

**State:** Pennsylvania **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Long-Term Care  
**Project Name/Number:** MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

## Filing at a Glance

Company: MedAmerica Insurance Company  
Product Name: Long-Term Care  
State: Pennsylvania  
TOI: LTC03I Individual Long Term Care  
Sub-TOI: LTC03I.003 Other  
Filing Type: Rate - Other (Not M.U. or G.I. Product)  
Date Submitted: 03/09/2017  
SERFF Tr Num: MILL-130925276  
SERFF Status: Assigned  
State Tr Num: MILL-130925276  
State Status: Received Review in Progress  
Co Tr Num: SERIES 11 AND PRIOR INDIVIDUAL

Implementation: On Approval  
Date Requested:  
Author(s): Missy Gordon, Travis Reisch, Shawn Stender, Michael Emmert, Bryan Rask, Brandon Johnson, Jack Bridges, Jenna Roska  
Reviewer(s): Jim Laverty (primary)  
Disposition Date:  
Disposition Status:  
Implementation Date:

### State Filing Description:

Proposed 96.9% increase on 290 PA policyholders of LTC forms LTC-LBP-2PA, LTC-LBP8-MA-PA, LTC-CD5-2PA, LTC-CD8-MA-PA, LTC-CD9-MA-PA, NTQ11-337-MA-PA-601, NTQ11-337-MA-PA-998, LTQ11-336-MA-PA-601, LTQ11-336-MA-PA-998, FLQ11-336-MA-PA-601, HTQ11-338-MA-PA-601, and HTQ11-338-MA-PA-998.

**State:** Pennsylvania **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Long-Term Care  
**Project Name/Number:** MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

## General Information

Project Name: MedAmerica Nationwide 2017 Rate Increase      Status of Filing in Domicile: Pending  
Project Number: 145MAI01-30.05      Date Approved in Domicile:  
Requested Filing Mode: Review & Approval      Domicile Status Comments: Pennsylvania is the state of  
      domicile.  
Explanation for Combination/Other:      Market Type: Individual  
Submission Type: New Submission      Individual Market Type:  
Overall Rate Impact: 96.9%      Filing Status Changed: 03/10/2017  
      State Status Changed: 03/10/2017  
Deemer Date:      Created By: Brandon Johnson  
Submitted By: Shawn Stender      Corresponding Filing Tracking Number:  
      State TOI: LTC03I Individual Long Term Care

### Filing Description:

On behalf of MedAmerica, we are submitting the referenced rate filing for your review. These are existing policy forms that provide long-term care coverage. The company issued these forms in Pennsylvania between October 12, 1992 and August 1, 2004. The forms are no longer being marketed in any jurisdiction. The company is making a similar request on the Series 11 Group policy forms in a concurrent filing (SERFF Tracking # MILL-130951675).

The company is requesting the approval of a premium rate increase on these forms, including all associated riders. These forms are in need of a premium rate increase due to emerging and projected experience running more adverse than previously expected. The company is requesting a premium rate increase that varies by benefit period. The cumulative rate increase levels were determined to allow certification to rate stability, where applicable, and vary by benefit period to better align the rate increase with the adverse experience.

There has been one prior increase that the Department filed for use in May 2010. The company is seeking this current rate increase request to achieve what it believes is needed to alleviate the poor performance on this block of business.

Similar to the prior increase, the company 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 rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Policyholders who prefer to offset the impact of the requested rate increase may have the option to change one or more of the following plan features to lower their premiums (subject to the minimum benefit options available on the form): (i) reduce their daily benefit; (ii) shorten their benefit period; (iii) lengthen their elimination period; (iv) reduce their inflation protection (e.g., compound inflation to no inflation); or (v) drop rider coverage. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

As noted above, the requested increase varies by a policyholder's current benefit period. Therefore, in lieu of inflation-based landing spot options, the company is preparing a unique notification letter that provides pre-packaged benefit reduction options for policyholders. The notification letter will provide distinct pre-packaged benefit reduction options that allow policyholders to easily reduce their benefits to mitigate the increase without calling customer service. The company has indicated that its customer service team is always available to discuss with policyholders their options to reduce their benefit coverage and lower their premiums at any time. At this time the company is in the process of finalizing this letter and will submit the letter for the Department's review once complete in the following weeks.

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**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
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Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.

## Company and Contact

### Filing Contact Information

Shawn Stender, Assistant Actuary shawn.stender@milliman.com  
 Milliman, Inc. 952-820-3104 [Phone]  
 8500 Normandale Lake Blvd.  
 Suite 1850  
 Minneapolis, MN 55437

### Filing Company Information

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

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name: Lifetime HealthCare	Company Type:
(800) 544-0327 ext. [Phone]	Group	Life/Accident/Health
	FEIN Number: 34-0977231	State ID Number:

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

**SERFF Tracking #:**

MILL-130925276

**State Tracking #:**

MILL-130925276

**Company Tracking #:**

SERIES 11 AND PRIOR INDIVIDUAL

**State:**

Pennsylvania

**Filing Company:**

MedAmerica Insurance Company

**TOI/Sub-TOI:**

LTC03I Individual Long Term Care/LTC03I.003 Other

**Product Name:**

Long-Term Care

**Project Name/Number:**

MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

## Rate Information

Rate data applies to filing.

**Filing Method:**

Review and Approval

**Rate Change Type:**

Increase

**Overall Percentage of Last Rate Revision:**

39.000%

**Effective Date of Last Rate Revision:**

05/13/2010

**Filing Method of Last Filing:**

Review and Approval

## 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	%	96.900%	\$569,405	290	\$587,524	187.100%	69.100%

State: Pennsylvania

Filing Company:

MedAmerica Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long-Term Care

Project Name/Number: MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

## Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Prior to Series 11 Rate Tables	LTC-LBP-2PA, LTC-LBP8-MA-PA, LTC-CD5-2PA, LTC-CD8-MA-PA, LTC-CD9-MA-PA	Revised	Previous State Filing Number: MILL-126480243 Percent Rate Change Request: 96.9	PA_MedAmerica_Current Premium Rates_Prior to Series 11_20170309.pdf, PA_MedAmerica_Proposed Premium Rates_Prior to Series 11_20170309.pdf,
2		Series 11 Individual Rate Tables	NTQ11-337-MA-PA-601, NTQ11-337-MA-PA-998, LTQ11-336-MA-PA-601, LTQ11-336-MA-PA-998, FLQ11-336-MA-PA-601, HTQ11-338-MA-PA-601, HTQ11-338-MA-PA-998	Revised	Previous State Filing Number: MILL-126494751 Percent Rate Change Request: 96.9	PA_MedAmerica_Current Premium Rates_Series 11 Individual_20170309.pdf, PA_MedAmerica_Proposed Premium Rates_Series 11 Individual_20170309.p

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**90 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-LBP-2PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC-LBP-2PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC-LBP-2PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>			<b>Benefit Period</b>			<b>Benefit Period</b>		
	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>
<45	11	14	15	3	4	6	10	15	19
45	13	14	15	3	6	7	10	17	22
46	13	15	17	3	6	7	11	17	24
47	13	15	18	4	7	8	13	19	24
48	14	17	19	4	7	8	13	19	25
49	14	18	19	6	7	11	14	21	28
50	15	18	21	6	10	11	14	24	31
51	15	19	24	7	10	11	15	25	31
52	17	21	25	7	11	14	15	26	33
53	18	22	26	7	13	15	17	28	36
54	18	25	29	8	13	17	18	28	38
55	19	26	31	10	14	19	19	31	40
56	21	28	33	11	17	21	21	33	43
57	22	31	36	11	18	24	22	35	46
58	25	33	40	11	19	25	22	38	49
59	26	36	44	14	22	28	25	40	51
60	29	40	49	14	24	31	25	42	54
61	32	44	54	17	26	36	28	46	61
62	35	49	61	19	32	40	32	51	67
63	38	56	68	22	35	46	36	56	74
64	42	61	76	25	39	51	39	63	81
65	47	70	88	28	44	57	42	68	88
66	53	79	99	31	49	64	46	72	96
67	60	89	111	32	53	70	49	79	103
68	67	100	125	35	58	76	51	85	111
69	75	114	143	39	64	83	56	90	118
70	83	129	163	43	70	92	61	96	126
71	88	135	171	43	70	92	61	96	126
72	99	152	192	44	74	97	63	99	129
73	110	170	214	47	78	104	63	103	136
74	121	188	238	51	83	111	67	108	142
75	135	210	265	53	88	117	68	111	147
76	149	232	295	57	93	124	71	117	154
77	164	257	325	58	97	131	74	120	160
78	181	282	357	61	101	138	75	125	165
79	196	307	389	64	107	143	76	129	172
80	197	309	391	64	107	143	76	129	172
81	213	334	421	64	108	146	78	129	172
82	229	360	453	65	108	146	78	131	175
83	247	386	487	65	113	152	78	131	175
84	267	418	525	68	115	156	79	132	178
85	288	452	567	71	120	161	82	136	183

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-LBP8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LBP8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LBP8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Lifetime	Benefit Period					Lifetime	Benefit Period					Lifetime
	2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime	
<40	18	21	24	26	29	13	15	15	15	22	18	24	26	28	36			
40	21	24	26	28	31	14	15	18	21	26	18	25	29	32	42			
41	22	25	28	31	33	15	18	21	22	28	21	29	33	36	46			
42	24	28	31	33	38	17	18	22	25	28	24	32	36	40	47			
43	25	29	33	36	40	18	21	24	26	31	26	35	39	43	51			
44	28	32	36	39	43	18	22	25	28	32	28	38	43	47	56			
45	29	35	39	42	46	19	22	26	31	35	31	40	46	51	60			
46	31	36	42	44	49	19	25	28	32	36	33	43	49	54	64			
47	32	39	43	47	51	21	25	31	33	38	36	46	53	58	67			
48	35	40	46	50	54	21	28	32	35	40	38	49	56	63	71			
49	36	43	49	53	57	22	28	33	38	42	39	51	60	67	75			
50	38	46	51	56	60	24	29	35	39	43	42	54	63	70	79			
51	40	47	54	58	63	24	32	36	40	46	43	57	65	74	82			
52	42	50	56	61	67	25	32	38	43	46	46	60	70	78	85			
53	43	51	58	64	70	26	35	39	44	49	49	64	72	81	89			
54	44	54	61	67	72	28	35	40	46	50	51	65	75	85	93			
55	47	57	64	70	75	28	36	42	47	51	53	68	79	89	97			
56	50	61	70	76	82	31	39	44	50	54	56	71	81	90	100			
57	54	65	75	82	88	32	42	47	53	58	57	74	83	95	104			
58	57	71	81	88	95	35	43	49	56	61	60	75	86	97	107			
59	61	75	85	95	101	36	46	53	58	64	61	78	90	100	110			
60	65	79	90	100	108	36	49	56	61	67	61	81	93	103	113			
61	71	88	100	111	120	40	51	60	65	74	67	85	97	108	120			
62	78	96	110	122	132	43	56	64	71	78	70	89	103	114	125			
63	85	104	120	133	143	46	60	68	75	83	72	93	107	120	132			
64	92	113	129	143	156	49	64	72	81	89	75	97	113	126	138			
65	97	121	139	154	167	51	67	76	85	95	79	101	117	132	145			
66	110	136	157	174	189	56	72	82	92	101	83	108	124	138	152			
67	121	152	174	193	210	60	78	89	99	110	89	114	131	145	161			
68	133	167	192	213	231	64	82	95	106	118	92	120	138	152	170			
69	145	182	209	232	252	68	88	101	113	125	97	125	145	160	178			
70	157	197	227	252	275	72	93	107	120	131	101	131	150	168	185			
71	177	222	256	285	309	78	99	118	135	142	107	138	157	174	195			
72	197	249	285	316	345	82	104	131	153	149	111	142	164	183	202			
73	218	274	316	352	381	86	111	140	165	157	115	149	170	186	210			
74	238	300	345	381	416	92	115	153	186	165	120	153	177	197	218			
75	260	327	375	417	456	95	120	163	199	170	124	157	182	203	222			
76	288	363	417	463	505	100	129	167	200	182	128	165	190	211	234			
77	317	400	461	513	557	106	135	168	197	190	132	171	195	214	242			
78	346	441	505	557	612	110	138	171	202	199	138	174	202	228	249			
79	375	475	548	610	664	115	147	172	193	207	142	181	207	229	257			
80	411	518	596	663	726	115	147	171	190	209	142	181	210	234	257			
81	445	564	649	720	790	124	157	181	202	222	147	189	218	243	268			
82	482	616	709	788	862	129	161	183	203	229	153	193	221	245	274			
83	525	667	767	852	935	129	165	192	214	235	153	196	225	250	277			
84	566	719	826	915	1,008	132	170	197	222	240	154	199	231	260	281			
85	605	769	884	981	1,080	138	177	203	228	247	158	203	235	263	286			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-LBP8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LBP8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LBP8-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	36	44	50	54	60	25	31	36	42	50	33	50	57	64	81			
41	39	49	54	60	65	26	33	39	44	53	38	54	64	71	88			
42	42	53	60	65	71	29	35	42	47	57	43	60	70	76	95			
43	46	57	64	71	76	31	38	44	50	60	46	65	75	83	101			
44	49	60	68	76	82	32	42	49	53	63	50	71	82	90	108			
45	53	64	74	81	88	33	44	50	57	67	54	76	88	97	115			
46	56	68	78	86	93	36	46	53	60	70	58	82	93	104	122			
47	58	72	82	92	99	38	49	57	63	74	64	86	100	110	129			
48	63	76	88	96	104	39	51	58	67	76	67	92	106	118	136			
49	65	81	92	101	110	42	53	63	70	79	71	97	111	124	143			
50	68	85	96	107	115	43	56	65	72	83	76	101	118	131	150			
51	72	89	101	111	121	44	58	68	76	86	79	107	124	139	157			
52	75	93	106	117	126	47	61	71	79	90	85	111	131	145	164			
53	79	97	110	122	132	47	63	74	82	93	88	117	136	152	172			
54	82	101	115	126	138	50	65	76	86	96	92	122	142	158	179			
55	85	106	120	132	143	53	68	79	89	100	97	126	149	165	186			
56	92	113	129	142	154	54	72	83	93	106	99	132	152	170	190			
57	97	121	138	153	165	58	76	88	97	110	103	135	156	174	196			
58	104	129	147	163	177	60	79	92	103	115	106	138	160	178	200			
59	110	136	156	172	188	64	83	97	107	121	108	142	164	183	206			
60	117	145	165	183	200	65	88	100	111	125	111	146	168	188	210			
61	124	156	178	196	214	71	90	104	117	131	115	149	171	192	215			
62	132	165	189	210	229	74	96	110	121	136	118	153	177	196	220			
63	140	177	202	224	245	76	99	114	126	142	121	156	181	200	224			
64	149	186	214	236	259	79	104	118	132	149	124	161	185	206	231			
65	157	197	227	250	274	83	108	124	138	154	126	165	189	211	236			
66	170	214	245	271	297	88	113	129	143	160	129	168	193	214	240			
67	182	229	264	292	320	90	118	133	149	168	133	172	197	220	246			
68	195	246	282	313	343	95	122	140	156	174	136	177	203	225	252			
69	209	263	302	334	367	97	126	145	161	181	139	181	207	231	257			
70	221	279	320	354	389	101	132	152	168	189	143	185	213	236	265			
71	240	303	349	386	424	104	136	161	183	192	145	188	213	238	265			
72	260	328	377	417	459	108	139	171	200	197	146	189	215	240	268			
73	279	353	404	449	492	111	143	182	215	204	149	192	220	243	272			
74	299	378	434	481	527	115	147	192	229	210	152	195	222	246	277			
75	320	403	461	512	562	118	152	203	246	215	153	197	227	252	281			
76	346	438	502	556	610	121	154	199	238	220	154	199	227	252	282			
77	373	471	541	600	659	124	158	197	231	225	156	202	229	253	285			
78	400	506	581	644	708	126	163	196	225	231	157	203	232	257	288			
79	427	541	620	688	756	129	167	196	220	236	160	206	235	260	292			
80	453	575	660	733	805	133	171	195	215	242	163	209	238	264	296			
81	491	623	714	792	872	135	172	199	221	246	161	209	239	267	296			
82	527	670	769	853	938	138	175	203	225	249	163	209	242	268	297			
83	564	717	823	915	1,005	139	178	207	229	253	164	210	243	270	299			
84	600	765	878	974	1,073	142	181	210	235	257	165	211	245	274	299			
85	638	812	933	1,036	1,140	145	185	214	240	261	167	213	247	277	302			



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Policy Form: LTC-CD5-2PA

Comprehensive Policy

Individual Rates for Lifetime Premium Payment Option

90-Day Elimination Period

Premiums for Base Policy with No Inflation Protection

Current Annual Premium Rates

Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	36	54	44	68	57	88	63	95
40	39	57	47	72	60	93	67	100
41	40	60	50	76	64	99	71	106
42	43	64	53	81	67	104	75	113
43	44	67	56	85	71	111	81	120
44	47	71	60	90	75	118	85	126
45	50	75	63	96	81	125	90	135
46	53	79	67	101	85	132	96	143
47	56	85	71	107	90	140	103	153
48	60	89	75	114	96	149	110	163
49	63	95	79	121	101	157	117	172
50	67	100	85	128	108	167	125	183
51	71	107	90	136	115	178	133	196
52	76	114	96	145	124	189	143	209
53	81	121	103	154	132	202	154	224
54	86	129	110	165	142	214	165	239
55	93	138	117	177	152	229	178	256
56	99	146	126	188	163	245	192	274
57	106	157	135	200	175	261	207	293
58	114	167	146	214	188	278	224	314
59	122	179	156	229	202	297	242	338
60	132	192	168	246	218	320	261	364
61	145	209	185	267	238	346	288	396
62	158	227	202	289	260	374	317	431
63	174	246	221	314	285	406	349	470
64	192	268	243	341	313	439	384	512
65	215	299	272	378	350	485	432	567
66	238	324	300	410	386	527	477	619
67	261	353	331	446	425	573	527	677
68	286	384	363	485	467	621	581	737
69	318	421	403	532	518	682	646	812
70	353	463	448	584	574	746	717	891
71	366	473	461	596	592	762	738	909
72	403	517	509	651	652	828	812	991
73	442	562	559	708	714	899	891	1,077
74	484	607	610	765	781	972	974	1,168
75	530	660	669	830	856	1,054	1,066	1,266
76	577	713	730	895	933	1,137	1,159	1,365
77	624	765	790	959	1,009	1,215	1,247	1,457
78	673	816	852	1,022	1,086	1,291	1,336	1,546
79	720	865	913	1,083	1,161	1,365	1,416	1,625
80	720	865	913	1,083	1,161	1,365	1,416	1,625
81	762	897	963	1,119	1,212	1,396	1,458	1,644
82	812	948	1,027	1,183	1,286	1,468	1,535	1,719
83	869	1,005	1,095	1,252	1,362	1,544	1,611	1,796
84	931	1,069	1,173	1,333	1,454	1,637	1,704	1,890
85	1,002	1,143	1,259	1,425	1,557	1,744	1,808	2,000

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Rider: LTC-CD5-2PA-SIP

Comprehensive Policy

Individual Rates for Lifetime Premium Payment Option

90-Day Elimination Period

Rider Premium for Simple Inflation Protection

Current Annual Premium Rates

Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	18	28	24	39	33	57	40	63
40	18	31	25	42	36	60	43	67
41	19	33	26	43	38	64	46	72
42	21	35	28	47	42	68	50	76
43	22	38	31	50	43	72	53	82
44	24	39	32	53	47	76	57	88
45	25	42	35	56	49	81	61	93
46	28	44	36	60	53	86	65	99
47	29	46	39	64	56	90	70	104
48	31	50	42	68	60	96	75	111
49	33	53	46	72	65	103	81	120
50	36	57	49	76	68	110	88	128
51	39	60	51	82	74	115	95	136
52	40	63	56	86	78	122	101	147
53	44	68	60	92	85	131	110	156
54	47	71	64	97	90	139	120	167
55	50	76	70	103	97	147	128	179
56	56	82	74	111	104	156	139	192
57	60	86	79	118	111	165	150	206
58	64	93	85	125	120	178	163	221
59	68	97	92	132	128	188	177	236
60	74	104	97	140	136	197	192	252
61	81	114	107	153	152	214	213	277
62	89	122	118	165	165	232	234	300
63	97	133	129	178	181	249	256	325
64	104	143	139	192	196	268	281	352
65	115	154	154	206	215	289	307	382
66	125	167	165	221	232	309	334	411
67	135	177	178	236	249	328	361	441
68	145	188	192	249	268	348	388	470
69	156	202	207	267	289	371	421	505
70	168	213	224	285	313	396	453	539
71	165	210	221	279	309	386	450	531
72	174	218	232	291	325	404	475	556
73	183	228	245	302	342	421	499	581
74	190	236	256	314	359	438	524	606
75	200	246	268	327	375	455	550	632
76	210	254	281	339	395	473	575	659
77	217	261	292	349	409	487	598	677
78	225	268	303	360	425	500	616	694
79	234	275	314	368	439	512	631	706
80	234	275	314	368	439	512	631	706
81	227	265	307	356	427	491	600	687
82	235	272	316	364	438	499	609	674
83	242	279	325	373	450	510	617	681
84	250	288	335	384	463	523	630	692
85	259	296	348	395	478	538	644	705

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Rider: LTC-CD5-2PA-CIP

Comprehensive Policy

Individual Rates for Lifetime Premium Payment Option

90-Day Elimination Period

Rider Premium for Compound Inflation Protection

Current Annual Premium Rates

Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	46	70	61	95	86	135	111	160
40	47	74	64	99	90	140	117	167
41	50	76	67	103	93	146	122	175
42	51	79	70	107	99	153	129	183
43	56	83	74	113	103	158	135	190
44	57	86	76	117	108	164	142	199
45	60	90	81	121	113	171	149	207
46	63	95	83	125	118	178	156	217
47	65	97	86	131	122	185	163	225
48	68	101	90	136	128	192	171	235
49	72	106	96	142	135	200	181	246
50	75	110	100	147	140	209	189	257
51	78	114	104	153	146	215	199	267
52	81	118	108	160	153	224	207	279
53	86	124	114	165	160	232	217	291
54	89	128	120	171	165	242	228	303
55	93	132	125	178	174	249	239	316
56	97	139	129	185	181	259	252	329
57	103	143	136	193	189	268	264	345
58	107	150	142	200	199	279	278	360
59	113	156	149	207	207	291	292	375
60	118	161	156	215	215	300	307	391
61	128	174	168	229	235	320	334	420
62	138	185	182	246	252	342	359	449
63	147	197	195	261	270	361	386	480
64	157	209	209	277	289	384	416	510
65	171	222	225	295	311	407	448	546
66	181	236	239	311	331	430	478	580
67	192	247	253	327	350	450	509	610
68	204	259	268	342	370	471	538	641
69	217	274	285	360	393	495	574	678
70	229	286	302	378	417	521	609	716
71	222	277	293	366	406	506	595	698
72	229	284	303	374	420	516	617	716
73	236	291	313	384	435	530	639	738
74	243	297	324	393	449	543	663	760
75	252	306	335	403	464	557	688	785
76	260	313	345	414	481	573	710	808
77	267	318	356	421	493	584	730	823
78	272	324	364	430	509	595	745	835
79	279	329	374	436	518	603	756	844
80	279	329	374	436	518	603	756	844
81	268	313	360	416	498	573	714	824
82	275	317	366	421	506	575	714	788
83	279	322	374	428	516	584	719	791
84	288	329	382	436	527	595	728	799
85	295	336	393	448	541	609	738	809

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	42	51	60	67	76	24	33	35	36	50	43	57	67	75	89
40	44	57	65	74	83	26	36	38	39	56	47	63	74	83	99
41	47	58	68	76	86	28	38	39	40	58	49	65	76	88	101
42	49	61	71	79	89	29	39	40	42	60	51	68	79	90	106
43	50	63	72	82	93	31	40	42	43	63	53	70	82	93	110
44	51	65	75	85	96	31	42	43	44	64	54	72	85	96	113
45	54	67	78	88	99	32	43	44	46	67	57	75	88	100	117
46	56	70	81	90	101	33	43	46	47	68	58	76	90	103	121
47	57	71	83	93	106	33	44	47	49	71	60	79	93	106	124
48	58	74	85	96	108	35	46	49	50	72	61	82	96	108	128
49	60	75	88	99	111	36	47	50	51	75	64	85	99	113	132
50	63	78	90	101	114	38	49	51	54	76	65	86	101	115	135
51	64	79	93	103	118	38	50	53	56	79	67	89	104	118	139
52	65	82	95	106	121	39	51	54	57	81	70	92	107	122	143
53	67	83	97	108	124	40	53	56	58	83	71	93	110	125	146
54	68	86	100	111	126	42	54	57	60	85	72	96	113	128	150
55	71	88	103	114	131	42	56	58	61	88	74	99	115	131	154
56	76	96	111	125	142	44	58	61	64	92	76	101	120	135	158
57	82	104	121	135	154	46	61	64	67	96	78	104	122	139	163
58	89	111	131	146	167	49	64	67	70	100	81	106	125	142	167
59	95	120	139	156	179	50	67	70	72	104	82	108	129	146	171
60	100	128	149	167	192	53	70	72	75	108	85	111	132	150	175
61	110	139	163	182	210	54	74	79	83	115	86	117	138	156	182
62	118	152	177	199	228	60	78	86	93	122	93	121	143	161	189
63	128	163	190	215	246	61	82	93	101	129	95	125	149	167	196
64	136	175	204	231	265	67	88	100	111	135	100	131	153	174	204
65	145	186	220	247	284	70	92	107	120	142	101	135	158	179	211
66	160	204	240	271	311	72	97	114	128	150	104	140	165	188	218
67	172	222	261	295	339	78	101	120	135	160	110	145	172	196	231
68	186	240	282	318	368	81	107	126	142	167	113	152	178	202	238
69	200	259	303	342	396	83	113	132	150	177	117	157	185	210	247
70	213	277	325	366	425	89	118	139	157	183	124	164	193	220	256
71	235	304	357	402	467	92	122	145	164	193	125	167	197	224	264
72	256	332	391	439	510	97	128	152	171	202	131	174	203	229	271
73	278	361	423	475	552	100	133	157	178	211	132	177	209	236	281
74	299	389	456	512	595	104	139	164	185	220	138	182	215	245	288
75	320	417	488	549	641	108	145	171	193	225	140	188	221	250	295
76	349	455	534	602	699	113	152	177	197	236	145	193	225	253	303
77	378	493	578	651	759	115	154	183	207	246	146	195	232	264	311
78	406	531	624	702	820	121	161	190	215	254	150	202	238	270	318
79	435	570	669	752	880	125	167	197	224	264	154	206	245	278	327
80	463	610	719	810	947	128	171	199	222	267	157	210	249	282	331
81	505	664	780	877	1,030	131	177	209	236	279	158	213	253	288	338
82	546	720	847	954	1,119	135	181	214	240	285	161	215	254	289	342
83	588	776	912	1,029	1,207	138	185	218	246	293	163	218	259	292	348
84	630	831	979	1,105	1,295	140	190	222	250	300	164	221	261	296	352
85	671	888	1,044	1,177	1,384	143	193	228	259	307	165	224	264	299	356

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC8-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	79	101	118	132	153	153	47	64	68	71	101	101	83	113	133	152	181	
41	82	104	122	138	158	158	49	67	70	74	106	106	86	117	139	157	186	
42	85	108	126	143	164	164	51	68	72	76	110	110	89	121	143	163	193	
43	88	113	132	147	170	170	53	71	75	78	114	114	93	125	149	168	200	
44	90	117	136	153	175	175	54	74	78	81	117	117	96	129	154	175	207	
45	95	120	140	157	181	181	56	76	81	83	121	121	99	133	158	181	214	
46	97	124	145	163	186	186	58	78	82	86	125	125	101	138	164	186	221	
47	100	128	149	167	192	192	60	81	85	89	129	129	106	142	168	192	228	
48	103	132	153	172	197	197	61	83	88	92	132	132	108	146	174	197	234	
49	106	135	158	178	203	203	63	86	90	95	136	136	111	150	179	203	240	
50	108	139	163	182	210	210	65	88	93	97	140	140	114	154	183	209	247	
51	111	143	167	188	215	215	67	90	96	100	145	145	118	158	189	214	254	
52	114	146	171	192	221	221	68	93	97	103	147	147	121	163	193	220	261	
53	118	150	175	197	227	227	71	95	100	104	152	152	124	167	199	225	268	
54	121	154	181	202	232	232	72	97	103	107	156	156	126	171	204	231	275	
55	124	158	185	207	238	238	74	100	106	110	160	160	131	175	209	238	281	
56	132	170	199	224	257	257	76	104	108	114	165	165	132	178	213	240	285	
57	142	182	213	239	275	275	79	107	113	118	171	171	135	182	215	245	289	
58	152	195	227	256	295	295	83	111	117	121	177	177	138	185	220	249	293	
59	160	206	242	271	313	313	86	115	121	125	183	183	140	188	224	253	299	
60	170	218	256	288	332	332	89	120	125	129	189	189	142	190	228	259	303	
61	179	232	272	306	353	353	92	122	132	140	195	195	145	193	229	261	307	
62	190	246	289	324	375	375	95	126	140	153	202	202	146	196	234	264	311	
63	202	260	304	343	396	396	97	131	149	164	207	207	149	200	236	268	317	
64	211	274	321	361	418	418	101	135	157	175	214	214	152	203	240	272	322	
65	222	288	338	379	441	441	104	139	165	186	221	221	154	207	245	277	328	
66	236	306	359	404	468	468	107	143	170	192	227	227	156	210	247	281	331	
67	250	324	381	428	498	498	110	147	175	197	234	234	158	213	252	284	336	
68	264	343	403	453	527	527	114	152	179	203	240	240	161	215	254	288	341	
69	278	361	424	477	556	556	117	157	185	210	247	247	164	220	260	293	346	
70	291	379	446	502	585	585	121	161	190	215	254	254	167	224	264	299	353	
71	311	406	477	537	624	624	122	164	193	218	259	259	167	224	264	299	353	
72	331	432	506	570	664	664	124	167	197	222	263	263	167	224	265	300	354	
73	350	457	537	605	705	705	126	170	200	227	268	268	168	225	267	302	357	
74	371	484	567	638	745	745	129	172	204	231	274	274	170	228	268	304	360	
75	391	510	598	673	784	784	132	177	209	236	279	279	171	229	271	307	364	
76	416	543	638	719	838	838	133	179	211	239	284	284	171	229	272	307	364	
77	441	578	678	763	892	892	136	182	215	243	288	288	172	231	272	309	366	
78	467	612	719	809	947	947	138	186	220	247	293	293	172	232	274	311	367	
79	492	646	759	855	999	999	140	189	224	253	299	299	174	234	277	313	370	
80	517	680	799	899	1,054	1,054	143	193	228	257	306	306	175	235	279	316	374	
81	555	731	859	967	1,136	1,136	145	195	229	260	307	307	175	235	278	314	373	
82	594	783	920	1,036	1,218	1,218	146	196	232	263	311	311	174	235	278	314	373	
83	631	834	980	1,105	1,298	1,298	147	199	235	265	316	316	174	235	278	314	374	
84	669	885	1,041	1,173	1,380	1,380	149	202	238	268	320	320	175	235	278	314	374	
85	708	935	1,101	1,241	1,461	1,461	150	203	240	272	324	324	175	236	279	316	320	

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**50% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	26	31	35	38	46	15	19	24	25	33	28	35	40	43	63
40	28	33	38	42	51	17	21	25	25	33	32	39	46	47	67
41	29	35	40	44	54	18	22	26	26	36	33	42	47	50	70
42	31	38	42	46	57	19	24	28	29	38	36	43	51	53	72
43	33	39	44	49	60	19	25	29	31	40	36	46	53	56	75
44	35	42	47	51	64	21	25	31	32	40	38	46	54	58	76
45	36	43	49	54	67	22	28	33	33	43	39	49	57	60	79
46	38	46	51	56	70	24	28	33	36	44	42	50	60	64	82
47	39	47	54	58	72	25	29	35	38	47	43	53	61	67	85
48	42	50	56	61	75	24	31	38	38	49	43	54	64	68	89
49	43	51	58	64	78	25	32	39	39	51	44	57	65	71	92
50	44	54	61	65	81	26	32	39	42	53	47	58	68	75	95
51	46	56	63	68	83	28	35	42	43	56	49	61	71	76	97
52	47	58	65	71	88	29	35	43	44	56	50	61	72	79	99
53	50	60	68	74	90	29	36	44	46	58	50	64	74	82	101
54	51	63	70	75	93	31	38	46	49	60	53	65	78	85	104
55	53	64	72	78	96	32	39	47	50	63	54	68	79	88	107
56	57	70	78	85	103	33	42	50	53	67	57	71	83	93	111
57	61	74	83	90	111	35	44	53	56	68	58	75	88	100	115
58	64	79	90	97	118	38	47	54	58	72	63	76	89	104	120
59	68	83	96	103	126	39	50	57	61	74	64	81	93	111	124
60	72	89	101	110	133	40	53	60	64	78	67	83	97	117	128
61	78	96	110	118	143	42	54	63	68	82	68	86	100	118	132
62	83	103	117	126	154	44	57	67	71	86	71	88	104	120	136
63	88	108	125	136	164	47	60	68	74	90	74	92	106	120	140
64	93	115	132	145	175	50	63	72	76	95	76	93	110	121	145
65	99	122	140	153	185	51	64	75	81	99	78	96	113	122	149
66	111	138	158	172	209	56	68	81	86	106	82	101	118	129	157
67	124	153	175	190	231	58	74	86	93	114	86	107	125	138	167
68	135	167	193	210	254	64	79	92	100	122	90	114	132	143	175
69	147	182	210	228	277	67	85	97	107	131	95	120	139	152	185
70	160	197	228	247	300	71	89	103	113	138	99	125	145	158	193
71	179	221	254	277	338	74	93	108	118	145	101	129	150	164	200
72	197	245	281	306	374	78	97	114	124	153	106	133	156	170	209
73	217	267	309	335	411	81	103	120	131	161	108	138	160	174	215
74	235	291	335	364	448	85	107	125	136	170	113	142	165	179	224
75	254	314	361	393	485	88	111	131	142	177	115	146	171	185	231
76	286	354	409	445	548	95	120	140	152	186	122	154	181	195	239
77	320	393	457	498	610	100	129	149	160	197	128	164	188	203	247
78	352	434	505	549	671	106	138	157	171	209	133	172	197	214	259
79	385	473	553	602	734	111	147	165	179	220	139	182	204	222	267
80	417	513	600	653	796	118	156	175	189	229	146	190	214	232	275
81	455	560	655	713	878	121	160	181	195	238	149	193	217	235	282
82	493	609	710	773	960	124	163	186	200	246	150	195	220	239	288
83	531	656	765	831	1,043	126	168	192	207	254	152	199	222	243	295
84	570	705	820	891	1,125	129	171	197	213	263	153	200	225	247	300
85	607	752	874	951	1,207	132	175	203	218	271	156	203	228	250	307

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**50% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
<40	28	32	36	39	47	15	19	25	26	35	29	36	42	44	65			
40	29	35	39	43	53	17	22	26	26	35	33	40	47	50	70			
41	31	36	42	46	57	18	24	28	28	38	35	43	50	53	72			
42	32	39	43	47	60	19	25	29	31	39	38	44	54	56	75			
43	35	40	46	50	63	21	26	31	32	42	38	47	56	58	78			
44	36	43	49	53	67	22	26	32	33	42	39	49	57	61	79			
45	38	44	50	57	70	24	29	35	35	44	40	51	60	61	82			
46	39	47	53	58	72	25	29	35	38	46	43	53	63	65	85			
47	40	49	57	61	75	26	31	36	39	49	44	56	63	70	89			
48	43	51	58	64	78	25	32	39	39	51	44	57	65	71	93			
49	44	53	61	67	81	26	33	40	40	54	47	60	68	74	96			
50	46	57	64	68	83	28	32	40	43	56	50	60	71	78	99			
51	47	58	65	71	86	29	36	43	44	58	51	63	74	79	101			
52	49	61	68	74	92	31	36	44	46	57	53	63	75	82	101			
53	51	63	71	76	95	31	38	46	47	60	53	67	76	85	106			
54	53	65	72	78	97	32	39	47	51	61	56	68	81	89	108			
55	56	67	75	81	100	32	40	49	53	65	56	71	82	92	111			
56	60	72	81	88	107	35	43	53	56	70	58	74	88	97	115			
57	64	76	86	95	115	36	46	56	57	71	60	78	92	103	121			
58	67	82	95	101	122	39	50	56	60	75	65	79	92	108	125			
59	71	86	100	107	132	40	53	58	64	76	67	85	96	115	128			
60	75	93	106	114	139	42	54	63	67	81	70	86	101	122	133			
61	81	100	114	122	149	43	56	65	71	85	71	89	104	124	138			
62	86	107	121	132	160	47	60	70	74	90	74	90	108	124	142			
63	92	113	131	142	171	49	63	71	76	93	76	96	110	124	146			
64	97	120	138	150	182	51	65	75	79	99	79	97	114	126	150			
65	103	128	146	158	192	53	65	78	85	103	81	99	117	128	156			
66	115	143	165	179	217	58	71	83	89	110	86	106	122	135	164			
67	129	158	182	197	240	60	78	90	97	118	89	111	131	143	172			
68	140	174	202	218	264	67	82	95	104	128	93	118	136	149	182			
69	153	189	218	238	288	70	89	101	111	136	99	125	145	157	192			
70	167	206	238	257	313	74	92	107	117	143	101	129	150	165	200			
71	186	229	264	288	352	76	97	113	122	150	106	135	157	171	207			
72	206	254	292	318	389	81	101	118	128	158	110	139	163	177	217			
73	225	278	321	349	428	85	107	124	135	167	113	143	165	181	224			
74	245	302	349	378	466	88	111	129	142	177	117	147	171	188	232			
75	264	327	375	409	505	92	115	136	147	183	121	152	178	193	240			
76	297	368	425	463	570	99	125	146	157	193	128	161	188	202	249			
77	332	409	475	517	635	104	135	154	167	204	133	171	196	211	257			
78	366	450	525	571	698	110	143	163	178	217	139	179	204	222	270			
79	400	492	575	626	763	115	153	172	186	228	145	189	213	232	278			
80	434	534	624	680	828	122	161	182	196	239	152	197	222	240	286			
81	473	582	681	742	913	126	167	188	202	247	154	202	225	243	293			
82	513	634	738	803	999	129	168	195	209	256	157	202	229	249	299			
83	552	682	795	865	1,084	132	175	200	215	264	158	207	231	253	306			
84	592	733	853	927	1,169	135	178	204	221	274	160	209	234	257	313			
85	631	783	909	988	1,255	138	182	211	228	282	163	210	238	261	320			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**100% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<b>Benefit Period</b>					<b>Benefit Period</b>				
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>
<40	33	39	44	47	61	18	24	28	29	40	33	42	50	53	71
40	35	42	47	51	65	22	26	32	33	46	39	49	57	60	81
41	38	44	50	54	70	22	28	33	36	49	40	50	60	63	83
42	39	47	53	58	74	25	29	36	36	50	42	51	61	64	88
43	42	50	57	61	78	25	31	36	39	53	43	54	63	67	90
44	43	53	60	64	82	26	31	38	40	54	46	56	65	70	93
45	46	56	63	68	88	28	32	39	42	56	46	57	68	71	95
46	47	57	65	71	92	29	35	42	43	58	49	60	70	74	99
47	50	60	68	74	96	29	36	43	46	60	50	61	72	76	101
48	51	63	72	78	100	31	38	43	46	63	51	64	74	78	104
49	54	65	75	81	104	32	39	44	49	64	53	65	75	81	107
50	57	68	78	85	108	32	40	47	50	67	54	67	78	83	111
51	58	71	81	88	113	33	40	49	51	70	56	68	81	86	114
52	61	74	83	90	117	35	42	50	54	71	57	70	82	89	117
53	63	76	88	95	121	36	43	50	54	74	58	72	83	90	120
54	65	79	90	97	125	36	44	53	57	75	60	74	86	93	124
55	67	82	93	100	131	39	46	54	58	76	63	75	89	96	125
56	70	83	96	104	135	39	49	56	60	79	63	78	90	97	128
57	71	86	99	107	139	40	49	57	61	81	65	79	93	100	131
58	74	89	103	110	143	40	50	58	64	83	67	82	95	103	135
59	75	92	106	114	147	43	51	60	64	85	68	83	96	104	138
60	78	95	108	117	152	43	53	61	67	88	70	85	99	107	140
61	85	103	118	128	165	44	56	64	70	92	71	88	101	110	145
62	92	111	128	138	179	47	58	67	74	96	74	90	104	114	150
63	97	120	138	149	192	50	61	71	76	103	76	93	108	118	156
64	104	128	147	158	206	53	64	74	81	107	79	96	111	122	161
65	111	136	157	170	220	54	67	76	83	111	81	99	114	125	165
66	124	152	174	188	245	57	71	82	90	118	83	103	120	132	174
67	135	165	190	207	268	61	76	88	95	126	89	108	126	138	182
68	147	181	209	225	293	65	79	92	101	133	92	114	131	143	190
69	158	195	225	245	317	70	85	97	106	142	97	120	138	149	199
70	171	210	242	263	342	72	89	103	113	149	100	124	143	156	207
71	190	235	270	293	382	76	93	110	120	157	104	128	150	163	215
72	211	259	299	324	423	79	99	114	125	165	107	133	154	168	224
73	231	284	327	354	463	85	104	121	132	174	113	139	161	175	232
74	252	307	356	385	503	88	110	125	138	182	115	145	165	181	240
75	271	332	384	416	543	92	114	132	145	190	120	149	172	188	249
76	304	374	431	467	613	97	121	142	154	202	125	156	181	197	260
77	338	414	478	520	681	103	129	152	163	214	131	163	189	206	272
78	370	456	527	571	751	108	135	158	171	227	136	170	197	214	285
79	403	496	574	624	819	114	143	168	179	239	142	177	206	222	297
80	436	538	621	676	888	120	150	178	189	250	147	183	214	232	309
81	475	587	677	737	970	122	154	183	195	259	149	186	217	235	313
82	514	635	734	798	1,052	125	158	189	200	265	152	189	218	238	318
83	555	685	790	859	1,136	126	160	195	207	272	152	190	222	239	321
84	594	734	847	920	1,218	129	164	200	213	279	154	193	224	242	327
85	632	783	902	981	1,300	132	168	206	218	288	156	196	227	245	331



