.25	1,792.18	2,479.50	2,727.45	2,966.37	3,263.01	3,260.88	3,586.97
63	1,669.63	1,836.59	2,538.88	2,792.77	3,034.06	3,337.47	3,332.12	3,665.33
64	1,711.19	1,882.31	2,600.62	2,860.68	3,100.56	3,410.62	3,401.00	3,741.10
65	1,738.50	1,912.35	2,631.50	2,894.65	3,132.63	3,445.89	3,431.88	3,775.07
66	1,796.69	1,976.36	2,714.62	2,986.08	3,225.25	3,547.78	3,529.25	3,882.18
67	1,824.00	2,006.40	2,750.25	3,025.28	3,262.06	3,588.27	3,567.25	3,923.98
68	1,850.13	2,035.14	2,783.50	3,061.85	3,296.50	3,626.15	3,598.13	3,957.94
69	1,875.06	2,062.57	2,812.00	3,093.20	3,326.19	3,658.81	3,626.63	3,989.29
70	1,894.07	2,083.48	2,835.75	3,119.33	3,347.56	3,682.32	3,645.62	4,010.18
71	1,947.50	2,142.25	2,907.00	3,197.70	3,420.00	3,762.00	3,719.25	4,091.18
72	1,964.13	2,160.54	2,921.25	3,213.38	3,429.50	3,772.45	3,724.00	4,096.40
73	1,974.81	2,172.29	2,928.38	3,221.22	3,430.69	3,773.76	3,716.88	4,088.57
74	1,981.94	2,180.13	2,928.37	3,221.21	3,421.19	3,763.31	3,697.88	4,067.67
75	2,331.06	2,564.17	3,396.25	3,735.88	3,934.19	4,327.61	4,229.88	4,652.87
76	2,332.25	2,565.48	3,379.63	3,717.59	3,902.12	4,292.33	4,184.75	4,603.23
77	2,322.75	2,555.03	3,351.12	3,686.23	3,852.25	4,237.48	4,120.63	4,532.69
78	2,303.75	2,534.13	3,306.00	3,636.60	3,786.94	4,165.63	4,039.88	4,443.87
79	2,276.44	2,504.08	3,249.00	3,573.90	3,703.81	4,074.19	3,937.75	4,331.53
80	2,287.13	2,515.84	3,232.38	3,555.62	3,658.69	4,024.56	3,871.25	4,258.38
81	2,245.57	2,470.13	3,146.87	3,461.56	3,541.13	3,895.24	3,728.75	4,101.63
82	2,192.12	2,411.33	3,044.75	3,349.23	3,401.00	3,741.10	3,564.87	3,921.36
83	2,126.81	2,339.49	2,926.00	3,218.60	3,239.50	3,563.45	3,374.88	3,712.37
84	2,052.00	2,257.20	2,790.62	3,069.68	3,059.00	3,364.90	3,161.12	3,477.23
85	2,106.63	2,317.29	2,774.00	3,051.40	2,971.12	3,268.23	3,021.00	3,323.10

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	2,002.12	2,242.37	2,550.75	2,856.84	2,942.63	3,295.75	3,209.81	3,594.99
30	2,042.50	2,287.60	2,607.75	2,920.68	3,003.19	3,363.57	3,275.12	3,668.13
31	2,085.25	2,335.48	2,657.63	2,976.55	3,064.94	3,432.73	3,342.81	3,743.95
32	2,125.63	2,380.71	2,711.06	3,036.39	3,126.69	3,501.89	3,409.31	3,818.43
33	2,149.37	2,407.29	2,739.56	3,068.31	3,158.75	3,537.80	3,446.13	3,859.67
34	2,171.94	2,432.57	2,768.06	3,100.23	3,190.81	3,573.71	3,481.75	3,899.56
35	2,193.31	2,456.51	2,800.13	3,136.15	3,225.25	3,612.28	3,517.38	3,939.47
36	2,217.06	2,483.11	2,828.63	3,168.07	3,256.13	3,646.87	3,551.82	3,978.04
37	2,236.06	2,504.39	2,850.00	3,192.00	3,288.18	3,682.76	3,586.25	4,016.60
38	2,258.62	2,529.65	2,874.94	3,219.93	3,319.06	3,717.35	3,619.50	4,053.84
39	2,280.00	2,553.60	2,903.44	3,251.85	3,351.13	3,753.27	3,652.75	4,091.08
40	2,299.00	2,574.88	2,931.94	3,283.77	3,379.63	3,785.19	3,686.00	4,128.32
41	2,319.19	2,597.49	2,956.87	3,311.69	3,409.31	3,818.43	3,718.07	4,164.24
42	2,312.06	2,589.51	2,949.75	3,303.72	3,399.81	3,807.79	3,708.57	4,153.60
43	2,332.25	2,612.12	2,971.13	3,327.67	3,427.12	3,838.37	3,734.69	4,182.85
44	2,350.06	2,632.07	2,996.06	3,355.59	3,452.07	3,866.32	3,764.37	4,216.09
45	2,366.69	2,650.69	3,017.44	3,379.53	3,475.81	3,892.91	3,790.50	4,245.36
46	2,382.12	2,667.97	3,035.25	3,399.48	3,500.75	3,920.84	3,815.44	4,273.29
47	2,397.57	2,685.28	3,056.63	3,423.43	3,523.31	3,946.11	3,839.19	4,299.89
48	2,413.00	2,702.56	3,078.00	3,447.36	3,543.50	3,968.72	3,860.57	4,323.84
49	2,426.06	2,717.19	3,092.25	3,463.32	3,562.50	3,990.00	3,881.94	4,347.77
50	2,440.32	2,733.16	3,110.06	3,483.27	3,580.31	4,009.95	3,900.94	4,369.05
51	2,451.00	2,745.12	3,120.75	3,495.24	3,594.56	4,025.91	3,917.56	4,387.67
52	2,492.57	2,791.68	3,174.19	3,555.09	3,658.69	4,097.73	3,985.25	4,463.48
53	2,521.06	2,823.59	3,213.37	3,598.97	3,696.68	4,140.28	4,026.81	4,510.03
54	2,547.19	2,852.85	3,245.44	3,634.89	3,734.69	4,182.85	4,064.81	4,552.59
55	2,573.32	2,882.12	3,273.93	3,666.80	3,769.12	4,221.41	4,104.00	4,596.48
56	2,618.44	2,932.65	3,330.93	3,730.64	3,835.63	4,295.91	4,174.07	4,674.96
57	2,663.56	2,983.19	3,387.94	3,794.49	3,898.56	4,366.39	4,241.75	4,750.76
58	2,709.88	3,035.07	3,444.93	3,858.32	3,961.50	4,436.88	4,309.44	4,826.57
59	2,755.00	3,085.60	3,501.94	3,922.17	4,025.63	4,508.71	4,377.13	4,902.39
60	2,815.56	3,153.43	3,576.75	4,005.96	4,109.93	4,603.12	4,467.37	5,003.45
61	2,885.62	3,231.89	3,662.25	4,101.72	4,208.50	4,713.52	4,571.87	5,120.49
62	2,933.13	3,285.11	3,719.25	4,165.56	4,272.62	4,785.33	4,640.75	5,197.64
63	3,005.56	3,366.23	3,808.31	4,265.31	4,370.00	4,894.40	4,744.06	5,313.35
64	3,076.81	3,446.03	3,900.94	4,369.05	4,468.57	5,004.80	4,847.38	5,429.07
65	3,123.13	3,497.91	3,947.25	4,420.92	4,517.25	5,059.32	4,893.69	5,480.93
66	3,225.25	3,612.28	4,071.94	4,560.57	4,653.81	5,212.27	5,036.18	5,640.52
67	3,271.56	3,664.15	4,125.38	4,620.43	4,710.81	5,276.11	5,094.37	5,705.69
68	3,315.50	3,713.36	4,175.25	4,676.28	4,761.88	5,333.31	5,145.43	5,762.88
69	3,355.87	3,758.57	4,218.00	4,724.16	4,807.00	5,383.84	5,189.37	5,812.09
70	3,391.50	3,798.48	4,253.63	4,764.07	4,841.44	5,422.41	5,220.25	5,846.68
71	3,480.57	3,898.24	4,360.50	4,883.76	4,950.69	5,544.77	5,329.50	5,969.04
72	3,505.50	3,926.16	4,381.87	4,907.69	4,967.31	5,563.39	5,341.38	5,982.35
73	3,523.31	3,946.11	4,392.56	4,919.67	4,972.06	5,568.71	5,339.00	5,979.68
74	3,530.44	3,954.09	4,392.56	4,919.67	4,961.37	5,556.73	5,320.00	5,958.40
75	4,132.50	4,628.40	5,094.37	5,705.69	5,723.75	6,410.60	6,106.12	6,838.85
76	4,125.37	4,620.41	5,069.44	5,677.77	5,682.18	6,364.04	6,050.31	6,776.35
77	4,102.82	4,595.16	5,026.69	5,629.89	5,616.87	6,290.89	5,968.37	6,684.57
78	4,063.63	4,551.27	4,959.00	5,554.08	5,529.00	6,192.48	5,861.50	6,564.88
79	4,009.00	4,490.08	4,873.50	5,458.32	5,416.19	6,066.13	5,727.31	6,414.59
80	4,012.56	4,494.07	4,848.56	5,430.39	5,361.56	6,004.95	5,648.94	6,326.81
81	3,929.44	4,400.97	4,720.31	5,286.75	5,200.06	5,824.07	5,456.57	6,111.36
82	3,826.12	4,285.25	4,567.13	5,115.19	5,006.50	5,607.28	5,234.50	5,862.64
83	3,701.44	4,145.61	4,389.00	4,915.68	4,780.88	5,354.59	4,973.25	5,570.04
84	3,556.56	3,983.35	4,185.94	4,688.25	4,526.75	5,069.96	4,683.50	5,245.52
85	3,612.38	4,045.87	4,161.00	4,660.32	4,430.56	4,962.23	4,523.19	5,065.97

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	3,104.12	3,476.61	3,778.62	4,232.05	4,251.25	4,761.40	4,658.57	5,217.60
30	3,167.06	3,547.11	3,853.44	4,315.85	4,346.25	4,867.80	4,752.37	5,322.65
31	3,231.19	3,618.93	3,931.81	4,403.63	4,429.37	4,960.89	4,848.56	5,430.39
32	3,295.32	3,690.76	4,010.19	4,491.41	4,518.44	5,060.65	4,947.12	5,540.77
33	3,329.75	3,729.32	4,054.12	4,540.61	4,565.94	5,113.85	4,999.37	5,599.29
34	3,365.37	3,769.21	4,094.50	4,585.84	4,613.44	5,167.05	5,051.63	5,657.83
35	3,397.44	3,805.13	4,138.44	4,635.05	4,666.87	5,226.89	5,102.69	5,715.01
36	3,431.87	3,843.69	4,178.81	4,680.27	4,714.38	5,280.11	5,152.56	5,770.87
37	3,466.31	3,882.27	4,218.00	4,724.16	4,750.00	5,320.00	5,203.63	5,828.07
38	3,498.38	3,918.19	4,258.38	4,769.39	4,791.56	5,366.55	5,252.32	5,882.60
39	3,531.62	3,955.41	4,298.75	4,814.60	4,839.06	5,419.75	5,301.00	5,937.12
40	3,561.32	3,988.68	4,335.56	4,855.83	4,886.56	5,472.95	5,348.50	5,990.32
41	3,593.37	4,024.57	4,374.75	4,899.72	4,928.13	5,519.51	5,394.81	6,042.19
42	3,583.87	4,013.93	4,362.87	4,886.41	4,916.25	5,506.20	5,380.57	6,026.24
43	3,611.19	4,044.53	4,397.31	4,924.99	4,951.88	5,546.11	5,423.31	6,074.11
44	3,639.69	4,076.45	4,431.75	4,963.56	4,993.44	5,592.65	5,463.68	6,119.32
45	3,665.81	4,105.71	4,463.81	4,999.47	5,029.06	5,632.55	5,502.87	6,163.21
46	3,690.75	4,133.64	4,493.50	5,032.72	5,058.75	5,665.80	5,539.69	6,204.45
47	3,715.69	4,161.57	4,522.00	5,064.64	5,094.37	5,705.69	5,575.32	6,244.36
48	3,737.07	4,185.52	4,549.31	5,095.23	5,130.00	5,745.60	5,608.56	6,281.59
49	3,759.62	4,210.77	4,576.63	5,125.83	5,153.75	5,772.20	5,639.44	6,316.17
50	3,778.62	4,232.05	4,600.38	5,152.43	5,183.44	5,805.45	5,666.75	6,346.76
51	3,796.44	4,252.01	4,620.57	5,175.04	5,201.25	5,825.40	5,691.69	6,374.69
52	3,862.93	4,326.48	4,701.31	5,265.47	5,290.31	5,925.15	5,791.44	6,486.41
53	3,904.50	4,373.04	4,752.38	5,322.67	5,355.63	5,998.31	5,852.00	6,554.24
54	3,946.07	4,419.60	4,803.44	5,379.85	5,409.07	6,058.16	5,911.37	6,620.73
55	3,986.43	4,464.80	4,849.75	5,431.72	5,456.56	6,111.35	5,968.37	6,684.57
56	4,058.87	4,545.93	4,937.62	5,530.13	5,551.56	6,217.75	6,072.87	6,801.61
57	4,127.75	4,623.08	5,020.75	5,623.24	5,646.56	6,324.15	6,173.81	6,914.67
58	4,199.00	4,702.88	5,106.25	5,719.00	5,741.56	6,430.55	6,274.75	7,027.72
59	4,270.25	4,782.68	5,191.75	5,814.76	5,836.56	6,536.95	6,376.88	7,142.11
60	4,364.06	4,887.75	5,304.56	5,941.11	5,961.25	6,676.60	6,512.25	7,293.72
61	4,473.32	5,010.12	5,436.37	6,088.73	6,103.75	6,836.20	6,667.81	7,467.95
62	4,546.94	5,092.57	5,524.25	6,187.16	6,198.75	6,942.60	6,772.32	7,585.00
63	4,659.75	5,218.92	5,658.43	6,337.44	6,347.19	7,108.85	6,929.06	7,760.55
64	4,771.38	5,343.95	5,793.81	6,489.07	6,501.56	7,281.75	7,085.82	7,936.12
65	4,845.00	5,426.40	5,873.37	6,578.17	6,578.75	7,368.20	7,166.56	8,026.55
66	5,005.31	5,605.95	6,062.19	6,789.65	6,786.57	7,600.96	7,385.06	8,271.27
67	5,080.12	5,689.73	6,147.68	6,885.40	6,875.63	7,700.71	7,478.88	8,376.35
68	5,149.00	5,766.88	6,227.25	6,974.52	6,958.75	7,793.80	7,563.19	8,470.77
69	5,213.12	5,838.69	6,300.87	7,056.97	7,030.00	7,873.60	7,636.81	8,553.23
70	5,268.94	5,901.21	6,362.63	7,126.15	7,089.38	7,940.11	7,697.38	8,621.07
71	5,410.25	6,059.48	6,526.50	7,309.68	7,267.50	8,139.60	7,874.31	8,819.23
72	5,453.00	6,107.36	6,569.25	7,357.56	7,303.12	8,179.49	7,906.38	8,855.15
73	5,481.50	6,139.28	6,596.56	7,388.15	7,320.93	8,199.44	7,918.25	8,868.44
74	5,494.56	6,153.91	6,604.88	7,397.47	7,320.94	8,199.45	7,907.57	8,856.48
75	6,445.75	7,219.24	7,705.69	8,630.37	8,490.62	9,509.49	9,140.19	10,237.01
76	6,438.62	7,211.25	7,684.31	8,606.43	8,449.06	9,462.95	9,080.81	10,170.51
77	6,408.93	7,178.00	7,633.25	8,549.24	8,377.82	9,383.16	8,985.81	10,064.11
78	6,350.75	7,112.84	7,551.31	8,457.47	8,265.00	9,256.80	8,851.63	9,913.83
79	6,268.81	7,021.07	7,439.68	8,332.44	8,122.50	9,097.20	8,680.63	9,722.31
80	6,284.25	7,038.36	7,430.19	8,321.81	8,080.93	9,050.64	8,608.19	9,641.17
81	6,160.75	6,900.04	7,263.94	8,135.61	7,867.19	8,811.25	8,361.19	9,364.53
82	6,005.19	6,725.81	7,057.32	7,904.20	7,611.87	8,525.29	8,065.50	9,033.36
83	5,815.19	6,513.01	6,809.12	7,626.21	7,315.00	8,192.80	7,718.75	8,645.00
84	5,596.68	6,268.28	6,527.68	7,311.00	6,976.56	7,813.75	7,326.88	8,206.11
85	5,710.68	6,395.96	6,579.93	7,369.52	6,935.00	7,767.20	7,212.88	8,078.43

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	4,639.56	5,289.10	5,563.44	6,342.32	6,208.25	7,077.41	7,557.25	8,615.27
30	4,733.37	5,396.04	5,670.32	6,464.16	6,334.13	7,220.91	7,706.87	8,785.83
31	4,829.57	5,505.71	5,783.12	6,592.76	6,462.38	7,367.11	7,863.62	8,964.53
32	4,926.94	5,616.71	5,895.94	6,721.37	6,590.62	7,513.31	8,020.37	9,143.22
33	4,978.00	5,674.92	5,961.25	6,795.83	6,659.50	7,591.83	8,108.25	9,243.41
34	5,030.25	5,734.49	6,020.63	6,863.52	6,730.75	7,673.06	8,189.00	9,335.46
35	5,078.94	5,789.99	6,085.94	6,937.97	6,794.87	7,746.15	8,276.87	9,435.63
36	5,130.00	5,848.20	6,139.37	6,998.88	6,863.75	7,824.68	8,357.63	9,527.70
37	5,179.88	5,905.06	6,198.75	7,066.58	6,932.63	7,903.20	8,436.00	9,617.04
38	5,228.56	5,960.56	6,258.13	7,134.27	6,996.75	7,976.30	8,516.75	9,709.10
39	5,276.06	6,014.71	6,317.50	7,201.95	7,063.25	8,052.11	8,597.50	9,801.15
40	5,323.57	6,068.87	6,376.87	7,269.63	7,122.62	8,119.79	8,671.12	9,885.08
41	5,369.87	6,121.65	6,430.31	7,330.55	7,186.75	8,192.90	8,749.50	9,974.43
42	5,355.63	6,105.42	6,418.44	7,317.02	7,167.75	8,171.24	8,725.75	9,947.36
43	5,397.19	6,152.80	6,465.94	7,371.17	7,222.37	8,233.50	8,794.62	10,025.87
44	5,437.56	6,198.82	6,513.44	7,425.32	7,279.37	8,298.48	8,863.50	10,104.39
45	5,477.93	6,244.84	6,560.94	7,479.47	7,331.63	8,358.06	8,927.62	10,177.49
46	5,514.75	6,286.82	6,608.44	7,533.62	7,381.50	8,414.91	8,987.00	10,245.18
47	5,551.56	6,328.78	6,650.00	7,581.00	7,431.37	8,471.76	9,044.00	10,310.16
48	5,584.81	6,366.68	6,685.63	7,621.62	7,474.12	8,520.50	9,098.63	10,372.44
49	5,616.88	6,403.24	6,733.13	7,675.77	7,519.25	8,571.95	9,153.25	10,434.71
50	5,646.56	6,437.08	6,762.81	7,709.60	7,557.25	8,615.27	9,200.75	10,488.86
51	5,671.50	6,465.51	6,792.50	7,743.45	7,592.87	8,655.87	9,241.12	10,534.88
52	5,773.62	6,581.93	6,917.19	7,885.60	7,725.88	8,807.50	9,402.63	10,719.00
53	5,836.56	6,653.68	6,988.44	7,966.82	7,809.00	8,902.26	9,504.75	10,835.42
54	5,897.13	6,722.73	7,071.56	8,061.58	7,892.12	8,997.02	9,606.88	10,951.84
55	5,956.50	6,790.41	7,142.81	8,142.80	7,972.88	9,089.08	9,699.50	11,057.43
56	6,065.75	6,914.96	7,267.50	8,284.95	8,117.75	9,254.24	9,875.25	11,257.79
57	6,170.25	7,034.09	7,392.19	8,427.10	8,255.50	9,411.27	10,041.50	11,447.31
58	6,274.75	7,153.22	7,516.87	8,569.23	8,398.00	9,573.72	10,212.50	11,642.25
59	6,382.81	7,276.40	7,647.50	8,718.15	8,540.50	9,736.17	10,383.50	11,837.19
60	6,524.13	7,437.51	7,813.75	8,907.68	8,728.13	9,950.07	10,609.13	12,094.41
61	6,688.00	7,624.32	8,009.69	9,131.05	8,946.62	10,199.15	10,872.75	12,394.94
62	6,800.81	7,752.92	8,146.25	9,286.73	9,093.88	10,367.02	11,048.50	12,595.29
63	6,970.63	7,946.52	8,348.13	9,516.87	9,319.50	10,624.23	11,316.88	12,901.24
64	7,141.63	8,141.46	8,555.94	9,753.77	9,542.75	10,878.74	11,587.63	13,209.90
65	7,266.31	8,283.59	8,692.50	9,909.45	9,690.00	11,046.60	11,746.75	13,391.30
66	7,509.75	8,561.12	8,983.44	10,241.12	10,010.63	11,412.12	12,124.38	13,821.79
67	7,627.31	8,695.13	9,120.00	10,396.80	10,160.25	11,582.69	12,295.38	14,016.73
68	7,736.56	8,819.68	9,250.63	10,545.72	10,298.00	11,739.72	12,454.50	14,198.13
69	7,838.68	8,936.10	9,375.31	10,687.85	10,426.25	11,885.93	12,601.75	14,366.00
70	7,928.93	9,038.98	9,470.32	10,796.16	10,537.87	12,013.17	12,725.25	14,506.79
71	8,153.37	9,294.84	9,737.50	11,100.75	10,820.50	12,335.37	13,053.00	14,880.42
72	8,224.62	9,376.07	9,820.63	11,195.52	10,906.00	12,432.84	13,138.50	14,977.89
73	8,278.06	9,436.99	9,874.06	11,256.43	10,963.00	12,497.82	13,193.12	15,040.16
74	8,308.94	9,472.19	9,909.69	11,297.05	10,989.13	12,527.61	13,209.75	15,059.12
75	9,804.00	11,176.56	11,655.31	13,287.05	12,891.50	14,696.31	15,411.38	17,568.97
76	9,809.94	11,183.33	11,661.25	13,293.83	12,877.25	14,680.07	15,368.63	17,520.24
77	9,779.06	11,148.13	11,613.75	13,239.68	12,817.88	14,612.38	15,266.50	17,403.81
78	9,707.81	11,066.90	11,518.75	13,131.38	12,701.50	14,479.71	15,102.63	17,217.00
79	9,600.94	10,945.07	11,382.19	12,975.70	12,537.63	14,292.90	14,879.38	16,962.49
80	9,661.50	11,014.11	11,435.63	13,036.62	12,568.50	14,328.09	14,860.37	16,940.82
81	9,497.63	10,827.30	11,227.82	12,799.71	12,321.50	14,046.51	14,527.88	16,561.78
82	9,285.06	10,584.97	10,960.62	12,495.11	12,010.38	13,691.83	14,114.62	16,090.67
83	9,021.44	10,284.44	10,634.06	12,122.83	11,630.37	13,258.62	13,618.25	15,524.81
84	8,713.87	9,933.81	10,260.00	11,696.40	11,193.38	12,760.45	13,055.38	14,883.13
85	9,002.44	10,262.78	10,533.13	12,007.77	11,421.38	13,020.37	13,159.88	15,002.26

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **3% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP3-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	237.50	261.25	317.06	348.77
30	245.81	270.39	326.56	359.22
31	254.12	279.53	338.44	372.28
32	261.25	287.38	349.13	384.04
33	268.38	295.22	358.62	394.48
34	273.13	300.44	364.57	401.03
35	280.25	308.28	372.88	410.17
36	285.00	313.50	381.19	419.31
37	290.94	320.03	389.50	428.45
38	296.88	326.57	396.62	436.28
39	302.81	333.09	403.75	444.13
40	308.75	339.63	412.06	453.27
41	314.69	346.16	419.19	461.11
42	319.44	351.38	425.12	467.63
43	326.56	359.22	434.62	478.08
44	331.31	364.44	440.56	484.62
45	334.87	368.36	447.69	492.46
46	340.82	374.90	453.62	498.98
47	347.94	382.73	463.13	509.44
48	351.50	386.65	466.69	513.36
49	361.00	397.10	480.94	529.03
50	371.69	408.86	492.81	542.09
51	381.19	419.31	505.87	556.46
52	390.69	429.76	520.12	572.13
53	401.38	441.52	533.19	586.51
54	412.07	453.28	546.25	600.88
55	421.56	463.72	559.31	615.24
56	434.62	478.08	578.31	636.14
57	445.31	489.84	590.19	649.21
58	456.00	501.60	604.44	664.88
59	467.87	514.66	618.69	680.56
60	480.93	529.02	634.13	697.54
61	494.00	543.40	651.93	717.12
62	504.69	555.16	665.00	731.50
63	518.94	570.83	681.62	749.78
64	533.19	586.51	697.06	766.77
65	541.50	595.65	706.56	777.22
66	558.13	613.94	726.75	799.43
67	566.44	623.08	733.87	807.26
68	573.57	630.93	741.00	815.10
69	579.50	637.45	745.75	820.33
70	583.06	641.37	748.12	822.93
71	593.75	653.13	755.25	830.78
72	592.56	651.82	751.68	826.85
73	590.18	649.20	743.37	817.71
74	584.25	642.68	731.50	804.65
75	663.81	730.19	815.81	897.39
76	650.75	715.83	792.06	871.27
77	632.94	696.23	762.38	838.62
78	609.18	670.10	726.75	799.43
79	581.87	640.06	682.81	751.09
80	555.75	611.33	637.68	701.45
81	516.57	568.23	577.13	634.84
82	470.25	517.28	508.25	559.08
83	416.81	458.49	429.87	472.86
84	358.62	394.48	342.00	376.20
85	280.25	308.28	212.56	233.82

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	308.75	339.63	475.00	522.50	572.38	629.62	634.13	697.54
30	320.63	352.69	491.63	540.79	591.38	650.52	653.12	718.43
31	328.93	361.82	508.25	559.08	611.57	672.73	676.87	744.56
32	339.62	373.58	522.50	574.75	632.94	696.23	698.25	768.08
33	347.94	382.73	536.75	590.43	646.00	710.60	717.25	788.98
34	356.25	391.88	546.25	600.88	660.25	726.28	729.12	802.03
35	363.38	399.72	560.50	616.55	674.50	741.95	745.75	820.33
36	370.50	407.55	570.00	627.00	687.56	756.32	762.37	838.61
37	378.81	416.69	581.88	640.07	703.00	773.30	779.00	856.90
38	385.94	424.53	593.75	653.13	716.06	787.67	793.25	872.58
39	394.25	433.68	605.63	666.19	731.50	804.65	807.50	888.25
40	401.37	441.51	617.50	679.25	743.38	817.72	824.13	906.54
41	408.50	449.35	629.37	692.31	756.44	832.08	838.38	922.22
42	416.82	458.50	638.87	702.76	770.69	847.76	850.25	935.28
43	422.75	465.03	653.13	718.44	784.94	863.43	869.25	956.18
44	428.69	471.56	662.63	728.89	796.81	876.49	881.13	969.24
45	435.81	479.39	669.75	736.73	808.69	889.56	895.37	984.91
46	441.75	485.93	681.62	749.78	820.56	902.62	907.25	997.98
47	453.63	498.99	695.87	765.46	838.38	922.22	926.25	1,018.88
48	456.00	501.60	703.00	773.30	846.68	931.35	933.37	1,026.71
49	470.25	517.28	722.00	794.20	869.25	956.18	961.88	1,058.07
50	482.12	530.33	743.38	817.72	893.00	982.30	985.63	1,084.19
51	495.18	544.70	762.38	838.62	916.75	1,008.43	1,011.75	1,112.93
52	508.25	559.08	781.37	859.51	941.69	1,035.86	1,040.25	1,144.28
53	521.32	573.45	802.75	883.03	965.44	1,061.98	1,066.37	1,173.01
54	535.56	589.12	824.12	906.53	990.37	1,089.41	1,092.50	1,201.75
55	548.63	603.49	843.13	927.44	1,015.31	1,116.84	1,118.63	1,230.49
56	567.63	624.39	869.25	956.18	1,046.19	1,150.81	1,156.62	1,272.28
57	580.69	638.76	890.62	979.68	1,072.32	1,179.55	1,180.37	1,298.41
58	594.94	654.43	912.00	1,003.20	1,097.25	1,206.98	1,208.87	1,329.76
59	609.19	670.11	935.75	1,029.33	1,122.19	1,234.41	1,237.37	1,361.11
60	625.81	688.39	961.88	1,058.07	1,151.87	1,267.06	1,268.25	1,395.08
61	646.00	710.60	988.00	1,086.80	1,185.13	1,303.64	1,303.88	1,434.27
62	660.25	726.28	1,009.38	1,110.32	1,208.87	1,329.76	1,330.00	1,463.00
63	679.25	747.18	1,037.88	1,141.67	1,240.93	1,365.02	1,363.25	1,499.58
64	698.25	768.08	1,066.37	1,173.01	1,270.63	1,397.69	1,394.13	1,533.54
65	713.69	785.06	1,083.00	1,191.30	1,289.63	1,418.59	1,413.13	1,554.44
66	737.44	811.18	1,116.25	1,227.88	1,327.63	1,460.39	1,453.50	1,598.85
67	750.50	825.55	1,132.88	1,246.17	1,344.25	1,478.68	1,467.75	1,614.53
68	762.38	838.62	1,147.12	1,261.83	1,358.50	1,494.35	1,482.00	1,630.20
69	773.06	850.37	1,159.00	1,274.90	1,369.19	1,506.11	1,491.50	1,640.65
70	779.00	856.90	1,166.13	1,282.74	1,373.94	1,511.33	1,496.25	1,645.88
71	796.81	876.49	1,187.50	1,306.25	1,392.94	1,532.23	1,510.50	1,661.55
72	800.38	880.42	1,185.13	1,303.64	1,387.00	1,525.70	1,503.38	1,653.72
73	800.37	880.41	1,180.38	1,298.42	1,376.31	1,513.94	1,486.75	1,635.43
74	798.00	877.80	1,168.50	1,285.35	1,358.50	1,494.35	1,463.00	1,609.30
75	920.31	1,012.34	1,327.63	1,460.39	1,527.13	1,679.84	1,631.63	1,794.79
76	909.62	1,000.58	1,301.50	1,431.65	1,486.75	1,635.43	1,584.12	1,742.53
77	891.81	980.99	1,265.87	1,392.46	1,436.88	1,580.57	1,524.75	1,677.23
78	868.06	954.87	1,218.38	1,340.22	1,375.13	1,512.64	1,453.50	1,598.85
79	838.38	922.22	1,163.75	1,280.13	1,300.31	1,430.34	1,365.63	1,502.19
80	817.00	898.70	1,111.50	1,222.65	1,225.50	1,348.05	1,275.38	1,402.92
81	774.25	851.68	1,033.12	1,136.43	1,122.19	1,234.41	1,154.25	1,269.68
82	722.00	794.20	940.50	1,034.55	1,001.07	1,101.18	1,016.50	1,118.15
83	662.63	728.89	833.62	916.98	864.50	950.95	859.75	945.73
84	596.12	655.73	717.24	788.96	713.69	785.06	684.00	752.40
85	527.25	579.98	560.49	616.54	494.00	543.40	425.12	467.63

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	558.12	625.09	712.50	798.00	820.57	919.04	896.56	1,004.15
30	574.75	643.72	737.44	825.93	849.07	950.96	926.25	1,037.40
31	596.13	667.67	762.38	853.87	876.37	981.53	957.12	1,071.97
32	615.13	688.95	783.75	877.80	907.25	1,016.12	990.37	1,109.21
33	629.37	704.89	805.13	901.75	927.44	1,038.73	1,012.94	1,134.49
34	642.44	719.53	819.37	917.69	947.62	1,061.33	1,034.32	1,158.44
35	656.68	735.48	840.75	941.64	969.00	1,085.28	1,056.88	1,183.71
36	670.93	751.44	855.00	957.60	988.00	1,106.56	1,078.25	1,207.64
37	684.00	766.08	872.81	977.55	1,008.18	1,129.16	1,100.82	1,232.92
38	698.25	782.04	890.63	997.51	1,028.37	1,151.77	1,123.37	1,258.17
39	711.31	796.67	908.44	1,017.45	1,049.75	1,175.72	1,144.75	1,282.12
40	724.37	811.29	926.25	1,037.40	1,068.75	1,197.00	1,166.12	1,306.05
41	737.44	825.93	944.06	1,057.35	1,087.75	1,218.28	1,187.50	1,330.00
42	750.50	840.56	958.32	1,073.32	1,107.93	1,240.88	1,208.88	1,353.95
43	763.56	855.19	979.69	1,097.25	1,125.75	1,260.84	1,229.07	1,376.56
44	776.62	869.81	993.94	1,113.21	1,143.57	1,280.80	1,248.06	1,397.83
45	787.32	881.80	1,004.63	1,125.19	1,161.38	1,300.75	1,267.06	1,419.11
46	799.18	895.08	1,022.44	1,145.13	1,178.00	1,319.36	1,284.88	1,439.07
47	818.19	916.37	1,043.82	1,169.08	1,206.50	1,351.28	1,314.56	1,472.31
48	825.32	924.36	1,054.50	1,181.04	1,216.00	1,361.92	1,326.44	1,485.61
49	847.87	949.61	1,083.00	1,212.96	1,249.25	1,399.16	1,363.25	1,526.84
50	871.63	976.23	1,115.06	1,248.87	1,283.69	1,437.73	1,400.06	1,568.07
51	895.38	1,002.83	1,143.56	1,280.79	1,318.12	1,476.29	1,436.88	1,609.31
52	917.94	1,028.09	1,172.07	1,312.72	1,352.57	1,514.88	1,474.87	1,651.85
53	941.68	1,054.68	1,204.12	1,348.61	1,388.18	1,554.76	1,512.87	1,694.41
54	966.63	1,082.63	1,236.19	1,384.53	1,422.63	1,593.35	1,550.87	1,736.97
55	991.57	1,110.56	1,264.68	1,416.44	1,458.25	1,633.24	1,590.06	1,780.87
56	1,022.44	1,145.13	1,303.87	1,460.33	1,505.75	1,686.44	1,639.94	1,836.73
57	1,048.56	1,174.39	1,335.94	1,496.25	1,541.38	1,726.35	1,679.13	1,880.63
58	1,074.69	1,203.65	1,368.00	1,532.16	1,577.00	1,766.24	1,717.13	1,923.19
59	1,099.62	1,231.57	1,403.63	1,572.07	1,613.81	1,807.47	1,755.13	1,965.75
60	1,130.50	1,266.16	1,442.81	1,615.95	1,657.75	1,856.68	1,802.62	2,018.93
61	1,164.94	1,304.73	1,482.00	1,659.84	1,705.25	1,909.88	1,853.69	2,076.13
62	1,191.07	1,334.00	1,514.06	1,695.75	1,740.87	1,949.77	1,891.69	2,118.69
63	1,224.31	1,371.23	1,556.81	1,743.63	1,786.00	2,000.32	1,940.37	2,173.21
64	1,257.56	1,408.47	1,599.57	1,791.52	1,832.32	2,052.20	1,987.88	2,226.43
65	1,283.69	1,437.73	1,624.50	1,819.44	1,859.63	2,082.79	2,015.19	2,257.01
66	1,325.25	1,484.28	1,674.37	1,875.29	1,915.44	2,145.29	2,073.37	2,322.17
67	1,347.81	1,509.55	1,699.31	1,903.23	1,941.56	2,174.55	2,099.50	2,351.44
68	1,366.82	1,530.84	1,720.69	1,927.17	1,962.94	2,198.49	2,119.68	2,374.04
69	1,383.43	1,549.44	1,738.50	1,947.12	1,979.57	2,217.12	2,135.12	2,391.33
70	1,395.31	1,562.75	1,749.19	1,959.09	1,989.06	2,227.75	2,142.25	2,399.32
71	1,423.82	1,594.68	1,781.25	1,995.00	2,017.56	2,259.67	2,168.38	2,428.59
72	1,427.37	1,598.65	1,777.68	1,991.00	2,011.62	2,253.01	2,158.88	2,417.95
73	1,426.18	1,597.32	1,770.56	1,983.03	1,998.56	2,238.39	2,139.87	2,396.65
74	1,416.69	1,586.69	1,752.75	1,963.08	1,973.62	2,210.45	2,109.00	2,362.08
75	1,628.06	1,823.43	1,991.43	2,230.40	2,226.56	2,493.75	2,365.50	2,649.36
76	1,603.12	1,795.49	1,952.25	2,186.52	2,171.93	2,432.56	2,300.19	2,576.21
77	1,567.50	1,755.60	1,898.81	2,126.67	2,101.87	2,354.09	2,219.44	2,485.77
78	1,521.19	1,703.73	1,827.56	2,046.87	2,016.38	2,258.35	2,120.87	2,375.37
79	1,464.19	1,639.89	1,745.62	1,955.09	1,913.06	2,142.63	2,003.31	2,243.71
80	1,415.50	1,585.36	1,667.25	1,867.32	1,810.93	2,028.24	1,881.00	2,106.72
81	1,332.37	1,492.25	1,549.69	1,735.65	1,664.88	1,864.67	1,713.57	1,919.20
82	1,235.00	1,383.20	1,410.75	1,580.04	1,495.06	1,674.47	1,523.56	1,706.39
83	1,121.00	1,255.52	1,250.44	1,400.49	1,302.69	1,459.01	1,305.06	1,461.67
84	992.75	1,111.88	1,075.88	1,204.99	1,087.75	1,218.28	1,064.00	1,191.68
85	846.69	948.29	840.75	941.64	783.74	877.79	711.31	796.67

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	863.31	966.91	1,052.12	1,178.37	1,187.50	1,330.00	1,300.32	1,456.36
30	893.00	1,000.16	1,087.75	1,218.28	1,229.06	1,376.55	1,344.25	1,505.56
31	922.69	1,033.41	1,123.37	1,258.17	1,270.62	1,423.09	1,388.19	1,554.77
32	953.57	1,068.00	1,161.37	1,300.73	1,306.25	1,463.00	1,435.68	1,607.96
33	973.75	1,090.60	1,186.31	1,328.67	1,341.88	1,502.91	1,466.56	1,642.55
34	996.31	1,115.87	1,213.62	1,359.25	1,365.63	1,529.51	1,501.00	1,681.12
35	1,016.50	1,138.48	1,239.75	1,388.52	1,401.25	1,569.40	1,531.88	1,715.71
36	1,037.87	1,162.41	1,264.69	1,416.45	1,425.00	1,596.00	1,562.75	1,750.28
37	1,060.44	1,187.69	1,292.00	1,447.04	1,454.69	1,629.25	1,596.00	1,787.52
38	1,080.63	1,210.31	1,316.94	1,474.97	1,484.38	1,662.51	1,628.07	1,823.44
39	1,102.00	1,234.24	1,343.06	1,504.23	1,514.06	1,695.75	1,660.12	1,859.33
40	1,121.00	1,255.52	1,368.00	1,532.16	1,543.75	1,729.00	1,691.00	1,893.92
41	1,142.37	1,279.45	1,392.94	1,560.09	1,573.44	1,762.25	1,723.06	1,929.83
42	1,162.56	1,302.07	1,417.87	1,588.01	1,597.19	1,788.85	1,752.75	1,963.08
43	1,182.75	1,324.68	1,441.62	1,614.61	1,632.81	1,828.75	1,782.44	1,996.33
44	1,201.75	1,345.96	1,465.37	1,641.21	1,656.56	1,855.35	1,810.93	2,028.24
45	1,219.56	1,365.91	1,486.75	1,665.16	1,674.37	1,875.29	1,838.25	2,058.84
46	1,237.38	1,385.87	1,508.12	1,689.09	1,704.07	1,908.56	1,865.56	2,089.43
47	1,265.88	1,417.79	1,542.56	1,727.67	1,739.69	1,948.45	1,905.94	2,134.65
48	1,277.75	1,431.08	1,558.00	1,744.96	1,757.50	1,968.40	1,924.93	2,155.92
49	1,313.37	1,470.97	1,601.94	1,794.17	1,805.00	2,021.60	1,977.19	2,214.45
50	1,349.00	1,510.88	1,644.69	1,842.05	1,858.44	2,081.45	2,030.62	2,274.29
51	1,384.62	1,550.77	1,688.63	1,891.27	1,905.94	2,134.65	2,085.25	2,335.48
52	1,421.43	1,592.00	1,733.75	1,941.80	1,953.44	2,187.85	2,141.06	2,397.99
53	1,458.25	1,633.24	1,778.88	1,992.35	2,006.88	2,247.71	2,196.87	2,460.49
54	1,497.44	1,677.13	1,825.19	2,044.21	2,060.32	2,307.56	2,251.50	2,521.68
55	1,534.25	1,718.36	1,870.31	2,094.75	2,107.81	2,360.75	2,308.50	2,585.52
56	1,585.31	1,775.55	1,932.06	2,163.91	2,173.12	2,433.89	2,382.12	2,667.97
57	1,624.50	1,819.44	1,978.38	2,215.79	2,226.56	2,493.75	2,440.31	2,733.15
58	1,663.68	1,863.32	2,027.06	2,270.31	2,280.00	2,553.60	2,497.31	2,796.99
59	1,702.87	1,907.21	2,074.56	2,323.51	2,339.37	2,620.09	2,554.31	2,860.83
60	1,752.75	1,963.08	2,132.75	2,388.68	2,404.68	2,693.24	2,625.56	2,940.63
61	1,805.00	2,021.60	2,196.87	2,460.49	2,470.00	2,766.40	2,701.56	3,025.75
62	1,845.38	2,066.83	2,244.37	2,513.69	2,523.44	2,826.25	2,757.38	3,088.27
63	1,898.81	2,126.67	2,308.50	2,585.52	2,594.69	2,906.05	2,832.19	3,172.05
64	1,949.88	2,183.87	2,371.44	2,656.01	2,665.94	2,985.85	2,904.63	3,253.19
65	1,990.25	2,229.08	2,415.37	2,705.21	2,707.50	3,032.40	2,950.94	3,305.05
66	2,056.75	2,303.56	2,493.75	2,793.00	2,790.63	3,125.51	3,038.81	3,403.47
67	2,091.18	2,342.12	2,531.75	2,835.56	2,832.19	3,172.05	3,082.75	3,452.68
68	2,122.06	2,376.71	2,567.38	2,875.47	2,867.82	3,211.96	3,117.19	3,491.25
69	2,149.37	2,407.29	2,597.06	2,908.71	2,897.50	3,245.20	3,145.69	3,523.17
70	2,169.56	2,429.91	2,617.25	2,931.32	2,915.31	3,265.15	3,163.50	3,543.12
71	2,212.31	2,477.79	2,667.12	2,987.17	2,968.75	3,325.00	3,211.00	3,596.32
72	2,221.81	2,488.43	2,670.68	2,991.16	2,962.81	3,318.35	3,205.06	3,589.67
73	2,219.44	2,485.77	2,664.75	2,984.52	2,950.93	3,305.04	3,184.87	3,567.05
74	2,207.56	2,472.47	2,645.75	2,963.24	2,921.25	3,271.80	3,149.25	3,527.16
75	2,542.43	2,847.52	3,026.94	3,390.17	3,319.06	3,717.35	3,562.50	3,990.00
76	2,506.81	2,807.63	2,973.50	3,330.32	3,253.75	3,644.20	3,479.38	3,896.91
77	2,454.56	2,749.11	2,901.06	3,249.19	3,164.69	3,544.45	3,372.50	3,777.20
78	2,385.69	2,671.97	2,810.81	3,148.11	3,045.93	3,411.44	3,240.69	3,629.57
79	2,299.00	2,574.88	2,696.81	3,020.43	2,909.37	3,258.49	3,082.75	3,452.68
80	2,230.13	2,497.75	2,595.88	2,907.39	2,778.75	3,112.20	2,926.00	3,277.12
81	2,104.25	2,356.76	2,432.00	2,723.84	2,582.82	2,892.76	2,700.37	3,024.41
82	1,957.00	2,191.84	2,238.44	2,507.05	2,351.25	2,633.40	2,437.94	2,730.49
83	1,784.82	1,999.00	2,016.37	2,258.33	2,084.06	2,334.15	2,138.69	2,395.33
84	1,591.25	1,782.20	1,768.18	1,980.36	1,793.12	2,008.29	1,803.82	2,020.28
85	1,378.68	1,544.12	1,461.81	1,637.23	1,401.25	1,569.40	1,341.88	1,502.91

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,289.63	1,470.18	1,543.75	1,759.88	1,726.62	1,968.35	2,104.25	2,398.85
30	1,332.37	1,518.90	1,603.13	1,827.57	1,786.00	2,036.04	2,175.50	2,480.07
31	1,377.50	1,570.35	1,644.68	1,874.94	1,845.38	2,103.73	2,246.75	2,561.30
32	1,422.63	1,621.80	1,698.12	1,935.86	1,907.12	2,174.12	2,322.75	2,647.94
33	1,453.50	1,656.99	1,739.69	1,983.25	1,947.50	2,220.15	2,372.63	2,704.80
34	1,485.56	1,693.54	1,781.25	2,030.63	1,992.62	2,271.59	2,427.25	2,767.07
35	1,516.44	1,728.74	1,816.88	2,071.24	2,033.00	2,317.62	2,479.50	2,826.63
36	1,548.50	1,765.29	1,852.50	2,111.85	2,075.75	2,366.36	2,529.38	2,883.49
37	1,579.38	1,800.49	1,894.06	2,159.23	2,120.88	2,417.80	2,584.00	2,945.76
38	1,611.44	1,837.04	1,929.69	2,199.85	2,161.25	2,463.83	2,633.88	3,002.62
39	1,642.31	1,872.23	1,971.25	2,247.23	2,204.00	2,512.56	2,686.12	3,062.18
40	1,673.19	1,907.44	2,006.87	2,287.83	2,242.00	2,555.88	2,736.00	3,119.04
41	1,704.06	1,942.63	2,042.50	2,328.45	2,284.75	2,604.62	2,785.87	3,175.89
42	1,732.57	1,975.13	2,084.07	2,375.84	2,325.13	2,650.65	2,835.75	3,232.76
43	1,763.44	2,010.32	2,113.75	2,409.68	2,365.50	2,696.67	2,883.25	3,286.91
44	1,790.75	2,041.46	2,143.44	2,443.52	2,403.50	2,739.99	2,930.75	3,341.06
45	1,819.25	2,073.95	2,179.06	2,484.13	2,439.13	2,780.61	2,973.50	3,389.79
46	1,845.38	2,103.73	2,208.75	2,517.98	2,474.75	2,821.22	3,016.25	3,438.53
47	1,888.12	2,152.46	2,268.13	2,585.67	2,531.75	2,886.20	3,085.12	3,517.04
48	1,905.93	2,172.76	2,280.00	2,599.20	2,555.50	2,913.27	3,116.00	3,552.24
49	1,958.19	2,232.34	2,351.25	2,680.43	2,626.75	2,994.50	3,203.87	3,652.41
50	2,011.63	2,293.26	2,410.62	2,748.11	2,698.00	3,075.72	3,289.37	3,749.88
51	2,063.87	2,352.81	2,475.93	2,822.56	2,769.25	3,156.95	3,377.25	3,850.07
52	2,119.68	2,416.44	2,541.25	2,897.03	2,842.88	3,240.88	3,467.50	3,952.95
53	2,175.50	2,480.07	2,606.57	2,971.49	2,916.50	3,324.81	3,557.75	4,055.84
54	2,230.13	2,542.35	2,677.81	3,052.70	2,994.87	3,414.15	3,650.38	4,161.43
55	2,287.12	2,607.32	2,743.13	3,127.17	3,068.50	3,498.09	3,740.63	4,264.32
56	2,361.93	2,692.60	2,838.13	3,235.47	3,170.63	3,614.52	3,864.13	4,405.11
57	2,421.31	2,760.29	2,903.44	3,309.92	3,249.00	3,703.86	3,956.75	4,510.70
58	2,479.50	2,826.63	2,974.69	3,391.15	3,327.38	3,793.21	4,054.13	4,621.71
59	2,538.87	2,894.31	3,045.94	3,472.37	3,405.75	3,882.56	4,149.12	4,730.00
60	2,612.50	2,978.25	3,129.06	3,567.13	3,505.50	3,996.27	4,265.50	4,862.67
61	2,692.06	3,068.95	3,230.00	3,682.20	3,610.00	4,115.40	4,393.75	5,008.88
62	2,752.62	3,137.99	3,301.25	3,763.43	3,690.75	4,207.46	4,488.75	5,117.18
63	2,832.19	3,228.70	3,396.25	3,871.73	3,797.63	4,329.30	4,617.00	5,263.38
64	2,911.75	3,319.40	3,491.25	3,980.03	3,899.75	4,445.72	4,742.88	5,406.88
65	2,978.25	3,395.21	3,568.44	4,068.02	3,980.50	4,537.77	4,830.75	5,507.06
66	3,080.38	3,511.63	3,687.19	4,203.40	4,113.50	4,689.39	4,987.50	5,685.75
67	3,136.19	3,575.26	3,752.50	4,277.85	4,182.38	4,767.91	5,063.50	5,772.39
68	3,184.88	3,630.76	3,811.88	4,345.54	4,244.13	4,838.31	5,134.75	5,853.62
69	3,227.62	3,679.49	3,865.31	4,406.45	4,298.75	4,900.58	5,194.13	5,921.31
70	3,263.25	3,720.11	3,895.00	4,440.30	4,339.12	4,946.60	5,234.50	5,967.33
71	3,335.69	3,802.69	3,984.06	4,541.83	4,424.63	5,044.08	5,334.25	6,081.05
72	3,352.31	3,821.63	4,001.88	4,562.14	4,443.62	5,065.73	5,341.38	6,089.17
73	3,355.87	3,825.69	4,001.87	4,562.13	4,438.87	5,060.31	5,329.50	6,075.63
74	3,346.37	3,814.86	3,990.00	4,548.60	4,415.13	5,033.25	5,291.50	6,032.31
75	3,883.12	4,426.76	4,601.56	5,245.78	5,084.88	5,796.76	6,053.88	6,901.42
76	3,838.00	4,375.32	4,548.12	5,184.86	5,013.62	5,715.53	5,947.00	6,779.58
77	3,770.31	4,298.15	4,459.06	5,083.33	4,909.13	5,596.41	5,802.13	6,614.43
78	3,677.69	4,192.57	4,340.31	4,947.95	4,771.37	5,439.36	5,621.63	6,408.66
79	3,560.13	4,058.55	4,191.88	4,778.74	4,598.00	5,241.72	5,393.63	6,148.74
80	3,479.37	3,966.48	4,085.00	4,656.90	4,460.25	5,084.69	5,191.75	5,918.60
81	3,306.00	3,768.84	3,871.25	4,413.23	4,208.50	4,797.69	4,864.00	5,544.96
82	3,100.56	3,534.64	3,610.00	4,115.40	3,914.00	4,461.96	4,476.87	5,103.63
83	2,859.50	3,259.83	3,313.13	3,776.97	3,569.62	4,069.37	4,032.75	4,597.34
84	2,585.18	2,947.11	2,980.62	3,397.91	3,182.50	3,628.05	3,536.38	4,031.47
85	2,335.81	2,662.82	2,636.25	3,005.33	2,757.38	3,143.41	2,923.63	3,332.94

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	13.06	14.37	19.60	21.56
30	14.25	15.68	20.49	22.54
31	15.74	17.31	22.26	24.49
32	16.32	17.95	23.45	25.80
33	17.81	19.59	25.54	28.09
34	17.51	19.26	25.82	28.40
35	19.30	21.23	27.31	30.04
36	20.19	22.21	29.99	32.99
37	21.38	23.52	31.76	34.94
38	22.56	24.82	33.85	37.24
39	23.75	26.13	36.23	39.85
40	25.24	27.76	38.60	42.46
41	27.01	29.71	41.56	45.72
42	28.80	31.68	44.54	48.99
43	30.88	33.97	47.80	52.58
44	32.06	35.27	50.48	55.53
45	34.74	38.21	54.32	59.75
46	36.51	40.16	57.60	63.36
47	39.49	43.44	61.45	67.60
48	41.86	46.05	65.61	72.17
49	43.35	47.69	71.25	78.38
50	46.31	50.94	75.41	82.95
51	48.69	53.56	81.05	89.16
52	52.55	57.81	87.29	96.02
53	55.51	61.06	94.11	103.52
54	59.07	64.98	100.64	110.70
55	62.35	68.59	108.06	118.87
56	67.10	73.81	117.86	129.65
57	71.55	78.71	126.18	138.80
58	76.60	84.26	136.26	149.89
59	82.24	90.46	146.36	161.00
60	87.29	96.02	157.64	173.40
61	94.41	103.85	171.60	188.76
62	100.94	111.03	185.85	204.44
63	109.25	120.18	202.18	222.40
64	117.86	129.65	219.69	241.66
65	128.85	141.74	239.88	263.87
66	142.20	156.42	264.51	290.96
67	152.00	167.20	285.60	314.16
68	163.57	179.93	308.75	339.63
69	174.56	192.02	334.29	367.72
70	188.81	207.69	362.49	398.74
71	208.11	228.92	400.19	440.21
72	222.66	244.93	434.04	477.44
73	239.29	263.22	468.48	515.33
74	257.39	283.13	506.48	557.13
75	339.04	372.94	646.60	711.26
76	363.38	399.72	699.74	769.71
77	388.01	426.81	754.06	829.47
78	411.48	452.63	809.88	890.87
79	436.41	480.05	868.66	955.53
80	480.35	528.39	950.60	1,045.66
81	509.14	560.05	1,018.57	1,120.43
82	539.43	593.37	1,089.24	1,198.16
83	569.11	626.02	1,160.79	1,276.87
84	598.80	658.68	1,234.70	1,358.17
85	715.18	786.70	1,439.55	1,583.51

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	7.43	8.17	26.13	28.74	37.70	41.47	39.19	43.11
30	8.01	8.81	28.50	31.35	38.89	42.78	40.98	45.08
31	7.73	8.50	31.48	34.63	41.26	45.39	44.54	48.99
32	7.43	8.17	32.66	35.93	43.94	48.33	46.91	51.60
33	8.31	9.14	35.63	39.19	46.91	51.60	51.06	56.17
34	8.31	9.14	35.04	38.54	50.18	55.20	51.66	56.83
35	9.50	10.45	38.60	42.46	52.55	57.81	54.62	60.08
36	9.80	10.78	40.38	44.42	56.41	62.05	59.98	65.98
37	10.10	11.11	42.75	47.03	60.56	66.62	63.54	69.89
38	10.69	11.76	45.13	49.64	62.94	69.23	67.69	74.46
39	11.57	12.73	47.50	52.25	67.69	74.46	72.44	79.68
40	12.48	13.73	50.48	55.53	72.14	79.35	77.19	84.91
41	12.48	13.73	54.04	59.44	75.70	83.27	83.13	91.44
42	13.95	15.35	57.60	63.36	81.94	90.13	89.06	97.97
43	14.55	16.01	61.75	67.93	87.57	96.33	95.60	105.16
44	15.44	16.98	64.13	70.54	91.74	100.91	100.94	111.03
45	15.44	16.98	69.48	76.43	98.56	108.42	108.66	119.53
46	16.93	18.62	73.04	80.34	105.10	115.61	115.19	126.71
47	17.51	19.26	78.98	86.88	111.32	122.45	122.91	135.20
48	17.51	19.26	83.73	92.10	118.16	129.98	131.23	144.35
49	19.89	21.88	86.69	95.36	125.88	138.47	142.50	156.75
50	19.60	21.56	92.63	101.89	134.49	147.94	150.81	165.89
51	20.79	22.87	97.37	107.11	143.99	158.39	162.10	178.31
52	22.26	24.49	105.10	115.61	153.49	168.84	174.56	192.02
53	23.45	25.80	111.04	122.14	164.18	180.60	188.23	207.05
54	24.94	27.43	118.16	129.98	174.86	192.35	201.29	221.42
55	26.13	28.74	124.69	137.16	187.04	205.74	216.13	237.74
56	28.20	31.02	134.19	147.61	201.57	221.73	235.73	259.30
57	28.80	31.68	143.10	157.41	217.01	238.71	252.35	277.59
58	29.99	32.99	153.19	168.51	232.16	255.38	272.54	299.79
59	32.06	35.27	164.48	180.93	249.07	273.98	292.73	322.00
60	33.85	37.24	174.56	192.02	267.49	294.24	315.29	346.82
61	35.63	39.19	188.81	207.69	289.75	318.73	343.19	377.51
62	37.70	41.47	201.88	222.07	311.73	342.90	371.69	408.86
63	40.07	44.08	218.50	240.35	337.85	371.64	404.35	444.79
64	43.05	47.36	235.73	259.30	366.94	403.63	439.38	483.32
65	47.50	52.25	257.69	283.46	402.26	442.49	479.75	527.73
66	51.06	56.17	284.41	312.85	442.64	486.90	529.04	581.94
67	53.74	59.11	304.00	334.40	476.79	524.47	571.19	628.31
68	57.00	62.70	327.16	359.88	514.49	565.94	617.50	679.25
69	61.16	67.28	349.13	384.04	555.45	611.00	668.56	735.42
70	63.82	70.20	377.63	415.39	599.69	659.66	724.98	797.48
71	70.06	77.07	416.23	457.85	662.32	728.55	800.38	880.42
72	74.81	82.29	445.31	489.84	714.88	786.37	868.06	954.87
73	78.68	86.55	478.56	526.42	772.18	849.40	936.94	1,030.63
74	82.82	91.10	514.79	566.27	832.74	916.01	1,012.94	1,114.23
75	108.36	119.20	678.06	745.87	1,081.81	1,189.99	1,293.19	1,422.51
76	114.60	126.06	726.75	799.43	1,165.24	1,281.76	1,399.48	1,539.43
77	120.24	132.26	776.04	853.64	1,252.51	1,377.76	1,508.13	1,658.94
78	125.88	138.47	822.94	905.23	1,340.39	1,474.43	1,619.75	1,781.73
79	130.63	143.69	872.81	960.09	1,432.73	1,576.00	1,737.31	1,911.04
80	142.20	156.42	960.69	1,056.76	1,572.55	1,729.81	1,901.19	2,091.31
81	149.32	164.25	1,018.29	1,120.12	1,681.50	1,849.65	2,037.16	2,240.88
82	154.68	170.15	1,078.85	1,186.74	1,794.01	1,973.41	2,178.48	2,396.33
83	161.50	177.65	1,138.23	1,252.05	1,908.01	2,098.81	2,321.56	2,553.72
84	168.04	184.84	1,197.60	1,317.36	2,025.88	2,228.47	2,469.41	2,716.35
85	197.13	216.84	1,430.35	1,573.39	2,399.35	2,639.29	2,879.10	3,167.01

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	19.30	21.62	39.19	43.89	49.57	55.52	59.38	66.51
30	20.19	22.61	42.75	47.88	53.14	59.52	62.35	69.83
31	22.26	24.93	47.20	52.86	56.11	62.84	66.80	74.82
32	22.56	25.27	48.99	54.87	60.26	67.49	70.66	79.14
33	24.05	26.94	53.44	59.85	63.82	71.48	75.70	84.78
34	25.82	28.92	52.55	58.86	66.80	74.82	80.45	90.10
35	27.91	31.26	57.89	64.84	72.14	80.80	85.50	95.76
36	29.10	32.59	60.56	67.83	74.81	83.79	89.95	100.74
37	30.88	34.59	64.13	71.83	80.16	89.78	97.07	108.72
38	32.66	36.58	67.69	75.81	84.91	95.10	102.73	115.06
39	34.74	38.91	71.25	79.80	89.95	100.74	108.95	122.02
40	36.23	40.58	75.70	84.78	95.89	107.40	115.79	129.68
41	38.30	42.90	81.05	90.78	101.24	113.39	124.39	139.32
42	39.49	44.23	86.39	96.76	107.48	120.38	132.70	148.62
43	42.16	47.22	92.62	103.73	114.30	128.02	139.82	156.60
44	45.43	50.88	96.19	107.73	120.82	135.32	149.93	167.92
45	47.20	52.86	104.20	116.70	128.25	143.64	159.73	178.90
46	50.48	56.54	109.55	122.70	136.56	152.95	169.81	190.19
47	53.14	59.52	118.45	132.66	144.88	162.27	181.99	203.83
48	56.70	63.50	125.57	140.64	154.38	172.91	193.26	216.45
49	58.79	65.84	130.04	145.64	163.88	183.55	206.93	231.76
50	62.64	70.16	138.94	155.61	174.56	195.51	222.06	248.71
51	66.20	74.14	146.06	163.59	185.55	207.82	237.50	266.00
52	68.57	76.80	157.64	176.56	198.01	221.77	253.54	283.96
53	73.04	81.80	166.55	186.54	210.79	236.08	271.35	303.91
54	77.19	86.45	177.24	198.51	224.44	251.37	290.35	325.19
55	81.64	91.44	187.04	209.48	238.99	267.67	312.31	349.79
56	85.80	96.10	201.29	225.44	258.57	289.60	338.14	378.72
57	90.85	101.75	214.64	240.40	275.50	308.56	362.19	405.65
58	97.38	109.07	229.79	257.36	293.91	329.18	390.39	437.24
59	102.43	114.72	246.70	276.30	314.69	352.45	419.19	469.49
60	108.36	121.36	261.85	293.27	337.85	378.39	452.74	507.07
61	115.49	129.35	283.23	317.22	365.45	409.30	491.93	550.96
62	123.20	137.98	302.81	339.15	390.99	437.91	530.81	594.51
63	131.23	146.98	327.75	367.08	424.24	475.15	576.54	645.72
64	140.43	157.28	353.57	396.00	459.26	514.37	628.19	703.57
65	155.26	173.89	386.54	432.92	503.20	563.58	686.07	768.40
66	168.63	188.87	426.61	477.80	552.49	618.79	757.04	847.88
67	179.61	201.16	456.00	510.72	594.05	665.34	818.49	916.71
68	190.89	213.80	490.74	549.63	640.06	716.87	884.10	990.19
69	202.48	226.78	523.69	586.53	689.64	772.40	956.24	1,070.99
70	216.73	242.74	566.44	634.41	743.68	832.92	1,033.43	1,157.44
71	237.20	265.66	624.32	699.24	820.86	919.36	1,142.38	1,279.47
72	252.05	282.30	667.98	748.14	884.99	991.19	1,234.70	1,382.86
73	268.98	301.26	717.85	803.99	955.05	1,069.66	1,333.86	1,493.92
74	286.19	320.53	772.18	864.84	1,026.60	1,149.79	1,438.36	1,610.96
75	373.18	417.96	1,017.10	1,139.15	1,332.68	1,492.60	1,860.23	2,083.46
76	396.93	444.56	1,090.13	1,220.95	1,435.10	1,607.31	2,007.18	2,248.04
77	420.07	470.48	1,164.05	1,303.74	1,539.60	1,724.35	2,156.80	2,415.62
78	442.94	496.09	1,234.41	1,382.54	1,646.76	1,844.37	2,311.18	2,588.52
79	465.50	521.36	1,309.23	1,466.34	1,757.80	1,968.74	2,472.68	2,769.40
80	505.29	565.92	1,441.04	1,613.96	1,925.54	2,156.60	2,709.88	3,035.07
81	532.30	596.18	1,527.43	1,710.72	2,057.94	2,304.89	2,897.20	3,244.86
82	558.73	625.78	1,618.26	1,812.45	2,192.13	2,455.19	3,090.48	3,461.34
83	582.76	652.69	1,707.32	1,912.20	2,328.39	2,607.80	3,289.98	3,684.78
84	605.93	678.64	1,796.39	2,011.96	2,466.74	2,762.75	3,492.44	3,911.53
85	716.95	802.98	2,145.51	2,402.97	2,921.85	3,272.47	4,114.39	4,608.12

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	25.24	28.27	42.16	47.22	65.31	73.15	79.26	88.77
30	26.73	29.94	44.82	50.20	71.25	79.80	83.43	93.44
31	28.50	31.92	47.80	53.54	78.68	88.12	88.18	98.76
32	29.39	32.92	50.18	56.20	81.64	91.44	94.41	105.74
33	30.87	34.57	52.85	59.19	89.06	99.75	99.16	111.06
34	33.55	37.58	56.11	62.84	87.57	98.08	106.57	119.36
35	34.74	38.91	59.68	66.84	96.49	108.07	112.51	126.01
36	36.23	40.58	62.94	70.49	100.94	113.05	119.35	133.67
37	39.19	43.89	66.80	74.82	106.88	119.71	126.76	141.97
38	41.56	46.55	70.06	78.47	112.81	126.35	133.89	149.96
39	43.35	48.55	73.93	82.80	118.75	133.00	141.91	158.94
40	44.82	50.20	78.68	88.12	126.18	141.32	150.81	168.91
41	47.80	53.54	82.82	92.76	135.07	151.28	160.61	179.88
42	50.48	56.54	88.18	98.76	143.99	161.27	169.51	189.85
43	53.74	60.19	92.93	104.08	154.38	172.91	180.50	202.16
44	56.70	63.50	98.86	110.72	160.31	179.55	191.79	214.80
45	59.38	66.51	103.61	116.04	173.68	194.52	203.36	227.76
46	62.94	70.49	109.55	122.70	182.57	204.48	216.43	242.40
47	66.20	74.14	116.68	130.68	197.43	221.12	228.89	256.36
48	69.76	78.13	122.91	137.66	209.30	234.42	244.04	273.32
49	73.04	81.80	130.32	145.96	216.73	242.74	260.06	291.27
50	78.68	88.12	137.45	153.94	231.56	259.35	276.10	309.23
51	82.24	92.11	145.76	163.25	243.44	272.65	293.61	328.84
52	86.10	96.43	153.79	172.24	262.74	294.27	312.61	350.12
53	90.25	101.08	162.39	181.88	277.57	310.88	333.10	373.07
54	95.89	107.40	172.19	192.85	295.39	330.84	354.18	396.68
55	100.35	112.39	181.10	202.83	311.73	349.14	377.04	422.28
56	107.48	120.38	194.16	217.46	335.48	375.74	405.54	454.20
57	112.81	126.35	205.14	229.76	357.74	400.67	432.55	484.46
58	119.35	133.67	217.91	244.06	382.98	428.94	462.24	517.71
59	126.18	141.32	230.68	258.36	411.18	460.52	492.81	551.95
60	133.60	149.63	245.23	274.66	436.41	488.78	528.44	591.85
61	142.20	159.26	262.74	294.27	472.04	528.68	570.60	639.07
62	150.81	168.91	279.66	313.22	504.69	565.25	611.26	684.61
63	160.91	180.22	299.85	335.83	546.25	611.80	661.74	741.15
64	171.89	192.52	323.00	361.76	589.30	660.02	715.76	801.65
65	188.51	211.13	354.48	397.02	644.23	721.54	785.24	879.47
66	206.04	230.76	385.94	432.25	711.01	796.33	860.94	964.25
67	219.10	245.39	411.48	460.86	760.00	851.20	924.76	1,035.73
68	232.16	260.02	439.07	491.76	817.89	916.04	994.24	1,113.55
69	246.41	275.98	468.48	524.70	872.81	977.55	1,068.75	1,197.00
70	262.74	294.27	500.82	560.92	944.06	1,057.35	1,151.57	1,289.76
71	285.60	319.87	547.74	613.47	1,040.55	1,165.42	1,268.25	1,420.44
72	304.30	340.82	584.85	655.03	1,113.29	1,246.88	1,364.44	1,528.17
73	323.30	362.10	624.93	699.92	1,196.41	1,339.98	1,468.35	1,644.55
74	342.00	383.04	665.00	744.80	1,286.95	1,441.38	1,576.70	1,765.90
75	447.10	500.75	868.06	972.23	1,695.16	1,898.58	2,051.70	2,297.90
76	474.11	531.00	923.87	1,034.73	1,816.88	2,034.91	2,202.81	2,467.15
77	500.54	560.60	980.88	1,098.59	1,940.07	2,172.88	2,356.30	2,639.06
78	525.76	588.85	1,037.29	1,161.76	2,057.35	2,304.23	2,513.64	2,815.28
79	551.00	617.12	1,094.29	1,225.60	2,182.04	2,443.88	2,675.14	2,996.16
80	598.20	669.98	1,191.95	1,334.98	2,401.73	2,689.94	2,928.68	3,280.12
81	628.79	704.24	1,258.75	1,409.80	2,545.70	2,851.18	3,119.86	3,494.24
82	657.87	736.81	1,323.76	1,482.61	2,697.11	3,020.76	3,314.31	3,712.03
83	686.07	768.40	1,386.41	1,552.78	2,845.55	3,187.02	3,509.06	3,930.15
84	711.91	797.34	1,449.35	1,623.27	2,993.99	3,353.27	3,705.89	4,150.60
85	841.35	942.31	1,716.54	1,922.52	3,575.86	4,004.96	4,394.64	4,922.00

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Benefit	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	16.63	18.96	37.11	42.31	50.48	57.55	84.31	96.11
30	16.93	19.30	40.07	45.68	53.44	60.92	89.66	102.21
31	18.70	21.32	38.60	44.00	57.00	64.98	95.60	108.98
32	19.89	22.67	37.11	42.31	58.79	67.02	100.35	114.40
33	21.68	24.72	41.56	47.38	61.75	70.40	105.69	120.49
34	22.86	26.06	41.56	47.38	67.10	76.49	112.23	127.94
35	22.56	25.72	47.50	54.15	69.48	79.21	119.35	136.06
36	23.75	27.08	48.99	55.85	72.44	82.58	125.88	143.50
37	25.82	29.43	50.48	57.55	78.38	89.35	133.60	152.30
38	27.31	31.13	53.44	60.92	83.13	94.77	140.13	159.75
39	28.50	32.49	57.89	65.99	86.69	98.83	147.85	168.55
40	29.39	33.50	62.35	71.08	89.66	102.21	157.35	179.38
41	31.18	35.55	62.35	71.08	95.60	108.98	165.66	188.85
42	32.95	37.56	69.76	79.53	100.94	115.07	176.35	201.04
43	34.44	39.26	72.74	82.92	107.48	122.53	185.85	211.87
44	35.93	40.96	77.19	88.00	113.41	129.29	197.73	225.41
45	38.60	44.00	77.19	88.00	118.75	135.38	207.23	236.24
46	40.38	46.03	84.61	96.46	125.88	143.50	219.10	249.77
47	43.35	49.42	87.57	99.83	132.41	150.95	233.35	266.02
48	45.73	52.13	87.57	99.83	139.54	159.08	245.81	280.22
49	47.50	54.15	99.45	113.37	146.06	166.51	260.66	297.15
50	49.88	56.86	97.98	111.70	157.35	179.38	274.91	313.40
51	51.66	58.89	103.91	118.46	164.48	187.51	291.54	332.36
52	55.23	62.96	111.32	126.90	172.19	196.30	307.56	350.62
53	57.60	65.66	117.26	133.68	180.50	205.77	324.79	370.26
54	60.26	68.70	124.69	142.15	191.79	218.64	344.38	392.59
55	63.24	72.09	130.63	148.92	200.69	228.79	362.19	412.90
56	67.10	76.49	141.01	160.75	214.94	245.03	388.31	442.67
57	70.66	80.55	143.99	164.15	225.63	257.22	410.29	467.73
58	74.23	84.62	149.93	170.92	238.69	272.11	435.81	496.82
59	78.98	90.04	160.31	182.75	252.35	287.68	461.35	525.94
60	83.13	94.77	169.23	192.92	267.19	304.60	490.44	559.10
61	88.18	100.53	178.13	203.07	284.41	324.23	525.48	599.05
62	92.93	105.94	188.51	214.90	301.63	343.86	559.31	637.61
63	99.45	113.37	200.39	228.44	321.81	366.86	599.69	683.65
64	105.39	120.14	215.24	245.37	343.79	391.92	646.00	736.44
65	116.38	132.67	237.50	270.75	377.04	429.83	708.94	808.19
66	125.88	143.50	255.31	291.05	412.06	469.75	771.88	879.94
67	134.19	152.98	268.68	306.30	438.19	499.54	822.94	938.15
68	142.50	162.45	285.00	324.90	464.31	529.31	878.16	1,001.10
69	150.23	171.26	305.79	348.60	492.81	561.80	936.94	1,068.11
70	159.73	182.09	319.14	363.82	525.48	599.05	1,001.66	1,141.89
71	173.68	198.00	350.31	399.35	571.19	651.16	1,095.48	1,248.85
72	183.48	209.17	374.06	426.43	608.60	693.80	1,169.69	1,333.45
73	195.05	222.36	393.36	448.43	646.60	737.12	1,249.85	1,424.83
74	206.93	235.90	414.14	472.12	684.00	779.76	1,330.00	1,516.20
75	270.16	307.98	541.80	617.65	894.19	1,019.38	1,736.13	1,979.19
76	284.70	324.56	572.98	653.20	948.23	1,080.98	1,847.75	2,106.44
77	301.04	343.19	601.18	685.35	1,001.06	1,141.21	1,961.75	2,236.40
78	315.88	360.10	629.38	717.49	1,051.54	1,198.76	2,074.56	2,365.00
79	330.13	376.35	653.13	744.57	1,102.00	1,256.28	2,188.56	2,494.96
80	360.11	410.53	711.01	810.55	1,196.41	1,363.91	2,383.91	2,717.66
81	378.51	431.50	746.64	851.17	1,257.56	1,433.62	2,517.50	2,869.95
82	398.11	453.85	773.36	881.63	1,315.75	1,499.96	2,647.54	3,018.20
83	416.81	475.16	807.50	920.55	1,372.16	1,564.26	2,772.81	3,161.00
84	435.23	496.16	840.16	957.78	1,423.81	1,623.14	2,898.69	3,304.51
85	513.30	585.16	985.63	1,123.62	1,682.69	1,918.27	3,433.06	3,913.69

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	46.68	51.35	65.68	72.25
30	48.75	53.63	69.29	76.22
31	52.11	57.32	72.41	79.65
32	53.67	59.04	77.70	85.47
33	55.94	61.53	80.99	89.09
34	58.45	64.30	84.46	92.91
35	60.79	66.87	89.00	97.90
36	64.24	70.66	94.05	103.46
37	66.98	73.68	98.86	108.75
38	69.54	76.49	102.90	113.19
39	72.28	79.51	108.25	119.08
40	75.16	82.68	114.58	126.04
41	79.05	86.96	120.05	132.06
42	81.65	89.82	125.08	137.59
43	85.64	94.20	131.65	144.82
44	88.81	97.69	138.49	152.34
45	94.14	103.55	146.59	161.25
46	98.56	108.42	154.99	170.49
47	103.01	113.31	162.99	179.29
48	108.06	118.87	171.30	188.43
49	113.70	125.07	182.29	200.52
50	118.75	130.63	192.98	212.28
51	124.10	136.51	204.25	224.68
52	131.23	144.35	216.43	238.07
53	137.75	151.53	229.19	252.11
54	145.17	159.69	243.14	267.45
55	152.00	167.20	257.99	283.79
56	161.80	177.98	275.80	303.38
57	170.41	187.45	291.83	321.01
58	179.61	197.57	310.24	341.26
59	188.81	207.69	329.83	362.81
60	201.58	221.74	351.50	386.65
61	213.45	234.80	377.04	414.74
62	225.04	247.54	400.19	440.21
63	239.88	263.87	429.29	472.22
64	255.31	280.84	460.75	506.83
65	274.31	301.74	490.44	539.48
66	295.39	324.93	530.51	583.56
67	314.39	345.83	566.14	622.75
68	332.50	365.75	600.58	660.64
69	352.10	387.31	640.06	704.07
70	372.29	409.52	679.55	747.51
71	401.08	441.19	736.85	810.54
72	426.91	469.60	783.16	861.48
73	450.66	495.73	831.25	914.38
74	475.00	522.50	879.64	967.60
75	608.89	669.78	1,101.11	1,211.22
76	643.33	707.66	1,167.31	1,284.04
77	677.76	745.54	1,235.00	1,358.50
78	705.98	776.58	1,301.50	1,431.65
79	737.74	811.51	1,370.68	1,507.75
80	799.49	879.44	1,470.73	1,617.80
81	834.81	918.29	1,545.82	1,700.40
82	870.44	957.48	1,622.13	1,784.34
83	906.66	997.33	1,695.16	1,864.68
84	937.83	1,031.61	1,769.97	1,946.97
85	1,090.73	1,199.80	2,014.00	2,215.40

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	33.76	37.14	93.34	102.67	123.62	135.98	131.34	144.47
30	34.82	38.30	97.50	107.25	129.71	142.68	138.59	152.45
31	35.39	38.93	104.20	114.62	135.29	148.82	144.81	159.29
32	37.23	40.95	107.35	118.09	141.65	155.82	155.39	170.93
33	39.06	42.97	111.89	123.08	149.61	164.57	161.98	178.18
34	40.58	44.64	116.89	128.58	156.71	172.38	168.94	185.83
35	41.54	45.69	121.58	133.74	164.19	180.61	178.01	195.81
36	43.94	48.33	128.46	141.31	171.63	188.79	188.10	206.91
37	46.49	51.14	133.95	147.35	179.38	197.32	197.73	217.50
38	47.05	51.76	139.08	152.99	188.64	207.50	205.79	226.37
39	49.52	54.47	144.54	158.99	196.89	216.58	216.50	238.15
40	50.31	55.34	150.30	165.33	207.46	228.21	229.14	252.05
41	53.33	58.66	158.10	173.91	216.07	237.68	240.09	264.10
42	55.07	60.58	163.30	179.63	225.15	247.67	250.16	275.18
43	57.16	62.88	171.29	188.42	236.11	259.72	263.28	289.61
44	58.99	64.89	177.63	195.39	248.29	273.12	276.98	304.68
45	60.78	66.86	188.26	207.09	259.93	285.92	293.18	322.50
46	62.88	69.17	197.13	216.84	273.69	301.06	309.99	340.99
47	64.72	71.19	206.04	226.64	285.30	313.83	325.98	358.58
48	68.57	75.43	216.13	237.74	301.33	331.46	342.60	376.86
49	69.76	76.74	227.41	250.15	317.66	349.43	364.56	401.02
50	73.63	80.99	237.50	261.25	335.18	368.70	385.94	424.53
51	76.00	83.60	248.19	273.01	352.69	387.96	408.50	449.35
52	78.97	86.87	262.44	288.68	371.69	408.86	432.85	476.14
53	81.64	89.80	275.50	303.05	392.18	431.40	458.38	504.22
54	86.10	94.71	290.35	319.39	414.44	455.88	486.29	534.92
55	88.18	97.00	304.00	334.40	437.00	480.70	515.98	567.58
56	92.62	101.88	323.60	355.96	465.80	512.38	551.60	606.76
57	96.79	106.47	340.81	374.89	492.81	542.09	583.66	642.03
58	100.64	110.70	359.23	395.15	520.73	572.80	620.48	682.53
59	103.61	113.97	377.63	415.39	549.81	604.79	659.66	725.63
60	108.36	119.20	403.16	443.48	584.55	643.01	703.00	773.30
61	114.00	125.40	426.91	469.60	623.74	686.11	754.06	829.47
62	117.56	129.32	450.06	495.07	659.95	725.95	800.38	880.42
63	123.50	135.85	479.75	527.73	705.98	776.58	858.56	944.42
64	130.33	143.36	510.63	561.69	754.95	830.45	921.50	1,013.65
65	139.83	153.81	548.63	603.49	803.94	884.33	980.88	1,078.97
66	147.85	162.64	590.79	649.87	869.85	956.84	1,061.04	1,167.14
67	155.26	170.79	628.79	691.67	923.58	1,015.94	1,132.29	1,245.52
68	161.20	177.32	665.00	731.50	979.69	1,077.66	1,201.16	1,321.28
69	166.85	183.54	704.19	774.61	1,039.36	1,143.30	1,280.13	1,408.14
70	174.56	192.02	744.56	819.02	1,102.89	1,213.18	1,359.10	1,495.01
71	185.85	204.44	802.16	882.38	1,192.85	1,312.14	1,473.69	1,621.06
72	192.98	212.28	853.81	939.19	1,265.58	1,392.14	1,566.31	1,722.94
73	199.80	219.78	901.31	991.44	1,340.69	1,474.76	1,662.50	1,828.75
74	208.41	229.25	950.00	1,045.00	1,419.06	1,560.97	1,759.29	1,935.22
75	266.00	292.60	1,217.79	1,339.57	1,785.11	1,963.62	2,202.23	2,422.45
76	275.50	303.05	1,286.66	1,415.33	1,890.20	2,079.22	2,334.63	2,568.09
77	284.41	312.85	1,355.54	1,491.09	1,995.89	2,195.48	2,470.00	2,717.00
78	293.31	322.64	1,411.94	1,553.13	2,102.17	2,312.39	2,603.00	2,863.30
79	298.95	328.85	1,475.48	1,623.03	2,208.16	2,428.98	2,741.35	3,015.49
80	317.66	349.43	1,598.98	1,758.88	2,371.44	2,608.58	2,941.44	3,235.58
81	325.67	358.24	1,669.63	1,836.59	2,491.98	2,741.18	3,091.66	3,400.83
82	333.69	367.06	1,740.88	1,914.97	2,611.01	2,872.11	3,244.25	3,568.68
83	339.33	373.26	1,813.31	1,994.64	2,729.47	3,002.42	3,390.31	3,729.34
84	344.68	379.15	1,875.66	2,063.23	2,844.95	3,129.45	3,539.94	3,893.93
85	396.93	436.62	2,181.44	2,399.58	3,270.98	3,598.08	4,028.00	4,430.80

