# Filing at a Glance

| | |
|---|---|
| Company: | MedAmerica Insurance Company |
| Product Name: | Long-Term Care |
| State: | Pennsylvania |
| TOI: | LTC03I Individual Long Term Care |
| Sub-TOI: | LTC03I.001 Qualified |
| Filing Type: | Rate - Other (Not M.U. or G.I. Product) |
| Date Submitted: | 04/29/2022 |
| SERFF Tr Num: | MILL-133176463 |
| SERFF Status: | Assigned |
| State Tr Num: | MILL-133176463 |
| State Status: | Received Review in Progress |
| Co Tr Num: | SIMPLICITY |
| Effective Date Requested: | On Approval |
| Author(s): | Courtney Williamson, Joe Neary, Cassi Noel, Derek Lesniak, Matt Mickolichek, Lola Heimlich, Ben Pearson |
| Reviewer(s): | Lorraine Badarzynski (primary), Jim Laverty |
| Disposition Date: | |
| Disposition Status: | |
| Effective Date: | |

State Filing Description:

Proposed 26.70% increase on 243 policyholders of SPL-336 and FSPL-336.

**State:** *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *Long-Term Care*
**Project Name/Number:** *MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10*

# General Information

Project Name: MedAmerica Nationwide 2022 Rate Increase
Project Number: 145MAI01-60.10
Requested Filing Mode: Review & Approval

Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 26.7%

Deemer Date:
Submitted By: Joe Neary

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Pennsylvania is the state of domicile.

Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/30/2022
State Status Changed: 05/03/2022
Created By: Lola Heimlich
Corresponding Filing Tracking Number:
State TOI: LTC03I Individual Long Term Care

Filing Description:

On behalf of the company, we are submitting this rate filing for your review. This is an existing individual policy form(s) that provides long-term care coverage. The company issued this policy form(s) in Pennsylvania from April 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction.

The company is requesting a premium rate increase on this form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The requested rate increase varies by inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. The enclosed cover letter provides the requested rate increases in this jurisdiction by inflation option.

Prior rate increases have been approved and implemented on this form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this rate increase request to help alleviate the adverse performance on this block of business.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), 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. 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. If the cumulative requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department’s review, which demonstrates that appropriate administration and claims processing procedures are in effect.

# Company and Contact

## Filing Contact Information

| | | | |
|---|---|---|---|
| ***State:*** | *Pennsylvania* | ***Filing Company:*** | *MedAmerica Insurance Company* |
| ***TOI/Sub-TOI:*** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| ***Product Name:*** | *Long-Term Care* | | |
| ***Project Name/Number:*** | *MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10* | | |

Courtney Williamson, Associate Actuary
8500 Normandale Lake Blvd.
Suite 1850
Minneapolis, MN 55437

courtney.williamson@milliman.com
952-820-2413 [Phone]

## 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 Group | Company Type: |
| (800) 544-0327 ext. [Phone] | FEIN Number: 34-0977231 | Life/Accident/Health |
| | | State ID Number: |

| | | | |
|---|---|---|---|
| **State:** | *Pennsylvania* | **Filing Company:** | *MedAmerica Insurance Company* |
| **TOI/Sub-TOI:** | *LTC03I Individual Long Term Care/LTC03I.001 Qualified* | | |
| **Product Name:** | *Long-Term Care* | | |
| **Project Name/Number:** | *MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10* | | |

# Filing Fees

## State Fees

| | |
|---|---|
| Fee Required? | No |
| Retaliatory? | No |
| Fee Explanation: | |

**State:** *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *Long-Term Care*
**Project Name/Number:** *MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10*

## Rate Information

Rate data applies to filing.

**Filing Method:** Review and Approval
**Rate Change Type:** Increase
**Overall Percentage of Last Rate Revision:** 13.500%
**Effective Date of Last Rate Revision:** 07/24/2021
**Filing Method of Last Filing:** Review and Approval
**SERFF Tracking Number of Last Filing:** MILL-132544129

### 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 | 26.700% | 26.700% | $297,610 | 243 | $1,114,727 | 30.000% | 0.000% |

**State:** *Pennsylvania* **Filing Company:** *MedAmerica Insurance Company*
**TOI/Sub-TOI:** *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
**Product Name:** *Long-Term Care*
**Project Name/Number:** *MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10*