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**100% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<b>Benefit Period</b>					<b>Benefit Period</b>				
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>
<40	35	40	46	49	64	18	25	29	31	42	35	43	53	56	74
40	36	43	49	53	68	24	28	33	35	47	40	51	60	63	83
41	39	46	51	57	72	24	29	35	38	50	42	53	63	64	86
42	40	49	56	61	76	26	31	38	38	53	43	54	63	67	92
43	43	51	60	64	81	26	32	38	40	56	44	57	64	70	95
44	44	56	63	67	85	28	31	39	42	57	49	57	68	72	97
45	47	58	65	71	92	29	33	40	43	57	49	58	71	74	97
46	49	60	68	74	96	31	36	43	44	60	51	61	72	76	101
47	51	63	71	76	100	31	38	44	47	61	53	63	75	79	106
48	53	65	75	81	104	32	39	44	49	65	54	67	76	81	108
49	57	68	78	83	108	32	40	46	51	67	54	68	78	85	111
50	60	71	81	88	113	33	42	50	53	70	56	70	81	88	115
51	61	74	83	92	117	35	42	51	53	72	57	71	85	89	120
52	64	76	86	95	121	36	43	53	56	74	58	72	86	92	122
53	65	79	92	99	125	38	44	51	56	78	60	75	86	93	125
54	68	82	95	101	131	38	47	54	58	78	63	76	89	96	128
55	70	85	97	104	136	40	49	56	61	79	65	79	92	100	129
56	72	86	100	108	140	40	51	57	63	82	65	82	93	101	133
57	74	89	103	111	145	42	51	58	64	83	68	83	97	104	136
58	76	93	107	114	149	42	51	61	67	88	70	85	99	107	140
59	78	96	110	118	153	44	53	63	67	89	71	86	100	108	143
60	81	99	113	121	157	44	54	64	70	92	72	88	103	111	146
61	88	107	122	133	172	47	58	67	72	95	74	90	106	114	150
62	96	115	133	143	186	49	61	70	76	100	76	95	108	118	156
63	101	124	143	154	200	51	64	74	79	106	79	97	113	124	161
64	108	133	153	165	214	56	67	76	83	111	82	99	115	126	168
65	115	142	164	177	228	57	70	79	86	117	85	103	118	129	172
66	129	157	181	195	254	58	74	85	95	122	86	107	124	138	181
67	140	172	197	215	279	64	79	92	99	131	92	113	132	143	189
68	153	188	217	234	304	68	82	96	106	139	96	118	136	150	199
69	165	203	234	254	329	72	88	101	110	147	100	124	143	154	207
70	178	218	252	274	356	75	93	107	117	154	104	129	149	161	215
71	197	245	281	304	398	81	96	114	125	164	108	132	156	170	224
72	220	268	311	336	439	82	103	118	131	172	111	139	160	175	234
73	240	295	339	368	481	88	108	126	138	181	117	145	168	182	242
74	261	320	370	400	523	92	114	131	143	190	121	150	172	188	250
75	282	346	399	432	566	95	118	138	150	197	124	154	179	195	259
76	317	389	448	485	638	101	125	147	161	209	129	161	189	206	270
77	352	431	498	541	709	107	135	157	170	222	135	170	196	214	282
78	385	474	548	594	781	113	140	165	178	235	142	177	206	224	296
79	420	516	598	649	852	118	149	174	186	247	147	183	213	231	309
80	455	559	646	702	924	124	157	185	197	260	153	192	222	242	320
81	495	610	703	766	1,009	126	160	192	203	268	154	193	227	245	325
82	535	660	763	830	1,094	129	165	197	209	277	157	197	227	247	331
83	577	713	821	894	1,182	132	165	202	215	284	157	197	231	249	334
84	617	763	880	956	1,266	135	171	209	222	291	161	202	234	252	339
85	657	815	938	1,020	1,351	138	174	214	228	300	163	203	235	254	345

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**50% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	47	57	65	70	90	36	44	51	57	75	70	88	101	111	146			
41	50	61	70	74	96	39	47	54	61	79	74	92	107	118	153			
42	53	64	74	79	101	40	50	58	64	82	78	99	114	124	160			
43	56	68	78	83	106	43	53	61	68	88	83	103	120	132	168			
44	60	71	82	88	111	44	57	65	72	92	86	110	126	139	177			
45	63	75	86	92	117	47	60	68	76	96	90	114	132	146	183			
46	65	79	90	97	122	49	61	72	79	99	95	118	139	152	190			
47	68	82	95	101	128	51	65	75	83	103	99	125	145	158	197			
48	71	86	99	106	132	54	68	79	86	108	104	129	152	167	206			
49	74	89	103	110	138	57	72	82	90	113	108	136	157	174	213			
50	76	93	107	115	143	58	74	86	93	115	113	140	164	179	220			
51	79	97	111	120	149	61	76	89	97	120	117	145	170	186	227			
52	83	100	115	124	154	63	81	93	101	124	120	152	177	193	235			
53	86	104	120	128	158	65	83	96	106	129	125	156	182	202	243			
54	89	107	124	133	164	67	86	100	108	132	129	163	189	207	250			
55	92	111	128	138	170	70	89	103	113	136	133	167	195	214	257			
56	97	118	136	146	179	72	92	106	117	142	136	171	199	220	265			
57	103	125	145	154	189	75	96	110	121	147	139	175	203	225	272			
58	107	132	152	164	200	79	99	114	125	150	145	179	209	228	279			
59	113	139	160	172	210	82	103	118	129	156	147	183	213	234	286			
60	118	146	168	181	220	85	106	121	133	161	150	188	217	239	295			
61	124	153	177	190	231	86	108	124	136	165	150	189	218	240	296			
62	131	161	185	200	243	86	110	126	139	167	149	189	220	242	296			
63	136	168	195	210	254	89	113	129	142	171	149	192	221	242	297			
64	143	177	203	220	267	89	114	132	145	172	147	192	222	243	297			
65	149	183	211	229	278	90	117	135	147	177	147	193	224	245	299			
66	164	199	229	250	303	90	121	139	152	182	146	195	225	245	299			
67	179	215	247	270	327	92	124	143	156	189	146	195	227	246	300			
68	195	231	267	291	352	92	126	147	160	195	145	196	227	246	302			
69	210	247	285	310	375	93	129	152	164	202	145	196	228	247	303			
70	225	263	303	331	400	93	133	156	168	207	143	197	229	247	303			
71	240	285	328	357	438	97	135	158	171	209	145	196	228	247	300			
72	256	306	353	385	475	101	138	161	174	210	147	196	228	246	299			
73	270	328	378	411	512	106	140	163	177	211	150	196	227	246	297			
74	285	349	403	439	549	110	143	165	179	213	153	196	227	245	296			
75	300	371	428	466	587	114	145	168	182	214	154	195	225	245	293			
76	331	410	474	516	644	118	150	174	188	222	157	199	229	249	299			
77	361	450	520	564	699	122	154	179	196	234	160	200	232	254	306			
78	393	489	564	614	756	126	158	186	202	242	163	204	238	257	313			
79	424	530	610	663	812	131	163	192	210	253	165	206	240	263	320			
80	455	569	656	713	869	135	168	197	215	261	168	210	245	267	325			
81	489	612	706	769	945	136	171	200	218	265	168	211	246	268	320			
82	524	655	756	823	1,020	138	172	203	222	271	168	211	247	272	314			
83	559	699	806	878	1,097	140	174	207	224	277	167	211	250	274	309			
84	594	742	856	933	1,172	142	175	210	228	282	167	211	252	278	303			
85	628	785	906	988	1,248	143	178	213	231	286	167	213	253	279	297			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**50% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	49	60	68	72	95	38	46	53	60	78	72	90	106	115	152			
41	51	64	72	76	100	42	49	57	64	82	78	95	111	124	158			
42	56	67	76	82	106	42	51	61	67	85	81	103	118	129	167			
43	58	71	81	86	110	44	54	64	71	92	86	107	125	138	175			
44	63	74	85	92	115	46	60	68	75	96	89	114	132	145	183			
45	65	78	89	96	121	49	63	71	79	100	93	118	138	152	192			
46	68	82	95	101	128	50	64	75	82	101	99	124	145	157	197			
47	71	85	99	106	133	53	68	78	86	107	103	131	150	164	204			
48	74	89	103	110	138	57	71	82	90	113	108	135	157	174	214			
49	76	93	107	114	143	60	75	85	95	117	113	140	163	181	221			
50	79	97	111	120	149	61	76	90	97	120	117	146	171	186	228			
51	82	101	115	124	154	64	79	93	101	125	122	150	177	195	236			
52	86	104	120	129	160	65	83	97	104	129	125	157	183	200	245			
53	89	108	124	133	165	68	86	100	110	133	131	161	190	209	253			
54	93	111	129	139	171	68	90	103	113	138	133	170	196	215	260			
55	96	115	133	143	177	72	93	107	117	142	138	174	202	222	267			
56	101	122	142	152	186	75	96	110	122	147	142	178	207	229	277			
57	107	131	150	160	196	78	99	114	126	154	145	182	211	235	284			
58	111	138	157	171	209	82	103	120	129	156	150	186	217	236	291			
59	117	145	167	179	218	86	107	122	135	163	153	190	221	243	297			
60	122	152	175	188	228	89	110	125	139	168	157	196	225	249	307			
61	129	158	183	197	240	89	114	129	142	171	156	197	227	250	307			
62	136	168	192	209	253	89	114	132	145	174	154	196	229	252	309			
63	142	175	203	218	264	92	117	133	147	178	154	199	229	252	310			
64	149	183	211	228	278	93	118	138	150	179	153	200	231	253	309			
65	154	190	220	239	289	95	122	140	153	183	154	202	234	254	311			
66	171	207	239	260	316	93	125	145	158	189	152	202	234	254	310			
67	186	224	257	281	339	96	129	149	161	197	152	203	236	256	313			
68	203	240	278	302	366	95	131	153	167	203	150	203	235	256	314			
69	218	257	296	322	391	97	135	158	171	210	150	204	238	257	316			
70	234	274	316	345	417	97	138	161	174	214	150	204	238	257	314			
71	250	296	341	371	456	101	140	165	178	217	150	204	238	257	311			
72	265	318	367	400	495	106	143	168	181	218	154	203	238	256	310			
73	281	341	393	428	532	110	146	170	183	220	156	204	235	256	309			
74	296	363	420	457	571	114	149	171	186	221	160	204	235	254	307			
75	313	386	445	484	610	118	150	175	190	222	160	202	235	254	304			
76	345	427	493	537	670	122	156	181	195	231	163	207	238	259	310			
77	375	468	541	587	727	128	160	186	204	243	167	209	242	265	318			
78	409	509	587	639	787	132	165	195	209	252	170	213	247	267	325			
79	441	550	635	689	844	136	170	199	218	264	172	214	249	274	334			
80	473	591	682	742	904	140	175	206	224	272	175	218	254	277	338			
81	509	637	734	799	983	142	178	209	227	277	175	220	256	279	332			
82	545	681	787	856	1,061	143	179	211	231	282	175	220	257	284	327			
83	581	727	838	913	1,141	146	181	215	234	288	174	220	260	285	320			
84	617	771	891	970	1,219	147	182	218	236	293	174	220	261	289	314			
85	653	817	942	1,027	1,298	149	185	221	240	297	174	221	263	291	309			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**100% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<b>Benefit Period</b>					<b>Benefit Period</b>				
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>
40	60	72	82	88	114	44	56	64	72	95	88	107	124	138	179
41	63	76	86	93	121	47	58	68	75	99	92	111	129	142	186
42	67	81	92	99	128	49	61	70	78	103	95	115	133	147	192
43	70	85	96	103	135	51	63	74	82	107	97	120	139	153	199
44	74	89	101	108	140	53	65	75	85	111	100	124	142	158	207
45	76	93	106	114	147	56	68	79	88	115	104	128	147	163	213
46	81	97	111	120	154	57	71	82	90	120	107	131	152	167	220
47	83	101	115	124	161	60	74	85	95	124	111	135	157	174	227
48	88	106	121	129	168	61	75	88	97	128	113	139	161	178	232
49	90	110	125	135	175	64	78	90	100	132	117	143	167	183	239
50	95	114	131	140	182	65	81	93	104	136	120	147	171	188	246
51	97	117	135	145	188	67	85	97	108	140	124	153	175	193	253
52	100	121	139	150	195	70	88	100	111	145	128	157	181	199	260
53	104	125	145	156	202	71	89	103	114	149	129	161	185	203	265
54	107	129	149	161	209	74	92	106	117	153	133	165	190	209	272
55	111	133	154	165	215	75	95	108	121	157	136	170	195	214	279
56	114	138	158	171	222	78	97	113	124	161	140	172	200	218	285
57	118	142	164	177	228	79	100	114	126	165	143	177	203	224	293
58	121	146	168	182	235	82	101	118	129	170	146	181	209	228	300
59	125	150	174	186	242	83	104	120	133	174	149	185	213	235	306
60	128	154	178	192	249	86	107	124	136	178	153	189	218	239	313
61	135	164	189	203	264	88	108	125	139	181	153	188	217	239	311
62	142	172	199	214	279	89	110	128	140	183	153	188	217	238	310
63	150	182	210	227	293	90	111	129	142	186	150	186	215	236	311
64	157	190	220	238	309	92	113	132	143	189	150	186	215	235	310
65	164	200	231	249	324	93	114	133	146	192	150	185	214	235	309
66	182	215	249	268	349	90	117	136	150	197	145	186	215	236	311
67	200	231	265	288	375	86	121	142	154	203	140	188	217	236	311
68	217	246	284	307	400	85	124	145	157	209	136	188	218	238	314
69	235	261	300	327	427	81	128	150	161	214	132	189	220	238	314
70	253	277	318	346	452	78	131	153	165	220	126	190	221	239	317
71	267	300	345	375	489	85	133	156	168	225	132	192	222	240	320
72	279	322	371	404	528	93	138	160	172	228	139	193	225	242	321
73	293	346	399	432	566	101	139	161	177	234	146	195	225	246	324
74	306	368	425	461	605	110	143	165	181	236	153	196	228	247	325
75	320	392	452	491	642	117	146	168	183	242	158	197	229	249	328
76	350	431	498	539	708	121	152	174	190	250	161	200	231	252	332
77	382	470	542	589	773	125	156	182	196	260	161	202	235	254	336
78	413	510	588	638	838	129	160	188	203	268	164	203	236	257	341
79	445	549	632	688	904	133	164	196	209	278	164	204	240	260	345
80	475	588	678	737	969	138	170	202	215	286	167	207	242	263	349
81	510	632	730	792	1,044	139	171	204	218	291	167	207	242	263	339
82	545	677	781	849	1,119	142	174	207	221	293	168	207	242	261	328
83	581	720	831	905	1,193	142	177	210	224	299	167	209	245	263	320
84	616	765	883	962	1,268	145	179	213	227	302	168	209	245	261	309
85	651	809	934	1,017	1,343	146	181	215	229	306	168	209	245	261	299

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Current Annual Premium Rates**  
**100% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	63	75	85	92	118	46	58	67	75	99	90	111	129	142	186			
41	65	79	89	97	125	49	61	71	78	103	95	115	135	147	195			
42	70	83	96	103	133	50	64	72	81	107	99	121	138	153	199			
43	72	88	100	107	140	53	65	76	85	111	101	125	145	158	207			
44	76	93	106	113	146	56	67	78	89	115	104	128	147	165	215			
45	79	97	110	118	153	58	71	82	92	121	108	132	153	170	221			
46	83	101	115	124	160	60	74	86	95	125	111	136	158	174	229			
47	86	106	120	129	168	63	76	89	97	128	117	140	164	181	235			
48	92	110	125	135	175	63	78	92	101	133	117	145	168	185	242			
49	95	114	131	140	182	65	81	93	104	138	121	149	172	190	249			
50	99	118	136	146	189	68	85	96	108	142	124	154	178	195	256			
51	101	121	140	150	195	70	89	101	113	146	128	160	182	202	264			
52	104	125	145	156	203	72	92	104	117	150	133	164	188	207	270			
53	108	131	150	161	210	74	92	107	120	154	135	167	192	211	275			
54	111	135	154	168	217	76	95	110	121	158	139	171	199	217	284			
55	115	139	160	172	224	78	99	114	125	164	142	177	203	222	291			
56	118	143	165	178	231	82	101	117	128	168	146	179	207	227	297			
57	122	147	171	183	238	83	104	118	132	171	150	183	211	234	304			
58	125	152	175	189	245	86	106	122	135	177	153	188	217	238	311			
59	131	156	181	193	252	86	108	124	139	181	154	193	221	245	318			
60	133	160	185	200	259	89	113	129	140	185	158	197	227	247	325			
61	140	171	196	211	275	90	113	131	145	188	158	195	227	249	324			
62	147	179	207	222	291	93	114	132	146	190	158	195	225	247	322			
63	156	189	218	236	304	95	115	135	147	195	157	195	224	245	324			
64	164	197	228	247	321	95	118	138	149	196	156	195	225	245	322			
65	171	209	240	259	336	96	118	138	152	200	156	192	222	245	321			
66	189	224	259	279	363	95	122	142	156	206	150	195	224	246	324			
67	209	240	277	299	391	89	125	147	161	211	146	195	225	246	324			
68	225	256	295	320	417	89	129	150	163	217	142	195	227	247	327			
69	245	272	313	339	443	83	132	156	168	222	138	196	228	247	327			
70	263	288	331	360	470	82	136	160	172	228	132	197	231	249	329			
71	278	313	359	391	509	88	138	161	175	235	136	199	231	250	332			
72	291	335	386	421	549	97	143	165	179	238	145	202	234	252	334			
73	304	360	414	449	588	106	145	168	185	243	153	203	235	257	338			
74	318	384	442	480	628	114	149	172	188	246	158	203	238	257	339			
75	332	407	470	510	667	122	152	175	190	252	165	206	239	259	342			
76	364	448	517	562	735	126	158	181	197	261	168	209	240	261	346			
77	398	489	564	613	803	131	161	189	204	271	168	209	243	264	350			
78	430	531	612	663	872	135	165	195	211	279	171	211	246	268	354			
79	463	571	657	716	940	139	171	204	217	289	171	213	250	270	359			
80	495	612	706	766	1,008	143	177	209	224	297	172	215	250	274	363			
81	531	657	759	824	1,086	145	178	213	227	302	172	215	252	272	353			
82	567	703	812	883	1,163	147	181	215	231	306	175	215	252	272	342			
83	605	749	865	941	1,240	147	183	218	232	311	174	217	254	274	334			
84	641	795	917	1,001	1,318	150	186	222	235	314	175	217	254	271	321			
85	677	841	972	1,058	1,397	152	188	224	239	317	175	217	254	272	310			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**90 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

<i>Issue Age</i>	<b>Policy Form: LTC-LBP-2PA</b> Base Rates with No Inflation Protection			<b>Rider: LTC-LBP-2PA-SIP</b> Simple Inflation Protection Rider			<b>Rider: LTC-LBP-2PA-CIP</b> Compound Inflation Protection Rider		
	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>	<u>1 Year</u>	<u>2 Years</u>	<u>3 Years</u>
<45	19	24	26	5	7	9	16	26	33
45	21	24	26	5	9	12	16	28	38
46	21	26	28	5	9	12	19	28	40
47	21	26	31	7	12	14	21	33	40
48	24	28	33	7	12	14	21	33	42
49	24	31	33	9	12	19	24	35	47
50	26	31	35	9	16	19	24	40	52
51	26	33	40	12	16	19	26	42	52
52	28	35	42	12	19	24	26	45	56
53	31	38	45	12	21	26	28	47	61
54	31	42	49	14	21	28	31	47	63
55	33	45	52	16	24	33	33	52	68
56	35	47	56	19	28	35	35	56	73
57	38	52	61	19	31	40	38	59	78
58	42	56	68	19	33	42	38	63	82
59	45	61	75	24	38	47	42	68	87
60	49	68	82	24	40	52	42	71	92
61	54	75	92	28	45	61	47	78	103
62	59	82	103	33	54	68	54	87	113
63	63	94	115	38	59	78	61	94	125
64	71	103	129	42	66	87	66	106	136
65	80	118	148	47	75	96	71	115	148
66	89	134	167	52	82	108	78	122	162
67	101	150	188	54	89	118	82	134	174
68	113	169	212	59	99	129	87	143	188
69	127	193	242	66	108	141	94	153	200
70	141	219	275	73	118	155	103	162	214
71	148	228	289	73	118	155	103	162	214
72	167	256	324	75	125	165	106	167	219
73	186	287	362	80	132	176	106	174	230
74	204	317	402	87	141	188	113	183	240
75	228	355	449	89	148	197	115	188	249
76	251	392	498	96	157	209	120	197	261
77	277	435	550	99	165	221	125	202	270
78	306	477	604	103	172	233	127	212	280
79	331	519	658	108	181	242	129	219	291
80	334	522	660	108	181	242	129	219	291
81	360	564	712	108	183	247	132	219	291
82	388	609	766	110	183	247	132	221	296
83	418	653	823	110	190	256	132	221	296
84	451	707	888	115	195	263	134	223	301
85	486	764	959	120	202	273	139	230	310

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-LBP8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LBP8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LBP8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	31	35	40	45	84	21	26	26	26	64	31	40	45	47	104
40	35	40	45	47	88	24	26	31	35	76	31	42	49	54	120
41	38	42	47	52	96	26	31	35	38	80	35	49	56	61	132
42	40	47	52	56	108	28	31	38	42	80	40	54	61	68	136
43	42	49	56	61	116	31	35	40	45	88	45	59	66	73	148
44	47	54	61	66	124	31	38	42	47	92	47	63	73	80	160
45	49	59	66	71	132	33	38	45	52	100	52	68	78	87	172
46	52	61	71	75	140	33	42	47	54	104	56	73	82	92	184
47	54	66	73	80	148	35	42	52	56	108	61	78	89	99	192
48	59	68	78	85	156	35	47	54	59	116	63	82	94	106	203
49	61	73	82	89	164	38	47	56	63	120	66	87	101	113	215
50	63	78	87	94	172	40	49	59	66	124	71	92	106	118	227
51	68	80	92	99	180	40	54	61	68	132	73	96	110	125	235
52	71	85	94	103	192	42	54	63	73	132	78	101	118	132	243
53	73	87	99	108	200	45	59	66	75	140	82	108	122	136	255
54	75	92	103	113	207	47	59	68	78	144	87	110	127	143	267
55	80	96	108	118	215	47	61	71	80	148	89	115	134	150	279
56	85	103	118	129	235	52	66	75	85	156	94	120	136	153	287
57	92	110	127	139	251	54	71	80	89	168	96	125	141	160	299
58	96	120	136	148	271	59	73	82	94	176	101	127	146	165	307
59	103	127	143	160	291	61	78	89	99	184	103	132	153	169	315
60	110	134	153	169	311	61	82	94	103	192	103	136	157	174	323
61	120	148	169	188	343	68	87	101	110	211	113	143	165	183	343
62	132	162	186	207	379	73	94	108	120	223	118	150	174	193	359
63	143	176	202	226	411	78	101	115	127	239	122	157	181	202	379
64	155	190	219	242	447	82	108	122	136	255	127	165	190	214	395
65	165	204	235	261	479	87	113	129	143	271	134	172	197	223	415
66	186	230	266	294	543	94	122	139	155	291	141	183	209	233	435
67	204	256	294	327	602	101	132	150	167	315	150	193	221	244	463
68	226	282	324	360	662	108	139	160	179	339	155	202	233	256	487
69	244	308	353	392	722	115	148	172	190	359	165	212	244	270	511
70	266	334	383	425	790	122	157	181	202	375	172	221	254	284	531
71	298	376	432	482	886	132	167	200	228	407	181	233	266	294	559
72	334	421	482	533	990	139	176	221	259	427	188	240	277	310	579
73	369	463	533	595	1,093	146	188	237	280	451	195	251	287	315	602
74	402	508	583	644	1,193	155	195	259	315	475	202	259	298	334	626
75	439	552	635	705	1,309	160	202	275	336	487	209	266	308	343	638
76	486	613	705	783	1,448	169	219	282	338	523	216	280	322	357	670
77	536	677	780	867	1,600	179	228	284	334	547	223	289	329	362	694
78	585	745	853	942	1,756	186	233	289	341	571	233	294	341	385	714
79	635	804	926	1,032	1,907	195	249	291	327	595	240	306	350	388	738
80	696	877	1,008	1,121	2,083	195	249	289	322	599	240	306	355	395	738
81	752	954	1,097	1,217	2,266	209	266	306	341	638	249	320	369	411	770
82	815	1,041	1,199	1,332	2,474	219	273	310	343	658	259	327	374	414	786
83	888	1,128	1,297	1,441	2,685	219	280	324	362	674	259	331	381	423	794
84	956	1,215	1,396	1,546	2,893	223	287	334	376	690	261	336	390	439	806
85	1,022	1,300	1,495	1,659	3,100	233	298	343	385	710	268	343	397	444	822

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-LBP8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LBP8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LBP8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
40	61	75	85	92	172	42	52	61	71	144	56	85	96	108	231
41	66	82	92	101	188	45	56	66	75	152	63	92	108	120	251
42	71	89	101	110	203	49	59	71	80	164	73	101	118	129	271
43	78	96	108	120	219	52	63	75	85	172	78	110	127	141	291
44	82	101	115	129	235	54	71	82	89	180	85	120	139	153	311
45	89	108	125	136	251	56	75	85	96	192	92	129	148	165	331
46	94	115	132	146	267	61	78	89	101	200	99	139	157	176	351
47	99	122	139	155	283	63	82	96	106	211	108	146	169	186	371
48	106	129	148	162	299	66	87	99	113	219	113	155	179	200	391
49	110	136	155	172	315	71	89	106	118	227	120	165	188	209	411
50	115	143	162	181	331	73	94	110	122	239	129	172	200	221	431
51	122	150	172	188	347	75	99	115	129	247	134	181	209	235	451
52	127	157	179	197	363	80	103	120	134	259	143	188	221	244	471
53	134	165	186	207	379	80	106	125	139	267	148	197	230	256	495
54	139	172	195	214	395	85	110	129	146	275	155	207	240	268	515
55	143	179	202	223	411	89	115	134	150	287	165	214	251	280	535
56	155	190	219	240	443	92	122	141	157	303	167	223	256	287	547
57	165	204	233	259	475	99	129	148	165	315	174	228	263	294	563
58	176	219	249	275	507	101	134	155	174	331	179	233	270	301	575
59	186	230	263	291	539	108	141	165	181	347	183	240	277	310	591
60	197	244	280	310	575	110	148	169	188	359	188	247	284	317	602
61	209	263	301	331	614	120	153	176	197	375	195	251	289	324	618
62	223	280	320	355	658	125	162	186	204	391	200	259	298	331	630
63	237	298	341	378	702	129	167	193	214	407	204	263	306	338	642
64	251	315	362	400	742	134	176	200	223	427	209	273	313	348	662
65	266	334	383	423	786	141	183	209	233	443	214	280	320	357	678
66	287	362	414	458	854	148	190	219	242	459	219	284	327	362	690
67	308	388	447	494	918	153	200	226	251	483	226	291	334	371	706
68	329	416	477	529	986	160	207	237	263	499	230	298	343	381	722
69	353	444	510	564	1,053	165	214	244	273	519	235	306	350	390	738
70	374	472	541	599	1,117	172	223	256	284	543	242	313	360	400	762
71	407	512	590	653	1,217	176	230	273	310	551	244	317	360	402	762
72	439	555	637	705	1,317	183	235	289	338	567	247	320	364	407	770
73	472	597	684	759	1,412	188	242	308	364	587	251	324	371	411	782
74	505	639	733	813	1,512	195	249	324	388	602	256	329	376	416	794
75	541	682	780	865	1,612	200	256	343	416	618	259	334	383	425	806
76	585	740	848	940	1,752	204	261	336	402	630	261	336	383	425	810
77	630	797	914	1,015	1,891	209	268	334	390	646	263	341	388	428	818
78	677	855	982	1,088	2,031	214	275	331	381	662	266	343	392	435	826
79	721	914	1,048	1,163	2,171	219	282	331	371	678	270	348	397	439	838
80	766	973	1,116	1,238	2,310	226	289	329	364	694	275	353	402	447	850
81	830	1,053	1,208	1,340	2,502	228	291	336	374	706	273	353	404	451	850
82	891	1,133	1,300	1,443	2,693	233	296	343	381	714	275	353	409	454	854
83	954	1,213	1,391	1,546	2,885	235	301	350	388	726	277	355	411	456	858
84	1,015	1,293	1,485	1,647	3,080	240	306	355	397	738	280	357	414	463	858
85	1,079	1,372	1,577	1,751	3,272	244	313	362	407	750	282	360	418	468	866



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Policy Form: LTC-CD5-2PA

**Comprehensive Policy**

Individual Rates for Lifetime Premium Payment Option  
 90-Day Elimination Period

Premiums for Base Policy with No Inflation Protection  
 Annual Premium Rates with the Requested Rate Increase  
 Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	61	92	75	115	96	148	180	271
40	66	96	80	122	101	157	192	287
41	68	101	85	129	108	167	203	303
42	73	108	89	136	113	176	215	323
43	75	113	94	143	120	188	231	343
44	80	120	101	153	127	200	243	363
45	85	127	106	162	136	212	259	387
46	89	134	113	172	143	223	275	411
47	94	143	120	181	153	237	295	439
48	101	150	127	193	162	251	315	467
49	106	160	134	204	172	266	335	495
50	113	169	143	216	183	282	359	527
51	120	181	153	230	195	301	383	563
52	129	193	162	244	209	320	411	599
53	136	204	174	261	223	341	443	642
54	146	219	186	280	240	362	475	686
55	157	233	197	298	256	388	511	734
56	167	247	214	317	275	414	551	786
57	179	266	228	338	296	442	595	842
58	193	282	247	362	317	470	642	902
59	207	303	263	388	341	503	694	970
60	223	324	284	416	369	541	750	1,045
61	244	353	313	451	402	585	826	1,137
62	268	383	341	489	439	632	910	1,237
63	294	416	374	531	482	686	1,001	1,349
64	324	454	411	576	529	743	1,101	1,468
65	364	505	461	639	592	820	1,241	1,628
66	402	548	508	693	653	891	1,369	1,776
67	442	597	559	754	719	968	1,512	1,943
68	484	649	613	820	790	1,050	1,668	2,115
69	538	712	682	900	877	1,154	1,855	2,330
70	597	783	757	987	971	1,262	2,059	2,558
71	618	799	780	1,008	1,001	1,288	2,119	2,609
72	682	874	860	1,100	1,102	1,401	2,330	2,845
73	747	949	945	1,196	1,208	1,520	2,558	3,092
74	818	1,027	1,032	1,293	1,321	1,643	2,797	3,352
75	895	1,116	1,130	1,403	1,448	1,781	3,060	3,635
76	975	1,206	1,234	1,513	1,577	1,922	3,328	3,918
77	1,055	1,293	1,335	1,622	1,706	2,054	3,579	4,182
78	1,137	1,379	1,441	1,727	1,835	2,183	3,834	4,437
79	1,217	1,462	1,544	1,831	1,962	2,308	4,066	4,664
80	1,217	1,462	1,544	1,831	1,962	2,308	4,066	4,664
81	1,288	1,516	1,629	1,892	2,049	2,359	4,186	4,720
82	1,372	1,603	1,737	2,000	2,174	2,482	4,405	4,936
83	1,469	1,699	1,852	2,117	2,303	2,611	4,624	5,155
84	1,575	1,807	1,983	2,254	2,458	2,768	4,892	5,426
85	1,694	1,932	2,129	2,409	2,632	2,949	5,191	5,742

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Rider: LTC-CD5-2PA-SIP

Comprehensive Policy

Individual Rates for Lifetime Premium Payment Option

90-Day Elimination Period

Rider Premium for Simple Inflation Protection

Annual Premium Rates with the Requested Rate Increase

Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	31	47	40	66	56	96	116	180
40	31	52	42	71	61	101	124	192
41	33	56	45	73	63	108	132	207
42	35	59	47	80	71	115	144	219
43	38	63	52	85	73	122	152	235
44	40	66	54	89	80	129	164	251
45	42	71	59	94	82	136	176	267
46	47	75	61	101	89	146	188	283
47	49	78	66	108	94	153	200	299
48	52	85	71	115	101	162	215	319
49	56	89	78	122	110	174	231	343
50	61	96	82	129	115	186	251	367
51	66	101	87	139	125	195	271	391
52	68	106	94	146	132	207	291	423
53	75	115	101	155	143	221	315	447
54	80	120	108	165	153	235	343	479
55	85	129	118	174	165	249	367	515
56	94	139	125	188	176	263	399	551
57	101	146	134	200	188	280	431	591
58	108	157	143	212	202	301	467	634
59	115	165	155	223	216	317	507	678
60	125	176	165	237	230	334	551	722
61	136	193	181	259	256	362	610	794
62	150	207	200	280	280	392	670	862
63	165	226	219	301	306	421	734	934
64	176	242	235	324	331	454	806	1,009
65	195	261	261	348	364	489	882	1,097
66	212	282	280	374	392	522	958	1,181
67	228	298	301	400	421	555	1,037	1,265
68	244	317	324	421	454	588	1,113	1,349
69	263	341	350	451	489	627	1,209	1,448
70	284	360	378	482	529	670	1,301	1,548
71	280	355	374	472	522	653	1,293	1,524
72	294	369	392	491	550	684	1,365	1,596
73	310	385	414	510	578	712	1,432	1,668
74	322	400	432	531	606	740	1,504	1,740
75	338	416	454	552	635	768	1,580	1,815
76	355	430	475	573	667	799	1,652	1,891
77	367	442	494	590	691	823	1,716	1,943
78	381	454	512	609	719	846	1,768	1,991
79	395	465	531	623	743	865	1,811	2,027
80	395	465	531	623	743	865	1,811	2,027
81	383	449	519	602	721	830	1,724	1,971
82	397	461	533	616	740	844	1,748	1,935
83	409	472	550	630	761	862	1,772	1,955
84	423	486	566	649	783	884	1,807	1,987
85	437	501	588	667	808	909	1,847	2,023

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Rider: LTC-CD5-2PA-CIP

Comprehensive Policy

Individual Rates for Lifetime Premium Payment Option  
 90-Day Elimination Period

Rider Premium for Compound Inflation Protection  
 Annual Premium Rates with the Requested Rate Increase  
 Rates per \$20 NCF

Issue Age	2 Years Nursing Home with 2 Years Home Care at:		3 Years Nursing Home with 3 Years Home Care at:		5 Years Nursing Home with 5 Years Home Care at:		Unlimited Nursing Home with 5 Years Home Care at:	
	50%	100%	50%	100%	50%	100%	50%	100%
<40	78	118	103	160	146	228	319	459
40	80	125	108	167	153	237	335	479
41	85	129	113	174	157	247	351	503
42	87	134	118	181	167	259	371	527
43	94	141	125	190	174	268	387	547
44	96	146	129	197	183	277	407	571
45	101	153	136	204	190	289	427	595
46	106	160	141	212	200	301	447	622
47	110	165	146	221	207	313	467	646
48	115	172	153	230	216	324	491	674
49	122	179	162	240	228	338	519	706
50	127	186	169	249	237	353	543	738
51	132	193	176	259	247	364	571	766
52	136	200	183	270	259	378	595	802
53	146	209	193	280	270	392	622	834
54	150	216	202	289	280	409	654	870
55	157	223	212	301	294	421	686	906
56	165	235	219	313	306	437	722	946
57	174	242	230	327	320	454	758	990
58	181	254	240	338	336	472	798	1,033
59	190	263	251	350	350	491	838	1,077
60	200	273	263	364	364	508	882	1,121
61	216	294	284	388	397	541	958	1,205
62	233	313	308	416	425	578	1,029	1,289
63	249	334	329	442	456	611	1,109	1,377
64	266	353	353	468	489	649	1,193	1,464
65	289	376	381	498	526	689	1,285	1,568
66	306	400	404	526	559	726	1,373	1,664
67	324	418	428	552	592	761	1,460	1,752
68	345	437	454	578	625	797	1,544	1,839
69	367	463	482	609	665	837	1,648	1,947
70	388	484	510	639	705	881	1,748	2,055
71	376	468	496	618	686	855	1,708	2,003
72	388	479	512	632	710	872	1,772	2,055
73	400	491	529	649	736	895	1,835	2,119
74	411	503	548	665	759	919	1,903	2,183
75	425	517	566	682	785	942	1,975	2,254
76	439	529	583	700	813	968	2,039	2,318
77	451	538	602	712	834	987	2,095	2,362
78	461	548	616	726	860	1,006	2,139	2,398
79	472	557	632	738	877	1,020	2,171	2,422
80	472	557	632	738	877	1,020	2,171	2,422
81	454	529	609	703	841	968	2,051	2,366
82	465	536	618	712	855	973	2,051	2,262
83	472	545	632	724	872	987	2,063	2,270
84	486	557	646	738	891	1,006	2,091	2,294
85	498	569	665	757	914	1,029	2,119	2,322

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	71	87	101	113	219	40	56	59	61	144	73	96	113	127	255
40	75	96	110	125	239	45	61	63	66	160	80	106	125	141	283
41	80	99	115	129	247	47	63	66	68	168	82	110	129	148	291
42	82	103	120	134	255	49	66	68	71	172	87	115	134	153	303
43	85	106	122	139	267	52	68	71	73	180	89	118	139	157	315
44	87	110	127	143	275	52	71	73	75	184	92	122	143	162	323
45	92	113	132	148	283	54	73	75	78	192	96	127	148	169	335
46	94	118	136	153	291	56	73	78	80	196	99	129	153	174	347
47	96	120	141	157	303	56	75	80	82	203	101	134	157	179	355
48	99	125	143	162	311	59	78	82	85	207	103	139	162	183	367
49	101	127	148	167	319	61	80	85	87	215	108	143	167	190	379
50	106	132	153	172	327	63	82	87	92	219	110	146	172	195	387
51	108	134	157	174	339	63	85	89	94	227	113	150	176	200	399
52	110	139	160	179	347	66	87	92	96	231	118	155	181	207	411
53	113	141	165	183	355	68	89	94	99	239	120	157	186	212	419
54	115	146	169	188	363	71	92	96	101	243	122	162	190	216	431
55	120	148	174	193	375	71	94	99	103	251	125	167	195	221	443
56	129	162	188	212	407	75	99	103	108	263	129	172	202	228	455
57	139	176	204	228	443	78	103	108	113	275	132	176	207	235	467
58	150	188	221	247	479	82	108	113	118	287	136	179	212	240	479
59	160	202	235	263	515	85	113	118	122	299	139	183	219	247	491
60	169	216	251	282	551	89	118	122	127	311	143	188	223	254	503
61	186	235	275	308	602	92	125	134	141	331	146	197	233	263	523
62	200	256	298	336	654	101	132	146	157	351	157	204	242	273	543
63	216	275	322	364	706	103	139	157	172	371	160	212	251	282	563
64	230	296	345	390	762	113	148	169	188	387	169	221	259	294	587
65	244	315	371	418	814	118	155	181	202	407	172	228	268	303	606
66	270	345	407	458	894	122	165	193	216	431	176	237	280	317	626
67	291	376	442	498	974	132	172	202	228	459	186	244	291	331	662
68	315	407	477	538	1,057	136	181	214	240	479	190	256	301	341	682
69	338	437	512	578	1,137	141	190	223	254	507	197	266	313	355	710
70	360	468	550	618	1,221	150	200	235	266	527	209	277	327	371	734
71	397	515	604	679	1,341	155	207	244	277	555	212	282	334	378	758
72	432	562	660	743	1,464	165	216	256	289	579	221	294	343	388	778
73	470	611	714	804	1,584	169	226	266	301	606	223	298	353	400	806
74	505	658	771	865	1,708	176	235	277	313	630	233	308	364	414	826
75	541	705	825	928	1,839	183	244	289	327	646	237	317	374	423	846
76	590	768	902	1,018	2,007	190	256	298	334	678	244	327	381	428	870
77	639	834	978	1,100	2,179	195	261	310	350	706	247	329	392	447	894
78	686	898	1,055	1,187	2,354	204	273	322	364	730	254	341	402	456	914
79	736	964	1,130	1,271	2,526	212	282	334	378	758	261	348	414	470	938
80	783	1,032	1,215	1,370	2,717	216	289	336	376	766	266	355	421	477	950
81	853	1,123	1,318	1,483	2,957	221	298	353	400	802	268	360	428	486	970
82	924	1,217	1,431	1,612	3,212	228	306	362	407	818	273	364	430	489	982
83	994	1,311	1,542	1,739	3,463	233	313	369	416	842	275	369	437	494	998
84	1,065	1,405	1,654	1,868	3,719	237	322	376	423	862	277	374	442	501	1,009
85	1,135	1,502	1,765	1,990	3,974	242	327	385	437	882	280	378	447	505	1,021