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	82.51	92.41	140.01	156.81	167.26	187.33	193.66	216.90
30	86.04	96.36	146.24	163.79	176.70	197.90	204.64	229.20
31	89.95	100.74	156.31	175.07	184.75	206.92	215.51	241.37
32	94.65	106.01	161.03	180.35	194.85	218.23	226.25	253.40
33	99.05	110.94	167.83	187.97	203.25	227.64	236.56	264.95
34	102.62	114.93	175.34	196.38	211.54	236.92	248.34	278.14
35	107.48	120.38	182.36	204.24	222.57	249.28	259.39	290.52
36	111.46	124.84	192.70	215.82	231.64	259.44	271.81	304.43
37	116.68	130.68	200.93	225.04	243.33	272.53	285.89	320.20
38	122.20	136.86	208.63	233.67	254.21	284.72	299.11	335.00
39	125.86	140.96	216.81	242.83	265.47	297.33	312.64	350.16
40	131.56	147.35	225.46	252.52	275.86	308.96	327.66	366.98
41	136.59	152.98	237.15	265.61	289.88	324.67	343.22	384.41
42	141.04	157.96	244.96	274.36	301.10	337.23	359.24	402.35
43	147.34	165.02	256.93	287.76	315.41	353.26	376.97	422.21
44	152.50	170.80	266.44	298.41	329.80	369.38	394.11	441.40
45	159.61	178.76	282.40	316.29	345.88	387.39	415.94	465.85
46	167.65	187.77	295.69	331.17	364.38	408.11	438.41	491.02
47	171.89	192.52	309.05	346.14	378.51	423.93	457.19	512.05
48	180.20	201.82	324.19	363.09	397.81	445.55	481.82	539.64
49	188.23	210.82	341.11	382.04	418.89	469.16	508.25	569.24
50	196.54	220.12	356.25	399.00	439.68	492.44	536.75	601.16
51	204.85	229.43	372.29	416.96	463.13	518.71	567.04	635.08
52	214.35	240.07	393.66	440.90	487.47	545.97	598.50	670.32
53	223.85	250.71	413.25	462.84	512.70	574.22	632.35	708.23
54	233.94	262.01	435.51	487.77	540.31	605.15	667.68	747.80
55	243.44	272.65	456.00	510.72	569.41	637.74	705.68	790.36
56	257.39	288.28	485.39	543.64	605.32	677.96	752.87	843.21
57	268.38	300.59	511.22	572.57	637.99	714.55	796.51	892.09
58	281.14	314.88	538.83	603.49	672.73	753.46	843.12	944.29
59	292.73	327.86	566.44	634.41	710.43	795.68	892.41	999.50
60	307.56	344.47	604.74	677.31	752.29	842.56	948.81	1,062.67
61	325.08	364.09	640.36	717.20	803.05	899.42	1,014.13	1,135.83
62	338.74	379.39	675.10	756.11	848.18	949.96	1,075.29	1,204.32
63	358.33	401.33	719.63	805.99	904.58	1,013.13	1,150.39	1,288.44
64	379.41	424.94	765.94	857.85	965.74	1,081.63	1,232.93	1,380.88
65	406.12	454.85	822.94	921.69	1,028.37	1,151.77	1,309.22	1,466.33
66	435.51	487.77	886.18	992.52	1,111.20	1,244.54	1,416.39	1,586.36
67	456.30	511.06	943.18	1,056.36	1,178.30	1,319.70	1,504.56	1,685.11
68	478.56	535.99	997.50	1,117.20	1,248.36	1,398.16	1,598.38	1,790.19
69	501.73	561.94	1,056.29	1,183.04	1,323.47	1,482.29	1,696.64	1,900.24
70	525.76	588.85	1,116.85	1,250.87	1,400.95	1,569.06	1,799.66	2,015.62
71	563.47	631.09	1,203.24	1,347.63	1,515.25	1,697.08	1,948.69	2,182.53
72	590.19	661.01	1,280.73	1,434.42	1,606.39	1,799.16	2,068.92	2,317.19
73	617.80	691.94	1,351.98	1,514.22	1,701.10	1,905.23	2,192.43	2,455.52
74	644.81	722.19	1,425.00	1,596.00	1,798.18	2,013.96	2,320.38	2,598.83
75	827.10	926.35	1,826.68	2,045.88	2,260.41	2,531.66	2,889.79	3,236.56
76	862.13	965.59	1,929.99	2,161.59	2,391.33	2,678.29	3,061.98	3,429.42
77	897.75	1,005.48	2,033.30	2,277.30	2,524.04	2,826.92	3,237.43	3,625.92
78	931.00	1,042.72	2,117.91	2,372.06	2,654.95	2,973.54	3,412.29	3,821.76
79	961.58	1,076.97	2,213.20	2,478.78	2,788.55	3,123.18	3,589.81	4,020.59
80	1,025.70	1,148.78	2,398.45	2,686.26	2,990.43	3,349.28	3,840.38	4,301.23
81	1,060.14	1,187.36	2,504.44	2,804.97	3,138.26	3,514.85	4,037.50	4,522.00
82	1,090.73	1,221.62	2,611.31	2,924.67	3,286.11	3,680.44	4,231.95	4,739.78
83	1,115.95	1,249.86	2,719.97	3,046.37	3,429.80	3,841.38	4,422.85	4,953.59
84	1,137.63	1,274.15	2,813.49	3,151.11	3,571.70	4,000.30	4,613.44	5,167.05
85	1,313.07	1,470.64	3,272.16	3,664.82	4,107.56	4,600.47	5,257.95	5,888.90

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	111.66	125.06	167.85	187.99	233.35	261.35	272.47	305.17
30	117.15	131.21	175.92	197.03	243.74	272.99	285.58	319.85
31	123.80	138.66	183.89	205.96	260.51	291.77	299.83	335.81
32	129.06	144.55	192.11	215.16	268.37	300.57	315.23	353.06
33	134.43	150.56	201.00	225.12	279.71	313.28	328.99	368.47
34	139.18	155.88	209.51	234.65	292.22	327.29	344.35	385.67
35	144.14	161.44	219.38	245.71	303.94	340.41	360.36	403.60
36	151.44	169.61	228.78	256.23	321.16	359.70	375.69	420.77
37	158.00	176.96	237.26	265.73	334.88	375.07	392.76	439.89
38	162.88	182.43	247.33	277.01	347.70	389.42	409.92	459.11
39	169.95	190.34	258.85	289.91	361.36	404.72	429.04	480.52
40	176.51	197.69	268.46	300.68	375.76	420.85	447.53	501.23
41	183.36	205.36	280.64	314.32	395.26	442.69	468.66	524.90
42	189.66	212.42	290.45	325.30	408.26	457.25	486.92	545.35
43	196.59	220.18	302.85	339.19	428.21	479.60	509.39	570.52
44	204.84	229.42	314.58	352.33	444.06	497.35	532.08	595.93
45	213.74	239.39	330.55	370.22	470.66	527.14	559.98	627.18
46	222.68	249.40	345.98	387.50	492.81	551.95	587.95	658.50
47	230.67	258.35	358.33	401.33	515.08	576.89	611.86	685.28
48	240.47	269.33	374.06	418.95	540.31	605.15	642.74	719.87
49	250.86	280.96	392.76	439.89	568.51	636.73	676.29	757.44
50	261.85	293.27	410.57	459.84	593.75	665.00	711.61	797.00
51	272.24	304.91	429.29	480.80	620.48	694.94	747.24	836.91
52	284.41	318.54	449.18	503.08	656.10	734.83	786.13	880.47
53	296.58	332.17	470.55	527.02	688.75	771.40	828.29	927.68
54	308.75	345.80	491.63	550.63	725.86	812.96	870.74	975.23
55	321.23	359.78	514.49	576.23	760.00	851.20	916.16	1,026.10
56	338.14	378.72	544.48	609.82	808.99	906.07	973.16	1,089.94
57	352.99	395.35	569.11	637.40	852.04	954.28	1,026.60	1,149.79
58	368.43	412.64	597.31	668.99	898.05	1,005.82	1,081.51	1,211.29
59	382.68	428.60	626.11	701.24	944.06	1,057.35	1,140.30	1,277.14
60	401.98	450.22	658.76	737.81	1,007.89	1,128.84	1,207.99	1,352.95
61	422.75	473.48	697.36	781.04	1,067.26	1,195.33	1,286.66	1,441.06
62	441.75	494.76	730.61	818.28	1,125.16	1,260.18	1,359.39	1,522.52
63	464.61	520.36	774.85	867.83	1,199.38	1,343.31	1,448.45	1,622.26
64	489.85	548.63	819.68	918.04	1,276.56	1,429.75	1,544.35	1,729.67
65	526.66	589.86	879.05	984.54	1,371.56	1,536.15	1,650.33	1,848.37
66	562.29	629.76	943.76	1,057.01	1,476.95	1,654.18	1,779.18	1,992.68
67	588.11	658.68	993.35	1,112.55	1,571.95	1,760.58	1,883.67	2,109.71
68	616.61	690.60	1,043.81	1,169.07	1,662.50	1,862.00	1,992.63	2,231.75
69	643.93	721.20	1,097.55	1,229.26	1,760.48	1,971.74	2,110.19	2,363.41
70	673.91	754.78	1,154.25	1,292.76	1,861.41	2,084.78	2,231.01	2,498.73
71	720.81	807.31	1,239.75	1,388.52	2,005.39	2,246.04	2,410.63	2,699.91
72	753.18	843.56	1,302.69	1,459.01	2,134.54	2,390.68	2,551.35	2,857.51
73	785.54	879.80	1,365.93	1,529.84	2,253.29	2,523.68	2,696.51	3,020.09
74	818.19	916.37	1,430.35	1,601.99	2,375.00	2,660.00	2,845.25	3,186.68
75	1,049.75	1,175.72	1,827.56	2,046.87	3,044.45	3,409.78	3,597.24	4,028.91
76	1,091.91	1,222.94	1,913.36	2,142.96	3,216.64	3,602.64	3,798.81	4,254.67
77	1,133.18	1,269.16	1,997.38	2,237.07	3,388.82	3,795.48	3,998.01	4,477.77
78	1,171.17	1,311.71	2,075.75	2,324.84	3,529.85	3,953.43	4,195.44	4,698.89
79	1,206.20	1,350.94	2,152.94	2,411.29	3,688.68	4,131.32	4,393.45	4,920.66
80	1,285.17	1,439.39	2,298.70	2,574.54	3,997.43	4,477.12	4,711.70	5,277.10
81	1,325.55	1,484.62	2,381.54	2,667.32	4,174.06	4,674.95	4,932.88	5,524.83
82	1,360.58	1,523.85	2,455.75	2,750.44	4,352.19	4,874.45	5,149.60	5,767.55
83	1,391.45	1,558.42	2,524.63	2,827.59	4,533.29	5,077.28	5,355.33	5,997.97
84	1,418.18	1,588.36	2,586.08	2,896.41	4,689.14	5,251.84	5,560.17	6,227.39
85	1,639.35	1,836.07	2,983.60	3,341.63	5,453.60	6,108.03	6,413.10	7,182.67

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Comprehensive Coverage

Lifetime Payment Plan
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Benefit	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	85.44	97.40	168.78	192.41	223.31	254.57	335.71	382.71
30	88.71	101.13	174.12	198.50	234.30	267.10	351.86	401.12
31	93.14	106.18	176.94	201.71	247.60	282.26	367.78	419.27
32	97.44	111.08	186.14	212.20	258.10	294.23	384.21	438.00
33	102.25	116.57	195.29	222.63	268.85	306.49	401.99	458.27
34	106.24	121.11	202.89	231.29	278.34	317.31	419.03	477.69
35	109.70	125.06	207.70	236.78	288.28	328.64	438.76	500.19
36	114.38	130.39	219.69	250.45	302.89	345.29	457.54	521.60
37	117.56	134.02	232.45	264.99	316.00	360.24	474.53	540.96
38	121.31	138.29	235.25	268.19	325.75	371.36	494.63	563.88
39	126.45	144.15	247.60	282.26	339.91	387.50	517.70	590.18
40	132.01	150.49	251.61	286.84	353.01	402.43	536.90	612.07
41	136.15	155.21	266.65	303.98	366.73	418.07	561.29	639.87
42	140.90	160.63	275.39	313.94	379.34	432.45	580.90	662.23
43	144.99	165.29	285.86	325.88	393.18	448.23	605.70	690.50
44	150.69	171.79	294.91	336.20	409.66	467.01	629.16	717.24
45	155.19	176.92	303.89	346.43	427.48	487.33	661.10	753.65
46	161.54	184.16	314.39	358.40	445.36	507.71	691.96	788.83
47	166.85	190.21	323.60	368.90	461.35	525.94	716.66	816.99
48	173.68	198.00	342.89	390.89	480.94	548.27	748.13	852.87
49	180.80	206.11	348.82	397.65	501.73	571.97	785.54	895.52
50	187.04	213.23	368.13	419.67	523.69	597.01	821.16	936.12
51	193.26	220.32	380.00	433.20	544.48	620.71	858.56	978.76
52	200.99	229.13	394.85	450.13	568.81	648.44	898.35	1,024.12
53	207.51	236.56	408.20	465.35	593.16	676.20	941.10	1,072.85
54	215.82	246.03	430.48	490.75	617.50	703.95	983.25	1,120.91
55	223.25	254.51	440.86	502.58	642.44	732.38	1,028.98	1,173.04
56	232.75	265.34	463.12	527.96	676.29	770.97	1,088.94	1,241.39
57	241.66	275.49	483.91	551.66	705.98	804.82	1,138.23	1,297.58
58	251.45	286.65	503.20	573.65	736.85	840.01	1,194.63	1,361.88
59	259.18	295.47	518.05	590.58	765.35	872.50	1,252.23	1,427.54
60	269.26	306.96	541.80	617.65	803.94	916.49	1,317.54	1,502.00
61	282.63	322.20	570.00	649.80	845.50	963.87	1,394.73	1,589.99
62	292.43	333.37	587.81	670.10	883.50	1,007.19	1,461.23	1,665.80
63	305.49	348.26	617.50	703.95	929.22	1,059.31	1,549.69	1,766.65
64	320.32	365.16	651.64	742.87	979.69	1,116.85	1,639.35	1,868.86
65	344.38	392.59	699.14	797.02	1,053.31	1,200.77	1,758.10	2,004.23
66	364.26	415.26	739.22	842.71	1,124.56	1,282.00	1,887.54	2,151.80
67	378.51	431.50	776.33	885.02	1,176.23	1,340.90	1,986.69	2,264.83
68	393.36	448.43	806.01	918.85	1,233.23	1,405.88	2,087.63	2,379.90
69	408.20	465.35	834.23	951.02	1,287.85	1,468.15	2,195.10	2,502.41
70	423.94	483.29	872.81	995.00	1,347.81	1,536.50	2,308.50	2,631.69
71	449.76	512.73	929.22	1,059.31	1,441.63	1,643.46	2,479.50	2,826.63
72	467.29	532.71	964.85	1,099.93	1,506.35	1,717.24	2,605.38	2,970.13
73	484.50	552.33	998.99	1,138.85	1,571.06	1,791.01	2,731.85	3,114.31
74	501.73	571.97	1,042.04	1,187.93	1,636.38	1,865.47	2,860.69	3,261.19
75	640.66	730.35	1,330.00	1,516.20	2,099.50	2,393.43	3,655.13	4,166.85
76	661.74	754.38	1,377.50	1,570.35	2,183.81	2,489.54	3,826.73	4,362.47
77	683.11	778.75	1,422.04	1,621.13	2,266.35	2,583.64	3,994.75	4,554.02
78	700.33	798.38	1,466.56	1,671.88	2,342.35	2,670.28	4,151.50	4,732.71
79	718.44	819.02	1,494.76	1,704.03	2,412.41	2,750.15	4,305.88	4,908.70
80	762.08	868.77	1,588.29	1,810.65	2,570.35	2,930.20	4,597.41	5,241.05
81	781.97	891.45	1,628.36	1,856.33	2,651.10	3,022.25	4,763.06	5,429.89
82	801.26	913.44	1,668.44	1,902.02	2,721.16	3,102.12	4,911.50	5,599.11
83	817.89	932.39	1,696.64	1,934.17	2,782.91	3,172.52	5,049.25	5,756.15
84	831.25	947.63	1,723.36	1,964.63	2,836.35	3,233.44	5,172.16	5,896.26
85	957.73	1,091.81	1,984.61	2,262.46	3,278.69	3,737.71	5,967.19	6,802.60

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-CMP5-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	143.05	157.36	246.40	271.04
30	145.51	160.06	253.09	278.40
31	148.88	163.77	259.47	285.42
32	151.90	167.09	265.85	292.44
33	155.76	171.34	269.01	295.91
34	157.46	173.21	275.73	303.30
35	158.78	174.66	279.25	307.18
36	161.13	177.24	284.52	312.97
37	165.34	181.87	287.92	316.71
38	168.24	185.06	293.91	323.30
39	169.81	186.79	299.73	329.70
40	172.79	190.07	305.38	335.92
41	175.27	192.80	311.26	342.39
42	176.95	194.65	315.22	346.74
43	180.86	198.95	320.63	352.69
44	182.46	200.71	327.00	359.70
45	186.10	204.71	332.99	366.29
46	190.45	209.50	340.70	374.77
47	193.31	212.64	347.94	382.73
48	196.30	215.93	355.00	390.50
49	200.77	220.85	363.61	399.97
50	204.00	224.40	371.92	409.11
51	208.98	229.88	380.40	418.44
52	215.68	237.25	393.69	433.06
53	220.85	242.94	404.43	444.87
54	226.81	249.49	417.29	459.02
55	234.16	257.58	429.55	472.51
56	242.55	266.81	447.10	491.81
57	250.56	275.62	463.43	509.77
58	259.18	285.10	481.82	530.00
59	268.38	295.22	500.54	550.59
60	280.85	308.94	523.99	576.39
61	293.91	323.30	549.52	604.47
62	304.00	334.40	572.08	629.29
63	320.93	353.02	600.88	660.97
64	336.06	369.67	632.94	696.23
65	352.10	387.31	658.18	724.00
66	373.47	410.82	700.92	771.01
67	392.48	431.73	732.69	805.96
68	408.20	449.02	766.83	843.51
69	426.31	468.94	801.86	882.05
70	445.91	490.50	839.56	923.52
71	474.11	521.52	895.97	985.57
72	498.75	548.63	938.73	1,032.60
73	519.83	571.81	982.95	1,081.25
74	542.69	596.96	1,029.26	1,132.19
75	686.38	755.02	1,265.58	1,392.14
76	718.14	789.95	1,326.14	1,458.75
77	747.54	822.29	1,387.89	1,526.68
78	772.48	849.73	1,450.24	1,595.26
79	800.98	881.08	1,511.69	1,662.86
80	859.45	945.40	1,606.69	1,767.36
81	893.00	982.30	1,675.86	1,843.45
82	924.76	1,017.24	1,743.85	1,918.24
83	955.05	1,050.56	1,809.45	1,990.40
84	983.25	1,081.58	1,876.85	2,064.54
85	1,136.74	1,250.41	2,117.61	2,329.37

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	85.43	93.97	286.09	314.70	416.22	457.84	492.76	542.04
30	88.69	97.56	291.04	320.14	427.41	470.15	506.20	556.82
31	90.15	99.17	297.76	327.54	436.82	480.50	518.95	570.85
32	93.08	102.39	303.82	334.20	445.90	490.49	531.70	584.87
33	93.95	103.35	311.53	342.68	453.64	499.00	538.01	591.81
34	95.84	105.42	314.93	346.42	460.99	507.09	551.48	606.63
35	96.36	106.00	317.57	349.33	467.92	514.71	558.50	614.35
36	98.74	108.61	322.24	354.46	475.78	523.36	569.03	625.93
37	99.75	109.73	330.68	363.75	483.11	531.42	575.84	633.42
38	100.78	110.86	336.46	370.11	492.16	541.38	587.79	646.57
39	101.77	111.95	339.63	373.59	499.70	549.67	599.45	659.40
40	103.60	113.96	345.57	380.13	510.18	561.20	610.75	671.83
41	104.88	115.37	350.55	385.61	519.05	570.96	622.54	684.79
42	104.41	114.85	353.90	389.29	522.86	575.15	630.43	693.47
43	106.05	116.66	361.71	397.88	532.12	585.33	641.26	705.39
44	107.48	118.23	364.93	401.42	541.76	595.94	654.00	719.40
45	108.69	119.56	372.22	409.44	552.11	607.32	665.98	732.58
46	109.64	120.60	380.90	418.99	561.82	618.00	681.41	749.55
47	111.19	122.31	386.63	425.29	573.80	631.18	695.88	765.47
48	113.65	125.02	392.59	431.85	584.43	642.87	710.02	781.02
49	114.82	126.30	401.51	441.66	596.25	655.88	727.23	799.95
50	116.46	128.11	408.00	448.80	609.51	670.46	743.83	818.21
51	117.64	129.40	417.95	459.75	622.84	685.12	760.82	836.90
52	120.27	132.30	431.35	474.49	642.56	706.82	787.39	866.13
53	121.74	133.91	441.69	485.86	659.73	725.70	808.85	889.74
54	123.69	136.06	453.63	498.99	678.89	746.78	834.58	918.04
55	125.48	138.03	468.33	515.16	698.49	768.34	859.10	945.01
56	130.32	143.35	485.10	533.61	724.37	796.81	894.19	983.61
57	132.41	145.65	501.13	551.24	750.80	825.88	926.85	1,019.54
58	136.26	149.89	518.35	570.19	777.82	855.60	963.67	1,060.04
59	138.94	152.83	536.75	590.43	806.91	887.60	1,001.07	1,101.18
60	143.10	157.41	561.69	617.86	840.16	924.18	1,047.98	1,152.78
61	148.74	163.61	587.81	646.59	881.43	969.57	1,099.04	1,208.94
62	151.70	166.87	608.00	668.80	915.56	1,007.12	1,144.16	1,258.58
63	157.05	172.76	641.85	706.04	960.99	1,057.09	1,201.75	1,321.93
64	163.29	179.62	672.13	739.34	1,010.26	1,111.29	1,265.88	1,392.47
65	172.19	189.41	704.19	774.61	1,052.42	1,157.66	1,316.35	1,447.99
66	180.80	198.88	746.94	821.63	1,119.51	1,231.46	1,401.85	1,542.04
67	185.55	204.11	784.94	863.43	1,169.99	1,286.99	1,465.38	1,611.92
68	190.60	209.66	816.41	898.05	1,223.43	1,345.77	1,533.66	1,687.03
69	196.24	215.86	852.63	937.89	1,278.94	1,406.83	1,603.73	1,764.10
70	202.47	222.72	891.81	980.99	1,336.83	1,470.51	1,679.13	1,847.04
71	213.75	235.13	948.23	1,043.05	1,427.07	1,569.78	1,791.94	1,971.13
72	219.10	241.01	997.50	1,097.25	1,493.88	1,643.27	1,877.44	2,065.18
73	225.63	248.19	1,039.66	1,143.63	1,563.35	1,719.69	1,965.91	2,162.50
74	232.75	256.03	1,085.38	1,193.92	1,634.60	1,798.06	2,058.54	2,264.39
75	293.31	322.64	1,372.75	1,510.03	2,024.99	2,227.49	2,531.16	2,784.28
76	301.04	331.14	1,436.29	1,579.92	2,121.76	2,333.94	2,652.29	2,917.52
77	309.05	339.96	1,495.06	1,644.57	2,219.14	2,441.05	2,775.79	3,053.37
78	314.69	346.16	1,544.94	1,699.43	2,315.62	2,547.18	2,900.48	3,190.53
79	320.93	353.02	1,601.94	1,762.13	2,413.30	2,654.63	3,023.38	3,325.72
80	337.55	371.31	1,718.91	1,890.80	2,567.98	2,824.78	3,213.38	3,534.72
81	343.79	378.17	1,786.00	1,964.60	2,677.23	2,944.95	3,351.73	3,686.90
82	350.01	385.01	1,849.54	2,034.49	2,785.57	3,064.13	3,487.69	3,836.46
83	354.76	390.24	1,910.10	2,101.11	2,891.26	3,180.39	3,618.91	3,980.80
84	358.04	393.84	1,966.50	2,163.15	2,997.25	3,296.98	3,753.69	4,129.06
85	410.29	451.32	2,273.48	2,500.83	3,417.63	3,759.39	4,235.23	4,658.75

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	233.19	261.17	429.14	480.64	542.48	607.58	675.68	756.76
30	238.03	266.59	436.55	488.94	555.25	621.88	690.35	773.19
31	243.97	273.25	446.62	500.21	566.80	634.82	706.69	791.49
32	249.93	279.92	455.72	510.41	579.78	649.35	723.58	810.41
33	252.55	282.86	467.29	523.36	590.32	661.16	735.06	823.27
34	255.79	286.48	472.39	529.08	599.22	671.13	746.16	835.70
35	261.03	292.35	476.33	533.49	607.81	680.75	757.71	848.64
36	262.72	294.25	483.36	541.36	617.84	691.98	769.62	861.97
37	268.08	300.25	496.01	555.53	626.04	701.16	783.21	877.20
38	271.23	303.78	504.70	565.26	636.04	712.36	796.13	891.67
39	274.79	307.76	509.44	570.57	646.83	724.45	809.63	906.79
40	280.09	313.70	518.35	580.55	658.74	737.79	823.66	922.50
41	283.03	316.99	525.83	588.93	669.03	749.31	837.60	938.11
42	285.64	319.92	530.85	594.55	674.17	755.07	845.13	946.55
43	289.40	324.13	542.58	607.69	685.36	767.60	861.65	965.05
44	293.30	328.50	547.38	613.07	697.72	781.45	875.54	980.60
45	298.11	333.88	558.31	625.31	710.25	795.48	893.69	1,000.93
46	302.95	339.30	571.35	639.91	722.34	809.02	909.84	1,019.02
47	308.54	345.56	579.94	649.53	735.60	823.87	928.18	1,039.56
48	312.61	350.12	588.89	659.56	749.91	839.90	947.62	1,061.33
49	316.89	354.92	602.28	674.55	764.23	855.94	967.13	1,083.19
50	321.95	360.58	612.00	685.44	779.64	873.20	987.39	1,105.88
51	326.71	365.92	626.93	702.16	796.86	892.48	1,008.23	1,129.22
52	336.37	376.73	647.02	724.66	819.74	918.11	1,041.89	1,166.92
53	342.18	383.24	662.54	742.04	842.87	944.01	1,070.78	1,199.27
54	349.84	391.82	680.44	762.09	864.33	968.05	1,101.98	1,234.22
55	358.12	401.09	702.49	786.79	889.09	995.78	1,134.80	1,270.98
56	368.73	412.98	727.64	814.96	921.80	1,032.42	1,178.60	1,320.03
57	379.11	424.60	751.69	841.89	954.45	1,068.98	1,221.94	1,368.57
58	390.10	436.91	777.51	870.81	987.41	1,105.90	1,267.06	1,419.11
59	400.49	448.55	805.12	901.73	1,024.23	1,147.14	1,315.16	1,472.98
60	414.44	464.17	842.54	943.64	1,066.08	1,194.01	1,371.26	1,535.81
61	430.76	482.45	881.73	987.54	1,115.95	1,249.86	1,438.95	1,611.62
62	444.42	497.75	912.00	1,021.44	1,159.89	1,299.08	1,497.44	1,677.13
63	462.24	517.71	962.76	1,078.29	1,217.49	1,363.59	1,573.74	1,762.59
64	482.13	539.99	1,008.19	1,129.17	1,278.35	1,431.75	1,654.79	1,853.36
65	507.36	568.24	1,056.29	1,183.04	1,332.07	1,491.92	1,719.50	1,925.84
66	535.56	599.83	1,120.41	1,254.86	1,415.50	1,585.36	1,829.64	2,049.20
67	554.56	621.11	1,177.41	1,318.70	1,477.25	1,654.52	1,912.76	2,142.29
68	574.45	643.38	1,224.61	1,371.56	1,543.16	1,728.34	1,999.45	2,239.38
69	594.94	666.33	1,278.94	1,432.41	1,613.51	1,807.13	2,090.89	2,341.80
70	616.91	690.94	1,337.73	1,498.26	1,685.66	1,887.94	2,185.30	2,447.54
71	653.72	732.17	1,422.32	1,593.00	1,798.48	2,014.30	2,334.63	2,614.79
72	677.18	758.44	1,496.25	1,675.80	1,883.38	2,109.39	2,445.36	2,738.80
73	702.11	786.36	1,559.49	1,746.63	1,970.06	2,206.47	2,559.36	2,866.48
74	724.68	811.64	1,628.06	1,823.43	2,059.13	2,306.23	2,678.11	2,999.48
75	915.86	1,025.76	2,059.13	2,306.23	2,547.49	2,853.19	3,281.06	3,674.79
76	948.51	1,062.33	2,154.43	2,412.96	2,669.20	2,989.50	3,440.19	3,853.01
77	979.10	1,096.59	2,242.60	2,511.71	2,791.81	3,126.83	3,601.39	4,033.56
78	1,007.60	1,128.51	2,317.41	2,595.50	2,911.45	3,260.82	3,761.11	4,212.44
79	1,033.13	1,157.11	2,402.91	2,691.26	3,032.29	3,396.16	3,924.69	4,395.65
80	1,093.99	1,225.27	2,578.36	2,887.76	3,223.18	3,609.96	4,160.11	4,659.32
81	1,122.79	1,257.52	2,679.00	3,000.48	3,359.14	3,762.24	4,339.72	4,860.49
82	1,148.31	1,286.11	2,774.30	3,107.22	3,492.44	3,911.53	4,515.48	5,057.34
83	1,168.50	1,308.72	2,865.14	3,208.96	3,622.17	4,056.83	4,688.85	5,251.51
84	1,185.13	1,327.35	2,949.75	3,303.72	3,751.61	4,201.80	4,861.63	5,445.03
85	1,358.80	1,521.86	3,410.20	3,819.42	4,281.24	4,794.99	5,494.56	6,153.91

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	308.69	345.73	486.81	545.23	715.24	801.07	867.71	971.84
30	315.89	353.80	498.91	558.78	727.59	814.90	887.19	993.65
31	322.75	361.48	510.37	571.61	744.39	833.72	908.92	1,017.99
32	330.17	369.79	521.48	584.06	759.52	850.66	929.42	1,040.95
33	334.75	374.92	528.89	592.36	778.83	872.29	943.11	1,056.28
34	340.04	380.84	538.48	603.10	787.31	881.79	958.13	1,073.11
35	345.46	386.92	544.29	609.60	793.90	889.17	973.51	1,090.33
36	349.73	391.70	552.68	619.00	805.60	902.27	989.13	1,107.83
37	354.50	397.04	562.63	630.15	826.68	925.88	1,003.98	1,124.46
38	360.65	403.93	570.88	639.39	841.16	942.10	1,021.13	1,143.67
39	364.03	407.71	578.25	647.64	849.06	950.95	1,037.29	1,161.76
40	370.00	414.40	589.16	659.86	863.91	967.58	1,054.58	1,181.13
41	375.79	420.88	597.22	668.89	876.37	981.53	1,072.86	1,201.60
42	377.03	422.27	600.75	672.84	884.75	990.92	1,080.61	1,210.28
43	383.09	429.06	611.09	684.42	904.29	1,012.80	1,099.45	1,231.38
44	387.76	434.29	619.56	693.91	912.30	1,021.78	1,119.19	1,253.49
45	393.63	440.87	629.14	704.64	930.53	1,042.19	1,138.75	1,275.40
46	399.65	447.61	639.66	716.42	952.26	1,066.53	1,158.88	1,297.95
47	406.12	454.85	651.35	729.51	966.56	1,082.55	1,180.09	1,321.70
48	411.29	460.64	661.91	741.34	981.48	1,099.26	1,202.70	1,347.02
49	417.00	467.04	672.42	753.11	1,003.80	1,124.26	1,225.94	1,373.05
50	424.54	475.48	683.92	765.99	1,020.00	1,142.40	1,249.57	1,399.52
51	429.85	481.43	696.47	780.05	1,044.89	1,170.28	1,275.09	1,428.10
52	440.93	493.84	715.95	801.86	1,078.38	1,207.79	1,314.99	1,472.79
53	450.14	504.16	731.60	819.39	1,104.22	1,236.73	1,348.97	1,510.85
54	459.57	514.72	748.05	837.82	1,134.06	1,270.15	1,384.68	1,550.84
55	468.60	524.83	766.68	858.68	1,170.81	1,311.31	1,422.85	1,593.59
56	482.13	539.99	790.88	885.79	1,212.74	1,358.27	1,474.88	1,651.87
57	495.19	554.61	815.51	913.37	1,252.81	1,403.15	1,524.75	1,707.72
58	507.66	568.58	840.16	940.98	1,295.86	1,451.36	1,578.49	1,767.91
59	521.61	584.20	865.99	969.91	1,341.88	1,502.91	1,634.60	1,830.75
60	539.43	604.16	898.05	1,005.82	1,404.23	1,572.74	1,700.50	1,904.56
61	559.91	627.10	935.45	1,047.70	1,469.54	1,645.88	1,780.36	1,994.00
62	576.24	645.39	967.23	1,083.30	1,520.00	1,702.40	1,847.16	2,068.82
63	597.91	669.66	1,009.08	1,130.17	1,604.61	1,797.16	1,936.81	2,169.23
64	622.55	697.26	1,053.01	1,179.37	1,680.31	1,881.95	2,032.41	2,276.30
65	655.20	733.82	1,106.75	1,239.56	1,760.48	1,971.74	2,124.44	2,379.37
66	690.24	773.07	1,169.99	1,310.39	1,867.35	2,091.43	2,254.76	2,525.33
67	712.50	798.00	1,214.51	1,360.25	1,962.35	2,197.83	2,352.74	2,635.07
68	736.85	825.27	1,262.01	1,413.45	2,041.01	2,285.93	2,452.79	2,747.12
69	762.38	853.87	1,309.81	1,466.99	2,131.56	2,387.35	2,561.14	2,868.48
70	787.91	882.46	1,359.99	1,523.19	2,229.54	2,497.08	2,672.17	2,992.83
71	833.04	933.00	1,443.11	1,616.28	2,370.55	2,655.02	2,850.89	3,193.00
72	861.24	964.59	1,499.23	1,679.14	2,493.75	2,793.00	2,978.85	3,336.31
73	889.74	996.51	1,555.63	1,742.31	2,599.14	2,911.04	3,111.85	3,485.27
74	917.64	1,027.76	1,613.23	1,806.82	2,713.44	3,039.05	3,247.22	3,636.89
75	1,161.98	1,301.42	2,032.11	2,275.96	3,431.88	3,843.71	4,043.44	4,528.65
76	1,200.26	1,344.29	2,109.89	2,363.08	3,590.70	4,021.58	4,228.39	4,735.80
77	1,233.51	1,381.53	2,183.81	2,445.87	3,737.66	4,186.18	4,410.38	4,939.63
78	1,265.57	1,417.44	2,251.80	2,522.02	3,862.35	4,325.83	4,589.99	5,140.79
79	1,295.26	1,450.69	2,318.89	2,597.16	4,004.85	4,485.43	4,768.11	5,340.28
80	1,368.89	1,533.16	2,455.75	2,750.44	4,297.26	4,812.93	5,068.85	5,677.11
81	1,401.85	1,570.07	2,526.11	2,829.24	4,465.00	5,000.80	5,269.54	5,901.88
82	1,432.43	1,604.32	2,590.54	2,901.40	4,623.83	5,178.69	5,464.88	6,120.67
83	1,457.06	1,631.91	2,648.13	2,965.91	4,775.24	5,348.27	5,648.94	6,326.81
84	1,476.95	1,654.18	2,698.89	3,022.76	4,916.25	5,506.20	5,832.11	6,531.96
85	1,696.64	1,900.24	3,091.95	3,462.98	5,683.68	6,365.72	6,675.24	7,476.27

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	223.53	254.82	427.15	486.95	617.39	703.82	973.61	1,109.92
30	227.96	259.87	443.41	505.49	631.78	720.23	997.84	1,137.54
31	232.64	265.21	450.78	513.89	645.50	735.87	1,020.73	1,163.63
32	237.52	270.77	465.39	530.54	660.35	752.80	1,042.97	1,188.99
33	241.29	275.07	469.78	535.55	669.49	763.22	1,057.78	1,205.87
34	243.50	277.59	479.16	546.24	680.09	775.30	1,076.95	1,227.72
35	246.75	281.30	481.83	549.29	690.94	787.67	1,088.59	1,240.99
36	249.71	284.67	493.70	562.82	699.44	797.36	1,105.35	1,260.10
37	253.15	288.59	498.75	568.58	709.01	808.27	1,125.25	1,282.79
38	256.49	292.40	503.86	574.40	721.29	822.27	1,141.76	1,301.61
39	260.13	296.55	508.85	580.09	728.06	829.99	1,156.52	1,318.43
40	263.05	299.88	517.99	590.51	740.00	843.60	1,178.34	1,343.31
41	266.08	303.33	524.40	597.82	751.58	856.80	1,194.47	1,361.70
42	266.59	303.91	522.09	595.18	754.04	859.61	1,201.49	1,369.70
43	270.45	308.31	530.23	604.46	766.18	873.45	1,222.18	1,393.29
44	274.44	312.86	537.40	612.64	775.54	884.12	1,239.14	1,412.62
45	277.49	316.34	543.46	619.54	787.24	897.45	1,258.28	1,434.44
46	279.98	319.18	548.21	624.96	799.31	911.21	1,279.32	1,458.42
47	283.80	323.53	555.92	633.75	812.25	925.97	1,302.72	1,485.10
48	287.14	327.34	568.22	647.77	822.59	937.75	1,323.83	1,509.17
49	290.54	331.22	574.10	654.47	834.00	950.76	1,344.85	1,533.13
50	293.44	334.52	582.29	663.81	849.06	967.93	1,367.86	1,559.36
51	297.48	339.13	588.18	670.53	859.70	980.06	1,392.94	1,587.95
52	302.68	345.06	601.35	685.54	881.86	1,005.32	1,431.91	1,632.38
53	307.46	350.50	608.69	693.91	900.25	1,026.29	1,463.19	1,668.04
54	312.65	356.42	618.45	705.03	919.15	1,047.83	1,496.11	1,705.57
55	318.36	362.93	627.36	715.19	937.19	1,068.40	1,533.34	1,748.01
56	325.98	371.62	651.64	742.87	964.25	1,099.25	1,581.75	1,803.20
57	333.10	379.73	662.04	754.73	990.38	1,129.03	1,631.04	1,859.39
58	340.23	387.86	681.33	776.72	1,015.31	1,157.45	1,680.31	1,915.55
59	347.05	395.64	694.69	791.95	1,043.23	1,189.28	1,731.98	1,974.46
60	356.85	406.81	715.48	815.65	1,078.85	1,229.89	1,796.10	2,047.55
61	368.43	420.01	743.68	847.80	1,119.81	1,276.58	1,870.91	2,132.84
62	376.44	429.14	758.51	864.70	1,152.48	1,313.83	1,934.44	2,205.26
63	388.61	443.02	785.24	895.17	1,195.81	1,363.22	2,018.16	2,300.70
64	401.67	457.90	816.41	930.71	1,245.10	1,419.41	2,106.04	2,400.89
65	423.64	482.95	860.94	981.47	1,310.41	1,493.87	2,213.50	2,523.39
66	442.94	504.95	903.99	1,030.55	1,380.48	1,573.75	2,339.98	2,667.58
67	455.70	519.50	927.74	1,057.62	1,425.00	1,624.50	2,429.04	2,769.11
68	467.58	533.04	952.97	1,086.39	1,473.69	1,680.01	2,524.04	2,877.41
69	480.64	547.93	981.18	1,118.55	1,524.75	1,738.22	2,619.63	2,986.38
70	494.89	564.17	1,012.35	1,154.08	1,575.81	1,796.42	2,719.98	3,100.78
71	519.83	592.61	1,068.75	1,218.38	1,666.06	1,899.31	2,886.23	3,290.30
72	534.38	609.19	1,095.48	1,248.85	1,722.48	1,963.63	2,998.44	3,418.22
73	547.44	624.08	1,128.13	1,286.07	1,779.48	2,028.61	3,111.25	3,546.83
74	562.29	641.01	1,163.75	1,326.68	1,835.29	2,092.23	3,226.44	3,678.14
75	709.54	808.88	1,466.56	1,671.88	2,323.94	2,649.29	4,064.23	4,633.22
76	726.75	828.50	1,505.16	1,715.88	2,400.54	2,736.62	4,219.79	4,810.56
77	743.68	847.80	1,545.24	1,761.57	2,467.04	2,812.43	4,367.63	4,979.10
78	757.33	863.36	1,573.44	1,793.72	2,531.16	2,885.52	4,503.60	5,134.10
79	770.99	878.93	1,604.61	1,829.26	2,590.54	2,953.22	4,637.79	5,287.08
80	812.55	926.31	1,687.74	1,924.02	2,737.79	3,121.08	4,911.50	5,599.11
81	827.99	943.91	1,718.91	1,959.56	2,803.69	3,196.21	5,052.23	5,759.54
82	843.13	961.17	1,750.08	1,995.09	2,864.85	3,265.93	5,181.06	5,906.41
83	856.49	976.40	1,773.83	2,022.17	2,914.13	3,322.11	5,296.25	6,037.73
84	865.69	986.89	1,790.16	2,040.78	2,953.91	3,367.46	5,397.79	6,153.48
85	990.98	1,129.72	2,051.41	2,338.61	3,393.29	3,868.35	6,183.91	7,049.66

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	49.44	54.38	81.50	89.65
30	51.66	56.83	85.50	94.05
31	54.33	59.76	88.62	97.48
32	57.00	62.70	92.19	101.41
33	58.03	63.83	95.28	104.81
34	60.16	66.18	98.96	108.86
35	61.20	67.32	101.90	112.09
36	64.24	70.66	105.83	116.41
37	66.54	73.19	109.84	120.82
38	68.59	75.45	113.49	124.84
39	70.40	77.44	118.46	130.31
40	73.59	80.95	122.16	134.38
41	75.60	83.16	125.84	138.42
42	79.46	87.41	132.49	145.74
43	80.35	88.39	136.38	150.02
44	83.04	91.34	141.91	156.10
45	86.63	95.29	147.30	162.03
46	89.60	98.56	153.71	169.08
47	94.15	103.57	160.35	176.39
48	96.49	106.14	166.85	183.54
49	100.35	110.39	173.68	191.05
50	104.80	115.28	183.18	201.50
51	109.55	120.51	192.08	211.29
52	114.60	126.06	201.88	222.07
53	120.24	132.26	211.98	233.18
54	125.29	137.82	222.95	245.25
55	130.93	144.02	234.83	258.31
56	140.13	154.14	248.19	273.01
57	146.06	160.67	263.04	289.34
58	152.60	167.86	276.69	304.36
59	160.01	176.01	291.54	320.69
60	168.33	185.16	309.05	339.96
61	178.73	196.60	329.83	362.81
62	186.74	205.41	347.35	382.09
63	198.61	218.47	371.39	408.53
64	210.79	231.87	396.33	435.96
65	226.23	248.85	420.08	462.09
66	242.55	266.81	453.32	498.65
67	256.80	282.48	482.13	530.34
68	270.16	297.18	510.63	561.69
69	285.00	313.50	540.91	595.00
70	300.14	330.15	573.26	630.59
71	323.30	355.63	621.06	683.17
72	342.30	376.53	658.76	724.64
73	359.51	395.46	698.25	768.08
74	379.70	417.67	739.23	813.15
75	487.18	535.90	926.55	1,019.21
76	513.00	564.30	983.25	1,081.58
77	537.94	591.73	1,039.66	1,143.63
78	563.76	620.14	1,096.06	1,205.67
79	587.81	646.59	1,155.74	1,271.31
80	633.54	696.89	1,243.01	1,367.31
81	662.04	728.24	1,308.92	1,439.81
82	689.05	757.96	1,374.24	1,511.66
83	716.06	787.67	1,373.94	1,511.33
84	741.89	816.08	1,411.64	1,552.80
85	864.80	951.28	1,597.19	1,756.91

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	29.39	32.33	98.86	108.75	141.17	155.29	162.99	179.29
30	28.50	31.35	103.31	113.64	146.95	161.65	171.00	188.10
31	30.74	33.81	108.66	119.53	151.86	167.05	177.24	194.96
32	32.51	35.76	114.00	125.40	157.64	173.40	184.37	202.81
33	33.10	36.41	116.03	127.63	163.75	180.13	190.54	209.59
34	32.58	35.84	120.31	132.34	168.89	185.78	197.93	217.72
35	35.31	38.84	122.41	134.65	175.25	192.78	203.80	224.18
36	35.61	39.17	128.45	141.30	182.35	200.59	211.66	232.83
37	36.05	39.66	133.06	146.37	187.51	206.26	219.66	241.63
38	37.51	41.26	137.16	150.88	194.63	214.09	226.99	249.69
39	38.16	41.98	140.79	154.87	200.60	220.66	236.93	260.62
40	39.41	43.35	147.16	161.88	208.45	229.30	244.31	268.74
41	40.73	44.80	151.20	166.32	215.09	236.60	251.68	276.85
42	41.16	45.28	158.93	174.82	222.98	245.28	264.98	291.48
43	43.38	47.72	160.69	176.76	230.76	253.84	272.75	300.03
44	45.56	50.12	166.09	182.70	238.10	261.91	283.83	312.21
45	45.60	50.16	173.26	190.59	247.36	272.10	294.60	324.06
46	47.65	52.42	179.20	197.12	256.69	282.36	307.41	338.15
47	48.41	53.25	188.29	207.12	267.46	294.21	320.70	352.77
48	49.57	54.53	192.98	212.28	276.39	304.03	333.69	367.06
49	50.76	55.84	200.69	220.76	289.75	318.73	347.35	382.09
50	53.44	58.78	209.60	230.56	303.11	333.42	366.35	402.99
51	54.33	59.76	219.10	241.01	317.36	349.10	384.16	422.58
52	57.89	63.68	229.19	252.11	330.73	363.80	403.75	444.13
53	58.79	64.67	240.48	264.53	347.35	382.09	423.94	466.33
54	60.26	66.29	250.56	275.62	364.26	400.69	445.91	490.50
55	63.54	69.89	261.85	288.04	381.49	419.64	469.66	516.63
56	65.61	72.17	280.25	308.28	404.94	445.43	496.38	546.02
57	68.29	75.12	292.13	321.34	424.54	466.99	526.06	578.67
58	70.66	77.73	305.19	335.71	445.91	490.50	553.38	608.72
59	72.74	80.01	320.04	352.04	469.06	515.97	583.06	641.37
60	76.30	83.93	336.66	370.33	496.08	545.69	618.10	679.91
61	79.56	87.52	357.44	393.18	526.66	579.33	659.66	725.63
62	81.64	89.80	373.48	410.83	555.75	611.33	694.69	764.16
63	86.39	95.03	397.23	436.95	591.08	650.19	742.79	817.07
64	90.55	99.61	421.56	463.72	628.79	691.67	792.66	871.93
65	96.49	106.14	452.44	497.68	668.86	735.75	840.16	924.18
66	103.61	113.97	485.10	533.61	721.11	793.22	906.66	997.33
67	107.18	117.90	513.60	564.96	762.98	839.28	964.25	1,060.68
68	111.04	122.14	540.31	594.34	807.80	888.58	1,021.25	1,123.38
69	115.49	127.04	570.00	627.00	855.00	940.50	1,081.81	1,189.99
70	120.82	132.90	600.29	660.32	905.18	995.70	1,146.54	1,261.19
71	129.14	142.05	646.60	711.26	978.50	1,076.35	1,242.13	1,366.34
72	133.60	146.96	684.60	753.06	1,037.88	1,141.67	1,317.54	1,449.29
73	138.64	152.50	719.04	790.94	1,099.63	1,209.59	1,396.50	1,536.15
74	143.39	157.73	759.41	835.35	1,161.68	1,277.85	1,478.44	1,626.28
75	184.06	202.47	974.35	1,071.79	1,464.79	1,611.27	1,853.10	2,038.41
76	191.19	210.31	1,026.00	1,128.60	1,551.18	1,706.30	1,966.50	2,163.15
77	198.31	218.14	1,075.88	1,183.47	1,637.86	1,801.65	2,079.31	2,287.24
78	203.95	224.35	1,127.54	1,240.29	1,725.74	1,898.31	2,192.13	2,411.34
79	209.60	230.56	1,175.63	1,293.19	1,814.80	1,996.28	2,311.48	2,542.63
80	221.76	243.94	1,267.06	1,393.77	1,952.55	2,147.81	2,486.04	2,734.64
81	227.70	250.47	1,324.06	1,456.47	2,053.49	2,258.84	2,617.85	2,879.64
82	234.24	257.66	1,378.10	1,515.91	2,155.91	2,371.50	2,748.48	3,023.33
83	239.29	263.22	1,432.13	1,575.34	2,257.14	2,482.85	2,747.88	3,022.67
84	243.44	267.78	1,483.79	1,632.17	2,357.49	2,593.24	2,823.29	3,105.62
85	280.25	308.28	1,729.60	1,902.56	2,721.16	2,993.28	3,194.38	3,513.82

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	77.05	86.30	148.30	166.10	185.70	207.98	226.68	253.88
30	81.50	91.28	154.98	173.58	192.82	215.96	236.47	264.85
31	83.72	93.77	162.99	182.55	201.74	225.95	245.81	275.31
32	87.29	97.76	171.00	191.52	209.30	234.42	255.62	286.29
33	90.14	100.96	174.05	194.94	215.47	241.33	264.70	296.46
34	92.54	103.64	180.48	202.14	221.81	248.43	273.86	306.72
35	95.35	106.79	183.61	205.64	229.15	256.65	283.04	317.00
36	98.09	109.86	192.69	215.81	237.44	265.93	293.06	328.23
37	100.73	112.82	199.60	223.55	245.73	275.22	303.00	339.36
38	104.53	117.07	205.76	230.45	253.96	284.44	313.16	350.74
39	107.76	120.69	211.19	236.53	262.07	293.52	323.99	362.87
40	111.20	124.54	220.76	247.25	270.89	303.40	335.79	376.08
41	114.76	128.53	226.80	254.02	280.75	314.44	347.22	388.89
42	118.05	132.22	238.39	267.00	288.50	323.12	359.82	403.00
43	121.03	135.55	241.04	269.96	298.91	334.78	372.26	416.93
44	125.24	140.27	249.13	279.03	310.44	347.69	386.21	432.56
45	129.04	144.52	259.87	291.05	320.53	358.99	401.03	449.15
46	132.71	148.64	268.80	301.06	332.45	372.34	415.71	465.60
47	138.29	154.88	282.44	316.33	344.18	385.48	433.36	485.36
48	141.91	158.94	289.45	324.18	356.25	399.00	447.69	501.41
49	147.25	164.92	301.04	337.16	371.69	416.29	468.18	524.36
50	153.49	171.91	314.39	352.12	388.61	435.24	491.33	550.29
51	158.24	177.23	328.64	368.08	405.83	454.53	514.79	576.56
52	165.06	184.87	343.79	385.04	424.54	475.48	539.13	603.83
53	171.89	192.52	360.70	403.98	443.83	497.09	565.25	633.08
54	178.73	200.18	375.85	420.95	464.91	520.70	592.56	663.67
55	184.66	206.82	392.76	439.89	487.18	545.64	623.14	697.92
56	194.16	217.46	420.38	470.83	515.07	576.88	660.25	739.48
57	202.18	226.44	438.19	490.77	539.73	604.50	694.10	777.39
58	210.49	235.75	457.79	512.72	567.04	635.08	730.61	818.28
59	218.20	244.38	480.05	537.66	594.64	666.00	768.91	861.18
60	229.49	257.03	504.99	565.59	627.60	702.91	814.33	912.05
61	240.48	269.34	536.16	600.50	667.07	747.12	866.29	970.24
62	251.16	281.30	560.20	627.42	700.33	784.37	913.49	1,023.11
63	263.93	295.60	595.83	667.33	746.05	835.58	973.75	1,090.60
64	277.88	311.23	632.35	708.23	792.66	887.78	1,037.29	1,161.76
65	298.06	333.83	678.66	760.10	843.42	944.63	1,099.62	1,231.57
66	318.25	356.44	727.64	814.96	907.85	1,016.79	1,185.13	1,327.35
67	332.50	372.40	770.39	862.84	958.31	1,073.31	1,256.68	1,407.48
68	348.54	390.36	810.48	907.74	1,013.24	1,134.83	1,330.89	1,490.60
69	364.26	407.97	855.00	957.60	1,072.91	1,201.66	1,410.45	1,579.70
70	382.68	428.60	900.43	1,008.48	1,134.06	1,270.15	1,492.99	1,672.15
71	409.10	458.19	969.89	1,086.28	1,225.50	1,372.56	1,615.60	1,809.47
72	427.20	478.46	1,026.89	1,150.12	1,298.83	1,454.69	1,712.67	1,918.19
73	447.39	501.08	1,078.55	1,207.98	1,373.94	1,538.81	1,814.20	2,031.90
74	468.18	524.36	1,139.11	1,275.80	1,451.13	1,625.27	1,920.49	2,150.95
75	597.31	668.99	1,461.51	1,636.89	1,827.56	2,046.87	2,394.60	2,681.95
76	623.14	697.92	1,539.00	1,723.68	1,934.14	2,166.24	2,538.29	2,842.88
77	649.26	727.17	1,613.81	1,807.47	2,041.31	2,286.27	2,683.16	3,005.14
78	673.61	754.44	1,691.30	1,894.26	2,149.67	2,407.63	2,829.51	3,169.05
79	696.18	779.72	1,763.44	1,975.05	2,258.63	2,529.67	2,979.44	3,336.97
80	742.79	831.92	1,900.60	2,128.67	2,426.95	2,718.18	3,195.56	3,579.03
81	769.20	861.50	1,986.10	2,224.43	2,551.35	2,857.51	3,362.41	3,765.90
82	792.66	887.78	2,067.14	2,315.20	2,675.14	2,996.16	3,529.55	3,953.10
83	814.32	912.04	2,148.19	2,405.97	2,796.56	3,132.15	3,695.80	4,139.30
84	832.74	932.67	2,225.67	2,492.75	2,917.99	3,268.15	3,862.94	4,326.49
85	963.06	1,078.63	2,594.39	2,905.72	3,368.35	3,772.55	4,418.10	4,948.27

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	101.99	114.23	163.88	183.55	247.15	276.81	295.69	331.17
30	105.99	118.71	170.56	191.03	258.29	289.28	306.38	343.15
31	109.11	122.20	177.69	199.01	271.64	304.24	320.63	359.11
32	113.11	126.68	183.93	206.00	285.00	319.20	332.65	372.57
33	117.50	131.60	190.96	213.88	290.09	324.90	344.29	385.60
34	120.78	135.27	196.25	219.80	300.80	336.90	353.91	396.38
35	125.06	140.07	201.98	226.22	306.03	342.75	367.61	411.72
36	128.16	143.54	208.90	233.97	321.14	359.68	380.03	425.63
37	131.33	147.09	213.90	239.57	332.65	372.57	391.49	438.47
38	136.25	152.60	221.75	248.36	342.93	384.08	403.69	452.13
39	140.24	157.07	228.43	255.84	351.98	394.22	416.94	466.97
40	145.00	162.40	236.01	264.33	367.93	412.08	431.99	483.83
41	148.69	166.53	243.19	272.37	378.00	423.36	445.71	499.20
42	153.39	171.80	250.58	280.65	397.31	444.99	461.40	516.77
43	157.79	176.72	259.51	290.65	401.74	449.95	477.66	534.98
44	161.81	181.23	267.25	299.32	415.21	465.04	493.50	552.72
45	167.85	187.99	276.69	309.89	433.13	485.11	511.23	572.58
46	172.49	193.19	284.71	318.88	448.01	501.77	527.38	590.67
47	178.24	199.63	295.79	331.28	470.73	527.22	550.52	616.58
48	182.57	204.48	303.41	339.82	482.43	540.32	567.33	635.41
49	190.00	212.80	315.87	353.77	501.73	561.94	592.86	664.00
50	197.43	221.12	328.94	368.41	523.99	586.87	618.69	692.93
51	205.14	229.76	342.30	383.38	547.74	613.47	646.30	723.86
52	212.26	237.73	355.66	398.34	572.98	641.74	675.69	756.77
53	220.88	247.39	370.80	415.30	601.17	673.31	705.38	790.03
54	228.00	255.36	386.24	432.59	626.41	701.58	738.93	827.60
55	236.91	265.34	401.68	449.88	654.61	733.16	772.48	865.18
56	248.49	278.31	421.86	472.48	700.63	784.71	817.00	915.04
57	257.69	288.61	440.86	493.76	730.31	817.95	855.00	957.60
58	268.08	300.25	458.68	513.72	762.98	854.54	897.75	1,005.48
59	278.76	312.21	478.56	535.99	800.08	896.09	941.39	1,054.36
60	290.35	325.19	502.91	563.26	841.64	942.64	992.45	1,111.54
61	306.07	342.80	529.33	592.85	893.60	1,000.83	1,051.24	1,177.39
62	317.66	355.78	553.38	619.79	933.68	1,045.72	1,107.05	1,239.90
63	332.80	372.74	583.66	653.70	993.05	1,112.22	1,173.85	1,314.71
64	350.61	392.68	615.43	689.28	1,053.91	1,180.38	1,247.17	1,396.83
65	376.14	421.28	659.06	738.15	1,131.10	1,266.83	1,329.41	1,488.94
66	400.79	448.88	704.19	788.69	1,212.74	1,358.27	1,430.64	1,602.32
67	418.89	469.16	739.23	827.94	1,283.99	1,438.07	1,509.01	1,690.09
68	437.30	489.78	775.74	868.83	1,350.79	1,512.88	1,595.41	1,786.86
69	457.19	512.05	813.74	911.39	1,425.00	1,596.00	1,684.18	1,886.28
70	478.56	535.99	854.70	957.26	1,500.70	1,680.78	1,779.76	1,993.33
71	510.93	572.24	915.26	1,025.09	1,616.49	1,810.47	1,921.38	2,151.95
72	533.19	597.17	960.39	1,075.64	1,711.49	1,916.87	2,031.51	2,275.29
73	557.54	624.44	1,007.30	1,128.18	1,797.58	2,013.29	2,147.00	2,404.64
74	580.39	650.04	1,054.50	1,181.04	1,898.51	2,126.33	2,265.45	2,537.30
75	743.08	832.25	1,344.55	1,505.90	2,435.86	2,728.16	2,866.32	3,210.28
76	774.25	867.16	1,408.38	1,577.39	2,565.00	2,872.80	3,027.54	3,390.84
77	804.24	900.75	1,471.01	1,647.53	2,689.69	3,012.45	3,188.74	3,571.39
78	831.25	931.00	1,529.80	1,713.38	2,818.83	3,157.09	3,348.75	3,750.60
79	858.56	961.59	1,589.18	1,779.88	2,939.06	3,291.75	3,508.76	3,929.81
80	915.86	1,025.76	1,699.61	1,903.56	3,167.66	3,547.78	3,770.61	4,223.08
81	945.85	1,059.35	1,764.63	1,976.39	3,310.16	3,707.38	3,954.08	4,428.57
82	972.56	1,089.27	1,825.19	2,044.21	3,445.24	3,858.67	4,135.18	4,631.40
83	998.10	1,117.87	1,883.38	2,109.39	3,580.31	4,009.95	4,310.93	4,828.24
84	1,019.48	1,141.82	1,936.51	2,168.89	3,709.45	4,154.58	4,485.79	5,024.08
85	1,180.08	1,321.69	2,242.30	2,511.38	4,323.99	4,842.87	5,188.49	5,811.11

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	71.70	81.74	146.95	167.52	203.95	232.50	327.75	373.64
30	74.81	85.28	142.50	162.45	211.98	241.66	341.11	388.87
31	76.60	87.32	153.64	175.15	218.20	248.75	355.36	405.11
32	80.61	91.90	162.55	185.31	226.23	257.90	367.83	419.33
33	82.88	94.48	165.49	188.66	235.01	267.91	381.93	435.40
34	85.51	97.48	162.84	185.64	241.53	275.34	392.49	447.44
35	88.01	100.33	176.59	201.31	250.14	285.16	403.93	460.48
36	90.33	102.98	178.04	202.97	256.34	292.23	417.81	476.30
37	92.37	105.30	180.26	205.50	262.64	299.41	427.81	487.70
38	94.53	107.76	187.55	213.81	272.51	310.66	443.51	505.60
39	97.55	111.21	190.85	217.57	280.46	319.72	456.85	520.81
40	100.50	114.57	197.09	224.68	289.98	330.58	472.04	538.13
41	103.25	117.71	203.60	232.10	297.36	338.99	486.36	554.45
42	106.65	121.58	205.80	234.61	306.76	349.71	501.15	571.31
43	107.93	123.04	216.90	247.27	315.55	359.73	519.04	591.71
44	111.76	127.41	227.85	259.75	323.63	368.94	534.50	609.33
45	114.50	130.53	227.99	259.91	335.70	382.70	553.36	630.83
46	117.80	134.29	238.26	271.62	344.96	393.25	569.43	649.15
47	121.39	138.38	242.07	275.96	356.46	406.36	591.56	674.38
48	124.39	141.80	247.89	282.59	365.16	416.28	606.81	691.76
49	128.55	146.55	253.82	289.35	380.00	433.20	631.75	720.20
50	132.41	150.95	267.19	304.60	394.85	450.13	657.88	749.98
51	137.75	157.04	271.64	309.67	410.29	467.73	684.60	780.44
52	142.20	162.11	289.45	329.97	424.54	483.98	711.31	810.89
53	146.66	167.19	293.91	335.06	441.75	503.60	741.60	845.42
54	152.30	173.62	301.33	343.52	456.00	519.84	772.48	880.63
55	157.64	179.71	317.66	362.13	473.81	540.14	803.35	915.82
56	163.58	186.48	328.05	373.98	496.98	566.56	843.73	961.85
57	168.93	192.58	341.41	389.21	515.38	587.53	881.73	1,005.17
58	175.16	199.68	353.29	402.75	536.16	611.22	917.35	1,045.78
59	181.69	207.13	363.68	414.60	557.54	635.60	957.13	1,091.13
60	187.63	213.90	381.49	434.90	580.69	661.99	1,005.81	1,146.62
61	195.94	223.37	397.81	453.50	612.16	697.86	1,058.66	1,206.87
62	202.76	231.15	408.20	465.35	635.31	724.25	1,106.75	1,261.70
63	212.56	242.32	431.95	492.42	665.60	758.78	1,167.31	1,330.73
64	221.76	252.81	452.74	516.12	701.23	799.40	1,230.85	1,403.17
65	238.69	272.11	482.42	549.96	752.29	857.61	1,318.13	1,502.67
66	252.35	287.68	518.05	590.58	801.56	913.78	1,408.38	1,605.55
67	261.55	298.17	535.86	610.88	837.79	955.08	1,478.44	1,685.42
68	272.54	310.70	555.16	632.88	874.60	997.04	1,551.48	1,768.69
69	283.81	323.54	577.43	658.27	914.38	1,042.39	1,627.48	1,855.33
70	295.10	336.41	604.14	688.72	957.13	1,091.13	1,709.41	1,948.73
71	312.91	356.72	645.70	736.10	1,021.85	1,164.91	1,830.54	2,086.82
72	325.68	371.28	667.98	761.50	1,066.38	1,215.67	1,920.79	2,189.70
73	339.33	386.84	693.20	790.25	1,115.06	1,271.17	2,014.60	2,296.64
74	351.20	400.37	716.95	817.32	1,160.79	1,323.30	2,109.00	2,404.26
75	447.69	510.37	920.31	1,049.15	1,486.16	1,694.22	2,689.10	3,065.57
76	464.01	528.97	955.94	1,089.77	1,548.50	1,765.29	2,816.75	3,211.10
77	480.05	547.26	991.56	1,130.38	1,608.48	1,833.67	2,942.04	3,353.93
78	494.30	563.50	1,019.76	1,162.53	1,662.50	1,895.25	3,059.60	3,487.94
79	507.66	578.73	1,047.98	1,194.70	1,717.13	1,957.53	3,178.35	3,623.32
80	541.20	616.97	1,108.82	1,264.05	1,831.73	2,088.17	3,399.23	3,875.12
81	557.82	635.91	1,138.51	1,297.90	1,891.69	2,156.53	3,529.25	4,023.35
82	573.56	653.86	1,171.18	1,335.15	1,945.13	2,217.45	3,650.38	4,161.43
83	589.00	671.46	1,196.41	1,363.91	1,996.19	2,275.66	3,766.75	4,294.10
84	602.95	687.36	1,217.19	1,387.60	2,038.94	2,324.39	3,873.04	4,415.27
85	694.69	791.95	1,401.25	1,597.43	2,360.16	2,690.58	4,484.60	5,112.44

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Elimination Period Factors

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

Factors			
30 Day	**60 Day**	**90 day**	**180 day**
1.15	1.06	1.00	0.95

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Restoration of Benefits Rider
Form Number: S2-ROBR-PA

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

Factors				
$100,000 Cash Benefit	**$200,000 Cash Benefit**	**$300,000 Cash Benefit**	**$500,000 Cash Benefit**	**$1,000,000 Cash Benefit**
1.10	1.08	1.06	1.04	1.02

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Return of Premium Rider
Form Number: S2-ROPR-PA

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

Issue Age	Lifetime Payment Term
< 40	1.11
40	1.13
41	1.14
42	1.15
43	1.15
44	1.16
45	1.17
46	1.18
47	1.19
48	1.19
49	1.20
50	1.21
51	1.22
52	1.24
53	1.25
54	1.27
55	1.28
56	1.30
57	1.31
58	1.33
59	1.34
60	1.36
61	1.38
62	1.40
63	1.43
64	1.45
65	1.47
66	1.50
67	1.52
68	1.55
69	1.57
70	1.60
71	1.65
72	1.69
73	1.74
74	1.78
75	1.83

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Shortened Benefit Period Rider
Form Number: S2-SBPR-PA

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

Issue Age	Factor
< 60	1.20
60+	1.15

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev
TEN YEAR PREMIUM PAYMENT TERM FACTORS

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

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

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA
Form Number: FSPL2-336-PA rev

Risk Classifications

Marital Status

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

Policies Issued Before 1/4/2013

Marital Status	Factors*
Single	1.250
Married one insured	1.000
Married Both insured	0.750
Married **	0.825

Policies Issued After 1/3/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.900
Married Both insured	0.750
Married **	0.800

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

** Applicable to Employer Sponsored plans.

MedAmerica Insurance Company
Address: 165 Court Street, Rochester, New York 14647
Simplicity ii
Form Number: FSPL2-336-PA rev

Modal Factors

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

Payment Mode	Factors
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	138.99	152.88	199.01	218.90
30	145.30	159.84	210.06	231.06
31	153.20	168.52	219.53	241.49
32	162.67	178.94	232.16	255.39
33	170.57	187.64	243.23	267.56
34	181.62	199.79	257.43	283.18
35	191.11	210.22	271.65	298.82
36	202.16	222.38	285.87	314.45
37	214.80	236.27	301.66	331.82
38	227.43	250.17	319.04	350.95
39	240.07	264.07	337.99	371.79
40	252.37	277.61	354.26	389.69
41	268.04	294.85	376.20	413.82
42	283.72	312.09	398.15	437.96
43	300.96	331.06	421.66	463.82
44	319.77	351.75	448.31	493.14
45	340.15	374.17	474.95	522.44
46	362.09	398.30	504.74	555.22
47	384.04	422.44	537.65	591.41
48	409.12	450.03	572.14	629.35
49	435.77	479.34	608.19	669.02
50	453.44	498.78	634.20	697.62
51	484.07	532.49	675.56	743.12
52	516.25	567.87	719.99	791.98
53	549.94	604.93	767.47	844.21
54	586.70	645.37	819.55	901.50
55	613.47	674.82	855.86	941.45
56	661.35	727.49	923.19	1,015.51
57	707.73	778.50	989.02	1,087.92
58	757.11	832.82	1,057.85	1,163.64
59	809.47	890.42	1,132.66	1,245.93
60	843.18	927.49	1,180.73	1,298.80
61	912.72	1,003.99	1,277.80	1,405.59
62	979.36	1,077.30	1,370.52	1,507.58
63	1,060.49	1,166.54	1,484.97	1,633.47
64	1,148.86	1,263.75	1,611.01	1,772.11
65	1,208.76	1,329.63	1,689.48	1,858.43
66	1,326.85	1,459.54	1,854.81	2,040.29
67	1,428.28	1,571.11	1,997.93	2,197.72
68	1,538.04	1,691.84	2,150.75	2,365.83
69	1,656.14	1,821.75	2,314.70	2,546.18
70	1,722.97	1,895.27	2,405.98	2,646.58
71	1,896.07	2,085.67	2,646.18	2,910.80
72	2,042.34	2,246.58	2,847.46	3,132.21
73	2,198.00	2,417.79	3,062.16	3,368.38
74	2,360.36	2,596.39	3,287.60	3,616.36
75	2,695.63	2,965.19	3,731.13	4,104.24
76	2,892.75	3,182.03	4,000.69	4,400.76
77	3,095.81	3,405.39	4,279.75	4,707.73
78	3,303.63	3,633.99	4,564.75	5,021.23
79	3,522.13	3,874.34	4,866.38	5,353.02
80	3,859.38	4,245.32	5,322.38	5,854.62
81	4,121.81	4,533.99	5,684.56	6,253.02
82	4,394.94	4,834.43	6,062.19	6,668.41
83	4,675.19	5,142.71	6,452.88	7,098.17
84	4,964.94	5,461.43	6,857.81	7,543.59
85	5,838.94	6,422.83	8,014.44	8,815.88

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	172.16	189.37	277.97	305.77	345.88	380.47	398.00	437.81
30	181.62	199.79	290.61	319.67	364.83	401.31	420.12	462.14
31	192.69	211.96	306.41	337.05	383.78	422.17	439.07	482.98
32	203.74	224.12	325.36	357.89	404.32	444.75	464.34	510.77
33	214.80	236.27	341.15	375.26	426.44	469.08	486.45	535.10
34	227.43	250.17	363.26	399.59	450.13	495.13	514.88	566.37
35	240.07	264.07	382.22	420.44	475.40	522.93	543.31	597.64
36	254.28	279.71	404.32	444.75	502.25	552.47	571.74	628.92
37	268.50	295.35	429.59	472.55	530.67	583.74	603.33	663.66
38	284.29	312.72	454.86	500.35	562.26	618.49	638.07	701.88
39	301.66	331.82	480.13	528.14	593.85	653.23	675.97	743.58
40	316.64	348.31	504.74	555.22	625.43	687.97	708.51	779.37
41	335.45	368.99	536.09	589.70	663.05	729.35	752.40	827.64
42	355.82	391.41	567.44	624.19	702.24	772.46	796.29	875.93
43	377.77	415.55	601.92	662.11	744.56	819.02	843.32	927.66
44	401.28	441.41	639.54	703.49	791.59	870.75	896.61	986.28
45	426.36	469.00	680.30	748.33	840.18	924.20	949.91	1,044.90
46	453.01	498.31	724.19	796.61	893.48	982.83	1,009.47	1,110.42
47	481.22	529.35	768.08	844.89	951.47	1,046.61	1,075.31	1,182.84
48	512.57	563.82	818.24	900.07	1,012.61	1,113.87	1,144.28	1,258.71
49	543.92	598.32	871.53	958.69	1,078.44	1,186.28	1,216.38	1,338.02
50	566.80	623.48	906.87	997.56	1,122.87	1,235.15	1,268.39	1,395.24
51	603.57	663.92	968.15	1,064.96	1,196.40	1,316.03	1,351.12	1,486.23
52	641.85	706.04	1,032.49	1,135.74	1,276.06	1,403.66	1,439.96	1,583.97
53	684.74	753.22	1,099.89	1,209.88	1,361.84	1,498.03	1,534.95	1,688.44
54	729.17	802.10	1,173.42	1,290.76	1,453.75	1,599.12	1,639.11	1,803.02
55	760.10	836.11	1,226.93	1,349.62	1,517.20	1,668.92	1,711.71	1,882.88
56	818.45	900.30	1,322.69	1,454.96	1,638.39	1,802.23	1,846.38	2,031.02
57	875.31	962.84	1,415.46	1,557.01	1,752.11	1,927.32	1,978.05	2,175.86
58	935.16	1,028.68	1,514.21	1,665.63	1,876.30	2,063.93	2,115.70	2,327.27
59	999.50	1,099.45	1,618.95	1,780.85	2,009.46	2,210.41	2,265.33	2,491.86
60	1,040.21	1,144.23	1,686.35	1,854.99	2,093.45	2,302.79	2,361.47	2,597.61
61	1,124.23	1,236.65	1,825.43	2,007.97	2,265.85	2,492.44	2,555.60	2,811.16
62	1,203.91	1,324.30	1,958.71	2,154.58	2,431.01	2,674.11	2,741.04	3,015.14
63	1,302.42	1,432.67	2,120.97	2,333.07	2,633.83	2,897.22	2,969.94	3,266.94
64	1,409.64	1,550.60	2,297.72	2,527.50	2,856.94	3,142.63	3,222.02	3,544.22
65	1,483.85	1,632.24	2,417.51	2,659.27	2,999.66	3,299.62	3,378.96	3,716.86
66	1,628.35	1,791.19	2,653.71	2,919.08	3,294.21	3,623.63	3,709.64	4,080.60
67	1,752.00	1,927.20	2,856.56	3,142.21	3,548.47	3,903.32	3,995.84	4,395.43
68	1,883.99	2,072.40	3,076.08	3,383.69	3,819.39	4,201.33	4,301.51	4,731.66
69	2,025.71	2,228.29	3,312.27	3,643.50	4,111.16	4,522.27	4,629.40	5,092.34
70	2,108.08	2,318.90	3,445.94	3,790.53	4,277.90	4,705.69	4,811.97	5,293.17
71	2,318.76	2,550.64	3,792.14	4,171.36	4,705.95	5,176.55	5,292.36	5,821.59
72	2,495.89	2,745.48	4,084.67	4,493.14	5,066.92	5,573.61	5,694.92	6,264.41
73	2,685.09	2,953.61	4,395.98	4,835.59	5,449.36	5,994.29	6,124.32	6,736.75
74	2,881.00	3,169.11	4,720.72	5,192.79	5,851.92	6,437.11	6,575.19	7,232.71
75	3,302.44	3,632.68	5,391.25	5,930.38	6,659.50	7,325.45	7,462.25	8,208.48
76	3,541.13	3,895.24	5,785.50	6,364.05	7,145.19	7,859.71	8,001.38	8,801.52
77	3,786.94	4,165.63	6,191.63	6,810.79	7,646.31	8,410.94	8,559.50	9,415.45
78	4,037.50	4,441.25	6,607.25	7,267.98	8,159.31	8,975.24	9,129.50	10,042.45
79	4,298.75	4,728.63	7,044.25	7,748.68	8,699.63	9,569.59	9,732.75	10,706.03
80	4,710.81	5,181.89	7,718.75	8,490.63	9,524.94	10,477.43	10,644.75	11,709.23
81	5,024.31	5,526.74	8,243.63	9,067.99	10,174.50	11,191.95	11,369.13	12,506.04
82	5,349.69	5,884.66	8,789.88	9,668.87	10,852.56	11,937.82	12,124.38	13,336.82
83	5,681.00	6,249.10	9,350.38	10,285.42	11,550.81	12,705.89	12,905.75	14,196.33
84	6,020.63	6,622.69	9,929.88	10,922.87	12,274.00	13,501.40	13,715.63	15,087.19
85	7,101.25	7,811.38	11,677.88	12,845.67	14,385.38	15,823.92	16,028.88	17,631.77

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	317.46	355.55	416.96	466.99	491.18	550.13	549.62	615.58
30	334.83	375.01	435.91	488.22	516.45	578.43	578.06	647.43
31	352.20	394.46	459.59	514.75	544.89	610.27	608.06	681.03
32	372.73	417.46	488.03	546.59	573.31	642.11	641.23	718.19
33	393.27	440.46	511.72	573.12	604.90	677.49	674.39	755.32
34	415.37	465.22	544.89	610.27	639.65	716.40	712.29	797.77
35	439.07	491.77	573.31	642.11	674.39	755.32	751.78	842.00
36	464.34	520.07	606.48	679.26	713.88	799.54	794.42	889.76
37	492.77	551.90	644.39	721.71	754.95	845.55	838.64	939.29
38	521.20	583.75	682.29	764.16	799.17	895.08	887.62	994.14
39	551.21	617.35	720.20	806.62	844.96	946.36	939.72	1,052.50
40	579.98	649.59	757.10	847.95	888.77	995.43	987.53	1,106.04
41	616.03	689.95	804.13	900.62	942.07	1,055.12	1,045.52	1,170.99
42	653.65	732.09	851.15	953.29	1,000.07	1,120.09	1,108.22	1,241.21
43	692.84	775.99	902.88	1,011.23	1,061.20	1,188.54	1,177.19	1,318.46
44	735.16	823.38	959.31	1,074.43	1,127.03	1,262.28	1,249.30	1,399.21
45	782.18	876.04	1,020.44	1,142.90	1,197.57	1,341.28	1,326.11	1,485.25
46	830.78	930.48	1,086.28	1,216.63	1,272.81	1,425.55	1,410.75	1,580.04
47	882.50	988.40	1,152.11	1,290.37	1,354.32	1,516.84	1,500.10	1,680.11
48	938.93	1,051.60	1,227.35	1,374.63	1,442.10	1,615.15	1,597.28	1,788.96
49	1,000.07	1,120.09	1,307.30	1,464.18	1,536.15	1,720.49	1,700.74	1,904.83
50	1,040.14	1,164.96	1,360.31	1,523.54	1,599.28	1,791.19	1,770.85	1,983.35
51	1,107.54	1,240.45	1,452.22	1,626.48	1,704.98	1,909.57	1,887.27	2,113.74
52	1,181.07	1,322.80	1,548.72	1,734.57	1,818.33	2,036.54	2,012.89	2,254.44
53	1,259.21	1,410.32	1,649.83	1,847.81	1,939.36	2,172.09	2,147.70	2,405.42
54	1,341.92	1,502.95	1,760.13	1,971.34	2,071.10	2,319.63	2,294.76	2,570.13
55	1,398.99	1,566.87	1,840.39	2,061.25	2,162.08	2,421.53	2,394.00	2,681.28
56	1,509.72	1,690.88	1,984.03	2,222.12	2,332.65	2,612.57	2,584.02	2,894.11
57	1,612.96	1,806.53	2,123.18	2,377.96	2,495.75	2,795.23	2,765.07	3,096.88
58	1,723.68	1,930.52	2,271.31	2,543.88	2,672.31	2,992.99	2,961.08	3,316.41
59	1,844.88	2,066.26	2,428.41	2,719.82	2,860.83	3,204.13	3,172.05	3,552.70
60	1,919.60	2,149.95	2,529.52	2,833.07	2,981.53	3,339.32	3,304.60	3,701.15
61	2,076.06	2,325.19	2,738.14	3,066.73	3,226.36	3,613.53	3,576.97	4,006.20
62	2,223.83	2,490.69	2,938.07	3,290.63	3,461.07	3,876.39	3,836.29	4,296.64
63	2,407.83	2,696.77	3,181.46	3,563.23	3,750.82	4,200.91	4,157.92	4,656.87
64	2,609.20	2,922.30	3,446.57	3,860.17	4,066.64	4,554.64	4,508.51	5,049.53
65	2,744.01	3,073.30	3,626.27	4,061.43	4,272.33	4,785.01	4,733.60	5,301.63
66	3,012.17	3,373.62	3,980.56	4,458.23	4,691.92	5,254.95	5,199.05	5,822.94
67	3,241.41	3,630.38	4,284.83	4,799.01	5,053.16	5,659.54	5,597.79	6,269.53
68	3,488.72	3,907.37	4,614.12	5,167.81	5,440.79	6,093.69	6,027.11	6,750.37
69	3,754.10	4,204.59	4,968.41	5,564.61	5,856.21	6,558.96	6,486.99	7,265.43
70	3,904.86	4,373.45	5,168.90	5,789.17	6,093.46	6,824.67	6,748.29	7,558.08
71	4,298.02	4,813.79	5,688.21	6,370.79	6,705.35	7,509.99	7,423.25	8,314.04
72	4,628.13	5,183.50	6,127.01	6,862.25	7,220.63	8,087.10	7,990.86	8,949.77
73	4,978.36	5,575.77	6,593.98	7,385.26	7,768.12	8,700.29	8,594.71	9,626.07
74	5,346.03	5,987.55	7,081.08	7,930.80	8,343.78	9,345.04	9,228.08	10,335.44
75	6,119.19	6,853.49	8,086.88	9,057.31	9,505.94	10,646.65	10,490.38	11,749.23
76	6,565.69	7,353.57	8,678.25	9,719.64	10,200.63	11,424.71	11,253.94	12,604.41
77	7,024.06	7,866.95	9,287.44	10,401.93	10,917.88	12,228.03	12,042.44	13,487.53
78	7,490.75	8,389.64	9,910.88	11,100.19	11,650.56	13,048.63	12,849.94	14,391.93
79	7,980.00	8,937.60	10,566.38	11,834.35	12,422.44	13,913.13	13,700.19	15,344.21
80	8,747.13	9,796.79	11,578.13	12,967.51	13,606.38	15,239.15	14,995.75	16,795.24
81	9,334.94	10,455.13	12,365.44	13,849.29	14,535.00	16,279.20	16,020.56	17,943.03
82	9,944.13	11,137.43	13,184.81	14,766.99	15,504.00	17,364.48	17,088.13	19,138.71
83	10,567.56	11,835.67	14,025.56	15,708.63	16,500.31	18,480.35	18,190.13	20,372.95
84	11,211.19	12,556.53	14,894.81	16,682.19	17,533.44	19,637.45	19,332.50	21,652.40
85	13,208.56	14,793.59	17,516.81	19,618.83	20,574.63	23,043.59	22,637.31	25,353.79