## Rate/Rule Schedule

| Item No. | Schedule Item Status | Document Name | Affected Form Numbers (Separated with commas) | Rate Action | Rate Action Information | Attachments |
|---|---|---|---|---|---|---|
| 1 | | Rate Tables | SPL-336, FSPL-336 | Revised | Previous State Filing Number: MILL-132544129<br>Percent Rate Change Request: 26.7 | PA_MedAmerica_Simplicity Current Premium Rates_20220425.pdf, PA_MedAmerica_Simplicity Proposed Premium Rates_20220425.pdf, |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – No Maximum Rider**
**Form Number: CMP**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 107.00 | 147.00 | 175.00 | 206.00 | 242.00 | 342.00 |
| 30 | 115.00 | 155.00 | 187.00 | 214.00 | 254.00 | 357.00 |
| 31 | 115.00 | 159.00 | 191.00 | 218.00 | 266.00 | 369.00 |
| 32 | 119.00 | 163.00 | 199.00 | 230.00 | 270.00 | 381.00 |
| 33 | 127.00 | 171.00 | 203.00 | 234.00 | 278.00 | 393.00 |
| 34 | 127.00 | 175.00 | 214.00 | 242.00 | 286.00 | 405.00 |
| 35 | 131.00 | 179.00 | 218.00 | 246.00 | 294.00 | 417.00 |
| 36 | 135.00 | 183.00 | 222.00 | 258.00 | 302.00 | 429.00 |
| 37 | 139.00 | 187.00 | 230.00 | 266.00 | 314.00 | 441.00 |
| 38 | 143.00 | 199.00 | 234.00 | 274.00 | 322.00 | 457.00 |
| 39 | 151.00 | 203.00 | 242.00 | 282.00 | 334.00 | 465.00 |
| 40 | 151.00 | 206.00 | 250.00 | 286.00 | 345.00 | 480.00 |
| 41 | 155.00 | 210.00 | 258.00 | 294.00 | 349.00 | 496.00 |
| 42 | 163.00 | 218.00 | 266.00 | 306.00 | 365.00 | 508.00 |
| 43 | 167.00 | 226.00 | 274.00 | 310.00 | 373.00 | 520.00 |
| 44 | 171.00 | 230.00 | 278.00 | 322.00 | 381.00 | 536.00 |
| 45 | 169.00 | 230.00 | 280.00 | 318.00 | 379.00 | 536.00 |
| 46 | 169.00 | 229.00 | 278.00 | 320.00 | 383.00 | 538.00 |
| 47 | 174.00 | 233.00 | 285.00 | 322.00 | 389.00 | 544.00 |
| 48 | 174.00 | 236.00 | 287.00 | 327.00 | 388.00 | 548.00 |
| 49 | 173.00 | 234.00 | 287.00 | 329.00 | 393.00 | 552.00 |
| 50 | 177.00 | 240.00 | 293.00 | 335.00 | 402.00 | 565.00 |
| 51 | 179.00 | 245.00 | 301.00 | 343.00 | 406.00 | 574.00 |
| 52 | 184.00 | 251.00 | 306.00 | 352.00 | 418.00 | 588.00 |
| 53 | 189.00 | 254.00 | 310.00 | 354.00 | 423.00 | 595.00 |
| 54 | 192.00 | 260.00 | 315.00 | 363.00 | 431.00 | 609.00 |
| 55 | 198.00 | 274.00 | 332.00 | 376.00 | 452.00 | 636.00 |
| 56 | 202.00 | 273.00 | 334.00 | 384.00 | 458.00 | 643.00 |
| 57 | 203.00 | 279.00 | 339.00 | 385.00 | 465.00 | 654.00 |
| 58 | 206.00 | 281.00 | 343.00 | 389.00 | 467.00 | 664.00 |
| 59 | 207.00 | 284.00 | 349.00 | 397.00 | 478.00 | 672.00 |
| 60 | 223.00 | 300.00 | 372.00 | 423.00 | 510.00 | 717.00 |
| 61 | 226.00 | 308.00 | 377.00 | 430.00 | 518.00 | 732.00 |
| 62 | 229.00 | 311.00 | 378.00 | 436.00 | 524.00 | 744.00 |
| 63 | 230.00 | 313.00 | 384.00 | 443.00 | 528.00 | 749.00 |
| 64 | 233.00 | 320.00 | 389.00 | 447.00 | 539.00 | 761.00 |