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD8-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC8-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC8-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Lifetime	Benefit Period					Lifetime	Benefit Period					Lifetime
	2 Years	3 Years	4 Years	5 Years	2 Years		3 Years	4 Years	5 Years	2 Years	3 Years		4 Years	5 Years				
40	134	172	200	223	439	80	108	115	120	291	141	190	226	256	519			
41	139	176	207	233	455	82	113	118	125	303	146	197	235	266	535			
42	143	183	214	242	471	87	115	122	129	315	150	204	242	275	555			
43	148	190	223	249	487	89	120	127	132	327	157	212	251	284	575			
44	153	197	230	259	503	92	125	132	136	335	162	219	261	296	595			
45	160	202	237	266	519	94	129	136	141	347	167	226	268	306	614			
46	165	209	244	275	535	99	132	139	146	359	172	233	277	315	634			
47	169	216	251	282	551	101	136	143	150	371	179	240	284	324	654			
48	174	223	259	291	567	103	141	148	155	379	183	247	294	334	670			
49	179	228	268	301	583	106	146	153	160	391	188	254	303	343	690			
50	183	235	275	308	602	110	148	157	165	403	193	261	310	353	710			
51	188	242	282	317	618	113	153	162	169	415	200	268	320	362	730			
52	193	247	289	324	634	115	157	165	174	423	204	275	327	371	750			
53	200	254	296	334	650	120	160	169	176	435	209	282	336	381	770			
54	204	261	306	341	666	122	165	174	181	447	214	289	345	390	790			
55	209	268	313	350	682	125	169	179	186	459	221	296	353	402	806			
56	223	287	336	378	738	129	176	183	193	475	223	301	360	407	818			
57	240	308	360	404	790	134	181	190	200	491	228	308	364	414	830			
58	256	329	383	432	846	141	188	197	204	507	233	313	371	421	842			
59	270	348	409	458	898	146	195	204	212	527	237	317	378	428	858			
60	287	369	432	486	954	150	202	212	219	543	240	322	385	437	870			
61	303	392	461	517	1,013	155	207	223	237	559	244	327	388	442	882			
62	322	416	489	548	1,077	160	214	237	259	579	247	331	395	447	894			
63	341	439	515	580	1,137	165	221	251	277	595	251	338	400	454	910			
64	357	463	543	611	1,201	172	228	266	296	614	256	343	407	461	926			
65	376	486	571	642	1,265	176	235	280	315	634	261	350	414	468	942			
66	400	517	606	684	1,345	181	242	287	324	650	263	355	418	475	950			
67	423	548	644	724	1,428	186	249	296	334	670	268	360	425	479	966			
68	447	580	682	766	1,512	193	256	303	343	690	273	364	430	486	978			
69	470	611	717	806	1,596	197	266	313	355	710	277	371	439	496	994			
70	491	642	754	848	1,680	204	273	322	364	730	282	378	447	505	1,013			
71	526	686	806	907	1,792	207	277	327	369	742	282	378	447	505	1,013			
72	559	731	855	964	1,907	209	282	334	376	754	282	378	449	508	1,017			
73	592	773	907	1,022	2,023	214	287	338	383	770	284	381	451	510	1,025			
74	627	818	959	1,079	2,139	219	291	345	390	786	287	385	454	515	1,033			
75	660	862	1,011	1,137	2,250	223	298	353	400	802	289	388	458	519	1,045			
76	703	919	1,079	1,215	2,406	226	303	357	404	814	289	388	461	519	1,045			
77	745	978	1,147	1,290	2,562	230	308	364	411	826	291	390	461	522	1,049			
78	790	1,034	1,215	1,368	2,717	233	315	371	418	842	291	392	463	526	1,053			
79	832	1,093	1,283	1,445	2,869	237	320	378	428	858	294	395	468	529	1,061			
80	874	1,149	1,351	1,520	3,024	242	327	385	435	878	296	397	472	533	1,073			
81	938	1,236	1,452	1,636	3,260	244	329	388	439	882	296	397	470	531	1,069			
82	1,003	1,323	1,556	1,751	3,495	247	331	392	444	894	294	397	470	531	1,069			
83	1,067	1,410	1,657	1,868	3,727	249	336	397	449	906	294	397	470	531	1,073			
84	1,130	1,497	1,760	1,983	3,962	251	341	402	454	918	296	397	470	531	1,073			
85	1,196	1,582	1,861	2,099	4,193	254	343	407	461	930	296	400	472	533	918			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**50% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Lifetime	Benefit Period					Lifetime	Benefit Period					Lifetime
	2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime	
<40	45	52	59	63	132	26	33	40	42	96	47	59	68	73	180			
40	47	56	63	71	148	28	35	42	42	96	54	66	78	80	192			
41	49	59	68	75	156	31	38	45	45	104	56	71	80	85	200			
42	52	63	71	78	164	33	40	47	49	108	61	73	87	89	207			
43	56	66	75	82	172	33	42	49	52	116	61	78	89	94	215			
44	59	71	80	87	184	35	42	52	54	116	63	78	92	99	219			
45	61	73	82	92	192	38	47	56	56	124	66	82	96	101	227			
46	63	78	87	94	200	40	47	56	61	128	71	85	101	108	235			
47	66	80	92	99	207	42	49	59	63	136	73	89	103	113	243			
48	71	85	94	103	215	40	52	63	63	140	73	92	108	115	255			
49	73	87	99	108	223	42	54	66	66	148	75	96	110	120	263			
50	75	92	103	110	231	45	54	66	71	152	80	99	115	127	271			
51	78	94	106	115	239	47	59	71	73	160	82	103	120	129	279			
52	80	99	110	120	251	49	59	73	75	160	85	103	122	134	283			
53	85	101	115	125	259	49	61	75	78	168	85	108	125	139	291			
54	87	106	118	127	267	52	63	78	82	172	89	110	132	143	299			
55	89	108	122	132	275	54	66	80	85	180	92	115	134	148	307			
56	96	118	132	143	295	56	71	85	89	192	96	120	141	157	319			
57	103	125	141	153	319	59	75	89	94	196	99	127	148	169	331			
58	108	134	153	165	339	63	80	92	99	207	106	129	150	176	343			
59	115	141	162	174	363	66	85	96	103	211	108	136	157	188	355			
60	122	150	172	186	383	68	89	101	108	223	113	141	165	197	367			
61	132	162	186	200	411	71	92	106	115	235	115	146	169	200	379			
62	141	174	197	214	443	75	96	113	120	247	120	148	176	202	391			
63	148	183	212	230	471	80	101	115	125	259	125	155	179	202	403			
64	157	195	223	244	503	85	106	122	129	271	129	157	186	204	415			
65	167	207	237	259	531	87	108	127	136	283	132	162	190	207	427			
66	188	233	268	291	599	94	115	136	146	303	139	172	200	219	451			
67	209	259	296	322	662	99	125	146	157	327	146	181	212	233	479			
68	228	282	327	355	730	108	134	155	169	351	153	193	223	242	503			
69	249	308	355	385	794	113	143	165	181	375	160	202	235	256	531			
70	270	334	385	418	862	120	150	174	190	395	167	212	244	268	555			
71	303	374	430	468	970	125	157	183	200	415	172	219	254	277	575			
72	334	414	475	517	1,073	132	165	193	209	439	179	226	263	287	599			
73	367	451	522	566	1,181	136	174	202	221	463	183	233	270	294	618			
74	397	491	566	616	1,285	143	181	212	230	487	190	240	280	303	642			
75	430	531	611	665	1,393	148	188	221	240	507	195	247	289	313	662			
76	484	599	691	752	1,572	160	202	237	256	535	207	261	306	329	686			
77	541	665	773	841	1,752	169	219	251	270	567	216	277	317	343	710			
78	595	733	853	928	1,927	179	233	266	289	599	226	291	334	362	742			
79	651	799	935	1,018	2,107	188	249	280	303	630	235	308	345	376	766			
80	705	867	1,015	1,105	2,286	200	263	296	320	658	247	322	362	392	790			
81	768	947	1,107	1,206	2,522	204	270	306	329	682	251	327	367	397	810			
82	834	1,029	1,201	1,307	2,757	209	275	315	338	706	254	329	371	404	826			
83	898	1,109	1,293	1,405	2,993	214	284	324	350	730	256	336	376	411	846			
84	964	1,191	1,387	1,506	3,228	219	289	334	360	754	259	338	381	418	862			
85	1,027	1,271	1,478	1,607	3,463	223	296	343	369	778	263	343	385	423	882			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**50% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
<40	47	54	61	66	136	26	33	42	45	100	49	61	71	75	188			
40	49	59	66	73	152	28	38	45	45	100	56	68	80	85	200			
41	52	61	71	78	164	31	40	47	47	108	59	73	85	89	207			
42	54	66	73	80	172	33	42	49	52	112	63	75	92	94	215			
43	59	68	78	85	180	35	45	52	54	120	63	80	94	99	223			
44	61	73	82	89	192	38	45	54	56	120	66	82	96	103	227			
45	63	75	85	96	200	40	49	59	59	128	68	87	101	103	235			
46	66	80	89	99	207	42	49	59	63	132	73	89	106	110	243			
47	68	82	96	103	215	45	52	61	66	140	75	94	106	118	255			
48	73	87	99	108	223	42	54	66	66	148	75	96	110	120	267			
49	75	89	103	113	231	45	56	68	68	156	80	101	115	125	275			
50	78	96	108	115	239	47	54	68	73	160	85	101	120	132	283			
51	80	99	110	120	247	49	61	73	75	168	87	106	125	134	291			
52	82	103	115	125	263	52	61	75	78	164	89	106	127	139	291			
53	87	106	120	129	271	52	63	78	80	172	89	113	129	143	303			
54	89	110	122	132	279	54	66	80	87	176	94	115	136	150	311			
55	94	113	127	136	287	54	68	82	89	188	94	120	139	155	319			
56	101	122	136	148	307	59	73	89	94	200	99	125	148	165	331			
57	108	129	146	160	331	61	78	94	96	203	101	132	155	174	347			
58	113	139	160	172	351	66	85	94	101	215	110	134	155	183	359			
59	120	146	169	181	379	68	89	99	108	219	113	143	162	195	367			
60	127	157	179	193	399	71	92	106	113	231	118	146	172	207	383			
61	136	169	193	207	427	73	94	110	120	243	120	150	176	209	395			
62	146	181	204	223	459	80	101	118	125	259	125	153	183	209	407			
63	155	190	221	240	491	82	106	120	129	267	129	162	186	209	419			
64	165	202	233	254	523	87	110	127	134	283	134	165	193	214	431			
65	174	216	247	268	551	89	110	132	143	295	136	167	197	216	447			
66	195	242	280	303	622	99	120	141	150	315	146	179	207	228	471			
67	219	268	308	334	690	101	132	153	165	339	150	188	221	242	495			
68	237	294	341	369	758	113	139	160	176	367	157	200	230	251	523			
69	259	320	369	402	826	118	150	172	188	391	167	212	244	266	551			
70	282	348	402	435	898	125	155	181	197	411	172	219	254	280	575			
71	315	388	447	486	1,009	129	165	190	207	431	179	228	266	289	595			
72	348	430	494	538	1,117	136	172	200	216	455	186	235	275	298	622			
73	381	470	543	590	1,229	143	181	209	228	479	190	242	280	306	642			
74	414	510	590	639	1,337	148	188	219	240	507	197	249	289	317	666			
75	447	552	635	691	1,448	155	195	230	249	527	204	256	301	327	690			
76	503	623	719	783	1,636	167	212	247	266	555	216	273	317	341	714			
77	562	691	804	874	1,823	176	228	261	282	587	226	289	331	357	738			
78	618	761	888	966	2,003	186	242	275	301	622	235	303	345	376	774			
79	677	832	973	1,058	2,191	195	259	291	315	654	244	320	360	392	798			
80	733	902	1,055	1,149	2,378	207	273	308	331	686	256	334	376	407	822			
81	799	985	1,152	1,255	2,621	214	282	317	341	710	261	341	381	411	842			
82	867	1,072	1,248	1,358	2,869	219	284	329	353	734	266	341	388	421	858			
83	933	1,154	1,344	1,462	3,112	223	296	338	364	758	268	350	390	428	878			
84	1,001	1,238	1,443	1,567	3,356	228	301	345	374	786	270	353	395	435	898			
85	1,067	1,323	1,537	1,671	3,603	233	308	357	385	810	275	355	402	442	918			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**100% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

Issue Age	Policy Form: LTC-CD9-MA-PA Base Rates with No Inflation Protection					Rider: LTC9-PA-SIP Simple Inflation Protection Rider					Rider: LTC9-PA-CIP Compound Inflation Protection Rider				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	56	66	75	80	176	31	40	47	49	116	56	71	85	89	203
40	59	71	80	87	188	38	45	54	56	132	66	82	96	101	231
41	63	75	85	92	200	38	47	56	61	140	68	85	101	106	239
42	66	80	89	99	211	42	49	61	61	144	71	87	103	108	251
43	71	85	96	103	223	42	52	61	66	152	73	92	106	113	259
44	73	89	101	108	235	45	52	63	68	156	78	94	110	118	267
45	78	94	106	115	251	47	54	66	71	160	78	96	115	120	271
46	80	96	110	120	263	49	59	71	73	168	82	101	118	125	283
47	85	101	115	125	275	49	61	73	78	172	85	103	122	129	291
48	87	106	122	132	287	52	63	73	78	180	87	108	125	132	299
49	92	110	127	136	299	54	66	75	82	184	89	110	127	136	307
50	96	115	132	143	311	54	68	80	85	192	92	113	132	141	319
51	99	120	136	148	323	56	68	82	87	200	94	115	136	146	327
52	103	125	141	153	335	59	71	85	92	203	96	118	139	150	335
53	106	129	148	160	347	61	73	85	92	211	99	122	141	153	343
54	110	134	153	165	359	61	75	89	96	215	101	125	146	157	355
55	113	139	157	169	375	66	78	92	99	219	106	127	150	162	359
56	118	141	162	176	387	66	82	94	101	227	106	132	153	165	367
57	120	146	167	181	399	68	82	96	103	231	110	134	157	169	375
58	125	150	174	186	411	68	85	99	108	239	113	139	160	174	387
59	127	155	179	193	423	73	87	101	108	243	115	141	162	176	395
60	132	160	183	197	435	73	89	103	113	251	118	143	167	181	403
61	143	174	200	216	475	75	94	108	118	263	120	148	172	186	415
62	155	188	216	233	515	80	99	113	125	275	125	153	176	193	431
63	165	202	233	251	551	85	103	120	129	295	129	157	183	200	447
64	176	216	249	268	591	89	108	125	136	307	134	162	188	207	463
65	188	230	266	287	630	92	113	129	141	319	136	167	193	212	475
66	209	256	294	317	702	96	120	139	153	339	141	174	202	223	499
67	228	280	322	350	770	103	129	148	160	363	150	183	214	233	523
68	249	306	353	381	842	110	134	155	172	383	155	193	221	242	547
69	268	329	381	414	910	118	143	165	179	407	165	202	233	251	571
70	289	355	409	444	982	122	150	174	190	427	169	209	242	263	595
71	322	397	456	496	1,097	129	157	186	202	451	176	216	254	275	618
72	357	437	505	548	1,213	134	167	193	212	475	181	226	261	284	642
73	390	479	552	599	1,329	143	176	204	223	499	190	235	273	296	666
74	425	519	602	651	1,444	148	186	212	233	523	195	244	280	306	690
75	458	562	649	703	1,560	155	193	223	244	547	202	251	291	317	714
76	515	632	729	790	1,760	165	204	240	261	579	212	263	306	334	746
77	571	700	808	879	1,955	174	219	256	275	614	221	275	320	348	782
78	625	771	891	966	2,155	183	228	268	289	650	230	287	334	362	818
79	682	839	971	1,055	2,350	193	242	284	303	686	240	298	348	376	854
80	738	909	1,050	1,142	2,550	202	254	301	320	718	249	310	362	392	886
81	804	992	1,144	1,246	2,785	207	261	310	329	742	251	315	367	397	898
82	870	1,074	1,241	1,349	3,020	212	268	320	338	762	256	320	369	402	914
83	938	1,159	1,335	1,452	3,260	214	270	329	350	782	256	322	376	404	922
84	1,003	1,241	1,431	1,556	3,495	219	277	338	360	802	261	327	378	409	938
85	1,069	1,323	1,525	1,659	3,731	223	284	348	369	826	263	331	383	414	950



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**100% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					LifETIME	Benefit Period					LifETIME	Benefit Period					LifETIME
	2 Years	3 Years	4 Years	5 Years	2 Years		3 Years	4 Years	5 Years	2 Years	3 Years		4 Years	5 Years				
<40	59	68	78	82	184	31	42	49	52	120	59	73	89	94	211			
40	61	73	82	89	196	40	47	56	59	136	68	87	101	106	239			
41	66	78	87	96	207	40	49	59	63	144	71	89	106	108	247			
42	68	82	94	103	219	45	52	63	63	152	73	92	106	113	263			
43	73	87	101	108	231	45	54	63	68	160	75	96	108	118	271			
44	75	94	106	113	243	47	52	66	71	164	82	96	115	122	279			
45	80	99	110	120	263	49	56	68	73	164	82	99	120	125	279			
46	82	101	115	125	275	52	61	73	75	172	87	103	122	129	291			
47	87	106	120	129	287	52	63	75	80	176	89	106	127	134	303			
48	89	110	127	136	299	54	66	75	82	188	92	113	129	136	311			
49	96	115	132	141	311	54	68	78	87	192	92	115	132	143	319			
50	101	120	136	148	323	56	71	85	89	200	94	118	136	148	331			
51	103	125	141	155	335	59	71	87	89	207	96	120	143	150	343			
52	108	129	146	160	347	61	73	89	94	211	99	122	146	155	351			
53	110	134	155	167	359	63	75	87	94	223	101	127	146	157	359			
54	115	139	160	172	375	63	80	92	99	223	106	129	150	162	367			
55	118	143	165	176	391	68	82	94	103	227	110	134	155	169	371			
56	122	146	169	183	403	68	87	96	106	235	110	139	157	172	383			
57	125	150	174	188	415	71	87	99	108	239	115	141	165	176	391			
58	129	157	181	193	427	71	87	103	113	251	118	143	167	181	403			
59	132	162	186	200	439	75	89	106	113	255	120	146	169	183	411			
60	136	167	190	204	451	75	92	108	118	263	122	148	174	188	419			
61	148	181	207	226	495	80	99	113	122	271	125	153	179	193	431			
62	162	195	226	242	535	82	103	118	129	287	129	160	183	200	447			
63	172	209	242	261	575	87	108	125	134	303	134	165	190	209	463			
64	183	226	259	280	614	94	113	129	141	319	139	167	195	214	483			
65	195	240	277	298	654	96	118	134	146	335	143	174	200	219	495			
66	219	266	306	329	730	99	125	143	160	351	146	181	209	233	519			
67	237	291	334	364	802	108	134	155	167	375	155	190	223	242	543			
68	259	317	367	395	874	115	139	162	179	399	162	200	230	254	571			
69	280	343	395	430	946	122	148	172	186	423	169	209	242	261	595			
70	301	369	425	463	1,021	127	157	181	197	443	176	219	251	273	618			
71	334	414	475	515	1,141	136	162	193	212	471	183	223	263	287	642			
72	371	454	526	569	1,261	139	174	200	221	495	188	235	270	296	670			
73	407	498	573	623	1,381	148	183	214	233	519	197	244	284	308	694			
74	442	541	625	677	1,500	155	193	221	242	547	204	254	291	317	718			
75	477	585	674	731	1,624	160	200	233	254	567	209	261	303	329	742			
76	536	658	757	820	1,831	172	212	249	273	599	219	273	320	348	774			
77	595	729	841	914	2,035	181	228	266	287	638	228	287	331	362	810			
78	651	801	926	1,003	2,242	190	237	280	301	674	240	298	348	378	850			
79	710	872	1,011	1,097	2,446	200	251	294	315	710	249	310	360	390	886			
80	768	945	1,093	1,187	2,653	209	266	313	334	746	259	324	376	409	918			
81	837	1,032	1,189	1,295	2,897	214	270	324	343	770	261	327	383	414	934			
82	905	1,116	1,290	1,403	3,140	219	280	334	353	794	266	334	383	418	950			
83	975	1,206	1,389	1,511	3,392	223	280	341	364	814	266	334	390	421	958			
84	1,043	1,290	1,488	1,617	3,635	228	289	353	376	834	273	341	395	425	974			
85	1,112	1,377	1,586	1,725	3,878	233	294	362	385	862	275	343	397	430	990			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**50% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	80	96	110	118	259	61	75	87	96	215	118	148	172	188	419			
41	85	103	118	125	275	66	80	92	103	227	125	155	181	200	439			
42	89	108	125	134	291	68	85	99	108	235	132	167	193	209	459			
43	94	115	132	141	303	73	89	103	115	251	141	174	202	223	483			
44	101	120	139	148	319	75	96	110	122	263	146	186	214	235	507			
45	106	127	146	155	335	80	101	115	129	275	153	193	223	247	527			
46	110	134	153	165	351	82	103	122	134	283	160	200	235	256	547			
47	115	139	160	172	367	87	110	127	141	295	167	212	244	268	567			
48	120	146	167	179	379	92	115	134	146	311	176	219	256	282	591			
49	125	150	174	186	395	96	122	139	153	323	183	230	266	294	610			
50	129	157	181	195	411	99	125	146	157	331	190	237	277	303	630			
51	134	165	188	202	427	103	129	150	165	343	197	244	287	315	650			
52	141	169	195	209	443	106	136	157	172	355	202	256	298	327	674			
53	146	176	202	216	455	110	141	162	179	371	212	263	308	341	698			
54	150	181	209	226	471	113	146	169	183	379	219	275	320	350	718			
55	155	188	216	233	487	118	150	174	190	391	226	282	329	362	738			
56	165	200	230	247	515	122	155	179	197	407	230	289	336	371	762			
57	174	212	244	261	543	127	162	186	204	423	235	296	343	381	782			
58	181	223	256	277	575	134	167	193	212	431	244	303	353	385	802			
59	190	235	270	291	602	139	174	200	219	447	249	310	360	395	822			
60	200	247	284	306	630	143	179	204	226	463	254	317	367	404	846			
61	209	259	298	322	662	146	183	209	230	475	254	320	369	407	850			
62	221	273	313	338	698	146	186	214	235	479	251	320	371	409	850			
63	230	284	329	355	730	150	190	219	240	491	251	324	374	409	854			
64	242	298	343	371	766	150	193	223	244	495	249	324	376	411	854			
65	251	310	357	388	798	153	197	228	249	507	249	327	378	414	858			
66	277	336	388	423	870	153	204	235	256	523	247	329	381	414	858			
67	303	364	418	456	938	155	209	242	263	543	247	329	383	416	862			
68	329	390	451	491	1,009	155	214	249	270	559	244	331	383	416	866			
69	355	418	482	524	1,077	157	219	256	277	579	244	331	385	418	870			
70	381	444	512	559	1,149	157	226	263	284	595	242	334	388	418	870			
71	407	482	555	604	1,257	165	228	268	289	599	244	331	385	418	862			
72	432	517	597	651	1,365	172	233	273	294	602	249	331	385	416	858			
73	456	555	639	696	1,468	179	237	275	298	606	254	331	383	416	854			
74	482	590	682	743	1,576	186	242	280	303	610	259	331	383	414	850			
75	508	627	724	787	1,684	193	244	284	308	614	261	329	381	414	842			
76	559	693	801	872	1,847	200	254	294	317	638	266	336	388	421	858			
77	611	761	879	954	2,007	207	261	303	331	670	270	338	392	430	878			
78	665	827	954	1,039	2,171	214	268	315	341	694	275	345	402	435	898			
79	717	895	1,032	1,121	2,330	221	275	324	355	726	280	348	407	444	918			
80	768	961	1,109	1,206	2,494	228	284	334	364	750	284	355	414	451	934			
81	827	1,034	1,194	1,300	2,713	230	289	338	369	762	284	357	416	454	918			
82	886	1,107	1,278	1,391	2,929	233	291	343	376	778	284	357	418	461	902			
83	945	1,182	1,363	1,485	3,148	237	294	350	378	794	282	357	423	463	886			
84	1,003	1,255	1,448	1,577	3,364	240	296	355	385	810	282	357	425	470	870			
85	1,062	1,328	1,532	1,671	3,583	242	301	360	390	822	282	360	428	472	854			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**50% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>	<b>Benefit Period</b>					<i>Lifetime</i>
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>		<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	
40	82	101	115	122	271	63	78	89	101	223	122	153	179	195	435			
41	87	108	122	129	287	71	82	96	108	235	132	160	188	209	455			
42	94	113	129	139	303	71	87	103	113	243	136	174	200	219	479			
43	99	120	136	146	315	75	92	108	120	263	146	181	212	233	503			
44	106	125	143	155	331	78	101	115	127	275	150	193	223	244	527			
45	110	132	150	162	347	82	106	120	134	287	157	200	233	256	551			
46	115	139	160	172	367	85	108	127	139	291	167	209	244	266	567			
47	120	143	167	179	383	89	115	132	146	307	174	221	254	277	587			
48	125	150	174	186	395	96	120	139	153	323	183	228	266	294	614			
49	129	157	181	193	411	101	127	143	160	335	190	237	275	306	634			
50	134	165	188	202	427	103	129	153	165	343	197	247	289	315	654			
51	139	172	195	209	443	108	134	157	172	359	207	254	298	329	678			
52	146	176	202	219	459	110	141	165	176	371	212	266	310	338	702			
53	150	183	209	226	475	115	146	169	186	383	221	273	322	353	726			
54	157	188	219	235	491	115	153	174	190	395	226	287	331	364	746			
55	162	195	226	242	507	122	157	181	197	407	233	294	341	376	766			
56	172	207	240	256	535	127	162	186	207	423	240	301	350	388	794			
57	181	221	254	270	563	132	167	193	214	443	244	308	357	397	814			
58	188	233	266	289	599	139	174	202	219	447	254	315	367	400	834			
59	197	244	282	303	626	146	181	207	228	467	259	322	374	411	854			
60	207	256	296	317	654	150	186	212	235	483	266	331	381	421	882			
61	219	268	310	334	690	150	193	219	240	491	263	334	383	423	882			
62	230	284	324	353	726	150	193	223	244	499	261	331	388	425	886			
63	240	296	343	369	758	155	197	226	249	511	261	336	388	425	890			
64	251	310	357	385	798	157	200	233	254	515	259	338	390	428	886			
65	261	322	371	404	830	160	207	237	259	527	261	341	395	430	894			
66	289	350	404	439	906	157	212	244	268	543	256	341	395	430	890			
67	315	378	435	475	974	162	219	251	273	567	256	343	400	432	898			
68	343	407	470	510	1,049	160	221	259	282	583	254	343	397	432	902			
69	369	435	501	545	1,121	165	228	268	289	602	254	345	402	435	906			
70	395	463	533	583	1,197	165	233	273	294	614	254	345	402	435	902			
71	423	501	576	627	1,309	172	237	280	301	622	254	345	402	435	894			
72	449	538	620	677	1,420	179	242	284	306	626	261	343	402	432	890			
73	475	576	665	724	1,528	186	247	287	310	630	263	345	397	432	886			
74	501	613	710	773	1,640	193	251	289	315	634	270	345	397	430	882			
75	529	653	752	818	1,752	200	254	296	322	638	270	341	397	430	874			
76	583	721	834	907	1,923	207	263	306	329	662	275	350	402	437	890			
77	635	792	914	992	2,087	216	270	315	345	698	282	353	409	449	914			
78	691	860	992	1,081	2,258	223	280	329	353	722	287	360	418	451	934			
79	745	931	1,074	1,166	2,422	230	287	336	369	758	291	362	421	463	958			
80	799	999	1,154	1,255	2,594	237	296	348	378	782	296	369	430	468	970			
81	860	1,076	1,241	1,351	2,821	240	301	353	383	794	296	371	432	472	954			
82	921	1,152	1,330	1,448	3,044	242	303	357	390	810	296	371	435	479	938			
83	982	1,229	1,417	1,544	3,276	247	306	364	395	826	294	371	439	482	918			
84	1,043	1,304	1,506	1,640	3,499	249	308	369	400	842	294	371	442	489	902			
85	1,105	1,382	1,593	1,737	3,727	251	313	374	407	854	294	374	444	491	886			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**100% Home Care, 20% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<b>Benefit Period</b>					<b>Benefit Period</b>				
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>
40	101	122	139	148	327	75	94	108	122	271	148	181	209	233	515
41	106	129	146	157	347	80	99	115	127	283	155	188	219	240	535
42	113	136	155	167	367	82	103	118	132	295	160	195	226	249	551
43	118	143	162	174	387	87	106	125	139	307	165	202	235	259	571
44	125	150	172	183	403	89	110	127	143	319	169	209	240	268	595
45	129	157	179	193	423	94	115	134	148	331	176	216	249	275	610
46	136	165	188	202	443	96	120	139	153	343	181	221	256	282	630
47	141	172	195	209	463	101	125	143	160	355	188	228	266	294	650
48	148	179	204	219	483	103	127	148	165	367	190	235	273	301	666
49	153	186	212	228	503	108	132	153	169	379	197	242	282	310	686
50	160	193	221	237	523	110	136	157	176	391	202	249	289	317	706
51	165	197	228	244	539	113	143	165	183	403	209	259	296	327	726
52	169	204	235	254	559	118	148	169	188	415	216	266	306	336	746
53	176	212	244	263	579	120	150	174	193	427	219	273	313	343	762
54	181	219	251	273	599	125	155	179	197	439	226	280	322	353	782
55	188	226	261	280	618	127	160	183	204	451	230	287	329	362	802
56	193	233	268	289	638	132	165	190	209	463	237	291	338	369	818
57	200	240	277	298	654	134	169	193	214	475	242	298	343	378	842
58	204	247	284	308	674	139	172	200	219	487	247	306	353	385	862
59	212	254	294	315	694	141	176	202	226	499	251	313	360	397	878
60	216	261	301	324	714	146	181	209	230	511	259	320	369	404	898
61	228	277	320	343	758	148	183	212	235	519	259	317	367	404	894
62	240	291	336	362	802	150	186	216	237	527	259	317	367	402	890
63	254	308	355	383	842	153	188	219	240	535	254	315	364	400	894
64	266	322	371	402	886	155	190	223	242	543	254	315	364	397	890
65	277	338	390	421	930	157	193	226	247	551	254	313	362	397	886
66	308	364	421	454	1,001	153	197	230	254	567	244	315	364	400	894
67	338	390	449	486	1,077	146	204	240	261	583	237	317	367	400	894
68	367	416	479	519	1,149	143	209	244	266	599	230	317	369	402	902
69	397	442	508	552	1,225	136	216	254	273	614	223	320	371	402	902
70	428	468	538	585	1,297	132	221	259	280	630	214	322	374	404	910
71	451	508	583	635	1,404	143	226	263	284	646	223	324	376	407	918
72	472	545	627	684	1,516	157	233	270	291	654	235	327	381	409	922
73	496	585	674	731	1,624	172	235	273	298	670	247	329	381	416	930
74	517	623	719	780	1,736	186	242	280	306	678	259	331	385	418	934
75	541	663	764	830	1,843	197	247	284	310	694	268	334	388	421	942
76	592	729	841	912	2,031	204	256	294	322	718	273	338	390	425	954
77	646	794	917	996	2,218	212	263	308	331	746	273	341	397	430	966
78	698	862	994	1,079	2,406	219	270	317	343	770	277	343	400	435	978
79	752	928	1,069	1,163	2,594	226	277	331	353	798	277	345	407	439	990
80	804	994	1,147	1,246	2,781	233	287	341	364	822	282	350	409	444	1,001
81	862	1,069	1,234	1,340	2,996	235	289	345	369	834	282	350	409	444	974
82	921	1,144	1,321	1,436	3,212	240	294	350	374	842	284	350	409	442	942
83	982	1,217	1,405	1,530	3,423	240	298	355	378	858	282	353	409	444	918
84	1,041	1,293	1,492	1,626	3,639	244	303	360	383	866	284	353	414	442	886
85	1,100	1,368	1,579	1,720	3,854	247	306	364	388	878	284	353	414	442	858

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0-Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**100% Home Care, 0% Copayment Option**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTC-CD9-MA-PA**  
**Base Rates with No Inflation Protection**

**Rider: LTC9-PA-SIP**  
**Simple Inflation Protection Rider**

**Rider: LTC9-PA-CIP**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
40	106	127	143	155	339	78	99	113	127	283	153	188	219	240	535
41	110	134	150	165	359	82	103	120	132	295	160	195	228	249	559
42	118	141	162	174	383	85	108	122	136	307	167	204	233	259	571
43	122	148	169	181	403	89	110	129	143	319	172	212	244	268	595
44	129	157	179	190	419	94	113	132	150	331	176	216	249	280	618
45	134	165	186	200	439	99	120	139	155	347	183	223	259	287	634
46	141	172	195	209	459	101	125	146	160	359	188	230	268	294	658
47	146	179	202	219	483	106	129	150	165	367	197	237	277	306	674
48	155	186	212	228	503	106	132	155	172	383	197	244	284	313	694
49	160	193	221	237	523	110	136	157	176	395	204	251	291	322	714
50	167	200	230	247	543	115	143	162	183	407	209	261	301	329	734
51	172	204	237	254	559	118	150	172	190	419	216	270	308	341	758
52	176	212	244	263	583	122	155	176	197	431	226	277	317	350	774
53	183	221	254	273	602	125	155	181	202	443	228	282	324	357	790
54	188	228	261	284	622	129	160	186	204	455	235	289	336	367	814
55	195	235	270	291	642	132	167	193	212	471	240	298	343	376	834
56	200	242	280	301	662	139	172	197	216	483	247	303	350	383	854
57	207	249	289	310	682	141	176	200	223	491	254	310	357	395	874
58	212	256	296	320	702	146	179	207	228	509	259	317	367	402	894
59	221	263	306	327	722	146	183	209	235	519	261	327	374	414	914
60	226	270	313	338	742	150	190	219	237	531	268	334	383	418	934
61	237	289	331	357	790	153	190	221	244	539	268	329	383	421	930
62	249	303	350	376	834	157	193	223	247	547	268	329	381	418	926
63	263	320	369	400	874	160	195	228	249	559	266	329	378	414	930
64	277	334	385	418	922	160	200	233	251	563	263	329	381	414	926
65	289	353	407	437	966	162	200	233	256	575	263	324	376	414	922
66	320	378	437	472	1,041	160	207	240	263	591	254	329	378	416	930
67	353	407	468	505	1,121	150	212	249	273	606	247	329	381	416	930
68	381	432	498	541	1,197	150	219	254	275	622	240	329	383	418	938
69	414	461	529	573	1,273	141	223	263	284	638	233	331	385	418	938
70	444	486	559	609	1,349	139	230	270	291	654	223	334	390	421	946
71	470	529	606	660	1,460	148	233	273	296	674	230	336	390	423	954
72	491	566	653	712	1,576	165	242	280	303	682	244	341	395	425	958
73	515	609	700	759	1,688	179	244	284	313	698	259	343	397	435	970
74	538	649	747	811	1,803	193	251	291	317	706	268	343	402	435	974
75	562	689	794	862	1,915	207	256	296	322	722	280	348	404	437	982
76	616	757	874	949	2,111	214	268	306	334	750	284	353	407	442	994
77	672	827	954	1,036	2,306	221	273	320	345	778	284	353	411	447	1,005
78	726	898	1,034	1,121	2,502	228	280	329	357	802	289	357	416	454	1,017
79	783	966	1,112	1,210	2,697	235	289	345	367	830	289	360	423	456	1,029
80	837	1,034	1,194	1,295	2,893	242	298	353	378	854	291	364	423	463	1,041
81	898	1,112	1,283	1,394	3,116	244	301	360	383	866	291	364	425	461	1,013
82	959	1,189	1,372	1,492	3,340	249	306	364	390	878	296	364	425	461	982
83	1,022	1,267	1,462	1,591	3,559	249	310	369	392	894	294	367	430	463	958
84	1,083	1,344	1,551	1,692	3,783	254	315	376	397	902	296	367	430	458	922
85	1,144	1,422	1,643	1,788	4,010	256	317	378	404	910	296	367	430	461	890

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Facility Only Tax Qualified Policy

Individual Rates for Lifetime Premium Payment Option  
 0 Day Elimination Period  
 Current Annual Premium Rates  
 Rates per \$10 Daily Benefit

**Policy Form: NTQ11-337-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	14	17	18	21	25	7	8	11	13	17	35	44	56	63	76
40	14	17	19	22	26	8	11	13	14	18	38	47	57	65	79
41	15	18	21	24	28	8	11	14	15	19	38	49	60	68	82
42	17	19	22	25	31	8	11	14	17	21	39	50	61	71	85
43	17	21	24	26	32	10	13	15	18	24	42	53	64	74	89
44	18	22	25	28	35	11	14	17	19	25	43	54	67	76	92
45	19	24	26	31	38	11	14	19	21	26	44	57	70	79	95
46	21	25	29	32	40	13	17	19	24	28	46	58	71	83	97
47	22	26	31	35	43	14	18	22	25	31	47	61	75	86	101
48	24	28	33	38	46	14	19	24	26	33	49	64	76	89	106
49	25	31	36	40	50	17	21	25	29	36	51	67	79	92	108
50	26	32	39	43	53	18	24	28	32	40	53	68	81	95	111
51	26	33	39	44	54	18	22	28	32	39	54	68	83	95	113
52	29	36	42	47	58	19	25	31	36	43	54	70	85	97	114
53	31	39	46	51	64	22	26	33	39	46	57	72	88	101	118
54	33	42	50	57	68	24	29	35	40	50	58	75	90	104	124
55	36	46	54	61	75	25	32	39	44	54	61	78	95	108	128
56	39	49	58	67	81	28	35	43	49	58	64	82	99	113	133
57	43	54	64	74	89	29	38	46	51	63	65	83	101	117	136
58	47	58	70	79	96	31	40	50	57	68	67	88	106	122	143
59	51	64	76	88	106	33	44	53	61	72	70	90	110	126	147
60	54	68	82	93	111	36	46	56	64	78	71	92	111	128	150
61	58	75	89	101	122	39	49	61	70	82	74	95	115	133	154
62	64	82	97	111	133	42	53	65	75	89	76	99	120	138	160
63	71	89	107	122	146	44	58	70	81	95	79	103	124	143	165
64	76	97	117	135	160	49	63	75	86	100	83	107	129	147	171
65	85	108	129	149	175	51	65	81	92	108	86	110	135	153	179
66	97	124	150	171	203	58	75	90	104	121	93	121	146	168	193
67	107	136	164	188	221	61	79	96	111	129	96	125	152	174	202
68	117	150	181	207	243	65	83	101	117	136	100	129	156	179	207
69	128	164	197	227	265	70	89	108	125	145	104	133	163	186	214
70	140	181	218	250	292	74	95	114	131	152	107	138	167	192	221
71	163	210	253	291	338	82	104	128	146	170	117	150	182	209	240
72	178	229	278	318	371	85	110	133	154	177	120	154	186	215	246
73	195	252	303	349	406	89	114	140	161	185	122	157	192	221	253
74	213	274	332	381	442	92	120	146	168	193	125	161	196	227	259
75	229	293	354	407	470	92	121	147	168	193	122	160	195	222	256
76	265	342	414	475	549	103	133	161	186	213	133	174	210	242	277
77	291	375	455	523	602	106	136	167	192	221	136	175	214	246	282
78	318	411	499	574	660	108	140	171	197	227	136	178	217	250	285
79	348	450	546	630	723	93	121	147	170	195	139	179	220	253	289
80	381	493	600	692	795	96	124	150	175	199	142	185	224	259	295
81	416	541	657	759	870	96	124	153	175	200	143	185	225	261	297
82	453	589	719	830	951	97	126	153	178	200	143	186	227	263	299
83	493	642	784	906	1,037	96	126	153	178	202	143	188	228	264	300
84	538	701	855	990	1,131	96	125	154	178	202	143	188	229	265	302
85	585	763	933	1,081	1,234	96	124	152	175	200	143	188	229	265	303

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: NTQ11-337-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	33	42	49	54	67	24	29	36	42	51	131	167	202	232	275
40	35	43	50	57	70	25	32	39	44	56	132	170	206	236	281
41	38	46	54	61	74	26	33	40	47	60	133	172	209	239	285
42	39	49	57	64	78	28	36	43	51	63	136	175	211	245	289
43	42	51	60	68	83	29	38	47	54	67	138	178	215	247	292
44	43	54	64	72	88	32	40	49	57	71	140	181	218	250	297
45	46	57	67	76	93	33	43	53	61	75	142	183	222	254	300
46	49	60	71	81	99	35	46	56	65	79	143	186	225	259	304
47	51	63	75	86	104	38	50	60	68	85	146	189	228	261	309
48	54	67	79	90	111	40	53	64	74	89	147	192	232	265	313
49	57	71	85	96	117	43	56	67	79	96	145	188	227	261	307
50	58	74	89	101	122	46	58	71	82	100	149	190	229	264	311
51	60	75	89	103	125	46	60	72	82	100	147	190	231	264	310
52	63	79	95	107	131	49	61	75	88	104	149	192	232	268	314
53	67	83	100	114	139	50	67	79	93	111	146	189	228	263	307
54	71	89	107	122	147	53	70	85	97	118	147	190	231	265	311
55	75	95	114	131	157	57	74	89	103	124	149	193	232	267	314
56	79	101	121	139	167	61	78	95	108	131	150	193	235	270	317
57	85	107	129	147	178	64	83	100	115	138	152	196	238	274	320
58	90	114	138	157	190	67	88	106	122	143	153	197	239	275	321
59	96	122	146	168	202	71	90	111	128	152	152	196	239	274	318
60	99	125	150	172	207	71	93	113	129	153	152	196	238	272	318
61	104	133	161	185	221	75	97	117	135	160	150	195	235	270	314
62	111	142	171	197	235	78	101	124	140	167	152	196	236	271	316
63	118	152	183	210	250	82	106	128	147	172	152	196	236	272	317
64	126	161	195	224	265	85	110	133	153	181	152	196	238	274	317
65	135	172	209	239	284	88	114	139	160	186	153	197	239	275	318
66	152	195	235	270	318	96	124	152	175	204	161	209	253	291	336
67	161	207	250	288	339	99	128	156	179	209	160	209	253	291	335
68	171	220	267	306	360	101	132	160	185	214	161	209	252	291	335
69	182	235	284	327	382	104	135	165	189	220	160	207	252	289	335
70	193	250	303	348	407	107	138	168	195	224	160	207	250	289	332
71	218	282	342	393	459	115	150	182	210	243	168	218	265	306	353
72	232	300	364	420	488	117	153	185	214	247	167	217	264	303	350
73	247	320	388	446	520	118	154	188	217	250	165	215	263	303	348
74	261	339	411	475	552	121	157	190	220	253	165	214	261	299	343
75	274	353	428	492	569	117	153	185	214	246	157	204	249	288	329
76	311	402	488	562	651	125	164	200	231	264	165	217	264	304	348
77	332	431	524	603	696	126	165	200	232	267	165	214	260	302	345
78	356	461	562	648	746	128	167	203	235	268	164	213	259	299	342
79	382	496	603	696	802	107	140	172	199	227	161	210	257	297	339
80	411	535	652	753	865	107	140	171	197	227	161	209	256	295	338
81	443	575	702	812	931	107	140	171	197	225	158	207	253	293	334
82	477	621	758	877	1,005	106	138	170	196	222	157	204	252	289	331
83	513	669	817	947	1,083	104	138	167	193	221	157	204	249	288	328
84	553	721	883	1,023	1,169	103	135	165	192	218	156	203	247	285	327
85	598	780	955	1,106	1,265	101	133	163	189	215	153	200	245	284	322

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

Facility Only Tax Qualified Policy

Individual Rates for 20-Year Premium Payment Option  
 0 Day Elimination Period  
 Current Annual Premium Rates  
 Rates per \$10 Daily Benefit

**Policy Form: NTQ11-337-MA-PA-601**  
 Base Rates with No Inflation Protection

**Rider: 11-SIP-PA-998**  
 Simple Inflation Protection Rider

**Rider: 11-CIP-PA-998**  
 Compound Inflation Protection Rider

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	21	25	29	32	40	14	18	21	25	31	76	99	120	138	163
40	21	26	31	35	42	15	18	24	26	33	79	100	122	140	165
41	22	28	32	36	44	17	19	25	29	35	81	103	125	143	168
42	24	29	35	39	47	17	21	25	31	38	81	104	125	145	171
43	25	31	36	42	50	18	24	28	32	40	82	107	128	147	174
44	26	32	39	43	53	19	25	29	35	43	83	108	131	150	178
45	28	35	40	46	57	21	26	32	38	44	85	110	133	153	179
46	29	36	43	49	60	22	28	33	39	47	88	113	135	156	182
47	31	39	46	51	64	24	29	36	42	50	89	114	138	158	185
48	33	42	49	56	68	24	31	39	44	53	89	115	140	160	188
49	35	43	51	58	72	26	35	42	49	57	90	117	140	163	189
50	38	46	56	63	76	28	36	43	51	61	89	115	138	160	188
51	38	46	56	63	76	28	36	43	51	61	92	120	143	165	193
52	39	50	58	67	82	31	38	47	54	64	90	115	142	163	189
53	42	53	63	72	88	32	40	50	57	68	92	117	142	163	190
54	44	57	67	76	93	35	43	54	61	74	93	118	145	167	193
55	47	60	72	82	100	36	47	57	65	78	95	122	146	168	196
56	51	65	78	89	107	38	49	60	70	82	96	122	149	171	200
57	56	70	83	96	115	40	53	64	74	88	96	125	152	174	203
58	58	75	89	103	124	44	56	68	78	92	99	126	154	177	206
59	64	81	96	110	132	46	60	72	83	99	100	129	157	181	210
60	67	85	101	115	139	47	61	74	86	101	99	128	154	178	207
61	71	90	110	125	150	51	65	78	90	106	101	131	157	181	210
62	76	99	118	135	161	54	68	83	96	113	103	132	160	183	213
63	83	106	128	146	174	56	72	88	101	118	104	135	163	186	217
64	89	114	138	158	188	60	78	93	107	125	107	138	165	189	220
65	97	124	149	171	203	63	82	99	113	131	108	140	170	195	224
66	110	142	171	196	231	70	89	108	124	145	115	149	179	207	239
67	120	153	185	213	249	72	95	114	131	153	118	152	183	210	245
68	129	167	200	231	270	76	97	120	136	160	120	154	188	214	247
69	140	181	218	250	293	79	103	125	143	165	122	157	190	218	252
70	153	196	238	272	318	83	108	131	150	172	124	160	193	222	256
71	175	225	272	314	366	92	118	145	164	190	132	172	209	239	275
72	190	245	297	341	398	95	124	149	172	197	135	175	211	245	279
73	207	267	322	371	431	97	126	156	178	204	136	177	215	247	284
74	224	289	350	403	467	101	132	160	183	211	138	179	218	250	288
75	239	309	373	428	495	101	131	160	183	210	136	175	214	246	281
76	277	357	432	498	574	110	143	175	202	231	146	189	229	264	303
77	302	389	473	543	627	113	147	179	207	236	146	190	232	267	304
78	328	424	516	594	682	115	152	183	213	243	147	193	234	270	309
79	357	463	563	648	745	99	129	157	182	207	149	193	235	272	310
80	389	505	614	709	815	100	132	161	185	210	150	196	238	275	313
81	424	550	670	774	888	100	132	161	186	211	150	195	239	275	314
82	460	599	730	844	966	101	131	161	186	214	150	196	239	277	316
83	499	651	794	919	1,051	101	132	161	186	213	150	196	239	277	316
84	542	706	863	1,001	1,143	100	132	160	185	211	150	196	239	277	316
85	588	767	938	1,088	1,243	99	131	160	185	210	150	196	239	277	316