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	488.03	546.59	603.33	675.73	694.93	778.32	769.15	861.45
30	514.88	576.67	636.48	712.87	726.51	813.69	810.22	907.45
31	543.31	608.50	671.24	751.78	766.00	857.92	854.45	956.97
32	573.31	642.11	709.14	794.24	813.37	910.98	900.25	1,008.29
33	606.48	679.26	748.63	838.47	852.86	955.21	950.79	1,064.89
34	639.65	716.40	791.27	886.22	908.14	1,017.12	1,002.90	1,123.25
35	677.56	758.86	835.49	935.75	955.53	1,070.18	1,059.76	1,186.93
36	717.04	803.09	884.45	990.58	1,010.80	1,132.10	1,121.36	1,255.93
37	758.10	849.07	936.57	1,048.96	1,073.98	1,202.85	1,186.11	1,328.44
38	802.32	898.60	991.85	1,110.87	1,137.15	1,273.61	1,255.60	1,406.28
39	849.71	951.68	1,050.29	1,176.32	1,200.33	1,344.36	1,329.84	1,489.43
40	895.04	1,002.45	1,105.09	1,237.70	1,261.84	1,413.26	1,398.21	1,566.00
41	948.34	1,062.14	1,170.92	1,311.43	1,340.21	1,501.04	1,481.29	1,659.04
42	1,006.34	1,127.11	1,243.03	1,392.19	1,418.59	1,588.82	1,572.20	1,760.87
43	1,067.47	1,195.56	1,318.27	1,476.46	1,504.80	1,685.38	1,667.82	1,867.96
44	1,133.30	1,269.30	1,399.78	1,567.75	1,598.85	1,790.71	1,771.28	1,983.84
45	1,203.84	1,348.30	1,487.56	1,666.06	1,700.74	1,904.83	1,882.57	2,108.48
46	1,279.08	1,432.57	1,581.61	1,771.40	1,810.46	2,027.72	2,001.70	2,241.90
47	1,359.02	1,522.11	1,681.93	1,883.76	1,920.19	2,150.61	2,130.23	2,385.86
48	1,446.80	1,620.42	1,790.09	2,004.91	2,045.59	2,291.06	2,266.61	2,538.61
49	1,539.29	1,724.01	1,904.51	2,133.05	2,178.83	2,440.30	2,413.95	2,703.62
50	1,600.81	1,792.91	1,983.77	2,221.83	2,267.18	2,539.24	2,515.35	2,817.19
51	1,704.98	1,909.57	2,112.45	2,365.95	2,420.36	2,710.81	2,679.25	3,000.76
52	1,816.81	2,034.83	2,251.86	2,522.09	2,581.21	2,890.95	2,856.95	3,199.78
53	1,936.29	2,168.64	2,400.44	2,688.50	2,749.71	3,079.68	3,048.44	3,414.26
54	2,063.43	2,311.05	2,561.30	2,868.65	2,933.54	3,285.57	3,255.24	3,645.86
55	2,151.61	2,409.81	2,672.31	2,992.99	3,067.32	3,435.40	3,396.49	3,804.08
56	2,319.19	2,597.50	2,881.78	3,227.60	3,306.72	3,703.53	3,665.82	4,105.72
57	2,477.79	2,775.12	3,080.78	3,450.47	3,538.63	3,963.27	3,921.67	4,392.27
58	2,648.37	2,966.18	3,294.75	3,690.12	3,785.52	4,239.79	4,196.98	4,700.62
59	2,832.40	3,172.29	3,526.66	3,949.86	4,047.36	4,533.04	4,494.74	5,034.10
60	2,946.76	3,300.38	3,671.14	4,111.68	4,215.87	4,721.78	4,682.36	5,244.24
61	3,185.80	3,568.10	3,971.03	4,447.55	4,563.57	5,111.20	5,067.73	5,675.87
62	3,413.26	3,822.85	4,256.43	4,767.21	4,896.78	5,484.39	5,434.26	6,086.37
63	3,694.32	4,137.64	4,609.93	5,163.13	5,302.43	5,938.72	5,889.17	6,595.87
64	4,002.89	4,483.24	4,995.29	5,594.72	5,744.30	6,433.61	6,384.64	7,150.80
65	4,211.19	4,716.54	5,254.62	5,885.18	6,043.79	6,769.05	6,709.29	7,514.41
66	4,621.07	5,175.60	5,768.69	6,460.93	6,634.26	7,430.38	7,369.25	8,253.55
67	4,971.19	5,567.74	6,210.51	6,955.78	7,141.39	7,998.35	7,934.72	8,886.89
68	5,349.10	5,991.00	6,684.28	7,486.40	7,690.19	8,613.01	8,543.27	9,568.46
69	5,754.80	6,445.38	7,194.19	8,057.50	8,280.68	9,274.36	9,197.66	10,301.38
70	5,986.11	6,704.44	7,486.32	8,384.68	8,614.84	9,648.62	9,568.91	10,717.18
71	6,588.61	7,379.25	8,240.46	9,229.31	9,480.35	10,617.99	10,531.04	11,794.76
72	7,091.81	7,942.83	8,875.17	9,940.19	10,211.67	11,437.08	11,341.53	12,702.51
73	7,628.56	8,543.99	9,550.13	10,696.14	10,989.96	12,308.76	12,203.02	13,667.38
74	8,190.81	9,173.70	10,257.29	11,488.17	11,801.79	13,218.01	13,106.09	14,678.82
75	9,378.88	10,504.35	11,732.50	13,140.40	13,478.13	15,095.51	14,942.31	16,735.39
76	10,061.69	11,269.09	12,592.25	14,103.32	14,463.75	16,199.40	16,036.00	17,960.32
77	10,761.13	12,052.47	13,475.75	15,092.84	15,479.06	17,336.55	17,162.94	19,222.49
78	11,474.81	12,851.79	14,375.88	16,100.99	16,518.13	18,500.31	18,314.81	20,512.59
79	12,221.75	13,688.36	15,321.13	17,159.67	17,610.63	19,723.91	19,526.06	21,869.19
80	13,393.81	15,001.07	16,794.81	18,810.19	19,296.88	21,612.51	21,390.44	23,957.29
81	14,290.38	16,005.23	17,931.25	20,083.00	20,609.06	23,082.15	22,848.69	25,590.53
82	15,219.00	17,045.28	19,112.81	21,406.35	21,974.69	24,611.65	24,367.50	27,291.60
83	16,167.81	18,107.95	20,322.88	22,761.63	23,375.94	26,181.05	25,930.25	29,041.88
84	17,145.13	19,202.55	21,572.13	24,160.79	24,824.69	27,803.65	27,548.81	30,854.67
85	20,204.13	22,628.63	25,405.38	28,454.03	29,194.69	32,698.05	32,351.06	36,233.19

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Indexing: None**
90 day Elimination Period
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	713.88	813.83	860.76	981.27	976.06	1,112.70	1,206.64	1,375.58
30	753.37	858.83	908.14	1,035.27	1,029.75	1,173.92	1,272.98	1,451.20
31	794.42	905.64	963.43	1,098.30	1,086.61	1,238.74	1,342.48	1,530.42
32	838.64	956.06	1,018.70	1,161.32	1,146.63	1,307.16	1,418.29	1,616.84
33	886.03	1,010.08	1,073.98	1,224.33	1,212.96	1,382.77	1,497.25	1,706.87
34	936.57	1,067.70	1,137.15	1,296.35	1,279.30	1,458.40	1,582.54	1,804.09
35	991.85	1,130.71	1,200.33	1,368.37	1,355.11	1,544.82	1,670.99	1,904.92
36	1,048.71	1,195.52	1,271.40	1,449.39	1,434.07	1,634.85	1,768.90	2,016.55
37	1,110.30	1,265.73	1,342.48	1,530.42	1,516.20	1,728.47	1,873.15	2,135.38
38	1,175.06	1,339.56	1,421.44	1,620.45	1,604.65	1,829.30	1,983.70	2,261.41
39	1,244.55	1,418.79	1,508.30	1,719.46	1,699.41	1,937.33	2,100.58	2,394.65
40	1,308.86	1,492.10	1,583.18	1,804.82	1,790.09	2,040.71	2,210.18	2,519.60
41	1,387.24	1,581.45	1,677.23	1,912.05	1,896.68	2,162.21	2,341.85	2,669.71
42	1,471.88	1,677.94	1,779.11	2,028.18	2,012.67	2,294.45	2,486.06	2,834.11
43	1,561.23	1,779.81	1,888.84	2,153.28	2,134.94	2,433.83	2,636.54	3,005.65
44	1,656.85	1,888.81	2,006.40	2,287.30	2,266.61	2,583.94	2,799.56	3,191.50
45	1,758.74	2,004.96	2,131.80	2,430.25	2,407.68	2,744.76	2,975.12	3,391.63
46	1,868.46	2,130.04	2,265.04	2,582.14	2,558.16	2,916.30	3,163.22	3,606.07
47	1,984.46	2,262.28	2,406.11	2,742.96	2,718.05	3,098.58	3,363.86	3,834.80
48	2,109.86	2,405.24	2,562.86	2,921.66	2,893.61	3,298.72	3,580.17	4,081.40
49	2,244.66	2,558.91	2,719.61	3,100.35	3,078.57	3,509.58	3,809.03	4,342.30
50	2,334.58	2,661.42	2,833.98	3,230.73	3,201.63	3,649.85	3,967.56	4,523.02
51	2,484.71	2,832.57	3,017.80	3,440.29	3,409.96	3,887.35	4,224.92	4,816.41
52	2,644.02	3,014.19	3,209.27	3,658.57	3,633.61	4,142.32	4,503.71	5,134.24
53	2,815.59	3,209.78	3,423.74	3,903.06	3,872.58	4,414.74	4,800.90	5,473.03
54	3,000.94	3,421.07	3,645.86	4,156.29	4,126.88	4,704.64	5,122.59	5,839.75
55	3,125.67	3,563.27	3,800.48	4,332.55	4,303.22	4,905.67	5,344.61	6,092.86
56	3,366.57	3,837.88	4,092.24	4,665.15	4,638.38	5,287.75	5,763.56	6,570.46
57	3,594.00	4,097.15	4,376.53	4,989.25	4,955.58	5,649.36	6,161.56	7,024.19
58	3,839.38	4,376.90	4,675.78	5,330.39	5,296.73	6,038.27	6,589.49	7,512.02
59	4,102.72	4,677.11	4,997.48	5,697.13	5,664.81	6,457.88	7,053.33	8,040.79
60	4,265.12	4,862.24	5,201.02	5,929.16	5,893.52	6,718.61	7,342.27	8,370.19
61	4,608.48	5,253.66	5,621.15	6,408.11	6,371.61	7,263.64	7,942.05	9,053.94
62	4,933.00	5,623.61	6,019.55	6,862.29	6,826.51	7,782.22	8,512.86	9,704.66
63	5,335.74	6,082.75	6,512.13	7,423.82	7,388.63	8,423.04	9,219.85	10,510.63
64	5,776.16	6,584.83	7,048.17	8,034.92	8,005.80	9,126.61	9,990.58	11,389.26
65	6,079.91	6,931.09	7,419.26	8,457.97	8,422.40	9,601.53	10,509.23	11,980.53
66	6,669.00	7,602.66	8,141.74	9,281.59	9,242.12	10,536.03	11,537.37	13,152.60
67	7,169.18	8,172.86	8,760.01	9,986.42	9,942.37	11,334.30	12,421.01	14,159.96
68	7,708.25	8,787.41	9,419.96	10,738.76	10,698.19	12,195.94	13,368.57	15,240.17
69	8,289.02	9,449.48	10,128.55	11,546.54	11,509.58	13,120.93	14,388.37	16,402.74
70	8,617.53	9,823.98	10,540.43	12,016.08	11,972.21	13,648.32	14,972.65	17,068.82
71	9,480.35	10,807.60	11,593.80	13,216.93	13,177.21	15,022.03	16,480.91	18,788.24
72	10,200.94	11,629.07	12,479.44	14,226.56	14,183.62	16,169.33	17,750.32	20,235.37
73	10,967.15	12,502.55	13,425.46	15,305.03	15,257.12	17,393.12	19,100.25	21,774.29
74	11,766.90	13,414.28	14,405.03	16,421.73	16,381.61	18,675.04	20,514.59	23,386.63
75	13,487.63	15,375.90	16,512.19	18,823.90	18,757.75	21,383.84	23,465.00	26,750.10
76	14,462.56	16,487.32	17,705.63	20,184.42	20,123.38	22,940.65	25,184.50	28,710.33
77	15,458.88	17,623.12	18,934.69	21,585.55	21,522.25	24,535.37	26,951.50	30,724.71
78	16,473.00	18,779.22	20,187.50	23,013.75	22,949.63	26,162.58	28,751.75	32,777.00
79	17,532.25	19,986.77	21,493.75	24,502.88	24,443.50	27,865.59	30,642.25	34,932.17
80	19,210.19	21,899.62	23,554.06	26,851.63	26,787.63	30,537.90	33,589.63	38,292.18
81	20,480.81	23,348.12	25,121.56	28,638.58	28,580.75	32,582.06	35,862.50	40,883.25
82	21,794.19	24,845.38	26,748.44	30,493.22	30,438.00	34,699.32	38,225.63	43,577.22
83	23,132.50	26,371.05	28,405.00	32,381.70	32,335.63	36,862.62	40,645.75	46,336.16
84	24,507.63	27,938.70	30,103.13	34,317.57	34,290.25	39,090.89	43,144.25	49,184.45
85	28,904.94	32,951.63	35,506.25	40,477.13	40,408.25	46,065.41	50,810.75	57,924.26

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	240.07	264.07	304.81	335.29
30	252.70	277.97	319.03	350.93
31	263.75	290.13	337.99	371.79
32	276.40	304.04	352.21	387.43
33	289.02	317.92	367.98	404.79
34	300.09	330.09	382.22	420.44
35	312.71	343.98	396.42	436.07
36	323.78	356.15	413.79	455.17
37	336.41	370.05	429.59	472.55
38	349.05	383.94	446.96	491.66
39	363.26	399.59	464.33	510.76
40	374.63	412.09	478.08	525.89
41	387.18	425.90	495.33	544.87
42	399.71	439.68	509.43	560.37
43	413.82	455.20	528.25	581.08
44	429.50	472.45	547.05	601.75
45	448.30	493.13	573.71	631.08
46	467.12	513.84	598.78	658.65
47	479.65	527.62	611.33	672.46
48	500.03	550.03	639.54	703.49
49	521.97	574.16	667.76	734.54
50	533.09	586.41	680.15	748.17
51	554.55	610.00	709.25	780.18
52	577.52	635.27	739.89	813.89
53	602.03	662.23	770.53	847.58
54	628.08	690.89	802.70	882.98
55	637.40	701.14	815.46	897.01
56	668.82	735.70	855.86	941.45
57	695.76	765.34	888.77	977.65
58	722.69	794.96	924.69	1,017.16
59	752.61	827.87	960.59	1,056.65
60	760.58	836.64	969.22	1,066.13
61	795.35	874.89	1,014.13	1,115.54
62	825.79	908.38	1,051.79	1,156.96
63	863.46	949.81	1,096.71	1,206.37
64	902.57	992.82	1,141.62	1,255.78
65	897.53	987.28	1,133.73	1,247.10
66	944.78	1,039.25	1,189.31	1,308.24
67	976.73	1,074.40	1,224.03	1,346.44
68	1,007.30	1,108.03	1,260.16	1,386.18
69	1,036.48	1,140.13	1,292.11	1,421.33
70	1,027.88	1,130.67	1,277.47	1,405.21
71	1,070.81	1,177.89	1,323.09	1,455.41
72	1,094.97	1,204.47	1,347.24	1,481.97
73	1,116.44	1,228.08	1,366.02	1,502.63
74	1,133.89	1,247.27	1,380.78	1,518.86
75	1,188.68	1,307.55	1,423.81	1,566.19
76	1,200.56	1,320.62	1,428.56	1,571.42
77	1,206.50	1,327.15	1,425.00	1,567.50
78	1,206.50	1,327.15	1,415.50	1,557.05
79	1,200.56	1,320.62	1,395.31	1,534.84
80	1,210.06	1,331.07	1,387.00	1,525.70
81	1,193.44	1,312.78	1,349.00	1,483.90
82	1,167.31	1,284.04	1,300.31	1,430.34
83	1,131.69	1,244.86	1,239.75	1,363.73
84	1,090.12	1,199.13	1,167.32	1,284.05
85	1,093.69	1,203.06	1,115.06	1,226.57

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	331.66	364.83	480.13	528.14	562.26	618.49	609.65	670.61
30	347.46	382.22	505.40	555.94	589.11	648.02	638.07	701.88
31	364.83	401.31	527.50	580.25	619.12	681.03	675.97	743.58
32	382.20	420.43	552.77	608.05	650.70	715.78	704.39	774.83
33	396.42	436.07	578.06	635.86	675.97	743.58	736.00	809.60
34	413.80	455.18	600.16	660.19	702.83	773.10	764.42	840.87
35	429.59	472.55	625.43	687.98	731.25	804.37	792.85	872.13
36	445.38	489.92	647.55	712.31	759.67	835.64	827.59	910.36
37	462.75	509.02	672.82	740.11	789.69	868.66	859.18	945.10
38	481.71	529.89	698.09	767.90	819.69	901.66	893.93	983.32
39	497.51	547.27	726.51	799.17	852.86	938.16	928.67	1,021.55
40	514.14	565.55	749.26	824.18	876.24	963.86	956.18	1,051.80
41	532.95	586.25	774.34	851.77	909.15	1,000.07	990.66	1,089.73
42	547.06	601.76	799.42	879.36	937.37	1,031.10	1,018.88	1,120.77
43	567.43	624.18	827.64	910.40	971.85	1,069.04	1,056.49	1,162.14
44	586.25	644.87	858.99	944.90	1,004.77	1,105.25	1,094.12	1,203.54
45	612.89	674.18	896.61	986.28	1,051.79	1,156.97	1,147.41	1,262.16
46	639.54	703.49	934.23	1,027.66	1,098.81	1,208.68	1,197.57	1,317.33
47	656.79	722.48	959.31	1,055.25	1,125.47	1,238.01	1,222.65	1,344.92
48	683.43	751.78	1,000.06	1,100.06	1,174.05	1,291.45	1,279.08	1,406.99
49	714.78	786.26	1,043.96	1,148.36	1,225.79	1,348.37	1,335.51	1,469.07
50	726.10	798.72	1,066.19	1,172.80	1,250.01	1,375.01	1,360.31	1,496.34
51	756.74	832.41	1,109.08	1,219.99	1,303.62	1,433.99	1,418.51	1,560.36
52	788.93	867.82	1,155.03	1,270.53	1,358.77	1,494.65	1,479.80	1,627.77
53	821.09	903.19	1,204.05	1,324.46	1,415.45	1,557.00	1,541.06	1,695.16
54	854.79	940.27	1,256.14	1,381.76	1,475.19	1,622.72	1,605.41	1,765.95
55	869.32	956.25	1,274.81	1,402.29	1,499.24	1,649.16	1,630.92	1,794.01
56	911.22	1,002.34	1,337.65	1,471.42	1,571.07	1,728.18	1,711.71	1,882.88
57	947.13	1,041.84	1,391.51	1,530.66	1,635.40	1,798.94	1,777.55	1,955.31
58	984.53	1,082.98	1,445.38	1,589.92	1,699.74	1,869.71	1,849.37	2,034.31
59	1,024.93	1,127.42	1,505.22	1,655.74	1,767.07	1,943.78	1,921.19	2,113.31
60	1,035.85	1,139.44	1,521.19	1,673.32	1,784.86	1,963.35	1,938.42	2,132.27
61	1,083.67	1,192.04	1,590.73	1,749.81	1,867.44	2,054.19	2,028.25	2,231.08
62	1,125.68	1,238.25	1,651.58	1,816.74	1,936.97	2,130.67	2,103.59	2,313.95
63	1,177.84	1,295.62	1,726.91	1,899.60	2,022.46	2,224.71	2,193.40	2,412.75
64	1,231.43	1,354.58	1,805.14	1,985.65	2,107.93	2,318.72	2,283.23	2,511.55
65	1,232.37	1,355.61	1,795.07	1,974.59	2,096.57	2,306.22	2,267.46	2,494.21
66	1,297.68	1,427.45	1,889.55	2,078.51	2,199.39	2,419.33	2,378.61	2,616.47
67	1,342.13	1,476.34	1,953.47	2,148.81	2,268.84	2,495.73	2,448.08	2,692.90
68	1,387.98	1,526.78	2,014.59	2,216.05	2,338.32	2,572.15	2,520.33	2,772.36
69	1,433.84	1,577.22	2,072.95	2,280.25	2,403.62	2,643.99	2,584.24	2,842.67
70	1,423.73	1,566.10	2,055.75	2,261.33	2,376.46	2,614.11	2,554.93	2,810.42
71	1,489.49	1,638.43	2,141.63	2,355.80	2,467.72	2,714.49	2,646.18	2,910.80
72	1,527.06	1,679.77	2,189.94	2,408.93	2,516.01	2,767.62	2,694.49	2,963.93
73	1,561.94	1,718.14	2,232.88	2,456.17	2,558.95	2,814.85	2,732.06	3,005.27
74	1,592.81	1,752.10	2,267.76	2,494.54	2,591.16	2,850.28	2,761.58	3,037.75
75	1,694.56	1,864.02	2,377.38	2,615.12	2,689.69	2,958.66	2,847.63	3,132.39
76	1,721.87	1,894.06	2,401.13	2,641.24	2,705.12	2,975.63	2,857.12	3,142.83
77	1,739.69	1,913.66	2,413.00	2,654.30	2,707.50	2,978.25	2,850.00	3,135.00
78	1,748.00	1,922.80	2,413.00	2,654.30	2,695.63	2,965.19	2,831.00	3,114.10
79	1,751.56	1,926.72	2,401.13	2,641.24	2,669.50	2,936.45	2,790.63	3,069.69
80	1,784.82	1,963.30	2,420.13	2,662.14	2,668.31	2,935.14	2,774.00	3,051.40
81	1,774.13	1,951.54	2,386.87	2,625.56	2,610.13	2,871.14	2,698.00	2,967.80
82	1,751.56	1,926.72	2,334.62	2,568.08	2,531.75	2,784.93	2,600.62	2,860.68
83	1,718.31	1,890.14	2,263.37	2,489.71	2,430.82	2,673.90	2,479.50	2,727.45
84	1,675.56	1,843.12	2,180.25	2,398.28	2,312.06	2,543.27	2,334.62	2,568.08
85	1,744.44	1,918.88	2,187.37	2,406.11	2,256.25	2,481.88	2,230.12	2,453.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	584.36	654.48	720.20	806.62	814.96	912.75	874.98	979.98
30	612.80	686.33	758.10	849.07	854.45	956.97	917.61	1,027.72
31	642.82	719.96	791.27	886.22	895.50	1,002.97	963.41	1,079.02
32	672.82	753.56	829.18	928.67	939.74	1,052.51	1,010.80	1,132.10
33	699.66	783.62	867.08	971.13	979.21	1,096.72	1,053.45	1,179.87
34	728.10	815.46	900.24	1,008.26	1,017.12	1,139.17	1,094.51	1,225.85
35	756.52	847.30	938.16	1,050.74	1,058.19	1,185.18	1,138.73	1,275.38
36	786.52	880.90	971.31	1,087.87	1,099.25	1,231.15	1,182.96	1,324.91
37	814.96	912.75	1,009.22	1,130.33	1,141.88	1,278.91	1,230.34	1,377.99
38	846.55	948.13	1,047.12	1,172.78	1,186.11	1,328.44	1,277.70	1,431.03
39	881.28	987.03	1,089.78	1,220.55	1,233.50	1,381.51	1,326.68	1,485.88
40	906.01	1,014.72	1,123.90	1,258.77	1,271.25	1,423.80	1,366.86	1,530.88
41	938.93	1,051.60	1,161.52	1,300.90	1,318.27	1,476.46	1,420.16	1,590.59
42	965.58	1,081.45	1,199.14	1,343.03	1,354.32	1,516.84	1,459.35	1,634.48
43	1,001.63	1,121.83	1,241.46	1,390.44	1,404.48	1,573.02	1,511.07	1,692.40
44	1,037.68	1,162.19	1,288.49	1,443.12	1,454.64	1,629.20	1,567.50	1,755.60
45	1,081.58	1,211.38	1,344.92	1,506.32	1,520.48	1,702.95	1,638.03	1,834.59
46	1,128.60	1,264.03	1,401.34	1,569.49	1,587.88	1,778.42	1,710.14	1,915.36
47	1,159.95	1,299.14	1,438.97	1,611.65	1,628.63	1,824.07	1,754.03	1,964.52
48	1,210.11	1,355.32	1,500.10	1,680.11	1,699.17	1,903.07	1,830.84	2,050.54
49	1,260.27	1,411.50	1,565.93	1,753.84	1,772.84	1,985.58	1,910.78	2,140.08
50	1,285.25	1,439.49	1,599.28	1,791.19	1,809.15	2,026.24	1,948.55	2,182.37
51	1,340.40	1,501.25	1,663.62	1,863.26	1,885.73	2,112.03	2,031.27	2,275.03
52	1,395.55	1,563.02	1,732.56	1,940.47	1,965.41	2,201.26	2,117.04	2,371.08
53	1,452.22	1,626.48	1,806.08	2,022.81	2,048.11	2,293.88	2,205.90	2,470.61
54	1,513.49	1,695.11	1,884.20	2,110.30	2,132.37	2,388.25	2,296.28	2,571.83
55	1,539.64	1,724.40	1,912.20	2,141.66	2,168.07	2,428.23	2,335.65	2,615.92
56	1,612.95	1,806.50	2,006.46	2,247.24	2,274.30	2,547.22	2,449.36	2,743.28
57	1,678.79	1,880.24	2,087.28	2,337.75	2,365.57	2,649.44	2,548.11	2,853.89
58	1,746.12	1,955.66	2,168.06	2,428.22	2,459.84	2,755.02	2,646.87	2,964.49
59	1,814.95	2,032.75	2,257.84	2,528.78	2,557.09	2,863.94	2,750.11	3,080.13
60	1,835.56	2,055.83	2,281.78	2,555.60	2,584.57	2,894.72	2,780.15	3,113.77
61	1,921.04	2,151.56	2,386.09	2,672.42	2,703.37	3,027.78	2,907.64	3,256.56
62	1,996.38	2,235.96	2,477.37	2,774.66	2,804.78	3,141.35	3,016.30	3,378.27
63	2,087.64	2,338.15	2,590.37	2,901.21	2,929.37	3,280.89	3,148.12	3,525.90
64	2,180.37	2,442.01	2,707.72	3,032.64	3,056.87	3,423.70	3,281.42	3,675.19
65	2,179.93	2,441.52	2,692.60	3,015.71	3,041.34	3,406.30	3,260.87	3,652.18
66	2,293.86	2,569.12	2,834.33	3,174.44	3,192.78	3,575.91	3,419.24	3,829.55
67	2,373.05	2,657.82	2,930.19	3,281.81	3,295.60	3,691.07	3,527.62	3,950.94
68	2,452.25	2,746.52	3,021.89	3,384.52	3,397.02	3,804.66	3,631.82	4,067.63
69	2,528.66	2,832.10	3,109.43	3,482.56	3,494.29	3,913.60	3,731.86	4,179.67
70	2,513.32	2,814.92	3,083.63	3,453.68	3,459.35	3,874.46	3,688.82	4,131.47
71	2,623.37	2,938.18	3,212.45	3,597.95	3,594.88	4,026.27	3,827.03	4,286.27
72	2,687.77	3,010.31	3,284.91	3,679.10	3,668.68	4,108.92	3,899.49	4,367.44
73	2,746.82	3,076.44	3,349.32	3,751.24	3,731.76	4,179.56	3,961.22	4,436.56
74	2,796.47	3,132.04	3,401.65	3,809.85	3,782.74	4,236.68	4,008.18	4,489.16
75	2,960.44	3,315.69	3,566.06	3,993.99	3,938.94	4,411.61	4,151.50	4,649.68
76	3,000.81	3,360.91	3,601.69	4,033.89	3,967.43	4,443.52	4,171.69	4,672.29
77	3,026.94	3,390.17	3,619.50	4,053.84	3,975.75	4,452.84	4,170.50	4,670.96
78	3,040.00	3,404.80	3,619.50	4,053.84	3,966.25	4,442.20	4,147.94	4,645.69
79	3,038.81	3,403.47	3,601.68	4,033.88	3,933.00	4,404.96	4,102.81	4,595.15
80	3,083.93	3,454.00	3,630.18	4,065.80	3,941.31	4,414.27	4,094.50	4,585.84
81	3,056.62	3,423.41	3,580.31	4,009.95	3,865.31	4,329.15	3,995.94	4,475.45
82	3,011.50	3,372.88	3,501.94	3,922.17	3,758.44	4,209.45	3,867.68	4,331.80
83	2,945.00	3,298.40	3,395.07	3,802.48	3,621.88	4,056.51	3,705.00	4,149.60
84	2,858.31	3,201.31	3,270.38	3,662.83	3,455.62	3,870.29	3,510.25	3,931.48
85	2,940.25	3,293.08	3,281.07	3,674.80	3,403.37	3,811.77	3,401.00	3,809.12

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	914.45	1,024.19	1,086.61	1,217.00	1,200.33	1,344.36	1,296.67	1,452.27
30	957.09	1,071.94	1,138.73	1,275.38	1,263.50	1,415.12	1,361.41	1,524.78
31	1,002.90	1,123.25	1,194.01	1,337.29	1,318.77	1,477.03	1,427.76	1,599.09
32	1,051.87	1,178.10	1,252.45	1,402.74	1,381.96	1,547.80	1,497.25	1,676.92
33	1,092.93	1,224.08	1,301.41	1,457.57	1,445.12	1,618.54	1,557.26	1,744.12
34	1,138.73	1,275.38	1,353.53	1,515.95	1,500.41	1,680.47	1,620.45	1,814.90
35	1,182.96	1,324.91	1,407.22	1,576.09	1,563.57	1,751.20	1,685.20	1,887.43
36	1,227.16	1,374.42	1,462.51	1,638.01	1,618.86	1,813.12	1,751.52	1,961.70
37	1,274.55	1,427.50	1,519.35	1,701.67	1,682.04	1,883.88	1,821.02	2,039.54
38	1,325.09	1,484.11	1,577.79	1,767.13	1,745.21	1,954.63	1,890.52	2,117.37
39	1,374.05	1,538.93	1,637.82	1,834.35	1,816.29	2,034.25	1,963.16	2,198.74
40	1,413.89	1,583.56	1,686.63	1,889.03	1,873.16	2,097.94	2,023.64	2,266.48
41	1,467.18	1,643.24	1,749.33	1,959.25	1,935.87	2,168.18	2,100.45	2,352.50
42	1,507.93	1,688.87	1,799.49	2,015.43	1,998.56	2,238.39	2,158.45	2,417.46
43	1,562.80	1,750.33	1,865.32	2,089.15	2,069.10	2,317.39	2,238.39	2,507.00
44	1,617.66	1,811.78	1,932.73	2,164.65	2,147.48	2,405.19	2,318.33	2,596.53
45	1,689.77	1,892.55	2,017.37	2,259.46	2,241.52	2,510.49	2,421.79	2,712.40
46	1,763.44	1,975.05	2,105.15	2,357.77	2,335.58	2,615.86	2,529.94	2,833.53
47	1,808.90	2,025.98	2,160.01	2,419.20	2,398.27	2,686.05	2,592.65	2,903.78
48	1,885.71	2,112.00	2,254.06	2,524.54	2,500.16	2,800.18	2,707.07	3,031.92
49	1,967.21	2,203.28	2,351.25	2,633.40	2,609.88	2,923.06	2,824.64	3,163.60
50	2,005.23	2,245.85	2,395.85	2,683.35	2,665.46	2,985.32	2,878.39	3,223.80
51	2,089.48	2,340.21	2,498.50	2,798.32	2,772.70	3,105.43	3,002.48	3,362.77
52	2,175.26	2,436.29	2,602.65	2,914.97	2,887.59	3,234.09	3,129.62	3,505.18
53	2,265.64	2,537.52	2,711.43	3,036.80	3,010.14	3,371.35	3,259.83	3,651.01
54	2,360.62	2,643.89	2,824.78	3,163.75	3,140.35	3,517.20	3,394.64	3,801.99
55	2,399.99	2,687.98	2,871.30	3,215.86	3,187.01	3,569.44	3,453.35	3,867.75
56	2,515.19	2,817.01	3,010.46	3,371.71	3,344.12	3,745.41	3,620.93	4,055.44
57	2,616.94	2,930.97	3,133.15	3,509.14	3,478.78	3,896.24	3,766.06	4,217.99
58	2,721.68	3,048.28	3,258.83	3,649.88	3,613.44	4,047.06	3,917.18	4,387.23
59	2,830.91	3,170.61	3,387.51	3,794.01	3,763.07	4,214.64	4,071.30	4,559.85
60	2,862.73	3,206.26	3,426.28	3,837.44	3,802.96	4,259.31	4,115.90	4,609.81
61	2,997.47	3,357.16	3,587.11	4,017.56	3,976.81	4,454.02	4,305.69	4,822.37
62	3,111.92	3,485.34	3,724.73	4,171.70	4,128.94	4,624.42	4,467.95	5,004.10
63	3,255.34	3,645.98	3,894.24	4,361.55	4,317.28	4,835.35	4,667.87	5,228.01
64	3,400.23	3,808.25	4,069.54	4,557.88	4,512.85	5,054.40	4,872.16	5,456.82
65	3,399.81	3,807.79	4,061.14	4,548.48	4,487.68	5,026.19	4,848.91	5,430.78
66	3,579.03	4,008.51	4,272.33	4,785.01	4,723.88	5,290.74	5,092.06	5,703.11
67	3,705.46	4,150.12	4,418.21	4,948.40	4,883.65	5,469.69	5,260.18	5,891.41
68	3,827.73	4,287.06	4,564.10	5,111.79	5,036.49	5,640.86	5,422.73	6,073.46
69	3,949.99	4,423.99	4,705.81	5,270.51	5,182.37	5,804.26	5,579.73	6,249.30
70	3,924.99	4,395.98	4,671.07	5,231.59	5,139.39	5,756.12	5,528.53	6,191.95
71	4,098.08	4,589.85	4,872.35	5,457.03	5,354.08	5,996.56	5,748.59	6,438.42
72	4,202.75	4,707.08	4,989.09	5,587.77	5,474.85	6,131.83	5,869.37	6,573.70
73	4,295.34	4,810.78	5,093.76	5,705.01	5,582.20	6,252.06	5,975.36	6,692.40
74	4,374.51	4,899.45	5,182.33	5,804.21	5,669.42	6,349.75	6,061.25	6,788.60
75	4,643.12	5,200.29	5,467.25	6,123.32	5,943.43	6,656.64	6,329.38	7,088.91
76	4,708.44	5,273.45	5,534.94	6,199.13	6,002.81	6,723.15	6,379.25	7,144.76
77	4,753.56	5,323.99	5,576.50	6,245.68	6,032.50	6,756.40	6,400.62	7,168.69
78	4,776.13	5,349.27	5,593.12	6,264.29	6,032.50	6,756.40	6,389.94	7,156.73
79	4,777.31	5,350.59	5,583.62	6,253.65	6,002.81	6,723.15	6,346.00	7,107.52
80	4,856.88	5,439.71	5,652.50	6,330.80	6,050.31	6,776.35	6,372.12	7,136.77
81	4,820.06	5,398.47	5,593.13	6,264.31	5,967.19	6,683.25	6,259.31	7,010.43
82	4,753.56	5,323.99	5,496.94	6,156.57	5,836.56	6,536.95	6,101.38	6,833.55
83	4,655.00	5,213.60	5,360.37	6,003.61	5,658.44	6,337.45	5,893.56	6,600.79
84	4,525.56	5,068.63	5,188.18	5,810.76	5,450.62	6,104.69	5,640.63	6,317.51
85	4,678.75	5,240.20	5,291.50	5,926.48	5,468.44	6,124.65	5,594.32	6,265.64

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Simple Benefit Inflation rider
Form Number: S2-SBIR-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	1,411.97	1,609.65	1,658.34	1,890.50	1,828.91	2,084.96	2,173.22	2,477.47
30	1,479.88	1,687.07	1,737.31	1,980.54	1,914.20	2,182.20	2,277.45	2,596.29
31	1,550.95	1,768.09	1,824.17	2,079.56	2,005.81	2,286.63	2,388.02	2,722.34
32	1,623.60	1,850.91	1,911.04	2,178.58	2,103.73	2,398.26	2,504.88	2,855.56
33	1,688.36	1,924.72	1,982.11	2,259.60	2,185.86	2,491.87	2,602.81	2,967.20
34	1,754.68	2,000.33	2,068.99	2,358.65	2,277.45	2,596.29	2,707.04	3,086.03
35	1,822.61	2,077.77	2,147.95	2,448.66	2,365.90	2,697.12	2,814.44	3,208.47
36	1,892.10	2,156.99	2,226.91	2,538.68	2,454.36	2,797.96	2,925.00	3,334.51
37	1,964.74	2,239.81	2,313.77	2,637.71	2,549.12	2,906.00	3,038.72	3,464.14
38	2,040.55	2,326.24	2,408.55	2,745.75	2,650.20	3,021.23	3,155.60	3,597.38
39	2,116.36	2,412.66	2,487.53	2,835.77	2,748.11	3,132.85	3,275.62	3,734.20
40	2,177.26	2,482.08	2,570.70	2,930.60	2,827.77	3,223.66	3,373.26	3,845.52
41	2,258.77	2,575.00	2,664.75	3,037.82	2,934.36	3,345.17	3,498.66	3,988.47
42	2,319.90	2,644.69	2,735.29	3,118.24	3,015.87	3,438.10	3,598.98	4,102.84
43	2,402.98	2,739.40	2,837.17	3,234.37	3,125.59	3,563.17	3,730.65	4,252.95
44	2,487.62	2,835.89	2,931.23	3,341.61	3,235.32	3,688.26	3,865.45	4,406.61
45	2,597.34	2,960.97	3,064.46	3,493.49	3,379.53	3,852.67	4,034.74	4,599.61
46	2,708.64	3,087.85	3,197.70	3,645.38	3,526.88	4,020.64	4,210.30	4,799.74
47	2,777.61	3,166.48	3,283.92	3,743.67	3,617.79	4,124.29	4,320.03	4,924.84
48	2,895.17	3,300.49	3,417.15	3,895.56	3,771.40	4,299.40	4,508.13	5,139.27
49	3,017.44	3,439.88	3,573.90	4,074.25	3,934.43	4,485.25	4,702.50	5,360.85
50	3,072.95	3,503.16	3,630.54	4,138.81	4,010.44	4,571.90	4,791.71	5,462.54
51	3,200.08	3,648.09	3,783.72	4,313.45	4,178.96	4,764.01	4,996.97	5,696.55
52	3,331.82	3,798.28	3,944.59	4,496.82	4,350.53	4,959.60	5,205.32	5,934.06
53	3,469.69	3,955.45	4,105.43	4,680.18	4,531.29	5,165.68	5,422.84	6,182.04
54	3,609.10	4,114.38	4,273.94	4,872.29	4,721.23	5,382.20	5,649.56	6,440.49
55	3,667.31	4,180.73	4,346.61	4,955.14	4,799.97	5,471.97	5,742.61	6,546.58
56	3,845.36	4,383.70	4,556.08	5,193.93	5,030.40	5,734.65	6,020.91	6,863.84
57	3,997.98	4,557.70	4,735.63	5,398.62	5,233.89	5,966.63	6,266.30	7,143.58
58	4,155.08	4,736.79	4,922.66	5,611.83	5,443.36	6,205.44	6,517.67	7,430.14
59	4,319.67	4,924.42	5,124.66	5,842.12	5,661.81	6,454.46	6,775.02	7,723.52
60	4,367.98	4,979.49	5,179.28	5,904.37	5,725.46	6,527.02	6,852.59	7,811.95
61	4,570.80	5,210.72	5,418.33	6,176.90	5,994.92	6,834.21	7,174.21	8,178.60
62	4,746.11	5,410.57	5,628.40	6,416.37	6,223.83	7,095.17	7,449.48	8,492.41
63	4,963.42	5,658.30	5,889.17	6,713.66	6,510.69	7,422.19	7,788.48	8,878.87
64	5,186.53	5,912.64	6,157.18	7,019.18	6,800.43	7,752.49	8,139.08	9,278.55
65	5,196.26	5,923.75	6,161.88	7,024.54	6,799.60	7,751.54	8,122.29	9,259.42
66	5,472.75	6,238.93	6,488.39	7,396.76	7,158.06	8,160.19	8,544.66	9,740.92
67	5,667.26	6,460.67	6,710.68	7,650.17	7,410.93	8,448.46	8,836.43	10,073.52
68	5,859.00	6,679.26	6,939.93	7,911.52	7,655.46	8,727.23	9,128.19	10,406.13
69	6,047.94	6,894.66	7,169.18	8,172.86	7,899.99	9,005.99	9,411.63	10,729.26
70	6,014.28	6,856.28	7,118.65	8,115.26	7,849.96	8,948.96	9,342.13	10,650.02
71	6,288.02	7,168.35	7,447.41	8,490.05	8,196.17	9,343.64	9,744.69	11,108.95
72	6,451.74	7,354.98	7,635.27	8,704.21	8,405.51	9,582.28	9,978.18	11,375.13
73	6,600.68	7,524.77	7,809.71	8,903.08	8,590.68	9,793.37	10,187.52	11,613.77
74	6,732.19	7,674.70	7,964.04	9,079.00	8,749.03	9,973.89	10,364.64	11,815.70
75	7,191.50	8,198.31	8,472.81	9,659.00	9,286.25	10,586.33	10,934.50	12,465.33
76	7,303.13	8,325.57	8,609.37	9,814.68	9,416.87	10,735.23	11,069.88	12,619.66
77	7,385.06	8,418.97	8,698.44	9,916.22	9,507.13	10,838.13	11,153.00	12,714.42
78	7,432.56	8,473.12	8,740.00	9,963.60	9,552.25	10,889.57	11,186.25	12,752.33
79	7,448.00	8,490.72	8,757.81	9,983.90	9,554.63	10,892.28	11,167.25	12,730.67
80	7,602.37	8,666.70	8,924.07	10,173.44	9,713.75	11,073.68	11,305.00	12,887.70
81	7,565.57	8,624.75	8,870.63	10,112.52	9,640.13	10,989.75	11,186.25	12,752.33
82	7,483.62	8,531.33	8,757.81	9,983.90	9,507.13	10,838.13	10,993.87	12,533.01
83	7,351.81	8,381.06	8,591.56	9,794.38	9,310.00	10,613.40	10,720.75	12,221.66
84	7,174.87	8,179.35	8,377.81	9,550.70	9,051.13	10,318.29	10,376.38	11,829.07
85	7,520.44	8,573.30	8,722.19	9,943.30	9,357.50	10,667.55	10,583.00	12,064.62

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **5% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP5-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	1,130.83	1,243.92	1,506.72	1,657.39
30	1,156.10	1,271.72	1,535.15	1,688.67
31	1,178.21	1,296.03	1,568.32	1,725.16
32	1,201.91	1,322.10	1,598.33	1,758.17
33	1,214.54	1,336.00	1,618.85	1,780.74
34	1,227.18	1,349.90	1,631.50	1,794.65
35	1,241.38	1,365.52	1,648.87	1,813.76
36	1,254.03	1,379.44	1,664.65	1,831.12
37	1,263.50	1,389.85	1,683.62	1,851.99
38	1,274.55	1,402.01	1,697.82	1,867.61
39	1,287.19	1,415.90	1,712.04	1,883.25
40	1,290.05	1,419.05	1,714.84	1,886.32
41	1,301.03	1,431.13	1,730.52	1,903.57
42	1,297.89	1,427.69	1,724.25	1,896.68
43	1,307.30	1,438.03	1,738.36	1,912.19
44	1,318.27	1,450.10	1,750.89	1,925.97
45	1,327.67	1,460.43	1,765.01	1,941.51
46	1,335.51	1,469.07	1,775.97	1,953.56
47	1,344.91	1,479.40	1,785.39	1,963.94
48	1,354.32	1,489.75	1,796.35	1,975.99
49	1,360.59	1,496.66	1,805.76	1,986.34
50	1,337.33	1,471.06	1,772.37	1,949.60
51	1,341.92	1,476.12	1,778.51	1,956.36
52	1,364.90	1,501.39	1,809.13	1,990.04
53	1,381.76	1,519.93	1,829.05	2,011.96
54	1,395.55	1,535.10	1,845.91	2,030.50
55	1,375.05	1,512.55	1,820.94	2,003.03
56	1,398.99	1,538.89	1,850.86	2,035.95
57	1,422.93	1,565.22	1,879.29	2,067.22
58	1,446.87	1,591.56	1,909.22	2,100.14
59	1,470.81	1,617.89	1,940.64	2,134.70
60	1,454.55	1,600.01	1,915.25	2,106.78
61	1,489.32	1,638.25	1,960.15	2,156.17
62	1,512.50	1,663.75	1,989.12	2,188.03
63	1,548.72	1,703.58	2,032.59	2,235.86
64	1,586.38	1,745.01	2,074.61	2,282.07
65	1,539.43	1,693.38	2,007.65	2,208.41
66	1,588.06	1,746.87	2,064.62	2,271.08
67	1,608.90	1,769.79	2,086.84	2,295.52
68	1,628.35	1,791.19	2,104.90	2,315.39
69	1,645.02	1,809.52	2,121.57	2,333.73
70	1,602.20	1,762.43	2,059.78	2,265.75
71	1,642.46	1,806.70	2,101.38	2,311.52
72	1,650.50	1,815.55	2,104.06	2,314.47
73	1,654.52	1,819.98	2,100.03	2,310.03
74	1,654.53	1,819.99	2,089.29	2,298.22
75	1,698.12	1,867.93	2,114.93	2,326.42
76	1,689.81	1,858.79	2,092.37	2,301.61
77	1,675.57	1,843.13	2,060.31	2,266.34
78	1,653.00	1,818.30	2,019.94	2,221.93
79	1,624.50	1,786.95	1,968.87	2,165.76
80	1,616.18	1,777.80	1,935.62	2,129.18
81	1,573.44	1,730.78	1,864.38	2,050.82
82	1,522.37	1,674.61	1,782.44	1,960.68
83	1,463.00	1,609.30	1,687.43	1,856.17
84	1,395.31	1,534.84	1,580.57	1,738.63
85	1,387.00	1,525.70	1,510.50	1,661.55

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	1,479.88	1,627.87	2,261.67	2,487.83	2,726.01	2,998.60	3,013.45	3,314.80
30	1,508.31	1,659.15	2,312.21	2,543.43	2,779.70	3,057.67	3,070.31	3,377.34
31	1,538.30	1,692.13	2,356.43	2,592.08	2,836.56	3,120.22	3,136.63	3,450.30
32	1,568.32	1,725.16	2,403.80	2,644.19	2,895.00	3,184.50	3,196.66	3,516.32
33	1,585.69	1,744.27	2,429.09	2,672.00	2,925.00	3,217.51	3,237.73	3,561.50
34	1,601.49	1,761.64	2,454.34	2,699.78	2,955.01	3,250.51	3,262.98	3,589.28
35	1,618.86	1,780.75	2,482.78	2,731.06	2,985.01	3,283.52	3,297.74	3,627.51
36	1,633.07	1,796.38	2,508.05	2,758.86	3,015.02	3,316.51	3,329.32	3,662.26
37	1,648.87	1,813.76	2,527.00	2,779.70	3,045.04	3,349.54	3,367.23	3,703.96
38	1,664.67	1,831.13	2,549.12	2,804.03	3,071.89	3,379.08	3,395.66	3,735.23
39	1,680.46	1,848.50	2,574.39	2,831.82	3,101.89	3,412.09	3,424.09	3,766.49
40	1,683.49	1,851.84	2,580.10	2,838.11	3,103.65	3,414.02	3,429.69	3,772.67
41	1,697.60	1,867.36	2,602.05	2,862.26	3,130.30	3,443.33	3,461.04	3,807.14
42	1,694.47	1,863.92	2,595.78	2,855.36	3,124.03	3,436.44	3,448.50	3,793.35
43	1,707.01	1,877.71	2,614.59	2,876.06	3,149.11	3,464.02	3,476.71	3,824.38
44	1,719.55	1,891.51	2,636.54	2,900.20	3,171.05	3,488.15	3,501.80	3,851.98
45	1,732.09	1,905.30	2,655.34	2,920.87	3,194.57	3,514.02	3,530.01	3,883.02
46	1,744.63	1,919.10	2,671.02	2,938.12	3,216.51	3,538.17	3,551.96	3,907.16
47	1,755.60	1,931.16	2,689.83	2,958.82	3,233.76	3,557.14	3,570.76	3,927.83
48	1,765.01	1,941.51	2,708.64	2,979.50	3,254.13	3,579.55	3,592.71	3,951.99
49	1,777.55	1,955.30	2,721.18	2,993.30	3,271.37	3,598.50	3,611.52	3,972.67
50	1,744.80	1,919.29	2,674.66	2,942.13	3,212.35	3,533.58	3,544.77	3,899.24
51	1,752.47	1,927.71	2,683.85	2,952.23	3,226.12	3,548.74	3,557.01	3,912.71
52	1,784.64	1,963.10	2,729.79	3,002.77	3,281.27	3,609.39	3,618.30	3,980.13
53	1,803.02	1,983.32	2,763.50	3,039.86	3,316.51	3,648.16	3,658.12	4,023.94
54	1,824.46	2,006.90	2,791.07	3,070.17	3,348.67	3,683.54	3,691.81	4,061.00
55	1,799.99	1,979.99	2,750.11	3,025.12	3,302.22	3,632.44	3,641.88	4,006.07
56	1,831.41	2,014.55	2,797.99	3,077.79	3,359.08	3,694.99	3,701.72	4,071.89
57	1,862.83	2,049.11	2,845.86	3,130.44	3,414.45	3,755.90	3,758.58	4,134.44
58	1,894.25	2,083.67	2,893.75	3,183.13	3,468.30	3,815.13	3,818.43	4,200.27
59	1,927.17	2,119.89	2,941.62	3,235.78	3,523.68	3,876.05	3,881.27	4,269.40
60	1,906.56	2,097.22	2,909.09	3,200.00	3,484.25	3,832.67	3,830.50	4,213.55
61	1,954.37	2,149.80	2,978.63	3,276.49	3,565.38	3,921.91	3,920.32	4,312.36
62	1,987.69	2,186.46	3,024.99	3,327.49	3,618.97	3,980.87	3,978.27	4,376.10
63	2,036.95	2,240.64	3,097.43	3,407.18	3,701.55	4,071.71	4,065.19	4,471.70
64	2,087.65	2,296.42	3,172.76	3,490.03	3,782.68	4,160.96	4,149.22	4,564.14
65	2,034.05	2,237.45	3,078.86	3,386.74	3,665.18	4,031.69	4,015.30	4,416.83
66	2,102.13	2,312.34	3,176.11	3,493.71	3,773.54	4,150.90	4,129.22	4,542.15
67	2,134.08	2,347.49	3,217.79	3,539.58	3,816.61	4,198.28	4,173.68	4,591.06
68	2,164.65	2,381.11	3,256.70	3,582.36	3,856.91	4,242.60	4,209.81	4,630.79
69	2,193.82	2,413.21	3,290.04	3,619.04	3,891.64	4,280.81	4,243.16	4,667.47
70	2,140.30	2,354.33	3,204.40	3,524.84	3,782.74	4,161.02	4,119.55	4,531.50
71	2,200.68	2,420.74	3,284.91	3,613.40	3,864.60	4,251.06	4,202.75	4,623.03
72	2,219.47	2,441.41	3,301.01	3,631.12	3,875.34	4,262.87	4,208.12	4,628.93
73	2,231.54	2,454.69	3,309.07	3,639.98	3,876.68	4,264.35	4,200.07	4,620.08
74	2,239.59	2,463.55	3,309.06	3,639.97	3,865.94	4,252.54	4,178.60	4,596.47
75	2,331.06	2,564.17	3,396.25	3,735.88	3,934.19	4,327.61	4,229.88	4,652.87
76	2,332.25	2,565.48	3,379.63	3,717.59	3,902.12	4,292.33	4,184.75	4,603.23
77	2,322.75	2,555.03	3,351.12	3,686.23	3,852.25	4,237.48	4,120.63	4,532.69
78	2,303.75	2,534.13	3,306.00	3,636.60	3,786.94	4,165.63	4,039.88	4,443.87
79	2,276.44	2,504.08	3,249.00	3,573.90	3,703.81	4,074.19	3,937.75	4,331.53
80	2,287.13	2,515.84	3,232.38	3,555.62	3,658.69	4,024.56	3,871.25	4,258.38
81	2,245.57	2,470.13	3,146.87	3,461.56	3,541.13	3,895.24	3,728.75	4,101.63
82	2,192.12	2,411.33	3,044.75	3,349.23	3,401.00	3,741.10	3,564.87	3,921.36
83	2,126.81	2,339.49	2,926.00	3,218.60	3,239.50	3,563.45	3,374.88	3,712.37
84	2,052.00	2,257.20	2,790.62	3,069.68	3,059.00	3,364.90	3,161.12	3,477.23
85	2,106.63	2,317.29	2,774.00	3,051.40	2,971.12	3,268.23	3,021.00	3,323.10

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	2,662.82	2,982.35	3,392.50	3,799.60	3,913.70	4,383.35	4,269.05	4,781.34
30	2,716.53	3,042.51	3,468.31	3,884.50	3,994.24	4,473.55	4,355.91	4,878.61
31	2,773.38	3,106.19	3,534.65	3,958.81	4,076.37	4,565.53	4,445.94	4,979.45
32	2,827.09	3,166.34	3,605.71	4,038.40	4,158.50	4,657.51	4,534.38	5,078.51
33	2,858.66	3,201.70	3,643.61	4,080.85	4,201.14	4,705.27	4,583.35	5,133.36
34	2,888.68	3,235.32	3,681.52	4,123.31	4,243.78	4,753.03	4,630.73	5,186.41
35	2,917.10	3,267.16	3,724.17	4,171.08	4,289.58	4,804.33	4,678.12	5,239.50
36	2,948.69	3,302.54	3,762.08	4,213.53	4,330.65	4,850.34	4,723.92	5,290.79
37	2,973.96	3,330.84	3,790.50	4,245.36	4,373.28	4,898.07	4,769.71	5,342.08
38	3,003.96	3,364.43	3,823.67	4,282.51	4,414.35	4,944.08	4,813.94	5,391.61
39	3,032.40	3,396.29	3,861.58	4,324.96	4,457.00	4,991.85	4,858.16	5,441.14
40	3,034.68	3,398.84	3,870.16	4,334.58	4,461.11	4,996.45	4,865.52	5,449.38
41	3,061.33	3,428.69	3,903.07	4,371.43	4,500.29	5,040.33	4,907.85	5,496.80
42	3,051.92	3,418.15	3,893.67	4,360.91	4,487.75	5,026.28	4,895.31	5,482.75
43	3,078.57	3,448.00	3,921.89	4,392.52	4,523.80	5,066.65	4,929.79	5,521.36
44	3,102.08	3,474.33	3,954.80	4,429.38	4,556.73	5,103.54	4,968.97	5,565.24
45	3,124.03	3,498.91	3,983.02	4,460.98	4,588.07	5,138.64	5,003.46	5,603.88
46	3,144.40	3,521.72	4,006.53	4,487.31	4,620.99	5,175.51	5,036.38	5,640.74
47	3,164.79	3,544.57	4,034.75	4,518.93	4,650.77	5,208.87	5,067.73	5,675.85
48	3,185.16	3,567.38	4,062.96	4,550.52	4,677.42	5,238.71	5,095.95	5,707.47
49	3,202.40	3,586.69	4,081.77	4,571.58	4,702.50	5,266.80	5,124.16	5,739.06
50	3,148.01	3,525.78	4,011.98	4,493.42	4,618.60	5,172.84	5,032.21	5,636.07
51	3,161.79	3,541.20	4,025.77	4,508.86	4,636.98	5,193.42	5,053.65	5,660.09
52	3,215.42	3,601.27	4,094.71	4,586.07	4,719.71	5,286.07	5,140.97	5,757.89
53	3,252.17	3,642.43	4,145.25	4,642.67	4,768.72	5,340.96	5,194.58	5,817.94
54	3,285.88	3,680.18	4,186.62	4,689.01	4,817.75	5,395.88	5,243.60	5,872.84
55	3,242.38	3,631.47	4,125.15	4,620.17	4,749.09	5,318.98	5,171.04	5,791.56
56	3,299.23	3,695.14	4,196.97	4,700.61	4,832.89	5,412.85	5,259.33	5,890.45
57	3,356.09	3,758.82	4,268.80	4,781.06	4,912.19	5,501.65	5,344.61	5,985.96
58	3,414.45	3,824.19	4,340.61	4,861.48	4,991.49	5,590.47	5,429.89	6,081.48
59	3,471.30	3,887.86	4,412.44	4,941.93	5,072.29	5,680.97	5,515.18	6,177.01
60	3,434.98	3,847.18	4,363.64	4,887.27	5,014.11	5,615.81	5,450.19	6,104.21
61	3,520.46	3,942.91	4,467.95	5,004.10	5,134.37	5,750.49	5,577.68	6,247.00
62	3,578.42	4,007.83	4,537.49	5,081.98	5,212.60	5,838.10	5,661.72	6,341.12
63	3,666.78	4,106.80	4,646.14	5,203.68	5,331.40	5,971.17	5,787.75	6,482.29
64	3,753.71	4,204.16	4,759.15	5,330.24	5,451.66	6,105.86	5,913.80	6,623.47
65	3,654.06	4,092.55	4,618.28	5,172.48	5,285.18	5,919.40	5,725.62	6,412.69
66	3,773.54	4,226.37	4,764.17	5,335.87	5,444.96	6,098.36	5,892.33	6,599.41
67	3,827.73	4,287.06	4,826.69	5,405.90	5,511.65	6,173.05	5,960.41	6,675.66
68	3,879.14	4,344.63	4,885.04	5,471.25	5,571.40	6,239.97	6,020.15	6,742.57
69	3,926.37	4,397.53	4,935.06	5,527.27	5,624.19	6,299.09	6,071.56	6,800.15
70	3,832.40	4,292.28	4,806.60	5,383.40	5,470.83	6,127.32	5,898.88	6,606.75
71	3,933.04	4,405.01	4,927.37	5,518.65	5,594.28	6,265.59	6,022.34	6,745.02
72	3,961.22	4,436.56	4,951.51	5,545.69	5,613.06	6,286.63	6,035.76	6,760.06
73	3,981.34	4,459.10	4,963.59	5,559.23	5,618.43	6,292.64	6,033.07	6,757.04
74	3,989.40	4,468.12	4,963.59	5,559.23	5,606.35	6,279.10	6,011.60	6,732.99
75	4,132.50	4,628.40	5,094.37	5,705.69	5,723.75	6,410.60	6,106.12	6,838.85
76	4,125.37	4,620.41	5,069.44	5,677.77	5,682.18	6,364.04	6,050.31	6,776.35
77	4,102.82	4,595.16	5,026.69	5,629.89	5,616.87	6,290.89	5,968.37	6,684.57
78	4,063.63	4,551.27	4,959.00	5,554.08	5,529.00	6,192.48	5,861.50	6,564.88
79	4,009.00	4,490.08	4,873.50	5,458.32	5,416.19	6,066.13	5,727.31	6,414.59
80	4,012.56	4,494.07	4,848.56	5,430.39	5,361.56	6,004.95	5,648.94	6,326.81
81	3,929.44	4,400.97	4,720.31	5,286.75	5,200.06	5,824.07	5,456.57	6,111.36
82	3,826.12	4,285.25	4,567.13	5,115.19	5,006.50	5,607.28	5,234.50	5,862.64
83	3,701.44	4,145.61	4,389.00	4,915.68	4,780.88	5,354.59	4,973.25	5,570.04
84	3,556.56	3,983.35	4,185.94	4,688.25	4,526.75	5,069.96	4,683.50	5,245.52
85	3,612.38	4,045.87	4,161.00	4,660.32	4,430.56	4,962.23	4,523.19	5,065.97

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	4,128.48	4,623.89	5,025.56	5,628.63	5,654.16	6,332.66	6,195.90	6,939.41
30	4,212.19	4,717.66	5,125.08	5,740.08	5,780.51	6,474.17	6,320.65	7,079.12
31	4,297.48	4,813.18	5,229.31	5,856.83	5,891.06	6,597.98	6,448.58	7,222.42
32	4,382.78	4,908.71	5,333.55	5,973.58	6,009.53	6,730.66	6,579.67	7,369.22
33	4,428.57	4,960.00	5,391.98	6,039.01	6,072.70	6,801.42	6,649.16	7,447.06
34	4,475.94	5,013.05	5,445.69	6,099.17	6,135.88	6,872.18	6,718.67	7,524.91
35	4,518.60	5,060.82	5,504.13	6,164.62	6,206.94	6,951.76	6,786.58	7,600.96
36	4,564.39	5,112.11	5,557.82	6,224.76	6,270.13	7,022.55	6,852.90	7,675.26
37	4,610.19	5,163.42	5,609.94	6,283.13	6,317.50	7,075.60	6,920.83	7,751.33
38	4,652.85	5,211.19	5,663.65	6,343.29	6,372.77	7,137.51	6,985.59	7,823.86
39	4,697.05	5,260.70	5,717.34	6,403.42	6,435.95	7,208.27	7,050.33	7,896.37
40	4,700.94	5,265.06	5,722.94	6,409.70	6,450.26	7,224.29	7,060.02	7,907.22
41	4,743.25	5,312.43	5,774.67	6,467.63	6,505.13	7,285.75	7,121.15	7,975.69
42	4,730.71	5,298.39	5,758.99	6,450.06	6,489.45	7,268.18	7,102.35	7,954.64
43	4,766.77	5,338.78	5,804.45	6,500.99	6,536.48	7,320.87	7,158.77	8,017.83
44	4,804.39	5,380.91	5,849.91	6,551.90	6,591.34	7,382.30	7,212.06	8,077.50
45	4,838.87	5,419.54	5,892.23	6,599.30	6,638.36	7,434.97	7,263.79	8,135.44
46	4,871.79	5,456.40	5,931.42	6,643.19	6,677.55	7,478.86	7,312.39	8,189.87
47	4,904.71	5,493.27	5,969.04	6,685.32	6,724.57	7,531.51	7,359.42	8,242.56
48	4,932.93	5,524.89	6,005.09	6,725.70	6,771.60	7,584.19	7,403.30	8,291.70
49	4,962.70	5,558.22	6,041.15	6,766.10	6,802.95	7,619.30	7,444.06	8,337.34
50	4,874.42	5,459.34	5,934.49	6,646.63	6,686.64	7,489.03	7,310.11	8,187.32
51	4,897.41	5,485.09	5,960.54	6,675.80	6,709.61	7,514.77	7,342.28	8,223.35
52	4,983.18	5,581.16	6,064.69	6,792.46	6,824.50	7,643.44	7,470.96	8,367.47
53	5,036.81	5,641.22	6,130.57	6,866.24	6,908.76	7,737.82	7,549.08	8,454.97
54	5,090.43	5,701.28	6,196.44	6,940.01	6,977.70	7,815.03	7,625.67	8,540.74
55	5,022.90	5,625.65	6,110.69	6,843.97	6,875.27	7,700.30	7,520.15	8,422.56
56	5,114.18	5,727.87	6,221.40	6,967.96	6,994.97	7,834.37	7,651.82	8,570.03
57	5,200.97	5,825.08	6,326.15	7,085.28	7,114.67	7,968.43	7,779.00	8,712.48
58	5,290.74	5,925.63	6,433.88	7,205.94	7,234.37	8,102.49	7,906.19	8,854.93
59	5,380.52	6,026.18	6,541.61	7,326.60	7,354.07	8,236.56	8,034.87	8,999.06
60	5,324.15	5,963.06	6,471.56	7,248.15	7,272.73	8,145.45	7,944.95	8,898.34
61	5,457.45	6,112.35	6,632.37	7,428.25	7,446.58	8,340.16	8,134.73	9,110.90
62	5,547.27	6,212.94	6,739.59	7,548.34	7,562.48	8,469.97	8,262.23	9,253.70
63	5,684.90	6,367.08	6,903.28	7,731.68	7,743.57	8,672.80	8,453.45	9,467.87
64	5,821.08	6,519.62	7,068.45	7,916.67	7,931.90	8,883.74	8,644.70	9,682.07
65	5,668.65	6,348.89	6,871.84	7,696.46	7,697.14	8,620.79	8,384.88	9,391.06
66	5,856.21	6,558.96	7,092.76	7,943.89	7,940.29	8,893.12	8,640.52	9,677.39
67	5,943.74	6,656.98	7,192.79	8,055.92	8,044.49	9,009.83	8,750.29	9,800.33
68	6,024.33	6,747.25	7,285.88	8,160.19	8,141.74	9,118.75	8,848.93	9,910.80
69	6,099.35	6,831.27	7,372.02	8,256.65	8,225.10	9,212.11	8,935.07	10,007.28
70	5,953.90	6,668.37	7,189.77	8,052.55	8,011.00	8,972.32	8,698.04	9,741.81
71	6,113.58	6,847.21	7,374.95	8,259.94	8,212.28	9,197.75	8,897.97	9,965.73
72	6,161.89	6,901.32	7,423.25	8,314.04	8,252.53	9,242.82	8,934.21	10,006.32
73	6,194.10	6,937.39	7,454.11	8,348.61	8,272.65	9,265.37	8,947.62	10,021.34
74	6,208.85	6,953.92	7,463.51	8,359.14	8,272.66	9,265.38	8,935.55	10,007.82
75	6,445.75	7,219.24	7,705.69	8,630.37	8,490.62	9,509.49	9,140.19	10,237.01
76	6,438.62	7,211.25	7,684.31	8,606.43	8,449.06	9,462.95	9,080.81	10,170.51
77	6,408.93	7,178.00	7,633.25	8,549.24	8,377.82	9,383.16	8,985.81	10,064.11
78	6,350.75	7,112.84	7,551.31	8,457.47	8,265.00	9,256.80	8,851.63	9,913.83
79	6,268.81	7,021.07	7,439.68	8,332.44	8,122.50	9,097.20	8,680.63	9,722.31
80	6,284.25	7,038.36	7,430.19	8,321.81	8,080.93	9,050.64	8,608.19	9,641.17
81	6,160.75	6,900.04	7,263.94	8,135.61	7,867.19	8,811.25	8,361.19	9,364.53
82	6,005.19	6,725.81	7,057.32	7,904.20	7,611.87	8,525.29	8,065.50	9,033.36
83	5,815.19	6,513.01	6,809.12	7,626.21	7,315.00	8,192.80	7,718.75	8,645.00
84	5,596.68	6,268.28	6,527.68	7,311.00	6,976.56	7,813.75	7,326.88	8,206.11
85	5,710.68	6,395.96	6,579.93	7,369.52	6,935.00	7,767.20	7,212.88	8,078.43

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

5% Compound No Maximum Rider
Form Number: S2-CMP5-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	6,170.61	7,034.50	7,399.38	8,435.29	8,256.97	9,412.96	10,051.14	11,458.31
30	6,295.38	7,176.73	7,541.53	8,597.33	8,424.39	9,603.81	10,250.14	11,685.15
31	6,423.33	7,322.59	7,691.55	8,768.37	8,594.97	9,798.26	10,458.61	11,922.82
32	6,552.83	7,470.22	7,841.60	8,939.42	8,765.52	9,992.70	10,667.09	12,160.48
33	6,620.74	7,547.64	7,928.46	9,038.45	8,857.14	10,097.13	10,783.97	12,293.74
34	6,690.23	7,626.87	8,007.44	9,128.48	8,951.90	10,205.17	10,891.37	12,416.16
35	6,754.99	7,700.69	8,094.30	9,227.50	9,037.18	10,302.38	11,008.24	12,549.39
36	6,822.90	7,778.11	8,165.36	9,308.51	9,128.79	10,406.82	11,115.65	12,671.84
37	6,889.24	7,853.73	8,244.34	9,398.55	9,220.40	10,511.26	11,219.88	12,790.66
38	6,953.98	7,927.54	8,323.31	9,488.58	9,305.68	10,608.48	11,327.28	12,913.10
39	7,017.16	7,999.56	8,402.28	9,578.59	9,394.12	10,709.31	11,434.68	13,035.53
40	7,027.11	8,010.91	8,417.47	9,595.91	9,401.86	10,718.12	11,445.88	13,048.31
41	7,088.23	8,080.58	8,488.01	9,676.33	9,486.51	10,814.63	11,549.34	13,166.25
42	7,069.43	8,059.15	8,472.34	9,658.47	9,461.43	10,786.04	11,517.99	13,130.52
43	7,124.29	8,121.70	8,535.04	9,729.94	9,533.53	10,868.22	11,608.90	13,234.15
44	7,177.58	8,182.44	8,597.74	9,801.42	9,608.77	10,953.99	11,699.82	13,337.79
45	7,230.87	8,243.19	8,660.44	9,872.90	9,677.75	11,032.64	11,784.46	13,434.29
46	7,279.47	8,298.60	8,723.14	9,944.38	9,743.58	11,107.68	11,862.84	13,523.64
47	7,328.06	8,353.99	8,778.00	10,006.92	9,809.41	11,182.72	11,938.08	13,609.41
48	7,371.95	8,404.02	8,825.03	10,060.54	9,865.84	11,247.06	12,010.19	13,691.62
49	7,414.28	8,452.28	8,887.73	10,132.02	9,925.41	11,314.97	12,082.29	13,773.82
50	7,284.06	8,303.83	8,724.02	9,945.38	9,748.85	11,113.70	11,868.97	13,530.63
51	7,316.24	8,340.51	8,762.33	9,989.05	9,794.80	11,166.07	11,921.04	13,590.00
52	7,447.97	8,490.69	8,923.18	10,172.42	9,966.39	11,361.68	12,129.39	13,827.51
53	7,529.16	8,583.25	9,015.09	10,277.20	10,073.61	11,483.92	12,261.13	13,977.69
54	7,607.30	8,672.32	9,122.31	10,399.44	10,180.83	11,606.16	12,392.88	14,127.87
55	7,505.19	8,555.92	8,999.94	10,259.93	10,045.83	11,452.24	12,221.37	13,932.36
56	7,642.85	8,712.85	9,157.05	10,439.04	10,228.37	11,660.34	12,442.82	14,184.82
57	7,774.52	8,862.95	9,314.16	10,618.15	10,401.93	11,858.20	12,652.29	14,423.61
58	7,906.19	9,013.06	9,471.26	10,797.23	10,581.48	12,062.89	12,867.75	14,669.24
59	8,042.34	9,168.26	9,635.85	10,984.87	10,761.03	12,267.57	13,083.21	14,914.86
60	7,959.44	9,073.76	9,532.78	10,867.37	10,648.32	12,139.09	12,943.14	14,755.18
61	8,159.36	9,301.67	9,771.82	11,139.88	10,914.88	12,442.96	13,264.76	15,121.83
62	8,296.99	9,458.56	9,938.43	11,329.81	11,094.53	12,647.76	13,479.17	15,366.25
63	8,504.17	9,694.75	10,184.72	11,610.58	11,369.79	12,961.56	13,806.59	15,739.51
64	8,712.79	9,932.58	10,438.25	11,899.60	11,642.16	13,272.06	14,136.91	16,116.08
65	8,501.58	9,691.80	10,170.23	11,594.06	11,337.30	12,924.52	13,743.70	15,667.82
66	8,786.41	10,016.51	10,510.62	11,982.11	11,712.44	13,352.18	14,185.52	16,171.49
67	8,923.95	10,173.30	10,670.40	12,164.26	11,887.49	13,551.75	14,385.59	16,399.57
68	9,051.78	10,319.03	10,823.24	12,338.49	12,048.66	13,735.47	14,571.77	16,611.81
69	9,171.26	10,455.24	10,969.11	12,504.78	12,198.71	13,906.54	14,744.05	16,808.22
70	8,959.69	10,214.05	10,701.46	12,199.66	11,907.79	13,574.88	14,379.53	16,392.67
71	9,213.31	10,503.17	11,003.38	12,543.85	12,227.17	13,938.97	14,749.89	16,814.87
72	9,293.82	10,594.96	11,097.31	12,650.94	12,323.78	14,049.11	14,846.51	16,925.02
73	9,354.21	10,663.80	11,157.69	12,719.77	12,388.19	14,122.54	14,908.23	16,995.38
74	9,389.10	10,703.57	11,197.95	12,765.67	12,417.72	14,156.20	14,927.02	17,016.81
75	9,804.00	11,176.56	11,655.31	13,287.05	12,891.50	14,696.31	15,411.38	17,568.97
76	9,809.94	11,183.33	11,661.25	13,293.83	12,877.25	14,680.07	15,368.63	17,520.24
77	9,779.06	11,148.13	11,613.75	13,239.68	12,817.88	14,612.38	15,266.50	17,403.81
78	9,707.81	11,066.90	11,518.75	13,131.38	12,701.50	14,479.71	15,102.63	17,217.00
79	9,600.94	10,945.07	11,382.19	12,975.70	12,537.63	14,292.90	14,879.38	16,962.49
80	9,661.50	11,014.11	11,435.63	13,036.62	12,568.50	14,328.09	14,860.37	16,940.82
81	9,497.63	10,827.30	11,227.82	12,799.71	12,321.50	14,046.51	14,527.88	16,561.78
82	9,285.06	10,584.97	10,960.62	12,495.11	12,010.38	13,691.83	14,114.62	16,090.67
83	9,021.44	10,284.44	10,634.06	12,122.83	11,630.37	13,258.62	13,618.25	15,524.81
84	8,713.87	9,933.81	10,260.00	11,696.40	11,193.38	12,760.45	13,055.38	14,883.13
85	9,002.44	10,262.78	10,533.13	12,007.77	11,421.38	13,020.37	13,159.88	15,002.26

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **3% Compound No Maximum Rider**
90 day Elimination Period **Form Number: S2-CMP3-PA**
Single Insured Rates **Comprehensive Coverage**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	315.88	347.46	421.69	463.86
30	326.93	359.62	434.32	477.76
31	337.98	371.77	450.13	495.13
32	347.46	382.22	464.34	510.77
33	356.95	392.64	476.96	524.66
34	363.26	399.59	484.88	533.37
35	372.73	410.01	495.93	545.53
36	379.05	416.96	506.98	557.68
37	386.95	425.64	518.04	569.84
38	394.85	434.34	527.50	580.25
39	402.74	443.01	536.99	590.69
40	407.55	448.31	543.92	598.32
41	415.39	456.93	553.33	608.67
42	421.66	463.82	561.16	617.27
43	431.06	474.17	573.70	631.07
44	437.33	481.06	581.54	639.70
45	442.03	486.24	590.95	650.05
46	449.88	494.87	598.78	658.65
47	459.28	505.20	611.33	672.46
48	463.98	510.38	616.03	677.64
49	476.52	524.17	634.84	698.32
50	479.48	527.43	635.72	699.30
51	491.74	540.91	652.57	717.83
52	503.99	554.39	670.95	738.05
53	517.78	569.56	687.82	756.60
54	531.57	584.73	704.66	775.14
55	531.17	584.29	704.73	775.20
56	547.62	602.38	728.67	801.54
57	561.09	617.20	743.64	818.00
58	574.56	632.02	761.59	837.75
59	589.52	648.47	779.55	857.51
60	586.73	645.40	773.64	851.00
61	602.68	662.95	795.35	874.89
62	615.72	677.30	811.30	892.43
63	633.11	696.41	831.58	914.73
64	650.49	715.54	850.41	935.46
65	633.56	696.91	826.68	909.35
66	653.01	718.31	850.30	935.33
67	662.73	729.00	858.63	944.49
68	671.08	738.19	866.97	953.67
69	678.02	745.82	872.53	959.79
70	658.86	724.75	845.38	929.91
71	670.94	738.04	853.43	938.78
72	669.59	736.56	849.40	934.34
73	666.90	733.60	840.01	924.01
74	660.20	726.23	826.60	909.25
75	663.81	730.19	815.81	897.39
76	650.75	715.83	792.06	871.27
77	632.94	696.23	762.38	838.62
78	609.18	670.10	726.75	799.43
79	581.87	640.06	682.81	751.09
80	555.75	611.33	637.68	701.45
81	516.57	568.23	577.13	634.84
82	470.25	517.28	508.25	559.08
83	416.81	458.49	429.87	472.86
84	358.62	394.48	342.00	376.20
85	280.25	308.28	212.56	233.82

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	410.64	451.71	631.75	694.93	761.27	837.39	843.39	927.73
30	426.44	469.08	653.87	719.25	786.54	865.19	868.65	955.51
31	437.48	481.22	675.97	743.58	813.39	894.73	900.24	990.26
32	451.69	496.86	694.93	764.42	841.81	925.99	928.67	1,021.55
33	462.76	509.03	713.88	785.27	859.18	945.10	953.94	1,049.34
34	473.81	521.20	726.51	799.17	878.13	965.95	969.73	1,066.70
35	483.30	531.63	745.47	820.01	897.09	986.79	991.85	1,091.04
36	492.77	542.04	758.10	833.91	914.45	1,005.91	1,013.95	1,115.35
37	503.82	554.20	773.90	851.29	934.99	1,028.49	1,036.07	1,139.68
38	513.30	564.62	789.69	868.66	952.36	1,047.60	1,055.02	1,160.53
39	524.35	576.79	805.49	886.03	972.90	1,070.18	1,073.98	1,181.37
40	529.81	582.79	815.10	896.61	981.26	1,079.39	1,087.85	1,196.63
41	539.22	593.14	830.77	913.85	998.50	1,098.35	1,106.66	1,217.33
42	550.20	605.22	843.31	927.64	1,017.31	1,119.04	1,122.33	1,234.57
43	558.03	613.84	862.13	948.34	1,036.12	1,139.73	1,147.41	1,262.16
44	565.87	622.46	874.67	962.13	1,051.79	1,156.97	1,163.09	1,279.40
45	575.27	632.79	884.07	972.48	1,067.47	1,174.22	1,181.89	1,300.08
46	583.11	641.43	899.74	989.71	1,083.14	1,191.46	1,197.57	1,317.33
47	598.79	658.67	918.55	1,010.41	1,106.66	1,217.33	1,222.65	1,344.92
48	601.92	662.11	927.96	1,020.76	1,117.62	1,229.38	1,232.05	1,355.26
49	620.73	682.81	953.04	1,048.34	1,147.41	1,262.16	1,269.68	1,396.65
50	621.93	684.13	958.96	1,054.86	1,151.97	1,267.17	1,271.46	1,398.61
51	638.78	702.66	983.47	1,081.82	1,182.61	1,300.87	1,305.16	1,435.68
52	655.64	721.21	1,007.97	1,108.77	1,214.78	1,336.26	1,341.92	1,476.12
53	672.50	739.75	1,035.55	1,139.11	1,245.42	1,369.95	1,375.62	1,513.18
54	690.87	759.96	1,063.11	1,169.42	1,277.58	1,405.34	1,409.33	1,550.26
55	691.27	760.40	1,062.34	1,168.57	1,279.29	1,407.22	1,409.47	1,550.42
56	715.21	786.73	1,095.26	1,204.79	1,318.20	1,450.02	1,457.34	1,603.07
57	731.67	804.84	1,122.18	1,234.40	1,351.12	1,486.23	1,487.27	1,636.00
58	749.62	824.58	1,149.12	1,264.03	1,382.54	1,520.79	1,523.18	1,675.50
59	767.58	844.34	1,179.05	1,296.96	1,413.96	1,555.36	1,559.09	1,715.00
60	763.49	839.84	1,173.49	1,290.85	1,405.28	1,545.81	1,547.27	1,702.00
61	788.12	866.93	1,205.36	1,325.90	1,445.86	1,590.44	1,590.73	1,749.81
62	805.51	886.06	1,231.44	1,354.59	1,474.82	1,622.31	1,622.60	1,784.86
63	828.69	911.56	1,266.21	1,392.84	1,513.93	1,665.32	1,663.17	1,829.49
64	851.87	937.06	1,300.97	1,431.07	1,550.17	1,705.18	1,700.84	1,870.92
65	835.02	918.52	1,267.11	1,393.82	1,508.87	1,659.75	1,653.36	1,818.69
66	862.80	949.08	1,306.01	1,436.62	1,553.33	1,708.66	1,700.60	1,870.65
67	878.09	965.89	1,325.47	1,458.02	1,572.77	1,730.06	1,717.27	1,889.00
68	891.98	981.19	1,342.13	1,476.34	1,589.45	1,748.39	1,733.94	1,907.33
69	904.48	994.93	1,356.03	1,491.63	1,601.95	1,762.15	1,745.06	1,919.56
70	880.27	968.30	1,317.73	1,449.50	1,552.55	1,707.80	1,690.76	1,859.84
71	900.40	990.43	1,341.88	1,476.06	1,574.02	1,731.42	1,706.87	1,877.55
72	904.43	994.87	1,339.20	1,473.11	1,567.31	1,724.04	1,698.82	1,868.70
73	904.42	994.86	1,333.83	1,467.21	1,555.23	1,710.75	1,680.03	1,848.04
74	901.74	991.91	1,320.41	1,452.45	1,535.11	1,688.62	1,653.19	1,818.51
75	920.31	1,012.34	1,327.63	1,460.39	1,527.13	1,679.84	1,631.63	1,794.79
76	909.62	1,000.58	1,301.50	1,431.65	1,486.75	1,635.43	1,584.12	1,742.53
77	891.81	980.99	1,265.87	1,392.46	1,436.88	1,580.57	1,524.75	1,677.23
78	868.06	954.87	1,218.38	1,340.22	1,375.13	1,512.64	1,453.50	1,598.85
79	838.38	922.22	1,163.75	1,280.13	1,300.31	1,430.34	1,365.63	1,502.19
80	817.00	898.70	1,111.50	1,222.65	1,225.50	1,348.05	1,275.38	1,402.92
81	774.25	851.68	1,033.12	1,136.43	1,122.19	1,234.41	1,154.25	1,269.68
82	722.00	794.20	940.50	1,034.55	1,001.07	1,101.18	1,016.50	1,118.15
83	662.63	728.89	833.62	916.98	864.50	950.95	859.75	945.73
84	596.12	655.73	717.24	788.96	713.69	785.06	684.00	752.40
85	527.25	579.98	560.49	616.54	494.00	543.40	425.12	467.63