| 65 | 242.00 | 331.00 | 406.00 | 466.00 | 559.00 | 800.00 |
| 66 | 242.00 | 334.00 | 410.00 | 469.00 | 567.00 | 812.00 |
| 67 | 244.00 | 337.00 | 414.00 | 477.00 | 578.00 | 827.00 |
| 68 | 245.00 | 338.00 | 415.00 | 479.00 | 580.00 | 835.00 |
| 69 | 243.00 | 339.00 | 417.00 | 482.00 | 588.00 | 847.00 |
| 70 | 250.00 | 342.00 | 426.00 | 489.00 | 596.00 | 864.00 |
| 71 | 252.00 | 348.00 | 433.00 | 501.00 | 610.00 | 887.00 |
| 72 | 255.00 | 355.00 | 440.00 | 513.00 | 625.00 | 913.00 |
| 73 | 256.00 | 357.00 | 443.00 | 517.00 | 632.00 | 927.00 |
| 74 | 259.00 | 361.00 | 449.00 | 524.00 | 644.00 | 951.00 |
| 75 | 300.00 | 422.00 | 532.00 | 622.00 | 776.00 | 1,172.00 |
| 76 | 294.00 | 416.00 | 526.00 | 619.00 | 775.00 | 1,176.00 |
| 77 | 288.00 | 409.00 | 517.00 | 610.00 | 767.00 | 1,174.00 |
| 78 | 281.00 | 400.00 | 508.00 | 603.00 | 764.00 | 1,180.00 |
| 79 | 273.00 | 395.00 | 502.00 | 600.00 | 761.00 | 1,188.00 |
| 80 | 267.00 | 389.00 | 500.00 | 597.00 | N/A | N/A |
| 81 | 257.00 | 375.00 | 486.00 | 584.00 | N/A | N/A |
| 82 | 243.00 | 358.00 | 469.00 | 564.00 | N/A | N/A |
| 83 | 229.00 | 339.00 | 445.00 | 543.00 | N/A | N/A |
| 84 | 213.00 | 322.00 | 427.00 | 521.00 | N/A | N/A |
| 85 | 201.00 | 310.00 | 420.00 | 523.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – 2 X Maximum Rider**
**Form Number: CMP2X**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 12.00 | 12.00 | 16.00 | 24.00 | 24.00 | 40.00 |
| 30 | 12.00 | 16.00 | 20.00 | 24.00 | 24.00 | 40.00 |
| 31 | 12.00 | 16.00 | 20.00 | 24.00 | 28.00 | 40.00 |
| 32 | 12.00 | 16.00 | 24.00 | 28.00 | 32.00 | 44.00 |
| 33 | 16.00 | 20.00 | 24.00 | 28.00 | 32.00 | 48.00 |
| 34 | 12.00 | 20.00 | 28.00 | 28.00 | 36.00 | 52.00 |
| 35 | 16.00 | 24.00 | 28.00 | 28.00 | 36.00 | 56.00 |
| 36 | 16.00 | 24.00 | 28.00 | 36.00 | 40.00 | 60.00 |
| 37 | 20.00 | 24.00 | 32.00 | 36.00 | 44.00 | 64.00 |
| 38 | 20.00 | 28.00 | 32.00 | 40.00 | 48.00 | 68.00 |
| 39 | 24.00 | 32.00 | 36.00 | 44.00 | 52.00 | 71.00 |
| 40 | 24.00 | 32.00 | 36.00 | 44.00 | 56.00 | 75.00 |
| 41 | 24.00 | 36.00 | 40.00 | 48.00 | 60.00 | 83.00 |
| 42 | 28.00 | 36.00 | 44.00 | 52.00 | 64.00 | 91.00 |
| 43 | 32.00 | 40.00 | 48.00 | 56.00 | 67.00 | 95.00 |
| 44 | 32.00 | 44.00 | 52.00 | 60.00 | 71.00 | 103.00 |
| 45 | 34.00 | 46.00 | 54.00 | 61.00 | 73.00 | 107.00 |
| 46 | 34.00 | 45.00 | 56.00 | 64.00 | 79.00 | 113.00 |
| 47 | 37.00 | 52.00 | 63.00 | 67.00 | 85.00 | 118.00 |
| 48 | 40.00 | 54.00 | 65.00 | 73.00 | 87.00 | 127.00 |
| 49 | 39.00 | 53.00 | 71.00 | 78.00 | 92.00 | 134.00 |
| 50 | 46.00 | 56.00 | 71.00 | 81.00 | 99.00 | 141.00 |
| 51 | 46.00 | 63.00 | 77.00 | 91.00 | 105.00 | 151.00 |
| 52 | 52.00 | 66.00 | 84.00 | 97.00 | 111.00 | 160.00 |
| 53 | 55.00 | 72.00 | 86.00 | 100.00 | 117.00 | 169.00 |
| 54 | 58.00 | 79.00 | 92.00 | 109.00 | 127.00 | 181.00 |