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	18	22	26	29	39	11	14	17	21	26	44	57	70	82	101
40	19	24	28	32	42	11	15	18	21	28	46	60	72	83	104
41	21	25	29	33	43	13	17	21	24	31	47	61	76	88	108
42	22	26	32	36	46	13	15	21	25	33	49	64	78	90	113
43	24	28	33	39	50	14	19	24	26	35	50	67	81	93	115
44	25	31	36	40	53	15	19	25	29	38	51	68	83	97	120
45	26	32	38	43	57	17	22	28	32	40	54	71	88	101	124
46	28	35	40	47	60	18	22	29	33	43	56	72	90	103	128
47	29	36	43	50	64	19	26	32	36	47	58	76	93	108	133
48	32	39	47	54	70	21	28	33	39	50	60	79	96	111	136
49	33	42	50	58	74	22	29	36	42	54	63	82	100	115	142
50	36	44	54	63	79	25	32	39	44	58	63	83	101	117	143
51	36	46	54	63	81	25	32	40	46	58	65	83	103	120	146
52	39	49	60	68	86	26	35	42	50	63	65	85	103	120	147
53	42	53	64	74	93	29	38	46	53	67	68	88	107	124	152
54	46	57	70	79	101	31	40	49	58	71	70	92	111	129	156
55	49	63	75	86	108	33	43	53	63	78	72	93	115	133	163
56	53	67	82	93	118	36	47	57	68	83	75	97	118	139	167
57	57	74	89	101	128	39	50	61	72	89	78	100	122	143	172
58	63	79	96	111	139	42	54	67	76	95	79	104	128	147	178
59	68	86	104	121	150	44	58	72	83	103	82	107	132	152	183
60	71	92	111	128	160	47	61	75	88	106	83	108	132	154	185
61	78	100	121	140	174	50	65	81	93	114	86	111	138	158	190
62	85	108	132	153	189	53	71	86	100	121	88	115	142	163	196
63	92	118	145	167	206	57	75	92	107	129	92	120	145	168	202
64	100	129	157	182	224	61	79	99	114	138	95	122	150	174	207
65	110	142	172	199	245	65	85	106	122	147	97	126	156	181	215
66	125	163	197	229	281	74	96	118	136	164	106	138	170	195	232
67	138	178	217	250	306	76	101	125	146	174	107	140	174	202	239
68	150	193	236	274	334	81	108	133	154	185	110	146	179	207	246
69	163	211	259	300	364	86	114	140	163	195	114	150	183	213	252
70	178	232	284	329	399	90	120	147	171	204	117	153	188	218	259
71	204	267	328	381	460	101	133	164	190	228	126	165	203	235	279
72	224	292	359	417	503	104	139	171	199	238	128	168	207	240	285
73	243	318	392	455	549	108	145	178	209	247	129	171	210	246	289
74	264	346	427	496	598	114	150	186	217	257	132	174	214	249	293
75	282	368	453	528	632	114	152	188	217	259	129	171	210	243	286
76	327	428	528	616	738	125	167	206	240	286	138	182	225	261	309
77	357	470	580	677	810	128	171	213	249	295	138	183	227	263	309
78	389	514	637	744	888	133	177	218	256	304	139	183	227	263	310
79	425	563	698	816	974	114	152	188	221	261	139	182	227	264	309
80	467	619	769	901	1,074	117	154	192	225	268	139	183	227	264	310
81	509	676	842	988	1,179	117	157	195	229	271	139	182	225	261	306
82	555	739	922	1,084	1,291	118	157	196	231	274	136	179	222	257	300
83	605	806	1,008	1,187	1,414	118	158	197	231	274	133	177	218	253	293
84	659	880	1,102	1,300	1,547	118	158	197	232	274	131	172	211	246	285
85	717	960	1,204	1,422	1,693	117	157	196	232	274	128	167	206	239	275

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Lifetime	Benefit Period					Lifetime	Benefit Period					Lifetime
	2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime	
<40	46	57	68	78	101	33	43	53	61	79	158	206	253	293	359			
40	47	60	72	82	107	36	46	56	65	83	161	210	256	297	363			
41	50	63	75	88	113	38	49	60	68	89	163	213	260	300	368			
42	53	67	79	92	118	39	51	64	74	95	165	215	264	306	374			
43	56	70	85	97	125	42	54	67	78	99	167	218	267	309	378			
44	58	74	89	103	132	44	57	71	82	104	170	221	271	313	382			
45	61	78	95	108	139	47	61	74	88	111	172	224	274	317	388			
46	65	82	99	114	147	49	65	79	93	117	174	227	278	322	392			
47	68	88	106	121	156	53	68	83	97	124	177	228	279	325	396			
48	72	92	111	128	164	56	72	89	104	131	178	232	284	329	400			
49	76	97	118	136	174	58	76	93	110	138	174	227	278	322	391			
50	79	101	124	142	181	61	79	97	114	143	177	229	281	327	398			
51	81	103	125	145	183	63	81	99	115	146	175	229	281	325	395			
52	85	107	131	152	192	64	85	103	120	150	178	232	284	329	400			
53	89	114	139	160	203	68	89	108	128	158	174	227	278	322	389			
54	95	121	147	171	215	72	95	115	133	165	175	228	279	324	392			
55	100	129	157	181	228	75	99	121	142	175	177	229	281	327	395			
56	106	136	167	193	242	81	104	128	147	183	178	232	284	328	398			
57	113	145	177	204	256	83	110	135	157	193	178	234	285	331	399			
58	120	154	188	218	272	88	114	140	163	202	178	234	286	332	400			
59	126	164	200	231	288	92	120	147	172	211	177	229	282	329	395			
60	129	167	204	238	295	93	121	149	172	211	177	231	282	327	395			
61	138	178	217	252	313	96	126	156	181	220	172	227	279	324	388			
62	146	189	231	268	331	100	131	161	188	229	172	227	279	322	388			
63	154	200	245	285	352	104	136	168	195	238	174	227	279	322	386			
64	164	213	260	302	373	107	142	175	203	246	172	227	278	324	386			
65	174	227	278	322	396	111	146	181	210	254	172	227	278	322	385			
66	195	253	310	361	442	121	160	197	229	278	181	238	293	339	406			
67	206	268	329	384	468	125	164	203	236	285	179	236	292	338	403			
68	218	285	350	407	496	128	168	207	242	292	178	235	289	335	400			
69	231	302	371	432	527	131	172	213	247	297	177	234	288	334	396			
70	245	321	395	460	559	133	175	217	253	304	175	231	285	329	392			
71	274	360	445	518	628	143	189	234	274	329	183	242	297	346	413			
72	291	382	471	550	667	145	192	239	278	334	181	238	295	342	406			
73	307	404	500	585	708	147	195	242	282	338	178	235	291	338	400			
74	325	430	531	621	749	149	196	245	285	341	175	231	286	332	393			
75	338	445	549	641	770	145	192	238	278	331	167	220	271	316	373			
76	382	505	626	731	880	154	206	256	299	356	174	229	284	331	389			
77	409	541	670	785	942	156	207	259	302	360	170	225	278	324	382			
78	438	580	720	844	1,012	156	209	260	304	361	167	220	272	317	373			
79	468	623	774	908	1,087	133	175	220	259	307	164	214	265	311	364			
80	505	671	837	983	1,175	132	177	220	259	307	160	211	260	304	357			
81	542	723	902	1,062	1,268	132	175	218	256	306	157	206	254	296	346			
82	584	780	974	1,148	1,371	132	174	218	256	303	152	200	247	288	335			
83	630	841	1,054	1,243	1,482	128	174	215	253	300	147	195	239	278	324			
84	680	909	1,140	1,347	1,604	128	171	213	250	297	142	188	231	268	311			
85	734	984	1,234	1,461	1,739	125	167	211	247	293	138	179	222	257	297			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	28	35	40	47	61	19	25	32	36	47	95	122	150	174	211
40	29	36	43	50	64	21	28	33	39	50	96	125	153	175	215
41	31	38	46	53	68	22	29	35	40	53	97	126	154	179	218
42	32	40	49	56	71	24	31	38	43	57	99	128	157	182	222
43	33	43	51	58	75	25	32	39	47	60	101	129	154	185	225
44	36	44	54	63	79	26	35	42	49	64	101	133	161	188	229
45	38	47	57	65	85	28	38	44	53	65	103	135	164	190	231
46	40	50	61	70	89	29	39	47	56	71	104	136	167	193	235
47	42	53	64	74	95	32	42	51	60	75	107	139	170	196	238
48	44	57	68	79	100	33	43	54	63	79	108	140	172	199	242
49	47	60	72	83	106	36	47	57	67	85	108	142	172	200	242
50	50	64	76	89	113	38	49	61	70	88	107	139	171	196	239
51	50	64	76	89	113	38	49	61	71	89	110	143	177	203	246
52	53	68	82	95	120	40	51	64	75	93	108	140	172	199	242
53	57	72	88	101	128	42	56	68	78	97	108	140	172	199	240
54	60	76	93	108	136	46	60	72	83	103	110	143	175	202	243
55	64	82	100	115	145	49	63	76	89	110	111	145	177	206	247
56	68	88	107	124	154	51	67	81	93	115	113	147	179	207	250
57	74	95	114	132	165	53	70	86	100	122	114	149	182	211	253
58	78	100	122	142	177	57	75	90	106	129	115	152	185	213	256
59	83	108	131	152	189	60	78	97	111	136	117	152	188	217	259
60	88	113	138	158	197	61	81	99	115	139	115	150	183	214	256
61	95	121	147	171	211	64	85	104	121	147	115	153	186	215	259
62	101	131	158	183	227	68	89	110	128	154	117	154	189	218	261
63	108	140	171	197	243	72	93	115	135	163	120	156	190	221	264
64	117	150	183	213	261	75	100	122	142	171	121	158	193	224	267
65	125	163	199	231	282	79	104	128	147	178	122	160	196	227	270
66	142	185	225	261	318	88	114	142	164	197	131	170	209	242	289
67	153	199	243	282	343	92	120	147	171	207	132	172	211	245	292
68	165	215	264	306	371	96	125	154	179	215	133	174	214	247	295
69	178	232	285	331	402	100	131	161	188	224	135	177	217	252	297
70	193	252	310	359	435	103	136	167	196	234	136	179	218	254	300
71	220	288	354	411	498	114	150	183	215	257	145	190	234	271	321
72	238	311	384	448	539	118	156	192	222	265	146	192	236	272	324
73	257	338	417	485	584	121	160	197	231	275	146	193	236	275	327
74	278	366	450	525	632	125	165	204	238	284	147	193	239	277	327
75	295	388	477	556	666	125	164	204	238	284	143	188	234	270	318
76	341	448	553	645	774	135	179	222	261	309	152	200	246	288	338
77	370	488	603	706	845	139	185	229	267	318	152	200	247	286	338
78	402	531	659	771	923	143	190	235	275	325	152	200	246	285	335
79	438	580	720	844	1,008	121	163	202	236	279	150	197	243	284	332
80	477	634	788	924	1,104	124	164	204	240	284	149	196	242	282	329
81	518	689	860	1,011	1,205	125	165	206	242	286	147	195	239	278	325
82	564	752	938	1,104	1,316	124	165	209	245	288	145	190	235	274	318
83	613	817	1,023	1,205	1,436	124	167	207	245	288	140	186	229	267	310
84	666	890	1,115	1,315	1,565	122	164	206	243	288	138	182	224	260	302
85	723	967	1,213	1,434	1,707	122	164	204	243	286	133	175	217	252	291

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Franchise Comprehensive Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: FLQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

<i>Issue Age</i>	<b>Benefit Period</b>					<b>Benefit Period</b>					<b>Benefit Period</b>				
	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>	<i>2 Years</i>	<i>3 Years</i>	<i>4 Years</i>	<i>5 Years</i>	<i>Lifetime</i>
<40	17	19	24	26	35	10	13	15	18	24	40	51	63	74	92
40	18	21	25	29	38	10	14	17	18	25	40	54	65	75	95
41	19	22	26	31	39	11	15	18	21	28	42	56	68	78	97
42	19	24	29	32	42	13	14	18	24	29	44	58	70	82	101
43	21	25	31	35	44	13	18	21	24	32	46	60	72	85	104
44	22	28	32	36	47	14	17	24	26	35	47	61	75	88	108
45	24	29	33	39	51	15	19	25	29	36	49	64	79	92	111
46	25	32	36	43	54	17	19	26	29	39	50	64	82	92	115
47	26	32	39	44	57	18	25	29	33	43	53	70	83	99	121
48	29	35	43	49	63	18	25	29	35	44	53	72	86	100	122
49	31	38	44	53	67	19	26	33	38	49	56	74	90	104	128
50	32	40	49	57	71	24	29	35	39	53	57	75	92	104	129
51	32	42	49	57	72	24	28	36	40	53	60	75	93	107	132
52	35	44	54	61	78	24	31	38	46	56	60	75	92	108	132
53	38	47	57	67	83	26	35	42	47	61	61	79	97	111	136
54	42	51	63	71	92	28	36	44	53	64	63	82	100	117	140
55	44	57	68	78	97	29	38	47	56	71	64	83	103	120	147
56	47	60	74	83	107	33	43	51	61	75	68	88	107	125	150
57	51	67	81	92	115	35	44	54	65	79	70	90	110	128	154
58	57	71	86	100	125	38	49	60	70	85	71	95	115	132	160
59	61	78	95	108	135	40	53	64	75	93	74	96	118	136	165
60	64	82	100	115	145	43	56	68	79	95	75	99	120	139	165
61	70	90	108	126	157	46	58	74	83	101	78	100	124	143	171
62	76	97	120	138	170	47	64	76	90	110	79	104	126	146	177
63	82	107	131	150	185	51	67	82	96	117	83	107	129	152	182
64	90	117	142	164	202	54	71	89	103	124	85	110	135	156	186
65	99	128	156	179	220	58	76	95	110	133	88	114	139	163	195
66	113	146	178	207	253	67	86	106	122	147	95	124	153	175	209
67	124	160	195	225	275	70	92	113	132	157	96	126	157	182	215
68	135	174	213	246	300	72	97	120	139	167	99	132	161	186	221
69	146	190	232	270	328	78	103	126	147	175	103	135	165	192	227
70	160	209	256	296	359	82	108	132	154	185	106	138	168	197	234
71	183	240	295	343	414	92	120	149	171	206	114	149	183	211	252
72	202	263	322	375	453	93	125	154	179	214	115	152	186	217	256
73	220	286	353	409	495	97	131	160	188	222	115	154	189	222	260
74	238	311	384	446	538	103	135	168	196	232	120	157	193	224	264
75	254	332	407	475	570	103	136	170	195	232	115	153	189	220	257
76	295	385	475	555	664	113	150	185	215	257	124	164	203	235	278
77	321	423	521	609	730	115	154	192	224	265	124	165	204	236	278
78	350	463	573	670	799	120	158	197	229	274	125	165	204	236	279
79	382	507	628	734	877	103	136	168	199	235	125	163	204	238	278
80	420	557	692	810	967	106	138	172	203	240	125	164	203	238	278
81	457	607	758	890	1,061	106	142	175	206	245	125	164	203	235	275
82	499	666	830	976	1,162	107	142	177	207	246	122	161	200	232	271
83	545	726	908	1,069	1,272	106	143	177	207	247	120	158	196	227	264
84	594	792	992	1,170	1,393	106	142	178	209	246	117	154	190	221	256
85	645	865	1,083	1,280	1,523	106	142	177	209	247	115	150	186	215	247

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Franchise Comprehensive Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: FLQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	25	32	36	43	56	18	22	29	32	42	85	110	135	156	189
40	26	32	39	44	57	18	25	31	36	46	86	113	138	158	195
41	28	33	42	47	61	19	26	31	36	47	88	114	139	161	196
42	29	36	44	50	64	21	28	33	39	51	89	115	140	164	200
43	31	39	46	53	68	22	29	36	42	53	90	117	139	167	202
44	32	40	49	57	71	25	31	38	43	58	92	120	146	168	207
45	33	43	51	58	76	25	33	40	49	58	93	121	147	172	207
46	36	44	56	63	81	26	36	42	50	64	95	124	150	174	211
47	38	47	57	67	85	29	38	47	53	68	96	125	153	177	214
48	40	51	61	71	90	29	39	49	57	71	97	126	156	179	217
49	43	54	65	75	95	32	42	51	60	76	97	128	154	181	218
50	44	57	70	81	101	35	44	54	63	79	97	125	153	177	215
51	44	57	70	81	101	35	44	54	64	81	100	129	158	182	221
52	47	61	74	85	107	36	46	58	68	85	97	126	156	179	218
53	51	65	79	92	115	38	50	61	70	88	97	126	154	178	217
54	54	70	83	97	122	40	53	65	75	93	99	128	158	182	220
55	57	74	90	104	131	44	57	68	79	99	100	131	158	185	222
56	61	79	96	111	139	46	60	74	83	104	101	132	161	186	225
57	67	85	103	120	149	47	63	78	89	110	103	135	164	189	228
58	70	90	110	128	158	51	67	82	95	117	104	136	167	192	231
59	75	97	118	136	170	54	71	88	100	124	106	136	168	196	234
60	79	101	124	143	178	54	72	89	103	125	103	135	165	192	229
61	85	108	132	154	190	58	76	95	108	132	104	138	168	193	232
62	92	118	143	165	204	61	79	99	115	139	104	139	170	196	235
63	97	126	154	178	220	65	83	103	121	146	108	140	171	199	238
64	106	135	165	192	235	67	90	110	128	154	108	143	174	202	240
65	113	146	179	207	254	71	95	115	133	160	110	145	177	204	242
66	128	167	203	235	286	79	103	128	147	178	117	153	188	218	260
67	138	179	220	254	309	82	107	132	153	186	120	154	189	220	263
68	149	195	238	275	334	86	113	139	161	195	121	156	193	222	265
69	160	209	257	297	361	90	118	145	170	202	122	160	195	227	268
70	174	227	279	322	392	93	122	150	177	210	122	161	196	229	270
71	197	259	320	370	448	103	136	164	195	232	131	172	210	245	289
72	214	281	345	403	485	106	139	174	200	239	131	172	213	245	292
73	232	304	375	436	525	108	143	178	209	247	131	174	213	247	295
74	250	329	406	473	570	113	149	183	214	254	132	174	214	249	293
75	265	349	430	500	599	113	147	183	214	256	129	170	210	243	286
76	307	403	498	581	696	121	161	200	235	278	136	179	222	259	304
77	332	439	543	635	760	125	167	206	240	286	138	181	222	259	304
78	361	478	594	695	831	129	171	211	247	292	136	179	221	256	302
79	395	521	648	759	908	108	147	182	213	250	135	178	220	256	299
80	430	570	709	833	994	111	149	185	215	254	133	177	218	253	296
81	467	620	774	909	1,084	113	150	185	218	259	132	175	215	250	293
82	507	677	845	994	1,184	113	149	188	220	260	131	171	211	246	286
83	552	735	920	1,084	1,293	111	150	188	221	259	126	168	207	240	278
84	599	801	1,004	1,183	1,408	110	147	185	220	260	124	164	202	235	272
85	651	870	1,093	1,291	1,536	110	149	183	218	259	120	158	195	227	261

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	19	22	24	26	33	8	11	13	15	19	33	40	46	53	63
40	19	22	25	28	36	10	13	14	15	19	36	43	47	54	63
41	21	24	26	29	38	10	13	14	17	21	36	44	49	56	64
42	21	25	28	31	39	11	14	15	18	22	39	44	50	57	67
43	22	26	29	32	40	13	14	15	18	24	39	46	51	58	68
44	24	28	31	33	42	13	15	17	19	25	40	47	53	61	71
45	25	29	32	36	44	13	15	18	19	25	40	49	54	61	71
46	25	31	33	38	46	15	17	19	22	28	43	50	57	64	74
47	26	32	35	39	49	15	18	21	24	28	44	51	58	65	75
48	28	33	36	42	50	17	19	22	24	31	46	54	61	67	78
49	31	35	39	43	53	17	21	24	26	32	46	56	63	70	79
50	32	36	40	46	56	18	22	25	28	32	46	56	63	68	78
51	32	38	42	46	56	18	22	24	28	33	47	57	63	71	81
52	33	39	43	49	58	19	24	26	29	35	47	57	64	71	79
53	35	42	46	51	61	21	25	28	32	36	50	58	65	72	82
54	38	44	49	54	64	22	26	31	33	39	51	60	68	75	85
55	40	47	51	58	68	24	28	32	35	42	53	63	70	76	86
56	43	50	56	63	72	25	31	33	38	43	54	64	71	79	89
57	46	54	60	67	76	26	32	36	40	46	56	65	72	81	90
58	49	57	64	71	82	29	35	38	43	49	58	68	75	83	93
59	53	61	68	75	88	31	38	40	46	50	58	71	78	88	95
60	54	64	71	79	90	32	38	42	46	53	60	71	78	86	95
61	58	70	76	85	96	33	39	44	49	56	61	72	79	89	97
62	63	74	82	90	103	36	43	46	53	58	64	75	82	92	99
63	68	79	88	97	110	38	44	50	56	61	64	76	83	93	101
64	72	85	95	104	117	40	47	51	58	64	67	79	86	96	104
65	79	92	101	113	125	42	50	56	61	68	68	82	89	99	107
66	89	104	115	128	142	47	56	61	67	74	75	88	96	106	114
67	96	113	124	138	152	50	58	64	71	78	76	89	99	108	117
68	104	121	133	147	163	51	61	67	75	81	78	92	100	111	120
69	113	131	143	158	175	54	64	71	78	83	79	95	103	114	121
70	121	142	154	171	188	57	65	74	81	86	82	95	106	115	122
71	138	160	175	195	211	63	74	81	88	95	88	103	113	124	132
72	147	172	189	209	225	65	75	82	92	97	90	104	114	126	133
73	158	185	203	224	240	67	78	85	93	100	90	106	115	128	135
74	170	197	217	239	256	70	81	88	96	101	92	107	117	128	135
75	182	211	229	253	268	68	79	88	95	100	90	104	114	125	132
76	207	240	261	288	304	74	86	95	103	108	97	111	122	133	140
77	224	259	281	309	325	75	88	96	106	110	97	113	124	135	140
78	240	278	302	331	349	78	89	97	107	110	97	113	124	135	139
79	259	299	324	356	373	65	76	83	90	93	99	114	124	135	139
80	279	322	350	382	399	67	76	82	92	93	100	115	124	136	140
81	302	348	375	411	427	67	76	83	89	93	100	115	125	135	139
82	327	374	404	441	457	65	76	82	90	93	99	115	124	135	139
83	353	404	435	474	491	65	76	82	89	92	99	114	124	133	136
84	381	436	468	509	525	67	75	82	88	90	99	113	122	132	136
85	411	470	503	546	563	65	75	81	86	88	99	113	121	131	133

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	43	50	56	63	78	25	32	36	40	51	117	140	156	174	200
40	44	51	57	64	81	28	33	39	44	54	118	142	158	178	203
41	46	54	60	67	83	29	35	40	46	57	121	143	160	179	204
42	47	56	63	70	88	31	38	42	47	57	122	146	161	181	204
43	50	58	65	72	90	32	39	43	50	60	122	146	163	182	207
44	51	61	68	76	93	33	40	46	51	64	124	147	164	182	209
45	54	63	71	79	97	35	43	47	54	65	125	150	165	185	209
46	56	65	74	82	100	38	44	50	57	68	126	150	167	186	210
47	58	68	76	85	104	39	47	53	60	71	126	152	168	188	211
48	61	71	79	89	108	40	50	56	63	72	125	150	165	183	203
49	63	75	83	93	111	43	51	57	64	76	126	149	165	185	209
50	64	76	85	95	113	44	51	58	65	76	126	149	164	183	203
51	67	78	86	97	117	44	54	60	67	78	126	150	167	186	209
52	67	79	88	99	117	46	54	61	68	79	128	150	167	185	204
53	71	83	92	103	121	47	57	64	72	83	125	150	167	185	209
54	74	88	96	108	126	50	60	67	74	85	124	146	163	181	200
55	78	92	101	113	132	51	61	70	78	88	124	147	163	182	199
56	81	96	106	118	138	56	65	72	81	90	125	147	164	182	199
57	85	100	111	124	143	57	68	75	83	93	125	149	163	182	199
58	89	106	117	129	149	60	70	78	88	97	126	147	163	182	199
59	93	110	122	136	154	61	74	81	89	101	122	145	158	175	190
60	95	111	124	138	156	61	72	79	89	99	125	147	161	179	197
61	99	117	129	143	163	64	75	82	93	101	121	143	156	174	188
62	104	122	135	150	170	65	78	86	95	104	121	142	156	174	186
63	110	128	142	157	177	67	79	88	97	107	120	142	156	172	186
64	115	135	149	164	183	68	81	89	100	110	120	140	154	171	185
65	121	142	156	172	192	71	83	92	103	113	120	140	154	171	183
66	133	157	172	190	211	76	89	99	110	120	125	146	161	178	190
67	140	164	181	200	221	78	92	100	111	121	124	146	158	175	188
68	147	172	189	209	229	79	93	103	114	122	122	143	157	175	186
69	154	181	197	220	239	81	95	104	114	124	121	142	156	171	183
70	161	189	207	229	250	82	96	106	115	124	121	140	154	170	179
71	179	210	229	253	275	86	101	111	124	131	125	146	160	178	186
72	188	220	240	265	286	88	101	111	124	131	124	145	157	174	183
73	196	229	250	277	297	88	103	113	124	131	122	142	156	171	179
74	206	239	261	289	309	88	103	113	122	129	120	140	153	167	175
75	214	247	270	297	316	85	99	108	118	125	114	133	145	158	165
76	238	277	300	331	350	90	104	115	125	131	120	138	152	165	171
77	252	291	317	348	367	90	106	114	125	131	117	136	147	163	168
78	265	307	334	367	385	90	104	114	124	129	115	133	146	158	164
79	281	325	353	386	404	75	88	95	103	107	114	131	142	156	161
80	299	345	374	409	427	75	86	93	103	106	113	131	140	154	158
81	318	367	398	434	450	74	85	90	100	103	111	128	138	150	156
82	341	391	423	460	477	72	85	90	99	103	108	126	135	147	152
83	364	417	450	489	507	72	83	89	97	99	107	125	132	145	147
84	391	446	480	521	538	70	82	88	96	97	106	122	132	143	146
85	418	478	513	556	573	70	79	85	93	93	106	120	128	139	142

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Current Annual Premium Rates**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	26	31	33	38	47	15	19	22	25	31	70	83	93	104	120
40	26	32	35	39	49	17	19	24	26	33	71	85	95	106	121
41	28	33	36	42	51	18	21	25	26	33	72	85	96	106	121
42	29	35	38	43	53	18	22	25	28	35	72	86	97	107	124
43	31	36	40	44	56	19	24	26	31	36	74	88	97	110	124
44	32	38	42	46	57	19	24	28	32	39	74	89	99	111	125
45	33	39	43	49	60	21	25	29	32	39	75	90	100	111	126
46	35	40	44	50	63	22	28	31	35	40	76	92	101	113	126
47	36	43	47	53	64	24	28	32	36	43	76	92	101	114	128
48	38	44	49	56	67	25	29	35	38	44	78	93	104	114	128
49	39	46	51	58	70	26	32	35	39	47	78	92	101	113	126
50	40	47	53	60	71	28	33	36	40	47	78	93	103	114	128
51	42	49	54	61	72	28	33	38	42	49	78	93	103	114	128
52	43	50	56	63	74	28	35	39	43	50	78	93	104	115	129
53	44	53	58	65	78	31	36	40	46	51	78	92	101	114	126
54	47	56	63	70	82	32	38	42	47	53	78	93	101	114	125
55	50	58	65	74	85	33	40	44	49	57	79	95	103	114	128
56	53	63	70	76	89	35	42	46	53	60	81	95	104	117	128
57	56	65	72	82	93	38	44	49	54	61	81	96	106	117	129
58	60	70	76	86	99	38	46	51	57	64	81	97	107	118	129
59	63	74	82	90	104	40	49	53	60	65	82	97	107	120	129
60	65	76	83	93	106	40	49	54	61	68	81	96	106	117	128
61	68	81	89	99	113	43	51	57	63	70	82	97	106	118	128
62	72	86	95	106	118	46	53	58	65	72	83	97	107	118	129
63	78	90	100	111	125	46	56	61	68	75	83	99	108	120	129
64	82	97	107	118	132	49	57	63	71	78	85	99	108	121	131
65	88	103	114	126	140	51	61	65	74	81	86	101	110	121	131
66	99	115	126	140	156	56	65	72	81	88	90	107	117	129	139
67	106	124	136	150	165	57	68	74	83	90	92	107	117	131	140
68	113	132	145	160	177	60	71	78	86	92	93	108	120	132	140
69	121	140	154	171	188	61	74	81	89	95	93	110	120	132	140
70	129	150	165	183	200	64	75	82	90	97	95	111	121	132	140
71	146	170	186	206	224	70	82	89	99	104	100	117	128	140	149
72	156	182	199	220	238	71	83	92	101	107	100	117	128	142	149
73	165	193	211	234	252	74	86	95	104	108	101	118	129	142	149
74	177	206	225	249	265	75	88	96	106	111	101	118	129	142	149
75	188	218	238	261	278	75	86	95	104	108	100	115	125	138	145
76	214	247	270	296	314	79	93	101	111	115	104	122	132	146	152
77	229	265	289	317	335	81	95	103	113	117	104	122	132	146	150
78	246	285	309	339	356	82	95	104	114	118	106	121	132	145	150
79	264	304	331	363	379	70	81	88	96	100	104	122	132	143	149
80	284	328	356	389	406	70	81	88	95	99	106	121	131	143	147
81	306	352	381	417	432	71	81	88	95	99	104	121	131	142	147
82	329	378	409	446	463	70	81	86	95	96	104	121	129	140	145
83	354	407	439	478	495	70	79	85	93	95	104	120	128	139	143
84	382	438	471	512	528	68	79	83	93	93	104	120	126	139	142
85	413	471	506	548	564	68	78	82	90	92	103	118	125	136	139



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: NTQ11-337-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	24	28	31	35	72	12	14	19	21	48	59	75	94	106	219
40	24	28	33	38	76	14	19	21	24	52	63	80	96	110	227
41	26	31	35	40	80	14	19	24	26	56	63	82	101	115	235
42	28	33	38	42	88	14	19	24	28	60	66	85	103	120	243
43	28	35	40	45	92	16	21	26	31	68	71	89	108	125	255
44	31	38	42	47	100	19	24	28	33	72	73	92	113	129	263
45	33	40	45	52	108	19	24	33	35	76	75	96	118	134	271
46	35	42	49	54	116	21	28	33	40	80	78	99	120	141	279
47	38	45	52	59	124	24	31	38	42	88	80	103	127	146	291
48	40	47	56	63	132	24	33	40	45	96	82	108	129	150	303
49	42	52	61	68	144	28	35	42	49	104	87	113	134	155	311
50	45	54	66	73	152	31	40	47	54	116	89	115	136	160	319
51	45	56	66	75	156	31	38	47	54	112	92	115	141	160	323
52	49	61	71	80	168	33	42	52	61	124	92	118	143	165	327
53	52	66	78	87	184	38	45	56	66	132	96	122	148	172	339
54	56	71	85	96	196	40	49	59	68	144	99	127	153	176	355
55	61	78	92	103	215	42	54	66	75	156	103	132	160	183	367
56	66	82	99	113	231	47	59	73	82	168	108	139	167	190	383
57	73	92	108	125	255	49	63	78	87	180	110	141	172	197	391
58	80	99	118	134	275	52	68	85	96	196	113	148	179	207	411
59	87	108	129	148	303	56	75	89	103	207	118	153	186	214	423
60	92	115	139	157	319	61	78	94	108	223	120	155	188	216	431
61	99	127	150	172	351	66	82	103	118	235	125	160	195	226	443
62	108	139	165	188	383	71	89	110	127	255	129	167	202	233	459
63	120	150	181	207	419	75	99	118	136	271	134	174	209	242	475
64	129	165	197	228	459	82	106	127	146	287	141	181	219	249	491
65	143	183	219	251	503	87	110	136	155	311	146	186	228	259	515
66	165	209	254	289	583	99	127	153	176	347	157	204	247	284	555
67	181	230	277	317	634	103	134	162	188	371	162	212	256	294	579
68	197	254	306	350	698	110	141	172	197	391	169	219	263	303	595
69	216	277	334	383	762	118	150	183	212	415	176	226	275	315	614
70	237	306	369	423	838	125	160	193	221	435	181	233	282	324	634
71	275	355	428	491	970	139	176	216	247	487	197	254	308	353	690
72	301	388	470	538	1,065	143	186	226	261	507	202	261	315	364	706
73	329	425	512	590	1,165	150	193	237	273	531	207	266	324	374	726
74	360	463	562	644	1,269	155	202	247	284	555	212	273	331	383	742
75	388	496	599	689	1,349	155	204	249	284	555	207	270	329	376	734
76	449	578	700	804	1,576	174	226	273	315	610	226	294	355	409	794
77	491	635	768	884	1,728	179	230	282	324	634	230	296	362	416	810
78	538	696	844	971	1,895	183	237	289	334	650	230	301	367	423	818
79	588	761	924	1,065	2,075	157	204	249	287	559	235	303	371	428	830
80	644	834	1,015	1,170	2,282	162	209	254	296	571	240	313	378	437	846
81	703	914	1,112	1,283	2,498	162	209	259	296	575	242	313	381	442	854
82	766	996	1,215	1,403	2,729	165	214	259	301	575	242	315	383	444	858
83	834	1,086	1,325	1,532	2,977	162	214	259	301	579	242	317	385	447	862
84	909	1,184	1,445	1,673	3,248	162	212	261	301	579	242	317	388	449	866
85	989	1,290	1,577	1,828	3,543	162	209	256	296	575	242	317	388	449	870

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: NTQ11-337-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	56	71	82	92	192	40	49	61	71	148	221	282	341	392	790
40	59	73	85	96	200	42	54	66	75	160	223	287	348	400	806
41	63	78	92	103	211	45	56	68	80	172	226	291	353	404	818
42	66	82	96	108	223	47	61	73	87	180	230	296	357	414	830
43	71	87	101	115	239	49	63	80	92	192	233	301	364	418	838
44	73	92	108	122	251	54	68	82	96	203	237	306	369	423	854
45	78	96	113	129	267	56	73	89	103	215	240	310	376	430	862
46	82	101	120	136	283	59	78	94	110	227	242	315	381	437	874
47	87	106	127	146	299	63	85	101	115	243	247	320	385	442	886
48	92	113	134	153	319	68	89	108	125	255	249	324	392	449	898
49	96	120	143	162	335	73	94	113	134	275	244	317	383	442	882
50	99	125	150	172	351	78	99	120	139	287	251	322	388	447	894
51	101	127	150	174	359	78	101	122	139	287	249	322	390	447	890
52	106	134	160	181	375	82	103	127	148	299	251	324	392	454	902
53	113	141	169	193	399	85	113	134	157	319	247	320	385	444	882
54	120	150	181	207	423	89	118	143	165	339	249	322	390	449	894
55	127	160	193	221	451	96	125	150	174	355	251	327	392	451	902
56	134	172	204	235	479	103	132	160	183	375	254	327	397	456	910
57	143	181	219	249	511	108	141	169	195	395	256	331	402	463	918
58	153	193	233	266	547	113	148	179	207	411	259	334	404	465	922
59	162	207	247	284	579	120	153	188	216	435	256	331	404	463	914
60	167	212	254	291	595	120	157	190	219	439	256	331	402	461	914
61	176	226	273	313	634	127	165	197	228	459	254	329	397	456	902
62	188	240	289	334	674	132	172	209	237	479	256	331	400	458	906
63	200	256	310	355	718	139	179	216	249	495	256	331	400	461	910
64	214	273	329	378	762	143	186	226	259	519	256	331	402	463	910
65	228	291	353	404	814	148	193	235	270	535	259	334	404	465	914
66	256	329	397	456	914	162	209	256	296	587	273	353	428	491	966
67	273	350	423	486	974	167	216	263	303	599	270	353	428	491	962
68	289	371	451	517	1,033	172	223	270	313	614	273	353	425	491	962
69	308	397	479	552	1,097	176	228	280	320	630	270	350	425	489	962
70	327	423	512	588	1,169	181	233	284	329	642	270	350	423	489	954
71	369	477	578	665	1,317	195	254	308	355	698	284	369	449	517	1,013
72	392	508	616	710	1,400	197	259	313	362	710	282	367	447	512	1,005
73	418	541	656	754	1,492	200	261	317	367	718	280	364	444	512	998
74	442	573	696	804	1,584	204	266	322	371	726	280	362	442	505	986
75	463	597	724	832	1,632	197	259	313	362	706	266	345	421	486	946
76	526	679	825	949	1,867	212	277	338	390	758	280	367	447	515	998
77	562	729	886	1,020	1,999	214	280	338	392	766	280	362	439	510	990
78	602	780	949	1,095	2,143	216	282	343	397	770	277	360	437	505	982
79	646	839	1,020	1,177	2,302	181	237	291	336	650	273	355	435	503	974
80	696	905	1,102	1,274	2,482	181	237	289	334	650	273	353	432	498	970
81	750	973	1,187	1,372	2,673	181	237	289	334	646	268	350	428	496	958
82	806	1,050	1,281	1,483	2,885	179	233	287	331	638	266	345	425	489	950
83	867	1,130	1,382	1,600	3,108	176	233	282	327	634	266	345	421	486	942
84	935	1,220	1,492	1,730	3,356	174	228	280	324	626	263	343	418	482	938
85	1,011	1,318	1,614	1,871	3,631	172	226	275	320	618	259	338	414	479	926

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Facility Only Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: NTQ11-337-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	35	42	49	54	116	24	31	35	42	88	129	167	202	233	467
40	35	45	52	59	120	26	31	40	45	96	134	169	207	237	475
41	38	47	54	61	128	28	33	42	49	100	136	174	212	242	483
42	40	49	59	66	136	28	35	42	52	108	136	176	212	244	491
43	42	52	61	71	144	31	40	47	54	116	139	181	216	249	499
44	45	54	66	73	152	33	42	49	59	124	141	183	221	254	511
45	47	59	68	78	164	35	45	54	63	128	143	186	226	259	515
46	49	61	73	82	172	38	47	56	66	136	148	190	228	263	523
47	52	66	78	87	184	40	49	61	71	144	150	193	233	268	531
48	56	71	82	94	196	40	52	66	75	152	150	195	237	270	539
49	59	73	87	99	207	45	59	71	82	164	153	197	237	275	543
50	63	78	94	106	219	47	61	73	87	176	150	195	233	270	539
51	63	78	94	106	219	47	61	73	87	176	155	202	242	280	555
52	66	85	99	113	235	52	63	80	92	184	153	195	240	275	543
53	71	89	106	122	251	54	68	85	96	196	155	197	240	275	547
54	75	96	113	129	267	59	73	92	103	211	157	200	244	282	555
55	80	101	122	139	287	61	80	96	110	223	160	207	247	284	563
56	87	110	132	150	307	63	82	101	118	235	162	207	251	289	575
57	94	118	141	162	331	68	89	108	125	251	162	212	256	294	583
58	99	127	150	174	355	75	94	115	132	263	167	214	261	298	591
59	108	136	162	186	379	78	101	122	141	283	169	219	266	306	602
60	113	143	172	195	399	80	103	125	146	291	167	216	261	301	595
61	120	153	186	212	431	87	110	132	153	303	172	221	266	306	602
62	129	167	200	228	463	92	115	141	162	323	174	223	270	310	610
63	141	179	216	247	499	94	122	148	172	339	176	228	275	315	622
64	150	193	233	268	539	101	132	157	181	359	181	233	280	320	630
65	165	209	251	289	583	106	139	167	190	375	183	237	287	329	642
66	186	240	289	331	662	118	150	183	209	415	195	251	303	350	686
67	202	259	313	360	714	122	160	193	221	439	200	256	310	355	702
68	219	282	338	390	774	129	165	202	230	459	202	261	317	362	710
69	237	306	369	423	842	134	174	212	242	475	207	266	322	369	722
70	259	331	402	461	914	141	183	221	254	495	209	270	327	376	734
71	296	381	461	531	1,049	155	200	244	277	547	223	291	353	404	790
72	322	414	503	576	1,141	160	209	251	291	567	228	296	357	414	802
73	350	451	545	627	1,237	165	214	263	301	587	230	298	364	418	814
74	378	489	592	682	1,341	172	223	270	310	606	233	303	369	423	826
75	404	522	630	724	1,420	172	221	270	310	602	230	296	362	416	806
76	468	604	731	841	1,648	186	242	296	341	662	247	320	388	447	870
77	510	658	799	919	1,799	190	249	303	350	678	247	322	392	451	874
78	555	717	872	1,003	1,959	195	256	310	360	698	249	327	395	456	886
79	604	783	952	1,095	2,139	167	219	266	308	595	251	327	397	461	890
80	658	853	1,039	1,199	2,338	169	223	273	313	602	254	331	402	465	898
81	717	931	1,133	1,309	2,550	169	223	273	315	606	254	329	404	465	902
82	778	1,013	1,234	1,426	2,773	172	221	273	315	614	254	331	404	468	906
83	844	1,100	1,342	1,553	3,016	172	223	273	315	610	254	331	404	468	906
84	917	1,194	1,459	1,692	3,280	169	223	270	313	606	254	331	404	468	906
85	994	1,297	1,586	1,840	3,567	167	221	270	313	602	254	331	404	468	906

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	31	38	45	49	112	19	24	28	35	76	75	96	118	139	291
40	33	40	47	54	120	19	26	31	35	80	78	101	122	141	299
41	35	42	49	56	124	21	28	35	40	88	80	103	129	148	311
42	38	45	54	61	132	21	26	35	42	96	82	108	132	153	323
43	40	47	56	66	144	24	33	40	45	100	85	113	136	157	331
44	42	52	61	68	152	26	33	42	49	108	87	115	141	165	343
45	45	54	63	73	164	28	38	47	54	116	92	120	148	172	355
46	47	59	68	80	172	31	38	49	56	124	94	122	153	174	367
47	49	61	73	85	184	33	45	54	61	136	99	129	157	183	383
48	54	66	80	92	200	35	47	56	66	144	101	134	162	188	391
49	56	71	85	99	211	38	49	61	71	156	106	139	169	195	407
50	61	75	92	106	227	42	54	66	75	168	106	141	172	197	411
51	61	78	92	106	231	42	54	68	78	168	110	141	174	202	419
52	66	82	101	115	247	45	59	71	85	180	110	143	174	202	423
53	71	89	108	125	267	49	63	78	89	192	115	148	181	209	435
54	78	96	118	134	291	52	68	82	99	203	118	155	188	219	447
55	82	106	127	146	311	56	73	89	106	223	122	157	195	226	467
56	89	113	139	157	339	61	80	96	115	239	127	165	200	235	479
57	96	125	150	172	367	66	85	103	122	255	132	169	207	242	495
58	106	134	162	188	399	71	92	113	129	271	134	176	216	249	511
59	115	146	176	204	431	75	99	122	141	295	139	181	223	256	527
60	120	155	188	216	459	80	103	127	148	303	141	183	223	261	531
61	132	169	204	237	499	85	110	136	157	327	146	188	233	268	547
62	143	183	223	259	543	89	120	146	169	347	148	195	240	275	563
63	155	200	244	282	591	96	127	155	181	371	155	202	244	284	579
64	169	219	266	308	642	103	134	167	193	395	160	207	254	294	595
65	186	240	291	336	702	110	143	179	207	423	165	214	263	306	618
66	212	275	334	388	806	125	162	200	230	471	179	233	287	329	666
67	233	301	367	423	878	129	172	212	247	499	181	237	294	341	686
68	254	327	400	463	958	136	183	226	261	531	186	247	303	350	706
69	275	357	437	508	1,045	146	193	237	275	559	193	254	310	360	722
70	301	392	479	557	1,145	153	202	249	289	587	197	259	317	369	742
71	345	451	555	644	1,321	172	226	277	322	654	214	280	343	397	802
72	378	494	606	705	1,444	176	235	289	336	682	216	284	350	407	818
73	411	538	663	768	1,576	183	244	301	353	710	219	289	355	416	830
74	447	585	721	839	1,716	193	254	315	367	738	223	294	362	421	842
75	477	623	766	893	1,815	193	256	317	367	742	219	289	355	411	822
76	552	724	893	1,041	2,119	212	282	348	407	822	233	308	381	442	886
77	604	794	980	1,144	2,326	216	289	360	421	846	233	310	383	444	886
78	658	870	1,076	1,257	2,550	226	298	369	432	874	235	310	383	444	890
79	719	952	1,180	1,379	2,797	193	256	317	374	750	235	308	383	447	886
80	790	1,046	1,300	1,523	3,084	197	261	324	381	770	235	310	383	447	890
81	860	1,142	1,424	1,671	3,384	197	266	329	388	778	235	308	381	442	878
82	938	1,250	1,558	1,833	3,707	200	266	331	390	786	230	303	376	435	862
83	1,022	1,363	1,704	2,007	4,058	200	268	334	390	786	226	298	369	428	842
84	1,114	1,488	1,864	2,197	4,441	200	268	334	392	786	221	291	357	416	818
85	1,213	1,624	2,035	2,404	4,860	197	266	331	392	786	216	282	348	404	790