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	742.30	831.37	947.63	1,061.34	1,091.36	1,222.32	1,192.42	1,335.52
30	764.42	856.15	980.80	1,098.49	1,129.26	1,264.78	1,231.91	1,379.74
31	792.85	888.00	1,013.97	1,135.65	1,165.57	1,305.43	1,272.97	1,425.72
32	818.12	916.30	1,042.39	1,167.47	1,206.64	1,351.44	1,317.19	1,475.25
33	837.06	937.50	1,070.82	1,199.33	1,233.50	1,381.51	1,347.21	1,508.87
34	854.45	956.97	1,089.76	1,220.53	1,260.33	1,411.57	1,375.65	1,540.73
35	873.38	978.19	1,118.20	1,252.38	1,288.77	1,443.42	1,405.65	1,574.33
36	892.34	999.42	1,137.15	1,273.61	1,314.04	1,471.72	1,434.07	1,606.16
37	909.72	1,018.89	1,160.84	1,300.14	1,340.88	1,501.78	1,464.09	1,639.78
38	928.67	1,040.11	1,184.54	1,326.69	1,367.73	1,531.85	1,494.08	1,673.37
39	946.04	1,059.57	1,208.23	1,353.21	1,396.17	1,563.71	1,522.52	1,705.22
40	956.17	1,070.90	1,222.65	1,369.37	1,410.75	1,580.04	1,539.28	1,723.99
41	973.42	1,090.23	1,246.16	1,395.70	1,435.83	1,608.13	1,567.50	1,755.60
42	990.66	1,109.54	1,264.98	1,416.78	1,462.47	1,637.96	1,595.72	1,787.21
43	1,007.90	1,128.85	1,293.19	1,448.37	1,485.99	1,664.31	1,622.37	1,817.06
44	1,025.14	1,148.15	1,312.00	1,469.44	1,509.51	1,690.66	1,647.44	1,845.14
45	1,039.26	1,163.98	1,326.11	1,485.25	1,533.02	1,716.99	1,672.52	1,873.23
46	1,054.92	1,181.51	1,349.62	1,511.57	1,554.96	1,741.56	1,696.04	1,899.57
47	1,080.01	1,209.61	1,377.84	1,543.19	1,592.58	1,783.69	1,735.22	1,943.45
48	1,089.42	1,220.16	1,391.94	1,558.97	1,605.12	1,797.73	1,750.90	1,961.01
49	1,119.19	1,253.49	1,429.56	1,601.11	1,649.01	1,846.89	1,799.49	2,015.43
50	1,124.40	1,259.34	1,438.43	1,611.04	1,655.96	1,854.67	1,806.08	2,022.81
51	1,155.04	1,293.65	1,475.19	1,652.22	1,700.37	1,904.41	1,853.58	2,076.01
52	1,184.14	1,326.24	1,511.97	1,693.41	1,744.82	1,954.20	1,902.58	2,130.89
53	1,214.77	1,360.54	1,553.31	1,739.71	1,790.75	2,005.64	1,951.60	2,185.79
54	1,246.95	1,396.59	1,594.69	1,786.04	1,835.19	2,055.42	2,000.62	2,240.69
55	1,249.38	1,399.31	1,593.50	1,784.71	1,837.40	2,057.88	2,003.48	2,243.90
56	1,288.27	1,442.86	1,642.88	1,840.02	1,897.25	2,124.91	2,066.32	2,314.28
57	1,321.19	1,479.73	1,683.28	1,885.28	1,942.14	2,175.20	2,115.70	2,369.59
58	1,354.11	1,516.60	1,723.68	1,930.52	1,987.02	2,225.46	2,163.58	2,423.22
59	1,385.52	1,551.78	1,768.57	1,980.81	2,033.40	2,277.41	2,211.46	2,476.85
60	1,379.21	1,544.72	1,760.23	1,971.46	2,022.46	2,265.15	2,199.20	2,463.09
61	1,421.23	1,591.77	1,808.04	2,025.00	2,080.41	2,330.05	2,261.50	2,532.88
62	1,453.11	1,627.48	1,847.15	2,068.82	2,123.86	2,378.72	2,307.86	2,584.80
63	1,493.66	1,672.90	1,899.31	2,127.23	2,178.92	2,440.39	2,367.25	2,651.32
64	1,534.22	1,718.33	1,951.48	2,185.65	2,235.43	2,503.68	2,425.21	2,716.24
65	1,501.92	1,682.14	1,900.67	2,128.74	2,175.77	2,436.86	2,357.77	2,640.70
66	1,550.54	1,736.61	1,959.01	2,194.09	2,241.06	2,509.99	2,425.84	2,716.94
67	1,576.94	1,766.17	1,988.19	2,226.78	2,271.63	2,544.22	2,456.42	2,751.18
68	1,599.18	1,791.08	2,013.21	2,254.79	2,296.64	2,572.23	2,480.03	2,777.63
69	1,618.61	1,812.84	2,034.05	2,278.13	2,316.10	2,594.03	2,498.09	2,797.86
70	1,576.70	1,765.91	1,976.58	2,213.77	2,247.64	2,517.36	2,420.74	2,711.23
71	1,608.92	1,801.99	2,012.81	2,254.35	2,279.84	2,553.43	2,450.27	2,744.31
72	1,612.93	1,806.47	2,008.78	2,249.83	2,273.13	2,545.90	2,439.53	2,732.28
73	1,611.58	1,804.97	2,000.73	2,240.82	2,258.37	2,529.38	2,418.05	2,708.21
74	1,600.86	1,792.96	1,980.61	2,218.28	2,230.19	2,497.81	2,383.17	2,669.15
75	1,628.06	1,823.43	1,991.43	2,230.40	2,226.56	2,493.75	2,365.50	2,649.36
76	1,603.12	1,795.49	1,952.25	2,186.52	2,171.93	2,432.56	2,300.19	2,576.21
77	1,567.50	1,755.60	1,898.81	2,126.67	2,101.87	2,354.09	2,219.44	2,485.77
78	1,521.19	1,703.73	1,827.56	2,046.87	2,016.38	2,258.35	2,120.87	2,375.37
79	1,464.19	1,639.89	1,745.62	1,955.09	1,913.06	2,142.63	2,003.31	2,243.71
80	1,415.50	1,585.36	1,667.25	1,867.32	1,810.93	2,028.24	1,881.00	2,106.72
81	1,332.37	1,492.25	1,549.69	1,735.65	1,664.88	1,864.67	1,713.57	1,919.20
82	1,235.00	1,383.20	1,410.75	1,580.04	1,495.06	1,674.47	1,523.56	1,706.39
83	1,121.00	1,255.52	1,250.44	1,400.49	1,302.69	1,459.01	1,305.06	1,461.67
84	992.75	1,111.88	1,075.88	1,204.99	1,087.75	1,218.28	1,064.00	1,191.68
85	846.69	948.29	840.75	941.64	783.74	877.79	711.31	796.67

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	1,148.20	1,285.99	1,399.32	1,567.23	1,579.38	1,768.90	1,729.43	1,936.96
30	1,187.69	1,330.21	1,446.71	1,620.31	1,634.65	1,830.81	1,787.85	2,002.39
31	1,227.18	1,374.44	1,494.08	1,673.37	1,689.92	1,892.71	1,846.29	2,067.84
32	1,268.25	1,420.44	1,544.62	1,729.97	1,737.31	1,945.79	1,909.45	2,138.59
33	1,295.09	1,450.50	1,577.79	1,767.13	1,784.70	1,998.87	1,950.52	2,184.59
34	1,325.09	1,484.11	1,614.11	1,807.80	1,816.29	2,034.25	1,996.33	2,235.89
35	1,351.95	1,514.18	1,648.87	1,846.73	1,863.66	2,087.30	2,037.40	2,281.89
36	1,380.37	1,546.01	1,682.04	1,883.88	1,895.25	2,122.68	2,078.46	2,327.87
37	1,410.39	1,579.63	1,718.36	1,924.56	1,934.74	2,166.90	2,122.68	2,377.40
38	1,437.24	1,609.71	1,751.53	1,961.71	1,974.23	2,211.14	2,165.33	2,425.18
39	1,465.66	1,641.54	1,786.27	2,000.63	2,013.70	2,255.35	2,207.96	2,472.91
40	1,479.72	1,657.29	1,805.76	2,022.45	2,037.75	2,282.28	2,232.12	2,499.97
41	1,507.93	1,688.87	1,838.68	2,059.32	2,076.94	2,326.17	2,274.44	2,547.38
42	1,534.58	1,718.73	1,871.59	2,096.17	2,108.29	2,361.28	2,313.63	2,591.27
43	1,561.23	1,748.58	1,902.94	2,131.29	2,155.31	2,413.95	2,352.82	2,635.16
44	1,586.31	1,776.67	1,934.29	2,166.40	2,186.66	2,449.06	2,390.43	2,677.28
45	1,609.82	1,803.00	1,962.51	2,198.01	2,210.17	2,475.38	2,426.49	2,717.67
46	1,633.34	1,829.35	1,990.72	2,229.60	2,249.37	2,519.30	2,462.54	2,758.05
47	1,670.96	1,871.48	2,036.18	2,280.52	2,296.39	2,571.95	2,515.84	2,817.74
48	1,686.63	1,889.03	2,056.56	2,303.35	2,319.90	2,598.29	2,540.91	2,845.81
49	1,733.65	1,941.68	2,114.56	2,368.30	2,382.60	2,668.51	2,609.89	2,923.07
50	1,740.21	1,949.04	2,121.65	2,376.24	2,397.39	2,685.07	2,619.50	2,933.83
51	1,786.16	2,000.49	2,178.33	2,439.74	2,458.66	2,753.70	2,689.97	3,012.77
52	1,833.64	2,053.68	2,236.54	2,504.92	2,519.94	2,822.33	2,761.97	3,093.41
53	1,881.14	2,106.88	2,294.76	2,570.13	2,588.88	2,899.55	2,833.96	3,174.03
54	1,931.70	2,163.50	2,354.50	2,637.03	2,657.81	2,976.75	2,904.44	3,252.97
55	1,933.16	2,165.13	2,356.59	2,639.39	2,655.84	2,974.55	2,908.71	3,257.76
56	1,997.49	2,237.19	2,434.40	2,726.53	2,738.13	3,066.70	3,001.47	3,361.64
57	2,046.87	2,292.49	2,492.76	2,791.90	2,805.47	3,142.13	3,074.79	3,443.77
58	2,096.24	2,347.78	2,554.10	2,860.59	2,872.80	3,217.54	3,146.61	3,524.21
59	2,145.62	2,403.08	2,613.95	2,927.62	2,947.61	3,301.31	3,218.43	3,604.65
60	2,138.36	2,394.96	2,601.96	2,914.19	2,933.71	3,285.75	3,203.18	3,587.57
61	2,202.10	2,466.35	2,680.18	3,001.80	3,013.40	3,375.01	3,295.90	3,691.42
62	2,251.36	2,521.53	2,738.13	3,066.70	3,078.60	3,448.03	3,364.00	3,767.69
63	2,316.55	2,594.54	2,816.37	3,154.33	3,165.52	3,545.38	3,455.27	3,869.90
64	2,378.85	2,664.32	2,893.16	3,240.33	3,252.45	3,642.74	3,543.65	3,968.89
65	2,328.59	2,608.02	2,825.98	3,165.10	3,167.78	3,547.91	3,452.60	3,866.91
66	2,406.40	2,695.17	2,917.69	3,267.81	3,265.04	3,656.85	3,555.41	3,982.06
67	2,446.68	2,740.28	2,962.15	3,317.61	3,313.66	3,711.30	3,606.82	4,039.64
68	2,482.81	2,780.75	3,003.83	3,364.30	3,355.35	3,757.99	3,647.11	4,084.76
69	2,514.76	2,816.53	3,038.56	3,403.19	3,390.08	3,796.88	3,680.46	4,122.11
70	2,451.60	2,745.80	2,957.49	3,312.39	3,294.30	3,689.62	3,574.76	4,003.73
71	2,499.91	2,799.90	3,013.85	3,375.50	3,354.69	3,757.25	3,628.43	4,063.84
72	2,510.65	2,811.93	3,017.87	3,380.01	3,347.98	3,749.74	3,621.72	4,056.33
73	2,507.97	2,808.92	3,011.17	3,372.51	3,334.55	3,734.70	3,598.90	4,030.77
74	2,494.54	2,793.89	2,989.70	3,348.46	3,301.01	3,697.13	3,558.65	3,985.69
75	2,542.43	2,847.52	3,026.94	3,390.17	3,319.06	3,717.35	3,562.50	3,990.00
76	2,506.81	2,807.63	2,973.50	3,330.32	3,253.75	3,644.20	3,479.38	3,896.91
77	2,454.56	2,749.11	2,901.06	3,249.19	3,164.69	3,544.45	3,372.50	3,777.20
78	2,385.69	2,671.97	2,810.81	3,148.11	3,045.93	3,411.44	3,240.69	3,629.57
79	2,299.00	2,574.88	2,696.81	3,020.43	2,909.37	3,258.49	3,082.75	3,452.68
80	2,230.13	2,497.75	2,595.88	2,907.39	2,778.75	3,112.20	2,926.00	3,277.12
81	2,104.25	2,356.76	2,432.00	2,723.84	2,582.82	2,892.76	2,700.37	3,024.41
82	1,957.00	2,191.84	2,238.44	2,507.05	2,351.25	2,633.40	2,437.94	2,730.49
83	1,784.82	1,999.00	2,016.37	2,258.33	2,084.06	2,334.15	2,138.69	2,395.33
84	1,591.25	1,782.20	1,768.18	1,980.36	1,793.12	2,008.29	1,803.82	2,020.28
85	1,378.68	1,544.12	1,461.81	1,637.23	1,401.25	1,569.40	1,341.88	1,502.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

3% Compound No Maximum Rider
Form Number: S2-CMP3-PA
Comprehensive Coverage

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	1,715.21	1,955.34	2,053.19	2,340.64	2,296.40	2,617.91	2,798.65	3,190.47
30	1,772.05	2,020.14	2,132.16	2,430.67	2,375.38	2,707.93	2,893.42	3,298.49
31	1,832.08	2,088.57	2,187.42	2,493.67	2,454.36	2,797.96	2,988.18	3,406.53
32	1,892.10	2,156.99	2,258.50	2,574.69	2,536.47	2,891.58	3,089.26	3,521.76
33	1,933.16	2,203.80	2,313.79	2,637.72	2,590.18	2,952.80	3,155.60	3,597.38
34	1,975.79	2,252.41	2,369.06	2,700.74	2,650.18	3,021.21	3,228.24	3,680.20
35	2,016.87	2,299.22	2,416.45	2,754.75	2,703.89	3,082.43	3,297.74	3,759.42
36	2,059.51	2,347.84	2,463.83	2,808.76	2,760.75	3,147.26	3,364.08	3,835.04
37	2,100.58	2,394.65	2,519.10	2,871.78	2,820.77	3,215.67	3,436.72	3,917.86
38	2,143.22	2,443.26	2,566.49	2,925.80	2,874.46	3,276.89	3,503.06	3,993.48
39	2,184.27	2,490.07	2,621.76	2,988.82	2,931.32	3,341.70	3,572.54	4,072.70
40	2,208.61	2,517.82	2,649.07	3,019.94	2,959.44	3,373.76	3,611.52	4,117.13
41	2,249.36	2,564.27	2,696.10	3,073.55	3,015.87	3,438.10	3,677.35	4,192.17
42	2,286.99	2,607.17	2,750.97	3,136.11	3,069.17	3,498.86	3,743.19	4,267.24
43	2,327.74	2,653.62	2,790.15	3,180.78	3,122.46	3,559.60	3,805.89	4,338.72
44	2,363.79	2,694.73	2,829.34	3,225.45	3,172.62	3,616.79	3,868.59	4,410.20
45	2,401.41	2,737.61	2,876.36	3,279.05	3,219.65	3,670.41	3,925.02	4,474.52
46	2,435.90	2,776.92	2,915.55	3,323.73	3,266.67	3,724.01	3,981.45	4,538.86
47	2,492.32	2,841.25	2,993.93	3,413.08	3,341.91	3,809.78	4,072.36	4,642.49
48	2,515.83	2,868.04	3,009.60	3,430.94	3,373.26	3,845.52	4,113.12	4,688.96
49	2,584.81	2,946.69	3,103.65	3,538.17	3,467.31	3,952.74	4,229.11	4,821.18
50	2,595.00	2,958.31	3,109.70	3,545.06	3,480.42	3,967.68	4,243.29	4,837.35
51	2,662.39	3,035.12	3,193.95	3,641.10	3,572.33	4,072.47	4,356.65	4,966.59
52	2,734.39	3,117.21	3,278.21	3,737.17	3,667.32	4,180.74	4,473.08	5,099.31
53	2,806.40	3,199.29	3,362.48	3,833.22	3,762.29	4,289.00	4,589.50	5,232.03
54	2,876.87	3,279.63	3,454.37	3,937.98	3,863.38	4,404.25	4,708.99	5,368.24
55	2,881.77	3,285.22	3,456.34	3,940.23	3,866.31	4,407.59	4,713.19	5,373.04
56	2,976.03	3,392.68	3,576.04	4,076.69	3,994.99	4,554.30	4,868.80	5,550.44
57	3,050.85	3,477.97	3,658.33	4,170.50	4,093.74	4,666.86	4,985.51	5,683.48
58	3,124.17	3,561.55	3,748.11	4,272.85	4,192.50	4,779.44	5,108.20	5,823.35
59	3,198.98	3,646.83	3,837.88	4,375.19	4,291.25	4,892.03	5,227.89	5,959.80
60	3,187.25	3,633.47	3,817.45	4,351.90	4,276.71	4,875.45	5,203.91	5,932.46
61	3,284.31	3,744.12	3,940.60	4,492.28	4,404.20	5,020.79	5,360.38	6,110.83
62	3,358.20	3,828.35	4,027.53	4,591.38	4,502.72	5,133.10	5,476.28	6,242.96
63	3,455.27	3,939.01	4,143.43	4,723.51	4,633.11	5,281.75	5,632.74	6,421.32
64	3,552.34	4,049.67	4,259.33	4,855.64	4,757.70	5,423.78	5,786.31	6,596.39
65	3,484.55	3,972.40	4,175.07	4,759.58	4,657.19	5,309.19	5,651.98	6,443.26
66	3,604.04	4,108.61	4,314.01	4,917.98	4,812.80	5,486.59	5,835.38	6,652.33
67	3,669.34	4,183.05	4,390.43	5,005.08	4,893.38	5,578.45	5,924.30	6,753.70
68	3,726.31	4,247.99	4,459.90	5,084.28	4,965.63	5,660.82	6,007.66	6,848.74
69	3,776.32	4,305.00	4,522.41	5,155.55	5,029.54	5,733.68	6,077.13	6,927.93
70	3,687.47	4,203.72	4,401.35	5,017.54	4,903.21	5,589.66	5,914.99	6,743.08
71	3,769.33	4,297.04	4,501.99	5,132.27	4,999.83	5,699.81	6,027.70	6,871.59
72	3,788.11	4,318.44	4,522.12	5,155.22	5,021.29	5,724.27	6,035.76	6,880.76
73	3,792.13	4,323.03	4,522.11	5,155.21	5,015.92	5,718.15	6,022.34	6,865.46
74	3,781.40	4,310.79	4,508.70	5,139.92	4,989.10	5,687.57	5,979.40	6,816.51
75	3,883.12	4,426.76	4,601.56	5,245.78	5,084.88	5,796.76	6,053.88	6,901.42
76	3,838.00	4,375.32	4,548.12	5,184.86	5,013.62	5,715.53	5,947.00	6,779.58
77	3,770.31	4,298.15	4,459.06	5,083.33	4,909.13	5,596.41	5,802.13	6,614.43
78	3,677.69	4,192.57	4,340.31	4,947.95	4,771.37	5,439.36	5,621.63	6,408.66
79	3,560.13	4,058.55	4,191.88	4,778.74	4,598.00	5,241.72	5,393.63	6,148.74
80	3,479.37	3,966.48	4,085.00	4,656.90	4,460.25	5,084.69	5,191.75	5,918.60
81	3,306.00	3,768.84	3,871.25	4,413.23	4,208.50	4,797.69	4,864.00	5,544.96
82	3,100.56	3,534.64	3,610.00	4,115.40	3,914.00	4,461.96	4,476.87	5,103.63
83	2,859.50	3,259.83	3,313.13	3,776.97	3,569.62	4,069.37	4,032.75	4,597.34
84	2,585.18	2,947.11	2,980.62	3,397.91	3,182.50	3,628.05	3,536.38	4,031.47
85	2,335.81	2,662.82	2,636.25	3,005.33	2,757.38	3,143.41	2,923.63	3,332.94

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	17.37	19.11	26.07	28.67
30	18.95	20.85	27.25	29.98
31	20.93	23.02	29.61	32.57
32	21.71	23.87	31.19	34.31
33	23.69	26.05	33.97	37.36
34	23.29	25.62	34.34	37.77
35	25.67	28.24	36.32	39.95
36	26.85	29.54	39.89	43.88
37	28.44	31.28	42.24	46.47
38	30.00	33.01	45.02	49.53
39	31.59	34.75	48.19	53.00
40	33.32	36.64	50.95	56.05
41	35.65	39.22	54.86	60.35
42	38.02	41.82	58.79	64.67
43	40.76	44.84	63.10	69.41
44	42.32	46.56	66.63	73.30
45	45.86	50.44	71.70	78.87
46	48.19	53.01	76.03	83.64
47	52.13	57.34	81.11	89.23
48	55.26	60.79	86.61	95.26
49	57.22	62.95	94.05	103.46
50	59.74	65.71	97.28	107.01
51	62.81	69.09	104.55	115.02
52	67.79	74.57	112.60	123.87
53	71.61	78.77	121.40	133.54
54	76.20	83.82	129.83	142.80
55	78.56	86.42	136.16	149.78
56	84.55	93.00	148.50	163.36
57	90.15	99.17	158.99	174.89
58	96.52	106.17	171.69	188.86
59	103.62	113.98	184.41	202.86
60	106.49	117.14	192.32	211.55
61	115.18	126.70	209.35	230.29
62	123.15	135.46	226.74	249.42
63	133.29	146.62	246.66	271.33
64	143.79	158.17	268.02	294.83
65	150.75	165.84	280.66	308.73
66	166.37	183.01	309.48	340.42
67	177.84	195.62	334.15	367.57
68	191.38	210.52	361.24	397.37
69	204.24	224.66	391.12	430.23
70	213.36	234.69	409.61	450.58
71	235.16	258.68	452.21	497.44
72	251.61	276.77	490.47	539.51
73	270.40	297.44	529.38	582.32
74	290.85	319.94	572.32	629.56
75	339.04	372.94	646.60	711.26
76	363.38	399.72	699.74	769.71
77	388.01	426.81	754.06	829.47
78	411.48	452.63	809.88	890.87
79	436.41	480.05	868.66	955.53
80	480.35	528.39	950.60	1,045.66
81	509.14	560.05	1,018.57	1,120.43
82	539.43	593.37	1,089.24	1,198.16
83	569.11	626.02	1,160.79	1,276.87
84	598.80	658.68	1,234.70	1,358.17
85	715.18	786.70	1,439.55	1,583.51

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	9.88	10.87	34.75	38.22	50.14	55.16	52.12	57.34
30	10.65	11.72	37.91	41.70	51.72	56.90	54.50	59.96
31	10.28	11.31	41.87	46.06	54.88	60.37	59.24	65.16
32	9.88	10.87	43.44	47.79	58.44	64.28	62.39	68.63
33	11.05	12.16	47.39	52.12	62.39	68.63	67.91	74.71
34	11.05	12.16	46.60	51.26	66.74	73.42	68.71	75.58
35	12.64	13.90	51.34	56.47	69.89	76.89	72.64	79.91
36	13.03	14.34	53.71	59.08	75.03	82.53	79.77	87.75
37	13.43	14.78	56.86	62.55	80.54	88.60	84.51	92.95
38	14.22	15.64	60.02	66.02	83.71	92.08	90.03	99.03
39	15.39	16.93	63.18	69.49	90.03	99.03	96.35	105.97
40	16.47	18.12	66.63	73.30	95.22	104.74	101.89	112.08
41	16.47	18.12	71.33	78.46	99.92	109.92	109.73	120.70
42	18.41	20.26	76.03	83.64	108.16	118.97	117.56	129.32
43	19.21	21.13	81.51	89.67	115.59	127.16	126.19	138.81
44	20.38	22.41	84.65	93.11	121.10	133.20	133.24	146.56
45	20.38	22.41	91.71	100.89	130.10	143.11	143.43	157.78
46	22.35	24.58	96.41	106.05	138.73	152.61	152.05	167.26
47	23.11	25.42	104.25	114.68	146.94	161.63	162.24	178.46
48	23.11	25.42	110.52	121.57	155.97	171.57	173.22	190.54
49	26.25	28.88	114.43	125.88	166.16	182.78	188.10	206.91
50	25.28	27.81	119.49	131.44	173.49	190.84	194.54	214.00
51	26.82	29.50	125.61	138.17	185.75	204.32	209.11	230.02
52	28.72	31.59	135.58	149.14	198.00	217.80	225.18	247.71
53	30.25	33.28	143.24	157.56	211.79	232.97	242.82	267.09
54	32.17	35.38	152.43	167.67	225.57	248.13	259.66	285.63
55	32.92	36.21	157.11	172.82	235.67	259.23	272.32	299.55
56	35.53	39.09	169.08	185.99	253.98	279.38	297.02	326.72
57	36.29	39.92	180.31	198.34	273.43	300.77	317.96	349.76
58	37.79	41.57	193.02	212.32	292.52	321.78	343.40	377.74
59	40.40	44.44	207.24	227.97	313.83	345.21	368.84	405.72
60	41.30	45.43	212.96	234.26	326.34	358.97	384.65	423.12
61	43.47	47.81	230.35	253.38	353.50	388.85	418.69	460.56
62	45.99	50.59	246.29	270.93	380.31	418.34	453.46	498.81
63	48.89	53.78	266.57	293.23	412.18	453.40	493.31	542.64
64	52.52	57.78	287.59	316.35	447.67	492.43	536.04	589.65
65	55.58	61.13	301.50	331.65	470.64	517.71	561.31	617.44
66	59.74	65.72	332.76	366.03	517.89	569.67	618.98	680.87
67	62.88	69.16	355.68	391.25	557.84	613.63	668.29	735.12
68	66.69	73.36	382.78	421.06	601.95	662.15	722.48	794.72
69	71.56	78.72	408.48	449.33	649.88	714.87	782.22	860.44
70	72.12	79.33	426.72	469.39	677.65	745.42	819.23	901.15
71	79.17	87.09	470.34	517.37	748.42	823.26	904.43	994.87
72	84.54	92.99	503.20	553.52	807.81	888.60	980.91	1,079.00
73	88.91	97.80	540.77	594.85	872.56	959.82	1,058.74	1,164.61
74	93.59	102.94	581.71	639.89	941.00	1,035.09	1,144.62	1,259.08
75	108.36	119.20	678.06	745.87	1,081.81	1,189.99	1,293.19	1,422.51
76	114.60	126.06	726.75	799.43	1,165.24	1,281.76	1,399.48	1,539.43
77	120.24	132.26	776.04	853.64	1,252.51	1,377.76	1,508.13	1,658.94
78	125.88	138.47	822.94	905.23	1,340.39	1,474.43	1,619.75	1,781.73
79	130.63	143.69	872.81	960.09	1,432.73	1,576.00	1,737.31	1,911.04
80	142.20	156.42	960.69	1,056.76	1,572.55	1,729.81	1,901.19	2,091.31
81	149.32	164.25	1,018.29	1,120.12	1,681.50	1,849.65	2,037.16	2,240.88
82	154.68	170.15	1,078.85	1,186.74	1,794.01	1,973.41	2,178.48	2,396.33
83	161.50	177.65	1,138.23	1,252.05	1,908.01	2,098.81	2,321.56	2,553.72
84	168.04	184.84	1,197.60	1,317.36	2,025.88	2,228.47	2,469.41	2,716.35
85	197.13	216.84	1,430.35	1,573.39	2,399.35	2,639.29	2,879.10	3,167.01

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	25.67	28.75	52.12	58.37	65.93	73.84	78.98	88.46
30	26.85	30.07	56.86	63.68	70.68	79.16	82.93	92.87
31	29.61	33.16	62.78	70.30	74.63	83.58	88.84	99.51
32	30.00	33.61	65.16	72.98	80.15	89.76	93.98	105.26
33	31.99	35.83	71.08	79.60	84.88	95.07	100.68	112.76
34	34.34	38.46	69.89	78.28	88.84	99.51	107.00	119.83
35	37.12	41.58	76.99	86.24	95.95	107.46	113.72	127.36
36	38.70	43.34	80.54	90.21	99.50	111.44	119.63	133.98
37	41.07	46.00	85.29	95.53	106.61	119.41	129.10	144.60
38	43.44	48.65	90.03	100.83	112.93	126.48	136.63	153.03
39	46.20	51.75	94.76	106.13	119.63	133.98	144.90	162.29
40	47.82	53.57	99.92	111.91	126.57	141.77	152.84	171.18
41	50.56	56.63	106.99	119.83	133.64	149.67	164.19	183.90
42	52.13	58.38	114.03	127.72	141.87	158.90	175.16	196.18
43	55.65	62.33	122.26	136.92	150.88	168.99	184.56	206.71
44	59.97	67.16	126.97	142.20	159.48	178.62	197.91	221.65
45	62.30	69.78	137.54	154.04	169.29	189.60	210.84	236.15
46	66.63	74.63	144.61	161.96	180.26	201.89	224.15	251.05
47	70.14	78.57	156.35	175.11	191.24	214.20	240.23	269.06
48	74.84	83.82	165.75	185.64	203.78	228.24	255.10	285.71
49	77.60	86.91	171.65	192.24	216.32	242.29	273.15	305.92
50	80.81	90.51	179.23	200.74	225.18	252.21	286.46	320.84
51	85.40	95.64	188.42	211.03	239.36	268.09	306.38	343.14
52	88.46	99.07	203.36	227.76	255.43	286.08	327.07	366.31
53	94.22	105.52	214.85	240.64	271.92	304.54	350.04	392.04
54	99.58	111.52	228.64	256.08	289.53	324.27	374.55	419.50
55	102.87	115.21	235.67	263.94	301.13	337.26	393.51	440.74
56	108.11	121.09	253.63	284.05	325.80	364.90	426.06	477.19
57	114.47	128.21	270.45	302.90	347.13	388.79	456.36	511.12
58	122.70	137.43	289.54	324.27	370.33	414.77	491.89	550.92
59	129.06	144.55	310.84	348.14	396.51	444.09	528.18	591.56
60	132.20	148.06	319.46	357.79	412.18	461.64	552.34	618.63
61	140.90	157.81	345.54	387.01	445.85	499.35	600.15	672.17
62	150.30	168.34	369.43	413.76	477.01	534.25	647.59	725.30
63	160.10	179.32	399.86	447.84	517.57	579.68	703.38	787.78
64	171.32	191.88	431.36	483.12	560.30	627.53	766.39	858.36
65	181.65	203.45	452.25	506.52	588.74	659.39	802.70	899.03
66	197.30	220.98	499.13	559.03	646.41	723.98	885.74	992.02
67	210.14	235.36	533.52	597.54	695.04	778.45	957.63	1,072.55
68	223.34	250.15	574.17	643.07	748.87	838.74	1,034.40	1,158.52
69	236.90	265.33	612.72	686.24	806.88	903.71	1,118.80	1,253.06
70	244.90	274.30	640.08	716.88	840.36	941.20	1,167.78	1,307.91
71	268.04	300.20	705.48	790.14	927.57	1,038.88	1,290.89	1,445.80
72	284.82	319.00	754.82	845.40	1,000.04	1,120.04	1,395.21	1,562.63
73	303.95	340.42	811.17	908.51	1,079.21	1,208.72	1,507.26	1,688.13
74	323.39	362.20	872.56	977.27	1,160.06	1,299.26	1,625.35	1,820.38
75	373.18	417.96	1,017.10	1,139.15	1,332.68	1,492.60	1,860.23	2,083.46
76	396.93	444.56	1,090.13	1,220.95	1,435.10	1,607.31	2,007.18	2,248.04
77	420.07	470.48	1,164.05	1,303.74	1,539.60	1,724.35	2,156.80	2,415.62
78	442.94	496.09	1,234.41	1,382.54	1,646.76	1,844.37	2,311.18	2,588.52
79	465.50	521.36	1,309.23	1,466.34	1,757.80	1,968.74	2,472.68	2,769.40
80	505.29	565.92	1,441.04	1,613.96	1,925.54	2,156.60	2,709.88	3,035.07
81	532.30	596.18	1,527.43	1,710.72	2,057.94	2,304.89	2,897.20	3,244.86
82	558.73	625.78	1,618.26	1,812.45	2,192.13	2,455.19	3,090.48	3,461.34
83	582.76	652.69	1,707.32	1,912.20	2,328.39	2,607.80	3,289.98	3,684.78
84	605.93	678.64	1,796.39	2,011.96	2,466.74	2,762.75	3,492.44	3,911.53
85	716.95	802.98	2,145.51	2,402.97	2,921.85	3,272.47	4,114.39	4,608.12

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	33.57	37.60	56.07	62.80	86.86	97.29	105.42	118.06
30	35.55	39.82	59.61	66.77	94.76	106.13	110.96	124.28
31	37.91	42.45	63.57	71.21	104.64	117.20	117.28	131.35
32	39.09	43.78	66.74	74.75	108.58	121.62	125.57	140.63
33	41.06	45.98	70.29	78.72	118.45	132.67	131.88	147.71
34	44.62	49.98	74.63	83.58	116.47	130.45	141.74	158.75
35	46.20	51.75	79.37	88.90	128.33	143.73	149.64	167.59
36	48.19	53.97	83.71	93.75	134.25	150.36	158.74	177.78
37	52.12	58.37	88.84	99.51	142.15	159.21	168.59	188.82
38	55.27	61.91	93.18	104.37	150.04	168.05	178.07	199.45
39	57.66	64.57	98.33	110.12	157.94	176.89	188.74	211.39
40	59.16	66.26	103.86	116.32	166.56	186.54	199.07	222.96
41	63.10	70.67	109.32	122.44	178.29	199.69	212.01	237.44
42	66.63	74.63	116.40	130.36	190.07	212.88	223.75	250.60
43	70.94	79.45	122.67	137.39	203.78	228.24	238.26	266.85
44	74.84	83.82	130.50	146.15	211.61	237.01	253.16	283.54
45	78.38	87.79	136.77	153.17	229.26	256.77	268.44	300.64
46	83.08	93.05	144.61	161.96	240.99	269.91	285.69	319.97
47	87.38	97.86	154.02	172.50	260.61	291.88	302.13	338.40
48	92.08	103.13	162.24	181.71	276.28	309.43	322.13	360.78
49	96.41	107.98	172.02	192.67	286.08	320.42	343.28	384.48
50	101.50	113.67	177.31	198.58	298.71	334.56	356.17	398.91
51	106.09	118.82	188.03	210.59	314.04	351.72	378.76	424.20
52	111.07	124.39	198.39	222.19	338.93	379.61	403.27	451.65
53	116.42	130.39	209.48	234.63	358.07	401.04	429.70	481.26
54	123.70	138.55	222.13	248.78	381.05	426.78	456.89	511.72
55	126.44	141.61	228.19	255.57	392.78	439.92	475.07	532.07
56	135.42	151.68	244.64	274.00	422.70	473.43	510.98	572.29
57	142.14	159.20	258.48	289.50	450.75	504.84	545.01	610.42
58	150.38	168.42	274.57	307.52	482.55	540.46	582.42	652.31
59	158.99	178.06	290.66	325.53	518.09	580.26	620.94	695.46
60	162.99	182.55	299.18	335.09	532.42	596.31	644.70	722.06
61	173.48	194.30	320.54	359.01	575.89	644.99	696.13	779.67
62	183.99	206.07	341.19	382.13	615.72	689.61	745.74	835.22
63	196.31	219.87	365.82	409.71	666.43	746.40	807.32	904.20
64	209.71	234.87	394.06	441.35	718.95	805.22	873.23	978.01
65	220.56	247.02	414.74	464.51	753.75	844.20	918.73	1,028.98
66	241.07	269.99	451.55	505.73	831.88	931.71	1,007.30	1,128.17
67	256.35	287.11	481.43	539.21	889.20	995.90	1,081.97	1,211.80
68	271.63	304.22	513.71	575.36	956.93	1,071.77	1,163.26	1,302.85
69	288.30	322.90	548.12	613.90	1,021.19	1,143.73	1,250.44	1,400.49
70	296.90	332.53	565.93	633.84	1,066.79	1,194.81	1,301.27	1,457.43
71	322.73	361.45	618.95	693.22	1,175.82	1,316.92	1,433.12	1,605.10
72	343.86	385.13	660.88	740.18	1,258.02	1,408.97	1,541.82	1,726.83
73	365.33	409.17	706.17	790.91	1,351.94	1,514.18	1,659.24	1,858.34
74	386.46	432.84	751.45	841.62	1,454.25	1,628.76	1,781.67	1,995.47
75	447.10	500.75	868.06	972.23	1,695.16	1,898.58	2,051.70	2,297.90
76	474.11	531.00	923.87	1,034.73	1,816.88	2,034.91	2,202.81	2,467.15
77	500.54	560.60	980.88	1,098.59	1,940.07	2,172.88	2,356.30	2,639.06
78	525.76	588.85	1,037.29	1,161.76	2,057.35	2,304.23	2,513.64	2,815.28
79	551.00	617.12	1,094.29	1,225.60	2,182.04	2,443.88	2,675.14	2,996.16
80	598.20	669.98	1,191.95	1,334.98	2,401.73	2,689.94	2,928.68	3,280.12
81	628.79	704.24	1,258.75	1,409.80	2,545.70	2,851.18	3,119.86	3,494.24
82	657.87	736.81	1,323.76	1,482.61	2,697.11	3,020.76	3,314.31	3,712.03
83	686.07	768.40	1,386.41	1,552.78	2,845.55	3,187.02	3,509.06	3,930.15
84	711.91	797.34	1,449.35	1,623.27	2,993.99	3,353.27	3,705.89	4,150.60
85	841.35	942.31	1,716.54	1,922.52	3,575.86	4,004.96	4,394.64	4,922.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **Indexing: None**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	22.12	25.22	49.36	56.27	67.14	76.54	112.13	127.83
30	22.52	25.67	53.29	60.75	71.08	81.02	119.25	135.94
31	24.87	28.36	51.34	58.52	75.81	86.42	127.15	144.94
32	26.45	30.15	49.36	56.27	78.19	89.14	133.47	152.15
33	28.83	32.88	55.27	63.02	82.13	93.63	140.57	160.25
34	30.40	34.66	55.27	63.02	89.24	101.73	149.27	170.16
35	30.00	34.21	63.18	72.02	92.41	105.35	158.74	180.96
36	31.59	36.02	65.16	74.28	96.35	109.83	167.42	190.86
37	34.34	39.14	67.14	76.54	104.25	118.84	177.69	202.56
38	36.32	41.40	71.08	81.02	110.56	126.04	186.37	212.47
39	37.91	43.21	76.99	87.77	115.30	131.44	196.64	224.17
40	38.79	44.22	82.30	93.83	118.35	134.92	207.70	236.78
41	41.16	46.93	82.30	93.83	126.19	143.85	218.67	249.28
42	43.49	49.58	92.08	104.98	133.24	151.89	232.78	265.37
43	45.46	51.82	96.02	109.45	141.87	161.74	245.32	279.67
44	47.43	54.07	101.89	116.16	149.70	170.66	261.00	297.54
45	50.95	58.08	101.89	116.16	156.75	178.70	273.54	311.84
46	53.30	60.76	111.69	127.33	166.16	189.42	289.21	329.70
47	57.22	65.23	115.59	131.78	174.78	199.25	308.02	351.15
48	60.36	68.81	115.59	131.78	184.19	209.99	324.47	369.89
49	62.70	71.48	131.27	149.65	192.80	219.79	344.07	392.24
50	64.35	73.35	126.39	144.09	202.98	231.40	354.63	404.29
51	66.64	75.97	134.04	152.81	212.18	241.89	376.09	428.74
52	71.25	81.22	143.60	163.70	222.13	253.23	396.75	452.30
53	74.30	84.70	151.27	172.45	232.85	265.44	418.98	477.64
54	77.74	88.62	160.85	183.37	247.41	282.05	444.25	506.44
55	79.68	90.83	164.59	187.64	252.87	288.28	456.36	520.25
56	84.55	96.38	177.67	202.55	270.82	308.74	489.27	557.76
57	89.03	101.49	181.43	206.83	284.29	324.10	516.97	589.34
58	93.53	106.62	188.91	215.36	300.75	342.86	549.12	625.99
59	99.51	113.45	201.99	230.27	317.96	362.48	581.30	662.68
60	101.42	115.62	206.46	235.36	325.97	371.61	598.34	682.10
61	107.58	122.65	217.32	247.75	346.98	395.56	641.09	730.84
62	113.37	129.25	229.98	262.18	367.99	419.51	682.36	777.88
63	121.33	138.31	244.48	278.70	392.61	447.57	731.62	834.05
64	128.58	146.57	262.59	299.35	419.42	478.14	788.12	898.46
65	136.16	155.22	277.88	316.78	441.14	502.90	829.46	945.58
66	147.28	167.90	298.71	340.53	482.11	549.61	903.10	1,029.53
67	157.00	178.99	314.36	358.37	512.68	584.46	962.84	1,097.64
68	166.73	190.07	333.45	380.13	543.24	619.29	1,027.45	1,171.29
69	175.77	200.37	357.77	407.86	576.59	657.31	1,096.22	1,249.69
70	180.49	205.76	360.63	411.12	593.79	676.93	1,131.88	1,290.34
71	196.26	223.74	395.85	451.27	645.44	735.81	1,237.89	1,411.20
72	207.33	236.36	422.69	481.87	687.72	783.99	1,321.75	1,506.80
73	220.41	251.27	444.50	506.73	730.66	832.95	1,412.33	1,610.06
74	233.83	266.57	467.98	533.50	772.92	881.13	1,502.90	1,713.31
75	270.16	307.98	541.80	617.65	894.19	1,019.38	1,736.13	1,979.19
76	284.70	324.56	572.98	653.20	948.23	1,080.98	1,847.75	2,106.44
77	301.04	343.19	601.18	685.35	1,001.06	1,141.21	1,961.75	2,236.40
78	315.88	360.10	629.38	717.49	1,051.54	1,198.76	2,074.56	2,365.00
79	330.13	376.35	653.13	744.57	1,102.00	1,256.28	2,188.56	2,494.96
80	360.11	410.53	711.01	810.55	1,196.41	1,363.91	2,383.91	2,717.66
81	378.51	431.50	746.64	851.17	1,257.56	1,433.62	2,517.50	2,869.95
82	398.11	453.85	773.36	881.63	1,315.75	1,499.96	2,647.54	3,018.20
83	416.81	475.16	807.50	920.55	1,372.16	1,564.26	2,772.81	3,161.00
84	435.23	496.16	840.16	957.78	1,423.81	1,623.14	2,898.69	3,304.51
85	513.30	585.16	985.63	1,123.62	1,682.69	1,918.27	3,433.06	3,913.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	62.08	68.30	87.35	96.09
30	64.84	71.33	92.16	101.37
31	69.31	76.24	96.31	105.93
32	71.38	78.52	103.34	113.68
33	74.40	81.83	107.72	118.49
34	77.74	85.52	112.33	123.57
35	80.85	88.94	118.37	130.21
36	85.44	93.98	125.09	137.60
37	89.08	97.99	131.48	144.64
38	92.49	101.73	136.86	150.54
39	96.13	105.75	143.97	158.38
40	99.21	109.14	151.25	166.37
41	104.35	114.79	158.47	174.32
42	107.78	118.56	165.11	181.62
43	113.04	124.34	173.78	191.16
44	117.23	128.95	182.81	201.09
45	124.26	136.69	193.50	212.85
46	130.10	143.11	204.59	225.05
47	135.97	149.57	215.15	236.66
48	142.64	156.91	226.12	248.73
49	150.08	165.09	240.62	264.69
50	153.19	168.51	248.94	273.84
51	160.09	176.10	263.48	289.84
52	169.29	186.21	279.19	307.11
53	177.70	195.47	295.66	325.22
54	187.27	206.00	313.65	345.01
55	191.52	210.67	325.07	357.58
56	203.87	224.25	347.51	382.26
57	214.72	236.19	367.71	404.47
58	226.31	248.94	390.90	429.99
59	237.90	261.69	415.59	457.14
60	245.93	270.52	428.83	471.71
61	260.41	286.46	459.99	505.98
62	274.55	302.00	488.23	537.06
63	292.65	321.92	523.73	576.11
64	311.48	342.62	562.12	618.33
65	320.94	353.04	573.81	631.19
66	345.61	380.17	620.70	682.77
67	367.84	404.62	662.38	728.62
68	389.03	427.93	702.68	772.95
69	411.96	453.15	748.87	823.76
70	420.69	462.76	767.89	844.69
71	453.22	498.54	832.64	915.91
72	482.41	530.65	884.97	973.47
73	509.25	560.17	939.31	1,033.25
74	536.75	590.43	993.99	1,093.39
75	608.89	669.78	1,101.11	1,211.22
76	643.33	707.66	1,167.31	1,284.04
77	677.76	745.54	1,235.00	1,358.50
78	705.98	776.58	1,301.50	1,431.65
79	737.74	811.51	1,370.68	1,507.75
80	799.49	879.44	1,470.73	1,617.80
81	834.81	918.29	1,545.82	1,700.40
82	870.44	957.48	1,622.13	1,784.34
83	906.66	997.33	1,695.16	1,864.68
84	937.83	1,031.61	1,769.97	1,946.97
85	1,090.73	1,199.80	2,014.00	2,215.40

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	44.90	49.40	124.14	136.55	164.41	180.85	174.68	192.15
30	46.31	50.94	129.68	142.64	172.51	189.76	184.32	202.76
31	47.07	51.78	138.59	152.44	179.94	197.93	192.60	211.86
32	49.52	54.46	142.78	157.06	188.39	207.24	206.67	227.34
33	51.95	57.15	148.81	163.70	198.98	218.88	215.43	236.98
34	53.97	59.37	155.46	171.01	208.42	229.27	224.69	247.15
35	55.25	60.77	161.70	177.87	218.37	240.21	236.75	260.43
36	58.44	64.28	170.85	187.94	228.27	251.09	250.17	275.19
37	61.83	68.02	178.15	195.98	238.58	262.44	262.98	289.28
38	62.58	68.84	184.98	203.48	250.89	275.98	273.70	301.07
39	65.86	72.45	192.24	211.46	261.86	288.05	287.95	316.74
40	66.41	73.05	198.40	218.24	273.85	301.24	302.46	332.71
41	70.40	77.43	208.69	229.56	285.21	313.74	316.92	348.61
42	72.69	79.97	215.56	237.11	297.20	326.92	330.21	363.24
43	75.45	83.00	226.10	248.71	311.67	342.83	347.53	382.29
44	77.87	85.65	234.47	257.91	327.74	360.52	365.61	402.18
45	80.23	88.26	248.50	273.36	343.11	377.41	387.00	425.70
46	83.00	91.30	260.21	286.23	361.27	397.40	409.19	450.11
47	85.43	93.97	271.97	299.16	376.60	414.26	430.29	473.33
48	90.51	99.57	285.29	313.82	397.76	437.53	452.23	497.46
49	92.08	101.30	300.18	330.20	419.31	461.25	481.22	529.35
50	94.98	104.48	306.38	337.01	432.38	475.62	497.86	547.64
51	98.04	107.84	320.17	352.18	454.97	500.47	526.97	579.66
52	101.87	112.06	338.55	372.40	479.48	527.43	558.38	614.22
53	105.32	115.84	355.40	390.93	505.91	556.51	591.31	650.44
54	111.07	122.18	374.55	412.01	534.63	588.09	627.31	690.05
55	111.11	122.22	383.04	421.34	550.62	605.68	650.13	715.15
56	116.70	128.37	407.74	448.51	586.91	645.60	695.02	764.52
57	121.96	134.15	429.42	472.36	620.94	683.03	735.41	808.96
58	126.81	139.48	452.63	497.89	656.12	721.73	781.80	859.99
59	130.55	143.60	475.81	523.39	692.76	762.04	831.17	914.29
60	132.20	145.42	491.86	541.05	713.15	784.47	857.66	943.43
61	139.08	152.99	520.83	572.91	760.96	837.05	919.95	1,011.95
62	143.42	157.77	549.07	603.99	805.14	885.66	976.46	1,074.11
63	150.67	165.74	585.30	643.83	861.30	947.43	1,047.44	1,152.19
64	159.00	174.90	622.97	685.26	921.04	1,013.15	1,124.23	1,236.65
65	163.60	179.96	641.90	706.08	940.61	1,034.67	1,147.63	1,262.39
66	172.98	190.29	691.22	760.35	1,017.72	1,119.50	1,241.42	1,365.55
67	181.65	199.82	735.68	809.25	1,080.59	1,188.65	1,324.78	1,457.26
68	188.60	207.46	778.05	855.86	1,146.24	1,260.86	1,405.36	1,545.90
69	195.21	214.74	823.90	906.29	1,216.05	1,337.66	1,497.75	1,647.52
70	197.25	216.98	841.35	925.49	1,246.27	1,370.89	1,535.78	1,689.36
71	210.01	231.02	906.44	997.09	1,347.92	1,482.72	1,665.27	1,831.80
72	218.07	239.88	964.81	1,061.28	1,430.11	1,573.12	1,769.93	1,946.92
73	225.77	248.35	1,018.48	1,120.33	1,514.98	1,666.48	1,878.63	2,066.49
74	235.50	259.05	1,073.50	1,180.85	1,603.54	1,763.90	1,988.00	2,186.80
75	266.00	292.60	1,217.79	1,339.57	1,785.11	1,963.62	2,202.23	2,422.45
76	275.50	303.05	1,286.66	1,415.33	1,890.20	2,079.22	2,334.63	2,568.09
77	284.41	312.85	1,355.54	1,491.09	1,995.89	2,195.48	2,470.00	2,717.00
78	293.31	322.64	1,411.94	1,553.13	2,102.17	2,312.39	2,603.00	2,863.30
79	298.95	328.85	1,475.48	1,623.03	2,208.16	2,428.98	2,741.35	3,015.49
80	317.66	349.43	1,598.98	1,758.88	2,371.44	2,608.58	2,941.44	3,235.58
81	325.67	358.24	1,669.63	1,836.59	2,491.98	2,741.18	3,091.66	3,400.83
82	333.69	367.06	1,740.88	1,914.97	2,611.01	2,872.11	3,244.25	3,568.68
83	339.33	373.26	1,813.31	1,994.64	2,729.47	3,002.42	3,390.31	3,729.34
84	344.68	379.15	1,875.66	2,063.23	2,844.95	3,129.45	3,539.94	3,893.93
85	396.93	436.62	2,181.44	2,399.58	3,270.98	3,598.08	4,028.00	4,430.80

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	109.74	122.91	186.21	208.56	222.46	249.15	257.57	288.48
30	114.43	128.16	194.50	217.84	235.01	263.21	272.17	304.84
31	119.63	133.98	207.89	232.84	245.72	275.20	286.63	321.02
32	125.88	140.99	214.17	239.87	259.15	290.25	300.91	337.02
33	131.74	147.55	223.21	250.00	270.32	302.76	314.62	352.38
34	136.48	152.86	233.20	261.19	281.35	315.10	330.29	369.93
35	142.95	160.11	242.54	271.64	296.02	331.54	344.99	386.39
36	148.24	166.04	256.29	287.04	308.08	345.06	361.51	404.89
37	155.18	173.80	267.24	299.30	323.63	362.46	380.23	425.87
38	162.53	182.02	277.48	310.78	338.10	378.68	397.82	445.55
39	167.39	187.48	288.36	322.96	353.08	395.45	415.81	465.71
40	173.66	194.50	297.61	333.33	364.14	407.83	432.51	484.41
41	180.30	201.93	313.04	350.61	382.64	428.56	453.05	507.42
42	186.17	208.51	323.35	362.16	397.45	445.14	474.20	531.10
43	194.49	217.83	339.15	379.84	416.34	466.30	497.60	557.32
44	201.30	225.46	351.70	393.90	435.34	487.58	520.23	582.65
45	210.69	235.96	372.77	417.50	456.56	511.35	549.04	614.92
46	221.30	247.86	390.31	437.14	480.98	538.71	578.70	648.15
47	226.89	254.13	407.95	456.90	499.63	559.59	603.49	675.91
48	237.86	266.40	427.93	479.28	525.11	588.13	636.00	712.32
49	248.46	278.28	450.27	504.29	552.93	619.29	670.89	751.40
50	253.54	283.95	459.56	514.71	567.19	635.25	692.41	775.50
51	264.26	295.96	480.25	537.88	597.44	669.14	731.48	819.25
52	276.51	309.69	507.82	568.76	628.84	704.30	772.07	864.71
53	288.77	323.42	533.09	597.06	661.38	740.74	815.73	913.62
54	301.78	337.99	561.81	629.22	697.00	780.64	861.31	964.66
55	306.73	343.54	574.56	643.51	717.46	803.55	889.16	995.85
56	324.31	363.23	611.59	684.99	762.70	854.23	948.62	1,062.44
57	338.16	378.74	644.14	721.44	803.87	900.33	1,003.60	1,124.03
58	354.24	396.75	678.93	760.40	847.64	949.36	1,062.33	1,189.81
59	368.84	413.10	713.71	799.36	895.14	1,002.56	1,124.44	1,259.37
60	375.22	420.25	737.78	826.32	917.79	1,027.92	1,157.55	1,296.46
61	396.60	444.19	781.24	874.98	979.72	1,097.29	1,237.24	1,385.71
62	413.26	462.86	823.62	922.45	1,034.78	1,158.95	1,311.85	1,469.27
63	437.16	489.62	877.95	983.31	1,103.59	1,236.02	1,403.48	1,571.90
64	462.88	518.43	934.45	1,046.58	1,178.20	1,319.59	1,504.17	1,684.67
65	475.16	532.17	962.84	1,078.38	1,203.19	1,347.57	1,531.79	1,715.61
66	509.55	570.69	1,036.83	1,161.25	1,300.10	1,456.11	1,657.18	1,856.04
67	533.87	597.94	1,103.52	1,235.94	1,378.61	1,544.05	1,760.34	1,971.58
68	559.92	627.11	1,167.08	1,307.12	1,460.58	1,635.85	1,870.10	2,094.52
69	587.02	657.47	1,235.86	1,384.16	1,548.46	1,734.28	1,985.07	2,223.28
70	594.11	665.40	1,262.04	1,413.48	1,583.07	1,773.04	2,033.62	2,277.65
71	636.72	713.13	1,359.66	1,522.82	1,712.23	1,917.70	2,202.02	2,466.26
72	666.91	746.94	1,447.22	1,620.89	1,815.22	2,033.05	2,337.88	2,618.42
73	698.11	781.89	1,527.74	1,711.07	1,922.24	2,152.91	2,477.45	2,774.74
74	728.64	816.07	1,610.25	1,803.48	2,031.94	2,275.77	2,622.03	2,936.68
75	827.10	926.35	1,826.68	2,045.88	2,260.41	2,531.66	2,889.79	3,236.56
76	862.13	965.59	1,929.99	2,161.59	2,391.33	2,678.29	3,061.98	3,429.42
77	897.75	1,005.48	2,033.30	2,277.30	2,524.04	2,826.92	3,237.43	3,625.92
78	931.00	1,042.72	2,117.91	2,372.06	2,654.95	2,973.54	3,412.29	3,821.76
79	961.58	1,076.97	2,213.20	2,478.78	2,788.55	3,123.18	3,589.81	4,020.59
80	1,025.70	1,148.78	2,398.45	2,686.26	2,990.43	3,349.28	3,840.38	4,301.23
81	1,060.14	1,187.36	2,504.44	2,804.97	3,138.26	3,514.85	4,037.50	4,522.00
82	1,090.73	1,221.62	2,611.31	2,924.67	3,286.11	3,680.44	4,231.95	4,739.78
83	1,115.95	1,249.86	2,719.97	3,046.37	3,429.80	3,841.38	4,422.85	4,953.59
84	1,137.63	1,274.15	2,813.49	3,151.11	3,571.70	4,000.30	4,613.44	5,167.05
85	1,313.07	1,470.64	3,272.16	3,664.82	4,107.56	4,600.47	5,257.95	5,888.90

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	148.51	166.33	223.24	250.03	310.36	347.60	362.39	405.88
30	155.81	174.51	233.97	262.05	324.17	363.08	379.82	425.40
31	164.65	184.42	244.57	273.93	346.48	388.05	398.77	446.63
32	171.65	192.25	255.51	286.16	356.93	399.76	419.26	469.57
33	178.79	200.24	267.33	299.41	372.01	416.66	437.56	490.07
34	185.11	207.32	278.65	312.08	388.65	435.30	457.99	512.94
35	191.71	214.72	291.78	326.79	404.24	452.75	479.28	536.79
36	201.42	225.58	304.28	340.79	427.14	478.40	499.67	559.62
37	210.14	235.36	315.56	353.42	445.39	498.84	522.37	585.05
38	216.63	242.63	328.95	368.42	462.44	517.93	545.19	610.62
39	226.03	253.15	344.27	385.58	480.61	538.28	570.62	639.09
40	232.99	260.95	354.37	396.90	496.00	555.52	590.74	661.62
41	242.04	271.08	370.44	414.90	521.74	584.35	618.63	692.87
42	250.35	280.39	383.39	429.40	538.90	603.57	642.73	719.86
43	259.50	290.64	399.76	447.73	565.24	633.07	672.39	753.09
44	270.39	302.83	415.25	465.08	586.16	656.50	702.35	786.63
45	282.14	315.99	436.33	488.69	621.27	695.82	739.17	827.88
46	293.94	329.21	456.69	511.50	650.51	728.57	776.09	869.22
47	304.48	341.02	473.00	529.76	679.91	761.49	807.66	904.57
48	317.42	355.52	493.76	553.01	713.21	798.80	848.42	950.23
49	331.14	370.87	518.44	580.65	750.43	840.48	892.70	999.82
50	337.79	378.32	529.64	593.19	765.94	857.85	917.98	1,028.13
51	351.19	393.33	553.78	620.23	800.42	896.47	963.94	1,079.61
52	366.89	410.92	579.44	648.97	846.37	947.93	1,014.11	1,135.81
53	382.59	428.50	607.01	679.86	888.49	995.11	1,068.49	1,196.71
54	398.29	446.08	634.20	710.31	936.36	1,048.72	1,123.25	1,258.05
55	404.75	453.32	648.26	726.05	957.60	1,072.51	1,154.36	1,292.89
56	426.06	477.19	686.04	768.37	1,019.33	1,141.65	1,226.18	1,373.32
57	444.77	498.14	717.08	803.12	1,073.57	1,202.39	1,293.52	1,448.74
58	464.22	519.93	752.61	842.93	1,131.54	1,267.33	1,362.70	1,526.23
59	482.18	540.04	788.90	883.56	1,189.52	1,332.26	1,436.78	1,609.20
60	490.42	549.27	803.69	900.13	1,229.63	1,377.18	1,473.75	1,650.60
61	515.76	577.65	850.78	952.87	1,302.06	1,458.30	1,569.73	1,758.09
62	538.94	603.61	891.34	998.30	1,372.70	1,537.42	1,658.46	1,857.47
63	566.82	634.84	945.32	1,058.75	1,463.24	1,638.84	1,767.11	1,979.16
64	597.62	669.33	1,000.01	1,120.01	1,557.40	1,744.30	1,884.11	2,110.20
65	616.19	690.14	1,028.49	1,151.91	1,604.73	1,797.30	1,930.89	2,162.59
66	657.88	736.82	1,104.20	1,236.70	1,728.03	1,935.39	2,081.64	2,331.44
67	688.09	770.66	1,162.22	1,301.68	1,839.18	2,059.88	2,203.89	2,468.36
68	721.43	808.00	1,221.26	1,367.81	1,945.13	2,178.54	2,331.38	2,611.15
69	753.40	843.80	1,284.13	1,438.23	2,059.76	2,306.94	2,468.92	2,765.19
70	761.52	852.90	1,304.30	1,460.82	2,103.39	2,355.80	2,521.04	2,823.56
71	814.52	912.26	1,400.92	1,569.03	2,266.09	2,538.03	2,724.01	3,050.90
72	851.09	953.22	1,472.04	1,648.68	2,412.03	2,701.47	2,883.03	3,228.99
73	887.66	994.17	1,543.50	1,728.72	2,546.22	2,851.76	3,047.06	3,412.70
74	924.55	1,035.50	1,616.30	1,810.25	2,683.75	3,005.80	3,215.13	3,600.95
75	1,049.75	1,175.72	1,827.56	2,046.87	3,044.45	3,409.78	3,597.24	4,028.91
76	1,091.91	1,222.94	1,913.36	2,142.96	3,216.64	3,602.64	3,798.81	4,254.67
77	1,133.18	1,269.16	1,997.38	2,237.07	3,388.82	3,795.48	3,998.01	4,477.77
78	1,171.17	1,311.71	2,075.75	2,324.84	3,529.85	3,953.43	4,195.44	4,698.89
79	1,206.20	1,350.94	2,152.94	2,411.29	3,688.68	4,131.32	4,393.45	4,920.66
80	1,285.17	1,439.39	2,298.70	2,574.54	3,997.43	4,477.12	4,711.70	5,277.10
81	1,325.55	1,484.62	2,381.54	2,667.32	4,174.06	4,674.95	4,932.88	5,524.83
82	1,360.58	1,523.85	2,455.75	2,750.44	4,352.19	4,874.45	5,149.60	5,767.55
83	1,391.45	1,558.42	2,524.63	2,827.59	4,533.29	5,077.28	5,355.33	5,997.97
84	1,418.18	1,588.36	2,586.08	2,896.41	4,689.14	5,251.84	5,560.17	6,227.39
85	1,639.35	1,836.07	2,983.60	3,341.63	5,453.60	6,108.03	6,413.10	7,182.67

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Comprehensive Coverage

Lifetime Payment Plan
90 day Elimination Period **5% Simple Benefit Increase Rider** **Form Number: S2-SBIR-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	113.64	129.54	224.48	255.91	297.00	338.58	446.49	509.00
30	117.98	134.50	231.58	264.01	311.62	355.24	467.97	533.49
31	123.88	141.22	235.33	268.27	329.31	375.41	489.15	557.63
32	129.60	147.74	247.57	282.23	343.27	391.33	511.00	582.54
33	135.99	155.04	259.74	296.10	357.57	407.63	534.65	609.50
34	141.30	161.08	269.84	307.62	370.19	422.02	557.31	635.33
35	145.90	166.33	276.24	314.92	383.41	437.09	583.55	665.25
36	152.13	173.42	292.19	333.10	402.84	459.24	608.53	693.73
37	156.35	178.25	309.16	352.44	420.28	479.12	631.12	719.48
38	161.34	183.93	312.88	356.69	433.25	493.91	657.86	749.96
39	168.18	191.72	329.31	375.41	452.08	515.38	688.54	784.94
40	174.25	198.65	332.13	378.63	465.97	531.21	708.71	807.93
41	179.72	204.88	351.98	401.25	484.08	551.85	740.90	844.63
42	185.99	212.03	363.51	414.40	500.73	570.83	766.79	874.14
43	191.39	218.18	377.34	430.16	519.00	591.66	799.52	911.46
44	198.91	226.76	389.28	443.78	540.75	616.45	830.49	946.76
45	204.85	233.53	401.13	457.29	564.27	643.28	872.65	994.82
46	213.23	243.09	414.99	473.09	587.88	670.18	913.39	1,041.26
47	220.24	251.08	427.15	486.95	608.98	694.24	945.99	1,078.43
48	229.26	261.36	452.61	515.97	634.84	723.72	987.53	1,125.79
49	238.66	272.07	460.44	524.90	662.28	755.00	1,036.91	1,182.09
50	241.28	275.07	474.89	541.37	675.56	770.14	1,059.30	1,207.59
51	249.31	284.21	490.20	558.83	702.38	800.72	1,107.54	1,262.60
52	259.28	295.58	509.36	580.67	733.76	836.49	1,158.87	1,321.11
53	267.69	305.16	526.58	600.30	765.18	872.30	1,214.02	1,383.98
54	278.41	317.38	555.32	633.07	796.58	908.10	1,268.39	1,445.97
55	281.30	320.68	555.48	633.25	809.47	922.80	1,296.51	1,478.03
56	293.27	334.33	583.53	665.23	852.13	971.42	1,372.06	1,564.15
57	304.49	347.12	609.73	695.09	889.53	1,014.07	1,434.17	1,634.95
58	316.83	361.18	634.03	722.80	928.43	1,058.41	1,505.23	1,715.97
59	326.57	372.29	652.74	744.13	964.34	1,099.35	1,577.81	1,798.70
60	328.50	374.49	661.00	753.53	980.81	1,118.12	1,607.40	1,832.44
61	344.81	393.08	695.40	792.76	1,031.51	1,175.92	1,701.57	1,939.79
62	356.76	406.71	717.13	817.52	1,077.87	1,228.77	1,782.70	2,032.28
63	372.70	424.88	753.35	858.82	1,133.65	1,292.36	1,890.62	2,155.31
64	390.79	445.50	795.00	906.30	1,195.22	1,362.56	2,000.01	2,280.01
65	402.92	459.33	817.99	932.51	1,232.37	1,404.90	2,056.98	2,344.95
66	426.18	485.85	864.89	985.97	1,315.74	1,499.94	2,208.42	2,517.61
67	442.86	504.86	908.31	1,035.47	1,376.19	1,568.85	2,324.43	2,649.85
68	460.23	524.66	943.03	1,075.05	1,442.88	1,644.88	2,442.53	2,784.48
69	477.59	544.46	976.05	1,112.69	1,506.78	1,717.74	2,568.27	2,927.82
70	479.05	546.12	986.28	1,124.35	1,523.03	1,736.25	2,608.61	2,973.81
71	508.23	579.38	1,050.02	1,197.02	1,629.04	1,857.11	2,801.84	3,194.09
72	528.04	601.96	1,090.28	1,242.92	1,702.18	1,940.48	2,944.08	3,356.25
73	547.49	624.13	1,128.86	1,286.90	1,775.30	2,023.84	3,086.99	3,519.17
74	566.95	646.33	1,177.51	1,342.36	1,849.11	2,107.98	3,232.58	3,685.14
75	640.66	730.35	1,330.00	1,516.20	2,099.50	2,393.43	3,655.13	4,166.85
76	661.74	754.38	1,377.50	1,570.35	2,183.81	2,489.54	3,826.73	4,362.47
77	683.11	778.75	1,422.04	1,621.13	2,266.35	2,583.64	3,994.75	4,554.02
78	700.33	798.38	1,466.56	1,671.88	2,342.35	2,670.28	4,151.50	4,732.71
79	718.44	819.02	1,494.76	1,704.03	2,412.41	2,750.15	4,305.88	4,908.70
80	762.08	868.77	1,588.29	1,810.65	2,570.35	2,930.20	4,597.41	5,241.05
81	781.97	891.45	1,628.36	1,856.33	2,651.10	3,022.25	4,763.06	5,429.89
82	801.26	913.44	1,668.44	1,902.02	2,721.16	3,102.12	4,911.50	5,599.11
83	817.89	932.39	1,696.64	1,934.17	2,782.91	3,172.52	5,049.25	5,756.15
84	831.25	947.63	1,723.36	1,964.63	2,836.35	3,233.44	5,172.16	5,896.26
85	957.73	1,091.81	1,984.61	2,262.46	3,278.69	3,737.71	5,967.19	6,802.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan	**Comprehensive Coverage**			
90 day Elimination Period	**5% Compound No Max Rider**		**Form Number: S2-CMP5-PA**	
Married Both Insured Rates	**Shared Care Rider**		**Form Number: S2-SCR-PA**	
	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	190.26	209.29	327.71	360.48
30	193.53	212.88	336.61	370.27
31	198.01	217.81	345.10	379.61
32	202.03	222.23	353.58	388.95
33	207.16	227.88	357.78	393.56
34	209.42	230.37	366.72	403.39
35	211.18	232.30	371.40	408.55
36	214.30	235.73	378.41	416.25
37	219.90	241.89	382.93	421.22
38	223.76	246.13	390.90	429.99
39	225.85	248.43	398.64	438.50
40	228.08	250.89	403.10	443.41
41	231.36	254.50	410.86	451.95
42	233.57	256.94	416.09	457.70
43	238.74	262.61	423.23	465.55
44	240.85	264.94	431.64	474.80
45	245.65	270.22	439.55	483.50
46	251.39	276.54	449.72	494.70
47	255.17	280.68	459.28	505.20
48	259.12	285.03	468.60	515.46
49	265.02	291.52	479.97	527.96
50	263.16	289.48	479.78	527.75
51	269.58	296.55	490.72	539.79
52	278.23	306.05	507.86	558.65
53	284.90	313.39	521.71	573.88
54	292.58	321.84	538.30	592.14
55	295.04	324.55	541.23	595.36
56	305.61	336.18	563.35	619.68
57	315.71	347.28	583.92	642.31
58	326.57	359.23	607.09	667.80
59	338.16	371.98	630.68	693.74
60	342.64	376.91	639.27	703.20
61	358.57	394.43	670.41	737.45
62	370.88	407.97	697.94	767.73
63	391.53	430.68	733.07	806.38
64	409.99	451.00	772.19	849.40
65	411.96	453.15	770.07	847.08
66	436.96	480.66	820.08	902.08
67	459.20	505.12	857.25	942.97
68	477.59	525.35	897.19	986.91
69	498.78	548.66	938.18	1,032.00
70	503.88	554.27	948.70	1,043.58
71	535.74	589.32	1,012.45	1,113.69
72	563.59	619.95	1,060.76	1,166.84
73	587.41	646.15	1,110.73	1,221.81
74	613.24	674.56	1,163.06	1,279.37
75	686.38	755.02	1,265.58	1,392.14
76	718.14	789.95	1,326.14	1,458.75
77	747.54	822.29	1,387.89	1,526.68
78	772.48	849.73	1,450.24	1,595.26
79	800.98	881.08	1,511.69	1,662.86
80	859.45	945.40	1,606.69	1,767.36
81	893.00	982.30	1,675.86	1,843.45
82	924.76	1,017.24	1,743.85	1,918.24
83	955.05	1,050.56	1,809.45	1,990.40
84	983.25	1,081.58	1,876.85	2,064.54
85	1,136.74	1,250.41	2,117.61	2,329.37

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-CMP5-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benef	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	113.62	124.98	380.50	418.55	553.57	608.93	655.37	720.91
30	117.96	129.75	387.08	425.79	568.46	625.30	673.25	740.57
31	119.90	131.90	396.02	435.63	580.97	639.07	690.20	759.23
32	123.80	136.18	404.08	444.49	593.05	652.35	707.16	777.88
33	124.95	137.46	414.33	455.76	603.34	663.67	715.55	787.11
34	127.47	140.21	418.86	460.74	613.12	674.43	733.47	806.82
35	128.16	140.98	422.37	464.61	622.33	684.56	742.81	817.09
36	131.32	144.45	428.58	471.43	632.79	696.07	756.81	832.49
37	132.67	145.94	439.80	483.79	642.54	706.79	765.87	842.45
38	134.04	147.44	447.49	492.25	654.57	720.04	781.76	859.94
39	135.35	148.89	451.71	496.87	664.60	731.06	797.27	877.00
40	136.75	150.43	456.15	501.77	673.44	740.78	806.19	886.82
41	138.44	152.29	462.73	509.01	685.15	753.67	821.75	903.92
42	137.82	151.60	467.15	513.86	690.18	759.20	832.17	915.38
43	139.99	153.99	477.46	525.20	702.40	772.64	846.46	931.11
44	141.87	156.06	481.71	529.87	715.12	786.64	863.28	949.61
45	143.47	157.82	491.33	540.46	728.79	801.66	879.09	967.01
46	144.72	159.19	502.79	553.07	741.60	815.76	899.46	989.41
47	146.77	161.45	510.35	561.38	757.42	833.16	918.56	1,010.42
48	150.02	165.03	518.22	570.04	771.45	848.59	937.23	1,030.95
49	151.56	166.72	529.99	582.99	787.05	865.76	959.94	1,055.93
50	150.23	165.26	526.32	578.95	786.27	864.89	959.54	1,055.49
51	151.76	166.93	539.16	593.08	803.46	883.80	981.46	1,079.60
52	155.15	170.67	556.44	612.09	828.90	911.80	1,015.73	1,117.31
53	157.04	172.74	569.78	626.76	851.05	936.15	1,043.42	1,147.76
54	159.56	175.52	585.18	643.70	875.77	963.35	1,076.61	1,184.27
55	158.10	173.92	590.10	649.10	880.10	968.11	1,082.47	1,190.71
56	164.20	180.62	611.23	672.35	912.71	1,003.98	1,126.68	1,239.35
57	166.84	183.52	631.42	694.56	946.01	1,040.61	1,167.83	1,284.62
58	171.69	188.86	653.12	718.44	980.05	1,078.06	1,214.22	1,335.65
59	175.06	192.57	676.31	743.94	1,016.71	1,118.38	1,261.35	1,387.49
60	174.58	192.04	685.26	753.79	1,025.00	1,127.50	1,278.54	1,406.39
61	181.46	199.60	717.13	788.84	1,075.34	1,182.88	1,340.83	1,474.91
62	185.07	203.58	741.76	815.94	1,116.98	1,228.69	1,395.88	1,535.47
63	191.60	210.77	783.06	861.37	1,172.41	1,289.65	1,466.14	1,612.75
64	199.21	219.14	820.00	901.99	1,232.52	1,355.77	1,544.37	1,698.81
65	201.46	221.61	823.90	906.29	1,231.33	1,354.46	1,540.13	1,694.15
66	211.54	232.69	873.92	961.31	1,309.83	1,440.81	1,640.16	1,804.19
67	217.09	238.81	918.38	1,010.21	1,368.89	1,505.78	1,714.49	1,885.95
68	223.00	245.30	955.20	1,050.72	1,431.41	1,574.55	1,794.38	1,973.83
69	229.60	252.56	997.58	1,097.33	1,496.36	1,645.99	1,876.36	2,064.00
70	228.79	251.67	1,007.75	1,108.52	1,510.62	1,661.68	1,897.42	2,087.16
71	241.54	265.70	1,071.50	1,178.65	1,612.59	1,773.85	2,024.89	2,227.38
72	247.58	272.34	1,127.18	1,239.89	1,688.08	1,856.90	2,121.51	2,333.65
73	254.96	280.45	1,174.82	1,292.30	1,766.59	1,943.25	2,221.48	2,443.63
74	263.01	289.31	1,226.48	1,349.13	1,847.10	2,031.81	2,326.15	2,558.76
75	293.31	322.64	1,372.75	1,510.03	2,024.99	2,227.49	2,531.16	2,784.28
76	301.04	331.14	1,436.29	1,579.92	2,121.76	2,333.94	2,652.29	2,917.52
77	309.05	339.96	1,495.06	1,644.57	2,219.14	2,441.05	2,775.79	3,053.37
78	314.69	346.16	1,544.94	1,699.43	2,315.62	2,547.18	2,900.48	3,190.53
79	320.93	353.02	1,601.94	1,762.13	2,413.30	2,654.63	3,023.38	3,325.72
80	337.55	371.31	1,718.91	1,890.80	2,567.98	2,824.78	3,213.38	3,534.72
81	343.79	378.17	1,786.00	1,964.60	2,677.23	2,944.95	3,351.73	3,686.90
82	350.01	385.01	1,849.54	2,034.49	2,785.57	3,064.13	3,487.69	3,836.46
83	354.76	390.24	1,910.10	2,101.11	2,891.26	3,180.39	3,618.91	3,980.80
84	358.04	393.84	1,966.50	2,163.15	2,997.25	3,296.98	3,753.69	4,129.06
85	410.29	451.32	2,273.48	2,500.83	3,417.63	3,759.39	4,235.23	4,658.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-CMP5-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	310.14	347.36	570.76	639.25	721.50	808.08	898.65	1,006.49
30	316.58	354.56	580.61	650.29	738.48	827.10	918.17	1,028.34
31	324.48	363.42	594.00	665.28	753.84	844.31	939.90	1,052.68
32	332.41	372.29	606.11	678.85	771.11	863.64	962.36	1,077.85
33	335.89	376.20	621.50	696.07	785.13	879.34	977.63	1,094.95
34	340.20	381.02	628.28	703.68	796.96	892.60	992.39	1,111.48
35	347.17	388.83	633.52	709.54	808.39	905.40	1,007.75	1,128.69
36	349.42	391.35	642.87	720.01	821.73	920.33	1,023.59	1,146.42
37	356.55	399.33	659.69	738.85	832.63	932.54	1,041.67	1,166.68
38	360.74	404.03	671.25	751.80	845.93	947.44	1,058.85	1,185.92
39	365.47	409.32	677.56	758.86	860.28	963.52	1,076.81	1,206.03
40	369.72	414.08	684.22	766.33	869.54	973.88	1,087.23	1,217.70
41	373.60	418.43	694.10	777.39	883.12	989.09	1,105.63	1,238.31
42	377.04	422.29	700.72	784.81	889.90	996.69	1,115.57	1,249.45
43	382.01	427.85	716.21	802.15	904.68	1,013.23	1,137.38	1,273.87
44	387.16	433.62	722.54	809.25	920.99	1,031.51	1,155.71	1,294.39
45	393.51	440.72	736.97	825.41	937.53	1,050.03	1,179.67	1,321.23
46	399.89	447.88	754.18	844.68	953.49	1,067.91	1,200.99	1,345.11
47	407.27	456.14	765.52	857.38	970.99	1,087.51	1,225.20	1,372.22
48	412.65	462.16	777.33	870.62	989.88	1,108.67	1,250.86	1,400.96
49	418.29	468.49	795.01	890.41	1,008.78	1,129.84	1,276.61	1,429.81
50	415.32	465.15	789.48	884.22	1,005.74	1,126.43	1,273.73	1,426.59
51	421.46	472.04	808.74	905.79	1,027.95	1,151.30	1,300.62	1,456.69
52	433.92	485.98	834.66	934.81	1,057.46	1,184.36	1,344.04	1,505.33
53	441.41	494.38	854.68	957.23	1,087.30	1,217.77	1,381.31	1,547.06
54	451.29	505.45	877.77	983.10	1,114.99	1,248.78	1,421.55	1,592.14
55	451.23	505.37	885.14	991.36	1,120.25	1,254.68	1,429.85	1,601.43
56	464.60	520.35	916.83	1,026.85	1,161.47	1,300.85	1,485.04	1,663.24
57	477.68	535.00	947.13	1,060.78	1,202.61	1,346.91	1,539.64	1,724.40
58	491.53	550.51	979.66	1,097.22	1,244.14	1,393.43	1,596.50	1,788.08
59	504.62	565.17	1,014.45	1,136.18	1,290.53	1,445.40	1,657.10	1,855.95
60	505.62	566.29	1,027.90	1,151.24	1,300.62	1,456.69	1,672.94	1,873.69
61	525.53	588.59	1,075.71	1,204.80	1,361.46	1,524.83	1,755.52	1,966.18
62	542.19	607.26	1,112.64	1,246.16	1,415.07	1,584.88	1,826.88	2,046.10
63	563.93	631.61	1,174.57	1,315.51	1,485.34	1,663.58	1,919.96	2,150.36
64	588.20	658.79	1,229.99	1,377.59	1,559.59	1,746.74	2,018.84	2,261.10
65	593.61	664.84	1,235.86	1,384.16	1,558.52	1,745.55	2,011.82	2,253.23
66	626.61	701.80	1,310.88	1,468.19	1,656.14	1,854.87	2,140.68	2,397.56
67	648.84	726.70	1,377.57	1,542.88	1,728.38	1,935.79	2,237.93	2,506.48
68	672.11	752.75	1,432.79	1,604.73	1,805.50	2,022.16	2,339.36	2,620.07
69	696.08	779.61	1,496.36	1,675.92	1,887.81	2,114.34	2,446.34	2,739.91
70	697.11	780.76	1,511.63	1,693.03	1,904.80	2,133.37	2,469.39	2,765.72
71	738.70	827.35	1,607.22	1,800.09	2,032.28	2,276.16	2,638.13	2,954.71
72	765.21	857.04	1,690.76	1,893.65	2,128.22	2,383.61	2,763.26	3,094.84
73	793.38	888.59	1,762.22	1,973.69	2,226.17	2,493.31	2,892.08	3,239.12
74	818.89	917.15	1,839.71	2,060.48	2,326.82	2,606.04	3,026.26	3,389.41
75	915.86	1,025.76	2,059.13	2,306.23	2,547.49	2,853.19	3,281.06	3,674.79
76	948.51	1,062.33	2,154.43	2,412.96	2,669.20	2,989.50	3,440.19	3,853.01
77	979.10	1,096.59	2,242.60	2,511.71	2,791.81	3,126.83	3,601.39	4,033.56
78	1,007.60	1,128.51	2,317.41	2,595.50	2,911.45	3,260.82	3,761.11	4,212.44
79	1,033.13	1,157.11	2,402.91	2,691.26	3,032.29	3,396.16	3,924.69	4,395.65
80	1,093.99	1,225.27	2,578.36	2,887.76	3,223.18	3,609.96	4,160.11	4,659.32
81	1,122.79	1,257.52	2,679.00	3,000.48	3,359.14	3,762.24	4,339.72	4,860.49
82	1,148.31	1,286.11	2,774.30	3,107.22	3,492.44	3,911.53	4,515.48	5,057.34
83	1,168.50	1,308.72	2,865.14	3,208.96	3,622.17	4,056.83	4,688.85	5,251.51
84	1,185.13	1,327.35	2,949.75	3,303.72	3,751.61	4,201.80	4,861.63	5,445.03
85	1,358.80	1,521.86	3,410.20	3,819.42	4,281.24	4,794.99	5,494.56	6,153.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **5% Compound No Max Rider** **Form Number: S2-CMP5-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	410.56	459.82	647.46	725.16	951.27	1,065.42	1,154.05	1,292.55
30	420.13	470.55	663.55	743.18	967.69	1,083.82	1,179.96	1,321.55
31	429.26	480.77	678.79	760.24	990.04	1,108.85	1,208.86	1,353.93
32	439.13	491.82	693.57	776.80	1,010.16	1,131.38	1,236.13	1,384.46
33	445.22	498.64	703.42	787.84	1,035.84	1,160.15	1,254.34	1,404.85
34	452.25	506.52	716.18	802.12	1,047.12	1,172.78	1,274.31	1,427.24
35	459.46	514.60	723.91	810.77	1,055.89	1,182.60	1,294.77	1,450.14
36	465.14	520.96	735.06	823.27	1,071.45	1,200.02	1,315.54	1,473.41
37	471.49	528.06	748.30	838.10	1,099.48	1,231.42	1,335.29	1,495.53
38	479.66	537.23	759.27	850.39	1,118.74	1,252.99	1,358.10	1,521.08
39	484.16	542.25	769.07	861.36	1,129.25	1,264.76	1,379.60	1,545.14
40	488.40	547.01	777.69	871.02	1,140.36	1,277.21	1,392.05	1,559.09
41	496.04	555.56	788.33	882.93	1,156.81	1,295.62	1,416.18	1,586.11
42	497.68	557.40	792.99	888.15	1,167.87	1,308.01	1,426.41	1,597.57
43	505.68	566.36	806.64	903.43	1,193.66	1,336.90	1,451.27	1,625.42
44	511.84	573.26	817.82	915.96	1,204.24	1,348.75	1,477.33	1,654.61
45	519.59	581.95	830.46	930.12	1,228.30	1,375.69	1,503.15	1,683.53
46	527.54	590.85	844.35	945.67	1,256.98	1,407.82	1,529.72	1,713.29
47	536.08	600.40	859.78	962.95	1,275.86	1,428.97	1,557.72	1,744.64
48	542.90	608.04	873.72	978.57	1,295.55	1,451.02	1,587.56	1,778.07
49	550.44	616.49	887.59	994.11	1,325.02	1,484.02	1,618.24	1,812.43
50	547.66	613.37	882.26	988.13	1,315.80	1,473.70	1,611.95	1,805.38
51	554.51	621.04	898.45	1,006.26	1,347.91	1,509.66	1,644.87	1,842.25
52	568.80	637.05	923.58	1,034.40	1,391.11	1,558.05	1,696.34	1,899.90
53	580.68	650.37	943.76	1,057.01	1,424.44	1,595.38	1,740.17	1,949.00
54	592.85	663.99	964.98	1,080.79	1,462.94	1,638.49	1,786.24	2,000.58
55	590.44	661.29	966.02	1,081.94	1,475.22	1,652.25	1,792.79	2,007.92
56	607.48	680.39	996.51	1,116.10	1,528.05	1,711.42	1,858.35	2,081.36
57	623.94	698.81	1,027.54	1,150.85	1,578.54	1,767.97	1,921.19	2,151.73
58	639.65	716.41	1,058.60	1,185.63	1,632.78	1,828.71	1,988.90	2,227.57
59	657.23	736.09	1,091.15	1,222.09	1,690.77	1,893.67	2,059.60	2,306.75
60	658.10	737.08	1,095.62	1,227.10	1,713.16	1,918.74	2,074.61	2,323.56
61	683.09	765.06	1,141.25	1,278.19	1,792.84	2,007.97	2,172.04	2,432.68
62	703.01	787.38	1,180.02	1,321.63	1,854.40	2,076.93	2,253.54	2,523.96
63	729.45	816.99	1,231.08	1,378.81	1,957.62	2,192.54	2,362.91	2,646.46
64	759.51	850.66	1,284.67	1,438.83	2,049.98	2,295.98	2,479.54	2,777.09
65	766.58	858.57	1,294.90	1,450.29	2,059.76	2,306.94	2,485.59	2,783.86
66	807.58	904.49	1,368.89	1,533.16	2,184.80	2,446.97	2,638.07	2,954.64
67	833.63	933.66	1,420.98	1,591.49	2,295.95	2,571.46	2,752.71	3,083.03
68	862.11	965.57	1,476.55	1,653.74	2,387.98	2,674.54	2,869.76	3,214.13
69	891.98	999.03	1,532.48	1,716.38	2,493.93	2,793.20	2,996.53	3,356.12
70	890.34	997.18	1,536.79	1,721.20	2,519.38	2,821.70	3,019.55	3,381.90
71	941.34	1,054.29	1,630.71	1,826.40	2,678.72	3,000.17	3,221.51	3,608.09
72	973.20	1,089.99	1,694.13	1,897.43	2,817.94	3,156.09	3,366.10	3,770.03
73	1,005.41	1,126.06	1,757.86	1,968.81	2,937.03	3,289.48	3,516.39	3,938.36
74	1,036.93	1,161.37	1,822.95	2,041.71	3,066.19	3,434.13	3,669.36	4,109.69
75	1,161.98	1,301.42	2,032.11	2,275.96	3,431.88	3,843.71	4,043.44	4,528.65
76	1,200.26	1,344.29	2,109.89	2,363.08	3,590.70	4,021.58	4,228.39	4,735.80
77	1,233.51	1,381.53	2,183.81	2,445.87	3,737.66	4,186.18	4,410.38	4,939.63
78	1,265.57	1,417.44	2,251.80	2,522.02	3,862.35	4,325.83	4,589.99	5,140.79
79	1,295.26	1,450.69	2,318.89	2,597.16	4,004.85	4,485.43	4,768.11	5,340.28
80	1,368.89	1,533.16	2,455.75	2,750.44	4,297.26	4,812.93	5,068.85	5,677.11
81	1,401.85	1,570.07	2,526.11	2,829.24	4,465.00	5,000.80	5,269.54	5,901.88
82	1,432.43	1,604.32	2,590.54	2,901.40	4,623.83	5,178.69	5,464.88	6,120.67
83	1,457.06	1,631.91	2,648.13	2,965.91	4,775.24	5,348.27	5,648.94	6,326.81
84	1,476.95	1,654.18	2,698.89	3,022.76	4,916.25	5,506.20	5,832.11	6,531.96
85	1,696.64	1,900.24	3,091.95	3,462.98	5,683.68	6,365.72	6,675.24	7,476.27

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **5% Compound No Max Rider** — **Form Number: S2-CMP5-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	297.29	338.91	568.11	647.64	821.13	936.08	1,294.90	1,476.19
30	303.19	345.63	589.74	672.30	840.27	957.91	1,327.13	1,512.93
31	309.41	352.73	599.54	683.47	858.52	978.71	1,357.57	1,547.63
32	315.90	360.12	618.97	705.62	878.27	1,001.22	1,387.15	1,581.36
33	320.92	365.84	624.81	712.28	890.42	1,015.08	1,406.85	1,603.81
34	323.86	369.19	637.28	726.50	904.52	1,031.15	1,432.34	1,632.87
35	328.18	374.13	640.83	730.56	918.95	1,047.60	1,447.82	1,650.52
36	332.11	378.61	656.62	748.55	930.26	1,060.49	1,470.12	1,675.93
37	336.69	383.82	663.34	756.21	942.98	1,075.00	1,496.58	1,706.11
38	341.13	388.89	670.13	763.95	959.32	1,093.62	1,518.54	1,731.14
39	345.97	394.41	676.77	771.52	968.32	1,103.89	1,538.17	1,753.51
40	347.23	395.84	683.75	779.47	976.80	1,113.55	1,555.41	1,773.17
41	351.23	400.40	692.21	789.12	992.09	1,130.98	1,576.70	1,797.44
42	351.90	401.16	689.16	785.64	995.33	1,134.69	1,585.97	1,808.00
43	356.99	406.97	699.90	797.89	1,011.36	1,152.95	1,613.28	1,839.14
44	362.26	412.98	709.37	808.68	1,023.71	1,167.04	1,635.66	1,864.66
45	366.29	417.57	717.37	817.79	1,039.16	1,184.63	1,660.93	1,893.46
46	369.57	421.32	723.64	824.95	1,055.09	1,202.80	1,688.70	1,925.11
47	374.62	427.06	733.81	836.55	1,072.17	1,222.28	1,719.59	1,960.33
48	379.02	432.09	750.05	855.06	1,085.82	1,237.83	1,747.46	1,992.10
49	383.51	437.21	757.81	863.90	1,100.88	1,255.00	1,775.20	2,023.73
50	378.54	431.53	751.15	856.31	1,095.29	1,248.63	1,764.54	2,011.57
51	383.75	437.48	758.75	864.98	1,109.01	1,264.28	1,796.89	2,048.46
52	390.46	445.13	775.74	884.35	1,137.60	1,296.86	1,847.16	2,105.77
53	396.62	452.15	785.21	895.14	1,161.32	1,323.91	1,887.52	2,151.77
54	403.32	459.78	797.80	909.49	1,185.70	1,351.70	1,929.98	2,200.19
55	401.13	457.29	790.47	901.14	1,180.86	1,346.18	1,932.01	2,202.49
56	410.73	468.24	821.07	936.02	1,214.96	1,385.06	1,993.01	2,272.03
57	419.71	478.46	834.17	950.96	1,247.88	1,422.58	2,055.11	2,342.83
58	428.69	488.70	858.48	978.67	1,279.29	1,458.39	2,117.19	2,413.59
59	437.28	498.51	875.31	997.86	1,314.47	1,498.49	2,182.29	2,487.82
60	435.36	496.31	872.89	995.09	1,316.20	1,500.47	2,191.24	2,498.01
61	449.48	512.41	907.29	1,034.32	1,366.17	1,557.43	2,282.51	2,602.06
62	459.26	523.55	925.38	1,054.93	1,406.03	1,602.87	2,360.02	2,690.42
63	474.10	540.48	957.99	1,092.11	1,458.89	1,663.13	2,462.16	2,806.85
64	490.04	558.64	996.02	1,135.47	1,519.02	1,731.68	2,569.37	2,929.09
65	495.66	565.05	1,007.30	1,148.32	1,533.18	1,747.83	2,589.80	2,952.37
66	518.24	590.79	1,057.67	1,205.74	1,615.16	1,841.29	2,737.78	3,121.07
67	533.17	607.82	1,085.46	1,237.42	1,667.25	1,900.67	2,841.98	3,239.86
68	547.07	623.66	1,114.97	1,271.08	1,724.22	1,965.61	2,953.13	3,366.57
69	562.35	641.08	1,147.98	1,308.70	1,783.96	2,033.72	3,064.97	3,494.06
70	559.23	637.51	1,143.96	1,304.11	1,780.67	2,029.95	3,073.58	3,503.88
71	587.41	669.65	1,207.69	1,376.77	1,882.65	2,146.22	3,261.44	3,718.04
72	603.85	688.38	1,237.89	1,411.20	1,946.40	2,218.90	3,388.24	3,862.59
73	618.61	705.21	1,274.79	1,453.26	2,010.81	2,292.33	3,515.71	4,007.92
74	635.39	724.34	1,315.04	1,499.15	2,073.88	2,364.22	3,645.88	4,156.30
75	709.54	808.88	1,466.56	1,671.88	2,323.94	2,649.29	4,064.23	4,633.22
76	726.75	828.50	1,505.16	1,715.88	2,400.54	2,736.62	4,219.79	4,810.56
77	743.68	847.80	1,545.24	1,761.57	2,467.04	2,812.43	4,367.63	4,979.10
78	757.33	863.36	1,573.44	1,793.72	2,531.16	2,885.52	4,503.60	5,134.10
79	770.99	878.93	1,604.61	1,829.26	2,590.54	2,953.22	4,637.79	5,287.08
80	812.55	926.31	1,687.74	1,924.02	2,737.79	3,121.08	4,911.50	5,599.11
81	827.99	943.91	1,718.91	1,959.56	2,803.69	3,196.21	5,052.23	5,759.54
82	843.13	961.17	1,750.08	1,995.09	2,864.85	3,265.93	5,181.06	5,906.41
83	856.49	976.40	1,773.83	2,022.17	2,914.13	3,322.11	5,296.25	6,037.73
84	865.69	986.89	1,790.16	2,040.78	2,953.91	3,367.46	5,397.79	6,153.48
85	990.98	1,129.72	2,051.41	2,338.61	3,393.29	3,868.35	6,183.91	7,049.66

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	65.76	72.33	108.40	119.23
30	68.71	75.58	113.72	125.09
31	72.26	79.48	117.86	129.65
32	75.81	83.39	122.61	134.88
33	77.18	84.89	126.72	139.40
34	80.01	88.02	131.62	144.78
35	81.40	89.54	135.53	149.08
36	85.44	93.98	140.75	154.83
37	88.50	97.34	146.09	160.69
38	91.22	100.35	150.94	166.04
39	93.63	103.00	157.55	173.31
40	97.14	106.85	161.25	177.38
41	99.79	109.77	166.11	182.71
42	104.89	115.38	174.89	192.38
43	106.06	116.67	180.02	198.03
44	109.61	120.57	187.32	206.05
45	114.35	125.78	194.44	213.88
46	118.27	130.10	202.90	223.19
47	124.28	136.71	211.66	232.83
48	127.37	140.10	220.24	242.27
49	132.46	145.71	229.26	252.19
50	135.19	148.71	236.30	259.94
51	141.32	155.46	247.78	272.56
52	147.83	162.62	260.43	286.47
53	155.11	170.62	273.45	300.80
54	161.62	177.79	287.61	316.37
55	164.97	181.47	295.89	325.47
56	176.56	194.22	312.72	343.99
57	184.04	202.44	331.43	364.57
58	192.28	211.50	348.63	383.49
59	201.61	221.77	367.34	404.07
60	205.36	225.90	377.04	414.75
61	218.05	239.85	402.39	442.63
62	227.82	250.60	423.77	466.15
63	242.30	266.53	453.10	498.41
64	257.16	282.88	483.52	531.87
65	264.69	291.15	491.49	540.65
66	283.78	312.17	530.38	583.42
67	300.46	330.50	564.09	620.50
68	316.09	347.70	597.44	657.18
69	333.45	366.80	632.86	696.15
70	339.16	373.07	647.78	712.57
71	365.33	401.86	701.80	771.98
72	386.80	425.48	744.40	818.84
73	406.25	446.87	789.02	867.93
74	429.06	471.97	835.33	918.86
75	487.18	535.90	926.55	1,019.21
76	513.00	564.30	983.25	1,081.58
77	537.94	591.73	1,039.66	1,143.63
78	563.76	620.14	1,096.06	1,205.67
79	587.81	646.59	1,155.74	1,271.31
80	633.54	696.89	1,243.01	1,367.31
81	662.04	728.24	1,308.92	1,439.81
82	689.05	757.96	1,374.24	1,511.66
83	716.06	787.67	1,373.94	1,511.33
84	741.89	816.08	1,411.64	1,552.80
85	864.80	951.28	1,597.19	1,756.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$200,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	39.09	43.00	131.48	144.64	187.76	206.54	216.78	238.46
30	37.91	41.70	137.40	151.14	195.44	214.99	227.43	250.17
31	40.88	44.97	144.52	158.97	201.97	222.18	235.73	259.30
32	43.24	47.56	151.62	166.78	209.66	230.62	245.21	269.74
33	44.02	48.43	154.32	169.75	217.79	239.57	253.42	278.75
34	43.33	47.67	160.01	176.01	224.62	247.09	263.25	289.57
35	46.96	51.66	162.81	179.08	233.08	256.40	271.05	298.16
36	47.36	52.10	170.84	187.93	242.53	266.78	281.51	309.66
37	47.95	52.75	176.97	194.67	249.39	274.33	292.15	321.37
38	49.89	54.88	182.42	200.67	258.86	284.74	301.90	332.09
39	50.75	55.83	187.25	205.98	266.80	293.48	315.12	346.62
40	52.02	57.22	194.25	213.68	275.15	302.68	322.49	354.74
41	53.76	59.14	199.58	219.54	283.92	312.31	332.22	365.44
42	54.33	59.77	209.79	230.76	294.33	323.77	349.77	384.75
43	57.26	62.99	212.11	233.32	304.60	335.07	360.03	396.04
44	60.14	66.16	219.24	241.16	314.29	345.72	374.66	412.12
45	60.19	66.21	228.70	251.58	326.52	359.17	388.87	427.76
46	62.90	69.19	236.54	260.20	338.83	372.72	405.78	446.36
47	63.90	70.29	248.54	273.40	353.05	388.36	423.32	465.66
48	65.43	71.98	254.73	280.21	364.83	401.32	440.47	484.52
49	67.00	73.71	264.91	291.40	382.47	420.72	458.50	504.36
50	68.94	75.83	270.38	297.42	391.01	430.11	472.59	519.86
51	70.09	77.09	282.64	310.90	409.39	450.34	495.57	545.13
52	74.68	82.15	295.66	325.22	426.64	469.30	520.84	572.93
53	75.84	83.42	310.22	341.24	448.08	492.90	546.88	601.57
54	77.74	85.51	323.22	355.55	469.90	516.89	575.22	632.75
55	80.06	88.06	329.93	362.93	480.68	528.75	591.77	650.95
56	82.67	90.93	353.12	388.43	510.22	561.24	625.44	687.99
57	86.05	94.65	368.08	404.89	534.92	588.41	662.84	729.12
58	89.03	97.94	384.54	422.99	561.85	618.03	697.26	766.99
59	91.65	100.81	403.25	443.57	591.02	650.12	734.66	808.13
60	93.09	102.39	410.73	451.80	605.22	665.74	754.08	829.49
61	97.06	106.77	436.08	479.68	642.53	706.78	804.79	885.27
62	99.60	109.56	455.65	501.21	678.02	745.82	847.52	932.28
63	105.40	115.94	484.62	533.08	721.12	793.23	906.20	996.83
64	110.47	121.52	514.30	565.74	767.12	843.84	967.05	1,063.75
65	112.89	124.18	529.35	582.29	782.57	860.83	982.99	1,081.29
66	121.22	133.34	567.57	624.32	843.70	928.07	1,060.79	1,166.88
67	125.40	137.94	600.91	661.00	892.69	981.96	1,128.17	1,241.00
68	129.92	142.90	632.16	695.38	945.13	1,039.64	1,194.86	1,314.35
69	135.12	148.64	666.90	733.59	1,000.35	1,100.39	1,265.72	1,392.29
70	136.53	150.18	678.33	746.16	1,022.85	1,125.14	1,295.59	1,425.14
71	145.93	160.52	730.66	803.72	1,105.71	1,216.28	1,403.61	1,543.96
72	150.97	166.06	773.60	850.96	1,172.80	1,290.09	1,488.82	1,637.70
73	156.66	172.33	812.52	893.76	1,242.58	1,366.84	1,578.05	1,735.85
74	162.03	178.23	858.13	943.95	1,312.70	1,443.97	1,670.64	1,837.70
75	184.06	202.47	974.35	1,071.79	1,464.79	1,611.27	1,853.10	2,038.41
76	191.19	210.31	1,026.00	1,128.60	1,551.18	1,706.30	1,966.50	2,163.15
77	198.31	218.14	1,075.88	1,183.47	1,637.86	1,801.65	2,079.31	2,287.24
78	203.95	224.35	1,127.54	1,240.29	1,725.74	1,898.31	2,192.13	2,411.34
79	209.60	230.56	1,175.63	1,293.19	1,814.80	1,996.28	2,311.48	2,542.63
80	221.76	243.94	1,267.06	1,393.77	1,952.55	2,147.81	2,486.04	2,734.64
81	227.70	250.47	1,324.06	1,456.47	2,053.49	2,258.84	2,617.85	2,879.64
82	234.24	257.66	1,378.10	1,515.91	2,155.91	2,371.50	2,748.48	3,023.33
83	239.29	263.22	1,432.13	1,575.34	2,257.14	2,482.85	2,747.88	3,022.67
84	243.44	267.78	1,483.79	1,632.17	2,357.49	2,593.24	2,823.29	3,105.62
85	280.25	308.28	1,729.60	1,902.56	2,721.16	2,993.28	3,194.38	3,513.82

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$300,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	102.48	114.78	197.24	220.91	246.98	276.61	301.48	337.66
30	108.40	121.40	206.12	230.86	256.45	287.23	314.51	352.25
31	111.35	124.71	216.78	242.79	268.31	300.51	326.93	366.16
32	116.10	130.02	227.43	254.72	278.37	311.78	339.97	380.77
33	119.89	134.28	231.49	259.27	286.58	320.97	352.05	394.29
34	123.08	137.84	240.04	268.85	295.01	330.41	364.23	407.94
35	126.82	142.03	244.20	273.50	304.77	341.34	376.44	421.61
36	130.46	146.11	256.28	287.03	315.80	353.69	389.77	436.55
37	133.97	150.05	265.47	297.32	326.82	366.04	402.99	451.35
38	139.02	155.70	273.66	306.50	337.77	378.31	416.50	466.48
39	143.32	160.52	280.88	314.58	348.55	390.38	430.91	482.62
40	146.78	164.39	291.40	326.37	357.57	400.49	443.24	496.43
41	151.48	169.66	299.38	335.31	370.59	415.06	458.33	513.33
42	155.83	174.53	314.67	352.44	380.82	426.52	474.96	531.96
43	159.76	178.93	318.17	356.35	394.56	441.91	491.38	550.35
44	165.32	185.16	328.85	368.32	409.78	458.95	509.80	570.98
45	170.33	190.77	343.03	384.19	423.10	473.87	529.36	592.88
46	175.18	196.20	354.82	397.40	438.83	491.49	548.74	614.59
47	182.54	204.44	372.82	417.56	454.32	508.83	572.04	640.68
48	187.32	209.80	382.07	427.92	470.25	526.68	590.95	661.86
49	194.37	217.69	397.37	445.05	490.63	549.50	618.00	692.16
50	198.00	221.76	405.56	454.23	501.31	561.46	633.82	709.87
51	204.13	228.63	423.95	474.82	523.52	586.34	664.08	743.76
52	212.93	238.48	443.49	496.70	547.66	613.37	695.48	778.94
53	221.74	248.35	465.30	521.13	572.54	641.25	729.17	816.67
54	230.56	258.23	484.85	543.03	599.73	671.70	764.40	856.13
55	232.67	260.59	494.88	554.26	613.85	687.51	785.16	879.38
56	244.64	274.00	529.68	593.25	648.99	726.87	831.92	931.74
57	254.75	285.31	552.12	618.37	680.06	761.67	874.57	979.51
58	265.22	297.05	576.82	646.03	714.47	800.20	920.57	1,031.03
59	274.93	307.92	604.86	677.45	749.25	839.16	968.83	1,085.09
60	279.98	313.58	616.09	690.02	765.67	857.55	993.48	1,112.70
61	293.39	328.59	654.12	732.61	813.83	911.49	1,056.87	1,183.69
62	306.42	343.19	683.44	765.45	854.40	956.93	1,114.46	1,248.19
63	321.99	360.63	726.91	814.14	910.18	1,019.41	1,187.98	1,330.53
64	339.01	379.70	771.47	864.04	967.05	1,083.09	1,265.49	1,417.35
65	348.73	390.58	794.03	889.32	986.80	1,105.22	1,286.56	1,440.94
66	372.35	417.03	851.34	953.50	1,062.18	1,189.64	1,386.60	1,553.00
67	389.03	435.71	901.36	1,009.52	1,121.22	1,255.77	1,470.32	1,646.75
68	407.79	456.72	948.26	1,062.06	1,185.49	1,327.75	1,557.14	1,744.00
69	426.18	477.32	1,000.35	1,120.39	1,255.30	1,405.94	1,650.23	1,848.25
70	432.43	484.32	1,017.49	1,139.58	1,281.49	1,435.27	1,687.08	1,889.53
71	462.28	517.75	1,095.98	1,227.50	1,384.82	1,550.99	1,825.63	2,044.70
72	482.74	540.66	1,160.39	1,299.64	1,467.68	1,643.80	1,935.32	2,167.55
73	505.55	566.22	1,218.76	1,365.02	1,552.55	1,738.86	2,050.05	2,296.05
74	529.04	592.53	1,287.19	1,441.65	1,639.78	1,836.56	2,170.15	2,430.57
75	597.31	668.99	1,461.51	1,636.89	1,827.56	2,046.87	2,394.60	2,681.95
76	623.14	697.92	1,539.00	1,723.68	1,934.14	2,166.24	2,538.29	2,842.88
77	649.26	727.17	1,613.81	1,807.47	2,041.31	2,286.27	2,683.16	3,005.14
78	673.61	754.44	1,691.30	1,894.26	2,149.67	2,407.63	2,829.51	3,169.05
79	696.18	779.72	1,763.44	1,975.05	2,258.63	2,529.67	2,979.44	3,336.97
80	742.79	831.92	1,900.60	2,128.67	2,426.95	2,718.18	3,195.56	3,579.03
81	769.20	861.50	1,986.10	2,224.43	2,551.35	2,857.51	3,362.41	3,765.90
82	792.66	887.78	2,067.14	2,315.20	2,675.14	2,996.16	3,529.55	3,953.10
83	814.32	912.04	2,148.19	2,405.97	2,796.56	3,132.15	3,695.80	4,139.30
84	832.74	932.67	2,225.67	2,492.75	2,917.99	3,268.15	3,862.94	4,326.49
85	963.06	1,078.63	2,594.39	2,905.72	3,368.35	3,772.55	4,418.10	4,948.27

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

Cash Benefit Account: **$500,000**

Lifetime Payment Plan **Comprehensive Coverage**
90 day Elimination Period **3% Compound No Max Rider** **Form Number: S2-CMP3-PA**
Married Both Insured Rates **Shared Care Rider** **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	135.65	151.93	217.96	244.12	328.71	368.16	393.27	440.46
30	140.97	157.88	226.84	254.07	343.53	384.74	407.49	456.39
31	145.12	162.53	236.33	264.68	361.28	404.64	426.44	477.62
32	150.44	168.48	244.63	273.98	379.05	424.54	442.42	495.52
33	156.28	175.03	253.98	284.46	385.82	432.12	457.91	512.85
34	160.64	179.91	261.01	292.33	400.06	448.08	470.70	527.19
35	166.33	186.29	268.63	300.87	407.02	455.86	488.92	547.59
36	170.45	190.91	277.84	311.18	427.12	478.37	505.44	566.09
37	174.67	195.63	284.49	318.63	442.42	495.52	520.68	583.17
38	181.21	202.96	294.93	330.32	456.10	510.83	536.91	601.33
39	186.52	208.90	303.81	340.27	468.13	524.31	554.53	621.07
40	191.40	214.37	311.53	348.92	485.67	543.95	570.23	638.66
41	196.27	219.82	321.01	359.53	498.96	558.84	588.34	658.94
42	202.47	226.78	330.77	370.46	524.45	587.39	609.05	682.14
43	208.28	233.27	342.55	383.66	530.30	593.93	630.51	706.17
44	213.59	239.22	352.77	395.10	548.08	613.85	651.42	729.59
45	221.56	248.15	365.23	409.05	571.73	640.35	674.82	755.81
46	227.69	255.01	375.82	420.92	591.37	662.34	696.14	779.68
47	235.28	263.51	390.44	437.29	621.36	695.93	726.69	813.89
48	240.99	269.91	400.50	448.56	636.81	713.22	748.88	838.74
49	250.80	280.90	416.95	466.98	662.28	741.76	782.58	876.48
50	254.68	285.24	424.33	475.25	675.95	757.06	798.11	893.88
51	264.63	296.39	441.57	494.56	706.58	791.38	833.73	933.78
52	273.82	306.67	458.80	513.86	739.14	827.84	871.64	976.23
53	284.94	319.13	478.33	535.74	775.51	868.57	909.94	1,019.14
54	294.12	329.41	498.25	558.04	808.07	905.04	953.22	1,067.60
55	298.51	334.33	506.12	566.85	824.81	923.78	973.32	1,090.13
56	313.10	350.67	531.54	595.32	882.79	988.73	1,029.42	1,152.95
57	324.69	363.65	555.48	622.14	920.19	1,030.62	1,077.30	1,206.58
58	337.78	378.32	577.94	647.29	961.35	1,076.72	1,131.17	1,266.90
59	351.24	393.38	602.99	675.35	1,008.10	1,129.07	1,186.15	1,328.49
60	354.23	396.73	613.55	687.18	1,026.80	1,150.02	1,210.79	1,356.08
61	373.41	418.22	645.78	723.28	1,090.19	1,221.01	1,282.51	1,436.42
62	387.55	434.05	675.12	756.14	1,139.09	1,275.78	1,350.60	1,512.68
63	406.02	454.74	712.07	797.51	1,211.52	1,356.91	1,432.10	1,603.95
64	427.74	479.07	750.82	840.92	1,285.77	1,440.06	1,521.55	1,704.13
65	440.08	492.90	771.10	863.64	1,323.39	1,482.19	1,555.41	1,742.06
66	468.92	525.19	823.90	922.77	1,418.91	1,589.18	1,673.85	1,874.71
67	490.10	548.92	864.90	968.69	1,502.27	1,682.54	1,765.54	1,977.41
68	511.64	573.04	907.62	1,016.53	1,580.42	1,770.07	1,866.63	2,090.63
69	534.91	599.10	952.08	1,066.33	1,667.25	1,867.32	1,970.49	2,206.95
70	540.77	605.67	965.81	1,081.70	1,695.79	1,899.28	2,011.13	2,252.46
71	577.35	646.63	1,034.24	1,158.35	1,826.63	2,045.83	2,171.16	2,431.70
72	602.50	674.80	1,085.24	1,215.47	1,933.98	2,166.06	2,295.61	2,571.08
73	630.02	705.62	1,138.25	1,274.84	2,031.27	2,275.02	2,426.11	2,717.24
74	655.84	734.55	1,191.59	1,334.58	2,145.32	2,402.75	2,559.96	2,867.15
75	743.08	832.25	1,344.55	1,505.90	2,435.86	2,728.16	2,866.32	3,210.28
76	774.25	867.16	1,408.38	1,577.39	2,565.00	2,872.80	3,027.54	3,390.84
77	804.24	900.75	1,471.01	1,647.53	2,689.69	3,012.45	3,188.74	3,571.39
78	831.25	931.00	1,529.80	1,713.38	2,818.83	3,157.09	3,348.75	3,750.60
79	858.56	961.59	1,589.18	1,779.88	2,939.06	3,291.75	3,508.76	3,929.81
80	915.86	1,025.76	1,699.61	1,903.56	3,167.66	3,547.78	3,770.61	4,223.08
81	945.85	1,059.35	1,764.63	1,976.39	3,310.16	3,707.38	3,954.08	4,428.57
82	972.56	1,089.27	1,825.19	2,044.21	3,445.24	3,858.67	4,135.18	4,631.40
83	998.10	1,117.87	1,883.38	2,109.39	3,580.31	4,009.95	4,310.93	4,828.24
84	1,019.48	1,141.82	1,936.51	2,168.89	3,709.45	4,154.58	4,485.79	5,024.08
85	1,180.08	1,321.69	2,242.30	2,511.38	4,323.99	4,842.87	5,188.49	5,811.11

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE

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

Lifetime Payment Plan — **Comprehensive Coverage**
90 day Elimination Period — **3% Compound No Max Rider** — **Form Number: S2-CMP3-PA**
Married Both Insured Rates — **Shared Care Rider** — **Form Number: S2-SCR-PA**

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	95.36	108.71	195.44	222.80	271.25	309.23	435.91	496.94
30	99.50	113.42	189.53	216.06	281.93	321.41	453.68	517.20
31	101.88	116.14	204.34	232.95	290.21	330.84	472.63	538.80
32	107.21	122.23	216.19	246.46	300.89	343.01	489.21	557.71
33	110.23	125.66	220.10	250.92	312.56	356.32	507.97	579.08
34	113.73	129.65	216.58	246.90	321.23	366.20	522.01	595.10
35	117.05	133.44	234.86	267.74	332.69	379.26	537.23	612.44
36	120.14	136.96	236.79	269.95	340.93	388.67	555.69	633.48
37	122.85	140.05	239.75	273.32	349.31	398.22	568.99	648.64
38	125.72	143.32	249.44	284.37	362.44	413.18	589.87	672.45
39	129.74	147.91	253.83	289.37	373.01	425.23	607.61	692.68
40	132.66	151.23	260.16	296.58	382.77	436.37	623.09	710.33
41	136.29	155.38	268.75	306.37	392.52	447.47	642.00	731.87
42	140.78	160.49	271.66	309.69	404.92	461.62	661.52	754.13
43	142.47	162.41	286.31	326.40	416.53	474.84	685.13	781.06
44	147.52	168.18	300.76	342.87	427.19	487.00	705.54	804.32
45	151.14	172.30	300.95	343.08	443.12	505.16	730.44	832.70
46	155.50	177.26	314.50	358.54	455.35	519.09	751.65	856.88
47	160.23	182.66	319.53	364.27	470.53	536.40	780.86	890.18
48	164.19	187.18	327.21	373.02	482.01	549.49	800.99	913.12
49	169.69	193.45	335.04	381.94	501.60	571.82	833.91	950.66
50	170.81	194.73	344.68	392.93	509.36	580.67	848.67	967.47
51	177.70	202.58	350.42	399.47	529.27	603.37	883.13	1,006.77
52	183.44	209.12	373.39	425.66	547.66	624.33	917.59	1,046.05
53	189.19	215.68	379.14	432.23	569.86	649.64	956.66	1,090.59
54	196.47	223.97	388.72	443.14	588.24	670.59	996.50	1,136.01
55	198.63	226.43	400.25	456.28	597.00	680.58	1,012.22	1,153.93
56	206.11	234.96	413.34	471.21	626.19	713.87	1,063.10	1,211.93
57	212.85	242.65	430.18	490.40	649.38	740.29	1,110.98	1,266.51
58	220.70	251.60	445.15	507.47	675.56	770.14	1,155.86	1,317.68
59	228.93	260.98	458.24	522.40	702.50	800.86	1,205.98	1,374.82
60	228.91	260.96	465.42	530.58	708.44	807.63	1,227.09	1,398.88
61	239.05	272.51	485.33	553.27	746.84	851.39	1,291.57	1,472.38
62	247.37	282.00	498.00	567.73	775.08	883.59	1,350.24	1,539.27
63	259.32	295.63	526.98	600.75	812.03	925.71	1,424.12	1,623.49
64	270.55	308.43	552.34	629.67	855.50	975.27	1,501.64	1,711.87
65	279.27	318.37	564.43	643.45	880.18	1,003.40	1,542.21	1,758.12
66	295.25	336.59	606.12	690.98	937.83	1,069.12	1,647.80	1,878.49
67	306.01	348.86	626.96	714.73	980.21	1,117.44	1,729.77	1,971.94
68	318.87	363.52	649.54	740.47	1,023.28	1,166.54	1,815.23	2,069.37
69	332.06	378.54	675.59	770.18	1,069.82	1,219.60	1,904.15	2,170.74
70	333.46	380.14	682.68	778.25	1,081.56	1,232.98	1,931.63	2,202.06
71	353.59	403.09	729.64	831.79	1,154.69	1,316.35	2,068.51	2,358.11
72	368.02	419.55	754.82	860.50	1,205.01	1,373.71	2,170.49	2,474.36
73	383.44	437.13	783.32	892.98	1,260.02	1,436.42	2,276.50	2,595.20
74	396.86	452.42	810.15	923.57	1,311.69	1,495.33	2,383.17	2,716.81
75	447.69	510.37	920.31	1,049.15	1,486.16	1,694.22	2,689.10	3,065.57
76	464.01	528.97	955.94	1,089.77	1,548.50	1,765.29	2,816.75	3,211.10
77	480.05	547.26	991.56	1,130.38	1,608.48	1,833.67	2,942.04	3,353.93
78	494.30	563.50	1,019.76	1,162.53	1,662.50	1,895.25	3,059.60	3,487.94
79	507.66	578.73	1,047.98	1,194.70	1,717.13	1,957.53	3,178.35	3,623.32
80	541.20	616.97	1,108.82	1,264.05	1,831.73	2,088.17	3,399.23	3,875.12
81	557.82	635.91	1,138.51	1,297.90	1,891.69	2,156.53	3,529.25	4,023.35
82	573.56	653.86	1,171.18	1,335.15	1,945.13	2,217.45	3,650.38	4,161.43
83	589.00	671.46	1,196.41	1,363.91	1,996.19	2,275.66	3,766.75	4,294.10
84	602.95	687.36	1,217.19	1,387.60	2,038.94	2,324.39	3,873.04	4,415.27
85	694.69	791.95	1,401.25	1,597.43	2,360.16	2,690.58	4,484.60	5,112.44

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Elimination Period Factors

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

Factors			
30 Day	**60 Day**	**90 day**	**180 day**
1.15	1.06	1.00	0.95

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Restoration of Benefits Rider
Form Number: S2-ROBR-PA

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

Factors				
$100,000 Cash Benefit	**$200,000 Cash Benefit**	**$300,000 Cash Benefit**	**$500,000 Cash Benefit**	**$1,000,000 Cash Benefit**
1.10	1.08	1.06	1.04	1.02

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Return of Premium Rider
Form Number: S2-ROPR-PA

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

Issue Age	Lifetime Payment Term
< 40	1.11
40	1.13
41	1.14
42	1.15
43	1.15
44	1.16
45	1.17
46	1.18
47	1.19
48	1.19
49	1.20
50	1.21
51	1.22
52	1.24
53	1.25
54	1.27
55	1.28
56	1.30
57	1.31
58	1.33
59	1.34
60	1.36
61	1.38
62	1.40
63	1.43
64	1.45
65	1.47
66	1.50
67	1.52
68	1.55
69	1.57
70	1.60
71	1.65
72	1.69
73	1.74
74	1.78
75	1.83

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Shortened Benefit Period Rider
Form Number: S2-SBPR-PA

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

Issue Age	Factor
< 60	1.20
60+	1.15

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Form Number: FSPL2-336-PA
Form Number: FSPL2-336-PA rev
TEN YEAR PREMIUM PAYMENT TERM FACTORS

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Form Number: FSPL2-336-PA
Form Number: FSPL2-336-PA rev
PAID UP AT AGE 65 PREMIUM PAYMENT TERM FACTORS

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Risk Classifications

Marital Status

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

Policies Issued Before 1/4/2013

Marital Status	Factors*
Single	1.250
Married one insured	1.000
Married Both insured	0.750
Married **	0.825

Policies Issued After 1/3/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.900
Married Both insured	0.750
Married **	0.800

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

** Applicable to Employer Sponsored plans.

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev

Modal Factors

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

Payment Mode	Factors
Bi-Weekly	0.0415
Monthly	0.0900
Quarterly	0.2600
Semi-Annually	0.5150
Annually	1.0000

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Simplicity ii memorandum.pdf PA Supplement to the Simplicity ii Actuarial Memorandum.pdf Appendix A to Sii memorandum.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	MedAmerica Letter of Authorization.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	

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

Item Status:	
Status Date:	

Bypassed - Item:	Rate Table (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA cover letter.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits - PDF
Comments:	
Attachment(s):	PA SPL2_FSPL2 Actuarial Memorandum Exhibits.pdf PA SPL2_FSPL2 Supplement to AM Exhibits.pdf
Item Status:	

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

Status Date:	

Satisfied - Item:	Exhibits - Excel
Comments:	
Attachment(s):	PA SPL2_FSPL2 Actuarial Memorandum Exhibits 20150528.xlsx
Item Status:	
Status Date:	

Attachment PA SPL2_FSPL2 Actuarial Memorandum Exhibits 20150528.xlsx is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania

2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	MedAmerica Insurance Company 165 Court Street Rochester, New York 14647	PA	Health	1186	69515	34-0977231	PA

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Todd Moltumyr 1420 Renaissance Drive Park Ridge, IL 60068	224-217-9037	855-226-2728	tmoltumyr@tri-plus.net

5.	Requested Filing Mode	☒ Review & Approval ☐ File & Use ☐ Informational ☐ Combination (please explain): _____ ☐ Other (please explain): _____

6.	Company Tracking Number	MEDAMERICA 2015 LTC RATE INCREASE
7.	☒ New Submission ☐ Resubmission	Previous file # _____
8.	Market	☒ Individual ☐ Franchise Group: ☐ Small ☐ Large ☐ Small and Large ☐ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust ☐ Other: _____
9.	Type of Insurance (TOI)	LTC05I Individual Long Term Care-Nursing Home & Home Care
10.	Sub-Type of Insurance (Sub-TOI)	LTC05I.001 Qualified
11.	Submitted Documents	☐ **FORMS** ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application/Enrollment ☐ Rider/Endorsement ☐ Advertising ☐ Schedule of Benefits ☐ Other **Rates** ☐ New Rate ☒ Revised Rate ☐ **FILING OTHER THAN FORM OR RATE:** Please explain: _____ **SUPPORTING DOCUMENTATION** ☐ Articles of Incorporation ☒ Third Party Authorization ☐ Association Bylaws ☐ Trust Agreements ☐ Statement of Variability ☒ Certifications ☒ Actuarial Memorandum ☐ Other_____

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12.	**Filing Submission Date**	**05/29/2015**
13.	**Filing Fee (If required)**	Amount _____ Check Date _____ Retaliatory ☐ Yes ☐ No Check Number _____
14.	**Date of Domiciliary Approval**	**PA is the domicile state**
15.	**Filing Description:**	

Re: Tax-Qualified Long-Term Care Policy Forms: SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from July 3, 2007 to March 1, 2014 and are no longer being marketed in this jurisdiction.

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

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

The average rate increase across all ages is 25% in Pennsylvania.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the increase. Policyholders who prefer to offset the impact of the requested increase may have the option to change one or more of the following plan features in order to lower their premiums: (1) reduce their monthly benefit, subject to cash benefit account minimums; (2) reduce their cash benefit account, subject to a minimum of $100,000; (3) lengthen their elimination period, subject to a maximum of 180 days; (4) reduce their inflation protection (e.g., compound inflation to simple or no inflation); or (5) terminate rider coverage.

The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

16. Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of **Pennsylvania**.

Print Name **Todd Moltumyr** Title **Vice President**

Signature _____ Date: **05/29/2015**

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17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name Description	Form Number		Replaced Form Number Previous State Filing Number
01	**None**		☐ **Initial** ☐ **Revised** ☐ **Other** _____	
02			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
03			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
04			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
05			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
06			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
07			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
08			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
09			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
10			☐ **Initial** ☐ **Revised** ☐ **Other** _____	

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			**MEDAMERICA 2015 LTC RATE INCREASE**	
This filing corresponds to form filing company tracking number			**SPL2-336-PA et al**	
Overall percentage rate indication (when applicable)			**25.333%**	
Overall percentage rate impact for this filing			**25.333%**	
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	**Individual Long Term Care Policy**	**SPL2-336-PA**	☐ **New** ☒ **Revised** **Request +0% - 33%** ☐ **Other** _____	
02	**Individual Long Term Care Policy**	**SPL2-336-PA rev**	☐ **New** ☒ **Revised +0% - 33%** **Request** ☐ **Other** _____	
03	**Individual Long Term Care Policy**	**FSPL2-336-PA**	☐ **New** ☒ **Revised +0% - 33%** **Request** ☐ **Other** _____	
04	**Individual Long Term Care Policy**	**FSPL2-336-PA rev**	☐ **New** ☒ **Revised +0% - 33%** **Request** ☐ **Other** _____	

LH RFA-1

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MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity ii Actuarial Memorandum

May 29, 2015

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

These policy forms were issued in Pennsylvania MedAmerica Insurance Company (MedAmerica) from July 2007 through March 2014 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

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

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive coverage on a cash basis. A rider that converted the coverage to community only was available at issue prior to December 18, 2007. Effective on that date, the rider was no longer offered. It has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, cash benefit account, and elimination period were selected at issue.

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

The available choices for the cash benefit account, monthly benefit, elimination period and inflation option are shown in Section 20.

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

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

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

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

a. Morbidity reflects the original pricing claim costs, which include underwriting selection.

b. Lapse Rates vary by duration, issue age, and premium payment option. The lifetime-pay lapse rates are shown in the following table.

Lifetime-Pay Lapse Rates

	Issue Age Band			
Duration	**<40**	**40-49**	**50-59**	**60+**
1	10.00%	9.50%	5.50%	5.50%
2	7.00%	6.25%	5.00%	4.25%
3	5.50%	5.50%	3.75%	3.50%
4	5.00%	4.75%	3.00%	3.00%
5	4.00%	4.00%	3.00%	2.25%
6	3.00%	2.50%	2.25%	1.75%
7	2.50%	2.50%	1.75%	1.50%
8	2.00%	2.00%	1.50%	1.25%
9+	1.25%	1.25%	1.25%	1.25%

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

- For the ten-pay option, a reduction of 50% of the above lapse rates is assumed for durations one through five, and 0% thereafter
- For the paid up at age 65 option, a reduction of 50% of the above lapse rates is assumed until age 59, and 0% thereafter.

c. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static Table with gender-specific durational factors. The assumed durational factors reflect the impact of both mortality selection and improvement and are shown in the following table.

Durational Mortality Adjustment Factors

Duration	Male	Female
1	25%	25%
2	35%	35%
3	42%	44%
4	44%	46%
5	46%	48%
6	48%	50%
7	50%	52%
8	52%	54%
9	55%	57%
10	58%	60%
11	61%	64%

Duration	Male	Female
12	64%	67%
13	67%	70%
14	70%	73%
15	72%	77%
16	75%	80%
17	78%	83%
18	81%	86%
19	83%	90%
20	86%	93%
21+	86%	93%

d. Policyholder Behavior Due to the Rate Increase. At the time of the rate increase, policyholders have the option to elect a CBUL or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections.

e. Interest Rate of 4.50%

f. Expenses have not been explicitly projected.

The above assumptions are based on the experience of MedAmerica Insurance Company, MedAmerica Insurance Company of New York and MedAmerica Insurance Company of Florida (MedAmerica Companies) that issued the same products, industry experience and judgment. These assumptions are based on the nationwide experience through 2014 of the particular policy form in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy form in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

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

The company is currently marketing one long-term care product, FlexCare, in Pennsylvania. FlexCare is a federally tax-qualified, individually underwritten policy form that provides comprehensive coverage on a reimbursement basis. A comparison to the FlexCare product is not considered applicable as FlexCare is a reimbursement, versus cash, product.

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Issue ages are from 18 to 85.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on in-force count as of December 31, 2014 of the MedAmerica Companies) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000 * AP	38%
Semi-Annual	0.5150 * AP	4%
Quarterly	0.2600 * AP	17%
Monthly	0.0900 * AP	40%
Bi-weekly	0.0415 * AP	1%

12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis. Claim reserves as of December 31, 2014 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2014 has been allocated to the 2014 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

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

14. Actual to Expected Experience

Exhibit I provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibit II provides the same information as Exhibit I, but split by issue age based on the groupings in the rate increase request. Exhibit III provides the same information as Exhibit I, but based on MedAmerica's Pennsylvania-specific experience. Pennsylvania-specific experience is not considered fully credible, but is being provided as required. Values in Exhibits I through III are shown both before and after the proposed rate increase.

Actual experience is provided from inception through 2014 and then projected on a seriatim basis for 60 years using the current best-estimate assumptions described above in section 5.

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

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

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

15. History of Previous Rate Revisions

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

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

16. Analysis Performed to Consider a Rate Increase

An analysis of the business was performed, as described below, which confirmed that a rate increase could be considered.

The product was priced such that the premium rates were sufficient to cover moderately adverse experience. The adverse experience is due to a combination of higher persistency and lower interest. Exhibit V provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse, and interest.

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

The company is requesting a rate increase which varies by issue age as shown in the table below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The rate increase was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue. The average rate increase across all ages is 25% in Pennsylvania.

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

Company management has indicated that if the rate increase shown in the table above is approved, no future rate increases are anticipated unless experience deteriorates beyond a 72% lifetime loss ratio. This is equivalent to defining moderately adverse experience (MAE) as a 15% increase in the *future* (2015+) loss ratio due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5.

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

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

MedAmerica is currently marketing one long-term care product, FlexCare, in Pennsylvania. As FlexCare is a reimbursement, versus cash, product, the company believes these rates are not comparable due to benefit differences. Therefore, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not considered applicable by the company.

Exhibit VI provides a demonstration that the requested rate increase meets the 58%/85% test required by rate stability regulation. This exhibit shows that the sum of the accumulated value of

incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

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

The future projected incurred claims were increased by 15% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions. A 15% increase in future incurred claims was determined as one scenario that results in a lifetime loss ratio of 72% (which is MedAmerica's threshold for MAE as described above). It is among many possible alternative adverse experience scenarios, but considered one of the simplest since it involves only one assumption shift.

Present and accumulated values in Exhibit VI are determined at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 4.0% depending on year of issue and averages 3.8%.

18. Average Annual Premium in Pennsylvania (Annualized Premium Based on December 31, 2014 In-Force)

MedAmerica Pennsylvania			
Issue Ages	**In-Force Insured Count**	**Before Increase Premium**	**After Increase Premium**
<40	66	$ 853	$ 1,134
40-44	67	985	1,300
45-49	99	1,213	1,601
50-54	141	1,957	2,524
55-59	147	2,415	3,043
60-64	122	2,323	2,834
65-69	36	3,109	3,638
70-74	7	4,025	4,549
75+	5	5,488	5,488
All Ages	690	$ 1,919	$ 2,405

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following approval.

20. Nationwide Distribution of Business as of December 31, 2014 (based on in-force insured count)

Issue Ages	Percent Distribution
<40	17%
40-44	9%
45-49	13%
50-54	19%
55-59	20%
60-64	14%
65-69	6%
70-74	2%
75+	1%

Elimination Period	Percent Distribution
30 Days	14%
60 days	8%
90 Days	78%
180 Days	1%

Cash Benefit Account Amount	Percent Distribution
$ 100,000	30%
$ 200,000	6%
$ 300,000	31%
$ 500,000	21%
$ 1,000,000	12%

Inflation Option	Percent Distribution
None	39%
3% Compound No Max	31%
5% Compound No Max	3%
5% Compound 2X	20%
5% Simple	7%

Premium Payment Option	Percent Distribution
Lifetime	91%
10-Year	6%
To Age 65	3%

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

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2014 of MedAmerica in this jurisdiction, the number of insured and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insureds	Annualized Premium
Pennsylvania	690	$1,324,201
Nationwide	19,233	$35,610,579

22. Actuarial Certification

I am a consulting actuary for TriPlus Services, Inc., and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render the actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

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

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

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

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

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

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

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

Date: May 29, 2015

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity ii Actuarial Memorandum

May 29, 2015

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and (e), and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be suitable for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

89.83 (b): This subsection is not applicable since this filing is not for rates for a new policy form.

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with loss ratio requirements (i.e., the 58%/85% test), as specified in Reg. 89a.118.(c)(2).

(2): Section 2 of the actuarial memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. At this time, the company is requesting a premium rate increase that varies by issue age as shown in Table 1 below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity ii Actuarial Memorandum

May 29, 2015

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

The original rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Attachment 1 to this supplement displays a comparison of actual and projected experience using current assumptions and expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to expected (A:E) loss ratios, both without and with the requested rate increase. Attachment 2 to this supplement displays nationwide experience showing written premium, paid claims, and cumulative loss ratios, both with and without the requested rate increase.

Attachments 3 and 4 display similar information to Attachments 1 and 2, respectively, for Pennsylvania specific experience. Please note that Pennsylvania specific experience is not considered fully credible, but is being provided as requested

(2)(ii)(A): There have been no previous rate revisions on these policy forms.

(2)(ii)(B): Table 1 shows commission scales by issue age and duration for lifetime-pay policies. As the company anticipates adjusting renewal commission rates so that total commissions paid before and after the increase in premium is similar (i.e., commissions will not be paid on the increased premium), the commission rates after the increase will differ slightly from those that appear in Table 1.

Table 1: Commission Scales by Issue Age and Duration
Forms: SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev

Issue Age	Duration 1	Durations 2-10	Durations 11+
Less than 65	90%	15%	8%
65 and Older	80%	15%	8%

Commissions for limited pay options are reduced to levels that are approximately equivalent to the above commissions for lifetime-pay policies, on a present value basis, based on original pricing assumptions.

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

(2)(ii)(C)(II): Attachment 5 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

Attachment 6 to this supplement provides a comparison of actual and projected experience on a durational basis using current assumptions and expected experience using original pricing assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios, both with and without the requested rate increase.

Attachment 7 to this supplement provides similar information to Attachment 6 for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as requested.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

89.83 (d): We believe that the proposed rate tables provided with this filing comply with this subsection.

Appendix A

Development and Justification of Current Assumptions

Persistency

Mortality Durational Factors

The assumptions for mortality were taken from an internal study based on historical experience of MedAmerica and its affinity partners from inception through December 31, 2012 for all policy forms priced beginning in 1998, up to and including this Simplicity ii policy form. These selection factors are consistent with those in 2014 Cash Flow Testing.

An ultimate level of 86% and 93% of 1994 GAM Static was assumed in durations 20 and later for males and females respectively. This ultimate level reflects a mortality improvement assumption of 1.0% for males and .5% for females for 15 years based on the Society of Actuaries (SOA) June 2011 study, *Global Mortality Improvement Experience and Projection Techniques.*

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

Voluntary Lapse Rates

The experience used to develop the lapse assumption is the combined historical experience on Simplicity and Simplicity ii individual policies issued by MedAmerica and its affinity partners from inception through December 31, 2014.

Exhibit A-1a provides exposure, actual total termination rates, actual mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies by issue age band.

Exhibit A-1b provides exposure, actual total termination rates, actual mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies for all issue ages combined. These smoothed lapse rates are used in Exhibit 1a for credibility weighting in the development of the individual lapse assumption by issue age band.

The credibility-weighted lapse rates in Exhibit A-1a were developed as the weighted average of the derived lapse rates and the all ages lapse rates from Exhibit A-1b. The credibility percentage and its complement are used as the weights. In general, the smoothed lapse rates were selected in such a way that the combined duration smoothed lapse rates were close to the credibility-weighted lapse rates. However, the Issue Age < 40 cohort experienced large shock lapses associated with its “Employer Program” sales that MedAmerica does not expect will be replicated in the future. Therefore the lapse assumption for this cohort was smoothed to be more consistent with the non-“Employer Program” experience.

The algorithm for the limited-pay options is the same as that used in original pricing as shown in Section 5 of the memorandum. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. Only 9% of the Simplicity ii individual policies-in-force have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial. Exhibit A-1c provides the same information as Exhibit A-1b for the 10-pay option.

Morbidity

Claim Costs

The original pricing claim costs are the basis of the morbidity assumption and were provided by MedAmerica on a seriatim basis. They were developed from the Milliman Long Term Care Guidelines and include adjustments for underwriting selection, marital wear-off, medical underwriting, the original monthly benefit amounts purchased, and any inflation of the benefit amount. No morbidity improvement is assumed.

Durational Morbidity Analysis

Exhibit A-2 provides a comparison of actual and expected historical claims incurred by duration, raw A:E ratios, credibility percent, credibility-weighted with 1.00 A:E ratios, and the smoothed A:E ratios. This historical experience includes Simplicity ii policies issued by MedAmerica from inception through December 31, 2014.

Actual incurred claims were developed from the seriatim paid claims and claim reserves provided by MedAmerica. The expected incurred claims were calculated from the original pricing claim costs applied to the actual historical exposure.

The raw A:E factors were credibility-weighted with 1.00 and then smoothed. The smoothed durational adjustment factors were set to 1.00 considering the following:

- As the credibility in any duration is less than 25%, these A:Es are of limited value. There have been only 70 claims incurred since inception on this policy form.
- The unfavorable experience in durations 3 and 5 appears to be due to random fluctuation and is not expected to continue based on the favorable experience in durations 7 and 8.

Rate Increase Dependent Assumptions

At the time of a rate increase, policyholders have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections. The development of these rate increase dependent assumptions is described in this section.

Contingent Benefit Upon Lapse Election

The CBUL election assumption for lifetime-pay policies was developed from actual CBUL election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on different blocks of business that offered coverage on a reimbursement or cash basis.

We assume a CBUL election rate of 4% for the Simplicity nationwide average increase of 25% across all issue ages. We assume the election rate for Simplicity ii may be lower than that experienced by other blocks because Simplicity ii is a cash product and so the policyholders may be less sensitive to the rate increase as they originally opted to purchase a policy with richer coverage.

Reduced Benefit Options

The percentage reduction to premium and benefits due to RBO elections was derived from the actual RBO election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on similar blocks of business. We assume that those electing RBO will reduce their benefits so that premiums after the increase are equivalent to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent reduction in claims. Based on the nationwide average rate increase of 25% on the Simplicity ii policy forms, we assume 5% of policyholders will elect RBO, resulting in an impact on premiums and claims due to RBO elections of approximately 1.0%. The reduction to premium and claims was determined as follows:

Reduction to premium and claims due to election of RBO

= 1 – (Average premium level after the rate increase with RBO election / Premium level after the full rate increase without any RBO election), where

Average premium level after the rate increase with RBO election

= weighted average premium level of those assumed to elect RBO with those assumed to accept the full increase

Adverse Selection

The 1.0% increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

PoolMorb = AdvSelMorb x (1 – CBUL) + [(1 – 25%) x AdvSelMorb] x CBUL, where

PoolMorb =	morbidity of the pool before the rate increase = 1.0
AdvSelMorb =	adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL =	percentage of policies that elect CBUL

Solving the above for the adverse selection component results in the following formula:

Adverse Selection = 1 / (1 - 25% x CBUL)

1.01 ~ 1 / (1 – 25% x 4%)

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as (Number of Events / Credibility Threshold) $^{1/2}$, with events defined as deaths, derived voluntary lapses, or claims.

Table A-1 shows the credibility threshold, the associated confidence interval, and assumed margin for error for each assumption.

Appendix A
Development and Justification of Current Assumptions

Table A-1
Credibility Measure for Each Assumption

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

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

Exhibit A-1a
MedAmerica
Derived Lifetime-Pay Experience from Inception through 12/31/14
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages < 40								
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	7,183	18.1%	0.0%	18.1%	100%	8.50%	18.1%	10.00%
2	5,545	15.9%	0.0%	15.9%	100%	7.25%	15.9%	7.00%
3	4,125	12.6%	0.0%	12.6%	100%	5.25%	12.6%	5.50%
4	3,178	9.5%	0.0%	9.5%	79%	4.00%	8.3%	5.00%
5	2,401	9.2%	0.1%	9.1%	68%	3.50%	7.3%	4.00%
6	1,830	6.9%	0.0%	6.9%	51%	2.75%	4.9%	3.00%
7	1,380	6.2%	0.0%	6.2%	42%	2.50%	4.1%	2.50%
8	922	4.9%	0.1%	4.8%	31%	1.75%	2.7%	2.00%
9+	701	1.6%	0.0%	1.6%	13%	1.25%	1.3%	1.25%

Issue Ages 40 - 49								
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	8,992	9.7%	0.0%	9.6%	100%	8.50%	9.6%	9.50%
2	7,499	9.0%	0.1%	8.9%	100%	7.25%	8.9%	6.25%
3	6,080	6.1%	0.0%	6.1%	88%	5.25%	6.0%	5.50%
4	5,095	5.1%	0.1%	5.1%	74%	4.00%	4.8%	4.75%
5	4,308	4.8%	0.1%	4.7%	66%	3.50%	4.3%	4.00%
6	3,662	3.1%	0.1%	3.0%	48%	2.75%	2.9%	2.50%
7	3,058	3.8%	0.1%	3.6%	49%	2.50%	3.1%	2.50%
8	2,266	2.7%	0.1%	2.6%	36%	1.75%	2.1%	2.00%
9+	1,961	1.1%	0.0%	1.1%	21%	1.25%	1.2%	1.25%

Exhibit A-1a
MedAmerica
Derived Lifetime-Pay Experience from Inception through 12/31/14
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages 50 - 59								
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	16,743	5.7%	0.1%	5.6%	100%	8.50%	5.6%	5.50%
2	14,555	5.1%	0.1%	5.0%	100%	7.25%	5.0%	5.00%
3	12,227	4.0%	0.1%	3.8%	100%	5.25%	3.8%	3.75%
4	10,616	3.3%	0.3%	3.0%	85%	4.00%	3.2%	3.00%
5	9,355	3.2%	0.3%	3.0%	79%	3.50%	3.1%	3.00%
6	8,226	2.7%	0.3%	2.4%	68%	2.75%	2.5%	2.25%
7	7,109	2.1%	0.2%	1.9%	56%	2.50%	2.2%	1.75%
8	5,472	1.7%	0.3%	1.4%	44%	1.75%	1.6%	1.50%
9+	5,222	0.9%	0.3%	0.7%	32%	1.25%	1.1%	1.25%

Issue Ages 60+								
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	10,922	5.6%	0.2%	5.4%	100%	8.50%	5.4%	5.50%
2	9,555	4.6%	0.4%	4.2%	96%	7.25%	4.3%	4.25%
3	7,907	3.7%	0.4%	3.2%	78%	5.25%	3.7%	3.50%
4	6,808	3.2%	0.6%	2.6%	67%	4.00%	3.1%	3.00%
5	6,003	2.3%	0.5%	1.7%	53%	3.50%	2.6%	2.25%
6	5,421	2.2%	0.6%	1.6%	50%	2.75%	2.2%	1.75%
7	4,763	2.3%	0.9%	1.3%	47%	2.50%	1.9%	1.50%
8	3,790	2.1%	1.0%	1.0%	40%	1.75%	1.5%	1.25%
9+	4,377	2.0%	1.4%	0.6%	43%	1.25%	1.0%	1.25%

Exhibit A-1b
MedAmerica
Derived Lifetime-Pay Experience from Inception through 12/31/14
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

All Issue Ages						
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Smoothed Lapse Rates
1	43,840	8.5%	0.1%	8.4%	100%	8.50%
2	37,153	7.4%	0.2%	7.2%	100%	7.25%
3	30,338	5.5%	0.2%	5.3%	100%	5.25%
4	25,698	4.4%	0.3%	4.1%	100%	4.00%
5	22,067	3.9%	0.3%	3.6%	100%	3.50%
6	19,138	3.0%	0.3%	2.7%	100%	2.75%
7	16,310	2.8%	0.4%	2.4%	98%	2.50%
8	12,450	2.2%	0.5%	1.8%	76%	1.75%
9+	12,261	1.3%	0.6%	0.7%	59%	1.25%

Exhibit A-1c
MedAmerica
Derived 10-Pay Experience from Inception through 12/31/14
Simplicity and Simplicity ii Policy Forms Combined

All Issue Ages								
Duration	Total Exposure	Total Termination Rates	Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime Pay Lapse Rates	Ratio to Lifetime Pay Lapse Rates	Smoothed Ratio to Lifetime Pay Lapse
1	3,710	2.6%	0.0%	2.6%	45%	8.4%	31%	50.0%
2	3,317	2.5%	0.0%	2.5%	42%	7.2%	35%	50.0%
3	2,932	1.8%	0.0%	1.8%	33%	5.3%	34%	50.0%
4	2,678	1.1%	0.0%	1.1%	25%	4.1%	26%	50.0%
5	2,476	1.0%	0.0%	1.0%	23%	3.6%	28%	50.0%
6	2,308	1.0%	0.0%	1.0%	22%	2.7%	38%	0.0%
7	1,817	1.0%	0.0%	1.0%	20%	2.4%	43%	0.0%
8	1,059	1.2%	0.0%	1.2%	16%	1.8%	70%	0.0%
9+	608	0.7%	0.0%	0.7%	9%	0.7%	89%	0.0%

Exhibit A-2
MedAmerica
Durational Actual-to-Expected (A:E) Adjustments
Incurred Claim Experience from Inception through 12/31/2014
Simplicity ii Policy Forms

Duration	Actual Incurred Claims	Expected Incurred Claims	Raw A:E	Credibility Percent	Credibility Weighted With 1.00 A:E	Smoothed Adjustment
1	674,216	453,889	1.49	19%	1.09	1.00
2	393,465	614,941	0.64	22%	0.92	1.00
3	1,353,721	668,061	2.03	18%	1.19	1.00
4	931,694	681,066	1.37	22%	1.08	1.00
5	1,259,908	688,622	1.83	24%	1.20	1.00
6	852,653	637,537	1.34	14%	1.05	1.00
7	360,537	380,905	0.95	14%	0.99	1.00
8	13,604	27,287	0.50	6%	0.97	1.00
All	5,839,797	4,152,308	1.41	51%	1.21	1.00

MEDAmerica
INSURANCE COMPANY
An Excellus Company

Letter of Authorization

To: Department of Insurance

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

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

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Bill Naylon, President
MedAmerica Insurance Company

4/2/15
Date

May 29, 2015

Honorable Teresa D. Miller
Commissioner of Insurance
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking #

Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

Dear Commissioner Miller:

The referenced rate filing is being submitted on behalf of MedAmerica for your review.

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from July 3, 2007 to March 1, 2014 and are no longer being marketed in this jurisdiction.

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

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

The average rate increase across all ages is 25% in Pennsylvania.

MedAmerica will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what

they were paying prior to the increase. Policyholders who prefer to offset the impact of the requested increase may have the option to change one or more of the following plan features in order to lower their premiums: (1) reduce their monthly benefit, subject to cash benefit account minimums; (2) reduce their cash benefit account, subject to a minimum of $100,000; (3) lengthen their elimination period, subject to a maximum of 180 days; (4) reduce their inflation protection (e.g., compound inflation to simple or no inflation); or (5) terminate rider coverage.

The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, MedAmerica will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter and transmittal
- letter from MedAmerica authorizing us to submit this filing on their behalf
- actuarial memorandum
- a supplement to the actuarial memorandum
- Microsoft Excel spreadsheet containing all numerical data
- current and proposed premium rate schedules

No filing fee is required for this submission.

The contact person for this filing is:

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Thank you for your assistance in reviewing this filing.

Respectfully,

Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial
TriPlus Services, Inc.

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,814	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,201,995	-	0.0%	3,717	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,598,956	39,120	0.5%	5,818	8,750,694	148,189	1.7%	5,968	0%	2%	0.19
	2010	12,115,112	565,521	4.7%	8,620	12,163,212	267,134	2.2%	8,834	2%	2%	1.26
	2011	16,604,604	791,280	4.8%	11,412	16,461,649	441,594	2.7%	11,624	3%	2%	1.51
	2012	21,551,377	696,620	3.2%	14,079	21,183,723	692,914	3.3%	14,390	3%	3%	1.30
	2013	29,466,623	2,188,947	7.4%	19,310	28,858,962	1,056,203	3.7%	19,519	4%	3%	1.58
	2014	35,852,318	1,558,310	4.3%	19,243	34,336,407	1,485,043	4.3%	19,114	4%	3%	1.39
Projected Future Experience (60 Years)	2015	35,056,699	2,148,504	6.1%	18,469	32,503,352	1,926,312	5.9%	18,363	5%	4%	1.29
	2016	33,858,185	2,725,105	8.0%	17,859	31,167,989	2,417,360	7.8%	17,792	5%	4%	1.23
	2017	32,834,810	3,383,622	10.3%	17,355	30,107,752	2,968,802	9.9%	17,312	6%	5%	1.20
	2018	31,467,112	4,179,031	13.3%	16,929	28,739,683	3,613,305	12.6%	16,862	7%	6%	1.18
	2019	30,292,752	5,017,614	16.6%	16,575	27,458,189	4,277,817	15.6%	16,415	7%	6%	1.17
	2020	29,255,488	5,882,260	20.1%	16,249	26,267,730	4,944,236	18.8%	15,968	8%	7%	1.16
	2021	27,964,623	6,844,212	24.5%	15,939	24,831,867	5,667,704	22.8%	15,521	9%	8%	1.16
	2022	26,500,982	7,913,416	29.9%	15,635	23,330,285	6,460,729	27.7%	15,073	11%	9%	1.16
	2023	24,459,563	9,060,286	37.0%	15,319	21,167,429	7,300,183	34.5%	14,624	12%	10%	1.16
	2024	22,471,206	10,260,356	45.7%	14,992	19,081,789	8,163,912	42.8%	14,175	13%	11%	1.17
	2025	21,591,439	11,490,970	53.2%	14,650	18,203,330	9,037,409	49.6%	13,725	14%	12%	1.17
	2026	20,840,041	12,818,592	61.5%	14,295	17,362,505	9,979,246	57.5%	13,273	16%	13%	1.18
	2027	20,047,494	14,249,478	71.1%	13,924	16,525,449	10,991,406	66.5%	12,821	17%	15%	1.18
	2028	19,240,521	15,766,583	81.9%	13,538	15,689,417	12,063,237	76.9%	12,367	19%	16%	1.19
	2029	18,443,274	17,388,204	94.3%	13,138	14,882,946	13,211,755	88.8%	11,913	21%	17%	1.20
	2030	17,622,661	19,164,095	108.7%	12,723	14,096,311	14,476,722	102.7%	11,458	22%	19%	1.20
	2031	16,790,344	21,028,755	125.2%	12,296	13,320,158	15,811,072	118.7%	11,003	24%	20%	1.21
	2032	15,953,658	22,971,146	144.0%	11,858	12,558,357	17,203,889	137.0%	10,548	26%	21%	1.22
	2033	15,114,313	24,976,618	165.3%	11,411	11,806,589	18,638,485	157.9%	10,094	28%	23%	1.23
	2034	14,271,069	27,035,695	189.4%	10,958	11,071,814	20,106,350	181.6%	9,641	30%	24%	1.23
	2035	13,436,067	29,115,947	216.7%	10,500	10,348,057	21,584,339	208.6%	9,190	32%	26%	1.24
	2036	12,614,830	31,165,403	247.1%	10,040	9,646,707	23,035,044	238.8%	8,742	34%	28%	1.25
	2037	11,805,652	33,159,454	280.9%	9,576	8,968,195	24,442,013	272.5%	8,298	36%	29%	1.25
	2038	11,007,508	35,083,012	318.7%	9,112	8,307,177	25,796,424	310.5%	7,859	39%	31%	1.26
	2039	10,228,515	36,887,955	360.6%	8,649	7,669,270	27,067,620	352.9%	7,426	41%	32%	1.27
	2040	9,467,788	38,531,614	407.0%	8,187	7,053,013	28,223,243	400.2%	7,000	43%	34%	1.27
	2041	8,730,840	39,969,525	457.8%	7,729	6,464,665	29,235,030	452.2%	6,582	45%	35%	1.28
	2042	8,017,386	41,178,728	513.6%	7,277	5,901,169	30,084,770	509.8%	6,174	48%	37%	1.28
	2043	7,333,249	42,125,383	574.4%	6,832	5,366,812	30,750,636	573.0%	5,777	50%	39%	1.29
	2044	6,680,013	42,775,488	640.4%	6,396	4,861,733	31,214,586	642.0%	5,392	52%	40%	1.30
	2045	6,061,879	43,131,243	711.5%	5,971	4,388,718	31,474,422	717.2%	5,020	54%	41%	1.30
	2046	5,479,415	43,179,144	788.0%	5,558	3,947,267	31,523,281	798.6%	4,661	56%	43%	1.31
	2047	4,932,532	42,903,396	869.8%	5,159	3,536,462	31,351,245	886.5%	4,317	58%	44%	1.31
	2048	4,422,285	42,303,622	956.6%	4,776	3,157,458	30,953,183	980.3%	3,988	59%	45%	1.31
	2049	3,947,826	41,421,353	1049.2%	4,408	2,808,549	30,358,930	1080.9%	3,675	61%	46%	1.32
	2050	3,511,333	40,286,903	1147.3%	4,058	2,490,118	29,589,379	1188.3%	3,379	63%	47%	1.32
	2051	3,110,361	38,917,439	1251.2%	3,726	2,198,982	28,655,021	1303.1%	3,099	64%	48%	1.33
	2052	2,744,756	37,350,414	1360.8%	3,412	1,936,161	27,583,323	1424.6%	2,835	65%	49%	1.33
	2053	2,414,746	35,629,933	1475.5%	3,117	1,700,558	26,398,246	1552.3%	2,588	66%	50%	1.33
	2054	2,117,470	33,813,358	1596.9%	2,841	1,489,471	25,141,505	1687.9%	2,358	68%	51%	1.34
	2055	1,851,146	31,940,317	1725.4%	2,584	1,300,918	23,841,834	1832.7%	2,143	69%	51%	1.34
	2056	1,613,790	30,028,475	1860.7%	2,345	1,133,699	22,502,515	1984.9%	1,943	69%	52%	1.34
	2057	1,403,274	28,115,883	2003.6%	2,124	985,849	21,151,920	2145.6%	1,758	70%	52%	1.34
	2058	1,217,390	26,233,642	2154.9%	1,920	855,528	19,812,233	2315.8%	1,588	71%	53%	1.34
	2059	1,053,911	24,397,550	2315.0%	1,732	741,008	18,493,139	2495.7%	1,430	72%	53%	1.35
	2060	910,643	22,638,282	2486.0%	1,559	640,639	17,219,916	2687.9%	1,285	72%	54%	1.35
	2061	785,470	20,965,581	2669.2%	1,401	552,874	15,995,926	2893.2%	1,151	73%	54%	1.35
	2062	676,392	19,374,872	2864.4%	1,256	476,282	14,824,599	3112.6%	1,029	73%	54%	1.35
	2063	581,549	17,875,664	3073.8%	1,123	409,557	13,711,282	3347.8%	917	73%	54%	1.35
	2064	499,234	16,455,576	3296.2%	1,002	351,514	12,647,273	3597.9%	814	74%	55%	1.35
	2065	427,897	15,125,615	3534.9%	891	301,090	11,645,449	3867.8%	721	74%	55%	1.35
	2066	366,152	13,884,332	3792.0%	791	257,338	10,703,222	4159.2%	635	74%	55%	1.35
	2067	312,761	12,715,711	4065.6%	699	219,417	9,809,992	4470.9%	558	75%	55%	1.35
	2068	266,636	11,619,606	4357.9%	616	186,589	8,968,600	4806.6%	488	75%	55%	1.35
	2069	226,821	10,587,435	4667.7%	540	158,205	8,169,392	5163.8%	424	75%	55%	1.35
	2070	192,484	9,615,781	4995.6%	472	133,697	7,410,533	5542.8%	367	75%	55%	1.35
	2071	162,899	8,706,158	5344.5%	410	112,571	6,693,180	5945.7%	316	75%	56%	1.36
	2072	137,432	7,833,682	5700.0%	355	94,393	6,004,141	6360.8%	270	75%	56%	1.36
	2073	115,539	7,009,519	6066.8%	305	78,786	5,351,119	6792.0%	229	76%	56%	1.36
	2074	96,745	6,230,906	6440.5%	261	65,421	4,731,116	7231.8%	193	76%	56%	1.36
History		128,606,800	5,839,797	4.5%	82,886	126,412,663	4,152,308	3.3%	83,825	4%	3%	1.39
Future		625,038,853	1,354,588,442	216.7%	443,826	521,468,851	1,013,409,553	194.3%	405,564	102%	80%	1.28
Lifetime		753,645,653	1,360,428,239	180.5%	526,712	647,881,514	1,017,561,861	157.1%	489,389	76%	56%	1.36
Lifetime @ val interest rate										85%		

Exhibit I
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 25% Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,814	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,201,995	-	0.0%	3,717	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,598,956	47,881	0.6%	5,818	8,750,694	148,189	1.7%	5,968	0%	2%	0.23
	2010	12,114,954	560,239	4.6%	8,620	12,163,212	267,134	2.2%	8,834	2%	2%	1.27
	2011	16,604,415	775,761	4.7%	11,412	16,461,649	441,594	2.7%	11,624	3%	2%	1.50
	2012	21,551,189	672,932	3.1%	14,079	21,183,723	692,914	3.3%	14,390	3%	3%	1.28
	2013	29,466,613	2,112,083	7.2%	19,310	28,858,962	1,056,203	3.7%	19,519	4%	3%	1.54
	2014	35,852,318	1,505,959	4.2%	19,243	34,336,407	1,485,043	4.3%	19,114	4%	3%	1.35
Projected Future Experience (60 Years)	2015	35,056,699	2,148,504	6.1%	18,469	32,503,352	1,926,312	5.9%	18,363	5%	4%	1.27
	2016	41,971,518	2,645,046	6.3%	17,175	31,167,989	2,417,360	7.8%	17,792	5%	4%	1.16
	2017	40,709,020	3,282,837	8.1%	16,690	30,107,752	2,968,802	9.9%	17,312	5%	5%	1.10
	2018	39,004,915	4,053,749	10.4%	16,280	28,739,683	3,613,305	12.6%	16,862	6%	6%	1.06
	2019	37,544,475	4,866,044	13.0%	15,939	27,458,189	4,277,817	15.6%	16,415	7%	6%	1.04
	2020	36,260,308	5,702,829	15.7%	15,625	26,267,730	4,944,236	18.8%	15,968	7%	7%	1.02
	2021	34,661,870	6,633,682	19.1%	15,327	24,831,867	5,667,704	22.8%	15,521	8%	8%	1.01
	2022	32,849,303	7,667,716	23.3%	15,033	23,330,285	6,460,729	27.7%	15,073	9%	9%	1.01
	2023	30,308,196	8,776,681	29.0%	14,730	21,167,429	7,300,183	34.5%	14,624	10%	10%	1.00
	2024	27,824,972	9,935,791	35.7%	14,414	19,081,789	8,163,912	42.8%	14,175	11%	11%	1.00
	2025	26,749,529	11,122,622	41.6%	14,086	18,203,330	9,037,409	49.6%	13,725	12%	12%	1.00
	2026	25,836,487	12,401,883	48.0%	13,743	17,362,505	9,979,246	57.5%	13,273	14%	13%	1.01
	2027	24,872,171	13,779,514	55.4%	13,386	16,525,449	10,991,406	66.5%	12,821	15%	15%	1.01
	2028	23,889,995	15,238,958	63.8%	13,015	15,689,417	12,063,237	76.9%	12,367	16%	16%	1.01
	2029	22,921,474	16,797,980	73.3%	12,629	14,882,946	13,211,755	88.8%	11,913	17%	17%	1.02
	2030	21,923,304	18,504,341	84.4%	12,230	14,096,311	14,476,722	102.7%	11,458	19%	19%	1.02
	2031	20,910,381	20,294,686	97.1%	11,819	13,320,158	15,811,072	118.7%	11,003	20%	20%	1.02
	2032	19,891,715	22,158,673	111.4%	11,397	12,558,357	17,203,889	137.0%	10,548	22%	21%	1.03
	2033	18,868,853	24,082,526	127.6%	10,967	11,806,589	18,638,485	157.9%	10,094	24%	23%	1.03
	2034	17,839,347	26,057,314	146.1%	10,532	11,071,814	20,106,350	181.6%	9,641	25%	24%	1.04
	2035	16,818,458	28,051,893	166.8%	10,092	10,348,057	21,584,339	208.6%	9,190	27%	26%	1.04
	2036	15,813,072	30,016,354	189.8%	9,649	9,646,707	23,035,044	238.8%	8,742	29%	28%	1.04
	2037	14,820,729	31,927,382	215.4%	9,203	8,968,195	24,442,013	272.5%	8,298	31%	29%	1.05
	2038	13,839,814	33,770,788	244.0%	8,757	8,307,177	25,796,424	310.5%	7,859	32%	31%	1.05
	2039	12,880,696	35,500,327	275.6%	8,312	7,669,270	27,067,620	352.9%	7,426	34%	32%	1.06
	2040	11,942,033	37,074,976	310.5%	7,868	7,053,013	28,223,243	400.2%	7,000	36%	34%	1.06
	2041	11,030,892	38,451,986	348.6%	7,429	6,464,665	29,235,030	452.2%	6,582	38%	35%	1.07
	2042	10,146,726	39,609,389	390.4%	6,994	5,901,169	30,084,770	509.8%	6,174	40%	37%	1.07
	2043	9,297,090	40,514,734	435.8%	6,567	5,366,812	30,750,636	573.0%	5,777	41%	39%	1.07
	2044	8,484,000	41,135,306	484.9%	6,148	4,861,733	31,214,586	642.0%	5,392	43%	40%	1.08
	2045	7,712,971	41,473,223	537.7%	5,740	4,388,718	31,474,422	717.2%	5,020	45%	41%	1.08
	2046	6,984,791	41,515,515	594.4%	5,343	3,947,267	31,523,281	798.6%	4,661	46%	43%	1.09
	2047	6,299,432	41,247,089	654.8%	4,960	3,536,462	31,351,245	886.5%	4,317	48%	44%	1.09
	2048	5,658,423	40,667,649	718.7%	4,591	3,157,458	30,953,183	980.3%	3,988	49%	45%	1.09
	2049	5,060,827	39,817,100	786.8%	4,238	2,808,549	30,358,930	1080.9%	3,675	51%	46%	1.10
	2050	4,509,735	38,724,609	858.7%	3,902	2,490,118	29,589,379	1188.3%	3,379	52%	47%	1.10
	2051	4,002,173	37,406,715	934.7%	3,583	2,198,982	28,655,021	1303.1%	3,099	53%	48%	1.10
	2052	3,538,208	35,899,459	1014.6%	3,282	1,936,161	27,583,323	1424.6%	2,835	54%	49%	1.10
	2053	3,118,425	34,245,259	1098.2%	2,998	1,700,558	26,398,246	1552.3%	2,588	55%	50%	1.11
	2054	2,739,342	32,499,211	1186.4%	2,733	1,489,471	25,141,505	1687.9%	2,358	56%	51%	1.11
	2055	2,398,894	30,699,372	1279.7%	2,486	1,300,918	23,841,834	1832.7%	2,143	57%	51%	1.11
	2056	2,094,742	28,862,728	1377.9%	2,257	1,133,699	22,502,515	1984.9%	1,943	58%	52%	1.11
	2057	1,824,345	27,025,798	1481.4%	2,044	985,849	21,151,920	2145.6%	1,758	58%	52%	1.11
	2058	1,585,037	25,218,425	1591.0%	1,848	855,528	19,812,233	2315.8%	1,588	59%	53%	1.12
	2059	1,374,102	23,455,653	1707.0%	1,667	741,008	18,493,139	2495.7%	1,430	59%	53%	1.12
	2060	1,188,849	21,766,905	1830.9%	1,501	640,639	17,219,916	2687.9%	1,285	60%	54%	1.12
	2061	1,026,663	20,161,497	1963.8%	1,349	552,874	15,995,926	2893.2%	1,151	60%	54%	1.12
	2062	885,059	18,634,859	2105.5%	1,209	476,282	14,824,599	3112.6%	1,029	61%	54%	1.12
	2063	761,712	17,196,019	2257.5%	1,081	409,557	13,711,282	3347.8%	917	61%	54%	1.12
	2064	654,478	15,832,982	2419.2%	965	351,514	12,647,273	3597.9%	814	61%	55%	1.12
	2065	561,405	14,556,287	2592.8%	858	301,090	11,645,449	3867.8%	721	62%	55%	1.12
	2066	480,732	13,364,507	2780.0%	762	257,338	10,703,222	4159.2%	635	62%	55%	1.12
	2067	410,888	12,242,136	2979.4%	673	219,417	9,809,992	4470.9%	558	62%	55%	1.12
	2068	350,480	11,189,022	3192.5%	593	186,589	8,968,600	4806.6%	488	62%	55%	1.12
	2069	298,286	10,196,940	3418.5%	520	158,205	8,169,392	5163.8%	424	62%	55%	1.12
	2070	253,233	9,262,653	3657.8%	455	133,697	7,410,533	5542.8%	367	62%	55%	1.12
	2071	214,384	8,387,680	3912.5%	395	112,571	6,693,180	5945.7%	316	63%	56%	1.13
	2072	180,923	7,548,094	4172.0%	342	94,393	6,004,141	6360.8%	270	63%	56%	1.13
	2073	152,139	6,754,724	4439.8%	294	78,786	5,351,119	6792.0%	229	63%	56%	1.13
	2074	127,419	6,004,972	4712.8%	252	65,421	4,731,116	7231.8%	193	63%	56%	1.13
History		128,606,254	5,674,856	4.4%	82,886	126,412,663	4,152,308	3.3%	83,825	4%	3%	1.35
Future		771,416,139	1,304,061,589	169.0%	427,428	521,468,851	1,013,409,553	194.3%	405,564	81%	80%	1.01
Lifetime		900,022,393	1,309,736,445	145.5%	510,314	647,881,514	1,017,561,861	157.1%	489,389	63%	56%	1.13
Lifetime @ val interest rate										71%		