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Lifetime	Benefit Period					Lifetime	Benefit Period					Lifetime
	2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime		2 Years	3 Years	4 Years	5 Years	Lifetime	
<40	78	96	115	132	291	56	73	89	103	227	268	348	428	496	1,029			
40	80	101	122	139	307	61	78	94	110	239	273	355	432	503	1,041			
41	85	106	127	148	323	63	82	101	115	255	275	360	439	508	1,057			
42	89	113	134	155	339	66	87	108	125	271	280	364	447	517	1,073			
43	94	118	143	165	359	71	92	113	132	283	282	369	451	522	1,085			
44	99	125	150	174	379	75	96	120	139	299	287	374	458	529	1,097			
45	103	132	160	183	399	80	103	125	148	319	291	378	463	536	1,113			
46	110	139	167	193	423	82	110	134	157	335	294	383	470	545	1,125			
47	115	148	179	204	447	89	115	141	165	355	298	385	472	550	1,137			
48	122	155	188	216	471	94	122	150	176	375	301	392	479	557	1,149			
49	129	165	200	230	499	99	129	157	186	395	294	383	470	545	1,121			
50	134	172	209	240	519	103	134	165	193	411	298	388	475	552	1,141			
51	136	174	212	244	527	106	136	167	195	419	296	388	475	550	1,133			
52	143	181	221	256	551	108	143	174	202	431	301	392	479	557	1,149			
53	150	193	235	270	583	115	150	183	216	455	294	383	470	545	1,117			
54	160	204	249	289	618	122	160	195	226	475	296	385	472	548	1,125			
55	169	219	266	306	654	127	167	204	240	503	298	388	475	552	1,133			
56	179	230	282	327	694	136	176	216	249	527	301	392	479	555	1,141			
57	190	244	298	345	734	141	186	228	266	555	301	395	482	559	1,145			
58	202	261	317	369	782	148	193	237	275	579	301	395	484	562	1,149			
59	214	277	338	390	826	155	202	249	291	606	298	388	477	557	1,133			
60	219	282	345	402	846	157	204	251	291	606	298	390	477	552	1,133			
61	233	301	367	425	898	162	214	263	306	630	291	383	472	548	1,113			
62	247	320	390	454	950	169	221	273	317	658	291	383	472	545	1,113			
63	261	338	414	482	1,009	176	230	284	329	682	294	383	472	545	1,109			
64	277	360	439	510	1,069	181	240	296	343	706	291	383	470	548	1,109			
65	294	383	470	545	1,137	188	247	306	355	730	291	383	470	545	1,105			
66	329	428	524	611	1,269	204	270	334	388	798	306	402	496	573	1,165			
67	348	454	557	649	1,345	212	277	343	400	818	303	400	494	571	1,157			
68	369	482	592	689	1,424	216	284	350	409	838	301	397	489	566	1,149			
69	390	510	627	731	1,512	221	291	360	418	854	298	395	486	564	1,137			
70	414	543	667	778	1,604	226	296	367	428	874	296	390	482	557	1,125			
71	463	609	752	877	1,803	242	320	395	463	946	310	409	503	585	1,185			
72	491	646	797	931	1,915	244	324	404	470	958	306	402	498	578	1,165			
73	519	684	846	989	2,031	249	329	409	477	970	301	397	491	571	1,149			
74	550	726	898	1,050	2,151	251	331	414	482	978	296	390	484	562	1,129			
75	571	752	928	1,083	2,210	244	324	402	470	950	282	371	458	533	1,069			
76	646	853	1,058	1,236	2,526	261	348	432	505	1,021	294	388	479	559	1,117			
77	691	914	1,133	1,328	2,705	263	350	437	510	1,033	287	381	470	548	1,097			
78	740	980	1,217	1,426	2,905	263	353	439	515	1,037	282	371	461	536	1,069			
79	792	1,053	1,309	1,535	3,120	226	296	371	437	882	277	362	449	526	1,045			
80	853	1,135	1,415	1,661	3,372	223	298	371	437	882	270	357	439	515	1,025			
81	917	1,222	1,525	1,795	3,639	223	296	369	432	878	266	348	430	501	994			
82	987	1,318	1,647	1,941	3,934	223	294	369	432	870	256	338	418	486	962			
83	1,065	1,422	1,781	2,101	4,253	216	294	364	428	862	249	329	404	470	930			
84	1,149	1,537	1,927	2,277	4,604	216	289	360	423	854	240	317	390	454	894			
85	1,241	1,664	2,087	2,470	4,991	212	282	357	418	842	233	303	376	435	854			

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Comprehensive Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: LTQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	47	59	68	80	176	33	42	54	61	136	160	207	254	294	606
40	49	61	73	85	184	35	47	56	66	144	162	212	259	296	618
41	52	63	78	89	196	38	49	59	68	152	165	214	261	303	626
42	54	68	82	94	203	40	52	63	73	164	167	216	266	308	638
43	56	73	87	99	215	42	54	66	80	172	172	219	261	313	646
44	61	75	92	106	227	45	59	71	82	184	172	226	273	317	658
45	63	80	96	110	243	47	63	75	89	188	174	228	277	322	662
46	68	85	103	118	255	49	66	80	94	203	176	230	282	327	674
47	71	89	108	125	271	54	71	87	101	215	181	235	287	331	682
48	75	96	115	134	287	56	73	92	106	227	183	237	291	336	694
49	80	101	122	141	303	61	80	96	113	243	183	240	291	338	694
50	85	108	129	150	323	63	82	103	118	251	181	235	289	331	686
51	85	108	129	150	323	63	82	103	120	255	186	242	298	343	706
52	89	115	139	160	343	68	87	108	127	267	183	237	291	336	694
53	96	122	148	172	367	71	94	115	132	279	183	237	291	336	690
54	101	129	157	183	391	78	101	122	141	295	186	242	296	341	698
55	108	139	169	195	415	82	106	129	150	315	188	244	298	348	710
56	115	148	181	209	443	87	113	136	157	331	190	249	303	350	718
57	125	160	193	223	475	89	118	146	169	351	193	251	308	357	726
58	132	169	207	240	507	96	127	153	179	371	195	256	313	360	734
59	141	183	221	256	543	101	132	165	188	391	197	256	317	367	742
60	148	190	233	268	567	103	136	167	195	399	195	254	310	362	734
61	160	204	249	289	606	108	143	176	204	423	195	259	315	364	742
62	172	221	268	310	650	115	150	186	216	443	197	261	320	369	750
63	183	237	289	334	698	122	157	195	228	467	202	263	322	374	758
64	197	254	310	360	750	127	169	207	240	491	204	268	327	378	766
65	212	275	336	390	810	134	176	216	249	511	207	270	331	383	774
66	240	313	381	442	914	148	193	240	277	567	221	287	353	409	830
67	259	336	411	477	986	155	202	249	289	595	223	291	357	414	838
68	280	364	447	517	1,065	162	212	261	303	618	226	294	362	418	846
69	301	392	482	559	1,153	169	221	273	317	642	228	298	367	425	854
70	327	425	524	606	1,249	174	230	282	331	670	230	303	369	430	862
71	371	486	599	696	1,428	193	254	310	364	738	244	322	395	458	922
72	402	526	649	757	1,548	200	263	324	376	762	247	324	400	461	930
73	435	571	705	820	1,676	204	270	334	390	790	247	327	400	465	938
74	470	618	761	888	1,815	212	280	345	402	814	249	327	404	468	938
75	498	656	806	940	1,911	212	277	345	402	814	242	317	395	456	914
76	576	757	935	1,090	2,222	228	303	376	442	886	256	338	416	486	970
77	625	825	1,020	1,194	2,426	235	313	388	451	914	256	338	418	484	970
78	679	898	1,114	1,304	2,649	242	322	397	465	934	256	338	416	482	962
79	740	980	1,217	1,426	2,893	204	275	341	400	802	254	334	411	479	954
80	806	1,072	1,332	1,563	3,168	209	277	345	407	814	251	331	409	477	946
81	877	1,166	1,455	1,708	3,459	212	280	348	409	822	249	329	404	470	934
82	954	1,271	1,586	1,866	3,779	209	280	353	414	826	244	322	397	463	914
83	1,036	1,382	1,730	2,037	4,122	209	282	350	414	826	237	315	388	451	890
84	1,126	1,504	1,885	2,223	4,493	207	277	348	411	826	233	308	378	439	866
85	1,222	1,636	2,052	2,425	4,900	207	277	345	411	822	226	296	367	425	834

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Franchise Comprehensive Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: FLQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	28	33	40	45	100	16	21	26	31	68	68	87	106	125	263
40	31	35	42	49	108	16	24	28	31	72	68	92	110	127	271
41	33	38	45	52	112	19	26	31	35	80	71	94	115	132	279
42	33	40	49	54	120	21	24	31	40	84	75	99	118	139	291
43	35	42	52	59	128	21	31	35	40	92	78	101	122	143	299
44	38	47	54	61	136	24	28	40	45	100	80	103	127	148	311
45	40	49	56	66	148	26	33	42	49	104	82	108	134	155	319
46	42	54	61	73	156	28	33	45	49	112	85	108	139	155	331
47	45	54	66	75	164	31	42	49	56	124	89	118	141	167	347
48	49	59	73	82	180	31	42	49	59	128	89	122	146	169	351
49	52	63	75	89	192	33	45	56	63	140	94	125	153	176	367
50	54	68	82	96	203	40	49	59	66	152	96	127	155	176	371
51	54	71	82	96	207	40	47	61	68	152	101	127	157	181	379
52	59	75	92	103	223	40	52	63	78	160	101	127	155	183	379
53	63	80	96	113	239	45	59	71	80	176	103	134	165	188	391
54	71	87	106	120	263	47	61	75	89	184	106	139	169	197	403
55	75	96	115	132	279	49	63	80	94	203	108	141	174	202	423
56	80	101	125	141	307	56	73	87	103	215	115	148	181	212	431
57	87	113	136	155	331	59	75	92	110	227	118	153	186	216	443
58	96	120	146	169	359	63	82	101	118	243	120	160	195	223	459
59	103	132	160	183	387	68	89	108	127	267	125	162	200	230	475
60	108	139	169	195	415	73	94	115	134	271	127	167	202	235	475
61	118	153	183	214	451	78	99	125	141	291	132	169	209	242	491
62	129	165	202	233	487	80	108	129	153	315	134	176	214	247	507
63	139	181	221	254	531	87	113	139	162	335	141	181	219	256	523
64	153	197	240	277	579	92	120	150	174	355	143	186	228	263	535
65	167	216	263	303	630	99	129	160	186	383	148	193	235	275	559
66	190	247	301	350	726	113	146	179	207	423	160	209	259	296	599
67	209	270	329	381	790	118	155	190	223	451	162	214	266	308	618
68	228	294	360	416	862	122	165	202	235	479	167	223	273	315	634
69	247	322	392	456	942	132	174	214	249	503	174	228	280	324	650
70	270	353	432	501	1,029	139	183	223	261	531	179	233	284	334	670
71	310	407	498	580	1,189	155	202	251	289	591	193	251	310	357	722
72	341	444	545	635	1,301	157	212	261	303	614	195	256	315	367	734
73	371	484	597	691	1,420	165	221	270	317	638	195	261	320	376	746
74	402	526	649	754	1,544	174	228	284	331	666	202	266	327	378	758
75	430	562	689	804	1,636	174	230	287	329	666	195	259	320	371	738
76	498	651	804	938	1,907	190	254	313	364	738	209	277	343	397	798
77	543	714	881	1,029	2,095	195	261	324	378	762	209	280	345	400	798
78	592	783	968	1,133	2,294	202	268	334	388	786	212	280	345	400	802
79	646	858	1,062	1,241	2,518	174	230	284	336	674	212	275	345	402	798
80	710	942	1,170	1,370	2,777	179	233	291	343	690	212	277	343	402	798
81	773	1,027	1,281	1,504	3,044	179	240	296	348	702	212	277	343	397	790
82	844	1,126	1,403	1,650	3,336	181	240	298	350	706	207	273	338	392	778
83	921	1,227	1,535	1,807	3,651	179	242	298	350	710	202	268	331	383	758
84	1,003	1,340	1,678	1,979	3,998	179	240	301	353	706	197	261	322	374	734
85	1,090	1,462	1,831	2,164	4,373	179	240	298	353	710	195	254	315	364	710

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Franchise Comprehensive Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: FLQ11-336-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	42	54	61	73	160	31	38	49	54	120	143	186	228	263	543
40	45	54	66	75	164	31	42	52	61	132	146	190	233	268	559
41	47	56	71	80	176	33	45	52	61	136	148	193	235	273	563
42	49	61	75	85	184	35	47	56	66	148	150	195	237	277	575
43	52	66	78	89	196	38	49	61	71	152	153	197	235	282	579
44	54	68	82	96	203	42	52	63	73	168	155	202	247	284	595
45	56	73	87	99	219	42	56	68	82	168	157	204	249	291	595
46	61	75	94	106	231	45	61	71	85	184	160	209	254	294	606
47	63	80	96	113	243	49	63	80	89	196	162	212	259	298	614
48	68	87	103	120	259	49	66	82	96	203	165	214	263	303	622
49	73	92	110	127	271	54	71	87	101	219	165	216	261	306	626
50	75	96	118	136	291	59	75	92	106	227	165	212	259	298	618
51	75	96	118	136	291	59	75	92	108	231	169	219	268	308	634
52	80	103	125	143	307	61	78	99	115	243	165	214	263	303	626
53	87	110	134	155	331	63	85	103	118	251	165	214	261	301	622
54	92	118	141	165	351	68	89	110	127	267	167	216	268	308	630
55	96	125	153	176	375	75	96	115	134	283	169	221	268	313	638
56	103	134	162	188	399	78	101	125	141	299	172	223	273	315	646
57	113	143	174	202	427	80	106	132	150	315	174	228	277	320	654
58	118	153	186	216	455	87	113	139	160	335	176	230	282	324	662
59	127	165	200	230	487	92	120	148	169	355	179	230	284	331	670
60	134	172	209	242	511	92	122	150	174	359	174	228	280	324	658
61	143	183	223	261	547	99	129	160	183	379	176	233	284	327	666
62	155	200	242	280	587	103	134	167	195	399	176	235	287	331	674
63	165	214	261	301	630	110	141	174	204	419	183	237	289	336	682
64	179	228	280	324	674	113	153	186	216	443	183	242	294	341	690
65	190	247	303	350	730	120	160	195	226	459	186	244	298	345	694
66	216	282	343	397	822	134	174	216	249	511	197	259	317	369	746
67	233	303	371	430	886	139	181	223	259	535	202	261	320	371	754
68	251	329	402	465	958	146	190	235	273	559	204	263	327	376	762
69	270	353	435	503	1,037	153	200	244	287	579	207	270	329	383	770
70	294	383	472	545	1,125	157	207	254	298	602	207	273	331	388	774
71	334	437	541	625	1,285	174	230	277	329	666	221	291	355	414	830
72	362	475	583	682	1,393	179	235	294	338	686	221	291	360	414	838
73	392	515	635	738	1,508	183	242	301	353	710	221	294	360	418	846
74	423	557	686	799	1,636	190	251	310	362	730	223	294	362	421	842
75	449	590	726	846	1,720	190	249	310	362	734	219	287	355	411	822
76	519	682	841	982	1,999	204	273	338	397	798	230	303	376	437	874
77	562	743	919	1,074	2,183	212	282	348	407	822	233	306	376	437	874
78	611	808	1,003	1,175	2,386	219	289	357	418	838	230	303	374	432	866
79	667	881	1,095	1,283	2,605	183	249	308	360	718	228	301	371	432	858
80	726	964	1,199	1,408	2,853	188	251	313	364	730	226	298	369	428	850
81	790	1,048	1,309	1,537	3,112	190	254	313	369	742	223	296	364	423	842
82	858	1,144	1,429	1,680	3,399	190	251	317	371	746	221	289	357	416	822
83	933	1,243	1,556	1,833	3,711	188	254	317	374	742	214	284	350	407	798
84	1,013	1,354	1,697	2,000	4,042	186	249	313	371	746	209	277	341	397	782
85	1,100	1,471	1,847	2,183	4,409	186	251	310	369	742	202	268	329	383	750



**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for Lifetime Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	33	38	40	45	96	14	19	21	26	56	56	68	78	89	180
40	33	38	42	47	104	16	21	24	26	56	61	73	80	92	180
41	35	40	45	49	108	16	21	24	28	60	61	75	82	94	184
42	35	42	47	52	112	19	24	26	31	64	66	75	85	96	192
43	38	45	49	54	116	21	24	26	31	68	66	78	87	99	196
44	40	47	52	56	120	21	26	28	33	72	68	80	89	103	203
45	42	49	54	61	128	21	26	31	33	72	68	82	92	103	203
46	42	52	56	63	132	26	28	33	38	80	73	85	96	108	211
47	45	54	59	66	140	26	31	35	40	80	75	87	99	110	215
48	47	56	61	71	144	28	33	38	40	88	78	92	103	113	223
49	52	59	66	73	152	28	35	40	45	92	78	94	106	118	227
50	54	61	68	78	160	31	38	42	47	92	78	94	106	115	223
51	54	63	71	78	160	31	38	40	47	96	80	96	106	120	231
52	56	66	73	82	168	33	40	45	49	100	80	96	108	120	227
53	59	71	78	87	176	35	42	47	54	104	85	99	110	122	235
54	63	75	82	92	184	38	45	52	56	112	87	101	115	127	243
55	68	80	87	99	196	40	47	54	59	120	89	106	118	129	247
56	73	85	94	106	207	42	52	56	63	124	92	108	120	134	255
57	78	92	101	113	219	45	54	61	68	132	94	110	122	136	259
58	82	96	108	120	235	49	59	63	73	140	99	115	127	141	267
59	89	103	115	127	251	52	63	68	78	144	99	120	132	148	271
60	92	108	120	134	259	54	63	71	78	152	101	120	132	146	271
61	99	118	129	143	275	56	66	75	82	160	103	122	134	150	279
62	106	125	139	153	295	61	73	78	89	168	108	127	139	155	283
63	115	134	148	165	315	63	75	85	94	176	108	129	141	157	291
64	122	143	160	176	335	68	80	87	99	184	113	134	146	162	299
65	134	155	172	190	359	71	85	94	103	196	115	139	150	167	307
66	150	176	195	216	407	80	94	103	113	211	127	148	162	179	327
67	162	190	209	233	435	85	99	108	120	223	129	150	167	183	335
68	176	204	226	249	467	87	103	113	127	231	132	155	169	188	343
69	190	221	242	268	503	92	108	120	132	239	134	160	174	193	347
70	204	240	261	289	539	96	110	125	136	247	139	160	179	195	351
71	233	270	296	329	606	106	125	136	148	271	148	174	190	209	379
72	249	291	320	353	646	110	127	139	155	279	153	176	193	214	383
73	268	313	343	378	690	113	132	143	157	287	153	179	195	216	387
74	287	334	367	404	734	118	136	148	162	291	155	181	197	216	387
75	308	357	388	428	770	115	134	148	160	287	153	176	193	212	379
76	350	407	442	486	874	125	146	160	174	311	165	188	207	226	403
77	378	437	475	522	934	127	148	162	179	315	165	190	209	228	403
78	407	470	510	559	1,001	132	150	165	181	315	165	190	209	228	399
79	437	505	548	602	1,069	110	129	141	153	267	167	193	209	228	399
80	472	545	592	646	1,145	113	129	139	155	267	169	195	209	230	403
81	510	588	635	696	1,225	113	129	141	150	267	169	195	212	228	399
82	552	632	684	745	1,313	110	129	139	153	267	167	195	209	228	399
83	597	684	736	801	1,408	110	129	139	150	263	167	193	209	226	391
84	644	738	792	860	1,508	113	127	139	148	259	167	190	207	223	391
85	696	794	851	924	1,616	110	127	136	146	251	167	190	204	221	383

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for 10-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	73	85	94	106	223	42	54	61	68	148	197	237	263	294	575
40	75	87	96	108	231	47	56	66	75	156	200	240	268	301	583
41	78	92	101	113	239	49	59	68	78	164	204	242	270	303	587
42	80	94	106	118	251	52	63	71	80	164	207	247	273	306	587
43	85	99	110	122	259	54	66	73	85	172	207	247	275	308	595
44	87	103	115	129	267	56	68	78	87	184	209	249	277	308	599
45	92	106	120	134	279	59	73	80	92	188	212	254	280	313	599
46	94	110	125	139	287	63	75	85	96	196	214	254	282	315	602
47	99	115	129	143	299	66	80	89	101	203	214	256	284	317	606
48	103	120	134	150	311	68	85	94	106	207	212	254	280	310	583
49	106	127	141	157	319	73	87	96	108	219	214	251	280	313	599
50	108	129	143	160	323	75	87	99	110	219	214	251	277	310	583
51	113	132	146	165	335	75	92	101	113	223	214	254	282	315	599
52	113	134	148	167	335	78	92	103	115	227	216	254	282	313	587
53	120	141	155	174	347	80	96	108	122	239	212	254	282	313	599
54	125	148	162	183	363	85	101	113	125	243	209	247	275	306	575
55	132	155	172	190	379	87	103	118	132	251	209	249	275	308	571
56	136	162	179	200	395	94	110	122	136	259	212	249	277	308	571
57	143	169	188	209	411	96	115	127	141	267	212	251	275	308	571
58	150	179	197	219	427	101	118	132	148	279	214	249	275	308	571
59	157	186	207	230	443	103	125	136	150	291	207	244	268	296	547
60	160	188	209	233	447	103	122	134	150	283	212	249	273	303	567
61	167	197	219	242	467	108	127	139	157	291	204	242	263	294	539
62	176	207	228	254	487	110	132	146	160	299	204	240	263	294	535
63	186	216	240	266	507	113	134	148	165	307	202	240	263	291	535
64	195	228	251	277	527	115	136	150	169	315	202	237	261	289	531
65	204	240	263	291	551	120	141	155	174	323	202	237	261	289	527
66	226	266	291	322	606	129	150	167	186	343	212	247	273	301	547
67	237	277	306	338	634	132	155	169	188	347	209	247	268	296	539
68	249	291	320	353	658	134	157	174	193	351	207	242	266	296	535
69	261	306	334	371	686	136	160	176	193	355	204	240	263	289	527
70	273	320	350	388	718	139	162	179	195	355	204	237	261	287	515
71	303	355	388	428	790	146	172	188	209	375	212	247	270	301	535
72	317	371	407	449	822	148	172	188	209	375	209	244	266	294	527
73	331	388	423	468	854	148	174	190	209	375	207	240	263	289	515
74	348	404	442	489	886	148	174	190	207	371	202	237	259	282	503
75	362	418	456	503	906	143	167	183	200	359	193	226	244	268	475
76	402	468	508	559	1,005	153	176	195	212	375	202	233	256	280	491
77	425	491	536	588	1,053	153	179	193	212	375	197	230	249	275	483
78	449	519	564	620	1,105	153	176	193	209	371	195	226	247	268	471
79	475	550	597	653	1,161	127	148	160	174	307	193	221	240	263	463
80	505	583	632	691	1,225	127	146	157	174	303	190	221	237	261	455
81	538	620	672	733	1,293	125	143	153	169	295	188	216	233	254	447
82	576	660	714	778	1,369	122	143	153	167	295	183	214	228	249	435
83	616	705	761	827	1,456	122	141	150	165	283	181	212	223	244	423
84	660	754	811	881	1,544	118	139	148	162	279	179	207	223	242	419
85	707	808	867	940	1,644	118	134	143	157	267	179	202	216	235	407

**MedAmerica Insurance Company**  
**165 Court Street, Rochester, New York 14647**

**Home Health Only Tax Qualified Policy**

**Individual Rates for 20-Year Premium Payment Option**  
**0 Day Elimination Period**  
**Annual Premium Rates with the Requested Rate Increase**  
**Rates per \$10 Daily Benefit**

**Policy Form: HTQ11-338-MA-PA-601**  
**Base Rates with No Inflation Protection**

**Rider: 11-SIP-PA-998**  
**Simple Inflation Protection Rider**

**Rider: 11-CIP-PA-998**  
**Compound Inflation Protection Rider**

Issue Age	Benefit Period					Benefit Period					Benefit Period				
	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime	2 Years	3 Years	4 Years	5 Years	Lifetime
<40	45	52	56	63	136	26	33	38	42	88	118	141	157	176	343
40	45	54	59	66	140	28	33	40	45	96	120	143	160	179	347
41	47	56	61	71	148	31	35	42	45	96	122	143	162	179	347
42	49	59	63	73	152	31	38	42	47	100	122	146	165	181	355
43	52	61	68	75	160	33	40	45	52	104	125	148	165	186	355
44	54	63	71	78	164	33	40	47	54	112	125	150	167	188	359
45	56	66	73	82	172	35	42	49	54	112	127	153	169	188	363
46	59	68	75	85	180	38	47	52	59	116	129	155	172	190	363
47	61	73	80	89	184	40	47	54	61	124	129	155	172	193	367
48	63	75	82	94	192	42	49	59	63	128	132	157	176	193	367
49	66	78	87	99	200	45	54	59	66	136	132	155	172	190	363
50	68	80	89	101	203	47	56	61	68	136	132	157	174	193	367
51	71	82	92	103	207	47	56	63	71	140	132	157	174	193	367
52	73	85	94	106	211	47	59	66	73	144	132	157	176	195	371
53	75	89	99	110	223	52	61	68	78	148	132	155	172	193	363
54	80	94	106	118	235	54	63	71	80	152	132	157	172	193	359
55	85	99	110	125	243	56	68	75	82	164	134	160	174	193	367
56	89	106	118	129	255	59	71	78	89	172	136	160	176	197	367
57	94	110	122	139	267	63	75	82	92	176	136	162	179	197	371
58	101	118	129	146	283	63	78	87	96	184	136	165	181	200	371
59	106	125	139	153	299	68	82	89	101	188	139	165	181	202	371
60	110	129	141	157	303	68	82	92	103	196	136	162	179	197	367
61	115	136	150	167	323	73	87	96	106	200	139	165	179	200	367
62	122	146	160	179	339	78	89	99	110	207	141	165	181	200	371
63	132	153	169	188	359	78	94	103	115	215	141	167	183	202	371
64	139	165	181	200	379	82	96	106	120	223	143	167	183	204	375
65	148	174	193	214	403	87	103	110	125	231	146	172	186	204	375
66	167	195	214	237	447	94	110	122	136	251	153	181	197	219	399
67	179	209	230	254	475	96	115	125	141	259	155	181	197	221	403
68	190	223	244	270	507	101	120	132	146	263	157	183	202	223	403
69	204	237	261	289	539	103	125	136	150	271	157	186	202	223	403
70	219	254	280	310	575	108	127	139	153	279	160	188	204	223	403
71	247	287	315	348	642	118	139	150	167	299	169	197	216	237	427
72	263	308	336	371	682	120	141	155	172	307	169	197	216	240	427
73	280	327	357	395	722	125	146	160	176	311	172	200	219	240	427
74	298	348	381	421	762	127	148	162	179	319	172	200	219	240	427
75	317	369	402	442	798	127	146	160	176	311	169	195	212	233	415
76	362	418	456	501	902	134	157	172	188	331	176	207	223	247	435
77	388	449	489	536	962	136	160	174	190	335	176	207	223	247	431
78	416	482	522	573	1,021	139	160	176	193	339	179	204	223	244	431
79	447	515	559	613	1,089	118	136	148	162	287	176	207	223	242	427
80	479	555	602	658	1,165	118	136	148	160	283	179	204	221	242	423
81	517	595	644	705	1,241	120	136	148	160	283	176	204	221	240	423
82	557	639	691	754	1,329	118	136	146	160	275	176	204	219	237	415
83	599	689	743	808	1,420	118	134	143	157	271	176	202	216	235	411
84	646	740	797	865	1,516	115	134	141	157	267	176	202	214	235	407
85	698	797	855	926	1,620	115	132	139	153	263	174	200	212	230	399

State: Pennsylvania

Filing Company:

MedAmerica Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long-Term Care

Project Name/Number: MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

## Supporting Document Schedules

<b>Satisfied - Item:</b>	Transmittal Letter (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_MedAmerica_Cover Letter_Individual_LRRS_20170309.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Actuarial Certification (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Actuarial Memorandum and Explanatory Information (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_MedAmerica_ActMemo_Individual_LRRS_20170307.pdf PA_MedAmerica_Supplement_Individual_LRRS_20170307.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Advertisements (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Satisfied - Item:</b>	Authorization to File (A&H)
<b>Comments:</b>	
<b>Attachment(s):</b>	Authorization to file MedAmerica 20170113.pdf
<b>Item Status:</b>	
<b>Status Date:</b>	

<b>Bypassed - Item:</b>	Insert Page Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	

SERFF Tracking #:

MILL-130925276

State Tracking #:

MILL-130925276

Company Tracking #:

SERIES 11 AND PRIOR INDIVIDUAL

State: Pennsylvania

Filing Company:

MedAmerica Insurance Company

TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.003 Other

Product Name: Long-Term Care

Project Name/Number: MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Rate Table (A&H)
<b>Comments:</b>	Rate tables are attached on the Rate/Rule Schedule tab.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Replacement Form with Highlighted Changes (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Reserve Calculation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Bypassed - Item:</b>	Variability Explanation (A&H)
<b>Bypass Reason:</b>	Not applicable as this is not a form filing.
<b>Attachment(s):</b>	
<b>Item Status:</b>	
<b>Status Date:</b>	
<b>Satisfied - Item:</b>	Numerical Data in Excel
<b>Comments:</b>	
<b>Attachment(s):</b>	PA_Supplement Attachments_20170307.xlsb
<b>Item Status:</b>	
<b>Status Date:</b>	

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**SERFF Tracking #:** MILL-130925276      **State Tracking #:** MILL-130925276      **Company Tracking #:** SERIES 11 AND PRIOR INDIVIDUAL

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**State:** Pennsylvania      **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.003 Other  
**Product Name:** Long-Term Care  
**Project Name/Number:** MedAmerica Nationwide 2017 Rate Increase/145MAI01-30.05

***Attachment PA\_Supplement Attachments\_20170307.xlsb is not a PDF document and cannot be reproduced here.***



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March 9, 2017

Honorable Teresa 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 # MILL-130925276**

**Prior to Series 11**

**Facility Only Form  
Facility Only Form  
Comprehensive Form  
Comprehensive Form  
Comprehensive Form**

**LTC-LBP-2PA  
LTC-LBP8-MA-PA  
LTC-CD5-2PA  
LTC-CD8-MA-PA  
LTC-CD9-MA-PA**

**Series 11**

**Comprehensive Form  
Facility Only Form  
Home Health Only Form  
Comprehensive Form  
Franchise Comprehensive Form  
Facility Only Form  
Home Health Only Form**

**LTQ11-336-MA-PA-998  
NTQ11-337-MA-PA-998  
HTQ11-338-MA-PA-998  
LTQ11-336-MA-PA-601  
FLQ11-336-MA-PA-601  
NTQ11-337-MA-PA-601  
HTQ11-338-MA-PA-601**

Dear Commissioner Miller:

On behalf of MedAmerica, we are submitting the referenced rate filing for your review. These are existing policy forms that provide long-term care coverage. The company issued these forms in Pennsylvania between October 12, 1992 and August 1, 2004. The forms are no longer being marketed in any jurisdiction. The company is making a similar request on the Series 11 Group policy forms in a concurrent filing (SERFF Tracking # MILL-130951675).

The company is requesting the approval of a premium rate increase on the above-listed forms, including all associated riders. These forms are in need of a premium rate increase due to emerging and projected experience running more adverse than previously expected. The company is requesting a premium rate increase that varies by benefit period as shown in the following table. The cumulative rate increase levels were determined to allow certification to rate stability, where applicable, and vary by benefit period to better align the rate increase with the adverse experience.

Offices in Principal Cities Worldwide

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

<b>Benefit Period</b>	<b>Cumulative Requested Increase</b>	<b>Cumulative Prior Increase</b>	<b>Current Requested Increase</b>
Non-Lifetime	135%	39%	69.1%
Lifetime	299	39	187.1

The cumulative prior increase reflects the prior increase that the Department filed for use in May 2010. The company is seeking this current rate increase request to achieve what it believes is needed to alleviate the poor performance on this block of business.

Similar to the prior increase, the company 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 rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Policyholders who prefer to offset the impact of the requested rate increase may have the option to change one or more of the following plan features to lower their premiums (subject to the minimum benefit options available on the form): (i) reduce their daily benefit; (ii) shorten their benefit period; (iii) lengthen their elimination period; (iv) reduce their inflation protection (e.g., compound inflation to no inflation); or (v) drop rider coverage. Additionally, the company will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

As noted above, the requested increase varies by a policyholder's current benefit period. Therefore, in lieu of inflation-based landing spot options, the company is preparing a unique notification letter that provides pre-packaged benefit reduction options for policyholders. The notification letter will provide distinct pre-packaged benefit reduction options that allow policyholders to easily reduce their benefits to mitigate the increase without calling customer service. The company has indicated that its customer service team is always available to discuss with policyholders their options to reduce their benefit coverage and lower their premiums at any time. At this time the company is in the process of finalizing this letter and will submit the letter for the Department's review once complete in the following weeks.

Please note that in the future slight variations in language may occur that do not materially change the information being provided to the policyholder. It is our understanding that such variations do not need to be filed with the Department.

The following electronic items are included with this submission:

- cover letter
- 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.





Honorable Teresa Miller  
3/9/2017

The contact person for this filing is:

Shawn Stender  
Assistant Actuary  
Milliman, Inc.  
8500 Normandale Lake Blvd., Suite 1850  
Minneapolis, MN 55437  
(952) 820-3104  
shawn.stender@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

A handwritten signature in blue ink that reads 'Missy Gordon'.

Missy Gordon, FSA, MAAA  
Principal and Consulting Actuary

MAG/btj

Enclosures

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

<u>Product</u>	<u>Number</u>
Prior to Series 11	
Facility Only Form	LTC-LBP-2PA
Facility Only Form	LTC-LBP8-MA-PA
Comprehensive Form	LTC-CD5-2PA
Comprehensive Form	LTC-CD8-MA-PA
Comprehensive Form	LTC-CD9-MA-PA
Series 11	
Comprehensive Form	LTQ11-336-MA-PA-998
Facility Only Form	NTQ11-337-MA-PA-998
Home Health Only Form	HTQ11-338-MA-PA-998
Comprehensive Form	LTQ11-336-MA-PA-601
Franchise Comprehensive Form	FLQ11-336-MA-PA-601
Facility Only Form	NTQ11-337-MA-PA-601
Home Health Only Form	HTQ11-338-MA-PA-601

These are individual policy forms that provide long-term care coverage. The Series 11 policy forms are tax-qualified; however, certain Prior to Series 11 policy forms may not be tax-qualified. MedAmerica Insurance Company (MedAmerica) issued these forms in Pennsylvania from October 12, 1992 through August 1, 2004. The forms are no longer being marketed in any jurisdiction.

The experience provided in this actuarial memorandum reflects the combined experience of the policy forms listed above as well as similar nationwide individual and group policy forms of the same product series. The company is making a similar request on the Series 11 Group policy forms in a concurrent filing (SERFF tracking # MILL-130951675). Additionally, the company's affinity partner Blue Cross of Northeastern Pennsylvania (BCNEPA) is making a similar request on its individual and group business in the concurrent filings (SERFF tracking # MILL-130951717 and MILL-130951718). Section 14 provides a description as to the appropriateness of pooling the experience of these policy forms.

**1. Purpose of Filing**

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

**2. Description of Benefits**

These policy forms provide long-term care coverage. Each form 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 daily benefit, benefit period, and elimination period were selected at issue.

At issue, the insured may have had the option to choose one of the following inflation options, the availability of which varied by policy form: simple inflation for life, simple inflation for 20 years, or compound inflation. The two simple inflation options provide for benefit levels that increase on each anniversary date by 5% of the daily benefit amount chosen at issue for either the life of the insured or 20 years depending on the option chosen. The compound inflation option provides for benefit levels that increase on each anniversary date by 5% compounded annually for the life of the insured. These automatic increasing benefits apply even when the insured is in claim status. For Series 11 Group forms, the insured may have also had the option of a guaranteed purchase option. Under this option, the insured can purchase additional coverage amounts of 5% per year without additional underwriting.

The available choices for benefit period, elimination period, and inflation option are shown in Section 21.

At issue the insured may have had the option of selecting riders that provide the following types of coverage: nonforfeiture, restoration of benefits, return of premium, shortened benefit period, spousal

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

benefit transfer, survivorship benefit, or monthly home health care benefit. The insured may have had the option to select a lifetime, ten-year, or twenty-year premium payment option.

A contingent benefit upon lapse (CBUL) will be available to all insureds at the time of the rate increase.

**3. Renewability**

These policies are guaranteed renewable for life.

**4. Applicability**

This rate increase applies to all policies issued on these forms in this state. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

**5. Actuarial Assumptions**

The following assumptions are used to project the experience shown in this filing.

- a. Morbidity reflects claim costs developed using the 2014 Milliman *Long-Term Care Guidelines (Guidelines)* with adjustments for the level of individual vs. group underwriting selection and an all-lives exposure basis. The claim costs were further adjusted based on historical claim experience by policy form cohort, attained age, duration, and coverage type, to the extent credible. One year of retrospective improvement was applied to bring these assumptions forward to 2015 using scalars of 0.990 for females and 0.985 for males.
- b. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static gender-distinct table with 21 years of retrospective improvement applied to bring this table forward to 2015 using scalars of 0.900 for females and 0.810 for males. These mortality rates are further adjusted based on historical mortality experience by individual/group, issue age band, and duration as shown in the following tables.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

<b>Mortality Durational Adjustment Factors for Individual Business</b>												
<b>Duration*</b>	<b>Issue Age</b>											
	<b>&lt;25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
1	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	20%
2	35	35	35	35	35	35	35	35	35	35	35	30
3	40	40	40	40	40	40	40	40	40	40	40	45
4	43	43	43	43	43	43	43	43	44	45	45	50
5	46	46	46	46	46	46	46	46	48	50	50	55
6	49	49	49	49	49	49	49	49	52	55	55	60
7	52	52	52	52	52	52	52	52	56	60	60	65
8	55	55	55	55	55	55	55	55	60	65	65	70
9	56	56	56	56	56	56	56	56	61	68	69	76
10	57	57	57	57	57	57	57	57	62	71	73	82
11	58	58	58	58	58	58	58	58	63	74	77	88
12	59	59	59	59	59	59	59	59	64	77	81	94
13	60	60	60	60	60	60	60	60	65	80	85	100
14	62	62	62	62	62	62	62	62	69	82	88	101
15	64	64	64	64	64	64	64	64	73	84	91	102
16	66	66	66	66	66	66	66	66	77	86	94	103
17	68	68	68	68	68	68	68	68	81	88	97	104
18	70	70	70	70	70	70	70	70	85	90	100	105
23	70	70	70	70	70	70	70	85	90	100	105	105
28	70	70	70	70	70	70	85	90	100	105	105	105
33	70	70	70	70	70	85	90	100	105	105	105	105
38	70	70	70	70	85	90	100	105	105	105	105	105
43	70	70	70	85	90	100	105	105	105	105	105	105
48	70	70	85	90	100	105	105	105	105	105	105	105
53	70	85	90	100	105	105	105	105	105	105	105	105
58	85	90	100	105	105	105	105	105	105	105	105	105
63	90	100	105	105	105	105	105	105	105	105	105	105
68	100	105	105	105	105	105	105	105	105	105	105	105
73+	105	105	105	105	105	105	105	105	105	105	105	105

\* The assumption varies by duration for 18+, but is shown every five years for display purposes.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

<b>Mortality Durational Adjustment Factors for Group Business</b>												
<b>Duration*</b>	<b>Issue Age</b>											
	<b>&lt;25</b>	<b>25-29</b>	<b>30-34</b>	<b>35-39</b>	<b>40-44</b>	<b>45-49</b>	<b>50-54</b>	<b>55-59</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75+</b>
1	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	50%	40%
2	70	70	70	70	70	70	70	70	70	70	70	60
3	80	80	80	80	80	80	80	80	80	80	80	90
4	86	86	86	86	86	86	86	86	88	90	90	100
5	92	92	92	92	92	92	92	92	96	100	100	105
6	83	83	83	83	83	83	83	83	88	94	94	102
7	83	83	83	83	83	83	83	83	90	96	96	104
8	83	83	83	83	83	83	83	83	90	98	98	105
9	81	81	81	81	81	81	81	81	88	98	99	105
10	79	79	79	79	79	79	79	79	86	98	101	105
11	77	77	77	77	77	77	77	77	83	98	102	105
12	74	74	74	74	74	74	74	74	81	97	102	105
13	72	72	72	72	72	72	72	72	78	96	102	105
14	74	74	74	74	74	74	74	74	82	98	105	105
15	76	76	76	76	76	76	76	76	86	99	105	105
16	77	77	77	77	77	77	77	77	90	101	105	105
17	79	79	79	79	79	79	79	79	94	102	105	105
18	81	81	81	81	81	81	81	81	98	104	105	105
23	77	77	77	77	77	77	77	94	99	105	105	105
28	74	74	74	74	74	74	89	95	105	105	105	105
33	70	70	70	70	70	85	90	100	105	105	105	105
38	70	70	70	70	85	90	100	105	105	105	105	105
43	70	70	70	85	90	100	105	105	105	105	105	105
48	70	70	85	90	100	105	105	105	105	105	105	105
53	70	85	90	100	105	105	105	105	105	105	105	105
58	85	90	100	105	105	105	105	105	105	105	105	105
63	90	100	105	105	105	105	105	105	105	105	105	105
68	100	105	105	105	105	105	105	105	105	105	105	105
73+	105	105	105	105	105	105	105	105	105	105	105	105

\* The assumption varies by duration for 18+, but is shown every five years for display purposes.

c. Voluntary Lapse Rates vary by policy duration and policy form group.