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,935	-	0.0%	153	11,185	66	0.6%	151	0%	1%	0.00
	2008	238,958	-	0.0%	723	257,472	1,734	0.7%	788	0%	1%	0.00
	2009	542,904	-	0.0%	1,102	599,169	5,064	0.8%	1,337	0%	1%	0.00
	2010	782,922	-	0.0%	1,774	881,063	9,810	1.1%	2,131	0%	1%	0.00
	2011	1,037,820	-	0.0%	2,324	1,170,533	15,957	1.4%	2,792	0%	1%	0.00
	2012	1,265,503	-	0.0%	2,602	1,447,109	24,293	1.7%	3,281	0%	1%	0.00
	2013	1,623,014	17,786	1.1%	3,369	1,855,838	35,639	1.9%	4,178	0%	1%	0.21
	2014	1,973,904	58,657	3.0%	3,213	2,254,019	49,251	2.2%	4,071	1%	2%	0.58
Projected Future Experience (60 Years)	2015	1,907,080	46,772	2.5%	3,049	2,160,426	62,947	2.9%	3,937	1%	2%	0.66
	2016	1,830,697	58,302	3.2%	2,930	2,092,627	77,454	3.7%	3,837	2%	2%	0.71
	2017	1,772,361	70,931	4.0%	2,835	2,043,553	93,084	4.6%	3,756	2%	2%	0.75
	2018	1,701,303	84,476	5.0%	2,763	1,978,944	109,371	5.5%	3,682	2%	3%	0.78
	2019	1,608,382	97,880	6.1%	2,709	1,884,085	125,164	6.6%	3,609	2%	3%	0.80
	2020	1,540,832	110,978	7.2%	2,664	1,811,827	140,421	7.8%	3,538	3%	3%	0.82
	2021	1,479,288	124,332	8.4%	2,626	1,735,533	155,713	9.0%	3,468	3%	4%	0.84
	2022	1,410,340	138,503	9.8%	2,594	1,662,332	171,602	10.3%	3,399	3%	4%	0.86
	2023	1,288,952	151,697	11.8%	2,562	1,526,287	185,988	12.2%	3,331	4%	4%	0.87
	2024	1,130,586	163,823	14.5%	2,530	1,325,721	199,183	15.0%	3,264	4%	5%	0.89
	2025	1,089,660	177,301	16.3%	2,499	1,295,486	213,724	16.5%	3,199	5%	5%	0.90
	2026	1,075,257	192,013	17.9%	2,467	1,268,438	229,325	18.1%	3,134	5%	5%	0.91
	2027	1,060,859	207,649	19.6%	2,435	1,241,760	245,911	19.8%	3,070	5%	6%	0.92
	2028	1,046,444	223,888	21.4%	2,404	1,215,421	263,336	21.7%	2,944	6%	6%	0.93
	2029	1,032,000	242,098	23.5%	2,372	1,189,403	282,792	23.8%	3,007	6%	7%	0.94
	2030	1,017,513	263,228	25.9%	2,340	1,163,692	305,170	26.2%	2,883	7%	7%	0.95
	2031	1,002,954	287,101	28.6%	2,308	1,138,261	330,187	29.0%	2,821	7%	7%	0.96
	2032	988,315	313,874	31.8%	2,276	1,113,079	358,062	32.2%	2,761	7%	8%	0.96
	2033	972,311	344,410	35.4%	2,243	1,087,104	389,525	35.8%	2,701	8%	8%	0.97
	2034	954,780	377,547	39.5%	2,210	1,059,369	423,562	40.0%	2,641	8%	8%	0.98
	2035	938,225	414,183	44.1%	2,177	1,030,937	460,939	44.7%	2,581	9%	9%	0.99
	2036	919,062	454,813	49.5%	2,144	1,002,001	501,998	50.1%	2,521	9%	9%	1.00
	2037	900,202	499,815	55.5%	2,109	973,471	547,222	56.2%	2,462	10%	10%	1.01
	2038	878,916	550,583	62.6%	2,075	943,701	597,944	63.4%	2,402	11%	10%	1.02
	2039	854,780	605,979	70.9%	2,039	910,853	653,119	71.7%	2,342	11%	11%	1.03
	2040	829,448	667,543	80.5%	2,003	876,586	714,219	81.5%	2,282	12%	11%	1.04
	2041	805,869	736,868	91.4%	1,966	845,783	782,300	92.5%	2,222	12%	12%	1.05
	2042	780,775	815,311	104.4%	1,928	813,683	859,032	105.6%	2,161	13%	13%	1.06
	2043	757,206	907,646	119.9%	1,889	783,095	948,608	121.1%	2,100	14%	13%	1.07
	2044	734,218	1,014,099	138.1%	1,849	752,927	1,051,464	139.7%	2,038	15%	14%	1.08
	2045	713,809	1,140,009	159.7%	1,808	725,020	1,172,361	161.7%	1,976	16%	14%	1.09
	2046	694,734	1,288,751	185.5%	1,766	698,240	1,314,149	188.2%	1,913	17%	15%	1.10
	2047	675,505	1,464,910	216.9%	1,723	671,358	1,480,289	220.5%	1,849	18%	16%	1.11
	2048	656,215	1,671,200	254.7%	1,678	645,528	1,672,486	259.1%	1,785	19%	17%	1.13
	2049	635,503	1,905,090	299.8%	1,632	619,363	1,888,211	304.9%	1,720	20%	18%	1.14
	2050	615,501	2,170,579	352.7%	1,585	593,879	2,129,898	358.6%	1,655	22%	19%	1.15
	2051	594,165	2,472,057	416.1%	1,536	566,823	2,401,097	423.6%	1,588	23%	20%	1.17
	2052	572,171	2,807,335	490.6%	1,486	540,409	2,700,141	499.6%	1,521	25%	21%	1.19
	2053	550,947	3,175,465	576.4%	1,434	514,950	3,025,425	587.5%	1,453	27%	22%	1.20
	2054	529,158	3,573,064	675.2%	1,381	489,325	3,372,573	689.2%	1,384	29%	24%	1.22
	2055	506,817	3,997,351	788.7%	1,326	463,264	3,739,236	807.1%	1,315	31%	25%	1.24
	2056	483,949	4,453,286	920.2%	1,269	437,365	4,127,324	943.7%	1,245	33%	26%	1.25
	2057	460,593	4,931,423	1070.7%	1,212	411,498	4,527,660	1100.3%	1,175	35%	28%	1.27
	2058	436,798	5,426,926	1242.4%	1,152	385,670	4,934,426	1279.4%	1,104	38%	29%	1.29
	2059	412,629	5,914,314	1433.3%	1,092	359,958	5,326,791	1479.8%	1,034	40%	31%	1.31
	2060	388,166	6,394,570	1647.4%	1,031	334,452	5,702,599	1705.1%	964	43%	33%	1.32
	2061	363,501	6,866,612	1889.0%	969	309,252	6,060,192	1959.6%	894	46%	34%	1.34
	2062	338,743	7,292,548	2152.8%	906	284,468	6,370,978	2239.6%	825	49%	36%	1.36
	2063	314,015	7,655,265	2437.9%	843	260,220	6,619,770	2543.9%	758	52%	38%	1.38
	2064	289,460	7,934,307	2741.1%	781	236,634	6,792,655	2870.5%	692	54%	39%	1.39
	2065	265,234	8,130,275	3065.3%	719	213,843	6,891,328	3222.6%	628	57%	41%	1.41
	2066	241,506	8,240,358	3412.1%	658	191,977	6,914,123	3601.5%	566	60%	42%	1.42
	2067	218,446	8,236,291	3770.4%	598	171,163	6,842,919	3997.9%	507	62%	43%	1.44
	2068	196,225	8,119,898	4138.1%	540	151,515	6,684,243	4411.6%	451	65%	45%	1.45
	2069	175,003	7,898,941	4513.6%	485	133,131	6,442,533	4839.3%	398	67%	46%	1.46
	2070	154,924	7,587,017	4897.3%	432	116,086	6,129,956	5280.5%	349	69%	47%	1.47
	2071	136,107	7,204,427	5293.2%	382	100,430	5,763,152	5738.4%	303	71%	48%	1.48
	2072	118,644	6,743,627	5683.9%	335	86,188	5,342,884	6199.1%	261	73%	49%	1.49
	2073	102,599	6,233,888	6076.0%	292	73,357	4,891,096	6667.6%	224	74%	49%	1.50
	2074	88,001	5,690,509	6466.4%	252	61,908	4,418,453	7137.1%	190	75%	50%	1.51
History		7,474,960	76,443	1.0%	15,260	8,476,388	141,816	1.7%	18,729	1%	2%	0.58
Future		46,237,686	166,963,934	361.1%	102,298	49,773,659	147,158,316	295.7%	118,814	102%	69%	1.47
Lifetime		53,712,645	167,040,377	311.0%	117,558	58,250,046	147,300,132	252.9%	137,543	75%	50%	1.51

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 33% Requested Increase
All Simplicity ii Policy Forms
Issue Ages < 40

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,935	-	0.0%	153	10,727	66	0.6%	151	0%	1%	0.00
	2008	238,958	-	0.0%	723	246,069	1,734	0.7%	788	0%	1%	0.00
	2009	542,904	-	0.0%	1,102	575,620	5,064	0.9%	1,337	0%	1%	0.00
	2010	782,922	-	0.0%	1,774	850,815	9,810	1.2%	2,131	0%	1%	0.00
	2011	1,037,820	-	0.0%	2,324	1,135,530	15,957	1.4%	2,792	0%	1%	0.00
	2012	1,265,503	-	0.0%	2,602	1,409,149	24,293	1.7%	3,281	0%	1%	0.00
	2013	1,623,014	17,786	1.1%	3,369	1,810,441	35,639	2.0%	4,178	0%	2%	0.20
	2014	1,973,904	58,657	3.0%	3,213	2,204,625	49,251	2.2%	4,071	1%	2%	0.56
Projected Future Experience (60 Years)	2015	1,907,080	46,772	2.5%	3,049	2,160,426	62,947	2.9%	3,937	1%	2%	0.64
	2016	2,413,079	56,207	2.3%	2,825	2,092,627	77,454	3.7%	3,837	1%	2%	0.66
	2017	2,336,184	68,382	2.9%	2,733	2,043,553	93,084	4.6%	3,756	2%	2%	0.67
	2018	2,242,522	81,441	3.6%	2,663	1,978,944	109,371	5.5%	3,682	2%	3%	0.68
	2019	2,120,040	94,363	4.5%	2,611	1,884,085	125,164	6.6%	3,609	2%	3%	0.69
	2020	2,031,002	106,990	5.3%	2,568	1,811,827	140,421	7.8%	3,538	2%	3%	0.70
	2021	1,949,879	119,864	6.1%	2,532	1,735,533	155,713	9.0%	3,468	3%	4%	0.71
	2022	1,858,997	133,526	7.2%	2,501	1,662,332	171,602	10.3%	3,399	3%	4%	0.71
	2023	1,698,993	146,246	8.6%	2,470	1,526,287	185,988	12.2%	3,331	3%	4%	0.72
	2024	1,490,248	157,936	10.6%	2,439	1,325,721	199,183	15.0%	3,264	3%	5%	0.73
	2025	1,436,303	170,930	11.9%	2,409	1,295,486	213,724	16.5%	3,199	4%	5%	0.73
	2026	1,417,317	185,113	13.1%	2,378	1,268,438	229,325	18.1%	3,134	4%	5%	0.74
	2027	1,398,340	200,188	14.3%	2,348	1,241,760	245,911	19.8%	3,070	4%	6%	0.75
	2028	1,379,339	215,843	15.6%	2,317	1,215,421	263,336	21.7%	2,944	5%	6%	0.75
	2029	1,360,299	233,399	17.2%	2,286	1,189,403	282,792	23.8%	3,007	5%	7%	0.76
	2030	1,341,204	253,769	18.9%	2,256	1,163,692	305,170	26.2%	2,883	5%	7%	0.76
	2031	1,322,014	276,784	20.9%	2,225	1,138,261	330,187	29.0%	2,821	6%	7%	0.77
	2032	1,302,718	302,595	23.2%	2,194	1,113,079	358,062	32.2%	2,761	6%	8%	0.77
	2033	1,281,623	332,034	25.9%	2,162	1,087,104	389,525	35.8%	2,701	6%	8%	0.78
	2034	1,258,515	363,980	28.9%	2,131	1,059,369	423,562	40.0%	2,641	7%	9%	0.79
	2035	1,236,693	399,300	32.3%	2,099	1,030,937	460,939	44.7%	2,581	7%	9%	0.79
	2036	1,211,434	438,469	36.2%	2,066	1,002,001	501,998	50.1%	2,521	8%	9%	0.80
	2037	1,186,574	481,855	40.6%	2,033	973,471	547,222	56.2%	2,462	8%	10%	0.80
	2038	1,158,517	530,798	45.8%	2,000	943,701	597,944	63.4%	2,402	8%	10%	0.81
	2039	1,126,702	584,203	51.9%	1,966	910,853	653,119	71.7%	2,342	9%	11%	0.82
	2040	1,093,311	643,555	58.9%	1,931	876,586	714,219	81.5%	2,282	9%	11%	0.82
	2041	1,062,232	710,389	66.9%	1,895	845,783	782,300	92.5%	2,222	10%	12%	0.83
	2042	1,029,155	786,013	76.4%	1,858	813,683	859,032	105.6%	2,161	11%	13%	0.84
	2043	998,088	875,030	87.7%	1,821	783,095	948,608	121.1%	2,100	11%	13%	0.85
	2044	967,788	977,658	101.0%	1,782	752,927	1,051,464	139.7%	2,038	12%	14%	0.85
	2045	940,886	1,099,044	116.8%	1,743	725,020	1,172,361	161.7%	1,976	13%	15%	0.86
	2046	915,743	1,242,441	135.7%	1,702	698,240	1,314,149	188.2%	1,913	13%	15%	0.87
	2047	890,397	1,412,269	158.6%	1,661	671,358	1,480,289	220.5%	1,849	14%	16%	0.88
	2048	864,970	1,611,147	186.3%	1,618	645,528	1,672,486	259.1%	1,785	15%	17%	0.89
	2049	837,670	1,836,633	219.3%	1,574	619,363	1,888,211	304.9%	1,720	16%	18%	0.90
	2050	811,304	2,092,581	257.9%	1,528	593,879	2,129,898	358.6%	1,655	17%	19%	0.91
	2051	783,181	2,383,226	304.3%	1,481	566,823	2,401,097	423.6%	1,588	19%	20%	0.92
	2052	754,190	2,706,456	358.9%	1,433	540,409	2,700,141	499.6%	1,521	20%	21%	0.94
	2053	726,215	3,061,357	421.5%	1,383	514,950	3,025,425	587.5%	1,453	21%	22%	0.95
	2054	697,494	3,444,669	493.9%	1,331	489,325	3,372,573	689.2%	1,384	23%	24%	0.96
	2055	668,045	3,853,709	576.9%	1,278	463,264	3,739,236	807.1%	1,315	24%	25%	0.98
	2056	637,903	4,293,261	673.0%	1,224	437,365	4,127,324	943.7%	1,245	26%	27%	0.99
	2057	607,117	4,754,217	783.1%	1,168	411,498	4,527,660	1100.3%	1,175	28%	28%	1.00
	2058	575,752	5,231,914	908.7%	1,111	385,670	4,934,426	1279.4%	1,104	30%	30%	1.02
	2059	543,895	5,701,788	1048.3%	1,053	359,958	5,326,791	1479.8%	1,034	32%	31%	1.03
	2060	511,649	6,164,786	1204.9%	994	334,452	5,702,599	1705.1%	964	34%	33%	1.04
	2061	479,138	6,619,866	1381.6%	934	309,252	6,060,192	1959.6%	894	36%	35%	1.06
	2062	446,504	7,030,496	1574.6%	874	284,468	6,370,978	2239.6%	825	39%	36%	1.07
	2063	413,910	7,380,179	1783.0%	813	260,220	6,619,770	2543.9%	758	41%	38%	1.08
	2064	381,543	7,649,194	2004.8%	753	236,634	6,792,655	2870.5%	692	43%	39%	1.10
	2065	349,611	7,838,121	2242.0%	693	213,843	6,891,328	3222.6%	628	45%	41%	1.11
	2066	318,333	7,944,248	2495.6%	634	191,977	6,914,123	3601.5%	566	47%	42%	1.12
	2067	287,938	7,940,326	2757.7%	576	171,163	6,842,919	3997.9%	507	50%	44%	1.13
	2068	258,648	7,828,116	3026.5%	521	151,515	6,684,243	4411.6%	451	51%	45%	1.14
	2069	230,675	7,615,099	3301.2%	467	133,131	6,442,533	4839.3%	398	53%	46%	1.15
	2070	204,208	7,314,383	3581.8%	416	116,086	6,129,956	5280.5%	349	55%	47%	1.16
	2071	179,405	6,945,542	3871.4%	368	100,430	5,763,152	5738.4%	303	56%	48%	1.17
	2072	156,388	6,501,300	4157.2%	323	86,188	5,342,884	6199.1%	261	58%	49%	1.17
	2073	135,238	6,009,878	4443.9%	281	73,357	4,891,096	6667.6%	224	59%	50%	1.18
	2074	115,996	5,486,025	4729.5%	243	61,908	4,418,453	7137.1%	190	60%	50%	1.19
History		7,474,960	76,443	1.0%	15,260	8,242,977	141,816	1.7%	18,729	1%	2%	0.56
Future		60,340,138	160,965,904	266.8%	98,725	49,773,659	147,158,316	295.7%	118,814	76%	69%	1.10
Lifetime		67,815,098	161,042,347	237.5%	113,985	58,016,635	147,300,132	253.9%	137,543	60%	50%	1.19

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,725	-	0.0%	45	10,969	93	0.8%	44	0%	1%	0.00
	2008	237,221	-	0.0%	314	251,871	1,600	0.6%	326	0%	1%	0.00
	2009	505,486	23,850	4.7%	545	541,715	4,512	0.8%	578	3%	1%	4.06
	2010	701,665	-	0.0%	821	758,200	8,597	1.1%	899	2%	1%	1.77
	2011	945,461	-	0.0%	1,085	1,012,797	14,027	1.4%	1,182	1%	1%	0.94
	2012	1,126,474	2,981	0.3%	1,282	1,229,084	21,872	1.8%	1,430	1%	1%	0.62
	2013	1,467,641	-	0.0%	1,701	1,584,267	32,934	2.1%	1,870	1%	2%	0.39
	2014	1,759,761	31,470	1.8%	1,684	1,858,047	46,680	2.5%	1,829	1%	2%	0.50
Projected Future Experience (60 Years)	2015	1,707,749	53,866	3.2%	1,607	1,779,105	60,829	3.4%	1,766	1%	2%	0.63
	2016	1,641,141	67,824	4.1%	1,546	1,721,001	76,239	4.4%	1,719	2%	2%	0.72
	2017	1,588,352	83,479	5.3%	1,499	1,678,431	93,243	5.6%	1,682	2%	3%	0.77
	2018	1,501,441	100,456	6.7%	1,462	1,595,135	111,304	7.0%	1,647	3%	3%	0.82
	2019	1,430,007	117,051	8.2%	1,434	1,511,925	128,656	8.5%	1,614	3%	4%	0.85
	2020	1,372,892	133,253	9.7%	1,410	1,457,965	145,375	10.0%	1,580	3%	4%	0.87
	2021	1,314,867	149,895	11.4%	1,389	1,387,370	162,053	11.7%	1,547	4%	4%	0.89
	2022	1,277,164	167,708	13.1%	1,371	1,343,768	179,713	13.4%	1,515	4%	5%	0.91
	2023	1,200,306	184,000	15.3%	1,352	1,261,533	196,009	15.5%	1,482	5%	5%	0.93
	2024	1,130,824	200,743	17.8%	1,334	1,181,812	212,278	18.0%	1,450	5%	6%	0.94
	2025	1,111,564	219,764	19.8%	1,316	1,153,495	230,728	20.0%	1,418	6%	6%	0.95
	2026	1,095,368	241,620	22.1%	1,297	1,127,423	251,509	22.3%	1,386	6%	7%	0.96
	2027	1,078,972	266,113	24.7%	1,278	1,101,512	275,146	25.0%	1,355	7%	7%	0.97
	2028	1,062,310	293,225	27.6%	1,258	1,075,611	301,167	28.0%	1,291	8%	8%	0.98
	2029	1,042,756	322,789	31.0%	1,238	1,043,753	329,213	31.5%	1,323	8%	8%	0.99
	2030	1,018,717	356,679	35.0%	1,217	1,011,252	361,248	35.7%	1,259	9%	9%	1.00
	2031	990,578	394,173	39.8%	1,196	977,502	396,126	40.5%	1,227	9%	9%	1.01
	2032	960,746	435,852	45.4%	1,175	938,970	434,777	46.3%	1,195	10%	10%	1.02
	2033	933,947	481,979	51.6%	1,152	901,364	477,185	52.9%	1,162	11%	10%	1.03
	2034	901,339	532,837	59.1%	1,129	863,226	523,457	60.6%	1,129	11%	11%	1.03
	2035	862,859	589,251	68.3%	1,105	817,262	574,558	70.3%	1,095	12%	12%	1.04
	2036	833,512	653,426	78.4%	1,080	779,458	632,012	81.1%	1,061	13%	12%	1.05
	2037	805,936	728,788	90.4%	1,055	747,496	699,520	93.6%	1,027	14%	13%	1.06
	2038	778,753	818,892	105.2%	1,029	715,620	779,620	108.9%	992	15%	14%	1.07
	2039	757,348	927,038	122.4%	1,002	689,229	875,495	127.0%	957	16%	15%	1.08
	2040	736,007	1,057,316	143.7%	974	663,212	990,534	149.4%	922	17%	16%	1.09
	2041	714,170	1,215,944	170.3%	946	637,065	1,129,562	177.3%	886	19%	17%	1.10
	2042	691,803	1,405,248	203.1%	917	610,769	1,294,571	212.0%	850	20%	18%	1.12
	2043	668,858	1,625,898	243.1%	887	584,292	1,485,886	254.3%	813	22%	19%	1.13
	2044	645,285	1,878,398	291.1%	856	557,605	1,702,248	305.3%	776	23%	20%	1.14
	2045	621,041	2,162,476	348.2%	824	530,682	1,943,357	366.2%	738	25%	22%	1.16
	2046	596,088	2,476,688	415.5%	791	503,511	2,205,346	438.0%	700	27%	23%	1.17
	2047	570,399	2,816,606	493.8%	756	476,091	2,484,824	521.9%	661	30%	25%	1.19
	2048	543,965	3,175,107	583.7%	721	448,440	2,774,735	618.8%	622	32%	27%	1.20
	2049	516,802	3,546,959	686.3%	684	420,600	3,068,900	729.6%	582	35%	29%	1.22
	2050	488,953	3,931,661	804.1%	647	392,646	3,368,891	858.0%	542	38%	31%	1.23
	2051	460,490	4,328,933	940.1%	608	364,673	3,671,863	1006.9%	502	41%	33%	1.25
	2052	431,514	4,730,368	1096.2%	569	336,800	3,971,208	1179.1%	462	44%	35%	1.26
	2053	402,150	5,123,148	1273.9%	530	309,163	4,255,500	1376.5%	423	47%	37%	1.28
	2054	372,548	5,494,133	1474.7%	489	281,910	4,514,550	1601.4%	384	50%	39%	1.30
	2055	342,876	5,827,683	1699.6%	449	255,197	4,737,052	1856.2%	346	54%	41%	1.31
	2056	313,314	6,108,739	1949.7%	409	229,183	4,908,070	2141.6%	309	57%	43%	1.33
	2057	284,054	6,313,026	2222.5%	370	204,026	5,012,071	2456.6%	273	60%	45%	1.34
	2058	255,303	6,410,785	2511.0%	331	179,888	5,028,908	2795.6%	239	64%	47%	1.36
	2059	227,282	6,395,943	2814.1%	293	156,934	4,953,979	3156.7%	206	67%	49%	1.37
	2060	200,232	6,261,338	3127.0%	257	135,330	4,788,844	3538.6%	176	70%	50%	1.38
	2061	174,408	6,004,000	3442.5%	222	115,242	4,530,641	3931.4%	149	72%	52%	1.39
	2062	150,065	5,637,863	3756.9%	190	96,815	4,196,293	4334.3%	123	75%	53%	1.40
	2063	127,439	5,177,321	4062.6%	160	80,166	3,799,278	4739.3%	101	77%	54%	1.41
	2064	106,724	4,644,881	4352.2%	133	65,367	3,357,113	5135.8%	81	79%	55%	1.42
	2065	88,065	4,070,955	4622.7%	109	52,439	2,897,322	5525.2%	64	80%	56%	1.43
	2066	71,541	3,481,425	4866.3%	88	41,350	2,438,305	5896.8%	50	81%	57%	1.44
	2067	57,170	2,912,932	5095.2%	69	32,020	2,006,205	6265.4%	38	82%	57%	1.44
	2068	44,903	2,388,266	5318.7%	54	24,328	1,616,196	6643.3%	28	83%	58%	1.45
	2069	34,637	1,916,709	5533.7%	41	18,119	1,273,167	7026.8%	21	84%	58%	1.45
	2070	26,218	1,504,616	5738.8%	31	13,215	980,092	7416.6%	15	84%	58%	1.45
	2071	19,459	1,153,924	5930.1%	23	9,429	736,196	7807.7%	10	85%	58%	1.45
	2072	14,148	864,620	6111.4%	16	6,575	539,561	8206.5%	7	85%	58%	1.46
	2073	10,067	632,813	6285.9%	11	4,475	385,661	8618.0%	5	85%	58%	1.46
	2074	7,004	451,909	6452.0%	8	2,969	268,457	9041.0%	3	85%	58%	1.46
History		6,753,434	58,301	0.9%	7,477	7,246,948	130,315	1.8%	8,159	1%	2%	0.50
Future		39,414,429	131,649,333	334.0%	46,393	37,701,744	105,822,846	280.7%	45,986	115%	82%	1.40
Lifetime		46,167,863	131,707,634	285.3%	53,870	44,948,693	105,953,160	235.7%	54,145	85%	58%	1.46

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 32% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 40 - 44

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,725	-	0.0%	45	10,439	93	0.9%	44	0%	1%	0.00
	2008	237,221	-	0.0%	314	241,367	1,600	0.7%	326	0%	1%	0.00
	2009	505,486	23,850	4.7%	545	521,383	4,512	0.9%	578	3%	1%	3.90
	2010	701,665	-	0.0%	821	733,091	8,597	1.2%	899	2%	1%	1.70
	2011	945,461	-	0.0%	1,085	983,026	14,027	1.4%	1,182	1%	1%	0.91
	2012	1,126,474	2,981	0.3%	1,282	1,197,105	21,872	1.8%	1,430	1%	1%	0.60
	2013	1,467,641	-	0.0%	1,701	1,544,665	32,934	2.1%	1,870	1%	2%	0.37
	2014	1,759,761	31,470	1.8%	1,684	1,815,931	46,680	2.6%	1,829	1%	2%	0.49
Projected Future Experience (60 Years)	2015	1,707,749	53,866	3.2%	1,607	1,779,105	60,829	3.4%	1,766	1%	2%	0.62
	2016	2,145,300	65,131	3.0%	1,484	1,721,001	76,239	4.4%	1,719	2%	2%	0.66
	2017	2,076,294	80,164	3.9%	1,439	1,678,431	93,243	5.6%	1,682	2%	3%	0.69
	2018	1,962,684	96,467	4.9%	1,403	1,595,135	111,304	7.0%	1,647	2%	3%	0.71
	2019	1,869,305	112,404	6.0%	1,377	1,511,925	128,656	8.5%	1,614	3%	4%	0.73
	2020	1,794,645	127,962	7.1%	1,353	1,457,965	145,375	10.0%	1,580	3%	4%	0.74
	2021	1,718,795	143,943	8.4%	1,333	1,387,370	162,053	11.7%	1,547	3%	4%	0.75
	2022	1,669,508	161,049	9.6%	1,316	1,343,768	179,713	13.4%	1,515	4%	5%	0.76
	2023	1,569,040	176,694	11.3%	1,298	1,261,533	196,009	15.5%	1,482	4%	5%	0.77
	2024	1,478,213	192,773	13.0%	1,281	1,181,812	212,278	18.0%	1,450	4%	6%	0.77
	2025	1,453,037	211,038	14.5%	1,263	1,153,495	230,728	20.0%	1,418	5%	6%	0.78
	2026	1,431,865	232,026	16.2%	1,245	1,127,423	251,509	22.3%	1,386	5%	7%	0.78
	2027	1,410,432	255,547	18.1%	1,227	1,101,512	275,146	25.0%	1,355	6%	7%	0.79
	2028	1,388,652	281,582	20.3%	1,208	1,075,611	301,167	28.0%	1,291	6%	8%	0.79
	2029	1,363,090	309,972	22.7%	1,189	1,043,753	329,213	31.5%	1,323	7%	8%	0.80
	2030	1,331,667	342,517	25.7%	1,169	1,011,252	361,248	35.7%	1,259	7%	9%	0.81
	2031	1,294,883	378,522	29.2%	1,148	977,502	396,126	40.5%	1,227	8%	9%	0.81
	2032	1,255,887	418,546	33.3%	1,128	938,970	434,777	46.3%	1,195	8%	10%	0.82
	2033	1,220,855	462,841	37.9%	1,106	901,364	477,185	52.9%	1,162	9%	11%	0.82
	2034	1,178,230	511,680	43.4%	1,084	863,226	523,457	60.6%	1,129	9%	11%	0.83
	2035	1,127,930	565,854	50.2%	1,061	817,262	574,558	70.3%	1,095	10%	12%	0.83
	2036	1,089,567	627,481	57.6%	1,037	779,458	632,012	81.1%	1,061	11%	13%	0.84
	2037	1,053,519	699,850	66.4%	1,013	747,496	699,520	93.6%	1,027	11%	13%	0.85
	2038	1,017,986	786,377	77.2%	988	715,620	779,620	108.9%	992	12%	14%	0.85
	2039	990,005	890,229	89.9%	962	689,229	875,495	127.0%	957	13%	15%	0.86
	2040	962,109	1,015,334	105.5%	935	663,212	990,534	149.4%	922	14%	16%	0.87
	2041	933,563	1,167,664	125.1%	908	637,065	1,129,562	177.3%	886	15%	17%	0.88
	2042	904,324	1,349,451	149.2%	880	610,769	1,294,571	212.0%	850	16%	18%	0.89
	2043	874,331	1,561,339	178.6%	851	584,292	1,485,886	254.3%	813	17%	19%	0.89
	2044	843,517	1,803,814	213.8%	822	557,605	1,702,248	305.3%	776	19%	21%	0.91
	2045	811,825	2,076,613	255.8%	791	530,682	1,943,357	366.2%	738	20%	22%	0.92
	2046	779,206	2,378,348	305.2%	759	503,511	2,205,346	438.0%	700	22%	24%	0.93
	2047	745,625	2,704,770	362.8%	726	476,091	2,484,824	521.9%	661	24%	25%	0.94
	2048	711,071	3,049,036	428.8%	692	448,440	2,774,735	618.8%	622	26%	27%	0.95
	2049	675,564	3,406,123	504.2%	657	420,600	3,068,900	729.6%	582	28%	29%	0.96
	2050	639,159	3,775,550	590.7%	621	392,646	3,368,891	858.0%	542	30%	31%	0.97
	2051	601,952	4,157,048	690.6%	584	364,673	3,671,863	1006.9%	502	32%	33%	0.99
	2052	564,075	4,542,543	805.3%	547	336,800	3,971,208	1179.1%	462	35%	35%	1.00
	2053	525,691	4,919,728	935.9%	508	309,163	4,255,500	1376.5%	423	37%	37%	1.01
	2054	486,995	5,275,982	1083.4%	470	281,910	4,514,550	1601.4%	384	40%	39%	1.02
	2055	448,207	5,596,288	1248.6%	431	255,197	4,737,052	1856.2%	346	43%	41%	1.04
	2056	409,564	5,866,185	1432.3%	393	229,183	4,908,070	2141.6%	309	45%	43%	1.05
	2057	371,316	6,062,360	1632.7%	355	204,026	5,012,071	2456.6%	273	48%	45%	1.06
	2058	333,732	6,156,237	1844.7%	318	179,888	5,028,908	2795.6%	239	51%	47%	1.07
	2059	297,103	6,141,985	2067.3%	282	156,934	4,953,979	3156.7%	206	53%	49%	1.08
	2060	261,743	6,012,724	2297.2%	247	135,330	4,788,844	3538.6%	176	55%	51%	1.09
	2061	227,986	5,765,604	2528.9%	214	115,242	4,530,641	3931.4%	149	57%	52%	1.10
	2062	196,165	5,414,005	2759.9%	182	96,815	4,196,293	4334.3%	123	59%	54%	1.11
	2063	166,588	4,971,750	2984.5%	154	80,166	3,799,278	4739.3%	101	61%	55%	1.12
	2064	139,510	4,460,450	3197.2%	128	65,367	3,357,113	5135.8%	81	63%	56%	1.12
	2065	115,118	3,909,313	3395.9%	105	52,439	2,897,322	5525.2%	64	64%	56%	1.13
	2066	93,519	3,343,191	3574.9%	84	41,350	2,438,305	5896.8%	50	65%	57%	1.13
	2067	74,732	2,797,270	3743.1%	67	32,020	2,006,205	6265.4%	38	65%	58%	1.14
	2068	58,697	2,293,437	3907.2%	52	24,328	1,616,196	6643.3%	28	66%	58%	1.14
	2069	45,278	1,840,604	4065.2%	39	18,119	1,273,167	7026.8%	21	67%	58%	1.14
	2070	34,273	1,444,874	4215.8%	29	13,215	980,092	7416.6%	15	67%	58%	1.14
	2071	25,436	1,108,106	4356.4%	22	9,429	736,196	7807.7%	10	67%	59%	1.15
	2072	18,494	830,290	4489.6%	16	6,575	539,561	8206.5%	7	67%	59%	1.15
	2073	13,160	607,686	4617.7%	11	4,475	385,661	8618.0%	5	68%	59%	1.15
	2074	9,156	433,965	4739.8%	7	2,969	268,457	9041.0%	3	68%	59%	1.15
History		6,753,434	58,301	0.9%	7,477	7,047,006	130,315	1.8%	8,159	1%	2%	0.49
Future		50,997,921	126,424,183	247.9%	44,602	37,701,744	105,822,846	280.7%	45,986	86%	82%	1.05
Lifetime		57,751,355	126,482,484	219.0%	52,079	44,748,751	105,953,160	236.8%	54,145	68%	59%	1.15

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	21,795	-	0.0%	88	26,809	169	0.6%	87	0%	1%	0.00
	2008	446,999	-	0.0%	469	468,443	3,287	0.7%	469	0%	1%	0.00
	2009	911,014	-	0.0%	764	934,580	8,796	0.9%	787	0%	1%	0.00
	2010	1,284,688	-	0.0%	1,094	1,301,689	16,386	1.3%	1,121	0%	1%	0.00
	2011	1,714,871	-	0.0%	1,468	1,754,286	26,964	1.5%	1,486	0%	1%	0.00
	2012	2,211,708	10,803	0.5%	1,781	2,238,910	42,361	1.9%	1,807	0%	1%	0.11
	2013	2,926,537	278,539	9.5%	2,445	2,939,750	64,715	2.2%	2,469	3%	2%	1.72
	2014	3,620,432	52,241	1.4%	2,452	3,595,333	92,275	2.6%	2,437	2%	2%	1.32
Projected Future Experience (60 Years)	2015	3,545,929	120,785	3.4%	2,342	3,440,458	120,444	3.5%	2,349	3%	2%	1.23
	2016	3,412,912	152,586	4.5%	2,256	3,326,131	151,656	4.6%	2,285	3%	3%	1.17
	2017	3,298,869	188,301	5.7%	2,188	3,235,320	186,765	5.8%	2,233	3%	3%	1.13
	2018	3,111,696	227,297	7.3%	2,135	3,068,396	224,792	7.3%	2,186	4%	3%	1.11
	2019	2,984,488	266,945	8.9%	2,095	2,944,549	262,792	8.9%	2,140	4%	4%	1.09
	2020	2,878,616	307,921	10.7%	2,059	2,841,639	301,310	10.6%	2,095	5%	4%	1.08
	2021	2,742,650	351,606	12.8%	2,027	2,703,555	341,609	12.6%	2,049	5%	5%	1.08
	2022	2,565,827	399,578	15.6%	1,999	2,532,255	385,480	15.2%	2,003	6%	5%	1.07
	2023	2,355,262	444,878	18.9%	1,971	2,310,662	426,488	18.5%	1,958	6%	6%	1.07
	2024	2,123,453	490,510	23.1%	1,942	2,055,512	467,603	22.7%	1,912	7%	6%	1.07
	2025	2,054,687	542,335	26.4%	1,912	1,986,063	513,916	25.9%	1,867	7%	7%	1.08
	2026	2,000,428	597,413	29.9%	1,881	1,915,484	562,803	29.4%	1,821	8%	8%	1.08
	2027	1,937,512	658,954	34.0%	1,849	1,841,497	616,918	33.5%	1,774	9%	8%	1.08
	2028	1,848,281	725,798	39.3%	1,816	1,735,273	674,782	38.9%	1,679	10%	9%	1.08
	2029	1,773,277	797,405	45.0%	1,781	1,645,949	736,432	44.7%	1,727	10%	9%	1.09
	2030	1,694,596	882,096	52.1%	1,745	1,563,919	809,082	51.7%	1,631	11%	10%	1.09
	2031	1,625,697	979,260	60.2%	1,707	1,487,421	892,073	60.0%	1,582	12%	11%	1.10
	2032	1,567,432	1,093,971	69.8%	1,668	1,422,394	989,639	69.6%	1,533	13%	12%	1.10
	2033	1,512,936	1,230,477	81.3%	1,627	1,358,187	1,104,941	81.4%	1,482	14%	12%	1.11
	2034	1,463,071	1,393,937	95.3%	1,586	1,302,396	1,242,414	95.4%	1,432	15%	13%	1.12
	2035	1,421,525	1,591,576	112.0%	1,543	1,253,371	1,407,633	112.3%	1,381	16%	14%	1.12
	2036	1,379,226	1,833,837	133.0%	1,499	1,204,314	1,609,627	133.7%	1,329	17%	15%	1.13
	2037	1,335,888	2,123,025	158.9%	1,453	1,154,969	1,850,546	160.2%	1,276	19%	16%	1.14
	2038	1,291,418	2,458,269	190.4%	1,406	1,105,276	2,128,398	192.6%	1,223	20%	18%	1.15
	2039	1,245,720	2,841,298	228.1%	1,358	1,055,177	2,444,171	231.6%	1,169	22%	19%	1.16
	2040	1,198,708	3,272,283	273.0%	1,307	1,004,629	2,797,440	278.5%	1,113	24%	20%	1.17
	2041	1,150,303	3,744,361	325.5%	1,255	953,599	3,181,402	333.6%	1,057	26%	22%	1.18
	2042	1,100,451	4,251,869	386.4%	1,201	902,078	3,590,012	398.0%	1,000	28%	24%	1.19
	2043	1,049,136	4,782,837	455.9%	1,145	850,095	4,011,327	471.9%	942	31%	26%	1.20
	2044	996,403	5,333,276	535.3%	1,087	797,735	4,442,774	556.9%	884	33%	28%	1.21
	2045	942,352	5,907,502	626.9%	1,028	745,131	4,886,092	655.7%	824	36%	30%	1.23
	2046	887,134	6,504,259	733.2%	967	692,462	5,340,715	771.3%	765	39%	32%	1.24
	2047	830,947	7,102,976	854.8%	905	639,943	5,791,339	905.0%	706	42%	34%	1.25
	2048	774,037	7,677,818	991.9%	841	587,829	6,213,353	1057.0%	646	46%	36%	1.26
	2049	716,691	8,222,485	1147.3%	778	536,399	6,603,586	1231.1%	588	49%	38%	1.27
	2050	659,232	8,715,982	1322.1%	714	485,944	6,947,641	1429.7%	531	52%	41%	1.29
	2051	602,004	9,127,874	1516.2%	650	436,756	7,220,078	1653.1%	475	55%	43%	1.30
	2052	545,377	9,412,133	1725.8%	587	389,128	7,387,214	1898.4%	421	59%	45%	1.31
	2053	489,756	9,530,739	1946.0%	525	343,368	7,417,313	2160.2%	369	62%	47%	1.32
	2054	435,586	9,483,469	2177.2%	465	299,797	7,317,227	2440.7%	320	65%	49%	1.33
	2055	383,349	9,274,307	2419.3%	407	258,743	7,093,101	2741.4%	274	68%	51%	1.34
	2056	333,546	8,879,442	2662.1%	352	220,527	6,726,073	3050.0%	231	70%	52%	1.35
	2057	286,670	8,310,381	2898.9%	301	185,438	6,230,701	3360.0%	192	73%	54%	1.36
	2058	243,169	7,596,322	3123.9%	253	153,700	5,633,725	3665.4%	158	75%	55%	1.36
	2059	203,412	6,787,370	3336.8%	210	125,458	4,976,387	3966.6%	127	76%	56%	1.37
	2060	167,661	5,932,635	3538.5%	172	100,756	4,296,614	4264.4%	101	78%	57%	1.37
	2061	136,057	5,064,648	3722.4%	138	79,544	3,618,241	4548.8%	79	79%	57%	1.38
	2062	108,619	4,224,888	3889.7%	109	61,675	2,974,458	4822.8%	60	80%	58%	1.38
	2063	85,237	3,451,774	4049.6%	85	46,924	2,392,448	5098.6%	45	81%	58%	1.39
	2064	65,697	2,760,700	4202.2%	65	34,998	1,881,745	5376.7%	33	81%	59%	1.39
	2065	49,692	2,160,217	4347.2%	48	25,565	1,446,217	5657.0%	24	82%	59%	1.39
	2066	36,855	1,651,720	4481.6%	35	18,271	1,084,410	5935.2%	17	82%	59%	1.39
	2067	26,780	1,233,281	4605.3%	25	12,762	792,836	6212.4%	11	82%	59%	1.39
	2068	19,046	899,217	4721.4%	18	8,702	565,111	6494.0%	8	82%	59%	1.40
	2069	13,245	639,725	4830.1%	12	5,785	392,267	6780.5%	5	83%	59%	1.40
	2070	8,997	443,764	4932.2%	8	3,745	264,882	7073.0%	3	83%	59%	1.40
	2071	5,965	299,872	5026.8%	5	2,358	173,745	7368.5%	2	83%	59%	1.40
	2072	3,858	197,365	5115.6%	3	1,443	110,648	7669.9%	1	83%	59%	1.40
	2073	2,433	126,619	5204.7%	2	857	68,420	7984.4%	1	83%	59%	1.40
	2074	1,496	79,225	5297.2%	1	494	41,066	8313.5%	0	83%	59%	1.40
History		13,138,042	341,583	2.6%	10,561	13,259,801	254,954	1.9%	10,663	2%	2%	1.32
Future		67,731,295	195,783,393	289.1%	61,553	61,502,805	154,362,922	251.0%	56,129	113%	84%	1.34
Lifetime		80,869,337	196,124,976	242.5%	72,114	74,762,606	154,617,877	206.8%	66,792	83%	59%	1.40

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 32% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 45 - 49

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	21,795	-	0.0%	88	25,706	169	0.7%	87	0%	1%	0.00
	2008	446,999	-	0.0%	469	449,525	3,287	0.7%	469	0%	1%	0.00
	2009	911,014	-	0.0%	764	900,427	8,796	1.0%	787	0%	1%	0.00
	2010	1,284,688	-	0.0%	1,094	1,260,124	16,386	1.3%	1,121	0%	1%	0.00
	2011	1,714,871	-	0.0%	1,468	1,704,554	26,964	1.6%	1,486	0%	1%	0.00
	2012	2,211,708	10,803	0.5%	1,781	2,181,768	42,361	1.9%	1,807	0%	1%	0.10
	2013	2,926,537	278,539	9.5%	2,445	2,867,130	64,715	2.3%	2,469	3%	2%	1.67
	2014	3,620,432	52,241	1.4%	2,452	3,512,595	92,275	2.6%	2,437	2%	2%	1.29
Projected Future Experience (60 Years)	2015	3,545,929	120,785	3.4%	2,342	3,440,458	120,444	3.5%	2,349	3%	2%	1.20
	2016	4,461,359	146,528	3.3%	2,166	3,326,131	151,656	4.6%	2,285	3%	3%	1.08
	2017	4,312,281	180,824	4.2%	2,101	3,235,320	186,765	5.8%	2,233	3%	3%	1.01
	2018	4,067,609	218,272	5.4%	2,049	3,068,396	224,792	7.3%	2,186	3%	3%	0.97
	2019	3,901,323	256,346	6.6%	2,011	2,944,549	262,792	8.9%	2,140	4%	4%	0.94
	2020	3,762,927	295,695	7.9%	1,977	2,841,639	301,310	10.6%	2,095	4%	4%	0.92
	2021	3,585,192	337,645	9.4%	1,946	2,703,555	341,609	12.6%	2,049	4%	5%	0.90
	2022	3,354,049	383,712	11.4%	1,919	2,532,255	385,480	15.2%	2,003	5%	5%	0.89
	2023	3,078,799	427,214	13.9%	1,892	2,310,662	426,488	18.5%	1,958	5%	6%	0.89
	2024	2,775,778	471,034	17.0%	1,864	2,055,512	467,603	22.7%	1,912	6%	6%	0.88
	2025	2,685,887	520,801	19.4%	1,836	1,986,063	513,916	25.9%	1,867	6%	7%	0.88
	2026	2,614,959	573,692	21.9%	1,806	1,915,484	562,803	29.4%	1,821	7%	8%	0.88
	2027	2,532,715	632,789	25.0%	1,775	1,841,497	616,918	33.5%	1,774	7%	8%	0.88
	2028	2,416,073	696,979	28.8%	1,743	1,735,273	674,782	38.9%	1,679	8%	9%	0.88
	2029	2,318,028	765,743	33.0%	1,710	1,645,949	736,432	44.7%	1,727	8%	10%	0.88
	2030	2,215,175	847,072	38.2%	1,675	1,563,919	809,082	51.7%	1,631	9%	10%	0.88
	2031	2,125,112	940,377	44.3%	1,639	1,487,421	892,073	60.0%	1,582	10%	11%	0.88
	2032	2,048,947	1,050,533	51.3%	1,601	1,422,394	989,639	69.6%	1,533	10%	12%	0.89
	2033	1,977,710	1,181,619	59.7%	1,562	1,358,187	1,104,941	81.4%	1,482	11%	13%	0.89
	2034	1,912,526	1,338,589	70.0%	1,522	1,302,396	1,242,414	95.4%	1,432	12%	13%	0.89
	2035	1,858,217	1,528,380	82.2%	1,481	1,253,371	1,407,633	112.3%	1,381	13%	14%	0.90
	2036	1,802,924	1,761,022	97.7%	1,439	1,204,314	1,609,627	133.7%	1,329	14%	15%	0.90
	2037	1,746,273	2,038,728	116.7%	1,395	1,154,969	1,850,546	160.2%	1,276	15%	17%	0.91
	2038	1,688,142	2,360,661	139.8%	1,350	1,105,276	2,128,398	192.6%	1,223	16%	18%	0.92
	2039	1,628,406	2,728,481	167.6%	1,303	1,055,177	2,444,171	231.6%	1,169	18%	19%	0.92
	2040	1,566,951	3,142,354	200.5%	1,255	1,004,629	2,797,440	278.5%	1,113	19%	21%	0.93
	2041	1,503,676	3,595,687	239.1%	1,205	953,599	3,181,402	333.6%	1,057	21%	22%	0.94
	2042	1,438,509	4,083,044	283.8%	1,153	902,078	3,590,012	398.0%	1,000	23%	24%	0.95
	2043	1,371,431	4,592,929	334.9%	1,099	850,095	4,011,327	471.9%	942	25%	26%	0.96
	2044	1,302,498	5,121,512	393.2%	1,044	797,735	4,442,774	556.9%	884	27%	28%	0.96
	2045	1,231,843	5,672,938	460.5%	987	745,131	4,886,092	655.7%	824	29%	30%	0.97
	2046	1,159,662	6,246,000	538.6%	928	692,462	5,340,715	771.3%	765	31%	32%	0.98
	2047	1,086,215	6,820,944	628.0%	868	639,943	5,791,339	905.0%	706	34%	34%	0.99
	2048	1,011,821	7,372,962	728.7%	808	587,829	6,213,353	1057.0%	646	36%	36%	1.00
	2049	936,858	7,896,002	842.8%	747	536,399	6,603,586	1231.1%	588	39%	39%	1.01
	2050	861,748	8,369,904	971.3%	685	485,944	6,947,641	1429.7%	531	42%	41%	1.02
	2051	786,939	8,765,441	1113.9%	624	436,756	7,220,078	1653.1%	475	44%	43%	1.03
	2052	712,916	9,038,413	1267.8%	564	389,128	7,387,214	1898.4%	421	47%	45%	1.04
	2053	640,209	9,152,310	1429.6%	504	343,368	7,417,313	2160.2%	369	49%	47%	1.04
	2054	569,398	9,106,917	1599.4%	446	299,797	7,317,227	2440.7%	320	52%	49%	1.05
	2055	501,114	8,906,060	1777.3%	391	258,743	7,093,101	2741.4%	274	54%	51%	1.06
	2056	436,011	8,526,874	1955.7%	338	220,527	6,726,073	3050.0%	231	56%	53%	1.07
	2057	374,735	7,980,407	2129.6%	289	185,438	6,230,701	3360.0%	192	58%	54%	1.07
	2058	317,871	7,294,702	2294.9%	243	153,700	5,633,725	3665.4%	158	60%	55%	1.08
	2059	265,900	6,517,869	2451.2%	202	125,458	4,976,387	3966.6%	127	61%	56%	1.08
	2060	219,166	5,697,072	2599.4%	165	100,756	4,296,614	4264.4%	101	62%	57%	1.09
	2061	177,854	4,863,550	2734.6%	133	79,544	3,618,241	4548.8%	79	63%	58%	1.09
	2062	141,986	4,057,134	2857.4%	105	61,675	2,974,458	4822.8%	60	64%	58%	1.09
	2063	111,422	3,314,717	2974.9%	81	46,924	2,392,448	5098.6%	45	64%	59%	1.10
	2064	85,879	2,651,083	3087.0%	62	34,998	1,881,745	5376.7%	33	65%	59%	1.10
	2065	64,958	2,074,444	3193.5%	46	25,565	1,446,217	5657.0%	24	65%	59%	1.10
	2066	48,177	1,586,136	3292.3%	34	18,271	1,084,410	5935.2%	17	66%	59%	1.10
	2067	35,006	1,184,312	3383.1%	24	12,762	792,836	6212.4%	11	66%	60%	1.10
	2068	24,896	863,513	3468.4%	17	8,702	565,111	6494.0%	8	66%	60%	1.10
	2069	17,313	614,324	3548.3%	12	5,785	392,267	6780.5%	5	66%	60%	1.10
	2070	11,761	426,144	3623.3%	8	3,745	264,882	7073.0%	3	66%	60%	1.11
	2071	7,798	287,965	3692.8%	5	2,358	173,745	7368.5%	2	66%	60%	1.11
	2072	5,043	189,529	3758.0%	3	1,443	110,648	7669.9%	1	66%	60%	1.11
	2073	3,180	121,591	3823.4%	2	857	68,420	7984.4%	1	66%	60%	1.11
	2074	1,955	76,080	3891.4%	1	494	41,066	8313.5%	0	66%	60%	1.11
History		13,138,042	341,583	2.6%	10,561	12,901,829	254,954	2.0%	10,663	2%	2%	1.29
Future		87,449,040	188,014,384	215.0%	59,185	61,502,805	154,362,922	251.0%	56,129	85%	84%	1.00
Lifetime		100,587,082	188,355,966	187.3%	69,746	74,404,634	154,617,877	207.8%	66,792	66%	60%	1.11

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,166	-	0.0%	108	39,944	341	0.9%	106	0%	1%	0.00
	2008	786,917	-	0.0%	726	816,192	6,841	0.8%	703	0%	1%	0.00
	2009	1,620,940	-	0.0%	1,099	1,642,419	17,890	1.1%	1,099	0%	1%	0.00
	2010	2,268,363	3,162	0.1%	1,544	2,293,697	33,149	1.4%	1,537	0%	1%	0.05
	2011	3,045,182	301,092	9.9%	2,023	3,066,598	54,356	1.8%	2,007	4%	1%	2.65
	2012	3,975,882	-	0.0%	2,583	3,953,600	85,973	2.2%	2,530	3%	2%	1.55
	2013	5,306,101	456,105	8.6%	3,548	5,239,848	131,222	2.5%	3,455	4%	2%	2.27
	2014	6,515,770	321,181	4.9%	3,605	6,320,889	187,914	3.0%	3,440	4%	2%	2.07
Projected Future Experience (60 Years)	2015	6,397,667	255,307	4.0%	3,483	6,032,447	247,596	4.1%	3,309	4%	3%	1.74
	2016	6,212,426	327,945	5.3%	3,387	5,818,781	315,430	5.4%	3,211	5%	3%	1.54
	2017	6,056,731	411,990	6.8%	3,308	5,654,841	393,051	7.0%	3,132	5%	3%	1.41
	2018	5,783,634	505,755	8.7%	3,238	5,404,321	478,940	8.9%	3,060	5%	4%	1.33
	2019	5,548,728	602,739	10.9%	3,180	5,170,268	566,406	11.0%	2,987	6%	4%	1.27
	2020	5,349,651	703,140	13.1%	3,127	4,949,042	655,230	13.2%	2,915	6%	5%	1.23
	2021	5,090,297	808,487	15.9%	3,077	4,693,934	747,032	15.9%	2,842	7%	6%	1.20
	2022	4,794,536	921,124	19.2%	3,028	4,388,003	843,484	19.2%	2,768	7%	6%	1.18
	2023	4,345,902	1,029,912	23.7%	2,977	3,904,601	934,241	23.9%	2,694	8%	7%	1.16
	2024	3,923,237	1,142,920	29.1%	2,923	3,482,779	1,027,633	29.5%	2,619	9%	8%	1.15
	2025	3,743,738	1,266,721	33.8%	2,867	3,302,079	1,128,682	34.2%	2,543	10%	9%	1.15
	2026	3,607,717	1,404,308	38.9%	2,809	3,142,550	1,240,725	39.5%	2,466	11%	9%	1.14
	2027	3,462,844	1,562,764	45.1%	2,748	2,987,595	1,369,080	45.8%	2,388	12%	10%	1.14
	2028	3,353,146	1,748,661	52.1%	2,684	2,862,589	1,519,533	53.1%	2,230	12%	11%	1.14
	2029	3,262,193	1,970,149	60.4%	2,617	2,751,927	1,697,760	61.7%	2,309	14%	12%	1.14
	2030	3,173,473	2,247,321	70.8%	2,548	2,649,046	1,921,078	72.5%	2,149	15%	13%	1.14
	2031	3,081,599	2,587,582	84.0%	2,475	2,545,637	2,194,529	86.2%	2,068	16%	14%	1.15
	2032	2,986,528	2,993,307	100.2%	2,400	2,441,614	2,517,739	103.1%	1,986	17%	15%	1.15
	2033	2,888,288	3,470,405	120.2%	2,322	2,336,862	2,894,513	123.9%	1,903	19%	16%	1.15
	2034	2,786,996	4,017,797	144.2%	2,242	2,231,262	3,323,886	149.0%	1,818	20%	18%	1.16
	2035	2,682,755	4,635,796	172.8%	2,158	2,124,709	3,803,175	179.0%	1,732	22%	19%	1.17
	2036	2,575,437	5,314,923	206.4%	2,072	2,017,124	4,324,299	214.4%	1,644	24%	21%	1.17
	2037	2,464,907	6,041,314	245.1%	1,983	1,908,488	4,873,212	255.3%	1,556	27%	23%	1.18
	2038	2,351,123	6,804,397	289.4%	1,891	1,798,866	5,442,026	302.5%	1,466	29%	24%	1.19
	2039	2,234,153	7,601,974	340.3%	1,795	1,688,430	6,027,759	357.0%	1,374	32%	26%	1.20
	2040	2,114,189	8,432,730	398.9%	1,698	1,577,452	6,627,375	420.1%	1,282	34%	28%	1.21
	2041	1,991,545	9,292,566	466.6%	1,597	1,466,304	7,237,683	493.6%	1,190	37%	30%	1.22
	2042	1,866,662	10,158,659	544.2%	1,495	1,355,453	7,836,760	578.2%	1,098	40%	33%	1.23
	2043	1,740,096	11,010,514	632.8%	1,391	1,245,434	8,411,683	675.4%	1,006	43%	35%	1.24
	2044	1,612,487	11,825,799	733.4%	1,286	1,136,830	8,948,593	787.2%	916	47%	37%	1.25
	2045	1,484,534	12,570,705	846.8%	1,181	1,030,241	9,419,686	914.3%	827	50%	39%	1.26
	2046	1,356,984	13,204,700	973.1%	1,076	926,276	9,796,917	1057.7%	740	53%	42%	1.28
	2047	1,230,652	13,653,853	1109.5%	972	825,570	10,027,216	1214.6%	656	56%	44%	1.29
	2048	1,106,435	13,880,050	1254.5%	870	728,788	10,089,227	1384.4%	576	59%	46%	1.30
	2049	985,316	13,876,712	1408.4%	771	636,614	9,984,361	1568.4%	499	63%	48%	1.31
	2050	868,359	13,617,932	1568.2%	676	549,745	9,694,320	1763.4%	428	65%	50%	1.32
	2051	756,675	13,080,979	1728.7%	585	468,854	9,210,343	1964.4%	362	68%	51%	1.33
	2052	651,367	12,285,944	1886.2%	500	394,542	8,552,641	2167.7%	301	70%	53%	1.33
	2053	553,452	11,279,080	2038.0%	422	327,288	7,760,423	2371.1%	247	72%	54%	1.34
	2054	463,779	10,125,589	2183.3%	350	267,399	6,881,280	2573.4%	200	74%	55%	1.35
	2055	382,970	8,878,397	2318.3%	287	214,978	5,954,466	2769.8%	159	76%	56%	1.35
	2056	311,381	7,596,995	2439.8%	231	169,924	5,023,772	2956.5%	124	77%	57%	1.36
	2057	249,086	6,354,753	2551.2%	183	131,933	4,139,417	3137.5%	95	78%	57%	1.36
	2058	195,882	5,207,716	2658.6%	142	100,531	3,338,360	3320.7%	71	79%	58%	1.37
	2059	151,313	4,177,989	2761.2%	108	75,108	2,632,696	3505.2%	52	79%	58%	1.37
	2060	114,723	3,278,142	2857.4%	81	54,968	2,027,851	3689.2%	38	80%	58%	1.37
	2061	85,300	2,513,021	2946.1%	59	39,366	1,523,909	3871.1%	26	80%	58%	1.37
	2062	62,143	1,881,517	3027.7%	43	27,559	1,116,665	4051.9%	18	80%	58%	1.38
	2063	44,316	1,375,798	3104.5%	30	18,837	797,755	4235.1%	12	80%	58%	1.38
	2064	30,903	981,595	3176.4%	21	12,555	554,944	4420.1%	8	80%	58%	1.38
	2065	21,051	682,632	3242.7%	14	8,150	375,372	4605.9%	5	81%	58%	1.38
	2066	13,997	462,295	3302.9%	9	5,146	246,566	4791.2%	3	81%	59%	1.38
	2067	9,076	304,850	3359.0%	6	3,157	157,169	4977.7%	2	81%	59%	1.38
	2068	5,735	195,893	3415.5%	4	1,881	97,232	5170.4%	1	81%	59%	1.38
	2069	3,532	122,735	3474.7%	2	1,087	58,363	5370.5%	1	81%	59%	1.38
	2070	2,121	75,083	3539.4%	1	610	34,005	5578.1%	0	81%	59%	1.38
	2071	1,245	44,939	3610.8%	1	332	19,256	5791.9%	0	81%	59%	1.38
	2072	715	26,390	3691.2%	0	177	10,619	6010.0%	0	81%	59%	1.38
	2073	403	15,274	3786.6%	0	92	5,722	6236.0%	0	81%	59%	1.38
	2074	225	8,764	3901.6%	0	47	3,030	6466.6%	0	81%	59%	1.38
History		23,552,321	1,081,540	4.6%	15,236	23,373,186	517,686	2.2%	14,877	4%	2%	2.07
Future		118,626,356	282,857,328	238.4%	83,428	100,091,020	209,082,716	208.9%	70,109	109%	84%	1.29
Lifetime		142,178,677	283,938,868	199.7%	98,664	123,464,206	209,600,402	169.8%	84,986	81%	59%	1.38

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 29% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 50 - 54

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,166	-	0.0%	108	38,127	341	0.9%	106	0%	1%	0.00
	2008	786,917	-	0.0%	726	780,468	6,841	0.9%	703	0%	1%	0.00
	2009	1,620,940	-	0.0%	1,099	1,578,580	17,890	1.1%	1,099	0%	1%	0.00
	2010	2,268,363	3,162	0.1%	1,544	2,216,521	33,149	1.5%	1,537	0%	1%	0.05
	2011	3,045,182	301,092	9.9%	2,023	2,975,216	54,356	1.8%	2,007	4%	1%	2.56
	2012	3,975,882	-	0.0%	2,583	3,845,699	85,973	2.2%	2,530	3%	2%	1.50
	2013	5,306,101	456,105	8.6%	3,548	5,102,981	131,222	2.6%	3,455	4%	2%	2.20
	2014	6,515,770	321,181	4.9%	3,605	6,168,310	187,914	3.0%	3,440	4%	2%	2.01
Projected Future Experience (60 Years)	2015	6,397,667	255,307	4.0%	3,483	6,032,447	247,596	4.1%	3,309	4%	3%	1.70
	2016	7,941,966	315,148	4.0%	3,251	5,818,781	315,430	5.4%	3,211	4%	3%	1.44
	2017	7,742,925	395,913	5.1%	3,175	5,654,841	393,051	7.0%	3,132	4%	3%	1.28
	2018	7,393,798	486,019	6.6%	3,108	5,404,321	478,940	8.9%	3,060	5%	4%	1.17
	2019	7,093,494	579,218	8.2%	3,052	5,170,268	566,406	11.0%	2,987	5%	5%	1.10
	2020	6,838,994	675,701	9.9%	3,002	4,949,042	655,230	13.2%	2,915	5%	5%	1.05
	2021	6,507,436	776,938	11.9%	2,954	4,693,934	747,032	15.9%	2,842	6%	6%	1.02
	2022	6,129,335	885,180	14.4%	2,907	4,388,003	843,484	19.2%	2,768	6%	6%	0.99
	2023	5,555,801	989,722	17.8%	2,858	3,904,601	934,241	23.9%	2,694	7%	7%	0.98
	2024	5,015,466	1,098,320	21.9%	2,806	3,482,779	1,027,633	29.5%	2,619	8%	8%	0.96
	2025	4,785,995	1,217,290	25.4%	2,753	3,302,079	1,128,682	34.2%	2,543	8%	9%	0.95
	2026	4,612,106	1,349,508	29.3%	2,696	3,142,550	1,240,725	39.5%	2,466	9%	9%	0.95
	2027	4,426,900	1,501,781	33.9%	2,638	2,987,595	1,369,080	45.8%	2,388	10%	10%	0.94
	2028	4,286,661	1,680,423	39.2%	2,576	2,862,589	1,519,533	53.1%	2,230	10%	11%	0.94
	2029	4,170,387	1,893,269	45.4%	2,512	2,751,927	1,697,760	61.7%	2,309	11%	12%	0.94
	2030	4,056,968	2,159,624	53.2%	2,446	2,649,046	1,921,078	72.5%	2,149	12%	13%	0.93
	2031	3,939,516	2,486,607	63.1%	2,376	2,545,637	2,194,529	86.2%	2,068	13%	14%	0.94
	2032	3,817,977	2,876,500	75.3%	2,304	2,441,614	2,517,739	103.1%	1,986	14%	15%	0.94
	2033	3,692,388	3,334,980	90.3%	2,229	2,336,862	2,894,513	123.9%	1,903	15%	16%	0.94
	2034	3,562,896	3,861,011	108.4%	2,152	2,231,262	3,323,886	149.0%	1,818	17%	18%	0.94
	2035	3,429,634	4,454,894	129.9%	2,072	2,124,709	3,803,175	179.0%	1,732	18%	19%	0.95
	2036	3,292,439	5,107,520	155.1%	1,989	2,017,124	4,324,299	214.4%	1,644	20%	21%	0.95
	2037	3,151,137	5,805,565	184.2%	1,904	1,908,488	4,873,212	255.3%	1,556	22%	23%	0.96
	2038	3,005,675	6,538,871	217.6%	1,815	1,798,866	5,442,026	302.5%	1,466	24%	25%	0.96
	2039	2,856,142	7,305,323	255.8%	1,724	1,688,430	6,027,759	357.0%	1,374	26%	27%	0.97
	2040	2,702,780	8,103,662	299.8%	1,630	1,577,452	6,627,375	420.1%	1,282	28%	29%	0.98
	2041	2,545,992	8,929,944	350.7%	1,533	1,466,304	7,237,683	493.6%	1,190	30%	31%	0.99
	2042	2,386,341	9,762,240	409.1%	1,435	1,355,453	7,836,760	578.2%	1,098	33%	33%	0.99
	2043	2,224,538	10,580,853	475.6%	1,335	1,245,434	8,411,683	675.4%	1,006	35%	35%	1.00
	2044	2,061,403	11,364,323	551.3%	1,235	1,136,830	8,948,593	787.2%	916	38%	37%	1.01
	2045	1,897,828	12,080,161	636.5%	1,134	1,030,241	9,419,686	914.3%	827	41%	40%	1.02
	2046	1,734,769	12,689,416	731.5%	1,033	926,276	9,796,917	1057.7%	740	43%	42%	1.03
	2047	1,573,266	13,121,042	834.0%	933	825,570	10,027,216	1214.6%	656	46%	44%	1.04
	2048	1,414,467	13,338,412	943.0%	835	728,788	10,089,227	1384.4%	576	48%	46%	1.04
	2049	1,259,628	13,335,204	1058.7%	740	636,614	9,984,361	1568.4%	499	51%	48%	1.05
	2050	1,110,110	13,086,522	1178.8%	649	549,745	9,694,320	1763.4%	428	53%	50%	1.06
	2051	967,333	12,570,523	1299.5%	562	468,854	9,210,343	1964.4%	362	55%	52%	1.07
	2052	832,708	11,806,512	1417.8%	480	394,542	8,552,641	2167.7%	301	57%	53%	1.07
	2053	707,533	10,838,939	1531.9%	405	327,288	7,760,423	2371.1%	247	59%	54%	1.08
	2054	592,895	9,730,460	1641.2%	336	267,399	6,881,280	2573.4%	200	60%	56%	1.08
	2055	489,588	8,531,937	1742.7%	275	214,978	5,954,466	2769.8%	159	61%	56%	1.09
	2056	398,069	7,300,539	1834.0%	221	169,924	5,023,772	2956.5%	124	62%	57%	1.09
	2057	318,432	6,106,773	1917.8%	175	131,933	4,139,417	3137.5%	95	63%	58%	1.10
	2058	250,415	5,004,497	1998.5%	136	100,531	3,338,360	3320.7%	71	64%	58%	1.10
	2059	193,439	4,014,952	2075.6%	104	75,108	2,632,696	3505.2%	52	64%	58%	1.10
	2060	146,662	3,150,220	2148.0%	78	54,968	2,027,851	3689.2%	38	65%	59%	1.10
	2061	109,048	2,414,956	2214.6%	57	39,366	1,523,909	3871.1%	26	65%	59%	1.10
	2062	79,444	1,808,095	2275.9%	41	27,559	1,116,665	4051.9%	18	65%	59%	1.11
	2063	56,653	1,322,110	2333.7%	29	18,837	797,755	4235.1%	12	65%	59%	1.11
	2064	39,506	943,291	2387.7%	20	12,555	554,944	4420.1%	8	65%	59%	1.11
	2065	26,912	655,994	2437.5%	13	8,150	375,372	4605.9%	5	65%	59%	1.11
	2066	17,893	444,255	2482.8%	9	5,146	246,566	4791.2%	3	65%	59%	1.11
	2067	11,602	292,954	2525.0%	5	3,157	157,169	4977.7%	2	65%	59%	1.11
	2068	7,332	188,248	2567.4%	3	1,881	97,232	5170.4%	1	65%	59%	1.11
	2069	4,516	117,946	2612.0%	2	1,087	58,363	5370.5%	1	65%	59%	1.11
	2070	2,712	72,153	2660.5%	1	610	34,005	5578.1%	0	65%	59%	1.11
	2071	1,591	43,185	2714.3%	1	332	19,256	5791.9%	0	65%	59%	1.11
	2072	914	25,360	2774.7%	0	177	10,619	6010.0%	0	65%	59%	1.11
	2073	516	14,678	2846.4%	0	92	5,722	6236.0%	0	65%	59%	1.11
	2074	287	8,422	2932.8%	0	47	3,030	6466.6%	0	65%	59%	1.11
History		23,552,321	1,081,540	4.6%	15,236	22,705,901	517,686	2.3%	14,877	4%	2%	2.01
Future		149,870,823	271,829,410	181.4%	80,230	100,091,020	209,082,716	208.9%	70,109	83%	84%	0.99
Lifetime		173,423,144	272,910,950	157.4%	95,466	122,796,922	209,600,402	170.7%	84,986	65%	59%	1.11

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	51,010	-	0.0%	131	60,493	570	0.9%	129	0%	1%	0.00
	2008	949,403	-	0.0%	686	994,735	9,578	1.0%	664	0%	1%	0.00
	2009	1,888,595	-	0.0%	1,084	1,933,116	24,788	1.3%	1,042	0%	1%	0.00
	2010	2,768,130	57,929	2.1%	1,644	2,770,004	46,645	1.7%	1,543	1%	1%	0.71
	2011	3,806,023	345,776	9.1%	2,131	3,722,015	76,699	2.1%	1,993	4%	2%	2.49
	2012	4,922,557	50,213	1.0%	2,665	4,761,827	121,345	2.5%	2,480	3%	2%	1.61
	2013	6,787,383	175,611	2.6%	3,784	6,574,837	188,564	2.9%	3,522	3%	2%	1.34
	2014	8,414,332	167,799	2.0%	3,817	7,971,602	272,576	3.4%	3,461	3%	3%	1.08
Projected Future Experience (60 Years)	2015	8,243,685	384,981	4.7%	3,681	7,560,365	360,234	4.8%	3,316	3%	3%	1.06
	2016	7,981,473	493,341	6.2%	3,573	7,255,129	457,009	6.3%	3,205	4%	3%	1.05
	2017	7,756,806	618,835	8.0%	3,482	7,011,228	568,243	8.1%	3,114	4%	4%	1.04
	2018	7,428,927	764,108	10.3%	3,399	6,689,021	695,850	10.4%	3,028	5%	5%	1.04
	2019	7,168,794	916,759	12.8%	3,329	6,421,885	827,490	12.9%	2,942	5%	5%	1.04
	2020	6,943,126	1,074,498	15.5%	3,264	6,143,383	959,891	15.6%	2,855	6%	6%	1.04
	2021	6,628,749	1,243,729	18.8%	3,201	5,809,284	1,098,949	18.9%	2,768	7%	7%	1.05
	2022	6,265,361	1,437,787	22.9%	3,137	5,444,731	1,255,594	23.1%	2,679	8%	7%	1.05
	2023	5,697,491	1,647,741	28.9%	3,070	4,862,759	1,422,095	29.2%	2,590	9%	8%	1.06
	2024	5,155,758	1,886,508	36.6%	3,000	4,317,676	1,609,383	37.3%	2,500	10%	9%	1.06
	2025	5,000,815	2,159,534	43.2%	2,927	4,152,437	1,820,336	43.8%	2,409	11%	10%	1.07
	2026	4,868,459	2,486,335	51.1%	2,850	3,991,418	2,071,636	51.9%	2,317	12%	11%	1.08
	2027	4,730,097	2,878,068	60.8%	2,769	3,829,551	2,370,573	61.9%	2,224	14%	13%	1.09
	2028	4,585,171	3,337,126	72.8%	2,685	3,666,648	2,718,503	74.1%	2,035	15%	14%	1.09
	2029	4,433,459	3,863,083	87.1%	2,596	3,502,500	3,114,698	88.9%	2,130	17%	15%	1.10
	2030	4,274,809	4,472,810	104.6%	2,502	3,336,930	3,570,179	107.0%	1,939	18%	17%	1.11
	2031	4,109,124	5,148,694	125.3%	2,404	3,169,823	4,070,753	128.4%	1,842	20%	18%	1.12
	2032	3,936,530	5,884,606	149.5%	2,302	3,001,141	4,609,582	153.6%	1,742	23%	20%	1.13
	2033	3,757,328	6,659,693	177.2%	2,196	2,830,957	5,168,951	182.6%	1,642	25%	22%	1.14
	2034	3,572,318	7,466,591	209.0%	2,086	2,659,491	5,740,811	215.9%	1,541	27%	24%	1.16
	2035	3,382,468	8,304,947	245.5%	1,974	2,487,136	6,323,033	254.2%	1,439	30%	26%	1.17
	2036	3,188,353	9,168,816	287.6%	1,859	2,314,453	6,909,531	298.5%	1,336	33%	28%	1.18
	2037	2,990,654	10,053,094	336.2%	1,741	2,142,137	7,498,223	350.0%	1,234	36%	30%	1.19
	2038	2,790,211	10,936,659	392.0%	1,622	1,970,984	8,074,301	409.7%	1,132	39%	32%	1.20
	2039	2,588,010	11,780,554	455.2%	1,502	1,801,878	8,610,004	477.8%	1,032	42%	34%	1.21
	2040	2,385,151	12,555,501	526.4%	1,381	1,635,750	9,082,355	555.2%	933	45%	37%	1.22
	2041	2,182,829	13,228,351	606.0%	1,261	1,473,557	9,470,733	642.7%	837	48%	39%	1.23
	2042	1,982,323	13,745,509	693.4%	1,142	1,316,268	9,741,545	740.1%	744	51%	41%	1.25
	2043	1,785,004	14,043,512	786.7%	1,024	1,164,867	9,852,626	845.8%	655	54%	43%	1.26
	2044	1,592,356	14,091,045	884.9%	910	1,020,361	9,786,367	959.1%	570	57%	45%	1.27
	2045	1,406,000	13,879,832	987.2%	800	883,789	9,539,882	1079.4%	490	60%	47%	1.28
	2046	1,227,665	13,391,767	1090.8%	695	756,190	9,106,555	1204.3%	416	63%	49%	1.29
	2047	1,059,104	12,644,262	1193.9%	596	638,529	8,506,319	1332.2%	348	65%	50%	1.29
	2048	901,968	11,663,292	1293.1%	504	531,612	7,760,532	1459.8%	287	67%	52%	1.30
	2049	757,658	10,501,838	1386.1%	421	435,990	6,906,084	1584.0%	233	69%	53%	1.31
	2050	627,228	9,229,479	1471.5%	346	351,908	5,992,605	1702.9%	186	70%	54%	1.31
	2051	511,316	7,913,236	1547.6%	279	279,290	5,067,089	1814.3%	145	72%	54%	1.32
	2052	410,120	6,631,231	1616.9%	222	217,751	4,183,833	1921.4%	112	73%	55%	1.32
	2053	323,398	5,442,495	1682.9%	174	166,623	3,380,410	2028.8%	84	73%	55%	1.33
	2054	250,505	4,370,437	1744.7%	133	125,015	2,669,301	2135.2%	62	74%	56%	1.33
	2055	190,451	3,431,089	1801.6%	100	91,877	2,057,913	2239.9%	45	75%	56%	1.33
	2056	141,990	2,630,928	1852.9%	74	66,069	1,547,283	2341.9%	32	75%	56%	1.33
	2057	103,714	1,969,909	1899.4%	53	46,435	1,134,189	2442.6%	22	75%	56%	1.33
	2058	74,147	1,440,143	1942.3%	38	31,857	810,347	2543.7%	15	75%	56%	1.34
	2059	51,830	1,026,880	1981.2%	26	21,307	563,543	2644.9%	10	75%	56%	1.34
	2060	35,387	713,429	2016.1%	17	13,873	380,934	2745.8%	6	75%	56%	1.34
	2061	23,574	482,476	2046.6%	11	8,783	249,922	2845.6%	4	75%	56%	1.34
	2062	15,310	317,611	2074.6%	7	5,399	159,055	2946.1%	2	76%	56%	1.34
	2063	9,688	203,683	2102.5%	5	3,220	98,200	3050.1%	1	76%	56%	1.34
	2064	5,973	127,320	2131.6%	3	1,862	58,802	3158.0%	1	76%	56%	1.34
	2065	3,590	77,669	2163.5%	2	1,045	34,161	3270.2%	0	76%	56%	1.34
	2066	2,107	46,335	2199.4%	1	569	19,273	3386.0%	0	76%	56%	1.34
	2067	1,210	27,115	2241.2%	1	302	10,581	3503.7%	0	76%	56%	1.34
	2068	683	15,638	2291.2%	0	157	5,673	3622.6%	0	76%	56%	1.34
	2069	380	8,944	2351.4%	0	80	2,989	3740.3%	0	76%	56%	1.34
	2070	211	5,099	2419.5%	0	40	1,562	3858.0%	0	76%	56%	1.34
	2071	117	2,897	2485.1%	0	21	814	3970.5%	0	76%	56%	1.34
	2072	64	1,640	2548.1%	0	10	423	4082.9%	0	76%	56%	1.34
	2073	35	917	2589.3%	0	5	218	4177.9%	0	76%	56%	1.34
	2074	19	499	2579.9%	0	3	111	4227.3%	0	76%	56%	1.34
History		29,587,432	797,328	2.7%	15,942	28,788,628	740,764	2.6%	14,834	3%	3%	1.08
Future		145,541,081	280,930,906	193.0%	77,374	117,663,359	200,108,080	170.1%	61,233	102%	81%	1.26
Lifetime		175,128,513	281,728,234	160.9%	93,316	146,451,987	200,848,845	137.1%	76,067	76%	56%	1.34

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 26% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 55 - 59

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	51,010	-	0.0%	131	57,776	570	1.0%	129	0%	1%	0.00
	2008	949,403	-	0.0%	686	948,383	9,578	1.0%	664	0%	1%	0.00
	2009	1,888,595	-	0.0%	1,084	1,852,459	24,788	1.3%	1,042	0%	1%	0.00
	2010	2,768,130	57,929	2.1%	1,644	2,668,296	46,645	1.7%	1,543	1%	1%	0.68
	2011	3,806,023	345,776	9.1%	2,131	3,600,461	76,699	2.1%	1,993	4%	2%	2.39
	2012	4,922,557	50,213	1.0%	2,665	4,620,829	121,345	2.6%	2,480	3%	2%	1.56
	2013	6,787,383	175,611	2.6%	3,784	6,382,794	188,564	3.0%	3,522	3%	2%	1.30
	2014	8,414,332	167,799	2.0%	3,817	7,757,726	272,576	3.5%	3,461	3%	3%	1.04
Projected Future Experience (60 Years)	2015	8,243,685	384,981	4.7%	3,681	7,560,365	360,234	4.8%	3,316	3%	3%	1.03
	2016	9,973,649	474,443	4.8%	3,430	7,255,129	457,009	6.3%	3,205	3%	3%	0.98
	2017	9,692,905	595,130	6.1%	3,342	7,011,228	568,243	8.1%	3,114	4%	4%	0.94
	2018	9,283,187	734,837	7.9%	3,263	6,689,021	695,850	10.4%	3,028	4%	5%	0.92
	2019	8,958,124	881,640	9.8%	3,196	6,421,885	827,490	12.9%	2,942	5%	5%	0.91
	2020	8,676,130	1,033,337	11.9%	3,134	6,143,383	959,891	15.6%	2,855	5%	6%	0.90
	2021	8,283,285	1,196,086	14.4%	3,073	5,809,284	1,098,949	18.9%	2,768	6%	7%	0.90
	2022	7,829,195	1,382,710	17.7%	3,011	5,444,731	1,255,594	23.1%	2,679	7%	8%	0.89
	2023	7,119,585	1,584,621	22.3%	2,947	4,862,759	1,422,095	29.2%	2,590	8%	8%	0.89
	2024	6,442,635	1,814,242	28.2%	2,880	4,317,676	1,609,383	37.3%	2,500	8%	9%	0.89
	2025	6,249,019	2,076,809	33.2%	2,810	4,152,437	1,820,336	43.8%	2,409	9%	10%	0.90
	2026	6,083,626	2,391,091	39.3%	2,736	3,991,418	2,071,636	51.9%	2,317	10%	11%	0.90
	2027	5,910,729	2,767,818	46.8%	2,659	3,829,551	2,370,573	61.9%	2,224	11%	13%	0.90
	2028	5,729,630	3,209,291	56.0%	2,577	3,666,648	2,718,503	74.1%	2,035	13%	14%	0.91
	2029	5,540,050	3,715,100	67.1%	2,492	3,502,500	3,114,698	88.9%	2,130	14%	15%	0.91
	2030	5,341,801	4,301,470	80.5%	2,402	3,336,930	3,570,179	107.0%	1,939	15%	17%	0.92
	2031	5,134,762	4,951,464	96.4%	2,308	3,169,823	4,070,753	128.4%	1,842	17%	18%	0.93
	2032	4,919,088	5,659,186	115.0%	2,210	3,001,141	4,609,582	153.6%	1,742	19%	20%	0.93
	2033	4,695,157	6,404,581	136.4%	2,108	2,830,957	5,168,951	182.6%	1,642	21%	22%	0.94
	2034	4,463,969	7,180,569	160.9%	2,003	2,659,491	5,740,811	215.9%	1,541	23%	24%	0.95
	2035	4,226,732	7,986,810	189.0%	1,895	2,487,136	6,323,033	254.2%	1,439	25%	26%	0.96
	2036	3,984,166	8,817,587	221.3%	1,784	2,314,453	6,909,531	298.5%	1,336	27%	28%	0.97
	2037	3,737,121	9,667,992	258.7%	1,672	2,142,137	7,498,223	350.0%	1,234	30%	30%	0.98
	2038	3,486,647	10,517,710	301.7%	1,557	1,970,984	8,074,301	409.7%	1,132	32%	33%	0.98
	2039	3,233,977	11,329,278	350.3%	1,442	1,801,878	8,610,004	477.8%	1,032	35%	35%	0.99
	2040	2,980,485	12,074,539	405.1%	1,326	1,635,750	9,082,355	555.2%	933	37%	37%	1.00
	2041	2,727,663	12,721,614	466.4%	1,210	1,473,557	9,470,733	642.7%	837	40%	39%	1.01
	2042	2,477,111	13,218,961	533.6%	1,096	1,316,268	9,741,545	740.1%	744	42%	42%	1.02
	2043	2,230,541	13,505,549	605.5%	983	1,164,867	9,852,626	845.8%	655	45%	44%	1.03
	2044	1,989,808	13,551,261	681.0%	874	1,020,361	9,786,367	959.1%	570	47%	46%	1.04
	2045	1,756,938	13,348,139	759.7%	768	883,789	9,539,882	1079.4%	490	50%	48%	1.04
	2046	1,534,090	12,878,770	839.5%	667	756,190	9,106,555	1204.3%	416	52%	49%	1.05
	2047	1,323,457	12,159,900	918.8%	572	638,529	8,506,319	1332.2%	348	54%	51%	1.06
	2048	1,127,099	11,216,507	995.2%	484	531,612	7,760,532	1459.8%	287	55%	52%	1.06
	2049	946,770	10,099,546	1066.7%	404	435,990	6,906,084	1584.0%	233	57%	53%	1.07
	2050	783,784	8,875,927	1132.4%	332	351,908	5,992,605	1702.9%	186	58%	54%	1.07
	2051	638,941	7,610,105	1191.1%	268	279,290	5,067,089	1814.3%	145	59%	55%	1.08
	2052	512,486	6,377,209	1244.4%	213	217,751	4,183,833	1921.4%	112	60%	55%	1.08
	2053	404,118	5,234,010	1295.2%	167	166,623	3,380,410	2028.8%	84	61%	56%	1.08
	2054	313,031	4,203,019	1342.7%	128	125,015	2,669,301	2135.2%	62	61%	56%	1.09
	2055	237,987	3,299,654	1386.5%	96	91,877	2,057,913	2239.9%	45	61%	57%	1.09
	2056	177,431	2,530,146	1426.0%	71	66,069	1,547,283	2341.9%	32	62%	57%	1.09
	2057	129,601	1,894,448	1461.8%	51	46,435	1,134,189	2442.6%	22	62%	57%	1.09
	2058	92,655	1,384,975	1494.8%	36	31,857	810,347	2543.7%	15	62%	57%	1.09
	2059	64,767	987,543	1524.8%	25	21,307	563,543	2644.9%	10	62%	57%	1.09
	2060	44,220	686,100	1551.6%	17	13,873	380,934	2745.8%	6	62%	57%	1.09
	2061	29,458	463,994	1575.1%	11	8,783	249,922	2845.6%	4	62%	57%	1.09
	2062	19,131	305,444	1596.6%	7	5,399	159,055	2946.1%	2	62%	57%	1.09
	2063	12,106	195,881	1618.1%	4	3,220	98,200	3050.1%	1	62%	57%	1.09
	2064	7,464	122,443	1640.5%	3	1,862	58,802	3158.0%	1	62%	57%	1.09
	2065	4,486	74,694	1665.0%	2	1,045	34,161	3270.2%	0	62%	57%	1.09
	2066	2,632	44,560	1692.7%	1	569	19,273	3386.0%	0	62%	57%	1.09
	2067	1,512	26,076	1724.9%	1	302	10,581	3503.7%	0	62%	57%	1.09
	2068	853	15,039	1763.3%	0	157	5,673	3622.6%	0	62%	57%	1.09
	2069	475	8,602	1809.6%	0	80	2,989	3740.3%	0	62%	57%	1.09
	2070	263	4,903	1862.0%	0	40	1,562	3858.0%	0	62%	57%	1.09
	2071	146	2,786	1912.6%	0	21	814	3970.5%	0	62%	57%	1.09
	2072	80	1,577	1961.0%	0	10	423	4082.9%	0	62%	57%	1.09
	2073	44	882	1992.7%	0	5	218	4177.9%	0	62%	57%	1.09
	2074	24	480	1985.5%	0	3	111	4227.3%	0	62%	57%	1.09
History		29,587,432	797,328	2.7%	15,942	27,888,725	740,764	2.7%	14,834	3%	3%	1.04
Future		179,810,511	270,184,067	150.3%	74,426	117,663,359	200,108,080	170.1%	61,233	80%	81%	0.99
Lifetime		209,397,943	270,981,395	129.4%	90,368	145,552,084	200,848,845	138.0%	76,067	62%	57%	1.09

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,180	-	0.0%	93	51,685	537	1.0%	91	0%	1%	0.00
	2008	774,664	-	0.0%	466	800,936	8,988	1.1%	437	0%	1%	0.00
	2009	1,540,699	-	0.0%	729	1,519,164	22,608	1.5%	674	0%	1%	0.00
	2010	2,229,774	495,314	22.2%	1,063	2,167,574	42,272	2.0%	988	10%	2%	6.43
	2011	3,153,204	-	0.0%	1,438	3,037,087	71,477	2.4%	1,335	6%	2%	3.36
	2012	4,168,438	391,478	9.4%	1,899	3,982,855	115,655	2.9%	1,756	7%	2%	3.32
	2013	5,887,825	218,278	3.7%	2,721	5,616,452	182,241	3.2%	2,497	6%	3%	2.47
	2014	7,174,514	486,189	6.8%	2,744	6,642,585	263,400	4.0%	2,428	6%	3%	2.21
Projected Future Experience (60 Years)	2015	7,025,135	396,558	5.6%	2,648	6,247,492	348,522	5.6%	2,315	6%	3%	1.84
	2016	6,796,573	511,678	7.5%	2,568	5,961,233	444,783	7.5%	2,227	6%	4%	1.62
	2017	6,598,396	650,441	9.9%	2,498	5,735,205	558,949	9.7%	2,149	7%	5%	1.48
	2018	6,380,483	821,439	12.9%	2,438	5,494,602	696,647	12.7%	2,075	7%	5%	1.39
	2019	6,185,974	1,011,900	16.4%	2,382	5,261,832	846,422	16.1%	2,000	8%	6%	1.32
	2020	6,001,900	1,225,308	20.4%	2,327	5,041,120	1,010,350	20.0%	1,925	9%	7%	1.28
	2021	5,776,701	1,478,408	25.6%	2,271	4,755,394	1,200,949	25.3%	1,850	10%	8%	1.25
	2022	5,524,035	1,778,828	32.2%	2,213	4,499,702	1,424,727	31.7%	1,773	12%	9%	1.23
	2023	5,201,569	2,116,705	40.7%	2,152	4,136,071	1,675,274	40.5%	1,697	13%	11%	1.21
	2024	4,880,537	2,501,725	51.3%	2,087	3,817,743	1,955,164	51.2%	1,619	15%	12%	1.20
	2025	4,706,242	2,920,724	62.1%	2,018	3,632,145	2,252,692	62.0%	1,540	16%	14%	1.20
	2026	4,541,917	3,383,172	74.5%	1,946	3,450,850	2,578,200	74.7%	1,461	18%	15%	1.20
	2027	4,368,197	3,878,521	88.8%	1,868	3,267,909	2,920,520	89.4%	1,381	20%	17%	1.20
	2028	4,184,593	4,394,882	105.0%	1,787	3,083,410	3,269,483	106.0%	1,218	23%	19%	1.20
	2029	3,991,404	4,935,410	123.7%	1,701	2,897,582	3,629,733	125.3%	1,300	25%	21%	1.20
	2030	3,789,101	5,508,980	145.4%	1,612	2,710,810	4,006,997	147.8%	1,136	27%	23%	1.21
	2031	3,578,433	6,094,655	170.3%	1,518	2,523,656	4,385,678	173.8%	1,054	30%	25%	1.21
	2032	3,360,630	6,683,750	198.9%	1,422	2,336,857	4,759,193	203.7%	972	33%	27%	1.22
	2033	3,137,359	7,269,767	231.7%	1,324	2,151,294	5,122,905	238.1%	891	36%	29%	1.22
	2034	2,911,008	7,843,907	269.5%	1,225	1,967,937	5,469,646	277.9%	811	39%	31%	1.23
	2035	2,683,838	8,380,376	312.3%	1,126	1,787,787	5,783,704	323.5%	733	42%	34%	1.24
	2036	2,457,316	8,837,594	359.6%	1,028	1,611,872	6,036,274	374.5%	657	45%	36%	1.25
	2037	2,232,878	9,181,077	411.2%	930	1,441,235	6,203,487	430.4%	583	48%	38%	1.26
	2038	2,012,050	9,395,210	466.9%	835	1,276,930	6,280,209	491.8%	513	51%	40%	1.26
	2039	1,796,460	9,459,847	526.6%	741	1,120,020	6,256,302	558.6%	446	54%	42%	1.27
	2040	1,587,856	9,346,861	588.6%	652	971,588	6,114,193	629.3%	383	56%	44%	1.28
	2041	1,388,098	9,034,289	650.8%	566	832,719	5,842,311	701.6%	325	59%	46%	1.29
	2042	1,199,089	8,545,319	712.7%	486	704,441	5,459,449	775.0%	272	61%	47%	1.30
	2043	1,022,647	7,915,009	774.0%	411	587,634	4,993,423	849.8%	224	63%	48%	1.30
	2044	860,351	7,162,336	832.5%	343	482,928	4,459,478	923.4%	182	65%	49%	1.31
	2045	713,414	6,320,315	885.9%	282	390,640	3,879,652	993.2%	145	66%	50%	1.31
	2046	582,597	5,433,592	932.7%	228	310,740	3,284,438	1057.0%	114	67%	51%	1.32
	2047	468,161	4,563,754	974.8%	182	242,850	2,713,434	1117.3%	87	68%	52%	1.32
	2048	369,881	3,756,080	1015.5%	142	186,289	2,194,312	1177.9%	66	69%	52%	1.33
	2049	287,087	3,025,616	1053.9%	109	140,129	1,734,675	1237.9%	49	70%	52%	1.33
	2050	218,728	2,382,684	1089.3%	82	103,262	1,338,677	1296.4%	35	70%	53%	1.33
	2051	163,449	1,832,559	1121.2%	61	74,471	1,007,302	1352.6%	25	71%	53%	1.33
	2052	119,694	1,376,552	1150.1%	44	52,504	738,933	1407.4%	17	71%	53%	1.33
	2053	85,815	1,010,241	1177.2%	31	36,143	528,575	1462.5%	12	71%	53%	1.34
	2054	60,174	723,518	1202.4%	21	24,261	368,174	1517.5%	8	71%	53%	1.34
	2055	41,226	505,064	1225.1%	14	15,860	249,331	1572.1%	5	71%	53%	1.34
	2056	27,568	343,262	1245.1%	9	10,083	163,912	1625.7%	3	71%	53%	1.34
	2057	17,977	227,113	1263.4%	6	6,226	104,533	1679.1%	2	71%	53%	1.34
	2058	11,422	146,401	1281.7%	4	3,729	64,670	1734.2%	1	71%	53%	1.34
	2059	7,071	92,002	1301.2%	2	2,166	38,799	1791.4%	1	71%	53%	1.34
	2060	4,267	56,432	1322.5%	1	1,220	22,585	1850.9%	0	71%	53%	1.34
	2061	2,514	33,841	1345.9%	1	668	12,767	1912.3%	0	71%	53%	1.34
	2062	1,450	19,892	1372.3%	0	355	7,018	1974.6%	0	71%	53%	1.34
	2063	820	11,514	1403.9%	0	185	3,763	2037.2%	0	71%	53%	1.34
	2064	458	6,604	1442.0%	0	94	1,980	2098.7%	0	71%	53%	1.34
	2065	254	3,775	1485.5%	0	48	1,032	2159.4%	0	71%	53%	1.34
	2066	141	2,154	1528.1%	0	24	537	2218.3%	0	71%	53%	1.34
	2067	78	1,224	1568.1%	0	12	278	2274.4%	0	71%	53%	1.34
	2068	43	689	1599.7%	0	6	143	2323.0%	0	71%	53%	1.34
	2069	23	380	1617.9%	0	3	73	2358.5%	0	71%	53%	1.34
	2070	12	203	1624.1%	0	2	36	2375.8%	0	71%	53%	1.34
	2071	6	99	1548.5%	0	1	16	2284.1%	0	71%	53%	1.34
	2072	3	40	1322.6%	0	0	6	1993.3%	0	71%	53%	1.34
	2073	1	10	794.8%	0	0	1	1279.1%	0	71%	53%	1.34
	2074	0	0	48.1%	0	0	0	156.7%	0	71%	53%	1.34
History		24,971,297	1,591,260	6.4%	11,153	23,818,338	707,178	3.0%	10,206	6%	3%	2.21
Future		119,365,103	184,540,286	154.6%	48,345	91,391,969	124,445,318	136.2%	36,279	95%	77%	1.23
Lifetime		144,336,401	186,131,545	129.0%	59,498	115,210,308	125,152,496	108.6%	46,485	71%	53%	1.34

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 22% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 60 - 64

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,180	-	0.0%	93	48,766	537	1.1%	91	0%	1%	0.00
	2008	774,664	-	0.0%	466	756,584	8,988	1.2%	437	0%	1%	0.00
	2009	1,540,699	-	0.0%	729	1,447,366	22,608	1.6%	674	0%	1%	0.00
	2010	2,229,774	495,314	22.2%	1,063	2,079,841	42,272	2.0%	988	10%	2%	6.14
	2011	3,153,204	-	0.0%	1,438	2,924,605	71,477	2.4%	1,335	6%	2%	3.22
	2012	4,168,438	391,478	9.4%	1,899	3,844,921	115,655	3.0%	1,756	7%	2%	3.19
	2013	5,887,825	218,278	3.7%	2,721	5,420,507	182,241	3.4%	2,497	6%	3%	2.37
	2014	7,174,514	486,189	6.8%	2,744	6,434,621	263,400	4.1%	2,428	6%	3%	2.13
Projected Future Experience (60 Years)	2015	7,025,135	396,558	5.6%	2,648	6,247,492	348,522	5.6%	2,315	6%	3%	1.79
	2016	8,232,009	492,594	6.0%	2,465	5,961,233	444,783	7.5%	2,227	6%	4%	1.52
	2017	7,991,977	626,181	7.8%	2,398	5,735,205	558,949	9.7%	2,149	6%	5%	1.35
	2018	7,728,041	790,801	10.2%	2,340	5,494,602	696,647	12.7%	2,075	7%	6%	1.25
	2019	7,492,452	974,158	13.0%	2,287	5,261,832	846,422	16.1%	2,000	7%	6%	1.17
	2020	7,269,501	1,179,607	16.2%	2,234	5,041,120	1,010,350	20.0%	1,925	8%	7%	1.12
	2021	6,996,740	1,423,267	20.3%	2,181	4,755,394	1,200,949	25.3%	1,850	9%	8%	1.09
	2022	6,690,711	1,712,482	25.6%	2,125	4,499,702	1,424,727	31.7%	1,773	10%	10%	1.06
	2023	6,300,141	2,037,757	32.3%	2,066	4,136,071	1,675,274	40.5%	1,697	11%	11%	1.04
	2024	5,911,306	2,408,417	40.7%	2,003	3,817,743	1,955,164	51.2%	1,619	13%	12%	1.03
	2025	5,700,200	2,811,788	49.3%	1,938	3,632,145	2,252,692	62.0%	1,540	14%	14%	1.02
	2026	5,501,170	3,256,988	59.2%	1,868	3,450,850	2,578,200	74.7%	1,461	16%	15%	1.02
	2027	5,290,760	3,733,862	70.6%	1,794	3,267,909	2,920,520	89.4%	1,381	17%	17%	1.01
	2028	5,068,379	4,230,964	83.5%	1,716	3,083,410	3,269,483	106.0%	1,218	19%	19%	1.01
	2029	4,834,388	4,751,331	98.3%	1,633	2,897,582	3,629,733	125.3%	1,300	21%	21%	1.01
	2030	4,589,359	5,303,508	115.6%	1,547	2,710,810	4,006,997	147.8%	1,136	23%	23%	1.02
	2031	4,334,198	5,867,339	135.4%	1,457	2,523,656	4,385,678	173.8%	1,054	26%	25%	1.02
	2032	4,070,395	6,434,462	158.1%	1,365	2,336,857	4,759,193	203.7%	972	28%	27%	1.02
	2033	3,799,969	6,998,623	184.2%	1,271	2,151,294	5,122,905	238.1%	891	30%	29%	1.03
	2034	3,525,813	7,551,348	214.2%	1,176	1,967,937	5,469,646	277.9%	811	33%	32%	1.03
	2035	3,250,665	8,067,809	248.2%	1,081	1,787,787	5,783,704	323.5%	733	35%	34%	1.04
	2036	2,976,301	8,507,973	285.9%	986	1,611,872	6,036,274	374.5%	657	38%	36%	1.04
	2037	2,704,462	8,838,645	326.8%	893	1,441,235	6,203,487	430.4%	583	40%	38%	1.05
	2038	2,436,995	9,044,792	371.1%	801	1,276,930	6,280,209	491.8%	513	43%	41%	1.06
	2039	2,175,872	9,107,018	418.5%	712	1,120,020	6,256,302	558.6%	446	45%	43%	1.06
	2040	1,923,211	8,998,245	467.9%	626	971,588	6,114,193	629.3%	383	48%	44%	1.07
	2041	1,681,264	8,697,332	517.3%	544	832,719	5,842,311	701.6%	325	50%	46%	1.08
	2042	1,452,337	8,226,599	566.4%	466	704,441	5,459,449	775.0%	272	52%	48%	1.08
	2043	1,238,630	7,619,798	615.2%	395	587,634	4,993,423	849.8%	224	53%	49%	1.09
	2044	1,042,057	6,895,198	661.7%	330	482,928	4,459,478	923.4%	182	55%	50%	1.09
	2045	864,087	6,084,582	704.2%	271	390,640	3,879,652	993.2%	145	56%	51%	1.10
	2046	705,641	5,230,933	741.3%	219	310,740	3,284,438	1057.0%	114	57%	52%	1.10
	2047	567,036	4,393,537	774.8%	174	242,850	2,713,434	1117.3%	87	58%	52%	1.10
	2048	447,999	3,615,987	807.1%	136	186,289	2,194,312	1177.9%	66	58%	53%	1.11
	2049	347,720	2,912,768	837.7%	105	140,129	1,734,675	1237.9%	49	59%	53%	1.11
	2050	264,923	2,293,815	865.8%	79	103,262	1,338,677	1296.4%	35	59%	53%	1.11
	2051	197,969	1,764,209	891.2%	58	74,471	1,007,302	1352.6%	25	60%	54%	1.11
	2052	144,973	1,325,210	914.1%	42	52,504	738,933	1407.4%	17	60%	54%	1.11
	2053	103,939	972,562	935.7%	30	36,143	528,575	1462.5%	12	60%	54%	1.11
	2054	72,883	696,533	955.7%	21	24,261	368,174	1517.5%	8	60%	54%	1.12
	2055	49,933	486,226	973.8%	14	15,860	249,331	1572.1%	5	60%	54%	1.12
	2056	33,391	330,459	989.7%	9	10,083	163,912	1625.7%	3	60%	54%	1.12
	2057	21,773	218,642	1004.2%	6	6,226	104,533	1679.1%	2	60%	54%	1.12
	2058	13,835	140,941	1018.8%	4	3,729	64,670	1734.2%	1	60%	54%	1.12
	2059	8,564	88,571	1034.2%	2	2,166	38,799	1791.4%	1	60%	54%	1.12
	2060	5,168	54,328	1051.1%	1	1,220	22,585	1850.9%	0	60%	54%	1.12
	2061	3,045	32,579	1069.8%	1	668	12,767	1912.3%	0	60%	54%	1.12
	2062	1,756	19,151	1090.8%	0	355	7,018	1974.6%	0	60%	54%	1.12
	2063	993	11,085	1115.9%	0	185	3,763	2037.2%	0	60%	54%	1.12
	2064	555	6,358	1146.2%	0	94	1,980	2098.7%	0	60%	54%	1.12
	2065	308	3,634	1180.7%	0	48	1,032	2159.4%	0	60%	54%	1.12
	2066	171	2,074	1214.6%	0	24	537	2218.3%	0	60%	54%	1.12
	2067	95	1,179	1246.4%	0	12	278	2274.4%	0	60%	54%	1.12
	2068	52	663	1271.5%	0	6	143	2323.0%	0	60%	54%	1.12
	2069	28	366	1286.0%	0	3	73	2358.5%	0	60%	54%	1.12
	2070	15	195	1290.9%	0	2	36	2375.8%	0	60%	54%	1.12
	2071	8	95	1230.8%	0	1	16	2284.1%	0	60%	54%	1.12
	2072	4	38	1051.2%	0	0	6	1993.3%	0	60%	54%	1.12
	2073	1	9	631.8%	0	0	1	1279.1%	0	60%	54%	1.12
	2074	0	0	38.2%	0	0	0	156.7%	0	60%	54%	1.12
History		24,971,297	1,591,260	6.4%	11,153	22,957,211	707,178	3.1%	10,206	6%	3%	2.13
Future		143,091,305	177,672,173	124.2%	46,517	91,391,969	124,445,318	136.2%	36,279	76%	77%	1.00
Lifetime		168,062,602	179,263,433	106.7%	57,670	114,349,180	125,152,496	109.4%	46,485	60%	54%	1.12

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,035	-	0.0%	40	29,649	457	1.5%	39	0%	2%	0.00
	2008	418,856	-	0.0%	221	447,265	7,657	1.7%	210	0%	2%	0.00
	2009	944,732	12,290	1.3%	345	951,265	21,243	2.2%	318	1%	2%	0.43
	2010	1,277,703	5,955	0.5%	481	1,237,174	40,497	3.3%	437	1%	3%	0.26
	2011	1,758,468	97,669	5.6%	649	1,645,980	70,075	4.3%	574	3%	3%	0.79
	2012	2,330,647	26,399	1.1%	885	2,174,243	112,775	5.2%	779	2%	4%	0.54
	2013	3,396,348	636,097	18.7%	1,240	3,164,900	176,060	5.6%	1,088	7%	4%	1.67
	2014	4,049,702	325,927	8.0%	1,228	3,649,907	251,126	6.9%	1,040	7%	5%	1.50
Projected Future Experience (60 Years)	2015	3,943,062	394,094	10.0%	1,182	3,401,779	332,246	9.8%	989	8%	6%	1.37
	2016	3,800,657	512,884	13.5%	1,142	3,234,616	427,664	13.2%	948	9%	7%	1.28
	2017	3,676,727	651,180	17.7%	1,107	3,102,068	536,079	17.3%	909	10%	8%	1.23
	2018	3,563,246	823,313	23.1%	1,075	2,971,236	667,123	22.5%	870	11%	9%	1.20
	2019	3,457,719	1,013,522	29.3%	1,045	2,832,730	807,258	28.5%	830	13%	11%	1.18
	2020	3,348,425	1,213,874	36.3%	1,014	2,698,003	949,490	35.2%	790	15%	12%	1.17
	2021	3,215,210	1,441,792	44.8%	983	2,535,651	1,108,565	43.7%	750	17%	14%	1.17
	2022	3,056,442	1,692,588	55.4%	949	2,361,207	1,280,337	54.2%	709	19%	16%	1.16
	2023	2,874,389	1,973,514	68.7%	913	2,174,236	1,470,467	67.6%	667	21%	18%	1.16
	2024	2,736,602	2,255,400	82.4%	875	2,011,609	1,655,300	82.3%	626	24%	20%	1.17
	2025	2,605,240	2,521,652	96.8%	834	1,884,122	1,821,511	96.7%	584	26%	22%	1.17
	2026	2,478,324	2,789,940	112.6%	791	1,756,261	1,983,481	112.9%	542	29%	25%	1.18
	2027	2,344,479	3,057,390	130.4%	746	1,628,513	2,139,008	131.3%	501	32%	27%	1.18
	2028	2,204,071	3,314,724	150.4%	699	1,501,470	2,285,118	152.2%	419	35%	29%	1.19
	2029	2,058,091	3,564,476	173.2%	650	1,375,776	2,425,257	176.3%	459	38%	32%	1.20
	2030	1,907,706	3,800,909	199.2%	600	1,252,097	2,554,520	204.0%	379	41%	34%	1.20
	2031	1,754,242	3,998,390	227.9%	549	1,131,123	2,657,136	234.9%	340	44%	36%	1.21
	2032	1,599,194	4,144,118	259.1%	498	1,013,578	2,725,646	268.9%	302	47%	39%	1.22
	2033	1,444,360	4,230,509	292.9%	447	900,199	2,753,842	305.9%	266	50%	41%	1.23
	2034	1,292,080	4,255,673	329.4%	398	791,718	2,742,969	346.5%	232	53%	43%	1.23
	2035	1,144,429	4,200,820	367.1%	350	688,863	2,680,937	389.2%	200	55%	45%	1.24
	2036	1,002,751	4,053,916	404.3%	305	592,362	2,560,286	432.2%	170	58%	46%	1.25
	2037	868,368	3,828,537	440.9%	262	502,919	2,392,844	475.8%	142	60%	48%	1.25
	2038	742,570	3,545,493	477.5%	222	421,159	2,191,596	520.4%	118	62%	49%	1.26
	2039	626,509	3,212,976	512.8%	186	347,561	1,963,281	564.9%	96	64%	51%	1.26
	2040	521,098	2,840,744	545.1%	153	282,402	1,714,674	607.2%	77	65%	51%	1.27
	2041	426,938	2,442,763	572.2%	124	225,718	1,454,222	644.3%	60	67%	52%	1.27
	2042	344,278	2,051,631	595.9%	99	177,307	1,203,298	678.7%	47	68%	53%	1.28
	2043	273,021	1,689,898	619.0%	78	136,752	975,578	713.4%	35	68%	53%	1.28
	2044	212,751	1,363,303	640.8%	60	103,460	773,861	748.0%	26	69%	54%	1.28
	2045	162,776	1,075,648	660.8%	45	76,707	599,631	781.7%	19	69%	54%	1.29
	2046	122,182	828,630	678.2%	33	55,678	452,933	813.5%	14	70%	54%	1.29
	2047	89,897	623,486	693.6%	24	39,523	333,623	844.1%	9	70%	54%	1.29
	2048	64,773	458,473	707.8%	17	27,403	239,733	874.8%	6	70%	54%	1.29
	2049	45,656	329,097	720.8%	12	18,533	167,821	905.5%	4	70%	54%	1.29
	2050	31,451	230,287	732.2%	8	12,211	114,260	935.7%	3	70%	54%	1.29
	2051	21,151	156,836	741.5%	5	7,826	75,503	964.7%	2	70%	54%	1.29
	2052	13,872	103,945	749.3%	3	4,873	48,392	993.1%	1	70%	55%	1.29
	2053	8,864	67,094	756.9%	2	2,943	30,084	1022.3%	1	70%	55%	1.29
	2054	5,517	42,196	764.8%	1	1,722	18,131	1052.6%	0	70%	55%	1.29
	2055	3,346	25,888	773.6%	1	977	10,596	1084.0%	0	70%	55%	1.29
	2056	1,981	15,517	783.4%	0	538	6,010	1116.3%	0	70%	55%	1.29
	2057	1,146	9,106	794.4%	0	288	3,313	1149.3%	0	70%	55%	1.29
	2058	650	5,252	808.0%	0	150	1,778	1183.0%	0	70%	55%	1.29
	2059	363	3,000	826.0%	0	77	934	1216.4%	0	70%	55%	1.29
	2060	202	1,707	846.9%	0	39	486	1249.0%	0	70%	55%	1.29
	2061	112	969	866.9%	0	20	252	1280.3%	0	70%	55%	1.29
	2062	62	548	883.7%	0	10	131	1309.4%	0	70%	55%	1.29
	2063	34	307	896.9%	0	5	67	1337.4%	0	70%	55%	1.29
	2064	19	168	899.8%	0	3	34	1355.6%	0	70%	55%	1.29
	2065	10	90	900.4%	0	1	17	1360.0%	0	70%	55%	1.29
	2066	5	45	867.4%	0	1	8	1323.7%	0	70%	55%	1.29
	2067	3	19	747.0%	0	0	3	1183.2%	0	70%	55%	1.29
	2068	1	4	409.1%	0	0	1	685.8%	0	70%	55%	1.29
	2069	0	0	3.6%	0	0	0	2.1%	0	70%	55%	1.29
	2070	0	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2071	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2072	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2073	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2074	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
History		14,202,492	1,104,337	7.8%	5,089	13,300,383	679,890	5.1%	4,484	7%	5%	1.50
Future		60,097,053	80,858,333	134.5%	18,492	44,286,022	53,337,337	120.4%	13,141	95%	80%	1.19
Lifetime		74,299,545	81,962,670	110.3%	23,581	57,586,405	54,017,227	93.8%	17,625	70%	55%	1.29

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 17% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 65 - 69

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,035	-	0.0%	40	27,711	457	1.6%	39	0%	2%	0.00
	2008	418,856	-	0.0%	221	418,610	7,657	1.8%	210	0%	2%	0.00
	2009	944,732	12,290	1.3%	345	898,877	21,243	2.4%	318	1%	2%	0.40
	2010	1,277,703	5,955	0.5%	481	1,183,357	40,497	3.4%	437	1%	3%	0.25
	2011	1,758,468	97,669	5.6%	649	1,582,628	70,075	4.4%	574	3%	3%	0.75
	2012	2,330,647	26,399	1.1%	885	2,093,264	112,775	5.4%	779	2%	4%	0.52
	2013	3,396,348	636,097	18.7%	1,240	3,039,194	176,060	5.8%	1,088	7%	5%	1.60
	2014	4,049,702	325,927	8.0%	1,228	3,523,135	251,126	7.1%	1,040	7%	5%	1.44
Projected Future Experience (60 Years)	2015	3,943,062	394,094	10.0%	1,182	3,401,779	332,246	9.8%	989	8%	6%	1.32
	2016	4,420,925	494,451	11.2%	1,097	3,234,616	427,664	13.2%	948	9%	7%	1.21
	2017	4,276,769	627,777	14.7%	1,063	3,102,068	536,079	17.3%	909	9%	8%	1.14
	2018	4,144,767	793,724	19.2%	1,032	2,971,236	667,123	22.5%	870	10%	10%	1.09
	2019	4,022,018	977,097	24.3%	1,003	2,832,730	807,258	28.5%	830	12%	11%	1.06
	2020	3,894,888	1,170,249	30.0%	974	2,698,003	949,490	35.2%	790	13%	13%	1.04
	2021	3,739,933	1,389,975	37.2%	943	2,535,651	1,108,565	43.7%	750	15%	14%	1.03
	2022	3,555,253	1,631,758	45.9%	911	2,361,207	1,280,337	54.2%	709	17%	16%	1.03
	2023	3,343,489	1,902,588	56.9%	877	2,174,236	1,470,467	67.6%	667	19%	18%	1.02
	2024	3,183,216	2,174,343	68.3%	840	2,011,609	1,655,300	82.3%	626	21%	21%	1.02
	2025	3,030,415	2,431,026	80.2%	801	1,884,122	1,821,511	96.7%	584	23%	23%	1.02
	2026	2,882,786	2,689,673	93.3%	760	1,756,261	1,983,481	112.9%	542	26%	25%	1.02
	2027	2,727,098	2,947,511	108.1%	716	1,628,513	2,139,008	131.3%	501	28%	27%	1.03
	2028	2,563,775	3,195,596	124.6%	671	1,501,470	2,285,118	152.2%	419	31%	30%	1.03
	2029	2,393,972	3,436,373	143.5%	624	1,375,776	2,425,257	176.3%	459	33%	32%	1.04
	2030	2,219,044	3,664,309	165.1%	576	1,252,097	2,554,520	204.0%	379	36%	35%	1.04
	2031	2,040,535	3,854,692	188.9%	527	1,131,123	2,657,136	234.9%	340	39%	37%	1.05
	2032	1,860,182	3,995,183	214.8%	478	1,013,578	2,725,646	268.9%	302	41%	39%	1.05
	2033	1,680,080	4,078,469	242.8%	429	900,199	2,753,842	305.9%	266	44%	41%	1.06
	2034	1,502,948	4,102,729	273.0%	382	791,718	2,742,969	346.5%	232	46%	43%	1.06
	2035	1,331,200	4,049,847	304.2%	336	688,863	2,680,937	389.2%	200	49%	45%	1.07
	2036	1,166,400	3,908,223	335.1%	293	592,362	2,560,286	432.2%	170	51%	47%	1.08
	2037	1,010,085	3,690,943	365.4%	252	502,919	2,392,844	475.8%	142	53%	49%	1.08
	2038	863,758	3,418,072	395.7%	213	421,159	2,191,596	520.4%	118	54%	50%	1.09
	2039	728,756	3,097,505	425.0%	178	347,561	1,963,281	564.9%	96	56%	51%	1.09
	2040	606,141	2,738,651	451.8%	147	282,402	1,714,674	607.2%	77	57%	52%	1.09
	2041	496,614	2,354,973	474.2%	119	225,718	1,454,222	644.3%	60	58%	53%	1.10
	2042	400,464	1,977,897	493.9%	95	177,307	1,203,298	678.7%	47	59%	54%	1.10
	2043	317,578	1,629,165	513.0%	75	136,752	975,578	713.4%	35	60%	54%	1.10
	2044	247,471	1,314,308	531.1%	57	103,460	773,861	748.0%	26	60%	54%	1.10
	2045	189,341	1,036,991	547.7%	43	76,707	599,631	781.7%	19	61%	55%	1.11
	2046	142,123	798,850	562.1%	32	55,678	452,933	813.5%	14	61%	55%	1.11
	2047	104,569	601,079	574.8%	23	39,523	333,623	844.1%	9	61%	55%	1.11
	2048	75,344	441,996	586.6%	17	27,403	239,733	874.8%	6	61%	55%	1.11
	2049	53,108	317,269	597.4%	11	18,533	167,821	905.5%	4	61%	55%	1.11
	2050	36,583	222,011	606.9%	8	12,211	114,260	935.7%	3	61%	55%	1.11
	2051	24,603	151,199	614.6%	5	7,826	75,503	964.7%	2	61%	55%	1.11
	2052	16,135	100,209	621.1%	3	4,873	48,392	993.1%	1	61%	55%	1.11
	2053	10,311	64,682	627.3%	2	2,943	30,084	1022.3%	1	61%	55%	1.11
	2054	6,417	40,680	633.9%	1	1,722	18,131	1052.6%	0	61%	55%	1.11
	2055	3,892	24,958	641.2%	1	977	10,596	1084.0%	0	61%	55%	1.11
	2056	2,304	14,960	649.3%	0	538	6,010	1116.3%	0	61%	55%	1.11
	2057	1,333	8,778	658.4%	0	288	3,313	1149.3%	0	61%	55%	1.11
	2058	756	5,063	669.6%	0	150	1,778	1183.0%	0	61%	55%	1.11
	2059	422	2,892	684.6%	0	77	934	1216.4%	0	61%	55%	1.11
	2060	234	1,646	701.9%	0	39	486	1249.0%	0	61%	55%	1.11
	2061	130	934	718.5%	0	20	252	1280.3%	0	61%	55%	1.11
	2062	72	528	732.4%	0	10	131	1309.4%	0	61%	55%	1.11
	2063	40	296	743.4%	0	5	67	1337.4%	0	61%	55%	1.11
	2064	22	162	745.7%	0	3	34	1355.6%	0	61%	55%	1.11
	2065	12	87	746.2%	0	1	17	1360.0%	0	61%	55%	1.11
	2066	6	43	718.9%	0	1	8	1323.7%	0	61%	55%	1.11
	2067	3	18	619.2%	0	0	3	1183.2%	0	61%	55%	1.11
	2068	1	4	339.1%	0	0	1	685.8%	0	61%	55%	1.11
	2069	0	0	3.0%	0	0	0	2.1%	0	61%	55%	1.11
	2070	0	-	0.0%	0	0	0	0.0%	0	61%	55%	1.11
	2071	-	-	0.0%	0	0	0	0.0%	0	61%	55%	1.11
	2072	-	-	0.0%	0	0	0	0.0%	0	61%	55%	1.11
	2073	-	-	0.0%	0	0	0	0.0%	0	61%	55%	1.11
	2074	-	-	0.0%	0	0	0	0.0%	0	61%	55%	1.11
History		14,202,492	1,104,337	7.8%	5,089	12,766,777	679,890	5.3%	4,484	7%	5%	1.44
Future		69,261,384	77,966,539	112.6%	17,800	44,286,022	53,337,337	120.4%	13,141	80%	80%	1.00
Lifetime		83,463,876	79,070,876	94.7%	22,889	57,052,799	54,017,227	94.7%	17,625	61%	55%	1.11

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,328	-	0.0%	22	20,085	772	3.8%	21	0%	4%	0.00
	2008	217,918	-	0.0%	80	225,700	9,174	4.1%	73	0%	4%	0.00
	2009	375,742	2,980	0.8%	106	370,676	19,861	5.4%	95	0%	5%	0.10
	2010	491,065	3,160	0.6%	148	468,112	32,644	7.0%	133	1%	6%	0.10
	2011	731,176	46,743	6.4%	218	684,671	54,585	8.0%	190	3%	7%	0.42
	2012	1,008,182	-	0.0%	285	925,931	83,331	9.0%	246	2%	7%	0.25
	2013	1,402,980	128,827	9.2%	392	1,301,074	126,144	9.7%	342	4%	8%	0.51
	2014	1,649,236	75,160	4.6%	391	1,445,022	174,022	12.0%	318	4%	9%	0.47
Projected Future Experience (60 Years)	2015	1,612,480	268,375	16.6%	374	1,336,087	221,527	16.6%	299	7%	10%	0.64
	2016	1,545,595	338,220	21.9%	360	1,258,855	274,237	21.8%	283	9%	12%	0.75
	2017	1,485,515	414,574	27.9%	346	1,191,152	329,749	27.7%	268	11%	14%	0.83
	2018	1,430,193	512,230	35.8%	333	1,124,397	398,267	35.4%	252	14%	15%	0.89
	2019	1,377,363	612,979	44.5%	321	1,058,434	466,035	44.0%	236	16%	18%	0.93
	2020	1,324,432	712,202	53.8%	308	992,037	528,763	53.3%	220	19%	20%	0.96
	2021	1,259,626	822,062	65.3%	294	917,756	594,678	64.8%	204	22%	22%	0.99
	2022	1,192,121	934,441	78.4%	280	843,736	658,756	78.1%	188	25%	24%	1.02
	2023	1,128,129	1,057,930	93.8%	264	775,503	728,920	94.0%	172	28%	27%	1.04
	2024	1,060,776	1,170,462	110.3%	248	708,096	787,355	111.2%	157	31%	30%	1.06
	2025	993,704	1,256,712	126.5%	232	644,493	825,134	128.0%	142	35%	32%	1.08
	2026	923,733	1,328,448	143.8%	214	582,286	853,370	146.6%	127	38%	34%	1.10
	2027	851,247	1,381,544	162.3%	196	521,844	869,900	166.7%	113	41%	37%	1.11
	2028	776,773	1,411,081	181.7%	178	463,539	871,565	188.0%	86	44%	39%	1.13
	2029	701,256	1,418,771	202.3%	159	407,744	860,585	211.1%	99	47%	41%	1.14
	2030	625,684	1,401,473	224.0%	141	354,835	836,602	235.8%	74	50%	43%	1.15
	2031	551,120	1,349,740	244.9%	123	305,193	794,293	260.3%	63	52%	45%	1.16
	2032	478,753	1,270,202	265.3%	106	259,182	738,012	284.7%	53	55%	47%	1.17
	2033	409,907	1,170,710	285.6%	90	217,123	671,642	309.3%	44	57%	48%	1.18
	2034	345,960	1,056,400	305.4%	75	179,258	598,160	333.7%	35	58%	49%	1.19
	2035	287,842	930,748	323.4%	62	145,725	519,875	356.8%	28	60%	50%	1.20
	2036	235,905	798,048	338.3%	50	116,545	439,155	376.8%	22	61%	51%	1.20
	2037	190,296	667,957	351.0%	40	91,617	361,674	394.8%	17	62%	51%	1.21
	2038	150,972	548,409	363.3%	31	70,729	291,916	412.7%	13	63%	52%	1.21
	2039	117,705	441,130	374.8%	24	53,575	230,586	430.4%	10	63%	52%	1.21
	2040	90,114	347,189	385.3%	18	39,780	178,005	447.5%	7	64%	52%	1.21
	2041	67,690	266,934	394.3%	14	28,924	134,033	463.4%	5	64%	53%	1.22
	2042	49,842	200,452	402.2%	10	20,572	98,412	478.4%	3	64%	53%	1.22
	2043	35,938	147,135	409.4%	7	14,294	70,509	493.3%	2	64%	53%	1.22
	2044	25,346	105,453	416.1%	5	9,690	49,230	508.1%	2	64%	53%	1.22
	2045	17,466	73,696	421.9%	3	6,400	33,441	522.6%	1	65%	53%	1.22
	2046	11,748	50,138	426.8%	2	4,112	22,056	536.4%	1	65%	53%	1.22
	2047	7,705	33,192	430.8%	1	2,567	14,109	549.7%	0	65%	53%	1.22
	2048	4,921	21,399	434.8%	1	1,554	8,756	563.3%	0	65%	53%	1.22
	2049	3,061	13,442	439.1%	1	912	5,268	577.4%	0	65%	53%	1.22
	2050	1,855	8,235	444.1%	0	519	3,073	591.9%	0	65%	53%	1.22
	2051	1,096	4,928	449.6%	0	287	1,740	607.1%	0	65%	53%	1.22
	2052	633	2,886	455.9%	0	154	957	622.4%	0	65%	53%	1.22
	2053	358	1,661	463.6%	0	80	513	637.8%	0	65%	53%	1.22
	2054	200	945	473.8%	0	41	268	652.9%	0	65%	53%	1.22
	2055	110	536	485.6%	0	21	139	667.2%	0	65%	53%	1.22
	2056	61	304	497.6%	0	11	72	681.0%	0	65%	53%	1.22
	2057	34	172	508.0%	0	5	37	693.8%	0	65%	53%	1.22
	2058	19	96	515.0%	0	3	19	702.9%	0	65%	53%	1.22
	2059	10	53	519.2%	0	1	10	710.5%	0	65%	53%	1.22
	2060	5	28	518.8%	0	1	5	706.7%	0	65%	53%	1.22
	2061	3	14	503.4%	0	0	2	694.8%	0	65%	53%	1.22
	2062	1	6	447.5%	0	0	1	629.5%	0	65%	53%	1.22
	2063	1	1	266.2%	0	0	0	381.0%	0	65%	53%	1.22
	2064	0	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2065	0	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2066	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2067	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2068	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2069	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2070	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2071	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2072	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2073	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
	2074	-	-	0.0%	0	0	0	0.0%	0	65%	53%	1.22
History		5,892,627	256,870	4.4%	1,642	5,441,271	500,532	9.2%	1,417	4%	9%	0.47
Future		21,375,304	24,553,744	114.9%	4,911	14,749,666	15,371,409	104.2%	3,225	91%	79%	1.15
Lifetime		27,267,931	24,810,614	91.0%	6,553	20,190,937	15,871,941	78.6%	4,643	65%	53%	1.22

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 13% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 70 - 74

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,328	-	0.0%	22	18,714	772	4.1%	21	0%	4%	0.00
	2008	217,918	-	0.0%	80	210,636	9,174	4.4%	73	0%	4%	0.00
	2009	375,742	2,980	0.8%	106	350,807	19,861	5.7%	95	0%	5%	0.09
	2010	491,065	3,160	0.6%	148	447,574	32,644	7.3%	133	1%	6%	0.09
	2011	731,176	46,743	6.4%	218	654,392	54,585	8.3%	190	3%	7%	0.40
	2012	1,008,182	-	0.0%	285	886,092	83,331	9.4%	246	2%	8%	0.24
	2013	1,402,980	128,827	9.2%	392	1,243,935	126,144	10.1%	342	4%	8%	0.49
	2014	1,649,236	75,160	4.6%	391	1,390,554	174,022	12.5%	318	4%	9%	0.45
Projected Future Experience (60 Years)	2015	1,612,480	268,375	16.6%	374	1,336,087	221,527	16.6%	299	7%	11%	0.62
	2016	1,746,523	338,220	19.4%	360	1,258,855	274,237	21.8%	283	9%	12%	0.72
	2017	1,678,632	414,574	24.7%	346	1,191,152	329,749	27.7%	268	11%	14%	0.78
	2018	1,616,118	512,230	31.7%	333	1,124,397	398,267	35.4%	252	13%	16%	0.83
	2019	1,556,420	612,979	39.4%	321	1,058,434	466,035	44.0%	236	16%	18%	0.86
	2020	1,496,608	712,202	47.6%	308	992,037	528,763	53.3%	220	18%	20%	0.89
	2021	1,423,377	822,062	57.8%	294	917,756	594,678	64.8%	204	21%	23%	0.92
	2022	1,347,097	934,441	69.4%	280	843,736	658,756	78.1%	188	23%	25%	0.94
	2023	1,274,786	1,057,930	83.0%	264	775,503	728,920	94.0%	172	26%	28%	0.96
	2024	1,198,677	1,170,462	97.6%	248	708,096	787,355	111.2%	157	29%	30%	0.97
	2025	1,122,886	1,256,712	111.9%	232	644,493	825,134	128.0%	142	32%	33%	0.99
	2026	1,043,818	1,328,448	127.3%	214	582,286	853,370	146.6%	127	35%	35%	1.00
	2027	961,909	1,381,544	143.6%	196	521,844	869,900	166.7%	113	38%	38%	1.02
	2028	877,753	1,411,081	160.8%	178	463,539	871,565	188.0%	86	41%	40%	1.03
	2029	792,419	1,418,771	179.0%	159	407,744	860,585	211.1%	99	44%	42%	1.04
	2030	707,023	1,401,473	198.2%	141	354,835	836,602	235.8%	74	46%	44%	1.05
	2031	622,766	1,349,740	216.7%	123	305,193	794,293	260.3%	63	48%	46%	1.06
	2032	540,990	1,270,202	234.8%	106	259,182	738,012	284.7%	53	51%	47%	1.07
	2033	463,195	1,170,710	252.7%	90	217,123	671,642	309.3%	44	52%	49%	1.08
	2034	390,935	1,056,400	270.2%	75	179,258	598,160	333.7%	35	54%	50%	1.08
	2035	325,262	930,748	286.2%	62	145,725	519,875	356.8%	28	55%	51%	1.09
	2036	266,573	798,048	299.4%	50	116,545	439,155	376.8%	22	56%	52%	1.09
	2037	215,035	667,957	310.6%	40	91,617	361,674	394.8%	17	57%	52%	1.10
	2038	170,598	548,409	321.5%	31	70,729	291,916	412.7%	13	58%	53%	1.10
	2039	133,007	441,130	331.7%	24	53,575	230,586	430.4%	10	58%	53%	1.10
	2040	101,829	347,189	341.0%	18	39,780	178,005	447.5%	7	59%	53%	1.10
	2041	76,490	266,934	349.0%	14	28,924	134,033	463.4%	5	59%	53%	1.11
	2042	56,322	200,452	355.9%	10	20,572	98,412	478.4%	3	59%	54%	1.11
	2043	40,609	147,135	362.3%	7	14,294	70,509	493.3%	2	60%	54%	1.11
	2044	28,641	105,453	368.2%	5	9,690	49,230	508.1%	2	60%	54%	1.11
	2045	19,737	73,696	373.4%	3	6,400	33,441	522.6%	1	60%	54%	1.11
	2046	13,275	50,138	377.7%	2	4,112	22,056	536.4%	1	60%	54%	1.11
	2047	8,706	33,192	381.3%	1	2,567	14,109	549.7%	0	60%	54%	1.11
	2048	5,561	21,399	384.8%	1	1,554	8,756	563.3%	0	60%	54%	1.11
	2049	3,459	13,442	388.6%	1	912	5,268	577.4%	0	60%	54%	1.11
	2050	2,096	8,235	393.0%	0	519	3,073	591.9%	0	60%	54%	1.11
	2051	1,239	4,928	397.9%	0	287	1,740	607.1%	0	60%	54%	1.11
	2052	715	2,886	403.5%	0	154	957	622.4%	0	60%	54%	1.11
	2053	405	1,661	410.3%	0	80	513	637.8%	0	60%	54%	1.11
	2054	225	945	419.3%	0	41	268	652.9%	0	60%	54%	1.11
	2055	125	536	429.7%	0	21	139	667.2%	0	60%	54%	1.11
	2056	69	304	440.3%	0	11	72	681.0%	0	60%	54%	1.11
	2057	38	172	449.5%	0	5	37	693.8%	0	60%	54%	1.11
	2058	21	96	455.8%	0	3	19	702.9%	0	60%	54%	1.11
	2059	11	53	459.5%	0	1	10	710.5%	0	60%	54%	1.11
	2060	6	28	459.1%	0	1	5	706.7%	0	60%	54%	1.11
	2061	3	14	445.5%	0	0	2	694.8%	0	60%	54%	1.11
	2062	2	6	396.0%	0	0	1	629.5%	0	60%	54%	1.11
	2063	1	1	235.5%	0	0	0	381.0%	0	60%	54%	1.11
	2064	0	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2065	0	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2066	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2067	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2068	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2069	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2070	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2071	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2072	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2073	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
	2074	-	-	0.0%	0	0	0	0.0%	0	60%	54%	1.11
History		5,892,627	256,870	4.4%	1,642	5,202,705	500,532	9.6%	1,417	4%	9%	0.45
Future		23,944,471	24,553,744	102.5%	4,911	14,749,666	15,371,409	104.2%	3,225	81%	79%	1.03
Lifetime		29,837,099	24,810,614	83.2%	6,553	19,952,371	15,871,941	79.5%	4,643	60%	54%	1.11

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,639	-	0.0%	7	6,978	385	5.5%	7	0%	6%	0.00
	2008	131,060	-	0.0%	32	137,604	8,980	6.5%	29	0%	6%	0.00
	2009	268,844	-	0.0%	44	258,591	23,427	9.1%	39	0%	8%	0.00
	2010	310,803	-	0.0%	51	285,701	37,135	13.0%	45	0%	10%	0.00
	2011	412,399	-	0.0%	76	367,681	57,455	15.6%	65	0%	12%	0.00
	2012	541,986	214,746	39.6%	97	470,163	85,309	18.1%	83	12%	14%	0.88
	2013	668,795	277,703	41.5%	110	581,998	118,682	20.4%	98	20%	15%	1.29
	2014	694,667	39,687	5.7%	109	599,004	147,799	24.7%	90	17%	17%	0.98
Projected Future Experience (60 Years)	2015	673,912	227,766	33.8%	103	545,193	171,967	31.5%	83	20%	19%	1.02
	2016	636,710	262,324	41.2%	98	499,614	192,889	38.6%	76	22%	21%	1.04
	2017	601,053	293,892	48.9%	92	455,953	209,641	46.0%	69	25%	24%	1.06
	2018	566,188	339,958	60.0%	87	413,632	231,010	55.8%	62	28%	26%	1.08
	2019	531,298	377,839	71.1%	82	372,480	247,594	66.5%	56	31%	28%	1.10
	2020	495,614	401,086	80.9%	76	332,715	253,405	76.2%	50	34%	30%	1.12
	2021	457,234	423,901	92.7%	70	293,389	258,157	88.0%	44	37%	33%	1.14
	2022	415,156	442,858	106.7%	64	254,550	261,034	102.5%	38	40%	35%	1.15
	2023	367,562	453,909	123.5%	58	215,778	260,701	120.8%	33	43%	37%	1.17
	2024	329,433	448,265	136.1%	52	180,839	250,013	138.3%	28	45%	39%	1.18
	2025	285,788	426,227	149.1%	46	153,010	230,687	150.8%	24	48%	40%	1.19
	2026	248,839	395,344	158.9%	40	127,794	208,196	162.9%	20	50%	42%	1.20
	2027	213,287	358,474	168.1%	34	105,269	184,351	175.1%	16	52%	43%	1.21
	2028	179,732	317,199	176.5%	29	85,457	159,750	186.9%	10	53%	44%	1.22
	2029	148,839	274,022	184.1%	24	68,314	135,286	198.0%	13	55%	45%	1.22
	2030	121,063	230,599	190.5%	19	53,730	111,846	208.2%	8	56%	45%	1.23
	2031	96,596	189,161	195.8%	15	41,542	90,297	217.4%	6	56%	46%	1.23
	2032	75,532	151,466	200.5%	12	31,543	71,240	225.8%	5	57%	46%	1.23
	2033	57,877	118,669	205.0%	9	23,498	54,982	234.0%	3	57%	46%	1.24
	2034	43,517	91,007	209.1%	7	17,157	41,446	241.6%	2	58%	47%	1.24
	2035	32,126	68,250	212.4%	5	12,266	30,484	248.5%	2	58%	47%	1.24
	2036	23,269	50,031	215.0%	4	8,578	21,863	254.9%	1	58%	47%	1.24
	2037	16,524	35,847	216.9%	2	5,863	15,284	260.7%	1	58%	47%	1.24
	2038	11,496	25,098	218.3%	2	3,912	10,411	266.1%	1	58%	47%	1.24
	2039	7,830	17,159	219.1%	1	2,546	6,902	271.1%	0	58%	47%	1.24
	2040	5,217	11,447	219.4%	1	1,614	4,448	275.5%	0	58%	47%	1.24
	2041	3,398	7,449	219.2%	0	996	2,784	279.4%	0	58%	47%	1.24
	2042	2,162	4,730	218.8%	0	598	1,691	283.0%	0	58%	47%	1.24
	2043	1,344	2,934	218.3%	0	348	998	286.4%	0	58%	47%	1.24
	2044	816	1,780	218.1%	0	197	571	289.6%	0	58%	47%	1.24
	2045	485	1,059	218.2%	0	109	318	292.7%	0	58%	47%	1.24
	2046	283	618	218.7%	0	58	173	295.7%	0	58%	47%	1.24
	2047	162	356	220.3%	0	31	91	298.8%	0	58%	47%	1.24
	2048	91	203	223.0%	0	16	48	301.7%	0	58%	47%	1.24
	2049	51	115	225.0%	0	8	24	304.4%	0	58%	47%	1.24
	2050	28	64	227.0%	0	4	12	307.1%	0	58%	47%	1.24
	2051	16	36	231.6%	0	2	6	309.7%	0	58%	47%	1.24
	2052	9	20	233.0%	0	1	3	310.1%	0	58%	47%	1.24
	2053	5	11	231.6%	0	1	2	307.8%	0	58%	47%	1.24
	2054	2	6	231.2%	0	0	1	299.5%	0	58%	47%	1.24
	2055	1	3	213.3%	0	0	0	280.1%	0	58%	47%	1.24
	2056	1	1	202.0%	0	0	0	246.7%	0	58%	47%	1.24
	2057	0	0	157.5%	0	0	0	192.7%	0	58%	47%	1.24
	2058	0	0	83.3%	0	0	0	125.1%	0	58%	47%	1.24
	2059	0	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2060	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2061	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2062	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2063	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2064	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2065	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2066	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2067	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2068	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2069	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2070	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2071	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2072	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2073	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
	2074	-	-	0.0%	0	0	0	0.0%	0	58%	47%	1.24
History		3,034,194	532,135	17.5%	526	2,707,720	479,173	17.7%	454	17%	17%	0.98
Future		6,650,546	6,451,185	97.0%	1,031	4,308,605	3,720,609	86.4%	649	86%	75%	1.15
Lifetime		9,684,740	6,983,321	72.1%	1,557	7,016,325	4,199,782	59.9%	1,104	58%	47%	1.24

Exhibit II
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 0% Requested Increase
All Simplicity ii Policy Forms
Issue Ages 75+

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,639	-	0.0%	7	6,462	385	6.0%	7	0%	6%	0.00
	2008	131,060	-	0.0%	32	127,044	8,980	7.1%	29	0%	7%	0.00
	2009	268,844	-	0.0%	44	242,825	23,427	9.6%	39	0%	9%	0.00
	2010	310,803	-	0.0%	51	272,004	37,135	13.7%	45	0%	11%	0.00
	2011	412,399	-	0.0%	76	349,056	57,455	16.5%	65	0%	13%	0.00
	2012	541,986	214,746	39.6%	97	446,172	85,309	19.1%	83	12%	14%	0.83
	2013	668,795	277,703	41.5%	110	552,770	118,682	21.5%	98	20%	16%	1.22
	2014	694,667	39,687	5.7%	109	572,098	147,799	25.8%	90	17%	18%	0.93
Projected Future Experience (60 Years)	2015	673,912	227,766	33.8%	103	545,193	171,967	31.5%	83	20%	20%	0.97
	2016	636,710	262,324	41.2%	98	499,614	192,889	38.6%	76	22%	22%	1.00
	2017	601,053	293,892	48.9%	92	455,953	209,641	46.0%	69	25%	25%	1.03
	2018	566,188	339,958	60.0%	87	413,632	231,010	55.8%	62	28%	27%	1.05
	2019	531,298	377,839	71.1%	82	372,480	247,594	66.5%	56	31%	29%	1.07
	2020	495,614	401,086	80.9%	76	332,715	253,405	76.2%	50	34%	31%	1.09
	2021	457,234	423,901	92.7%	70	293,389	258,157	88.0%	44	37%	34%	1.10
	2022	415,156	442,858	106.7%	64	254,550	261,034	102.5%	38	40%	36%	1.12
	2023	367,562	453,909	123.5%	58	215,778	260,701	120.8%	33	43%	38%	1.13
	2024	329,433	448,265	136.1%	52	180,839	250,013	138.3%	28	45%	40%	1.15
	2025	285,788	426,227	149.1%	46	153,010	230,687	150.8%	24	48%	41%	1.16
	2026	248,839	395,344	158.9%	40	127,794	208,196	162.9%	20	50%	43%	1.17
	2027	213,287	358,474	168.1%	34	105,269	184,351	175.1%	16	52%	44%	1.18
	2028	179,732	317,199	176.5%	29	85,457	159,750	186.9%	10	53%	45%	1.18
	2029	148,839	274,022	184.1%	24	68,314	135,286	198.0%	13	55%	46%	1.19
	2030	121,063	230,599	190.5%	19	53,730	111,846	208.2%	8	56%	46%	1.20
	2031	96,596	189,161	195.8%	15	41,542	90,297	217.4%	6	56%	47%	1.20
	2032	75,532	151,466	200.5%	12	31,543	71,240	225.8%	5	57%	47%	1.20
	2033	57,877	118,669	205.0%	9	23,498	54,982	234.0%	3	57%	48%	1.21
	2034	43,517	91,007	209.1%	7	17,157	41,446	241.6%	2	58%	48%	1.21
	2035	32,126	68,250	212.4%	5	12,266	30,484	248.5%	2	58%	48%	1.21
	2036	23,269	50,031	215.0%	4	8,578	21,863	254.9%	1	58%	48%	1.21
	2037	16,524	35,847	216.9%	2	5,863	15,284	260.7%	1	58%	48%	1.21
	2038	11,496	25,098	218.3%	2	3,912	10,411	266.1%	1	58%	48%	1.21
	2039	7,830	17,159	219.1%	1	2,546	6,902	271.1%	0	58%	48%	1.21
	2040	5,217	11,447	219.4%	1	1,614	4,448	275.5%	0	58%	48%	1.21
	2041	3,398	7,449	219.2%	0	996	2,784	279.4%	0	58%	48%	1.21
	2042	2,162	4,730	218.8%	0	598	1,691	283.0%	0	58%	48%	1.21
	2043	1,344	2,934	218.3%	0	348	998	286.4%	0	58%	48%	1.21
	2044	816	1,780	218.1%	0	197	571	289.6%	0	58%	48%	1.21
	2045	485	1,059	218.2%	0	109	318	292.7%	0	58%	48%	1.21
	2046	283	618	218.7%	0	58	173	295.7%	0	58%	48%	1.21
	2047	162	356	220.3%	0	31	91	298.8%	0	58%	48%	1.21
	2048	91	203	223.0%	0	16	48	301.7%	0	58%	48%	1.21
	2049	51	115	225.0%	0	8	24	304.4%	0	58%	48%	1.21
	2050	28	64	227.0%	0	4	12	307.1%	0	58%	48%	1.21
	2051	16	36	231.6%	0	2	6	309.7%	0	58%	48%	1.21
	2052	9	20	233.0%	0	1	3	310.1%	0	58%	48%	1.21
	2053	5	11	231.6%	0	1	2	307.8%	0	58%	48%	1.21
	2054	2	6	231.2%	0	0	1	299.5%	0	58%	48%	1.21
	2055	1	3	213.3%	0	0	0	280.1%	0	58%	48%	1.21
	2056	1	1	202.0%	0	0	0	246.7%	0	58%	48%	1.21
	2057	0	0	157.5%	0	0	0	192.7%	0	58%	48%	1.21
	2058	0	0	83.3%	0	0	0	125.1%	0	58%	48%	1.21
	2059	0	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2060	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2061	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2062	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2063	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2064	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2065	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2066	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2067	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2068	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2069	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2070	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2071	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2072	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2073	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
	2074	-	-	0.0%	0	0	0	0.0%	0	58%	48%	1.21
History		3,034,194	532,135	17.5%	526	2,568,432	479,173	18.7%	454	17%	18%	0.93
Future		6,650,546	6,451,185	97.0%	1,031	4,308,605	3,720,609	86.4%	649	86%	75%	1.15
Lifetime		9,684,740	6,983,321	72.1%	1,557	6,877,038	4,199,782	61.1%	1,104	58%	48%	1.21

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,268	-	0.0%	65	70,297	847	1.2%	62	0%	1%	0.00
	2009	159,993	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,933	3,160	1.3%	152	237,025	4,330	1.8%	144	1%	2%	0.41
	2011	365,890	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.20
	2012	649,317	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.11
	2013	1,062,819	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,332,267	79,604	6.0%	690	1,229,007	38,270	3.1%	627	2%	3%	0.80
Projected Future Experience (60 Years)	2015	1,302,582	61,037	4.7%	660	1,154,639	50,671	4.4%	598	3%	3%	0.90
	2016	1,253,426	79,068	6.3%	636	1,102,179	65,048	5.9%	578	3%	3%	0.96
	2017	1,211,865	101,005	8.3%	617	1,062,264	82,356	7.8%	562	4%	4%	1.00
	2018	1,171,867	126,067	10.8%	600	1,024,440	101,850	9.9%	547	5%	5%	1.03
	2019	1,134,934	152,176	13.4%	587	985,891	121,307	12.3%	532	6%	5%	1.06
	2020	1,107,247	177,638	16.0%	575	952,004	139,721	14.7%	517	6%	6%	1.07
	2021	1,061,225	206,316	19.4%	564	903,394	160,046	17.7%	502	7%	7%	1.09
	2022	991,569	241,477	24.4%	553	833,479	184,039	22.1%	487	8%	8%	1.11
	2023	931,538	279,378	30.0%	541	768,983	210,341	27.4%	472	9%	8%	1.12
	2024	883,800	318,956	36.1%	530	713,002	237,564	33.3%	457	11%	9%	1.13
	2025	843,968	360,550	42.7%	518	678,688	265,913	39.2%	442	12%	10%	1.15
	2026	813,614	407,714	50.1%	505	646,484	297,966	46.1%	427	13%	11%	1.16
	2027	782,571	460,463	58.8%	492	614,348	333,578	54.3%	412	15%	12%	1.17
	2028	756,213	518,358	68.5%	478	587,473	372,743	63.4%	382	16%	14%	1.18
	2029	728,901	583,142	80.0%	464	560,673	416,532	74.3%	397	18%	15%	1.19
	2030	700,670	653,277	93.2%	449	533,960	463,873	86.9%	367	19%	16%	1.20
	2031	671,591	729,669	108.6%	434	507,382	515,779	101.7%	352	21%	17%	1.21
	2032	641,455	810,486	126.4%	418	480,712	570,553	118.7%	336	23%	19%	1.22
	2033	610,146	897,572	147.1%	402	453,704	629,348	138.7%	321	25%	20%	1.23
	2034	578,709	988,975	170.9%	386	427,112	690,684	161.7%	306	27%	22%	1.23
	2035	546,569	1,083,559	198.2%	369	398,806	753,958	189.1%	291	29%	24%	1.24
	2036	515,773	1,180,916	229.0%	352	370,518	818,821	221.0%	276	32%	25%	1.25
	2037	485,101	1,281,397	264.2%	336	345,768	885,442	256.1%	261	34%	27%	1.26
	2038	453,701	1,381,704	304.5%	319	320,723	951,683	296.7%	247	36%	29%	1.27
	2039	421,970	1,480,234	350.8%	302	295,733	1,016,469	343.7%	232	39%	30%	1.28
	2040	391,184	1,570,629	401.5%	285	271,844	1,075,802	395.7%	218	41%	32%	1.28
	2041	360,227	1,654,610	459.3%	268	248,087	1,130,773	455.8%	204	44%	34%	1.29
	2042	331,725	1,731,732	522.0%	252	226,680	1,180,914	521.0%	190	47%	36%	1.30
	2043	304,271	1,796,991	590.6%	235	206,369	1,223,186	592.7%	177	49%	38%	1.31
	2044	277,802	1,848,342	665.3%	219	187,053	1,256,955	672.0%	164	52%	39%	1.31
	2045	251,845	1,883,400	747.8%	203	168,277	1,280,400	760.9%	152	54%	41%	1.32
	2046	227,507	1,905,670	837.6%	188	150,951	1,295,728	858.4%	140	56%	43%	1.33
	2047	204,683	1,911,875	934.1%	174	134,935	1,300,901	964.1%	128	59%	44%	1.33
	2048	183,254	1,901,307	1037.5%	159	120,077	1,295,721	1079.1%	117	61%	46%	1.34
	2049	163,275	1,874,179	1147.9%	146	106,380	1,279,941	1203.2%	107	63%	47%	1.34
	2050	144,775	1,831,344	1265.0%	133	93,831	1,253,597	1336.0%	97	65%	48%	1.35
	2051	127,760	1,777,623	1391.4%	121	82,405	1,219,741	1480.2%	88	67%	49%	1.35
	2052	112,213	1,713,553	1527.1%	109	72,062	1,179,770	1637.2%	80	68%	51%	1.35
	2053	98,097	1,640,111	1671.9%	99	62,755	1,133,695	1806.6%	72	70%	52%	1.36
	2054	85,361	1,558,486	1825.8%	89	54,425	1,081,708	1987.5%	64	71%	52%	1.36
	2055	73,941	1,466,681	1983.6%	79	47,012	1,022,568	2175.1%	58	73%	53%	1.36
	2056	63,763	1,372,012	2151.7%	71	40,451	961,455	2376.8%	51	74%	54%	1.37
	2057	54,746	1,277,734	2333.9%	63	34,677	901,302	2599.2%	46	75%	55%	1.37
	2058	46,807	1,180,174	2521.4%	56	29,621	838,518	2830.8%	40	76%	55%	1.37
	2059	39,857	1,085,461	2723.4%	49	25,219	776,500	3079.1%	36	76%	56%	1.37
	2060	33,808	993,521	2938.7%	43	21,404	716,490	3347.5%	31	77%	56%	1.37
	2061	28,572	907,705	3176.9%	38	18,114	660,380	3645.6%	27	78%	57%	1.37
	2062	24,064	825,786	3431.7%	33	15,291	607,057	3970.0%	24	78%	57%	1.37
	2063	20,203	746,174	3693.4%	29	12,878	553,729	4299.8%	21	79%	57%	1.38
	2064	16,913	672,325	3975.2%	25	10,825	502,336	4640.7%	18	79%	58%	1.38
	2065	14,122	603,906	4276.3%	21	9,083	454,445	5003.3%	16	80%	58%	1.38
	2066	11,765	540,492	4594.2%	18	7,610	409,418	5379.8%	13	80%	58%	1.38
	2067	9,781	481,715	4924.9%	16	6,368	367,333	5768.2%	12	80%	58%	1.38
	2068	8,118	426,698	5256.3%	13	5,323	327,579	6154.1%	10	80%	58%	1.38
	2069	6,727	376,447	5596.1%	11	4,444	290,446	6535.5%	8	80%	58%	1.38
	2070	5,566	330,417	5936.5%	10	3,706	256,303	6916.3%	7	81%	58%	1.38
	2071	4,598	287,785	6259.0%	8	3,085	224,706	7283.4%	6	81%	59%	1.38
	2072	3,791	249,469	6580.2%	7	2,563	196,206	7655.1%	5	81%	59%	1.38
	2073	3,119	214,270	6870.3%	6	2,123	169,693	7991.5%	4	81%	59%	1.38
	2074	2,558	182,871	7148.9%	5	1,753	145,951	8326.8%	3	81%	59%	1.38
History		3,886,727	82,764	2.1%	2,412	3,701,101	94,573	2.6%	2,265	2%	3%	0.80
Future		24,337,804	55,382,627	227.6%	15,367	19,210,040	38,907,535	202.5%	12,736	104%	79%	1.31
Lifetime		28,224,531	55,465,391	196.5%	17,779	22,911,140	39,002,107	170.2%	15,000	81%	59%	1.38
Lifetime @ val interest rate										92%		

Exhibit III
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience After Requested Average 25% Increase
Individual Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,268	-	0.0%	65	70,297	847	1.2%	62	0%	1%	0.00
	2009	159,993	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,933	3,160	1.3%	152	237,025	4,330	1.8%	144	1%	2%	0.41
	2011	365,890	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.20
	2012	649,317	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.11
	2013	1,062,819	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,332,267	79,604	6.0%	690	1,229,007	38,270	3.1%	627	2%	3%	0.80
Projected Future Experience (60 Years)	2015	1,302,582	61,037	4.7%	660	1,154,639	50,671	4.4%	598	3%	3%	0.90
	2016	1,557,978	76,051	4.9%	611	1,102,179	65,048	5.9%	578	3%	3%	0.91
	2017	1,506,319	97,151	6.4%	592	1,062,264	82,356	7.8%	562	4%	4%	0.92
	2018	1,456,603	121,257	8.3%	576	1,024,440	101,850	9.9%	547	4%	5%	0.92
	2019	1,410,696	146,369	10.4%	563	985,891	121,307	12.3%	532	5%	5%	0.93
	2020	1,376,281	170,860	12.4%	552	952,004	139,721	14.7%	517	6%	6%	0.93
	2021	1,319,078	198,443	15.0%	541	903,394	160,046	17.7%	502	6%	7%	0.94
	2022	1,232,496	232,263	18.8%	531	833,479	184,039	22.1%	487	7%	8%	0.95
	2023	1,157,879	268,717	23.2%	520	768,983	210,341	27.4%	472	8%	8%	0.95
	2024	1,098,543	306,785	27.9%	509	713,002	237,564	33.3%	457	9%	9%	0.96
	2025	1,049,032	346,793	33.1%	497	678,688	265,913	39.2%	442	10%	10%	0.96
	2026	1,011,302	392,157	38.8%	485	646,484	297,966	46.1%	427	11%	11%	0.97
	2027	972,718	442,893	45.5%	472	614,348	333,578	54.3%	412	12%	12%	0.98
	2028	939,954	498,580	53.0%	459	587,473	372,743	63.4%	382	13%	14%	0.98
	2029	906,007	560,891	61.9%	445	560,673	416,532	74.3%	397	15%	15%	0.99
	2030	870,916	628,350	72.1%	431	533,960	463,873	86.9%	367	16%	16%	1.00
	2031	834,772	701,827	84.1%	417	507,382	515,779	101.7%	352	17%	17%	1.00
	2032	797,314	779,560	97.8%	401	480,712	570,553	118.7%	336	19%	19%	1.01
	2033	758,397	863,324	113.8%	386	453,704	629,348	138.7%	321	21%	20%	1.01
	2034	719,322	951,239	132.2%	370	427,112	690,684	161.7%	306	22%	22%	1.02
	2035	679,372	1,042,214	153.4%	354	398,806	753,958	189.1%	291	24%	24%	1.03
	2036	641,093	1,135,856	177.2%	338	370,518	818,821	221.0%	276	26%	25%	1.03
	2037	602,969	1,232,503	204.4%	322	345,768	885,442	256.1%	261	28%	27%	1.04
	2038	563,939	1,328,983	235.7%	306	320,723	951,683	296.7%	247	30%	29%	1.05
	2039	524,499	1,423,753	271.5%	290	295,733	1,016,469	343.7%	232	32%	30%	1.05
	2040	486,233	1,510,699	310.7%	274	271,844	1,075,802	395.7%	218	34%	32%	1.06
	2041	447,753	1,591,475	355.4%	257	248,087	1,130,773	455.8%	204	36%	34%	1.06
	2042	412,326	1,665,655	404.0%	242	226,680	1,180,914	521.0%	190	38%	36%	1.07
	2043	378,202	1,728,424	457.0%	226	206,369	1,223,186	592.7%	177	40%	38%	1.07
	2044	345,301	1,777,815	514.9%	210	187,053	1,256,955	672.0%	164	42%	39%	1.08
	2045	313,037	1,811,535	578.7%	195	168,277	1,280,400	760.9%	152	44%	41%	1.08
	2046	282,785	1,832,956	648.2%	181	150,951	1,295,728	858.4%	140	46%	43%	1.09
	2047	254,416	1,838,924	722.8%	167	134,935	1,300,901	964.1%	128	48%	44%	1.09
	2048	227,780	1,828,759	802.9%	153	120,077	1,295,721	1079.1%	117	50%	46%	1.10
	2049	202,946	1,802,666	888.2%	140	106,380	1,279,941	1203.2%	107	52%	47%	1.10
	2050	179,952	1,761,466	978.9%	128	93,831	1,253,597	1336.0%	97	53%	48%	1.11
	2051	158,803	1,709,795	1076.7%	116	82,405	1,219,741	1480.2%	88	55%	49%	1.11
	2052	139,478	1,648,169	1181.7%	105	72,062	1,179,770	1637.2%	80	56%	51%	1.11
	2053	121,932	1,577,529	1293.8%	95	62,755	1,133,695	1806.6%	72	58%	52%	1.11
	2054	106,102	1,499,019	1412.8%	85	54,425	1,081,708	1987.5%	64	59%	52%	1.12
	2055	91,907	1,410,717	1534.9%	76	47,012	1,022,568	2175.1%	58	60%	53%	1.12
	2056	79,256	1,319,661	1665.1%	68	40,451	961,455	2376.8%	51	61%	54%	1.12
	2057	68,048	1,228,980	1806.0%	60	34,677	901,302	2599.2%	46	61%	55%	1.12
	2058	58,180	1,135,142	1951.1%	53	29,621	838,518	2830.8%	40	62%	55%	1.12
	2059	49,541	1,044,043	2107.4%	47	25,219	776,500	3079.1%	36	63%	56%	1.13
	2060	42,022	955,611	2274.1%	41	21,404	716,490	3347.5%	31	63%	56%	1.13
	2061	35,514	873,070	2458.4%	36	18,114	660,380	3645.6%	27	64%	57%	1.13
	2062	29,910	794,277	2655.5%	32	15,291	607,057	3970.0%	24	64%	57%	1.13
	2063	25,112	717,702	2858.1%	28	12,878	553,729	4299.8%	21	65%	57%	1.13
	2064	21,022	646,672	3076.1%	24	10,825	502,336	4640.7%	18	65%	58%	1.13
	2065	17,553	580,863	3309.1%	21	9,083	454,445	5003.3%	16	65%	58%	1.13
	2066	14,623	519,869	3555.1%	18	7,610	409,418	5379.8%	13	66%	58%	1.13
	2067	12,158	463,334	3811.0%	15	6,368	367,333	5768.2%	12	66%	58%	1.13
	2068	10,090	410,416	4067.4%	13	5,323	327,579	6154.1%	10	66%	58%	1.13
	2069	8,361	362,083	4330.4%	11	4,444	290,446	6535.5%	8	66%	58%	1.13
	2070	6,918	317,810	4593.8%	9	3,706	256,303	6916.3%	7	66%	58%	1.13
	2071	5,715	276,804	4843.4%	8	3,085	224,706	7283.4%	6	66%	59%	1.13
	2072	4,712	239,950	5091.9%	6	2,563	196,206	7655.1%	5	66%	59%	1.13
	2073	3,877	206,094	5316.4%	5	2,123	169,693	7991.5%	4	66%	59%	1.13
	2074	3,180	175,893	5532.0%	4	1,753	145,951	8326.8%	3	66%	59%	1.13
History		3,886,727	82,764	2.1%	2,412	3,701,101	94,573	2.6%	2,265	2%	3%	0.80
Future		29,934,810	53,271,732	178.0%	14,778	19,210,040	38,907,535	202.5%	12,736	82%	79%	1.03
Lifetime		33,821,537	53,354,496	157.8%	17,190	22,911,140	39,002,107	170.2%	15,000	66%	59%	1.13
Lifetime @ val interest rate										75%		

Exhibit IV
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions	Original Pricing Assumptions

Mortality

1994 Group Annuitant mortality (GAM) Table without selection

1994 Group Annuitant mortality (GAM) Table adjusted by gender using durational factors which reflect the impact of both mortality selection and improvement. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY are collectively referred to as MedAmerica); based on historical experience from inception through December 31, 2012 on all policy forms priced beginning in 1998, except FlexCare.

	Durational Factor	
Duration	**Male**	**Female**
1	25%	25%
2	35%	35%
3	42%	44%
4	44%	46%
5	46%	48%
6	48%	50%
7	50%	52%
8	52%	54%
9	55%	57%
10	58%	60%
11	61%	64%

	Durational Factor	
Duration	**Male**	**Female**
12	64%	67%
13	67%	70%
14	70%	73%
15	72%	77%
16	75%	80%
17	78%	83%
18	81%	86%
19	83%	90%
20	86%	93%
21+	86%	93%

Lapse Rates

Developed from combined historical experience of MedAmerica and its affinity partners through 2014 on the Simplicity and Simplicity ii individual policy forms combined, split by payment option and issue age band.

Lifetime-Pay Lapse Rates				
	Individual			
	Issue Age Band			
Duration	< 40	40-49	50-59	60+
1	10.00%	9.50%	5.50%	5.50%
2	7.00%	6.25%	5.00%	4.25%
3	5.50%	5.50%	3.75%	3.50%
4	5.00%	4.75%	3.00%	3.00%
5	4.00%	4.00%	3.00%	2.25%
6	3.00%	2.50%	2.25%	1.75%
7	2.50%	2.50%	1.75%	1.50%
8	2.00%	2.00%	1.50%	1.25%
9+	1.25%	1.25%	1.25%	1.25%

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

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

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

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

Exhibit IV
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions	Original Pricing Assumptions
Morbidity	
Expected claim costs are the original pricing claim costs, which include selection. The claim costs capture an adjustment for medical underwriting (MU factors), which ranges from .90 to 1.0. No morbidity improvement is assumed.	Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from the Milliman 2004 Long-Term Care Cost Guidelines LTCCGs. Adjusted for MedAmerica's available experience at the time this rate schedule was developed relative to the 2004 LTCCGs. All values were adjusted to reflect the effects of elimination periods, policy maximums, and the eligibility standards. Because this policy is a disability style LTCi form, admission rate loads for HHC were applied which range from 1.7 to 2.7 for males, depending on issue age, and 1.5 to 2.1 for females.
Interest Rates	
4.50%	5.25%

Exhibit V
MedAmerica and Affinity Partners
Impact on the Future Loss Ratio of Changing from Original Pricing to Current Assumptions
Simplicity ii Policy Forms

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience is reflected and only the projection assumptions vary. All the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions.