<b>Duration</b>	<b>Prior to Series 11</b>	<b>Series 11 Individual</b>	<b>Series 11 Group</b>
1	16.50%	8.50%	6.50%
2	8.50	4.00	6.00
3	5.00	2.75	4.00
4	3.50	2.00	3.50
5	2.00	1.50	3.00
6	1.50	1.25	2.50
7	1.50	1.25	2.00
8	1.50	1.00	1.50
9	1.50	0.75	1.30
10+	1.00	0.60	1.30

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

- For the ten-pay option, a reduction of 65% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% lapse thereafter.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

- For the twenty-pay option, a reduction of 50% of the above lapse rates is assumed for durations one through eight, a reduction of 75% of the above lapse rates is assumed for durations nine through fifteen, and 0% lapse thereafter.
- d. Benefit Expiry Rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the *Guidelines* with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age as shown in the following table.

Gender	Benefit Period in Years	Attained Age*										
		<65	65	70	75	80	85	90	95	100	105	110+
Female	1	0.0%	0.1%	0.1%	0.3%	0.7%	2.5%	6.1%	10.7%	13.4%	16.7%	33.0%
	2	0.0	0.0	0.1	0.2	0.5	1.6	4.5	8.7	11.7	16.3	33.0
	3	0.0	0.0	0.1	0.1	0.4	1.2	3.4	6.9	9.7	15.0	33.0
	4	0.0	0.0	0.0	0.1	0.3	1.0	2.5	5.0	7.8	13.2	33.0
	5	0.0	0.0	0.0	0.1	0.2	0.7	1.7	3.8	6.3	11.2	33.0
	Unlimited	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Male	1	0.0	0.0	0.1	0.2	0.5	1.5	3.9	6.3	7.8	9.4	33.0
	2	0.0	0.0	0.1	0.1	0.3	1.0	2.5	4.3	5.4	7.3	33.0
	3	0.0	0.0	0.1	0.1	0.2	0.7	1.7	3.0	4.0	5.8	33.0
	4	0.0	0.0	0.0	0.1	0.1	0.4	1.1	2.0	2.8	4.6	33.0
	5	0.0	0.0	0.0	0.0	0.1	0.3	0.8	1.5	2.3	3.6	33.0
	Unlimited	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0

\* The assumption varies by attained age, but is shown every five years for display purposes.

- e. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, insureds have the option to elect a CBUL or reduced benefit options (RBO). An increase in morbidity for adverse selection due to the rate increase based on the percentage of policies that elect CBUL and RBO is assumed.

Insureds who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. The following table provides the CBUL and RBO election rates, reduction to premiums and benefits due to the impact of RBO elections, and increase in morbidity. These assumptions are shown for each of the requested rate increase cohorts.

Benefit Period	CBUL Election Rate	RBO Election Rate	Approximate Reduction for RBO <sup>[1]</sup>	Morbidity Increase for Adverse Selection
Non-Lifetime	8%	15%	7.5%	2%
Lifetime	12	25	19.0	3

[1] The reduction in premiums and benefits due to the impact of RBO election varies based on the level of the rate increase.

- f. Interest Rate of 5.00% is used for accumulating and discounting earned premiums and incurred claims in the calculation of cumulative loss ratios. This rate represents MedAmerica's expectation of its long-term investment earnings rate, which is supported by the average net investment earnings rate projected for MedAmerica's cash flow testing. The maximum valuation interest rate is used to demonstrate compliance with the 58%/85% test required by rate stability regulation, as described in Section 18 below.
- g. Annual Improvement in the mortality and morbidity assumptions is assumed for 15 years starting in 2016. Annual mortality improvement is assumed to be 0.5% and 1.0% for females and males,

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

respectively. Annual morbidity improvement is assumed to be 1.0% and 1.5% for females and males, respectively.

- h. Expenses have not been explicitly projected. Originally filed expense assumptions are assumed to remain appropriate, except that reductions are made to the renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

The above assumptions are based on the experience of MedAmerica and its affinity partners that issued the same products, industry experience, and judgment. These assumptions are based on the experience of the particular policy forms in this filing and other similar policy forms where appropriate. In developing the persistency assumptions, policy termination experience through December 31, 2015 was used, whereas for the morbidity assumption, claim experience through December 31, 2014 was used. The above assumptions are deemed reasonable for the particular policy forms in this filing and are considered "most likely" (without explicit margin).

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

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

**6. Marketing Method**

These policy forms were marketed by agents and brokers of the company.

**7. Underwriting Description**

Policies on the individual forms were fully underwritten.

On the group forms, actively at work employees were subject to short form underwriting. All others were subject to full underwriting.

Groups of at least 500 employees were eligible to elect modified guaranteed issue underwriting for those actively at work. If the employer agreed to contribute 100% of premium for a base plan for a minimum of three years, no underwriting was required for those actively at work.

For both individual and group business, the company used various underwriting tools in addition to the application, which may have included medical records, an attending physician's statement, telephone interview, and/or face-to-face assessment.

**8. Premiums**

Premiums are unisex and payable for life unless the insured selected a ten-year or twenty-year premium payment option. The premiums may vary by policy form, issue age, elimination period, benefit period, initial daily benefit, inflation option, premium payment option, underwriting class, joint/group discounts, home care percentage, copayment option, marital status at issue, and the selection of any riders.

**9. Issue Age Range**

Issue ages are from 18 to 85.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

**10. Area Factors**

Area factors are not used for these products.

**11. Premium Modalization Rules**

The following modal factors and percent distributions (based on the nationwide combined individual and group forms in-force count as of December 31, 2015) are applied to the annual premium (AP):

<b>Premium Mode</b>	<b>Modal Factors</b>	<b>Percent Distribution</b>
Annual	1.00*AP	45%
Semi-Annual	0.52*AP	4
Quarterly	0.26*AP	22
Monthly	0.09*AP	29

**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, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. An incurred but not reported (IBNR) reserve balance as of December 31, 2015 has been allocated to the 2015 calendar year and included in historical incurred claims.

**13. Trend Assumptions**

As this is not medical insurance, an explicit medical cost trend is not included in the projections.

**14. Actual to Expected Experience**

This filing uses nationwide experience of MedAmerica and its affinity partners that issued the above-listed forms and similar individual and group nationwide policy forms. Pooling this experience is appropriate to increase credibility and allow for a uniform rate increase request across similar business. Applying a uniform rate increase to the pool of forms maintains the original pricing relationships of the product design and differences between individual and group business.

Further, pooling MedAmerica’s experience with its affinity partners’ is considered appropriate because the products issued by each affinity partner are identical to those included in this filing, the marketing and distribution employed by each affinity partner is similar to that of MedAmerica, and because the same company (MedAmerica) administers and manages the entire block (including underwriting and claims handling). MedAmerica has 50% to 100% of the risk of the affinity partner forms via reinsurance arrangements with each affinity partner.

Exhibit I provides a comparison of actual and projected experience using current assumptions to that expected using original pricing assumptions. Values in Exhibit I are shown (a) before and (b) after the requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios.

Exhibit II provides A:E lifetime loss ratios by policy form cohort and benefit period (non-lifetime versus lifetime), which are subsets of the actual and expected nationwide experience underlying Exhibit I.

Actual experience is provided from inception through 2015 and then projected on a seriatim basis for 60 years using the current assumptions described above in Section 5. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between 2010 and 2015, which average 30% across all jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increase on a seriatim basis.



**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

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

Exhibit III provides a comparison of the current and original pricing assumptions, which underlie the actual and expected experience described above.

**15. History of Previous Rate Revisions**

In this jurisdiction, a cumulative increase of 39% has been filed for use on the individual and group policy forms. The department of insurance filed these increases for use in May 2010.

Nationwide, there has been one prior rate increase request on this block of business, which began in December 2009. On average, a cumulative increase of 30% has been filed for use on the above-listed forms and similar individual and group nationwide forms. Departments of insurance filed these increases for use between 2010 and 2015.

Regardless of the prior increase implemented in a particular jurisdiction, the company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions, except where it is not cost effective to file an increase due to the limited amount of in-force business or regulatory requirements.

**16. Analysis Performed to Consider a Rate Increase**

Exhibit I demonstrates that experience has been more adverse from that expected in original pricing as the A:E loss ratio exceeds 1.0. The adverse experience is due to a combination of higher persistency and lower interest.

Exhibit IV provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse, interest, and improvement. Please note that to isolate the impact of each changed assumption from pricing, the experience in Exhibit IV has been restated to reflect no prior rate increases.

For the business subject to rate stability regulation, an analysis of the projected loss ratio compared to that assumed at the time of original pricing revealed that experience has unfolded more than moderately adverse and crossed the original pricing threshold for which the company could consider a rate increase. At the time the product was priced, MedAmerica management determined the threshold for future increases would be defined as experience exhibiting deterioration of more than 10% of premium compared to that assumed in pricing. The lifetime loss ratio based on the current assumptions described above in Section 5 is over 100% and well in excess of this original pricing threshold.

**17. Requested Rate Increase**

The company is requesting a rate increase that varies by benefit period as shown in the following table. The company is seeking this current rate increase request to achieve what it believes is needed to alleviate the poor performance on this block of business. While a significantly larger rate increase is needed to restore the performance to the original pricing expectation, the company is willing to shoulder a portion of the needed rate increase for consumers.

The cumulative rate increase levels were determined to allow certification to rate stability, where applicable, and vary by benefit period to better align the rate increase with the adverse experience. MedAmerica's goal is equity across all jurisdictions, to the extent practical. The rate increase was determined in such a way that minimizes subsidization across jurisdictions due to differences in the previously filed rate increases.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

The table below provides the cumulative requested increase for each benefit period cohort, as well as the average cumulative prior increase and resulting current requested premium rate increase based on the nationwide distribution of combined individual and group business as of December 31, 2015.

<b>Benefit Period</b>	<b>Cumulative Requested Increase</b>	<b>Cumulative Prior Increase</b>	<b>Current Requested Increase</b>
Non-Lifetime	135%	28.5%	82.9%
Lifetime	299	33.5	198.8

For policies with a non-lifetime benefit period, the cumulative rate increase was determined such that the business would break even going forward under moderately adverse conditions for the subset of policies with a lifetime-pay option (i.e., 0% profit margin going forward).

Using a similar approach for policies with a lifetime benefit period, a significantly higher increase is needed (400%+ cumulative increase). Therefore, to reduce the impact of the rate increase on policyholders to the extent possible, the company capped the cumulative rate increase at 299%.

For policies with a non-lifetime benefit period, company management has indicated that if the requested rate increase described above is filed for use, no future premium rate increases are anticipated on policies with a non-lifetime benefit period unless the non-lifetime benefit period experience deteriorates beyond an 85% lifetime loss ratio. Moderately adverse experience (MAE) for the purposes of certification to rate stability is then defined as an approximate 10% multiplicative increase in the lifetime loss ratio for experience of non-lifetime benefit period policies, as shown in Exhibit II (i.e., 85% ≈ 1.10 x 78% after increase lifetime loss ratio). This 10% multiplicative increase may be due to any combination of deterioration in the experience from that expected using the current assumptions described in Section 5.

Because policies with a lifetime benefit period have a voluntarily capped requested rate increase, it may not be sufficient to alleviate poor performance and the company may request future increases.

Corresponding rate tables reflecting the proposed rate increases for policy forms affected by this rate increase are enclosed with this filing. Please note that the actual rates implemented may vary from those in the enclosed rate tables slightly due to implementation rounding algorithms.

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

**18. Demonstration of Satisfaction of Loss Ratio Requirements**

Projected experience assuming the requested increase is implemented is shown in Exhibit I. As shown in Exhibit I, the anticipated lifetime loss ratio without and with the requested rate increase exceeds that expected in original pricing. The projected lifetime loss ratio after the requested increase using the maximum valuation interest rate for contract reserves applicable for the year of issue (ranges from 3.5% to 5.5% and averages 4.3%) is 94%, which is well in excess of the minimum loss ratio required by loss ratio regulation.

Exhibit V 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 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 projected initial earned premium times 58%, and
4. 85% of the present value of projected premium in excess of the projected initial earned premium.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

The projected incurred claims in Exhibit V were increased by 14% from the current assumptions described in Section 5 to reflect assumptions that include moderately adverse conditions. A 14% increase in projected incurred claims was determined as one scenario that results in a lifetime loss ratio of 85% (which is the 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 V are determined at the maximum valuation interest rate for contract reserves applicable for the year of issue, which as described above, averages 4.3%.

**19. Average Annual Premium in Pennsylvania (Based on December 31, 2015 In-Force<sup>[1]</sup>)**

The number of insureds and the corresponding average annual premium that will be affected by this and the identical, concurrent rate increase filings are:

<b>Benefit Period &amp; Cumulative Increase<sup>[2]</sup></b>	<b>Number of Insureds</b>	<b>Before Increase Premium</b>	<b>After Increase Premium</b>
<b>Pennsylvania - MedAmerica</b>			
<u>Series 11 and Prior Individual</u>	<u>290</u>	<u>\$2,026</u>	<u>\$3,989</u>
Non-Lifetime Benefit Periods & 135%	242	1,855	3,136
Lifetime Benefit Period & 299%	48	2,888	8,291
<u>Series 11 Group</u>	<u>68</u>	<u>\$1,361</u>	<u>\$2,302</u>
Non-Lifetime Benefit Periods & 135%	68	1,361	2,302
Lifetime Benefit Period & 299%	0	0	0
<b>Pennsylvania - BCNEPA</b>			
<u>Series 11 Individual</u>	<u>108</u>	<u>\$1,709</u>	<u>\$2,957</u>
Non-Lifetime Benefit Periods & 135%	105	1,700	2,874
Lifetime Benefit Period & 299%	3	2,036	5,845
<u>Series 11 Group</u>	<u>11</u>	<u>\$683</u>	<u>\$1,154</u>
Non-Lifetime Benefit Periods & 135%	11	683	1,154
Lifetime Benefit Period & 299%	0	0	0

*[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use as of December 31, 2016.*

*[2] Cumulative increase reflects any prior implemented increases and the requested increase.*

**20. 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 being filed for use by the department of insurance.

**21. Distribution of Business as of December 31, 2015 (Based on Nationwide In-Force Insured Count of Combined Individual and Group Forms)**

<b>Issue Ages</b>	<b>Percent Distribution</b>
<40	8%
40-44	6
45-49	11
50-54	16
55-59	20
60-64	18
65-69	12
70-74	7
75+	2

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

<b>Elimination Period</b>	<b>Percent Distribution</b>
0-Day	5%
20-Day	22
30-Day	<1
60-Day	6
90-Day	52
100-Day	5
180-Day	10
365-Day	<1

<b>Benefit Period</b>	<b>Percent Distribution</b>
1-Year	<1%
2-Year	17
3-Year	38
4-Year	8
5-Year	18
Lifetime	19

<b>Inflation Option</b>	<b>Percent Distribution</b>
None	41%
Simple for Life	3
Compound for Life	37
Simple for 20 Years	19
GPO	<1

<b>Premium Payment Option</b>	<b>Percent Distribution</b>
Ten-Pay	14%
Twenty-Pay	9
Lifetime-Pay	77

<b>Coverage Type</b>	<b>Percent Distribution</b>
Facility Only	12%
Comprehensive	87
Home Health Only	1

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

**22. Number of Insureds and Annualized Premium (Based on December 31, 2015 In-Force<sup>[1]</sup>)**

The number of insureds and annualized premium that will be affected by this and the identical, concurrent rate increase filings are:

<b>Policy Forms</b>	<b>Number of Insureds</b>	<b>Annualized Premium</b>
<b>Pennsylvania - MedAmerica</b>		
Series 11 and Prior Individual	290	\$587,524
Series 11 Group	68	92,571
Total	358	680,095
<b>Pennsylvania - BCNEPA</b>		
Series 11 Individual	108	\$184,614
Series 11 Group	11	7,511
Total	119	192,125
<b>Nationwide - MedAmerica and Affinity Partners</b>		
Series 11 and Prior Individual	9,001	\$16,082,991
Series 11 Group	5,171	5,851,060
Total	14,172	21,934,051

*[1] Excludes policies assumed to be paid up prior to implementation of the requested rate increase. Annualized premium reflects all rate increases filed for use nationwide as of December 31, 2016.*

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

**23. Actuarial Certification**

I am a Principal and Consulting Actuary for Milliman, 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 this 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 Benefits, Accident and Health Insurance, and Entities Providing Health Benefits" 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 are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction.

For policies with a non-lifetime benefit period, 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 on such policies. Moderately adverse conditions are defined as any combination of deterioration in the experience or assumptions that results in a lifetime loss ratio for non-lifetime benefit period policies in excess of 85%.

For policies with a lifetime benefit period, this filing will enhance premium adequacy, but may not be sufficient to prevent future rate action. Therefore, rate stability under moderately adverse conditions cannot be certified to, as required by regulation, for the lifetime benefit period policies.

In forming my opinion, I have used actuarial assumptions and actuarial methods (which gave consideration to policy design, underwriting, and claim adjudication) 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, policy design, 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.



Missy Gordon, FSA, MAAA  
Principal and Consulting Actuary

Date: March 7, 2017

**Exhibit I-a**  
**MedAmerica and Affinity Partners**  
**Actual-to-Expected Experience by Calendar Year**  
**Nationwide Experience Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.00% Interest	Expected (Column G) with Average 7.24% Interest	Actual-to-Expected Ratio
Historical Experience	1992	17,324	0	0%	111	16,565	3,460	21%	110	0%	21%	0.00
	1993	557,528	112,935	20%	634	556,576	127,290	23%	664	20%	23%	0.86
	1994	1,501,263	28,746	2%	1,377	1,556,224	431,321	28%	1,446	7%	26%	0.27
	1995	2,485,725	109,652	4%	1,944	2,626,940	825,928	31%	2,090	6%	29%	0.19
	1996	3,463,885	134,262	4%	2,689	3,655,699	1,213,762	33%	2,838	5%	31%	0.16
	1997	4,394,237	264,541	6%	3,003	4,557,379	1,550,641	34%	3,068	5%	32%	0.17
	1998	5,341,744	631,867	12%	3,666	5,238,873	1,842,618	35%	3,506	7%	32%	0.22
	1999	6,829,900	1,469,714	22%	4,764	6,315,324	2,175,807	34%	4,387	11%	33%	0.33
	2000	8,941,708	1,172,992	13%	6,200	7,989,544	2,546,851	32%	5,580	11%	32%	0.35
	2001	11,912,872	2,210,887	19%	8,456	10,492,015	2,959,250	28%	7,606	13%	31%	0.41
	2002	16,102,548	4,131,980	26%	11,472	14,152,917	3,467,804	25%	10,303	16%	30%	0.53
	2003	21,498,563	3,506,680	16%	17,713	18,850,587	4,189,633	22%	16,163	16%	28%	0.57
	2004	27,112,675	6,602,535	24%	19,114	23,841,586	5,075,261	21%	17,327	18%	27%	0.66
	2005	28,577,291	6,824,784	24%	20,242	24,495,154	5,782,321	24%	18,002	19%	26%	0.71
	2006	28,838,021	7,359,318	26%	20,095	24,112,407	6,452,826	27%	17,519	20%	26%	0.75
2007	28,383,240	10,552,392	37%	20,146	23,121,105	7,118,474	31%	17,282	22%	27%	0.81	
2008	27,837,724	8,394,073	30%	19,941	22,245,491	7,783,650	35%	16,837	23%	28%	0.82	
2009	26,881,835	11,313,758	42%	19,482	21,096,208	8,413,116	40%	16,173	24%	28%	0.86	
2010	25,544,191	15,723,015	62%	18,494	19,836,480	9,005,281	45%	15,500	27%	29%	0.92	
2011	24,603,117	13,541,344	55%	17,664	18,515,528	9,540,277	52%	14,878	29%	30%	0.95	
2012	25,248,567	17,141,023	68%	17,596	17,260,679	10,108,733	59%	14,699	31%	32%	0.98	
2013	24,384,255	14,626,127	60%	17,264	15,689,414	10,688,938	68%	14,145	32%	33%	0.99	
2014	22,506,450	22,967,435	102%	16,809	14,048,401	11,280,560	80%	13,595	35%	34%	1.04	
2015	21,584,067	20,806,755	96%	16,292	12,930,951	11,880,612	92%	13,054	38%	35%	1.07	
Projected Future Experience (60 Years)	2016	21,357,049	19,334,171	91%	15,800	11,987,427	12,477,661	104%	12,419	39%	36%	1.08
	2017	20,472,802	21,088,277	103%	15,305	11,103,840	13,071,513	118%	11,811	41%	38%	1.09
	2018	19,369,621	22,918,883	118%	14,806	10,227,054	13,665,357	134%	11,225	43%	39%	1.11
	2019	18,406,508	24,740,141	134%	14,304	9,482,088	14,256,157	150%	10,658	45%	40%	1.13
	2020	17,470,951	26,500,160	152%	13,798	8,784,402	14,832,531	169%	10,108	47%	41%	1.14
	2021	16,538,030	28,210,705	171%	13,291	8,115,800	15,406,878	190%	9,577	50%	43%	1.16
	2022	15,596,044	29,815,323	191%	12,781	7,468,255	15,975,430	214%	9,063	52%	44%	1.18
	2023	14,489,872	31,375,747	217%	12,273	6,733,253	16,534,812	246%	8,565	54%	45%	1.20
	2024	13,397,604	32,971,001	246%	11,765	6,043,030	17,067,285	282%	8,083	57%	46%	1.22
	2025	12,476,171	34,561,357	277%	11,259	5,475,192	17,573,477	321%	7,617	59%	47%	1.24
	2026	11,620,802	36,172,635	311%	10,756	4,968,176	18,057,192	363%	7,167	61%	48%	1.26
	2027	10,822,954	37,816,276	349%	10,257	4,514,355	18,522,411	410%	6,733	64%	49%	1.29
	2028	10,000,914	39,512,240	395%	9,763	4,060,850	18,956,201	467%	6,314	66%	50%	1.31
	2029	9,271,931	41,185,438	444%	9,275	3,672,763	19,351,676	527%	5,911	68%	51%	1.33
	2030	8,576,548	42,755,298	499%	8,794	3,315,943	19,702,876	594%	5,524	71%	52%	1.35
	2031	7,910,616	44,446,472	562%	8,319	2,985,585	19,993,572	670%	5,152	73%	53%	1.37
	2032	7,271,681	46,240,732	636%	7,851	2,679,836	20,211,586	754%	4,796	75%	54%	1.39
	2033	6,661,754	47,792,004	717%	7,390	2,398,298	20,342,430	848%	4,455	78%	55%	1.41
	2034	6,080,987	49,155,738	808%	6,939	2,139,370	20,391,336	953%	4,130	80%	56%	1.44
	2035	5,529,732	50,362,279	911%	6,498	1,902,009	20,339,645	1,069%	3,821	82%	56%	1.46
	2036	5,008,443	51,278,195	1,024%	6,067	1,685,080	20,170,560	1,197%	3,527	85%	57%	1.48
	2037	4,517,582	51,873,842	1,148%	5,648	1,487,391	19,884,616	1,337%	3,249	87%	58%	1.50
	2038	4,057,385	52,130,147	1,285%	5,243	1,308,096	19,493,671	1,490%	2,986	89%	58%	1.52
	2039	3,627,888	52,101,378	1,436%	4,851	1,146,276	19,007,851	1,658%	2,738	91%	59%	1.54
	2040	3,228,952	51,679,979	1,601%	4,475	1,000,696	18,430,215	1,842%	2,506	93%	59%	1.56
	2041	2,860,493	50,967,588	1,782%	4,116	870,303	17,768,381	2,042%	2,289	94%	60%	1.58
	2042	2,522,341	49,872,848	1,977%	3,775	753,998	17,026,548	2,258%	2,086	96%	60%	1.60
2043	2,213,884	48,483,371	2,190%	3,452	650,748	16,213,604	2,492%	1,897	98%	60%	1.62	
2044	1,934,179	46,882,208	2,424%	3,148	559,501	15,348,616	2,743%	1,722	99%	61%	1.63	
2045	1,681,891	45,060,682	2,679%	2,863	479,283	14,446,595	3,014%	1,561	100%	61%	1.64	
2046-2050	5,488,041	190,766,034	3,476%	10,711	1,509,875	58,130,778	3,850%	5,799	105%	62%	1.70	
2051-2055	2,424,067	128,724,395	5,310%	6,298	634,353	36,722,123	5,789%	3,381	108%	62%	1.73	
2056-2060	992,438	76,404,751	7,699%	3,589	250,171	21,163,743	8,460%	1,880	109%	62%	1.74	
2061-2065	383,592	41,684,985	10,867%	1,948	93,253	11,560,061	12,396%	966	109%	62%	1.75	
2066-2070	138,711	20,516,091	14,791%	951	32,089	5,999,597	18,697%	429	110%	63%	1.75	
2071-2075	45,729	8,673,354	18,967%	386	9,810	2,666,351	27,181%	150	110%	63%	1.75	

**Exhibit I-b**  
**MedAmerica and Affinity Partners**  
**Actual-to-Expected Experience by Calendar Year**  
**Nationwide Experience After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.00% Interest	Expected (Column G) with Average 7.24% Interest	Actual-to-Expected Ratio
Historical Experience	1992	17,324	0	0%	111	16,565	3,460	21%	110	0%	21%	0.00
	1993	557,528	112,935	20%	634	556,576	127,290	23%	664	20%	23%	0.86
	1994	1,501,263	28,746	2%	1,377	1,556,224	431,321	28%	1,446	7%	26%	0.27
	1995	2,485,725	109,652	4%	1,944	2,626,940	825,928	31%	2,090	6%	29%	0.19
	1996	3,463,885	134,262	4%	2,689	3,655,699	1,213,762	33%	2,838	5%	31%	0.16
	1997	4,394,237	264,541	6%	3,003	4,557,379	1,550,641	34%	3,068	5%	32%	0.17
	1998	5,341,744	631,867	12%	3,666	5,238,873	1,842,618	35%	3,506	7%	32%	0.22
	1999	6,829,900	1,469,714	22%	4,764	6,315,324	2,175,807	34%	4,387	11%	33%	0.33
	2000	8,941,708	1,172,992	13%	6,200	7,989,544	2,546,851	32%	5,580	11%	32%	0.35
	2001	11,912,872	2,210,887	19%	8,456	10,492,015	2,959,250	28%	7,606	13%	31%	0.41
	2002	16,102,548	4,131,980	26%	11,472	14,152,917	3,467,804	25%	10,303	16%	30%	0.53
	2003	21,498,563	3,506,680	16%	17,713	18,850,587	4,189,633	22%	16,163	16%	28%	0.57
	2004	27,112,675	6,602,535	24%	19,114	23,841,586	5,075,261	21%	17,327	18%	27%	0.66
	2005	28,577,291	6,824,784	24%	20,242	24,495,154	5,782,321	24%	18,002	19%	26%	0.71
	2006	28,838,021	7,359,318	26%	20,095	24,112,407	6,452,826	27%	17,519	20%	26%	0.75
2007	28,383,240	10,552,392	37%	20,146	23,121,105	7,118,474	31%	17,282	22%	27%	0.81	
2008	27,837,724	8,394,073	30%	19,941	22,245,491	7,783,650	35%	16,837	23%	28%	0.82	
2009	26,881,835	11,313,758	42%	19,482	21,096,208	8,413,116	40%	16,173	24%	28%	0.86	
2010	25,544,191	15,723,015	62%	18,494	19,836,480	9,005,281	45%	15,500	27%	29%	0.92	
2011	24,603,117	13,541,344	55%	17,664	18,515,528	9,540,277	52%	14,878	29%	30%	0.95	
2012	25,248,567	17,141,023	68%	17,596	17,260,679	10,108,733	59%	14,699	31%	32%	0.98	
2013	24,384,255	14,626,127	60%	17,264	15,689,414	10,688,938	68%	14,145	32%	33%	0.99	
2014	22,506,450	22,967,435	102%	16,809	14,048,401	11,280,560	80%	13,595	35%	34%	1.04	
2015	21,584,067	20,806,755	96%	16,292	12,930,951	11,880,612	92%	13,054	38%	35%	1.07	
Projected Future Experience (60 Years)	2016	21,357,049	19,334,171	91%	15,800	11,987,427	12,477,661	104%	12,419	39%	36%	1.08
	2017	22,583,348	20,688,725	92%	14,753	11,103,840	13,071,513	118%	11,811	41%	38%	1.09
	2018	31,032,913	20,353,300	66%	13,841	10,227,054	13,665,357	134%	11,225	42%	39%	1.08
	2019	30,913,659	21,517,495	70%	13,368	9,482,088	14,256,157	150%	10,658	43%	40%	1.07
	2020	29,403,820	22,963,832	78%	12,902	8,784,402	14,832,531	169%	10,108	44%	41%	1.07
	2021	27,844,194	24,394,151	88%	12,434	8,115,800	15,406,878	190%	9,577	45%	43%	1.06
	2022	26,258,749	25,736,673	98%	11,964	7,468,255	15,975,430	214%	9,063	47%	44%	1.07
	2023	24,378,350	27,045,226	111%	11,495	6,733,253	16,534,812	246%	8,565	48%	45%	1.07
	2024	22,514,244	28,386,826	126%	11,026	6,043,030	17,067,285	282%	8,083	50%	46%	1.07
	2025	20,961,536	29,732,623	142%	10,558	5,475,192	17,573,477	321%	7,617	51%	47%	1.08
	2026	19,521,016	31,110,143	159%	10,093	4,968,176	18,057,192	363%	7,167	53%	48%	1.09
	2027	18,184,397	32,524,059	179%	9,631	4,514,355	18,522,411	410%	6,733	54%	49%	1.10
	2028	16,805,411	33,989,625	202%	9,174	4,060,850	18,956,201	467%	6,314	56%	50%	1.11
	2029	15,582,294	35,449,678	227%	8,722	3,672,763	19,351,676	527%	5,911	57%	51%	1.12
	2030	14,414,799	36,828,290	255%	8,275	3,315,943	19,702,876	594%	5,524	59%	52%	1.13
	2031	13,296,068	38,320,299	288%	7,835	2,985,585	19,993,572	670%	5,152	61%	53%	1.14
	2032	12,222,121	39,906,539	327%	7,400	2,679,836	20,211,586	754%	4,796	62%	54%	1.15
	2033	11,196,397	41,294,287	369%	6,971	2,398,298	20,342,430	848%	4,455	64%	55%	1.17
	2034	10,219,348	42,528,304	416%	6,551	2,139,370	20,391,336	953%	4,130	66%	56%	1.18
	2035	9,291,779	43,632,182	470%	6,139	1,902,009	20,339,645	1,069%	3,821	67%	56%	1.20
	2036	8,414,582	44,489,420	529%	5,737	1,685,080	20,170,560	1,197%	3,527	69%	57%	1.21
	2037	7,588,607	45,072,217	594%	5,346	1,487,391	19,884,616	1,337%	3,249	71%	58%	1.22
	2038	6,814,260	45,359,929	666%	4,967	1,308,096	19,493,671	1,490%	2,986	72%	58%	1.24
	2039	6,091,626	45,399,463	745%	4,600	1,146,276	19,007,851	1,658%	2,738	74%	59%	1.25
	2040	5,420,469	45,089,432	832%	4,248	1,000,696	18,430,215	1,842%	2,506	75%	59%	1.27
2041	4,800,652	44,530,891	928%	3,910	870,303	17,768,381	2,042%	2,289	76%	60%	1.28	
2042	4,231,786	43,632,878	1,031%	3,590	753,998	17,026,548	2,258%	2,086	78%	60%	1.29	
2043	3,712,865	42,483,318	1,144%	3,286	650,748	16,213,604	2,492%	1,897	79%	60%	1.30	
2044	3,242,305	41,140,419	1,269%	2,999	559,501	15,348,616	2,743%	1,722	80%	61%	1.32	
2045	2,817,854	39,597,301	1,405%	2,730	479,283	14,446,595	3,014%	1,561	81%	61%	1.33	
2046-2050	9,173,643	168,070,583	1,832%	10,243	1,509,875	58,130,778	3,850%	5,799	85%	62%	1.37	
2051-2055	4,021,162	113,671,834	2,827%	6,054	634,353	36,722,123	5,789%	3,381	87%	62%	1.39	
2056-2060	1,624,306	67,465,499	4,153%	3,467	250,171	21,163,743	8,460%	1,880	87%	62%	1.40	
2061-2065	617,110	36,830,659	5,968%	1,890	93,253	11,560,061	12,396%	966	88%	62%	1.41	
2066-2070	219,541	18,132,511	8,259%	925	32,089	5,999,597	18,697%	429	88%	63%	1.41	
2071-2075	71,513	7,646,541	10,692%	376	9,810	2,666,351	27,181%	150	88%	63%	1.41	



**Exhibit II**  
**MedAmerica and Affinity Partners**  
**Actual-to-Expected Experience by Policy Form Cohort and Benefit Period**  
**Nationwide Experience**

Policy Form Cohort	Benefit Period	Lifetime Loss Ratio with Interest			Actual-to-Expected	
		Before Increase	After Increase	Expected	Before Increase	After Increase
Prior to Series 11	All	97%	88%	66%	1.47	1.34
Series 11 Individual	All	117%	90%	58%	2.02	1.56
Series 11 Group	All	108%	82%	70%	1.56	1.18
All	Non-Lifetime	93%	78%	64%	1.46	1.22
All	Lifetime	153%	113%	59%	2.57	1.90
All	All	110%	88%	63%	1.75	1.41

**Exhibit III  
MedAmerica and Affinity Partners  
Comparison of Current and Original Pricing Assumptions**

		<b>Morbidity</b>
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	Expected claim costs are developed using the 2014 Milliman <i>Long-Term Care Guidelines (Guidelines)</i> with adjustments for individual vs. group underwriting selection and an all-lives exposure basis. The claim costs are further adjusted based on historical claim experience by policy form group, attained age, duration, and coverage type, to the extent credible. One year of retrospective improvement was applied to bring these assumptions forward to 2015 using scalars of 0.990 for females and 0.985 for males.
<b>Original Assumptions</b>	<b>Prior to Series 11</b>	For Series 5, the original pricing expected nursing home incidence rates and continuance tables were developed from a number of sources, but primarily using data published by the Connecticut Department of Health Services. The 1985 National Nursing Home Survey was also used. Selected frequencies were adjusted up for up to the first 12 years following issue to reflect the favorable morbidity expected as a result of the underwriting process. Frequency and length of treatment of the home care and adult day care benefit were based on the 1982 National Long-Term Care Survey. They are adjusted to reflect the effects of elimination periods, policy maximums, and eligibility standards.  For Series 8 and 9, the Institutional Benefit rates were developed using source data from the 1977 and 1985 National Nursing Home Surveys. The Home and Community Benefits were developed using source data from the 1989 National Long-Term Care Survey. Adjustments were made to the source data to reflect the selection effect of underwriting and the non-duplication of benefits with other payment sources.
	<b>Series 11</b>	The original pricing expected nursing home and home care incidence rates and continuance tables were taken from the 1997 <i>Guidelines</i> and adjusted for MedAmerica's experience available at the time this rate schedule was developed relative to the <i>Guidelines</i> . All values were adjusted to reflect the effects of product types, elimination periods, policy maximums, and the eligibility standards.
		<b>Mortality</b>
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	1994 Group Annuitant Mortality (GAM) Static gender-distinct table with 21 years of retrospective improvement applied to bring this table forward to 2015 using scalars of 0.900 for females and 0.810 for males. These mortality rates are further adjusted based on historical mortality experience by individual/group, issue age band, and duration. Tables providing these adjustment factors are provided in Section 5 of the actuarial memorandum.
<b>Original Assumptions</b>	<b>Prior to Series 11</b>	Series 5 policy forms used the 1965-70 US Society of Actuaries Basic Mortality Table without selection.  Series 8 and Series 9 policy forms used the 1980 Commissioners Standard Ordinary Basic Mortality Tables assuming a gender mix of 60% female and 40% male and without selection.
	<b>Series 11 Individual</b>	1980 Commissioners Standard Ordinary Basic Mortality Table.
	<b>Series 11 Group</b>	Premier Group policy forms use the 1980 Commissioners Standard Ordinary Basic Mortality Table. TNSE policy forms use the 1983 GAM Static table.

**Exhibit III  
MedAmerica and Affinity Partners  
Comparison of Current and Original Pricing Assumptions**

		<b>Lapse Rates</b>			
		Voluntary lapse rates (excludes benefit expiry) vary by policy duration and policy form group.			
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	<b>Lifetime-Pay Lapse Rates</b>			
		<b>Duration</b>	<b>Prior to Series 11</b>	<b>Series 11 Individual</b>	<b>Series 11 Group</b>
		<b>1</b>	16.50%	8.50%	6.50%
		<b>2</b>	8.50%	4.00%	6.00%
		<b>3</b>	5.00%	2.75%	4.00%
		<b>4</b>	3.50%	2.00%	3.50%
		<b>5</b>	2.00%	1.50%	3.00%
		<b>6</b>	1.50%	1.25%	2.50%
		<b>7</b>	1.50%	1.25%	2.00%
		<b>8</b>	1.50%	1.00%	1.50%
		<b>9</b>	1.50%	0.75%	1.30%
<b>10+</b>	1.00%	0.60%	1.30%		
		For the 10-pay option, a reduction of 65% of these lapse rates is assumed for durations 1 to 4, a reduction of 70% of these lapse rates is assumed for durations 5 to 8, and 0% lapse thereafter. For the 20-pay option, a reduction of 50% of these lapse rates is assumed for durations 1 to 8, a reduction of 75% of these lapse rates is assumed for durations 9 to 15, and 0% lapse thereafter.			

**Exhibit III  
MedAmerica and Affinity Partners  
Comparison of Current and Original Pricing Assumptions**

**Original Assumptions**  
  
**Prior to Series 11**

**Lapse Rates**

Lapse rates vary by policy form series, duration, premium payment option, and issue age.

Series 5 Lapse Rates											
Duration	Issue Age										
	<61	61	62	63	64	65	66	67	68	69	70+
1	20.00%	19.00%	18.00%	17.00%	16.00%	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%
2	15.00%	14.00%	13.00%	12.00%	11.00%	10.00%	9.00%	8.00%	7.00%	6.00%	5.00%
3	10.00%	9.40%	8.80%	8.20%	7.60%	7.00%	6.40%	5.80%	5.20%	4.60%	4.00%
4	8.00%	7.60%	7.20%	6.80%	6.40%	6.00%	5.60%	5.20%	4.80%	4.40%	4.00%
5	6.00%	5.70%	5.40%	5.10%	4.80%	4.50%	4.20%	3.90%	3.60%	3.30%	3.00%
6	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
7	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
8	5.00%	4.80%	4.60%	4.40%	4.20%	4.00%	3.80%	3.60%	3.40%	3.20%	3.00%
9+	5.00%	4.70%	4.40%	4.10%	3.80%	3.50%	3.20%	2.90%	2.60%	2.30%	2.00%

Series 8 Lapse Rates		
Duration	Issue Age	
	<85	85+
1	15.00%	12.00%
2	10.00%	8.00%
3	8.00%	6.40%
4	6.00%	4.80%
5+	5.00%	4.00%

Series 9 Lapse Rates											
Duration	Issue Age										
	<76	76	77	78	79	80	81	82	83	84	85+
1	15.00%	14.70%	14.40%	14.10%	13.80%	13.50%	13.20%	12.90%	12.60%	12.30%	12.00%
2	10.00%	9.80%	9.60%	9.40%	9.20%	9.00%	8.80%	8.60%	8.40%	8.20%	8.00%
3	8.00%	7.84%	7.68%	7.52%	7.36%	7.20%	7.04%	6.88%	6.72%	6.56%	6.40%
4	6.00%	5.88%	5.76%	5.64%	5.52%	5.40%	5.28%	5.16%	5.04%	4.92%	4.80%
5+	5.00%	4.90%	4.80%	4.70%	4.60%	4.50%	4.40%	4.30%	4.20%	4.10%	4.00%

Policy Form Series 8 and 9 issued business under a group trust in a small number of jurisdictions. The original pricing assumptions for claim costs, mortality, and interest did not vary between individual and group trust business but the original pricing voluntary termination rates did. The Series 8 and 9 group trust original pricing voluntary termination rates are shown in the following table:

Series 8 and 9 Group Trust										
Duration	Issue Age									
	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
1	16.00%	15.00%	13.50%	12.00%	11.00%	10.00%	8.00%	6.00%	4.00%	3.00%
2	11.00%	10.00%	8.50%	7.00%	7.00%	7.00%	5.50%	4.50%	3.50%	3.00%
3	7.00%	6.00%	6.00%	6.00%	6.00%	6.00%	5.00%	4.50%	3.00%	2.00%
4	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
5	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
6	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	4.50%	3.00%	2.00%
7+	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%

The original pricing voluntary lapse rates were expected to be 0.0% for durations 10 and later for policyholders who selected the 10-pay option.

**Exhibit III  
MedAmerica and Affinity Partners  
Comparison of Current and Original Pricing Assumptions**

		<b>Lapse Rates</b>						
		Lapse rates vary by duration, premium payment option, and issue age. Lapse rates for the lifetime payment option are provided in the tables below for Series 11 Individual, Premier Group, and TNSE policy forms.						
<b>Original Assumptions</b>	<b>Series 11</b>	<b>Series 11 Individual</b>						
			<b>Lapse Rates by Issue Age</b>					
		<b>Duration</b>	<b>&lt;60</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75-79</b>	<b>80+</b>
		<b>1</b>	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
		<b>2</b>	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
		<b>3</b>	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
		<b>4</b>	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
		<b>5</b>	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		<b>6+</b>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		<b>Premier Group</b>						
			<b>Lapse Rates by Issue Age</b>					
		<b>Duration</b>	<b>&lt;60</b>	<b>60-64</b>	<b>65-69</b>	<b>70-74</b>	<b>75-79</b>	<b>80+</b>
		<b>1</b>	10.00%	11.00%	12.00%	12.00%	12.00%	12.00%
		<b>2</b>	7.00%	7.00%	7.00%	6.00%	4.00%	2.00%
		<b>3</b>	5.00%	4.00%	3.00%	3.00%	3.00%	2.00%
		<b>4</b>	3.00%	3.00%	2.00%	2.00%	2.00%	2.00%
		<b>5</b>	3.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		<b>6+</b>	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
		<b>TNSE</b>						
	<b>Lapse Rates by Issue Age</b>							
<b>Duration</b>	<b>&lt;60</b>	<b>60-64</b>	<b>65-69</b>	<b>70-79</b>	<b>80+</b>			
<b>1</b>	5.00%	5.00%	5.00%	4.00%	3.00%			
<b>2</b>	5.00%	5.00%	5.00%	4.00%	3.00%			
<b>3</b>	5.00%	4.00%	3.00%	3.00%	3.00%			
<b>4</b>	4.00%	4.00%	3.00%	3.00%	3.00%			
<b>5</b>	4.00%	3.00%	3.00%	3.00%	3.00%			
<b>6+</b>	3.00%	3.00%	3.00%	3.00%	3.00%			
For the 10-pay option, a reduction of 50% of these lapse rates is assumed for durations 1 to 6, and 0% lapse thereafter. For the 20-pay option, a reduction of 50% of these lapse rates is assumed for durations 1 to 13, and 0% lapse thereafter.								

**Exhibit III  
MedAmerica and Affinity Partners  
Comparison of Current and Original Pricing Assumptions**

		<b>Benefit Expiry Rates</b>
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	Benefit expiry rates reflect assumed policy termination due to exhaustion of benefits on limited benefit period policies. The rates are based on the <i>Guidelines</i> with adjustments for historical benefit expiry experience and vary by gender, benefit period, and attained age. A table containing the benefit expiry rates is provided in Section 5 of the actuarial memorandum.
<b>Original Assumptions</b>	<b>Series 11 and Prior</b>	Benefit expiry was not separated from the lapse assumption.
		<b>Interest Rate</b>
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	5.00%
<b>Original Assumptions</b>	<b>Prior to Series 11</b>	Series 5 policy forms used 7.10% and Series 8 and 9 policy forms used 7.50%.
	<b>Series 11 Individual</b>	7.50%
	<b>Series 11 Group</b>	Premier Group policy forms used 7.50% and TNSE policy forms used 6.00%.
		<b>Improvement</b>
<b>Current Assumptions</b>	<b>Series 11 and Prior</b>	Annual improvement in the mortality and morbidity assumptions is assumed for 15 years starting in 2016. Annual mortality improvement is assumed to be 0.5% and 1.0% for females and males, respectively. Annual morbidity improvement is assumed to be 1.0% and 1.5% for females and males, respectively.
<b>Original Assumptions</b>	<b>Series 11 and Prior</b>	No mortality or morbidity improvement was assumed.

**Exhibit IV**  
**MedAmerica and Affinity Partners**  
**Nationwide Experience Restated to No Prior Rate Increases**  
**Impact of Changing from Pricing to Current Assumptions**  
**Series 11 and Prior Policy Forms**

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio <sup>[1]</sup>	Increase Needed to Produce Lifetime Loss Ratio Expected in Pricing <sup>[1][2]</sup>
Original Pricing Assumptions	63%	N/A	N/A
Historical Experience through 2015 & Projections with Original Pricing Assumptions	69%	10%	103%
Historical Experience through 2015 & Projections with Prior Assumptions except for Current:			
Morbidity	69%	0%	4%
Mortality	83%	21%	192%
Voluntary Lapse and Benefit Expiry	72%	5%	47%
Interest	88%	29%	223%
Improvement <sup>[3]</sup>	64%	-7%	-41%
Historical Experience through 2015 & Projections with All Current Most Likely Assumptions <sup>[4]</sup>	118%	89%	528%

[1] Isolates the impact on the lifetime loss ratio/needed increase due to changes in each projection assumption. To isolate these changes, these rows show the increase impact/needed increase relative to a lifetime loss ratio of 69% (i.e., actual historical experience with projections using pricing assumptions). However, the "Historical Experience through 2015 & Projections with Original Pricing Assumptions" row is calculated with regard to 63% to show the isolated impact of historical deviations from that expected based on original pricing from inception.

[2] Calculated without regard to CBUL, RBO, adverse selection, and higher waiver claims due to the needed rate increase.

[3] As a modeling simplification, the isolated impact of improvement on the lifetime loss ratio was approximated by removing the improvement assumption from a projection based on all current assumptions.

[4] The lifetime loss ratios for each change in the rows above do not reflect any synergy of the changes. As a result, compositing across rows will not equal the value in the last row, which is calculated relative to 63% and captures all changes in unison.

**Exhibit V**  
**Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum**  
**MedAmerica and Affinity Partners' Nationwide Experience with Prior Approved Increases**  
**Series 11 and Prior Policy Forms**

1	Accumulated value of initial earned premium	561,186,775	x	58%	=	325,488,330
2a	Accumulated value of earned premium	579,746,867				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	18,560,092	x	85%	=	15,776,078
3	Present value of future projected initial earned premium	130,305,350	x	58%	=	75,577,103
4a	Present value of future projected premium	309,359,645				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	179,054,295	x	85%	=	152,196,151
<b>5</b>	<b>Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b</b>					<b>569,037,662</b>
6a	Accumulated value of incurred claims without the inclusion of active life reserves					220,537,499
6b	Present value of future projected incurred claims without the inclusion of active life reserves					706,064,111
<b>7</b>	<b>Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b</b>					<b>926,601,610</b>
8	Test: 7 is not less than 5					Pass
<p><i>All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 5.5%.</i></p> <p><i>Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.</i></p> <p><i>The future projected incurred claims (item 6b) were increased by 14% to reflect assumptions with moderately adverse experience.</i></p>						



## Appendix A Development and Justification of Current Assumptions

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

### ***Persistency***

The assumptions for mortality and lifetime-pay voluntary lapse were developed based on detailed historical experience through December 31, 2015 for MedAmerica's organic (including affinity partners) and acquired business. For the acquired business, experience prior to acquisition was excluded as it predates MedAmerica's administration of the block.

The benefit expiry assumption was developed using the 2014 Milliman *Long-Term Care Guidelines (Guidelines)* with adjustments based on MedAmerica's actual benefit expiry experience through December 31, 2015 on its organic business.

### ***Mortality Durational Factors for Individual Policies***

Exhibit A-1a supports the individual business mortality assumption and provides the following information for all companies and products (both individual and group) combined, but separately for issue age bands (i) 75 and older, (ii) 70 to 74, (iii) 65 to 69, and (iv) 60 to 64:

- Exposure that reflects a full year of exposure for each death and the length of time a covered life is exposed to the risk of death during the year for each life that does not die.
- Mortality rates for actual, expected, and an additional standard table for comparison. All of these rates were brought forward to 2015 for consistency with the basis of the expected table by applying mortality improvement factors that reflect annual improvement of 0.5% for females and 1.0% for males.

Actual mortality rates equal the number of deaths divided by exposure. The number of deaths includes a scalar to capture improvement between the year of death and 2015. For example, if 10 males died in 2010, then the number of deaths (10) would be multiplied by 5 years of improvement (0.951).

2015GAM mortality rates equal 94GAM with 21 years of improvement, which results in scalars of 0.900 for females and 0.810 for males. These are the expected mortality rates to which the factors in Section 5 of the actuarial memorandum are applied.

2015IAM is equal to 2012 Individual Annuity Mortality Period (2012IAM) standard table mortality rates with 3 years of improvement (scalars of 0.985 for females and 0.970 for males).

- Ratios of actual and standard table mortality rates to the 2015GAM expected (A:E) mortality rates.
- Credibility percentage based on the number of deaths (with improvement scalars described above) and the credibility measure described at the end of this appendix.
- A:E ratio that is credibility weighted with the two standard table options for a complement.
- Smoothed durational factors that correspond to that shown in Section 5 of the actuarial memorandum.

We developed the smoothed factors by issue age band and duration. We started with the older issue ages to develop an ultimate factor and then worked backward to younger issue age bands, making experience adjustments for the first 20 durations. In developing these experience adjustments, we considered the A:E ratios, level of credibility, whether in the select or ultimate period, and A:E credibility-weighted ratios.

An ultimate level of 105% of 2015GAM was assumed based on the combined experience of issue ages 70 and older for attained ages older than 95 to the extent credible. For the first 20 durations, the factors were pegged for the mid-point of a quinquennial durational band and then interpolated in between to develop smoothed factors. The smoothed factors were determined such that the bands of quinquennial durations reproduced the actual experience, to the extent credible.

## Appendix A Development and Justification of Current Assumptions

Theoretical adjustments are made, following the diagonal, according to the adjustments made for older issue age bands to maintain mortality relationships across attained ages. For example, we assume an 85% factor for attained age 80, which appears in duration 18 for issue age 62 and duration 23 for issue age 57 as shown in Section 5 of the actuarial memorandum; following along this diagonal the assumption is consistent.

Exhibit A-1b provides similar information as Exhibit A-1a for individual business only with issue ages under 60. For issue ages under 60, the experience was split between individual and group because there is a material amount of group experience under 60. Mortality can differ between individual and group business because of adverse selection associated with group underwriting.

### *Mortality Durational Factors for Group Certificates*

Exhibit A-1c supports the group business mortality assumption and provides exposure, actual and expected mortality rates, mortality A:E ratios, credibility percent, and smoothed scalars. The expected mortality rates include the individual durational mortality factors described above. The smoothed scalars were developed based on group products for issue ages under 60 only because it captures most of the group experience. We did not analyze group experience for other issue ages. These scalars are applied to the individual mortality durational factors, but capped at 105%, to produce the group mortality durational factors shown in Section 5 of the actuarial memorandum.

### *Lifetime-Pay Voluntary Lapse Rates*

Exhibit A-2a provides total exposure, composite termination rates, expected mortality rates, derived voluntary lapse rates, credibility percent, and smoothed voluntary lapse rates for Prior to Series 11 policies by duration. Exhibit A-2b and Exhibit A-2c provide similar information for Series 11 Individual and Series 11 Group policies, respectively.

In general, the smoothed voluntary lapse rates were set in such a way that the combined duration smoothed rates were close to the derived voluntary lapse rates (see the rows at the bottom of the exhibits). The smoothed voluntary lapse rates in the early durations were chosen to reproduce actual history, to the extent possible, so that the transition from historical to projected policy persistency was smooth. In developing the ultimate voluntary lapse rate, the level of credibility of the actual voluntary lapse experience and the experience of other form groups were considered, as applicable. The degree of closeness of the smoothed voluntary lapse rate compared to actual experience depends on the level of credibility.

The actual composite (mortality and voluntary lapse) termination rates were calculated by duration as follows:

$$\text{Annualized Composite Termination Rate} = \frac{\text{Number of Deaths and Voluntary Lapses during the Year}}{\text{Number of Lives Exposed during the Year}}$$

A death or voluntary lapse (excluding benefit expiry) was assigned to the duration in which it occurred, or the preceding duration, if the termination was on the anniversary date. Each death or voluntary lapse contributes 1.0 to the numerator and a full year to the denominator. For lives whose benefits expire or do not terminate, the number of lives exposed to termination is based on the length of time a covered life is exposed to the risk of termination due to death or voluntary lapse during the year. This calculation logic is consistent with that used in the LTC Insurance Persistency Experience reports sponsored by LIMRA International and the SOA LTC Experience Committee.

The expected mortality rate assumes the gender-distinct 2015GAM table with the durational factors shown in Section 5 of the actuarial memorandum applied by duration.

The derived voluntary lapse rate is then calculated according to the following formula:

$$\text{Derived Voluntary Lapse Rate} = 1 - \frac{1 - \text{Composite Termination Rate}}{1 - \text{Expected Mortality Rate}}$$

### *Limited-Pay Voluntary Lapse Rates*

The algorithm for the limited-pay options is similar to that used in original pricing. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. Only 23% of the in-force policies on these forms have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial.

For the 10-pay and 20-pay options, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the limited-pay option's derived lapse rates based on MedAmerica and its affinity partners' experience on all

## **Appendix A**

### **Development and Justification of Current Assumptions**

products combined. The relationships derived from this analysis were used to develop the smoothed lapse assumptions for the 10- and 20-pay options shown in Section 5 of the actuarial memorandum.

#### ***Benefit Expiry***

Benefit expiry rates reflect assumed policy lapses due to exhaustion of benefits based on the 2014 *Guidelines* with adjustments for historical benefit expiry experience and vary by attained age, gender, and benefit period. Policies with lifetime benefits do not have an expiry assumption (i.e., rate of 0%).

We compared MedAmerica's actual benefit expiry experience through December 31, 2015 to that expected by the 2014 *Guidelines*. We developed adjustment factors by attained age based on the experience of a subset of MedAmerica's organic business, which included the Series 11 and Prior business. Factors were developed by quinquennial attained age band and then interpolated to produce scalars for each attained age. These scalars were then applied to the benefit expiry rates developed by the 2014 *Guidelines* in order to produce the final benefit expiry assumptions shown in Section 5 of the actuarial memorandum.

Exhibit A-3 provides exposure, actual and expected benefit expiry rates, A:E ratios, credibility percent, credibility-weighted A:E ratios, and smoothed adjustment factors. The exposure used reflects a full year of exposure for each benefit expiry and the length of time a covered life is exposed to the risk of benefit expiry during the year for each life that does not expire benefits.

#### ***Morbidity***

The claims costs were developed using the 2014 *Guidelines*. A:E experience analyses were performed to develop most likely (with no explicit margin) morbidity experience adjustments to be applied to the 2014 *Guidelines* claim costs. The experience used includes historical experience for all products of MedAmerica, its affinity partners, and any acquired business from 2004 through 2014, with runout through June 2015. The claim costs were then further adjusted based on historical claim experience by policy duration, attained age, and coverage-type, to the extent credible.

A:E adjustment factors were developed using a complex and proprietary Excel-based model. Adjustments were developed by the following parameters: policy duration, attained age, coverage type, group/individual, benefit payment type, company, and product. The adjustment factors were calculated using an algorithm that simultaneously and iteratively updates the adjustment factors until the adjusted expected incurred claims match actual incurred claims, to the extent credible. The adjusted expected incurred claims equal the 2014 *Guidelines* (with adjustments for historical improvement) multiplied by the A:E adjustment factors. The iterative process normalizes the adjustments for each parameter because the adjusted expected incurred claims capture the adjustments made for the other characteristics and thus normalizes the underlying mix differences.

Exhibit A-4a provides separate A:E adjustment factors for the Prior to Series 11, Series 11 Individual, and Series 11 Group blocks after multiplying the appropriate combination of factors for policy duration, attained age, and coverage type.

Exhibit A-4b provides an indication of the goodness of fit for each product. Exhibit A-4b provides the credibility and ratio of actual to adjusted expected incurred claims by policy duration band and attained age band. The credibility and ratio's numerator (actual incurred claims) is shown for the Prior to Series 11, Series 11 Individual, and Series 11 Group blocks' separate experience. The ratio's denominator (adjusted expected incurred claims) is equal to the unadjusted expected incurred claims (2014 *Guidelines*) multiplied by the A:E adjustment factors. The actual-to-adjusted expected ratio provides an indication of the goodness of fit of the assumption relative to actual experience, where a ratio close to 1.00 is a good fit. The actual-to-adjusted expected ratio is close to 1.00 where the experience is fully credible. As can be seen from the Total row (shaded grey), the actual to adjusted expected ratio is close to 1.00. The goodness-of-fit test by attained age band includes only experience for durations seven and later to reduce the impact of the selection period.

#### ***Improvement***

For projected mortality improvement, levels of 0.5% and 1.0% are assumed for 15 years beginning in calendar year 2016 for females and males, respectively. The Society of Actuaries (SOA) June 2011 study, *Global Mortality Improvement Experience and Projection Techniques*, provides most-likely mortality improvement assumptions 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 rates 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

## Appendix A Development and Justification of Current Assumptions

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.

For projected morbidity improvement, levels of 1.0% and 1.5% are assumed for 15 years beginning in calendar year 2016 for females and males, respectively. This assumption is reasonable based on the SOA July 2016 study, *Long Term Care Morbidity Improvement Study: Estimates for the Non-Insured U.S. Elderly Population Based on the National Long Term Care Survey 1984-2004*. This study reported population annual morbidity improvement of 2.3% for unisex, 2.5% for males, and 2.1% for females. The SOA July 2016 study uses population data, so it is uncertain how well these findings will translate to an insured population. The SOA June 2011 study suggests that an annuitant cohort has more mortality improvement over the general population, so it is possible that this could be true for morbidity as well. Based on these studies, a reasonable range for morbidity improvement is between 0.0% to 2.5% for males and 0.0% to 2.1% for females for 10 to 20 years.

### **Rate Increase Dependent Assumptions**

At the time of a rate increase, insureds have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections. In determining the justified rate increase amounts, rate increase dependent assumptions were also developed. Very little industry data exists to help determine these assumptions, especially for the magnitude of rate increases that are requested. These insured behavior assumptions are provided below, and are based on MedAmerica's actual CBUL/RBO election experience to the extent applicable, assumptions for rate increase filings of other carriers in the LTC industry, and actuarial judgment.

#### *Contingent Benefit Upon Lapse Election*

Based on the average rate increase requests nationwide, we assume a CBUL election rate of 8% for the rate increase for non-lifetime benefit periods and 12% for lifetime benefit periods. No CBUL elections are assumed for limited-pay policies.

#### *Reduced Benefit Options*

It is assumed that there will be an approximate 7.5% reduction to premium and benefits due to RBO elections for non-lifetime benefit period policies and an approximate 19% reduction to premium and benefits due to RBO elections for lifetime benefit period policies. These assumed reductions to premium and benefits due to RBO elections were derived from actual RBO election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on this and similar blocks of business along with actuarial judgment. We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. Based on the nationwide average rate increase requested on these policy forms, we assume 15% of non-lifetime benefit period policies and 25% of lifetime benefit period policies will elect RBO. The reduction to premium and claims can then be determined as follows:

Reduction to premium and claims due to the election of RBO  
=  $1 - (\text{Average premium level after the rate increase with RBO election} / \text{Premium level after the full rate increase without any RBO election})$ , 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 rate increase

#### *Adverse Selection*

The 2% to 3% 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, insureds that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

$\text{PoolMorb} = \text{AdvSelMorb} \times (1 - \text{CBUL}) + [(1 - 25\%) \times \text{AdvSelMorb}] \times \text{CBUL}$ , 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

**Appendix A**  
**Development and Justification of Current Assumptions**

Solving the above for the adverse selection component results in the following formula:

$$\begin{aligned} \text{Adverse Selection} &= 1 / (1 - 25\% \times \text{CBUL}) \\ 1.02 &\sim 1 / (1 - 25\% \times 8\%) \text{ for non-lifetime benefit period policies} \\ 1.03 &\sim 1 / (1 - 25\% \times 12\%) \text{ for lifetime benefit period policies} \end{aligned}$$

***Credibility***

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as  $(\text{Number of Events} / \text{Credibility Threshold})^{1/2}$ , with events defined as deaths, voluntary lapses, benefit expiries, or claims. A credibility standard of a 90% confidence interval for the number of events with an error of plus or minus 7.5% was chosen. Based on these parameters, 481 events is the criterion for full credibility.

**Exhibit A-1a**  
**Actual-to-Expected (A:E) Mortality Experience through December 31, 2015**  
**All Products**

Duration	Exposure	Mortality Rate			Ratios to 2015GAM		Credibility Percent	A:E Credibility-Weighted with:		Smoothed Durational Factors
		Actual (A)	2015GAM (E)	2015IAM (X)	Actual (A:E)	2015IAM (X:E)		2015GAM (E:E=1.00)	2015IAM (X:E)	
<b>Issue Age 75+</b>										
1-5	24,998	1.8%	4.4%	3.1%	0.40	0.70	95%	0.43	0.41	0.41
6-10	20,553	5.0%	7.0%	5.5%	0.71	0.78	100%	0.71	0.71	0.71
11-15	11,268	10.1%	10.5%	8.8%	0.96	0.84	100%	0.96	0.96	0.96
16-20	3,330	16.3%	16.1%	14.2%	1.02	0.88	100%	1.02	1.02	1.04
21-25	415	25.3%	22.2%	20.6%	1.14	0.93	47%	1.07	1.03	1.05
26+	25	7.8%	32.1%	30.8%	0.24	0.96	6%	0.95	0.91	1.05
21+	440	24.3%	22.8%	21.2%	1.07	0.93	47%	1.03	0.99	1.05
All	60,589	5.4%	7.2%	5.7%	0.75	0.79	100%	0.75	0.75	0.75
<b>Issue Ages 70 - 74</b>										
1-5	39,706	0.9%	2.2%	1.4%	0.41	0.64	87%	0.49	0.45	0.40
6-10	38,186	2.4%	3.7%	2.5%	0.66	0.67	100%	0.66	0.66	0.65
11-15	27,286	4.9%	6.0%	4.4%	0.83	0.74	100%	0.83	0.83	0.84
16-20	10,157	9.1%	9.4%	7.7%	0.98	0.82	100%	0.98	0.98	0.98
21-25	2,029	14.6%	14.3%	12.3%	1.02	0.86	78%	1.02	0.99	1.04
26+	138	25.8%	20.4%	18.6%	1.27	0.91	27%	1.07	1.01	1.05
21+	2,167	15.3%	14.7%	12.7%	1.04	0.87	83%	1.03	1.01	1.04
All	117,501	3.3%	4.4%	3.2%	0.75	0.73	100%	0.75	0.75	0.75
<b>Issue Ages 65 - 69</b>										
1-5	67,094	0.6%	1.4%	0.9%	0.42	0.65	90%	0.48	0.44	0.40
6-10	65,409	1.4%	2.2%	1.4%	0.64	0.64	100%	0.64	0.64	0.65
11-15	50,103	2.9%	3.7%	2.4%	0.78	0.66	100%	0.78	0.78	0.79
16-20	23,101	5.3%	5.9%	4.3%	0.90	0.74	100%	0.90	0.90	0.90
21-25	6,829	9.5%	9.3%	7.6%	1.03	0.82	100%	1.03	1.03	0.99
26+	533	13.8%	13.6%	11.6%	1.01	0.86	39%	1.01	0.92	1.04
21+	7,362	9.8%	9.6%	7.9%	1.03	0.82	100%	1.03	1.03	0.99
All	213,069	2.2%	3.0%	2.0%	0.75	0.69	100%	0.75	0.75	0.74
<b>Issue Ages 60 - 64</b>										
1-5	93,335	0.3%	0.9%	0.6%	0.41	0.72	82%	0.51	0.46	0.39
6-10	85,284	0.8%	1.4%	0.9%	0.57	0.65	100%	0.57	0.57	0.59
11-15	58,636	1.5%	2.3%	1.5%	0.68	0.65	100%	0.68	0.68	0.67
16-20	27,386	3.2%	3.8%	2.5%	0.85	0.67	100%	0.85	0.85	0.83
21-25	9,435	5.5%	6.1%	4.5%	0.90	0.75	100%	0.90	0.90	0.90
26+	782	9.5%	9.1%	7.5%	1.05	0.82	39%	1.02	0.91	0.97
21+	10,217	5.8%	6.3%	4.8%	0.92	0.76	100%	0.92	0.92	0.91
All	274,857	1.2%	1.8%	1.2%	0.68	0.68	100%	0.68	0.68	0.67

**Exhibit A-1b**  
**Actual-to-Expected (A:E) Mortality Experience through December 31, 2015**  
**Individual Products**

Duration	Exposure	Mortality Rate			Ratios to 2015GAM		Credibility Percent	A:E Credibility-Weighted with:		Smoothed Durational Factors
		Actual (A)	2015GAM (E)	2015IAM (X)	Actual (A:E)	2015IAM (X:E)		2015GAM (E:E=1.00)	2015IAM (X:E)	
<b>Issue Age &lt;60</b>										
1-5	213,822	0.1%	0.3%	0.2%	0.39	0.86	66%	0.59	0.55	0.38
6-10	134,800	0.3%	0.5%	0.4%	0.54	0.77	88%	0.59	0.56	0.54
11-15	57,646	0.6%	0.9%	0.7%	0.61	0.69	83%	0.67	0.62	0.60
16-20	24,577	1.1%	1.5%	1.0%	0.70	0.67	74%	0.78	0.69	0.70
21-25	9,193	1.7%	2.4%	1.6%	0.70	0.67	57%	0.83	0.68	0.79
26+	759	2.9%	4.4%	3.1%	0.65	0.72	21%	0.93	0.70	0.87
21+	9,952	1.8%	2.6%	1.7%	0.69	0.68	61%	0.81	0.68	0.80
All	440,797	0.3%	0.6%	0.4%	0.56	0.75	100%	0.56	0.56	0.57

**Exhibit A-1c**  
**Actual-to-Expected (A:E) Mortality Experience through December 31, 2015**  
**Group Products**

Duration	Exposure	Actual Mortality Rate	Expected Mortality Rate <sup>[1]</sup>	Mortality A:E	Credibility Percent	Smoothed Scalars
<b>Issue Age &lt;60</b>						
1-5	120,598	0.2%	0.1%	2.00	65%	2.00
6-10	109,681	0.3%	0.2%	1.48	85%	1.50
11-15	71,689	0.5%	0.4%	1.20	83%	1.20
16-20	25,556	0.7%	0.6%	1.15	59%	1.15
21-25	11,926	0.8%	0.9%	0.93	45%	1.10
26-30	305	1.3%	1.2%	1.06	9%	1.05
31+	0	N/A	N/A	N/A	0%	1.00

[1] Includes the durational adjustment factors developed for individual business.



**Exhibit A-2a**  
**Derived Lifetime-Pay Voluntary Lapse Experience through December 31, 2015**  
**Prior to Series 11 Policy Forms**

Duration	Exposure	Composite Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Credibility Percent	Smoothed Lapse Rates
1	5,409	16.9%	0.6%	16.4%	100%	16.50%
2	4,493	9.3%	0.9%	8.4%	89%	8.50%
3	4,076	6.5%	1.3%	5.2%	68%	5.00%
4	3,810	5.3%	1.5%	3.6%	55%	3.50%
5	3,607	4.0%	1.9%	2.0%	41%	2.00%
6	3,457	3.1%	2.0%	0.9%	34%	1.50%
7	3,345	3.7%	2.3%	1.2%	29%	1.50%
8	3,209	4.6%	2.5%	1.8%	33%	1.50%
9	3,047	4.0%	2.8%	1.0%	30%	1.50%
10	2,913	4.5%	3.1%	1.2%	31%	1.00%
11	2,765	5.4%	3.4%	1.8%	27%	1.00%
12	2,604	5.2%	3.7%	1.3%	25%	1.00%
13	2,447	5.5%	3.9%	1.4%	22%	1.00%
14	2,289	5.6%	4.2%	1.2%	20%	1.00%
15	2,087	4.9%	4.6%	0.2%	16%	1.00%
16	1,858	5.7%	5.0%	0.6%	18%	1.00%
17	1,504	6.8%	5.5%	1.3%	18%	1.00%
18	1,104	6.6%	6.0%	0.5%	9%	1.00%
19	710	7.2%	6.6%	0.5%	8%	1.00%
20	422	8.8%	7.1%	1.7%	6%	1.00%
21	224	8.9%	7.5%	1.4%	6%	1.00%
22	99	12.1%	8.9%	3.5%	6%	1.00%
23	28	7.2%	10.6%	-3.8%	5%	1.00%
24	1	0.0%	12.6%	-14.4%	0%	1.00%
1-3	13,978	11.4%	0.9%	10.5%	100%	10.6%
4-6	10,875	4.1%	1.8%	2.2%	77%	2.4%
7-9	9,601	4.1%	2.5%	1.4%	53%	1.5%
5+	37,720	4.8%	3.4%	1.3%	100%	1.3%
6+	34,113	4.9%	3.6%	1.2%	92%	1.2%
7+	30,656	5.1%	3.8%	1.2%	85%	1.2%
8+	27,311	5.3%	4.0%	1.2%	80%	1.1%
9+	24,103	5.4%	4.2%	1.1%	73%	1.1%
10+	21,056	5.6%	4.3%	1.1%	66%	1.0%
All	55,509	6.5%	2.7%	3.8%	100%	3.8%

**Exhibit A-2b**  
**Derived Lifetime-Pay Voluntary Lapse Experience through December 31, 2015**  
**Series 11 Individual Policy Forms**

Duration	Exposure	Composite Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Credibility Percent	Smoothed Lapse Rates
1	12,157	8.6%	0.2%	8.3%	100%	8.50%
2	11,116	4.4%	0.4%	4.0%	96%	4.00%
3	10,632	3.4%	0.5%	2.8%	79%	2.75%
4	10,244	2.6%	0.6%	2.0%	65%	2.00%
5	9,933	2.1%	0.8%	1.3%	54%	1.50%
6	9,696	2.3%	0.9%	1.4%	54%	1.25%
7	9,432	2.4%	1.1%	1.3%	52%	1.25%
8	9,116	2.1%	1.3%	0.8%	41%	1.00%
9	8,825	2.4%	1.5%	0.9%	38%	0.75%
10	8,499	2.5%	1.7%	0.8%	36%	0.60%
11	8,129	2.5%	1.9%	0.6%	34%	0.60%
12	7,460	2.7%	2.1%	0.5%	31%	0.60%
13	5,806	3.0%	2.4%	0.5%	25%	0.60%
14	4,305	3.2%	2.8%	0.4%	23%	0.60%
15	2,813	3.4%	3.2%	0.2%	12%	0.60%
16	1,878	3.6%	3.4%	0.2%	8%	0.60%
17	1,351	5.0%	3.5%	1.6%	8%	0.60%
18	108	2.8%	3.7%	-1.0%	0%	0.60%
1-3	33,905	5.6%	0.4%	5.2%	100%	5.2%
4-6	29,874	2.4%	0.8%	1.6%	100%	1.6%
7-9	27,373	2.3%	1.3%	1.0%	76%	1.0%
5+	87,352	2.6%	1.6%	0.9%	100%	0.9%
6+	77,419	2.6%	1.8%	0.8%	100%	0.8%
7+	67,722	2.7%	1.9%	0.8%	100%	0.8%
8+	58,290	2.7%	2.0%	0.7%	89%	0.7%
9+	49,175	2.8%	2.1%	0.6%	80%	0.6%
10+	40,349	2.9%	2.3%	0.6%	70%	0.6%
All	131,501	3.3%	1.2%	2.1%	100%	2.1%

**Exhibit A-2c**  
**Derived Lifetime-Pay Voluntary Lapse Experience through December 31, 2015**  
**Series 11 Group Policy Forms**

Duration	Exposure	Composite Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Credibility Percent	Smoothed Lapse Rates
1	7,058	6.4%	0.1%	6.3%	95%	6.50%
2	6,497	6.4%	0.2%	6.2%	91%	6.00%
3	5,951	4.4%	0.2%	4.2%	71%	4.00%
4	5,489	4.0%	0.3%	3.7%	63%	3.50%
5	5,008	3.3%	0.3%	3.0%	56%	3.00%
6	4,811	2.7%	0.4%	2.3%	46%	2.50%
7	4,644	2.2%	0.4%	1.8%	40%	2.00%
8	4,498	2.3%	0.5%	1.8%	40%	1.50%
9	4,297	1.7%	0.6%	1.1%	32%	1.30%
10	4,093	2.0%	0.6%	1.4%	36%	1.30%
11	3,468	2.4%	0.7%	1.7%	32%	1.30%
12	2,846	1.8%	0.8%	1.0%	26%	1.30%
13	1,498	1.3%	0.8%	0.5%	12%	1.30%
14	346	3.2%	0.7%	2.5%	10%	1.30%
15	74	1.4%	0.9%	0.5%	5%	1.30%
16	31	3.2%	1.0%	2.2%	5%	1.30%
17	3	0.0%	1.5%	-1.5%	0%	1.30%
1-3	19,506	5.8%	0.2%	5.6%	100%	5.6%
4-6	15,308	3.4%	0.3%	3.0%	96%	3.0%
7-9	13,439	2.1%	0.5%	1.6%	65%	1.6%
5+	35,618	2.3%	0.5%	1.8%	100%	1.8%
6+	30,609	2.2%	0.6%	1.6%	98%	1.6%
7+	25,799	2.1%	0.6%	1.5%	87%	1.5%
8+	21,154	2.0%	0.6%	1.4%	77%	1.3%
9+	16,656	1.9%	0.7%	1.3%	66%	1.3%
10+	12,359	2.0%	0.7%	1.3%	57%	1.3%
All	60,612	3.6%	0.4%	3.2%	100%	3.2%

**Exhibit A-3**  
**Actual-to-Expected (A:E) Benefit Expiration Experience through December 31, 2015**  
**Subset of MedAmerica Organic Business**

Attained Age Band	Exposure	Actual Expiry Rate	Expected Expiry Rate	Expiry A:E	Credibility Percent	Credibility-Weighted A:E	Smoothed Adjustment Factors
<80	528,089	0.03%	0.04%	0.70	56%	0.83	0.85
80-84	50,683	0.52%	0.41%	1.27	74%	1.20	1.25
85-89	22,568	1.52%	1.04%	1.46	85%	1.39	1.45
90+	6,638	4.43%	2.47%	1.79	78%	1.62	1.65
All	607,979	0.17%	0.14%	1.28	100%	1.28	1.28

**Exhibit A-4a**  
**MedAmerica and Affinity Partners**  
**Actual-to-Expected Morbidity Adjustment Factors**  
**Series 11 and Prior Policy Forms**

Duration	Prior to Series 11 Adjustment Factor	Series 11 Individual Adjustment Factor	Series 11 Group Adjustment Factor
1	1.05	0.84	0.51
2	1.02	0.85	0.55
3	1.00	0.86	0.59
4	0.97	0.88	0.64
5	0.95	0.89	0.69
6	0.93	0.90	0.74
7	0.90	0.91	0.79
8	0.88	0.92	0.85
9	0.86	0.91	0.87
10	0.84	0.90	0.89
11	0.83	0.89	0.91
12	0.81	0.87	0.93
13	0.79	0.86	0.95
14	0.80	0.89	0.94
15	0.81	0.92	0.92
16	0.83	0.95	0.91
17	0.84	0.98	0.90
18	0.85	1.01	0.89
19	0.84	1.00	0.89
20	0.84	0.99	0.88
21	0.83	0.99	0.88
22	0.83	0.98	0.88
23	0.82	0.97	0.87
24	0.83	0.97	0.88
25	0.84	0.97	0.89
26	0.85	0.98	0.90
27	0.86	0.98	0.91
28	0.86	0.98	0.92
29	0.86	0.98	0.92
30+	0.86	0.98	0.92

Attained Age	Prior to Series 11 Adjustment Factor	Series 11 Individual Adjustment Factor	Series 11 Group Adjustment Factor
<65	0.91	0.90	0.88
65-69	1.08	1.10	1.01
70-74	0.99	1.18	1.04
75-79	0.94	1.10	1.07
80-84	1.06	1.49	1.08
85-89	1.15	1.29	1.20
90+	1.09	1.24	1.22

Coverage Type	Adjustment Factor
Comprehensive	0.90
Nursing Home Only	1.09
Home Care Only	1.23

**Exhibit A-4b**  
**MedAmerica and Affinity Partners**  
**Actual to Adjusted Expected Incurred Claims**  
**Series 11 and Prior Policy Forms**

<b>Experience By Policy Duration</b>						
<b>All Durations</b>						
Duration	Prior to Series 11		Series 11 Individual		Series 11 Group	
	Credibility	Actual to Adjusted Expected	Credibility	Actual to Adjusted Expected	Credibility	Actual to Adjusted Expected
1	0%	1.00	8%	0.62	9%	0.95
2	0%	1.00	18%	1.31	6%	0.09
3	5%	1.00	21%	0.46	18%	1.23
4	10%	3.50	31%	1.56	16%	1.02
5	11%	0.50	31%	0.80	13%	1.11
6	15%	0.93	38%	0.87	16%	1.14
7	23%	0.80	40%	1.04	14%	0.62
8	28%	1.58	46%	1.20	17%	0.63
9	34%	1.32	53%	0.97	16%	0.84
10	37%	0.74	50%	0.89	18%	1.37
11	40%	0.80	54%	0.95	18%	1.56
12	39%	0.92	49%	0.93	5%	0.44
13	41%	1.03	49%	1.24	9%	3.42
14	46%	1.20	37%	0.95	0%	0.32
15	39%	0.92	37%	0.97	0%	0.16
16	37%	0.87	28%	1.06	0%	0.98
17	34%	1.10	0%	1.10	0%	1.00
18	32%	0.99	0%	1.00	0%	1.00
19	27%	1.03	0%	0.08	0%	1.00
20	20%	1.01	0%	1.00	0%	1.00
21	16%	0.99	0%	1.00	0%	1.00
22	6%	0.31	0%	1.00	0%	1.00
23	0%	1.00	0%	1.00	0%	1.00
1-5	16%	1.28	53%	1.00	29%	0.89
6-10	64%	1.09	100%	0.99	36%	0.93
11-15	92%	0.98	100%	1.00	21%	1.28
16-20	69%	0.99	28%	1.05	0%	0.98
21-25	17%	0.85	0%	1.00	0%	1.00
<b>Total</b>	<b>100%</b>	<b>1.01</b>	<b>100%</b>	<b>1.00</b>	<b>51%</b>	<b>0.99</b>

<b>Experience By Attained Age</b>						
<b>Durations 7 and Later</b>						
Attained Age	Prior to Series 11		Series 11 Individual		Series 11 Group	
	Credibility	Actual to Adjusted Expected	Credibility	Actual to Adjusted Expected	Credibility	Actual to Adjusted Expected
<65	14%	1.32	19%	0.86	21%	1.26
65-69	22%	1.97	33%	1.15	16%	0.94
70-74	33%	0.85	50%	1.12	18%	0.91
75-79	51%	0.92	65%	0.93	16%	0.87
80-84	68%	1.01	83%	1.04	11%	0.70
85-89	72%	0.99	61%	0.95	10%	1.85
90+	56%	0.95	38%	0.99	-	0.00
<70	27%	1.75	38%	1.05	27%	1.12
<75	43%	1.19	63%	1.09	32%	1.05
<80	66%	1.04	91%	1.01	36%	1.02
<85	95%	1.03	100%	1.03	38%	0.98
65-79	65%	1.02	89%	1.03	29%	0.91
70-84	91%	0.96	100%	1.02	27%	0.85
75-89	100%	0.98	100%	0.99	22%	0.97
70+	100%	0.97	100%	1.01	28%	0.94
75+	100%	0.98	100%	0.99	22%	0.96
80+	100%	1.00	100%	1.01	15%	1.04
85+	91%	0.98	72%	0.96	10%	1.72

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

<u>Product</u>	<u>Number</u>
Prior to Series 11	
Facility Only Form	LTC-LBP-2PA
Facility Only Form	LTC-LBP8-MA-PA
Comprehensive Form	LTC-CD5-2PA
Comprehensive Form	LTC-CD8-MA-PA
Comprehensive Form	LTC-CD9-MA-PA
Series 11	
Comprehensive Form	LTQ11-336-MA-PA-998
Facility Only Form	NTQ11-337-MA-PA-998
Home Health Only Form	HTQ11-338-MA-PA-998
Comprehensive Form	LTQ11-336-MA-PA-601
Franchise Comprehensive Form	FLQ11-336-MA-PA-601
Facility Only Form	NTQ11-337-MA-PA-601
Home Health Only Form	HTQ11-338-MA-PA-601

**1. Purpose of Filing**

This supplement has been prepared for the purpose of demonstrating that the requested rate increase complies 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 appropriate for other purposes.

The experience provided in this supplement reflects the combined experience of the policy forms listed above as well as similar nationwide individual and group policy forms of the same product series. The company is making a similar request on the Series 11 Group policy forms in a concurrent filing (SERFF tracking # MILL-130951675). Additionally, the company's affinity partner Blue Cross of Northeastern Pennsylvania (BCNEPA) is making a similar request on its individual and group business in the concurrent filings (SERFF tracking # MILL-130951717 and MILL-130951718).

**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):* For policies issued prior to September 16, 2002, the effective date of rate stability in Pennsylvania, the minimum loss ratio requirement is 60%, as specified in Reg. 89a.117.(b). For policies issued on or after September 16, 2002, the loss ratio requirements are specified in Reg. 89a.118.(c)(2), (i.e., the 58%/85% test). Demonstration of satisfaction of these requirements is discussed in Section 18 of the enclosed actuarial memorandum.

As of December 31, 2015, 161 of the 477 policies that are in force and subject to the requested rate increase in Pennsylvania were issued on or after September 16, 2002 (approximately 34%). However, because the company manages this block of business as a whole, this rate increase filing complies with both sets of requirements for all of the policies, regardless of issue date.

*(2):* Section 2 of the actuarial memorandum provides a description of benefits. A copy of the affected policy forms may be provided upon request.

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

(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. A rate increase is considered an effective way to reduce projected losses.

The company is requesting a premium rate increase that varies by benefit period as described in Section 17 of the enclosed actuarial memorandum. The cumulative rate increase shown in a table in Section 17 was determined to allow certification to rate stability, where applicable, and varies by benefit period to better align the rate increase with the adverse experience. The table provides the cumulative requested increase for each benefit period cohort, as well as the average cumulative prior increase and resulting current requested premium rate increase based on the nationwide distribution of combined individual and group business as of December 31, 2015. For policies with a non-lifetime benefit period, the cumulative rate increase was determined such that the business would break even going forward under moderately adverse conditions for the subset of policies with a lifetime-pay option (i.e., 0% profit margin going forward).

The current 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 provides actual and projected nationwide experience using current assumptions, as described in Section 5 of the actuarial memorandum. Included are calendar year earned premiums, incurred claims, annual loss ratios, end of year lives, and cumulative loss ratios with interest. The without interest experience underlying Attachment 1 is identical to Exhibit I of the actuarial memorandum. Attachment 2 to this supplement provides nationwide experience showing written premium, paid claims, and cumulative loss ratios. Values in Attachments 1 and 2 are shown both before and after the requested rate increase. The interest rate used in Attachments 1 and 2 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable for the year of issue (which ranges from 3.5% to 5.5%).

Attachments 3 and 4 to this supplement provide similar information as 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 required.

Additionally, it is worth noting that calculating the lifetime loss ratio using written premium and paid claims for Pennsylvania-specific experience results in a loss ratio that falls below the 60% minimum required by loss ratio regulation in Pennsylvania. However, as Pennsylvania Code Section 89.a.117 requires the expected loss ratio to be calculated using "incurred claim experience and earned premiums", we understand that a revision to the requested rate increase is not necessary.

(2)(ii)(A): In Pennsylvania, a cumulative increase of 39% has been implemented on the individual and group policy forms. The department of insurance filed these increases for use on May 13, 2010.

(2)(ii)(B): Table 1a shows the original pricing commission scales by issue age and duration for lifetime-pay individual policies.



**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

**Table 1a  
Commission Percentages by Issue Age and Duration<sup>[1]</sup>**

Individual Policy Form	Issue Ages	Commissions by Duration		
		1	2-10	11+
LTC-LBP-2PA	<71	45-78	10-21	0-5
LTC-LBP8-MA-PA	71-79	40-68	8-18	0-5
LTC-CD5-2PA	80+	35-58	5-15	0-5
LTC-CD8-MA-PA				
LTC-CD9-MA-PA	All Ages	30-50	5-10	5-10
LQ11-336-PA-998				
NTQ11-337-PA-998				
HTQ11-338-PA-998				
LQ11-336-MA-PA-998	<75	30-50	5-10	0-10
NTQ11-337-MA-PA-998	75+	20-40	5-10	0-10
HTQ11-338-MA-PA-998				
LQ11-336-MA-PA-601				
HTQ11-338-MA-PA-601				
NTQ11-337-MA-PA-601				
FLQ11-336-PA-998	<75	25-45	0-5	0-5
FLQ11-336-MA-PA-601	75+	15-35	0-5	0-5

*[1] The maximum writing agent commissions are 50% in the first policy year and 10% for policy years two through ten.*

Table 1b provides similar information for lifetime-pay group certificates by duration and whether the group was sold by a commissioned agent. The commission scale, without other sales and marketing expenses, was not readily available.

**Table 1b  
Commission Percentages by Duration and Agent Type  
Group Policy Forms: GRP11-341-MA-PA-601 and GRP11-341-PA-200**

Duration	Commissioned	Non-Commissioned
1	30%	40%
2+	7%	0%

Commissions for limited-pay policies are reduced to levels that are approximately equivalent to the above commissions for lifetime-pay policies and certificates, on a present value basis, based on original pricing assumptions.

The actual commission scales will differ slightly from those that appear in Table 1 as the company adjusts renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4, respectively. Attachment 5 supplement 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 required.

(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 required.

Attachment 6 to this supplement provides actual and projected experience on a durational basis using current assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, end of year lives, and cumulative loss ratios with interest. Values in Attachment 6 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of the durations underlying Attachment 1. Similar to Attachments 1 through 4, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation

**MEDAMERICA INSURANCE COMPANY**

**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Series 11 and Prior Individual Actuarial Memorandum**

**March 7, 2017**

interest rate.

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 required.

*(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 the proposed rate tables provided with this filing comply with this subsection.