Scenario	Future Loss Ratio	Impact of Each Assumption on the Future Loss Ratio
Original Pricing Assumptions from Inception	80%	N/A
Historical Experience & Projections with Original Pricing Assumptions except for Current:		
Morbidity	80%	0%
Mortality	85%	6%
Lapse	87%	8%
Interest	90%	12%
Historical Experience & Projections with All Current Assumptions	102%	28%

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

1	Accumulated value of initial earned premium	141,155,392	x	58%	=	81,870,127
2a	Accumulated value of earned premium	141,155,392				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	-	x	85%	=	-
3	Present value of future projected initial earned premium	399,042,325	x	58%	=	231,444,548
4a	Present Value of future projected premium	488,208,091				
4b	Present Value of future projected premium in excess of the projected initial earned premiums (4a - 3)	89,165,766	x	85%	=	75,790,901
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**389,105,577**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					6,289,526
6b	Present value of future projected incurred claims without the inclusion of active life reserves					520,694,365
7	**Lifetime Incurred claims with Rate Increase: Sum of 6a and 6b**					**526,983,892**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5 to 4.0%. The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,814	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,201,995	-	0.0%	3,717	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,598,956	39,120	0.5%	5,818	8,750,694	148,189	1.7%	5,968	0%	2%	0.19
	2010	12,115,112	565,521	4.7%	8,620	12,163,212	267,134	2.2%	8,834	2%	2%	1.26
	2011	16,604,604	791,280	4.8%	11,412	16,461,649	441,594	2.7%	11,624	3%	2%	1.51
	2012	21,551,377	696,620	3.2%	14,079	21,183,723	692,914	3.3%	14,390	3%	3%	1.30
	2013	29,466,623	2,188,947	7.4%	19,310	28,858,962	1,056,203	3.7%	19,519	4%	3%	1.58
	2014	35,852,318	1,558,310	4.3%	19,243	34,336,407	1,485,043	4.3%	19,114	4%	3%	1.39
Projected Future Experience (60 Years)	2015	35,056,699	2,148,504	6.1%	18,469	32,503,352	1,926,312	5.9%	18,363	5%	4%	1.29
	2016	33,858,185	2,725,105	8.0%	17,859	31,167,989	2,417,360	7.8%	17,792	5%	4%	1.23
	2017	32,834,810	3,383,622	10.3%	17,355	30,107,752	2,968,802	9.9%	17,312	6%	5%	1.20
	2018	31,467,112	4,179,031	13.3%	16,929	28,739,683	3,613,305	12.6%	16,862	7%	6%	1.18
	2019	30,292,752	5,017,614	16.6%	16,575	27,458,189	4,277,817	15.6%	16,415	7%	6%	1.17
	2020	29,255,488	5,882,260	20.1%	16,249	26,267,730	4,944,236	18.8%	15,968	8%	7%	1.16
	2021	27,964,623	6,844,212	24.5%	15,939	24,831,867	5,667,704	22.8%	15,521	9%	8%	1.16
	2022	26,500,982	7,913,416	29.9%	15,635	23,330,285	6,460,729	27.7%	15,073	11%	9%	1.16
	2023	24,459,563	9,060,286	37.0%	15,319	21,167,429	7,300,183	34.5%	14,624	12%	10%	1.16
	2024	22,471,206	10,260,356	45.7%	14,992	19,081,789	8,163,912	42.8%	14,175	13%	11%	1.17
	2025	21,591,439	11,490,970	53.2%	14,650	18,203,330	9,037,409	49.6%	13,725	14%	12%	1.17
	2026	20,840,041	12,818,592	61.5%	14,295	17,362,505	9,979,246	57.5%	13,273	16%	13%	1.18
	2027	20,047,494	14,249,478	71.1%	13,924	16,525,449	10,991,406	66.5%	12,821	17%	15%	1.18
	2028	19,240,521	15,766,583	81.9%	13,538	15,689,417	12,063,237	76.9%	12,367	19%	16%	1.19
	2029	18,443,274	17,388,204	94.3%	13,138	14,882,946	13,211,755	88.8%	11,913	21%	17%	1.20
	2030	17,622,661	19,164,095	108.7%	12,723	14,096,311	14,476,722	102.7%	11,458	22%	19%	1.20
	2031	16,790,344	21,028,755	125.2%	12,296	13,320,158	15,811,072	118.7%	11,003	24%	20%	1.21
	2032	15,953,658	22,971,146	144.0%	11,858	12,558,357	17,203,889	137.0%	10,548	26%	21%	1.22
	2033	15,114,313	24,976,618	165.3%	11,411	11,806,589	18,638,485	157.9%	10,094	28%	23%	1.23
	2034	14,271,069	27,035,695	189.4%	10,958	11,071,814	20,106,350	181.6%	9,641	30%	24%	1.23
	2035	13,436,067	29,115,947	216.7%	10,500	10,348,057	21,584,339	208.6%	9,190	32%	26%	1.24
	2036	12,614,830	31,165,403	247.1%	10,040	9,646,707	23,035,044	238.8%	8,742	34%	28%	1.25
	2037	11,805,652	33,159,454	280.9%	9,576	8,968,195	24,442,013	272.5%	8,298	36%	29%	1.25
	2038	11,007,508	35,083,012	318.7%	9,112	8,307,177	25,796,424	310.5%	7,859	39%	31%	1.26
	2039	10,228,515	36,887,955	360.6%	8,649	7,669,270	27,067,620	352.9%	7,426	41%	32%	1.27
	2040	9,467,788	38,531,614	407.0%	8,187	7,053,013	28,223,243	400.2%	7,000	43%	34%	1.27
	2041	8,730,840	39,969,525	457.8%	7,729	6,464,665	29,235,030	452.2%	6,582	45%	35%	1.28
	2042	8,017,386	41,178,728	513.6%	7,277	5,901,169	30,084,770	509.8%	6,174	48%	37%	1.28
	2043	7,333,249	42,125,383	574.4%	6,832	5,366,812	30,750,636	573.0%	5,777	50%	39%	1.29
	2044	6,680,013	42,775,488	640.4%	6,396	4,861,733	31,214,586	642.0%	5,392	52%	40%	1.30
	2045	6,061,879	43,131,243	711.5%	5,971	4,388,718	31,474,422	717.2%	5,020	54%	41%	1.30
	2046	5,479,415	43,179,144	788.0%	5,558	3,947,267	31,523,281	798.6%	4,661	56%	43%	1.31
	2047	4,932,532	42,903,396	869.8%	5,159	3,536,462	31,351,245	886.5%	4,317	58%	44%	1.31
	2048	4,422,285	42,303,622	956.6%	4,776	3,157,458	30,953,183	980.3%	3,988	59%	45%	1.31
	2049	3,947,826	41,421,353	1049.2%	4,408	2,808,549	30,358,930	1080.9%	3,675	61%	46%	1.32
	2050	3,511,333	40,286,903	1147.3%	4,058	2,490,118	29,589,379	1188.3%	3,379	63%	47%	1.32
	2051	3,110,361	38,917,439	1251.2%	3,726	2,198,982	28,655,021	1303.1%	3,099	64%	48%	1.33
	2052	2,744,756	37,350,414	1360.8%	3,412	1,936,161	27,583,323	1424.6%	2,835	65%	49%	1.33
	2053	2,414,746	35,629,933	1475.5%	3,117	1,700,558	26,398,246	1552.3%	2,588	66%	50%	1.33
	2054	2,117,470	33,813,358	1596.9%	2,841	1,489,471	25,141,505	1687.9%	2,358	68%	51%	1.34
	2055	1,851,146	31,940,317	1725.4%	2,584	1,300,918	23,841,834	1832.7%	2,143	69%	51%	1.34
	2056	1,613,790	30,028,475	1860.7%	2,345	1,133,699	22,502,515	1984.9%	1,943	69%	52%	1.34
	2057	1,403,274	28,115,883	2003.6%	2,124	985,849	21,151,920	2145.6%	1,758	70%	52%	1.34
	2058	1,217,390	26,233,642	2154.9%	1,920	855,528	19,812,233	2315.8%	1,588	71%	53%	1.34
	2059	1,053,911	24,397,550	2315.0%	1,732	741,008	18,493,139	2495.7%	1,430	72%	53%	1.35
	2060	910,643	22,638,282	2486.0%	1,559	640,639	17,219,916	2687.9%	1,285	72%	54%	1.35
	2061	785,470	20,965,581	2669.2%	1,401	552,874	15,995,926	2893.2%	1,151	73%	54%	1.35
	2062	676,392	19,374,872	2864.4%	1,256	476,282	14,824,599	3112.6%	1,029	73%	54%	1.35
	2063	581,549	17,875,664	3073.8%	1,123	409,557	13,711,282	3347.8%	917	73%	54%	1.35
	2064	499,234	16,455,576	3296.2%	1,002	351,514	12,647,273	3597.9%	814	74%	55%	1.35
	2065	427,897	15,125,615	3534.9%	891	301,090	11,645,449	3867.8%	721	74%	55%	1.35
	2066	366,152	13,884,332	3792.0%	791	257,338	10,703,222	4159.2%	635	74%	55%	1.35
	2067	312,761	12,715,711	4065.6%	699	219,417	9,809,992	4470.9%	558	75%	55%	1.35
	2068	266,636	11,619,606	4357.9%	616	186,589	8,968,600	4806.6%	488	75%	55%	1.35
	2069	226,821	10,587,435	4667.7%	540	158,205	8,169,392	5163.8%	424	75%	55%	1.35
	2070	192,484	9,615,781	4995.6%	472	133,697	7,410,533	5542.8%	367	75%	55%	1.35
	2071	162,899	8,706,158	5344.5%	410	112,571	6,693,180	5945.7%	316	75%	56%	1.36
	2072	137,432	7,833,682	5700.0%	355	94,393	6,004,141	6360.8%	270	75%	56%	1.36
	2073	115,539	7,009,519	6066.8%	305	78,786	5,351,119	6792.0%	229	76%	56%	1.36
	2074	96,745	6,230,906	6440.5%	261	65,421	4,731,116	7231.8%	193	76%	56%	1.36
History		128,606,800	5,839,797	4.5%	82,886	126,412,663	4,152,308	3.3%	83,825	4%	3%	1.39
Future		625,038,853	1,354,588,442	216.7%	443,826	521,468,851	1,013,409,553	194.3%	405,564	102%	80%	1.28
Lifetime		753,645,653	1,360,428,239	180.5%	526,712	647,881,514	1,017,561,861	157.1%	489,389	76%	56%	1.36
Lifetime @ val interest rate										85%		

Attachment I
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience After 25% Requested Increase
All Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,814	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,201,995	-	0.0%	3,717	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,598,956	39,120	0.5%	5,818	8,750,694	148,189	1.7%	5,968	0%	2%	0.19
	2010	12,114,954	565,521	4.7%	8,620	12,163,212	267,134	2.2%	8,834	2%	2%	1.26
	2011	16,604,415	791,280	4.8%	11,412	16,461,649	441,594	2.7%	11,624	3%	2%	1.51
	2012	21,551,189	696,620	3.2%	14,079	21,183,723	692,914	3.3%	14,390	3%	3%	1.30
	2013	29,466,613	2,188,947	7.4%	19,310	28,858,962	1,056,203	3.7%	19,519	4%	3%	1.58
	2014	35,852,318	1,558,310	4.3%	19,243	34,336,407	1,485,043	4.3%	19,114	4%	3%	1.39
Projected Future Experience (60 Years)	2015	35,056,699	2,148,504	6.1%	18,469	32,503,352	1,926,312	5.9%	18,363	5%	4%	1.29
	2016	41,971,518	2,645,046	6.3%	17,175	31,167,989	2,417,360	7.8%	17,792	5%	4%	1.18
	2017	40,709,020	3,282,837	8.1%	16,690	30,107,752	2,968,802	9.9%	17,312	5%	5%	1.12
	2018	39,004,915	4,053,749	10.4%	16,280	28,739,683	3,613,305	12.6%	16,862	6%	6%	1.08
	2019	37,544,475	4,866,044	13.0%	15,939	27,458,189	4,277,817	15.6%	16,415	7%	6%	1.05
	2020	36,260,308	5,702,829	15.7%	15,625	26,267,730	4,944,236	18.8%	15,968	7%	7%	1.03
	2021	34,661,870	6,633,682	19.1%	15,327	24,831,867	5,667,704	22.8%	15,521	8%	8%	1.02
	2022	32,849,303	7,667,716	23.3%	15,033	23,330,285	6,460,729	27.7%	15,073	9%	9%	1.01
	2023	30,308,196	8,776,681	29.0%	14,730	21,167,429	7,300,183	34.5%	14,624	10%	10%	1.01
	2024	27,824,972	9,935,791	35.7%	14,414	19,081,789	8,163,912	42.8%	14,175	11%	11%	1.01
	2025	26,749,529	11,122,622	41.6%	14,086	18,203,330	9,037,409	49.6%	13,725	12%	12%	1.01
	2026	25,836,487	12,401,883	48.0%	13,743	17,362,505	9,979,246	57.5%	13,273	14%	13%	1.01
	2027	24,872,171	13,779,514	55.4%	13,386	16,525,449	10,991,406	66.5%	12,821	15%	15%	1.01
	2028	23,889,995	15,238,958	63.8%	13,015	15,689,417	12,063,237	76.9%	12,367	16%	16%	1.01
	2029	22,921,474	16,797,980	73.3%	12,629	14,882,946	13,211,755	88.8%	11,913	17%	17%	1.02
	2030	21,923,304	18,504,341	84.4%	12,230	14,096,311	14,476,722	102.7%	11,458	19%	19%	1.02
	2031	20,910,381	20,294,686	97.1%	11,819	13,320,158	15,811,072	118.7%	11,003	20%	20%	1.02
	2032	19,891,715	22,158,673	111.4%	11,397	12,558,357	17,203,889	137.0%	10,548	22%	21%	1.03
	2033	18,868,853	24,082,526	127.6%	10,967	11,806,589	18,638,485	157.9%	10,094	24%	23%	1.03
	2034	17,839,347	26,057,314	146.1%	10,532	11,071,814	20,106,350	181.6%	9,641	25%	24%	1.04
	2035	16,818,458	28,051,893	166.8%	10,092	10,348,057	21,584,339	208.6%	9,190	27%	26%	1.04
	2036	15,813,072	30,016,354	189.8%	9,649	9,646,707	23,035,044	238.8%	8,742	29%	28%	1.05
	2037	14,820,729	31,927,382	215.4%	9,203	8,968,195	24,442,013	272.5%	8,298	31%	29%	1.05
	2038	13,839,814	33,770,788	244.0%	8,757	8,307,177	25,796,424	310.5%	7,859	32%	31%	1.05
	2039	12,880,696	35,500,327	275.6%	8,312	7,669,270	27,067,620	352.9%	7,426	34%	32%	1.06
	2040	11,942,033	37,074,976	310.5%	7,868	7,053,013	28,223,243	400.2%	7,000	36%	34%	1.06
	2041	11,030,892	38,451,986	348.6%	7,429	6,464,665	29,235,030	452.2%	6,582	38%	35%	1.07
	2042	10,146,726	39,609,389	390.4%	6,994	5,901,169	30,084,770	509.8%	6,174	40%	37%	1.07
	2043	9,297,090	40,514,734	435.8%	6,567	5,366,812	30,750,636	573.0%	5,777	41%	39%	1.08
	2044	8,484,000	41,135,306	484.9%	6,148	4,861,733	31,214,586	642.0%	5,392	43%	40%	1.08
	2045	7,712,971	41,473,223	537.7%	5,740	4,388,718	31,474,422	717.2%	5,020	45%	41%	1.08
	2046	6,984,791	41,515,515	594.4%	5,343	3,947,267	31,523,281	798.6%	4,661	46%	43%	1.09
	2047	6,299,432	41,247,089	654.8%	4,960	3,536,462	31,351,245	886.5%	4,317	48%	44%	1.09
	2048	5,658,423	40,667,649	718.7%	4,591	3,157,458	30,953,183	980.3%	3,988	49%	45%	1.09
	2049	5,060,827	39,817,100	786.8%	4,238	2,808,549	30,358,930	1080.9%	3,675	51%	46%	1.10
	2050	4,509,735	38,724,609	858.7%	3,902	2,490,118	29,589,379	1188.3%	3,379	52%	47%	1.10
	2051	4,002,173	37,406,715	934.7%	3,583	2,198,982	28,655,021	1303.1%	3,099	53%	48%	1.10
	2052	3,538,208	35,899,459	1014.6%	3,282	1,936,161	27,583,323	1424.6%	2,835	54%	49%	1.11
	2053	3,118,425	34,245,259	1098.2%	2,998	1,700,558	26,398,246	1552.3%	2,588	55%	50%	1.11
	2054	2,739,342	32,499,211	1186.4%	2,733	1,489,471	25,141,505	1687.9%	2,358	56%	51%	1.11
	2055	2,398,894	30,699,372	1279.7%	2,486	1,300,918	23,841,834	1832.7%	2,143	57%	51%	1.11
	2056	2,094,742	28,862,728	1377.9%	2,257	1,133,699	22,502,515	1984.9%	1,943	58%	52%	1.11
	2057	1,824,345	27,025,798	1481.4%	2,044	985,849	21,151,920	2145.6%	1,758	58%	52%	1.11
	2058	1,585,037	25,218,425	1591.0%	1,848	855,528	19,812,233	2315.8%	1,588	59%	53%	1.12
	2059	1,374,102	23,455,653	1707.0%	1,667	741,008	18,493,139	2495.7%	1,430	59%	53%	1.12
	2060	1,188,849	21,766,905	1830.9%	1,501	640,639	17,219,916	2687.9%	1,285	60%	54%	1.12
	2061	1,026,663	20,161,497	1963.8%	1,349	552,874	15,995,926	2893.2%	1,151	60%	54%	1.12
	2062	885,059	18,634,859	2105.5%	1,209	476,282	14,824,599	3112.6%	1,029	61%	54%	1.12
	2063	761,712	17,196,019	2257.5%	1,081	409,557	13,711,282	3347.8%	917	61%	54%	1.12
	2064	654,478	15,832,982	2419.2%	965	351,514	12,647,273	3597.9%	814	61%	55%	1.12
	2065	561,405	14,556,287	2592.8%	858	301,090	11,645,449	3867.8%	721	62%	55%	1.12
	2066	480,732	13,364,507	2780.0%	762	257,338	10,703,222	4159.2%	635	62%	55%	1.12
	2067	410,888	12,242,136	2979.4%	673	219,417	9,809,992	4470.9%	558	62%	55%	1.12
	2068	350,480	11,189,022	3192.5%	593	186,589	8,968,600	4806.6%	488	62%	55%	1.12
	2069	298,286	10,196,940	3418.5%	520	158,205	8,169,392	5163.8%	424	62%	55%	1.12
	2070	253,233	9,262,653	3657.8%	455	133,697	7,410,533	5542.8%	367	62%	55%	1.13
	2071	214,384	8,387,680	3912.5%	395	112,571	6,693,180	5945.7%	316	63%	56%	1.13
	2072	180,923	7,548,094	4172.0%	342	94,393	6,004,141	6360.8%	270	63%	56%	1.13
	2073	152,139	6,754,724	4439.8%	294	78,786	5,351,119	6792.0%	229	63%	56%	1.13
	2074	127,419	6,004,972	4712.8%	252	65,421	4,731,116	7231.8%	193	63%	56%	1.13
History		128,606,254	5,839,797	4.5%	82,886	126,412,663	4,152,308	3.3%	83,825	4%	3%	1.39
Future		771,416,139	1,304,061,589	169.0%	427,428	521,468,851	1,013,409,553	194.3%	405,564	81%	80%	1.01
Lifetime		900,022,393	1,309,901,386	145.5%	510,314	647,881,514	1,017,561,861	157.1%	489,389	63%	56%	1.13
Lifetime @ val interest rate										71%		

Attachment 2
MedAmerica and Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
Prior to Requested Rate Increase
All Simplicity ii Policy Forms
All Issue Ages

		Loss Ratio Demonstration			
		Without Interest			
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	2007	215,814	-	0%	0%
	2008	4,201,995	-	0%	0%
	2009	8,598,956	3,000	0%	0%
	2010	12,115,112	109,500	1%	0%
	2011	16,604,604	276,895	2%	1%
	2012	21,551,377	499,139	2%	1%
	2013	29,466,623	795,466	3%	2%
	2014	35,852,318	1,432,697	4%	2%
Projected Future Experience (60 Years)	2015	34,690,818	1,640,540	5%	3%
	2016	33,560,229	2,044,094	6%	3%
	2017	32,421,686	2,598,444	8%	4%
	2018	31,076,397	3,271,531	11%	5%
	2019	30,035,652	4,017,363	13%	5%
	2020	28,894,029	4,779,237	17%	6%
	2021	27,556,947	5,692,235	21%	7%
	2022	25,950,633	6,671,953	26%	8%
	2023	23,382,969	7,637,069	33%	9%
	2024	22,158,569	8,692,580	39%	10%
	2025	21,382,189	9,879,387	46%	11%
	2026	20,616,738	11,147,219	54%	13%
	2027	19,809,732	12,502,232	63%	14%
	2028	19,019,008	13,943,417	73%	16%
	2029	18,217,476	15,480,221	85%	17%
	2030	17,392,660	17,137,724	99%	19%
	2031	16,560,708	18,900,956	114%	20%
	2032	15,721,495	20,765,149	132%	22%
	2033	14,880,338	22,719,513	153%	24%
	2034	14,042,000	24,754,601	176%	26%
	2035	13,212,686	26,850,388	203%	28%
	2036	12,397,412	28,974,958	234%	30%
	2037	11,592,377	31,100,957	268%	32%
	2038	10,797,726	33,203,755	308%	34%
	2039	10,022,272	35,247,457	352%	36%
	2040	9,268,501	37,193,967	401%	39%
	2041	8,540,066	39,002,369	457%	41%
	2042	7,832,053	40,638,633	519%	43%
	2043	7,159,040	42,065,843	588%	45%
	2044	6,514,811	43,247,617	664%	47%
	2045	5,907,541	44,162,131	748%	49%
	2046	5,334,477	44,787,314	840%	51%
	2047	4,797,780	45,103,529	940%	53%
	2048	4,297,800	45,098,205	1049%	55%
	2049	3,833,599	44,779,491	1168%	57%
	2050	3,407,132	44,160,393	1296%	59%
	2051	3,016,029	43,255,534	1434%	60%
	2052	2,660,041	42,089,936	1582%	62%
	2053	2,339,102	40,695,781	1740%	63%
	2054	2,050,369	39,115,633	1908%	65%
	2055	1,791,995	37,390,021	2087%	66%
	2056	1,561,951	35,552,508	2276%	67%
	2057	1,358,090	33,641,849	2477%	68%
	2058	1,178,203	31,694,080	2690%	69%
	2059	1,020,077	29,738,401	2915%	70%
	2060	881,543	27,806,496	3154%	70%
	2061	760,524	25,921,280	3408%	71%
	2062	655,067	24,096,899	3679%	71%
	2063	563,359	22,347,618	3967%	72%
	2064	483,744	20,676,653	4274%	72%
	2065	414,723	19,092,207	4604%	73%
	2066	354,958	17,596,962	4957%	73%
	2067	303,255	16,186,881	5338%	73%
	2068	258,566	14,860,475	5747%	74%
	2069	219,974	13,612,537	6188%	74%
	2070	186,675	12,438,933	6663%	74%
	2071	157,972	11,336,983	7177%	74%
	2072	133,257	10,294,604	7725%	74%
	2073	112,002	9,310,904	8313%	75%
	2074	93,753	8,381,619	8940%	75%

History	128,606,800	3,116,697	2%	2%
Future	614,840,776	1,427,027,268	232%	102%
Lifetime	743,447,576	1,430,143,965	192%	75%
Lifetime @ val interest rate				85%

Attachment 2
MedAmerica and Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
After 25% Requested Rate Increase
All Simplicity ii Policy Forms
All Issue Ages

		Loss Ratio Demonstration			
		Without Interest			
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	2007	215,814	-	0%	0%
	2008	4,201,995	-	0%	0%
	2009	8,598,956	3,000	0%	0%
	2010	12,115,112	109,500	1%	0%
	2011	16,604,604	276,895	2%	1%
	2012	21,551,377	499,139	2%	1%
	2013	29,466,623	795,466	3%	2%
	2014	35,852,318	1,432,697	4%	2%
Projected Future Experience (60 Years)	2015	34,690,818	1,640,540	5%	3%
	2016	41,714,559	1,966,097	5%	3%
	2017	40,299,378	2,499,296	6%	4%
	2018	38,627,216	3,146,700	8%	4%
	2019	37,333,595	3,864,074	10%	5%
	2020	35,914,585	4,596,877	13%	5%
	2021	34,252,624	5,475,037	16%	6%
	2022	32,256,014	6,417,373	20%	7%
	2023	29,064,469	7,345,663	25%	8%
	2024	27,542,570	8,360,899	30%	9%
	2025	26,577,547	9,502,422	36%	10%
	2026	25,626,111	10,721,877	42%	11%
	2027	24,623,021	12,025,186	49%	12%
	2028	23,640,170	13,411,381	57%	13%
	2029	22,643,885	14,889,545	66%	14%
	2030	21,618,660	16,483,803	76%	16%
	2031	20,584,562	18,179,756	88%	17%
	2032	19,541,441	19,972,817	102%	19%
	2033	18,495,903	21,852,609	118%	20%
	2034	17,453,869	23,810,044	136%	22%
	2035	16,423,052	25,825,863	157%	23%
	2036	15,409,686	27,869,367	181%	25%
	2037	14,409,047	29,914,244	208%	27%
	2038	13,421,314	31,936,806	238%	28%
	2039	12,457,443	33,902,526	272%	30%
	2040	11,520,525	35,774,765	311%	32%
	2041	10,615,097	37,514,163	353%	34%
	2042	9,735,054	39,087,993	402%	36%
	2043	8,898,515	40,460,745	455%	38%
	2044	8,097,754	41,597,426	514%	39%
	2045	7,342,932	42,477,045	578%	41%
	2046	6,630,626	43,078,373	650%	43%
	2047	5,963,525	43,382,522	727%	44%
	2048	5,342,063	43,377,402	812%	46%
	2049	4,765,072	43,070,849	904%	47%
	2050	4,234,983	42,475,373	1003%	49%
	2051	3,748,852	41,605,041	1110%	50%
	2052	3,306,367	40,483,918	1224%	51%
	2053	2,907,447	39,142,960	1346%	53%
	2054	2,548,560	37,623,105	1476%	54%
	2055	2,227,407	35,963,338	1615%	55%
	2056	1,941,468	34,195,938	1761%	56%
	2057	1,688,073	32,358,184	1917%	56%
	2058	1,464,478	30,484,735	2082%	57%
	2059	1,267,931	28,603,679	2256%	58%
	2060	1,095,737	26,745,489	2441%	58%
	2061	945,314	24,932,207	2637%	59%
	2062	814,233	23,177,438	2847%	59%
	2063	700,242	21,494,905	3070%	60%
	2064	601,282	19,887,698	3308%	60%
	2065	515,491	18,363,709	3562%	60%
	2066	441,204	16,925,518	3836%	61%
	2067	376,939	15,569,242	4130%	61%
	2068	321,392	14,293,447	4447%	61%
	2069	273,422	13,093,126	4789%	61%
	2070	232,033	11,964,304	5156%	62%
	2071	196,356	10,904,400	5553%	62%
	2072	165,635	9,901,794	5978%	62%
	2073	139,216	8,955,630	6433%	62%
	2074	116,532	8,061,804	6918%	62%

History	128,606,800	3,116,697	2%	2%
Future	755,803,292	1,372,639,072	182%	81%
Lifetime	884,410,092	1,375,755,769	156%	62%
Lifetime @ val interest rate				71%

Attachment 3
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience Before Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,268	-	0.0%	65	70,297	847	1.2%	62	0%	1%	0.00
	2009	159,993	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,933	3,160	1.3%	152	237,025	4,330	1.8%	144	1%	2%	0.41
	2011	365,890	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.20
	2012	649,317	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.11
	2013	1,062,819	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,332,267	79,604	6.0%	690	1,229,007	38,270	3.1%	627	2%	3%	0.80
Projected Future Experience (60 Years)	2015	1,302,582	61,037	4.7%	660	1,154,639	50,671	4.4%	598	3%	3%	0.90
	2016	1,253,426	79,068	6.3%	636	1,102,179	65,048	5.9%	578	3%	3%	0.96
	2017	1,211,865	101,005	8.3%	617	1,062,264	82,356	7.8%	562	4%	4%	1.00
	2018	1,171,867	126,067	10.8%	600	1,024,440	101,850	9.9%	547	5%	5%	1.03
	2019	1,134,934	152,176	13.4%	587	985,891	121,307	12.3%	532	6%	5%	1.06
	2020	1,107,247	177,638	16.0%	575	952,004	139,721	14.7%	517	6%	6%	1.07
	2021	1,061,225	206,316	19.4%	564	903,394	160,046	17.7%	502	7%	7%	1.09
	2022	991,569	241,477	24.4%	553	833,479	184,039	22.1%	487	8%	8%	1.11
	2023	931,538	279,378	30.0%	541	768,983	210,341	27.4%	472	9%	8%	1.12
	2024	883,800	318,956	36.1%	530	713,002	237,564	33.3%	457	11%	9%	1.13
	2025	843,968	360,550	42.7%	518	678,688	265,913	39.2%	442	12%	10%	1.15
	2026	813,614	407,714	50.1%	505	646,484	297,966	46.1%	427	13%	11%	1.16
	2027	782,571	460,463	58.8%	492	614,348	333,578	54.3%	412	15%	12%	1.17
	2028	756,213	518,358	68.5%	478	587,473	372,743	63.4%	382	16%	14%	1.18
	2029	728,901	583,142	80.0%	464	560,673	416,532	74.3%	397	18%	15%	1.19
	2030	700,670	653,277	93.2%	449	533,960	463,873	86.9%	367	19%	16%	1.20
	2031	671,591	729,669	108.6%	434	507,382	515,779	101.7%	352	21%	17%	1.21
	2032	641,455	810,486	126.4%	418	480,712	570,553	118.7%	336	23%	19%	1.22
	2033	610,146	897,572	147.1%	402	453,704	629,348	138.7%	321	25%	20%	1.23
	2034	578,709	988,975	170.9%	386	427,112	690,684	161.7%	306	27%	22%	1.23
	2035	546,569	1,083,559	198.2%	369	398,806	753,958	189.1%	291	29%	24%	1.24
	2036	515,773	1,180,916	229.0%	352	370,518	818,821	221.0%	276	32%	25%	1.25
	2037	485,101	1,281,397	264.2%	336	345,768	885,442	256.1%	261	34%	27%	1.26
	2038	453,701	1,381,704	304.5%	319	320,723	951,683	296.7%	247	36%	29%	1.27
	2039	421,970	1,480,234	350.8%	302	295,733	1,016,469	343.7%	232	39%	30%	1.28
	2040	391,184	1,570,629	401.5%	285	271,844	1,075,802	395.7%	218	41%	32%	1.28
	2041	360,227	1,654,610	459.3%	268	248,087	1,130,773	455.8%	204	44%	34%	1.29
	2042	331,725	1,731,732	522.0%	252	226,680	1,180,914	521.0%	190	47%	36%	1.30
	2043	304,271	1,796,991	590.6%	235	206,369	1,223,186	592.7%	177	49%	38%	1.31
	2044	277,802	1,848,342	665.3%	219	187,053	1,256,955	672.0%	164	52%	39%	1.31
	2045	251,845	1,883,400	747.8%	203	168,277	1,280,400	760.9%	152	54%	41%	1.32
	2046	227,507	1,905,670	837.6%	188	150,951	1,295,728	858.4%	140	56%	43%	1.33
	2047	204,683	1,911,875	934.1%	174	134,935	1,300,901	964.1%	128	59%	44%	1.33
	2048	183,254	1,901,307	1037.5%	159	120,077	1,295,721	1079.1%	117	61%	46%	1.34
	2049	163,275	1,874,179	1147.9%	146	106,380	1,279,941	1203.2%	107	63%	47%	1.34
	2050	144,775	1,831,344	1265.0%	133	93,831	1,253,597	1336.0%	97	65%	48%	1.35
	2051	127,760	1,777,623	1391.4%	121	82,405	1,219,741	1480.2%	88	67%	49%	1.35
	2052	112,213	1,713,553	1527.1%	109	72,062	1,179,770	1637.2%	80	68%	51%	1.35
	2053	98,097	1,640,111	1671.9%	99	62,755	1,133,695	1806.6%	72	70%	52%	1.36
	2054	85,361	1,558,486	1825.8%	89	54,425	1,081,708	1987.5%	64	71%	52%	1.36
	2055	73,941	1,466,681	1983.6%	79	47,012	1,022,568	2175.1%	58	73%	53%	1.36
	2056	63,763	1,372,012	2151.7%	71	40,451	961,455	2376.8%	51	74%	54%	1.37
	2057	54,746	1,277,734	2333.9%	63	34,677	901,302	2599.2%	46	75%	55%	1.37
	2058	46,807	1,180,174	2521.4%	56	29,621	838,518	2830.8%	40	76%	55%	1.37
	2059	39,857	1,085,461	2723.4%	49	25,219	776,500	3079.1%	36	76%	56%	1.37
	2060	33,808	993,521	2938.7%	43	21,404	716,490	3347.5%	31	77%	56%	1.37
	2061	28,572	907,705	3176.9%	38	18,114	660,380	3645.6%	27	78%	57%	1.37
	2062	24,064	825,786	3431.7%	33	15,291	607,057	3970.0%	24	78%	57%	1.37
	2063	20,203	746,174	3693.4%	29	12,878	553,729	4299.8%	21	79%	57%	1.38
	2064	16,913	672,325	3975.2%	25	10,825	502,336	4640.7%	18	79%	58%	1.38
	2065	14,122	603,906	4276.3%	21	9,083	454,445	5003.3%	16	80%	58%	1.38
	2066	11,765	540,492	4594.2%	18	7,610	409,418	5379.8%	13	80%	58%	1.38
	2067	9,781	481,715	4924.9%	16	6,368	367,333	5768.2%	12	80%	58%	1.38
	2068	8,118	426,698	5256.3%	13	5,323	327,579	6154.1%	10	80%	58%	1.38
	2069	6,727	376,447	5596.1%	11	4,444	290,446	6535.5%	8	80%	58%	1.38
	2070	5,566	330,417	5936.5%	10	3,706	256,303	6916.3%	7	81%	58%	1.38
	2071	4,598	287,785	6259.0%	8	3,085	224,706	7283.4%	6	81%	59%	1.38
	2072	3,791	249,469	6580.2%	7	2,563	196,206	7655.1%	5	81%	59%	1.38
	2073	3,119	214,270	6870.3%	6	2,123	169,693	7991.5%	4	81%	59%	1.38
	2074	2,558	182,871	7148.9%	5	1,753	145,951	8326.8%	3	81%	59%	1.38
History		3,886,727	82,764	2.1%	2,412	3,701,101	94,573	2.6%	2,265	2%	3%	0.80
Future		24,337,804	55,382,627	227.6%	15,367	19,210,040	38,907,535	202.5%	12,736	104%	79%	1.31
Lifetime		28,224,531	55,465,391	196.5%	17,779	22,911,140	39,002,107	170.2%	15,000	81%	59%	1.38
Lifetime @ val interest rate										92%		

Attachment 3
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience After Requested Average 25% Increase
Individual Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,268	-	0.0%	65	70,297	847	1.2%	62	0%	1%	0.00
	2009	159,993	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,933	3,160	1.3%	152	237,025	4,330	1.8%	144	1%	2%	0.41
	2011	365,890	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.20
	2012	649,317	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.11
	2013	1,062,819	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,332,267	79,604	6.0%	690	1,229,007	38,270	3.1%	627	2%	3%	0.80
Projected Future Experience (60 Years)	2015	1,302,582	61,037	4.7%	660	1,154,639	50,671	4.4%	598	3%	3%	0.90
	2016	1,557,978	76,051	4.9%	611	1,102,179	65,048	5.9%	578	3%	3%	0.91
	2017	1,506,319	97,151	6.4%	592	1,062,264	82,356	7.8%	562	4%	4%	0.92
	2018	1,456,603	121,257	8.3%	576	1,024,440	101,850	9.9%	547	4%	5%	0.92
	2019	1,410,696	146,369	10.4%	563	985,891	121,307	12.3%	532	5%	5%	0.93
	2020	1,376,281	170,860	12.4%	552	952,004	139,721	14.7%	517	6%	6%	0.93
	2021	1,319,078	198,443	15.0%	541	903,394	160,046	17.7%	502	6%	7%	0.94
	2022	1,232,496	232,263	18.8%	531	833,479	184,039	22.1%	487	7%	8%	0.95
	2023	1,157,879	268,717	23.2%	520	768,983	210,341	27.4%	472	8%	8%	0.95
	2024	1,098,543	306,785	27.9%	509	713,002	237,564	33.3%	457	9%	9%	0.96
	2025	1,049,032	346,793	33.1%	497	678,688	265,913	39.2%	442	10%	10%	0.96
	2026	1,011,302	392,157	38.8%	485	646,484	297,966	46.1%	427	11%	11%	0.97
	2027	972,718	442,893	45.5%	472	614,348	333,578	54.3%	412	12%	12%	0.98
	2028	939,954	498,580	53.0%	459	587,473	372,743	63.4%	382	13%	14%	0.98
	2029	906,007	560,891	61.9%	445	560,673	416,532	74.3%	397	15%	15%	0.99
	2030	870,916	628,350	72.1%	431	533,960	463,873	86.9%	367	16%	16%	1.00
	2031	834,772	701,827	84.1%	417	507,382	515,779	101.7%	352	17%	17%	1.00
	2032	797,314	779,560	97.8%	401	480,712	570,553	118.7%	336	19%	19%	1.01
	2033	758,397	863,324	113.8%	386	453,704	629,348	138.7%	321	21%	20%	1.01
	2034	719,322	951,239	132.2%	370	427,112	690,684	161.7%	306	22%	22%	1.02
	2035	679,372	1,042,214	153.4%	354	398,806	753,958	189.1%	291	24%	24%	1.03
	2036	641,093	1,135,856	177.2%	338	370,518	818,821	221.0%	276	26%	25%	1.03
	2037	602,969	1,232,503	204.4%	322	345,768	885,442	256.1%	261	28%	27%	1.04
	2038	563,939	1,328,983	235.7%	306	320,723	951,683	296.7%	247	30%	29%	1.05
	2039	524,499	1,423,753	271.5%	290	295,733	1,016,469	343.7%	232	32%	30%	1.05
	2040	486,233	1,510,699	310.7%	274	271,844	1,075,802	395.7%	218	34%	32%	1.06
	2041	447,753	1,591,475	355.4%	257	248,087	1,130,773	455.8%	204	36%	34%	1.06
	2042	412,326	1,665,655	404.0%	242	226,680	1,180,914	521.0%	190	38%	36%	1.07
	2043	378,202	1,728,424	457.0%	226	206,369	1,223,186	592.7%	177	40%	38%	1.07
	2044	345,301	1,777,815	514.9%	210	187,053	1,256,955	672.0%	164	42%	39%	1.08
	2045	313,037	1,811,535	578.7%	195	168,277	1,280,400	760.9%	152	44%	41%	1.08
	2046	282,785	1,832,956	648.2%	181	150,951	1,295,728	858.4%	140	46%	43%	1.09
	2047	254,416	1,838,924	722.8%	167	134,935	1,300,901	964.1%	128	48%	44%	1.09
	2048	227,780	1,828,759	802.9%	153	120,077	1,295,721	1079.1%	117	50%	46%	1.10
	2049	202,946	1,802,666	888.2%	140	106,380	1,279,941	1203.2%	107	52%	47%	1.10
	2050	179,952	1,761,466	978.9%	128	93,831	1,253,597	1336.0%	97	53%	48%	1.11
	2051	158,803	1,709,795	1076.7%	116	82,405	1,219,741	1480.2%	88	55%	49%	1.11
	2052	139,478	1,648,169	1181.7%	105	72,062	1,179,770	1637.2%	80	56%	51%	1.11
	2053	121,932	1,577,529	1293.8%	95	62,755	1,133,695	1806.6%	72	58%	52%	1.11
	2054	106,102	1,499,019	1412.8%	85	54,425	1,081,708	1987.5%	64	59%	52%	1.12
	2055	91,907	1,410,717	1534.9%	76	47,012	1,022,568	2175.1%	58	60%	53%	1.12
	2056	79,256	1,319,661	1665.1%	68	40,451	961,455	2376.8%	51	61%	54%	1.12
	2057	68,048	1,228,980	1806.0%	60	34,677	901,302	2599.2%	46	61%	55%	1.12
	2058	58,180	1,135,142	1951.1%	53	29,621	838,518	2830.8%	40	62%	55%	1.12
	2059	49,541	1,044,043	2107.4%	47	25,219	776,500	3079.1%	36	63%	56%	1.13
	2060	42,022	955,611	2274.1%	41	21,404	716,490	3347.5%	31	63%	56%	1.13
	2061	35,514	873,070	2458.4%	36	18,114	660,380	3645.6%	27	64%	57%	1.13
	2062	29,910	794,277	2655.5%	32	15,291	607,057	3970.0%	24	64%	57%	1.13
	2063	25,112	717,702	2858.1%	28	12,878	553,729	4299.8%	21	65%	57%	1.13
	2064	21,022	646,672	3076.1%	24	10,825	502,336	4640.7%	18	65%	58%	1.13
	2065	17,553	580,863	3309.1%	21	9,083	454,445	5003.3%	16	65%	58%	1.13
	2066	14,623	519,869	3555.1%	18	7,610	409,418	5379.8%	13	66%	58%	1.13
	2067	12,158	463,334	3811.0%	15	6,368	367,333	5768.2%	12	66%	58%	1.13
	2068	10,090	410,416	4067.4%	13	5,323	327,579	6154.1%	10	66%	58%	1.13
	2069	8,361	362,083	4330.4%	11	4,444	290,446	6535.5%	8	66%	58%	1.13
	2070	6,918	317,810	4593.8%	9	3,706	256,303	6916.3%	7	66%	58%	1.13
	2071	5,715	276,804	4843.4%	8	3,085	224,706	7283.4%	6	66%	59%	1.13
	2072	4,712	239,950	5091.9%	6	2,563	196,206	7655.1%	5	66%	59%	1.13
	2073	3,877	206,094	5316.4%	5	2,123	169,693	7991.5%	4	66%	59%	1.13
	2074	3,180	175,893	5532.0%	4	1,753	145,951	8326.8%	3	66%	59%	1.13
History		3,886,727	82,764	2.1%	2,412	3,701,101	94,573	2.6%	2,265	2%	3%	0.80
Future		29,934,810	53,271,732	178.0%	14,778	19,210,040	38,907,535	202.5%	12,736	82%	79%	1.03
Lifetime		33,821,537	53,354,496	157.8%	17,190	22,911,140	39,002,107	170.2%	15,000	66%	59%	1.13
Lifetime @ val interest rate										75%		

Attachment 4
MedAmerica
Pennsylvania-Specific Written Premium and Paid Claim Experience and Projections
Prior to Requested Rate Increase
All Simplicity ii Policy Forms
All Issue Ages

		Loss Ratio Demonstration			
		A	B	C = B / A	D
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	2007	18,494	-	0%	0%
	2008	86,372	-	0%	0%
	2009	190,627	-	0%	0%
	2010	274,189	3,204	1%	1%
	2011	440,888	-	0%	0%
	2012	769,360	-	0%	0%
	2013	1,234,961	-	0%	0%
	2014	1,342,786	9,022	1%	0%
Projected Future Experience (60 Years)	2015	1,286,010	43,985	3%	1%
	2016	1,240,056	57,494	5%	2%
	2017	1,196,634	75,388	6%	2%
	2018	1,159,595	94,687	8%	3%
	2019	1,123,913	120,433	11%	4%
	2020	1,100,094	142,097	13%	4%
	2021	1,053,178	169,935	16%	5%
	2022	979,471	201,379	21%	6%
	2023	904,150	235,521	26%	7%
	2024	862,075	267,368	31%	8%
	2025	833,319	306,376	37%	9%
	2026	800,071	349,382	44%	10%
	2027	774,368	396,795	51%	11%
	2028	747,678	448,897	60%	13%
	2029	720,019	506,659	70%	14%
	2030	691,459	569,960	82%	15%
	2031	662,084	639,346	97%	17%
	2032	631,122	714,196	113%	19%
	2033	599,676	795,157	133%	20%
	2034	568,778	881,526	155%	22%
	2035	536,634	972,723	181%	24%
	2036	505,882	1,068,165	211%	26%
	2037	475,281	1,167,607	246%	28%
	2038	442,931	1,269,469	287%	31%
	2039	412,433	1,372,396	333%	33%
	2040	380,326	1,472,937	387%	35%
	2041	351,406	1,570,099	447%	38%
	2042	322,972	1,662,460	515%	40%
	2043	295,870	1,747,133	591%	43%
	2044	269,794	1,821,834	675%	45%
	2045	244,071	1,884,081	772%	48%
	2046	220,400	1,933,806	877%	50%
	2047	198,071	1,968,992	994%	52%
	2048	177,153	1,988,595	1123%	55%
	2049	157,691	1,991,871	1263%	57%
	2050	139,705	1,978,727	1416%	59%
	2051	123,191	1,950,912	1584%	61%
	2052	108,126	1,909,279	1766%	63%
	2053	94,468	1,855,063	1964%	64%
	2054	82,159	1,789,510	2178%	66%
	2055	71,133	1,712,687	2408%	68%
	2056	61,312	1,627,854	2655%	69%
	2057	52,619	1,537,586	2922%	70%
	2058	44,967	1,442,165	3207%	71%
	2059	38,270	1,344,831	3514%	72%
	2060	32,442	1,246,954	3844%	73%
	2061	27,397	1,151,149	4202%	74%
	2062	23,054	1,057,791	4588%	74%
	2063	19,335	967,038	5002%	75%
	2064	16,166	880,414	5446%	75%
	2065	13,479	798,382	5923%	76%
	2066	11,211	721,233	6433%	76%
	2067	9,305	648,951	6974%	77%
	2068	7,708	581,317	7541%	77%
	2069	6,375	518,598	8135%	77%
	2070	5,264	460,589	8750%	77%
	2071	4,339	406,903	9378%	78%
	2072	3,570	357,708	10020%	78%
	2073	2,930	312,524	10666%	78%
	2074	2,398	271,459	11320%	78%

History	4,357,677	12,226	0%	0%
Future	23,925,585	58,438,370	244%	104%
Lifetime	28,283,262	58,450,596	207%	78%
Lifetime @ val interest rate				90%

Attachment 4
MedAmerica
Pennsylvania-Specific Written Premium and Paid Claim Experience and Projections
After Requested Average 25% Increase
All Simplicity ii Policy Forms
All Issue Ages

		Loss Ratio Demonstration			
		A	B	C = B / A	D
	Calendar Year	Written Premium	Paid Claims	Paid Loss Ratio	Cumulative Loss Ratio with Interest
Historical Experience	2007	18,494	-	0%	0%
	2008	86,372	-	0%	0%
	2009	190,627	-	0%	0%
	2010	274,189	3,204	1%	1%
	2011	440,888	-	0%	0%
	2012	769,360	-	0%	0%
	2013	1,234,961	-	0%	0%
	2014	1,342,786	9,022	1%	0%
Projected Future Experience (60 Years)	2015	1,286,010	43,985	3%	1%
	2016	1,541,360	55,300	4%	1%
	2017	1,487,387	72,511	5%	2%
	2018	1,441,349	91,074	6%	2%
	2019	1,396,996	115,838	8%	3%
	2020	1,367,390	136,675	10%	4%
	2021	1,309,075	163,451	12%	4%
	2022	1,217,459	193,695	16%	5%
	2023	1,123,837	226,534	20%	6%
	2024	1,071,538	257,166	24%	7%
	2025	1,035,796	294,686	28%	8%
	2026	994,468	336,051	34%	8%
	2027	962,521	381,655	40%	9%
	2028	929,345	431,769	46%	11%
	2029	894,967	487,326	54%	12%
	2030	859,466	548,212	64%	13%
	2031	822,954	614,951	75%	14%
	2032	784,470	686,945	88%	15%
	2033	745,383	764,816	103%	17%
	2034	706,977	847,890	120%	18%
	2035	667,023	935,607	140%	20%
	2036	628,799	1,027,407	163%	22%
	2037	590,763	1,123,055	190%	24%
	2038	550,553	1,221,030	222%	25%
	2039	512,645	1,320,030	257%	27%
	2040	472,737	1,416,734	300%	29%
	2041	436,789	1,510,189	346%	31%
	2042	401,446	1,599,026	398%	33%
	2043	367,759	1,680,468	457%	35%
	2044	335,347	1,752,319	523%	37%
	2045	303,375	1,812,191	597%	39%
	2046	273,951	1,860,018	679%	41%
	2047	246,197	1,893,861	769%	43%
	2048	220,197	1,912,716	869%	45%
	2049	196,006	1,915,867	977%	47%
	2050	173,649	1,903,225	1096%	49%
	2051	153,123	1,876,471	1225%	50%
	2052	134,398	1,836,427	1366%	52%
	2053	117,421	1,784,280	1520%	53%
	2054	102,122	1,721,228	1685%	54%
	2055	88,416	1,647,336	1863%	56%
	2056	76,210	1,565,740	2055%	57%
	2057	65,404	1,478,916	2261%	58%
	2058	55,893	1,387,137	2482%	59%
	2059	47,569	1,293,517	2719%	59%
	2060	40,325	1,199,374	2974%	60%
	2061	34,054	1,107,225	3251%	61%
	2062	28,655	1,017,429	3551%	61%
	2063	24,033	930,139	3870%	62%
	2064	20,094	846,820	4214%	62%
	2065	16,754	767,918	4583%	63%
	2066	13,935	693,713	4978%	63%
	2067	11,566	624,189	5397%	63%
	2068	9,581	559,136	5836%	63%
	2069	7,924	498,810	6295%	64%
	2070	6,543	443,014	6771%	64%
	2071	5,393	391,377	7257%	64%
	2072	4,437	344,059	7754%	64%
	2073	3,642	300,599	8253%	64%
	2074	2,981	261,101	8760%	64%

History	4,357,677	12,226	0%	0%
Future	29,426,458	56,210,227	191%	82%
Lifetime	33,784,135	56,222,453	166%	64%
Lifetime @ val interest rate				74%

Attachment 5
MedAmerica
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2014
Simplicity ii

Combined Nationwide Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve [3]
	Incurred Claims [1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve [2]	
2007	-	-	-	-	-	
2008	-	-	-	-	-	
2009	39,120	39,120	-	-	-	
2010	565,521	453,604	111,917	-	111,917	
2011	791,280	738,234	53,046	-	53,046	
2012	696,620	510,923	185,697	-	185,697	
2013	2,188,947	996,622	1,192,324	-	1,192,324	
2014	1,558,310	208,323	954,183	395,804	1,349,987	83,248,814

MedAmerica Pennsylvania-Specific Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve [3]
	Incurred Claims [1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve [2]	
2007	-	-	-	-	-	
2008	-	-	-	-	-	
2009	-	-	-	-	-	
2010	3,160	3,160	-	-	-	
2011	-	-	-	-	-	
2012	-	-	-	-	-	
2013	-	-	-	-	-	
2014	79,604	-	70,233	9,372	79,604	2,590,462

[1] Incurred Claims are the sum of paid claims, disabled life reserve, and Incurred but not reported (IBNR) reserve.
[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.
[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 6
MedAmerica Insurance Company
Actual to Expected Experience by Policy Year
Nationwide Experience Before Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
1	39,989,674	675,502	2%	22,256	38,691,415	454,424	1%	21,695	2%	1%	1.44
2	37,875,242	537,126	1%	20,418	35,359,635	724,746	2%	20,158	2%	2%	0.99
3	36,526,048	1,806,427	5%	19,270	33,293,809	1,059,618	3%	19,155	3%	2%	1.26
4	35,292,753	1,801,345	5%	18,420	31,937,827	1,428,472	4%	18,521	3%	3%	1.23
5	34,256,850	2,755,529	8%	17,758	30,962,426	1,996,477	6%	18,060	4%	3%	1.24
6	33,292,056	3,105,424	9%	17,270	30,132,430	2,630,092	9%	17,611	5%	4%	1.20
7	32,517,580	3,601,657	11%	16,870	29,325,625	3,231,024	11%	17,163	5%	5%	1.16
8	31,880,971	4,303,112	13%	16,545	28,514,797	3,737,930	13%	16,716	6%	5%	1.14
9	31,261,803	5,053,293	16%	16,264	27,699,308	4,320,515	16%	16,269	7%	6%	1.13
10	30,672,806	5,965,983	19%	15,973	26,878,811	4,941,646	18%	15,821	8%	7%	1.12
11	27,597,437	7,238,246	26%	15,672	20,972,729	6,022,251	29%	15,373	9%	8%	1.11
12	23,908,205	8,347,553	35%	15,358	20,048,867	6,766,872	34%	14,924	10%	9%	1.12
13	23,184,351	9,521,052	41%	15,033	19,194,826	7,612,963	40%	14,475	11%	10%	1.12
14	22,441,440	10,833,863	48%	14,693	18,307,372	8,565,286	47%	14,024	13%	11%	1.13
15	21,689,353	12,159,652	56%	14,339	17,459,484	9,565,249	55%	13,572	14%	13%	1.13
16	20,941,291	13,331,109	64%	13,970	16,638,833	10,245,690	62%	13,119	16%	14%	1.14
17	20,169,596	14,793,311	73%	13,585	15,808,245	12,458,278	79%	12,665	17%	15%	1.13
18	19,379,032	16,427,499	85%	13,182	14,985,448	11,305,336	75%	12,210	19%	16%	1.15
19	18,547,288	18,167,352	98%	12,763	14,183,770	13,699,448	97%	11,754	20%	18%	1.16
20	17,718,283	20,000,352	113%	12,327	13,386,760	15,019,474	112%	11,298	22%	19%	1.16
21	16,858,524	21,934,157	130%	11,884	12,606,957	16,409,692	130%	10,841	24%	21%	1.17
22	15,987,926	23,958,528	150%	11,434	11,838,339	17,856,680	151%	10,385	26%	22%	1.18
23	15,128,565	26,059,180	172%	10,979	11,107,889	19,360,381	174%	9,929	28%	24%	1.18
24	14,285,598	28,183,913	197%	10,520	10,382,942	20,872,685	201%	9,475	30%	25%	1.19
25	13,450,982	30,301,690	225%	10,056	9,679,293	22,369,722	231%	9,024	32%	27%	1.20
26	12,620,488	32,401,364	257%	9,590	8,990,386	23,853,328	265%	8,576	34%	29%	1.20
27	11,800,377	34,442,796	292%	9,123	8,322,364	25,289,753	304%	8,132	36%	30%	1.21
28	10,995,868	36,387,841	331%	8,657	7,678,598	26,659,594	347%	7,693	39%	32%	1.21
29	10,206,670	38,170,662	374%	8,192	7,056,453	27,915,823	396%	7,262	41%	34%	1.22
30	9,439,297	39,747,554	421%	7,731	6,460,204	29,018,707	449%	6,838	43%	35%	1.23
31	8,693,697	41,105,786	473%	7,276	5,895,388	29,973,256	508%	6,423	45%	37%	1.23
32	7,977,090	42,207,437	529%	6,829	5,361,718	30,746,505	573%	6,018	48%	38%	1.24
33	7,291,849	43,038,662	590%	6,390	4,856,005	31,711,445	653%	5,624	50%	40%	1.24
34	6,636,576	43,552,486	656%	5,962	4,378,153	31,337,054	716%	5,243	52%	41%	1.25
35	6,012,113	43,714,415	727%	5,547	3,935,804	31,833,969	809%	4,876	54%	43%	1.25
36	5,427,605	43,562,581	803%	5,146	3,526,495	31,742,461	900%	4,522	56%	44%	1.26
37	4,879,383	43,097,050	883%	4,761	3,146,011	31,437,528	999%	4,184	57%	46%	1.26
38	4,366,348	42,332,691	970%	4,392	2,794,795	30,926,886	1107%	3,862	59%	47%	1.26
39	3,891,957	41,270,171	1060%	4,041	2,473,712	30,217,421	1222%	3,556	61%	48%	1.27
40	3,453,900	39,930,134	1156%	3,708	2,183,365	29,300,402	1342%	3,266	62%	49%	1.27
41	3,054,207	38,395,374	1257%	3,394	1,922,386	28,255,696	1470%	2,993	63%	50%	1.27
42	2,691,694	36,704,553	1364%	3,099	1,687,371	27,100,471	1606%	2,737	65%	51%	1.28
43	2,363,939	34,890,483	1476%	2,823	1,476,958	25,855,789	1751%	2,497	66%	51%	1.28
44	2,069,336	32,990,461	1594%	2,566	1,289,864	24,551,426	1903%	2,273	67%	52%	1.28
45	1,806,009	31,029,768	1718%	2,327	1,123,927	23,195,498	2064%	2,065	68%	53%	1.28
46	1,571,868	29,075,817	1850%	2,106	977,317	21,830,709	2234%	1,872	69%	53%	1.29
47	1,364,688	27,159,325	1990%	1,902	848,226	20,487,198	2415%	1,693	69%	54%	1.29
48	1,182,174	25,293,813	2140%	1,715	734,898	19,169,269	2608%	1,528	70%	54%	1.29
49	1,022,025	23,496,229	2299%	1,543	635,655	17,885,672	2814%	1,376	71%	55%	1.29
50	881,984	21,773,933	2469%	1,385	548,927	16,648,000	3033%	1,236	71%	55%	1.29
51	759,882	20,138,931	2650%	1,240	473,263	15,461,897	3267%	1,107	72%	55%	1.29
52	653,678	18,594,908	2845%	1,108	407,343	14,330,965	3518%	989	72%	56%	1.29
53	561,482	17,137,046	3052%	987	349,976	13,257,638	3788%	880	72%	56%	1.30
54	481,568	15,761,862	3273%	877	300,098	12,233,198	4076%	781	73%	56%	1.30
55	412,377	14,465,687	3508%	777	256,770	11,258,305	4385%	690	73%	56%	1.30
56	352,525	13,248,220	3758%	686	219,166	10,334,266	4715%	608	73%	56%	1.30
57	300,792	12,103,229	4024%	603	186,564	9,451,122	5066%	533	73%	57%	1.30
58	256,114	11,029,440	4306%	528	158,330	8,616,746	5442%	464	74%	57%	1.30
59	217,562	10,014,029	4603%	460	133,910	7,822,347	5841%	403	74%	57%	1.30
60	184,322	9,047,120	4908%	399	112,822	7,059,909	6258%	348	74%	57%	1.30
61	155,687	8,134,882	5225%	344	94,644	6,336,827	6695%	298	74%	57%	1.30
62	131,047	7,271,927	5549%	294	79,013	5,649,059	7150%	254	74%	57%	1.30
63	109,877	6,460,303	5880%	251	65,611	4,998,438	7618%	214	74%	57%	1.30
64	91,722	5,692,857	6207%	212	54,160	4,384,239	8095%	180	74%	57%	1.30
65	76,191	4,969,562	6523%	178	44,416	3,808,919	8576%	149	74%	57%	1.30
66	62,941	4,294,037	6822%	148	36,163	3,272,075	9048%	123	74%	57%	1.30
67	51,679	3,670,317	7102%	122	29,212	2,778,954	9513%	100	75%	57%	1.30
68	42,145	3,105,833	7369%	99	23,394	2,335,117	9982%	81	75%	57%	1.30
Total	771,456,385	1,381,774,430	179%	506,357	630,727,671	1,032,988,832	164%	478,786	75%	57%	1.30

Attachment 6
MedAmerica Insurance Company
Actual to Expected Experience by Policy Year
Nationwide Experience After 25% Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
1	39,989,674	675,502	2%	22,256	38,691,415	454,424	1%	21,695	2%	1%	1.44
2	37,875,242	537,126	1%	20,418	35,359,635	724,746	2%	20,158	2%	2%	0.99
3	40,909,174	1,806,427	4%	19,270	33,293,809	1,059,618	3%	19,155	3%	2%	1.22
4	39,880,811	1,801,345	5%	18,236	31,937,827	1,428,472	4%	18,521	3%	3%	1.16
5	38,710,240	2,755,529	7%	17,403	30,962,426	1,996,477	6%	18,060	4%	3%	1.16
6	37,952,944	3,105,424	8%	16,751	30,132,430	2,630,092	9%	17,611	4%	4%	1.11
7	38,045,568	3,601,657	9%	16,196	29,325,625	3,231,024	11%	17,163	5%	5%	1.06
8	37,890,535	4,303,112	11%	15,884	28,514,797	3,737,930	13%	16,716	6%	5%	1.04
9	37,576,687	5,053,293	13%	15,614	27,699,308	4,320,515	16%	16,269	6%	6%	1.02
10	36,868,713	5,965,983	16%	15,335	26,878,811	4,941,646	18%	15,821	7%	7%	1.01
11	33,172,120	7,238,246	22%	15,045	20,972,729	6,022,251	29%	15,373	8%	8%	1.00
12	28,737,662	8,347,553	29%	14,744	20,048,867	6,766,872	34%	14,924	9%	9%	0.99
13	27,867,590	9,521,052	34%	14,431	19,194,826	7,612,963	40%	14,475	10%	10%	1.00
14	26,974,611	10,833,863	40%	14,105	18,307,372	8,565,286	47%	14,024	11%	11%	1.00
15	26,070,602	12,159,652	47%	13,766	17,459,484	9,565,249	55%	13,572	13%	13%	1.00
16	25,171,431	13,331,109	53%	13,411	16,638,833	10,245,690	62%	13,119	14%	14%	1.00
17	24,243,854	14,793,311	61%	13,041	15,808,245	12,458,278	79%	12,665	15%	15%	1.00
18	23,293,596	16,427,499	71%	12,655	14,985,448	11,305,336	75%	12,210	17%	16%	1.01
19	22,293,840	18,167,352	81%	12,252	14,183,770	13,699,448	97%	11,754	18%	18%	1.02
20	21,297,376	20,000,352	94%	11,834	13,386,760	15,019,474	112%	11,298	19%	19%	1.02
21	20,263,945	21,934,157	108%	11,408	12,606,957	16,409,692	130%	10,841	21%	21%	1.03
22	19,217,487	23,958,528	125%	10,977	11,838,339	17,856,680	151%	10,385	23%	22%	1.03
23	18,184,536	26,059,180	143%	10,540	11,107,889	19,360,381	174%	9,929	24%	24%	1.04
24	17,171,288	28,183,913	164%	10,099	10,382,942	20,872,685	201%	9,475	26%	25%	1.04
25	16,168,081	30,301,690	187%	9,654	9,679,293	22,369,722	231%	9,024	28%	27%	1.05
26	15,169,826	32,401,364	214%	9,207	8,990,386	23,853,328	265%	8,576	30%	29%	1.05
27	14,184,053	34,442,796	243%	8,758	8,322,364	25,289,753	304%	8,132	32%	30%	1.06
28	13,217,033	36,387,841	275%	8,310	7,678,598	26,659,594	347%	7,693	34%	32%	1.06
29	12,268,417	38,170,662	311%	7,864	7,056,453	27,915,823	396%	7,262	36%	34%	1.06
30	11,346,036	39,747,554	350%	7,422	6,460,204	29,018,707	449%	6,838	38%	35%	1.07
31	10,449,824	41,105,786	393%	6,985	5,895,388	29,973,256	508%	6,423	40%	37%	1.07
32	9,588,462	42,207,437	440%	6,555	5,361,718	30,746,505	573%	6,018	41%	38%	1.08
33	8,764,802	43,038,662	491%	6,134	4,856,005	31,711,445	653%	5,624	43%	40%	1.08
34	7,977,164	43,552,486	546%	5,724	4,378,153	31,337,054	716%	5,243	45%	41%	1.09
35	7,226,560	43,714,415	605%	5,325	3,935,804	31,833,969	809%	4,876	47%	43%	1.09
36	6,523,981	43,562,581	668%	4,941	3,526,495	31,742,461	900%	4,522	48%	44%	1.10
37	5,865,018	43,097,050	735%	4,570	3,146,011	31,437,528	999%	4,184	50%	46%	1.10
38	5,248,351	42,332,691	807%	4,216	2,794,795	30,926,886	1107%	3,862	51%	47%	1.10
39	4,678,132	41,270,171	882%	3,879	2,473,712	30,217,421	1222%	3,556	53%	48%	1.11
40	4,151,588	39,930,134	962%	3,559	2,183,365	29,300,402	1342%	3,266	54%	49%	1.11
41	3,671,157	38,395,374	1046%	3,258	1,922,386	28,255,696	1470%	2,993	55%	50%	1.11
42	3,235,417	36,704,553	1134%	2,975	1,687,371	27,100,471	1606%	2,737	56%	51%	1.11
43	2,841,454	34,890,483	1228%	2,710	1,476,958	25,855,789	1751%	2,497	57%	51%	1.12
44	2,487,342	32,990,461	1326%	2,463	1,289,864	24,551,426	1903%	2,273	58%	52%	1.12
45	2,170,822	31,029,768	1429%	2,234	1,123,927	23,195,498	2064%	2,065	59%	53%	1.12
46	1,889,386	29,075,817	1539%	2,022	977,317	21,830,709	2234%	1,872	60%	53%	1.12
47	1,640,355	27,159,325	1656%	1,826	848,226	20,487,198	2415%	1,693	60%	54%	1.12
48	1,420,973	25,293,813	1780%	1,646	734,898	19,169,269	2608%	1,528	61%	54%	1.12
49	1,228,474	23,496,229	1913%	1,481	635,655	17,885,672	2814%	1,376	62%	55%	1.12
50	1,060,144	21,773,933	2054%	1,330	548,927	16,648,000	3033%	1,236	62%	55%	1.13
51	913,378	20,138,931	2205%	1,191	473,263	15,461,897	3267%	1,107	62%	55%	1.13
52	785,721	18,594,908	2367%	1,064	407,343	14,330,965	3518%	989	63%	56%	1.13
53	674,901	17,137,046	2539%	948	349,976	13,257,638	3788%	880	63%	56%	1.13
54	578,845	15,761,862	2723%	842	300,098	12,233,198	4076%	781	63%	56%	1.13
55	495,678	14,465,687	2918%	746	256,770	11,258,305	4385%	690	64%	56%	1.13
56	423,735	13,248,220	3127%	658	219,166	10,334,266	4715%	608	64%	56%	1.13
57	361,552	12,103,229	3348%	579	186,564	9,451,122	5066%	533	64%	57%	1.13
58	307,850	11,029,440	3583%	507	158,330	8,616,746	5442%	464	64%	57%	1.13
59	261,509	10,014,029	3829%	441	133,910	7,822,347	5841%	403	64%	57%	1.13
60	221,555	9,047,120	4083%	383	112,822	7,059,909	6258%	348	64%	57%	1.13
61	187,136	8,134,882	4347%	330	94,644	6,336,827	6695%	298	65%	57%	1.13
62	157,519	7,271,927	4617%	283	79,013	5,649,059	7150%	254	65%	57%	1.13
63	132,072	6,460,303	4891%	241	65,611	4,998,438	7618%	214	65%	57%	1.13
64	110,250	5,692,857	5164%	203	54,160	4,384,239	8095%	180	65%	57%	1.13
65	91,581	4,969,562	5426%	171	44,416	3,808,919	8576%	149	65%	57%	1.13
66	75,656	4,294,037	5676%	142	36,163	3,272,075	9048%	123	65%	57%	1.13
67	62,118	3,670,317	5909%	117	29,212	2,778,954	9513%	100	65%	57%	1.13
68	50,658	3,105,833	6131%	95	23,394	2,335,117	9982%	81	65%	57%	1.13
Total	900,024,091	1,381,774,430	154%	146,414	630,727,671	1,032,988,832	164%	149,078	65%	57%	1.13

Attachment 7
MedAmerica Insurance Company
Actual to Expected Experience by Policy Year
Pennsylvania-Specific Experience Before Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
1	1,404,686	43	0%	743	1,347,023	14,424	1%	694	0%	1%	0.00
2	1,366,705	75,039	5%	704	1,230,094	23,408	2%	644	3%	1%	1.82
3	1,330,571	21,583	2%	668	1,157,070	34,097	3%	612	2%	2%	1.23
4	1,287,409	40,424	3%	637	1,109,013	45,345	4%	591	3%	2%	1.07
5	1,252,216	61,739	5%	619	1,074,853	63,220	6%	576	3%	3%	1.00
6	1,214,053	87,819	7%	604	1,045,961	83,397	8%	561	4%	4%	0.98
7	1,184,410	117,450	10%	590	1,017,770	102,440	10%	546	4%	4%	0.99
8	1,159,174	144,946	13%	579	989,518	117,852	12%	531	5%	5%	1.01
9	1,135,928	169,322	15%	568	961,187	135,515	14%	516	6%	6%	1.03
10	1,114,183	198,745	18%	558	932,770	154,567	17%	501	7%	6%	1.05
11	1,012,825	239,317	24%	547	758,658	186,519	25%	486	8%	7%	1.06
12	915,894	274,569	30%	535	724,835	208,903	29%	471	9%	8%	1.07
13	885,961	312,195	35%	523	692,727	234,589	34%	456	10%	9%	1.09
14	858,067	355,194	41%	511	659,404	264,016	40%	441	11%	10%	1.10
15	826,691	403,232	49%	498	626,582	296,662	47%	426	12%	11%	1.11
16	797,117	457,180	57%	485	599,565	333,029	56%	411	14%	12%	1.12
17	771,303	517,404	67%	471	572,587	418,289	73%	396	15%	14%	1.12
18	744,410	583,727	78%	456	545,662	373,580	68%	381	17%	15%	1.14
19	716,423	656,929	92%	441	518,841	467,744	90%	366	19%	16%	1.15
20	687,349	735,322	107%	425	492,154	521,512	106%	350	20%	18%	1.16
21	656,910	819,672	125%	409	464,829	578,447	124%	335	22%	19%	1.17
22	625,161	910,257	146%	392	437,718	639,477	146%	320	24%	21%	1.18
23	593,503	1,006,195	170%	376	411,659	703,426	171%	305	26%	22%	1.18
24	562,156	1,106,744	197%	359	380,158	770,407	203%	290	28%	24%	1.19
25	529,557	1,209,792	228%	342	354,907	838,891	236%	274	31%	26%	1.20
26	498,319	1,314,395	264%	325	330,154	907,846	275%	260	33%	27%	1.21
27	466,743	1,418,151	304%	308	305,325	976,386	320%	245	36%	29%	1.22
28	435,225	1,516,524	348%	291	280,280	1,040,893	371%	230	38%	31%	1.22
29	402,741	1,610,468	400%	274	256,741	1,102,577	429%	216	41%	33%	1.23
30	371,854	1,697,027	456%	257	232,916	1,159,735	498%	202	43%	35%	1.24
31	341,229	1,773,780	520%	240	211,998	1,209,757	571%	188	46%	37%	1.25
32	312,931	1,838,577	588%	224	192,087	1,252,220	652%	175	49%	39%	1.25
33	285,614	1,887,708	661%	208	173,248	1,306,920	754%	162	51%	41%	1.26
34	258,821	1,923,375	743%	193	154,852	1,283,649	829%	150	54%	42%	1.27
35	233,673	1,943,363	832%	178	138,313	1,321,032	955%	138	56%	44%	1.27
36	210,073	1,945,399	926%	163	122,964	1,322,208	1075%	126	58%	46%	1.28
37	187,904	1,928,605	1026%	149	108,811	1,312,474	1206%	115	60%	47%	1.28
38	167,226	1,894,247	1133%	136	95,847	1,289,985	1346%	105	62%	49%	1.29
39	148,076	1,846,529	1247%	124	84,050	1,260,411	1500%	96	64%	50%	1.29
40	130,466	1,787,028	1370%	112	73,383	1,224,452	1669%	87	66%	51%	1.30
41	114,388	1,711,806	1496%	101	63,798	1,176,470	1844%	78	68%	52%	1.30
42	99,812	1,626,058	1629%	91	55,241	1,122,506	2032%	70	69%	53%	1.30
43	86,687	1,532,806	1768%	82	47,647	1,063,283	2232%	63	71%	54%	1.31
44	74,949	1,436,643	1917%	73	40,948	1,001,842	2447%	56	72%	55%	1.31
45	64,522	1,338,850	2075%	65	35,073	940,752	2682%	50	73%	56%	1.31
46	55,319	1,239,468	2241%	58	29,948	876,867	2928%	45	74%	56%	1.31
47	47,246	1,142,994	2419%	51	25,500	813,483	3190%	40	75%	57%	1.31
48	40,207	1,051,615	2616%	45	21,657	754,148	3482%	35	75%	57%	1.31
49	34,101	964,249	2828%	39	18,351	697,579	3801%	27	76%	58%	1.32
50	28,832	880,291	3053%	35	15,519	642,264	4139%	31	77%	58%	1.32
51	24,307	801,041	3296%	30	13,101	590,046	4504%	24	77%	59%	1.32
52	20,439	727,287	3558%	26	11,043	539,127	4882%	21	78%	59%	1.32
53	17,145	657,210	3833%	23	9,297	489,900	5270%	16	78%	59%	1.32
54	14,352	590,915	4117%	20	7,818	443,699	5676%	18	78%	59%	1.32
55	11,990	528,957	4412%	17	6,567	399,452	6083%	13	79%	60%	1.32
56	9,998	471,396	4715%	14	5,511	358,117	6498%	11	79%	60%	1.32
57	8,322	418,200	5025%	12	4,620	319,176	6909%	10	79%	60%	1.32
58	6,915	367,412	5313%	10	3,867	281,226	7272%	8	79%	60%	1.32
59	5,735	320,222	5583%	9	3,232	246,169	7616%	7	79%	60%	1.32
60	4,748	277,567	5846%	7	2,696	214,513	7957%	6	80%	60%	1.32
61	3,921	239,174	6100%	6	2,242	186,212	8305%	5	80%	60%	1.32
62	3,230	204,409	6329%	5	1,859	160,316	8625%	4	80%	60%	1.32
63	2,652	173,022	6525%	4	1,535	137,260	8944%	3	80%	60%	1.32
64	2,169	144,615	6668%	3	1,261	116,356	9228%	3	80%	60%	1.32
65	1,766	119,425	6761%	3	1,030	97,684	9480%	2	80%	60%	1.32
66	1,431	97,635	6821%	2	837	81,405	9729%	2	80%	60%	1.32
67	1,154	79,059	6853%	2	674	67,329	9982%	1	80%	60%	1.32
68	924	63,290	6850%	1	539	55,240	10242%	1	80%	60%	1.32
Total	28,870,817	56,035,629	194%	17,057	22,297,925	39,452,725	177%	14,627	80%	60%	1.32

Attachment 7
MedAmerica Insurance Company
Actual to Expected Experience by Policy Year
Pennsylvania-Specific Experience After 25% Requested Increase
Individual Simplicity ii Policy Forms
All Issue Ages

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
1	1,404,686	43	0%	743	1,347,023	14,424	1%	694	0%	1%	0.00
2	1,366,705	75,039	5%	704	1,230,094	23,408	2%	644	3%	1%	1.82
3	1,490,240	21,583	1%	668	1,157,070	34,097	3%	612	2%	2%	1.19
4	1,454,772	40,424	3%	631	1,109,013	45,345	4%	591	2%	2%	1.01
5	1,440,048	61,739	4%	606	1,074,853	63,220	6%	576	3%	3%	0.93
6	1,420,442	87,819	6%	585	1,045,961	83,397	8%	561	3%	4%	0.90
7	1,409,448	117,450	8%	567	1,017,770	102,440	10%	546	4%	4%	0.90
8	1,391,009	144,946	10%	556	989,518	117,852	12%	531	5%	5%	0.91
9	1,365,386	169,322	12%	546	961,187	135,515	14%	516	5%	6%	0.92
10	1,339,249	198,745	15%	535	932,770	154,567	17%	501	6%	6%	0.94
11	1,217,416	239,317	20%	525	758,658	186,519	25%	486	7%	7%	0.94
12	1,100,905	274,569	25%	514	724,835	208,903	29%	471	8%	8%	0.95
13	1,064,925	312,195	29%	503	692,727	234,589	34%	456	9%	9%	0.96
14	1,031,396	355,194	34%	491	659,404	264,016	40%	441	10%	10%	0.97
15	993,683	403,232	41%	478	626,582	296,662	47%	426	11%	11%	0.97
16	958,135	457,180	48%	465	599,565	333,029	56%	411	12%	12%	0.98
17	927,106	517,404	56%	452	572,587	418,289	73%	396	13%	14%	0.98
18	894,781	583,727	65%	438	545,662	373,580	68%	381	15%	15%	1.00
19	861,140	656,929	76%	423	518,841	467,744	90%	366	16%	16%	1.00
20	826,194	735,322	89%	408	492,154	521,512	106%	350	18%	18%	1.01
21	789,606	819,672	104%	392	464,829	578,447	124%	335	19%	19%	1.02
22	751,443	910,257	121%	377	437,718	639,477	146%	320	21%	21%	1.02
23	713,391	1,006,195	141%	361	411,659	703,426	171%	305	23%	22%	1.03
24	675,712	1,106,744	164%	345	380,158	770,407	203%	290	25%	24%	1.04
25	636,527	1,209,792	190%	328	354,907	838,891	236%	274	27%	26%	1.04
26	598,979	1,314,395	219%	312	330,154	907,846	275%	260	29%	27%	1.05
27	561,025	1,418,151	253%	296	305,325	976,386	320%	245	31%	29%	1.06
28	523,141	1,516,524	290%	279	280,280	1,040,893	371%	230	33%	31%	1.06
29	484,095	1,610,468	333%	263	256,741	1,102,577	429%	216	35%	33%	1.07
30	446,969	1,697,027	380%	247	232,916	1,159,735	498%	202	38%	35%	1.08
31	410,157	1,773,780	432%	231	211,998	1,209,757	571%	188	40%	37%	1.08
32	376,144	1,838,577	489%	215	192,087	1,252,220	652%	175	42%	39%	1.09
33	343,307	1,887,708	550%	200	173,248	1,306,920	754%	162	44%	41%	1.09
34	311,103	1,923,375	618%	185	154,852	1,283,649	829%	150	46%	42%	1.10
35	280,875	1,943,363	692%	170	138,313	1,321,032	955%	138	48%	44%	1.10
36	252,507	1,945,399	770%	157	122,964	1,322,208	1075%	126	50%	46%	1.11
37	225,861	1,928,605	854%	143	108,811	1,312,474	1206%	115	52%	47%	1.11
38	201,006	1,894,247	942%	131	95,847	1,289,985	1346%	105	54%	49%	1.12
39	177,987	1,846,529	1037%	119	84,050	1,260,411	1500%	96	56%	50%	1.12
40	156,820	1,787,028	1140%	108	73,383	1,224,452	1669%	87	57%	51%	1.12
41	137,495	1,711,806	1245%	97	63,798	1,176,470	1844%	78	59%	52%	1.13
42	119,973	1,626,058	1355%	87	55,241	1,122,506	2032%	70	60%	53%	1.13
43	104,197	1,532,806	1471%	78	47,647	1,063,283	2232%	63	61%	54%	1.13
44	90,089	1,436,643	1595%	70	40,948	1,001,842	2447%	56	62%	55%	1.13
45	77,556	1,338,850	1726%	62	35,073	940,752	2682%	50	63%	56%	1.14
46	66,493	1,239,468	1864%	55	29,948	876,867	2928%	45	64%	56%	1.14
47	56,790	1,142,994	2013%	49	25,500	813,483	3190%	40	65%	57%	1.14
48	48,328	1,051,615	2176%	43	21,657	754,148	3482%	35	65%	57%	1.14
49	40,989	964,249	2352%	38	18,351	697,579	3801%	27	66%	58%	1.14
50	34,656	880,291	2540%	33	15,519	642,264	4139%	31	66%	58%	1.14
51	29,217	801,041	2742%	29	13,101	590,046	4504%	24	67%	59%	1.14
52	24,567	727,287	2960%	25	11,043	539,127	4882%	21	67%	59%	1.14
53	20,609	657,210	3189%	22	9,297	489,900	5270%	16	68%	59%	1.14
54	17,251	590,915	3425%	19	7,818	443,699	5676%	18	68%	59%	1.14
55	14,412	528,957	3670%	16	6,567	399,452	6083%	13	68%	60%	1.14
56	12,017	471,396	3923%	14	5,511	358,117	6498%	11	68%	60%	1.14
57	10,003	418,200	4181%	12	4,620	319,176	6909%	10	69%	60%	1.14
58	8,312	367,412	4420%	10	3,867	281,226	7272%	8	69%	60%	1.15
59	6,894	320,222	4645%	8	3,232	246,169	7616%	7	69%	60%	1.15
60	5,707	277,567	4864%	7	2,696	214,513	7957%	6	69%	60%	1.15
61	4,713	239,174	5075%	6	2,242	186,212	8305%	5	69%	60%	1.15
62	3,882	204,409	5266%	5	1,859	160,316	8625%	4	69%	60%	1.15
63	3,187	173,022	5429%	4	1,535	137,260	8944%	3	69%	60%	1.15
64	2,607	144,615	5547%	3	1,261	116,356	9228%	3	69%	60%	1.15
65	2,123	119,425	5625%	3	1,030	97,684	9480%	2	69%	60%	1.15
66	1,721	97,635	5674%	2	837	81,405	9729%	2	69%	60%	1.15
67	1,387	79,059	5702%	2	674	67,329	9982%	1	69%	60%	1.15
68	1,110	63,290	5699%	1	539	55,240	10242%	1	69%	60%	1.15
Total	33,820,605	56,035,629	166%	16,497	22,297,925	39,452,725	177%	14,627	69%	60%	1.15