**Attachment 1-a**  
**MedAmerica and Affinity Partners**  
**Earned Premium and Incurred Claim Experience and Projections by Calendar Year**  
**Nationwide Experience Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
Historical Experience	1992	17,324	0	0%	111	0%
	1993	557,528	112,935	20%	634	19%
	1994	1,501,263	28,746	2%	1,377	7%
	1995	2,485,725	109,652	4%	1,944	6%
	1996	3,463,885	134,262	4%	2,689	5%
	1997	4,394,237	264,541	6%	3,003	5%
	1998	5,341,744	631,867	12%	3,666	7%
	1999	6,829,900	1,469,714	22%	4,764	11%
	2000	8,941,708	1,172,992	13%	6,200	11%
	2001	11,912,872	2,210,887	19%	8,456	13%
	2002	16,102,548	4,131,980	26%	11,472	16%
	2003	21,498,563	3,506,680	16%	17,713	16%
	2004	27,112,675	6,602,535	24%	19,114	18%
	2005	28,577,291	6,824,784	24%	20,242	19%
	2006	28,838,021	7,359,318	26%	20,095	20%
	2007	28,383,240	10,552,392	37%	20,146	22%
	2008	27,837,724	8,394,073	30%	19,941	23%
2009	26,881,835	11,313,758	42%	19,482	25%	
2010	25,544,191	15,723,015	62%	18,494	27%	
2011	24,603,117	13,541,344	55%	17,664	29%	
2012	25,248,567	17,141,023	68%	17,596	31%	
2013	24,384,255	14,626,127	60%	17,264	33%	
2014	22,506,450	22,967,435	102%	16,809	36%	
2015	21,584,067	20,806,755	96%	16,292	38%	
Projected Future Experience (60 Years)	2016	21,357,049	19,334,171	91%	15,800	40%
	2017	20,472,802	21,088,277	103%	15,305	42%
	2018	19,369,621	22,918,883	118%	14,806	44%
	2019	18,406,508	24,740,141	134%	14,304	46%
	2020	17,470,951	26,500,160	152%	13,798	48%
	2021	16,538,030	28,210,705	171%	13,291	51%
	2022	15,596,044	29,815,323	191%	12,781	53%
	2023	14,489,872	31,375,747	217%	12,273	55%
	2024	13,397,604	32,971,001	246%	11,765	58%
	2025	12,476,171	34,561,357	277%	11,259	60%
	2026	11,620,802	36,172,635	311%	10,756	63%
	2027	10,822,954	37,816,276	349%	10,257	66%
	2028	10,000,914	39,512,240	395%	9,763	68%
	2029	9,271,931	41,185,438	444%	9,275	71%
	2030	8,576,548	42,755,298	499%	8,794	73%
	2031	7,910,616	44,446,472	562%	8,319	76%
	2032	7,271,681	46,240,732	636%	7,851	78%
	2033	6,661,754	47,792,004	717%	7,390	81%
	2034	6,080,987	49,155,738	808%	6,939	84%
	2035	5,529,732	50,362,279	911%	6,498	86%
	2036	5,008,443	51,278,195	1,024%	6,067	89%
	2037	4,517,582	51,873,842	1,148%	5,648	91%
	2038	4,057,385	52,130,147	1,285%	5,243	94%
	2039	3,627,888	52,101,378	1,436%	4,851	96%
	2040	3,228,952	51,679,979	1,601%	4,475	98%
	2041	2,860,493	50,967,588	1,782%	4,116	100%
	2042	2,522,341	49,872,848	1,977%	3,775	102%
2043	2,213,884	48,483,371	2,190%	3,452	104%	
2044	1,934,179	46,882,208	2,424%	3,148	106%	
2045	1,681,891	45,060,682	2,679%	2,863	107%	
2046-2050	5,488,041	190,766,034	3,476%	10,711	113%	
2051-2055	2,424,067	128,724,395	5,310%	6,298	116%	
2056-2060	992,438	76,404,751	7,699%	3,589	118%	
2061-2065	383,592	41,684,985	10,867%	1,948	119%	
2066-2070	138,711	20,516,091	14,791%	951	119%	
2071-2075	45,729	8,673,354	18,967%	386	119%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 1-b**  
**MedAmerica and Affinity Partners**  
**Earned Premium and Incurred Claim Experience and Projections by Calendar Year**  
**Nationwide Experience After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
Historical Experience	1992	17,324	0	0%	111	0%
	1993	557,528	112,935	20%	634	19%
	1994	1,501,263	28,746	2%	1,377	7%
	1995	2,485,725	109,652	4%	1,944	6%
	1996	3,463,885	134,262	4%	2,689	5%
	1997	4,394,237	264,541	6%	3,003	5%
	1998	5,341,744	631,867	12%	3,666	7%
	1999	6,829,900	1,469,714	22%	4,764	11%
	2000	8,941,708	1,172,992	13%	6,200	11%
	2001	11,912,872	2,210,887	19%	8,456	13%
	2002	16,102,548	4,131,980	26%	11,472	16%
	2003	21,498,563	3,506,680	16%	17,713	16%
	2004	27,112,675	6,602,535	24%	19,114	18%
	2005	28,577,291	6,824,784	24%	20,242	19%
	2006	28,838,021	7,359,318	26%	20,095	20%
	2007	28,383,240	10,552,392	37%	20,146	22%
	2008	27,837,724	8,394,073	30%	19,941	23%
	2009	26,881,835	11,313,758	42%	19,482	25%
	2010	25,544,191	15,723,015	62%	18,494	27%
	2011	24,603,117	13,541,344	55%	17,664	29%
2012	25,248,567	17,141,023	68%	17,596	31%	
2013	24,384,255	14,626,127	60%	17,264	33%	
2014	22,506,450	22,967,435	102%	16,809	36%	
2015	21,584,067	20,806,755	96%	16,292	38%	
Projected Future Experience (60 Years)	2016	21,357,049	19,334,171	91%	15,800	40%
	2017	22,583,348	20,688,725	92%	14,753	42%
	2018	31,032,913	20,353,300	66%	13,841	43%
	2019	30,913,659	21,517,495	70%	13,368	44%
	2020	29,403,820	22,963,832	78%	12,902	45%
	2021	27,844,194	24,394,151	88%	12,434	46%
	2022	26,258,749	25,736,673	98%	11,964	48%
	2023	24,378,350	27,045,226	111%	11,495	49%
	2024	22,514,244	28,386,826	126%	11,026	51%
	2025	20,961,536	29,732,623	142%	10,558	52%
	2026	19,521,016	31,110,143	159%	10,093	54%
	2027	18,184,397	32,524,059	179%	9,631	55%
	2028	16,805,411	33,989,625	202%	9,174	57%
	2029	15,582,294	35,449,678	227%	8,722	59%
	2030	14,414,799	36,828,290	255%	8,275	61%
	2031	13,296,068	38,320,299	288%	7,835	63%
	2032	12,222,121	39,906,539	327%	7,400	64%
	2033	11,196,397	41,294,287	369%	6,971	66%
	2034	10,219,348	42,528,304	416%	6,551	68%
	2035	9,291,779	43,632,182	470%	6,139	70%
	2036	8,414,582	44,489,420	529%	5,737	72%
	2037	7,588,607	45,072,217	594%	5,346	74%
	2038	6,814,260	45,359,929	666%	4,967	75%
	2039	6,091,626	45,399,463	745%	4,600	77%
	2040	5,420,469	45,089,432	832%	4,248	79%
	2041	4,800,652	44,530,891	928%	3,910	80%
	2042	4,231,786	43,632,878	1,031%	3,590	82%
	2043	3,712,865	42,483,318	1,144%	3,286	83%
	2044	3,242,305	41,140,419	1,269%	2,999	84%
	2045	2,817,854	39,597,301	1,405%	2,730	85%
2046-2050	9,173,643	168,070,583	1,832%	10,243	90%	
2051-2055	4,021,162	113,671,834	2,827%	6,054	92%	
2056-2060	1,624,306	67,465,499	4,153%	3,467	94%	
2061-2065	617,110	36,830,659	5,968%	1,890	94%	
2066-2070	219,541	18,132,511	8,259%	925	94%	
2071-2075	71,513	7,646,541	10,692%	376	94%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 2-a**  
**MedAmerica and Affinity Partners**  
**Written Premium and Paid Claim Experience and Projections by Calendar year**  
**Nationwide Experience Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1992	127,778	0	0%	0%
	1993	820,223	435	0%	0%
	1994	1,860,836	45,498	2%	2%
	1995	2,807,659	63,694	2%	2%
	1996	3,906,748	75,596	2%	2%
	1997	4,554,590	67,538	1%	2%
	1998	5,682,429	125,276	2%	2%
	1999	7,358,841	465,964	6%	3%
	2000	9,566,086	970,921	10%	5%
	2001	12,773,231	1,121,497	9%	6%
	2002	17,229,046	1,445,750	8%	6%
	2003	23,330,280	2,546,158	11%	7%
	2004	27,584,148	3,105,399	11%	8%
	2005	28,676,089	4,315,104	15%	9%
	Projected Future Experience (60 Years)	2006	28,690,868	5,258,176	18%
2007		28,300,085	6,694,088	24%	12%
2008		27,582,944	8,446,221	31%	14%
2009		26,641,442	8,314,848	31%	15%
2010		25,163,440	9,151,070	36%	17%
2011		24,652,291	11,323,437	46%	19%
2012		25,256,514	13,322,263	53%	21%
2013		23,690,009	15,681,015	66%	23%
2014		22,141,756	17,656,283	80%	25%
2015		21,495,073	20,902,456	97%	28%
2016		21,155,201	20,292,780	96%	30%
2017		20,147,875	19,708,269	98%	32%
2018		19,098,209	21,910,247	115%	34%
2019		18,154,047	21,547,060	119%	36%
2020		17,220,976	23,470,838	136%	38%
2021		16,293,480	25,278,372	155%	41%
2022		15,340,594	27,005,339	176%	43%
2023		14,148,829	28,731,403	203%	45%
2024		13,158,370	30,480,671	232%	47%
2025		12,248,632	32,253,769	263%	50%
2026	11,420,361	34,015,481	298%	52%	
2027	10,587,452	35,779,326	338%	55%	
2028	9,816,134	37,556,642	383%	57%	
2029	9,097,277	39,344,164	432%	60%	
2030	8,411,694	41,120,033	489%	62%	
2031	7,754,022	42,907,016	553%	65%	
2032	7,123,450	44,730,701	628%	67%	
2033	6,521,907	46,542,563	714%	70%	
2034	5,949,504	48,291,258	812%	72%	
2035	5,406,552	49,947,090	924%	75%	
2036	4,893,659	51,463,649	1,052%	77%	
2037	4,411,092	52,791,481	1,197%	80%	
2038	3,959,161	53,886,336	1,361%	82%	
2039	3,537,720	54,724,361	1,547%	85%	
2040	3,146,558	55,268,479	1,756%	87%	
2041	2,785,834	55,501,979	1,992%	89%	
2042	2,455,027	55,402,386	2,257%	91%	
2043	2,153,667	54,966,298	2,552%	93%	
2044	1,880,574	54,210,818	2,883%	95%	
2045	1,634,492	53,154,529	3,252%	97%	
2046-2050	5,327,580	240,332,585	4,511%	105%	
2051-2055	2,350,461	181,836,188	7,736%	109%	
2056-2060	962,321	120,035,154	12,474%	112%	
2061-2065	372,427	71,164,750	19,108%	113%	
2066-2070	135,019	38,470,201	28,492%	113%	
2071-2075	44,693	18,632,214	41,689%	114%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 2-b**  
**MedAmerica and Affinity Partners**  
**Written Premium and Paid Claim Experience and Projections by Calendar year**  
**Nationwide Experience After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1992	127,778	0	0%	0%
	1993	820,223	435	0%	0%
	1994	1,860,836	45,498	2%	2%
	1995	2,807,659	63,694	2%	2%
	1996	3,906,748	75,596	2%	2%
	1997	4,554,590	67,538	1%	2%
	1998	5,682,429	125,276	2%	2%
	1999	7,358,841	465,964	6%	3%
	2000	9,566,086	970,921	10%	5%
	2001	12,773,231	1,121,497	9%	6%
	2002	17,229,046	1,445,750	8%	6%
	2003	23,330,280	2,546,158	11%	7%
	2004	27,584,148	3,105,399	11%	8%
	2005	28,676,089	4,315,104	15%	9%
	2006	28,690,868	5,258,176	18%	11%
2007	28,300,085	6,694,088	24%	12%	
2008	27,582,944	8,446,221	31%	14%	
2009	26,641,442	8,314,848	31%	15%	
2010	25,163,440	9,151,070	36%	17%	
2011	24,652,291	11,323,437	46%	19%	
2012	25,256,514	13,322,263	53%	21%	
2013	23,690,009	15,681,015	66%	23%	
2014	22,141,756	17,656,283	80%	25%	
2015	21,495,073	20,902,456	97%	28%	
Projected Future Experience (60 Years)	2016	21,156,701	20,292,780	96%	30%
	2017	24,740,035	19,622,430	79%	32%
	2018	31,488,422	21,268,076	68%	33%
	2019	30,525,496	20,321,716	67%	35%
	2020	28,984,782	21,632,029	75%	36%
	2021	27,432,861	22,883,767	83%	37%
	2022	25,826,226	24,107,665	93%	39%
	2023	23,791,197	25,377,947	107%	40%
	2024	22,106,766	26,714,353	121%	42%
	2025	20,575,367	28,112,907	137%	43%
	2026	19,180,114	29,531,748	154%	45%
	2027	17,783,719	30,976,449	174%	47%
	2028	16,489,904	32,451,643	197%	49%
	2029	15,283,416	33,953,327	222%	50%
	2030	14,132,123	35,461,051	251%	52%
	2031	13,027,070	36,993,132	284%	54%
	2032	11,967,034	38,569,868	322%	56%
	2033	10,955,305	40,148,414	366%	57%
	2034	9,992,355	41,683,795	417%	59%
	2035	9,078,837	43,149,083	475%	61%
	2036	8,215,928	44,502,720	542%	63%
2037	7,404,071	45,700,606	617%	65%	
2038	6,643,857	46,702,672	703%	67%	
2039	5,935,037	47,486,356	800%	68%	
2040	5,277,180	48,016,648	910%	70%	
2041	4,670,640	48,278,774	1,034%	72%	
2042	4,114,379	48,251,567	1,173%	73%	
2043	3,607,682	47,932,217	1,329%	75%	
2044	3,148,498	47,334,046	1,503%	76%	
2045	2,734,764	46,471,442	1,699%	78%	
2046-2050	8,890,808	210,810,359	2,371%	83%	
2051-2055	3,890,192	160,125,390	4,116%	87%	
2056-2060	1,570,310	105,876,761	6,742%	89%	
2061-2065	597,008	62,813,531	10,521%	90%	
2066-2070	212,916	33,982,244	15,960%	90%	
2071-2075	69,681	16,457,690	23,619%	90%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 3-a**  
**MedAmerica and BCNEPA**  
**Earned Premium and Incurred Claim Experience and Projections by Calendar Year**  
**Pennsylvania-Specific Experience Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
Historical Experience	1992	17,324	0	0%	111	0%
	1993	547,119	112,935	21%	580	19%
	1994	1,334,319	28,746	2%	1,191	8%
	1995	1,802,510	55,039	3%	1,165	5%
	1996	1,608,559	5,871	0%	1,055	4%
	1997	1,439,721	114,890	8%	953	5%
	1998	1,346,982	235,553	17%	912	7%
	1999	1,286,588	377,829	29%	872	9%
	2000	1,267,352	481,212	38%	859	12%
	2001	1,235,656	713,556	58%	897	16%
	2002	1,431,991	745,816	52%	1,036	19%
	2003	1,554,702	464,534	30%	1,078	20%
	2004	1,651,973	958,964	58%	1,139	23%
	2005	1,597,640	656,165	41%	1,089	24%
	2006	1,498,556	747,377	50%	1,021	26%
	2007	1,403,185	934,486	67%	983	28%
	2008	1,324,328	889,567	67%	906	29%
	2009	1,241,706	771,521	62%	858	30%
	2010	1,132,398	811,757	72%	720	32%
	2011	1,041,534	1,402,724	135%	664	34%
2012	1,071,361	1,323,126	123%	605	36%	
2013	1,063,818	996,135	94%	553	38%	
2014	996,939	1,300,809	130%	516	40%	
2015	912,184	1,856,480	204%	477	42%	
Projected Future Experience (60 Years)	2016	843,833	837,699	99%	450	43%
	2017	788,770	850,533	108%	424	44%
	2018	736,159	864,544	117%	399	45%
	2019	686,181	878,491	128%	376	46%
	2020	639,007	890,011	139%	353	47%
	2021	592,749	901,156	152%	331	47%
	2022	546,478	909,792	166%	311	48%
	2023	498,059	922,086	185%	292	49%
	2024	432,332	936,016	217%	274	50%
	2025	363,366	952,921	262%	256	51%
	2026	332,696	990,320	298%	240	51%
	2027	302,378	1,030,977	341%	225	52%
	2028	275,106	1,071,505	389%	210	53%
	2029	251,097	1,114,342	444%	197	54%
	2030	228,674	1,150,960	503%	183	55%
	2031	207,708	1,180,902	569%	171	56%
	2032	188,034	1,214,780	646%	159	57%
	2033	169,541	1,250,699	738%	147	58%
	2034	152,197	1,274,288	837%	136	58%
	2035	135,994	1,295,074	952%	126	59%
	2036	120,911	1,300,176	1,075%	116	60%
	2037	106,918	1,293,790	1,210%	106	61%
	2038	93,988	1,271,015	1,352%	97	62%
	2039	82,122	1,243,402	1,514%	89	62%
	2040	71,315	1,207,867	1,694%	81	63%
	2041	61,553	1,159,643	1,884%	73	64%
	2042	52,802	1,104,790	2,092%	66	64%
2043	45,007	1,046,361	2,325%	59	65%	
2044	38,123	997,272	2,616%	53	65%	
2045	32,084	942,188	2,937%	47	65%	
2046-2050	94,964	3,819,166	4,022%	165	67%	
2051-2055	33,298	2,308,154	6,932%	79	68%	
2056-2060	9,534	1,046,818	10,980%	32	68%	
2061-2065	2,057	333,843	16,230%	10	68%	
2066-2070	281	67,763	24,089%	2	68%	
2071-2075	17	8,017	47,975%	0	68%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 3-b**  
**MedAmerica and BCNEPA**  
**Earned Premium and Incurred Claim Experience and Projections by Calendar Year**  
**Pennsylvania-Specific Experience After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions				
		Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
Historical Experience	1992	17,324	0	0%	111	0%
	1993	547,119	112,935	21%	580	19%
	1994	1,334,319	28,746	2%	1,191	8%
	1995	1,802,510	55,039	3%	1,165	5%
	1996	1,608,559	5,871	0%	1,055	4%
	1997	1,439,721	114,890	8%	953	5%
	1998	1,346,982	235,553	17%	912	7%
	1999	1,286,588	377,829	29%	872	9%
	2000	1,267,352	481,212	38%	859	12%
	2001	1,235,656	713,556	58%	897	16%
	2002	1,431,991	745,816	52%	1,036	19%
	2003	1,554,702	464,534	30%	1,078	20%
	2004	1,651,973	958,964	58%	1,139	23%
	2005	1,597,640	656,165	41%	1,089	24%
	2006	1,498,556	747,377	50%	1,021	26%
	2007	1,403,185	934,486	67%	983	28%
	2008	1,324,328	889,567	67%	906	29%
	2009	1,241,706	771,521	62%	858	30%
	2010	1,132,398	811,757	72%	720	32%
	2011	1,041,534	1,402,724	135%	664	34%
2012	1,071,361	1,323,126	123%	605	36%	
2013	1,063,818	996,135	94%	553	38%	
2014	996,939	1,300,809	130%	516	40%	
2015	912,184	1,856,480	204%	477	42%	
Projected Future Experience (60 Years)	2016	843,833	837,699	99%	450	43%
	2017	869,698	833,018	96%	407	44%
	2018	1,109,557	761,527	69%	371	44%
	2019	1,068,173	759,576	71%	349	45%
	2020	998,318	767,931	77%	328	45%
	2021	927,688	775,663	84%	308	46%
	2022	857,314	781,076	91%	289	46%
	2023	783,109	789,247	101%	272	47%
	2024	678,956	798,497	118%	255	47%
	2025	568,694	809,963	142%	239	48%
	2026	522,590	838,574	160%	224	48%
	2027	476,533	869,774	183%	210	49%
	2028	435,125	900,532	207%	197	50%
	2029	398,776	932,806	234%	184	50%
	2030	364,677	959,831	263%	172	51%
	2031	332,637	981,879	295%	160	51%
	2032	302,406	1,007,049	333%	149	52%
	2033	273,820	1,033,142	377%	139	53%
	2034	246,845	1,050,230	425%	128	53%
	2035	221,477	1,065,621	481%	119	54%
	2036	197,701	1,069,300	541%	109	55%
	2037	175,478	1,064,680	607%	101	55%
	2038	154,793	1,047,628	677%	92	56%
	2039	135,669	1,026,941	757%	84	56%
	2040	118,129	1,000,389	847%	77	57%
	2041	102,179	963,833	943%	69	57%
	2042	87,791	922,794	1,051%	63	58%
2043	74,899	879,251	1,174%	57	58%	
2044	63,458	843,263	1,329%	51	58%	
2045	53,379	802,005	1,502%	45	59%	
2046-2050	157,120	3,308,978	2,106%	159	60%	
2051-2055	53,980	2,035,401	3,771%	77	61%	
2056-2060	15,049	933,557	6,203%	31	61%	
2061-2065	3,178	302,393	9,516%	10	61%	
2066-2070	429	62,755	14,645%	2	61%	
2071-2075	24	7,800	33,109%	0	61%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.



**Attachment 4-a**  
**MedAmerica and BCNEPA**  
**Written Premium and Paid Claim Experience and Projections by Calendar year**  
**Pennsylvania-Specific Experience Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1992	127,778	0	0%	0%
	1993	771,602	435	0%	0%
	1994	1,647,609	45,498	3%	2%
	1995	1,721,848	63,694	4%	3%
	1996	1,554,555	57,268	4%	3%
	1997	1,395,031	34,233	2%	3%
	1998	1,334,225	1,801	0%	2%
	1999	1,284,381	169,733	13%	4%
	2000	1,267,453	413,900	33%	6%
	2001	1,241,128	488,498	39%	9%
	2002	1,491,230	609,346	41%	12%
	2003	1,584,510	748,375	47%	15%
	2004	1,622,474	647,095	40%	17%
	2005	1,563,379	660,435	42%	18%
	2006	1,461,251	842,743	58%	20%
2007	1,384,005	909,721	66%	22%	
2008	1,305,641	953,070	73%	24%	
2009	1,225,623	769,442	63%	26%	
2010	1,088,659	781,353	72%	27%	
2011	1,044,006	922,011	88%	28%	
2012	1,065,668	1,110,217	104%	30%	
2013	1,051,905	1,452,492	138%	33%	
2014	970,770	1,354,569	140%	35%	
2015	884,570	1,342,599	152%	36%	
Projected Future Experience (60 Years)	2016	823,673	953,861	116%	38%
	2017	769,615	897,485	117%	39%
	2018	718,093	958,472	133%	40%
	2019	669,243	899,585	134%	41%
	2020	623,220	930,825	149%	41%
	2021	576,596	950,145	165%	42%
	2022	526,381	961,898	183%	43%
	2023	484,398	972,646	201%	44%
	2024	413,849	984,943	238%	45%
	2025	352,191	999,547	284%	46%
	2026	323,193	1,017,856	315%	47%
	2027	292,762	1,041,224	356%	48%
	2028	266,991	1,068,974	400%	49%
	2029	243,557	1,100,597	452%	49%
	2030	221,674	1,134,530	512%	50%
	2031	201,166	1,169,002	581%	51%
	2032	181,888	1,204,108	662%	52%
	2033	163,785	1,240,034	757%	53%
	2034	146,810	1,274,484	868%	54%
	2035	130,980	1,306,592	998%	55%
2036	116,260	1,333,988	1,147%	55%	
2037	102,606	1,354,874	1,320%	56%	
2038	90,025	1,366,798	1,518%	57%	
2039	78,501	1,369,351	1,744%	58%	
2040	68,032	1,362,562	2,003%	58%	
2041	58,609	1,345,800	2,296%	59%	
2042	50,170	1,319,150	2,629%	60%	
2043	42,682	1,283,625	3,007%	60%	
2044	36,083	1,242,698	3,444%	61%	
2045	30,305	1,196,986	3,950%	61%	
2046-2050	89,211	5,159,449	5,783%	63%	
2051-2055	30,964	3,573,337	11,540%	65%	
2056-2060	8,806	2,027,424	23,024%	65%	
2061-2065	1,887	896,357	47,489%	65%	
2066-2070	255	300,033	117,822%	65%	
2071-2075	16	74,645	458,399%	65%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 4-b**  
**MedAmerica and BCNEPA**  
**Written Premium and Paid Claim Experience and Projections by Calendar year**  
**Pennsylvania-Specific Experience After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

	Calendar Year	Actual or Projected Experience using Current Assumptions			
		Without Interest			Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
		Written Premium	Paid Claims	Loss Ratio	
Historical Experience	1992	127,778	0	0%	0%
	1993	771,602	435	0%	0%
	1994	1,647,609	45,498	3%	2%
	1995	1,721,848	63,694	4%	3%
	1996	1,554,555	57,268	4%	3%
	1997	1,395,031	34,233	2%	3%
	1998	1,334,225	1,801	0%	2%
	1999	1,284,381	169,733	13%	4%
	2000	1,267,453	413,900	33%	6%
	2001	1,241,128	488,498	39%	9%
	2002	1,491,230	609,346	41%	12%
	2003	1,584,510	748,375	47%	15%
	2004	1,622,474	647,095	40%	17%
	2005	1,563,379	660,435	42%	18%
	Projected Future Experience (60 Years)	2006	1,461,251	842,743	58%
2007		1,384,005	909,721	66%	22%
2008		1,305,641	953,070	73%	24%
2009		1,225,623	769,442	63%	26%
2010		1,088,659	781,353	72%	27%
2011		1,044,006	922,011	88%	28%
2012		1,065,668	1,110,217	104%	30%
2013		1,051,905	1,452,492	138%	33%
2014		970,770	1,354,569	140%	35%
2015		884,570	1,342,599	152%	36%
2016		823,791	953,861	116%	38%
2017		958,775	893,767	93%	38%
2018		1,108,669	932,027	84%	39%
2019		1,043,105	851,499	82%	40%
2020		974,900	862,004	88%	40%
2021	903,335	864,314	96%	41%	
2022	826,010	862,095	104%	42%	
2023	762,416	861,126	113%	42%	
2024	649,864	863,432	133%	43%	
2025	551,731	869,311	158%	44%	
2026	508,243	879,225	173%	44%	
2027	461,803	894,006	194%	45%	
2028	422,758	912,812	216%	46%	
2029	387,221	935,055	241%	46%	
2030	353,881	959,334	271%	47%	
2031	322,477	984,244	305%	47%	
2032	292,785	1,009,836	345%	48%	
2033	264,747	1,036,080	391%	49%	
2034	238,278	1,061,242	445%	49%	
2035	213,439	1,084,739	508%	50%	
2036	190,174	1,104,810	581%	51%	
2037	168,435	1,120,172	665%	51%	
2038	148,262	1,128,934	761%	52%	
2039	129,648	1,130,686	872%	52%	
2040	112,620	1,125,469	999%	53%	
2041	97,193	1,112,737	1,145%	54%	
2042	83,295	1,092,583	1,312%	54%	
2043	70,895	1,065,806	1,503%	54%	
2044	59,914	1,035,156	1,728%	55%	
2045	50,267	1,000,936	1,991%	55%	
2046-2050	146,908	4,373,833	2,977%	57%	
2051-2055	49,779	3,094,328	6,216%	58%	
2056-2060	13,733	1,780,149	12,963%	58%	
2061-2065	2,869	795,450	27,726%	58%	
2066-2070	379	268,913	70,921%	58%	
2071-2075	23	67,617	294,541%	58%	

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 5**  
**MedAmerica and Affinity Partners**  
**Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2015**  
**Series 11 and Prior Policy Forms**

**Nationwide Experience**

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve <sup>[3]</sup>
	Incurred Claims <sup>[1]</sup>	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve <sup>[2]</sup>	
1992	0	0	0		0	
1993	112,935	112,935	0		0	
1994	28,746	28,746	0		0	
1995	109,652	109,652	0		0	
1996	134,262	134,262	0		0	
1997	264,541	264,541	0		0	
1998	631,867	631,867	0		0	
1999	1,469,714	1,469,714	0		0	
2000	1,172,992	1,172,992	0		0	
2001	2,210,887	2,210,887	0		0	
2002	4,131,980	3,969,608	162,373		162,373	
2003	3,506,680	3,410,832	95,848		95,848	
2004	6,602,535	6,338,845	263,690		263,690	
2005	6,824,784	6,608,736	216,048		216,048	
2006	7,359,318	7,123,498	235,820		235,820	
2007	10,552,392	10,302,510	249,882		249,882	
2008	8,394,073	7,853,745	540,328		540,328	
2009	11,313,758	10,270,931	1,042,827		1,042,827	
2010	15,723,015	13,340,663	2,382,352		2,382,352	
2011	13,541,344	11,693,315	1,848,029		1,848,029	
2012	17,141,023	11,983,432	5,157,592		5,157,592	
2013	14,626,127	9,305,173	5,320,953		5,320,953	
2014	22,967,435	8,862,880	14,104,555		14,104,555	
2015	20,806,755	2,005,949	14,959,761	3,841,045	18,800,806	329,207,078

**Pennsylvania-Specific Experience**

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve <sup>[3]</sup>
	Incurred Claims <sup>[1]</sup>	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve <sup>[2]</sup>	
1992	0	0	0		0	
1993	112,935	112,935	0		0	
1994	28,746	28,746	0		0	
1995	55,039	55,039	0		0	
1996	5,871	5,871	0		0	
1997	114,890	114,890	0		0	
1998	235,553	235,553	0		0	
1999	377,829	377,829	0		0	
2000	481,212	481,212	0		0	
2001	713,556	713,556	0		0	
2002	745,816	745,816	0		0	
2003	464,534	464,534	0		0	
2004	958,964	958,964	0		0	
2005	656,165	656,165	0		0	
2006	747,377	747,377	0		0	
2007	934,486	934,486	0		0	
2008	889,567	784,542	105,025		105,025	
2009	771,521	771,521	0		0	
2010	811,757	811,757	0		0	
2011	1,402,724	1,331,010	71,715		71,715	
2012	1,323,126	1,261,051	62,075		62,075	
2013	996,135	936,730	59,406		59,406	
2014	1,300,809	655,297	645,511		645,511	
2015	1,856,480	240,980	1,445,243	170,257	1,615,500	7,525,018

[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-a**  
**MedAmerica and Affinity Partners**  
**Nationwide Experience and Projections by Policy Year - Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
1	39,714,300	1,873,040	5%	26,100	5%
2	36,465,689	1,674,359	5%	24,605	5%
3	34,723,527	3,372,217	10%	23,556	6%
4	33,359,938	7,843,770	24%	22,604	10%
5	32,386,798	6,097,120	19%	21,977	11%
6	31,503,775	9,122,213	29%	21,378	14%
7	30,769,063	9,449,497	31%	20,774	16%
8	30,167,988	14,389,062	48%	20,095	19%
9	29,723,101	15,220,149	51%	19,437	21%
10	29,979,620	14,218,055	47%	18,866	23%
11	23,047,474	15,433,463	67%	18,273	26%
12	22,606,311	17,595,144	78%	17,732	28%
13	22,107,261	19,781,631	89%	17,179	31%
14	21,584,367	20,138,316	93%	16,583	33%
15	20,912,331	21,475,369	103%	16,023	35%
16	20,130,535	22,729,779	113%	15,445	38%
17	19,220,178	25,824,388	134%	14,882	40%
18	18,306,177	28,794,038	157%	14,317	43%
19	17,363,971	29,700,038	171%	13,741	46%
20	16,431,983	31,878,537	194%	13,208	49%
21	14,682,745	33,511,685	228%	12,649	51%
22	13,724,956	35,061,524	255%	12,091	54%
23	12,794,911	37,049,001	290%	11,534	57%
24	11,888,585	39,248,931	330%	10,979	60%
25	11,007,873	41,514,685	377%	10,426	63%
26	10,155,885	43,723,582	431%	9,876	66%
27	9,335,676	45,923,757	492%	9,333	69%
28	8,549,020	48,038,657	562%	8,796	73%
29	7,797,993	49,925,122	640%	8,268	76%
30	7,084,480	51,545,113	728%	7,751	79%
31	6,409,719	52,962,096	826%	7,246	82%
32	5,773,638	54,136,549	938%	6,754	85%
33	5,175,768	55,024,261	1,063%	6,275	88%
34	4,617,361	55,661,679	1,205%	5,812	91%
35	4,099,209	55,854,923	1,363%	5,367	94%
36	3,621,082	55,603,493	1,536%	4,939	97%
37	3,182,209	54,956,704	1,727%	4,531	99%
38	2,781,809	53,960,002	1,940%	4,144	102%
39	2,419,447	52,654,011	2,176%	3,778	104%
40	2,093,945	51,047,843	2,438%	3,435	106%
41	1,803,259	49,107,016	2,723%	3,114	108%
42	1,545,289	46,935,557	3,037%	2,815	110%
43	1,317,766	44,606,890	3,385%	2,538	112%
44	1,118,575	42,086,232	3,762%	2,283	113%
45	945,434	39,427,780	4,170%	2,050	114%
46	795,765	36,668,409	4,608%	1,836	116%
47	667,097	33,902,782	5,082%	1,642	117%
48	557,217	31,206,626	5,600%	1,465	118%
49	463,914	28,601,955	6,165%	1,305	119%
50	385,063	26,096,744	6,777%	1,161	119%
51-55	1,120,518	95,817,456	8,551%	4,102	122%
56-60	406,922	51,617,565	12,685%	2,162	123%
61-65	135,121	24,302,728	17,986%	1,034	123%
66-70	39,677	9,625,261	24,259%	409	123%
<b>Total</b>	<b>689,002,314</b>	<b>1,844,016,804</b>	<b>268%</b>	<b>558,674</b>	<b>123%</b>

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 6-b**  
**MedAmerica and Affinity Partners**  
**Nationwide Experience and Projections by Policy Year - After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
1	39,714,300	1,873,040	5%	26,100	5%
2	36,470,673	1,674,279	5%	24,603	5%
3	34,757,162	3,371,725	10%	23,550	6%
4	33,465,352	7,842,011	23%	22,589	10%
5	32,597,337	6,093,094	19%	21,950	11%
6	31,878,403	9,114,060	29%	21,337	14%
7	31,331,755	9,435,122	30%	20,716	16%
8	30,847,431	14,368,421	47%	20,033	19%
9	30,529,442	15,191,748	50%	19,370	21%
10	30,976,543	14,177,633	46%	18,790	23%
11	24,289,123	15,373,636	63%	18,183	25%
12	24,190,936	17,501,980	72%	17,606	28%
13	24,359,889	19,618,550	81%	16,994	30%
14	25,092,036	19,794,062	79%	16,212	32%
15	26,868,023	20,694,703	77%	15,468	34%
16	28,040,458	21,429,413	76%	14,777	36%
17	28,567,289	23,880,379	84%	14,124	37%
18	28,414,382	26,181,891	92%	13,528	39%
19	27,645,661	26,519,377	96%	12,949	41%
20	26,619,543	28,171,144	106%	12,424	43%
21	23,992,098	29,265,056	122%	11,880	45%
22	22,640,893	30,375,671	134%	11,352	47%
23	21,207,093	31,994,453	151%	10,828	49%
24	19,817,038	33,793,660	171%	10,305	51%
25	18,425,618	35,678,374	194%	9,788	53%
26	17,034,109	37,554,281	220%	9,278	55%
27	15,669,320	39,451,165	252%	8,774	57%
28	14,356,637	41,285,229	288%	8,277	59%
29	13,101,970	42,932,829	328%	7,787	61%
30	11,908,669	44,366,953	373%	7,306	64%
31	10,778,907	45,639,678	423%	6,837	66%
32	9,712,892	46,714,483	481%	6,379	68%
33	8,710,117	47,548,592	546%	5,932	70%
34	7,772,923	48,170,839	620%	5,501	72%
35	6,902,722	48,408,027	701%	5,084	74%
36	6,099,279	48,268,157	791%	4,684	76%
37	5,361,365	47,785,313	891%	4,302	78%
38	4,687,672	47,002,885	1,003%	3,938	80%
39	4,077,571	45,949,670	1,127%	3,595	82%
40	3,529,190	44,633,478	1,265%	3,272	83%
41	3,039,088	43,019,463	1,416%	2,969	85%
42	2,603,882	41,194,485	1,582%	2,688	86%
43	2,219,792	39,223,043	1,767%	2,426	87%
44	1,883,295	37,074,523	1,969%	2,185	88%
45	1,590,661	34,789,740	2,187%	1,964	89%
46	1,337,586	32,408,692	2,423%	1,761	90%
47	1,119,989	30,008,983	2,679%	1,576	91%
48	934,205	27,657,474	2,961%	1,408	92%
49	776,527	25,373,562	3,268%	1,256	93%
50	643,343	23,169,907	3,601%	1,118	93%
51-55	1,860,872	85,178,753	4,577%	3,963	95%
56-60	667,032	45,867,231	6,876%	2,100	96%
61-65	218,766	21,599,460	9,873%	1,009	96%
66-70	63,635	8,548,660	13,434%	400	96%
<b>Total</b>	<b>861,400,493</b>	<b>1,634,239,042</b>	<b>190%</b>	<b>543,227</b>	<b>96%</b>

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 7-a**  
**MedAmerica and BCNEPA**  
**Pennsylvania-Specific Experience and Projections by Policy Year - Before Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
1	3,432,705	141,681	4%	1,862	4%
2	2,690,018	35,491	1%	1,638	3%
3	2,388,162	71,375	3%	1,512	3%
4	2,220,471	148,292	7%	1,423	4%
5	2,098,827	295,852	14%	1,347	5%
6	2,002,461	849,104	42%	1,293	10%
7	1,895,506	1,003,609	53%	1,228	14%
8	1,785,397	1,024,653	57%	1,159	17%
9	1,694,438	814,667	48%	1,084	19%
10	1,602,874	895,913	56%	1,015	22%
11	1,491,744	778,479	52%	947	23%
12	1,406,779	1,700,582	121%	878	27%
13	1,315,969	1,142,603	87%	832	29%
14	1,249,918	991,183	79%	782	31%
15	1,179,099	1,540,711	131%	734	34%
16	1,092,508	1,202,064	110%	672	36%
17	1,003,139	1,016,090	101%	604	37%
18	926,994	1,894,934	204%	539	40%
19	871,598	1,507,254	173%	498	42%
20	820,540	1,557,366	190%	461	44%
21	667,908	1,419,467	213%	420	46%
22	595,462	1,111,861	187%	385	47%
23	535,737	1,178,621	220%	355	49%
24	482,464	1,206,347	250%	328	50%
25	434,046	1,235,527	285%	303	51%
26	389,171	1,260,609	324%	278	53%
27	347,932	1,284,785	369%	256	54%
28	310,249	1,299,604	419%	234	55%
29	275,993	1,317,005	477%	214	57%
30	244,963	1,332,990	544%	196	58%
31	216,869	1,340,935	618%	178	59%
32	191,454	1,345,868	703%	162	60%
33	168,520	1,364,575	810%	147	62%
34	147,874	1,374,668	930%	133	63%
35	129,334	1,369,786	1,059%	121	64%
36	112,694	1,359,853	1,207%	109	65%
37	97,767	1,342,547	1,373%	98	66%
38	84,401	1,308,465	1,550%	88	67%
39	72,484	1,273,639	1,757%	78	67%
40	61,900	1,227,113	1,982%	70	68%
41	52,552	1,181,189	2,248%	62	69%
42	44,325	1,125,080	2,538%	55	70%
43	37,121	1,057,611	2,849%	48	70%
44	30,850	983,537	3,188%	42	71%
45	25,447	916,493	3,602%	36	71%
46	20,823	834,348	4,007%	31	72%
47	16,893	756,303	4,477%	27	72%
48	13,584	678,587	4,996%	23	72%
49	10,826	599,523	5,538%	19	73%
50	8,548	527,344	6,169%	16	73%
51-55	20,995	1,673,969	7,973%	48	73%
56-60	4,690	591,077	12,604%	16	74%
61-65	702	140,460	19,997%	4	74%
66-70	52	19,774	37,876%	1	74%
<b>Total</b>	<b>39,023,776</b>	<b>55,651,461</b>	<b>143%</b>	<b>25,086</b>	<b>74%</b>

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.

**Attachment 7-b**  
**MedAmerica and BCNEPA**  
**Pennsylvania-Specific Experience and Projections by Policy Year - After Requested Rate Increase**  
**Series 11 and Prior Policy Forms**

Policy Year	Actual and Projected Experience using Current Assumptions				
	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Cumulative Loss Ratio w/ Interest <sup>[1]</sup>
1	3,432,705	141,681	4%	1,862	4%
2	2,690,018	35,491	1%	1,638	3%
3	2,388,162	71,375	3%	1,512	3%
4	2,220,471	148,292	7%	1,423	4%
5	2,098,827	295,852	14%	1,347	5%
6	2,002,461	849,104	42%	1,293	10%
7	1,895,506	1,003,609	53%	1,228	14%
8	1,785,397	1,024,653	57%	1,159	17%
9	1,694,438	814,667	48%	1,084	19%
10	1,603,000	895,913	56%	1,015	22%
11	1,492,715	778,481	52%	947	23%
12	1,410,128	1,700,553	121%	878	27%
13	1,333,985	1,142,503	86%	831	29%
14	1,305,424	989,491	76%	779	31%
15	1,299,004	1,530,122	118%	726	34%
16	1,275,793	1,176,975	92%	658	35%
17	1,272,141	965,814	76%	585	36%
18	1,215,509	1,830,064	151%	521	39%
19	1,164,146	1,427,498	123%	480	41%
20	1,108,822	1,464,814	132%	443	42%
21	882,985	1,316,675	149%	403	44%
22	801,363	1,000,139	125%	368	45%
23	738,360	1,053,590	143%	337	46%
24	693,385	1,059,758	153%	309	47%
25	652,211	1,065,159	163%	282	48%
26	602,335	1,072,074	178%	259	49%
27	543,231	1,086,815	200%	238	50%
28	487,007	1,095,534	225%	218	51%
29	435,646	1,105,821	254%	200	52%
30	388,866	1,115,067	287%	183	53%
31	346,253	1,118,433	323%	167	53%
32	307,441	1,119,628	364%	152	54%
33	272,161	1,131,925	416%	138	55%
34	240,147	1,138,189	474%	125	56%
35	211,158	1,133,535	537%	113	57%
36	184,921	1,125,395	609%	102	58%
37	161,186	1,111,526	690%	92	58%
38	139,751	1,084,718	776%	83	59%
39	120,482	1,058,148	878%	74	60%
40	103,230	1,022,291	990%	66	60%
41	87,887	987,741	1,124%	59	61%
42	74,292	945,108	1,272%	52	61%
43	62,319	893,114	1,433%	46	62%
44	51,848	834,226	1,609%	40	62%
45	42,786	780,437	1,824%	35	63%
46	35,002	713,822	2,039%	30	63%
47	28,369	650,089	2,292%	26	63%
48	22,778	585,750	2,572%	22	63%
49	18,116	519,257	2,866%	19	64%
50	14,268	457,968	3,210%	16	64%
51-55	34,731	1,466,184	4,222%	46	64%
56-60	7,577	526,748	6,952%	16	64%
61-65	1,103	128,120	11,612%	4	64%
66-70	78	18,773	24,108%	1	64%
<b>Total</b>	<b>43,481,925</b>	<b>49,808,708</b>	<b>115%</b>	<b>24,726</b>	<b>64%</b>

[1] With interest values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue.



An  Excellus Company

### Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective October 3, 2016, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings as directed by MedAmerica. Milliman 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

A handwritten signature in blue ink that reads "Bill Naylor".

\_\_\_\_\_  
Bill Naylor, President  
MedAmerica Insurance Company

A handwritten date in blue ink that reads "11/13/17".

\_\_\_\_\_  
Date