| 55 | 62.00 | 86.00 | 103.00 | 116.00 | 140.00 | 198.00 |
| 56 | 67.00 | 91.00 | 108.00 | 125.00 | 148.00 | 209.00 |
| 57 | 70.00 | 96.00 | 116.00 | 133.00 | 159.00 | 226.00 |
| 58 | 75.00 | 101.00 | 124.00 | 141.00 | 167.00 | 239.00 |
| 59 | 81.00 | 110.00 | 132.00 | 152.00 | 181.00 | 252.00 |
| 60 | 90.00 | 120.00 | 149.00 | 168.00 | 200.00 | 281.00 |
| 61 | 97.00 | 132.00 | 157.00 | 179.00 | 214.00 | 301.00 |
| 62 | 101.00 | 137.00 | 165.00 | 192.00 | 226.00 | 320.00 |
| 63 | 109.00 | 145.00 | 177.00 | 204.00 | 239.00 | 339.00 |
| 64 | 115.00 | 156.00 | 187.00 | 213.00 | 256.00 | 360.00 |
| 65 | 127.00 | 173.00 | 207.00 | 239.00 | 282.00 | 409.00 |
| 66 | 132.00 | 183.00 | 219.00 | 250.00 | 301.00 | 433.00 |
| 67 | 140.00 | 192.00 | 233.00 | 269.00 | 321.00 | 463.00 |
| 68 | 146.00 | 200.00 | 245.00 | 282.00 | 338.00 | 492.00 |
| 69 | 153.00 | 210.00 | 259.00 | 298.00 | 360.00 | 523.00 |
| 70 | 163.00 | 222.00 | 275.00 | 314.00 | 382.00 | 558.00 |
| 71 | 171.00 | 234.00 | 292.00 | 335.00 | 406.00 | 597.00 |
| 72 | 180.00 | 250.00 | 308.00 | 358.00 | 435.00 | 643.00 |
| 73 | 189.00 | 261.00 | 322.00 | 376.00 | 458.00 | 681.00 |
| 74 | 198.00 | 273.00 | 339.00 | 395.00 | 485.00 | 727.00 |
| 75 | 237.00 | 332.00 | 417.00 | 491.00 | 608.00 | 932.00 |
| 76 | 241.00 | 340.00 | 428.00 | 502.00 | 629.00 | 971.00 |
| 77 | 243.00 | 344.00 | 435.00 | 512.00 | 646.00 | 1,001.00 |
| 78 | 244.00 | 347.00 | 442.00 | 522.00 | 662.00 | 1,035.00 |
| 79 | 243.00 | 350.00 | 447.00 | 534.00 | 677.00 | 1,067.00 |
| 80 | 242.00 | 353.00 | 455.00 | 544.00 | N/A | N/A |
| 81 | 238.00 | 349.00 | 451.00 | 543.00 | N/A | N/A |
| 82 | 228.00 | 337.00 | 441.00 | 533.00 | N/A | N/A |
| 83 | 218.00 | 324.00 | 426.00 | 520.00 | N/A | N/A |
| 84 | 207.00 | 312.00 | 412.00 | 505.00 | N/A | N/A |
| 85 | 197.00 | 302.00 | 410.00 | 513.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Simple Benefit Increase Rider**
**Form Number: SBIR**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 24.00 | 32.00 | 44.00 | 56.00 | 64.00 | 99.00 |
| 30 | 28.00 | 36.00 | 48.00 | 56.00 | 64.00 | 103.00 |
| 31 | 28.00 | 40.00 | 48.00 | 56.00 | 71.00 | 107.00 |
| 32 | 32.00 | 40.00 | 52.00 | 64.00 | 75.00 | 115.00 |
| 33 | 32.00 | 44.00 | 56.00 | 64.00 | 79.00 | 123.00 |
| 34 | 32.00 | 48.00 | 60.00 | 68.00 | 83.00 | 127.00 |
| 35 | 36.00 | 52.00 | 64.00 | 71.00 | 87.00 | 135.00 |
| 36 | 36.00 | 52.00 | 64.00 | 75.00 | 91.00 | 147.00 |
| 37 | 40.00 | 56.00 | 68.00 | 83.00 | 95.00 | 151.00 |
| 38 | 40.00 | 60.00 | 71.00 | 87.00 | 103.00 | 163.00 |
| 39 | 48.00 | 64.00 | 75.00 | 91.00 | 111.00 | 167.00 |
| 40 | 48.00 | 67.00 | 79.00 | 91.00 | 119.00 | 175.00 |
| 41 | 48.00 | 67.00 | 83.00 | 99.00 | 123.00 | 191.00 |
| 42 | 56.00 | 71.00 | 91.00 | 107.00 | 131.00 | 199.00 |
| 43 | 56.00 | 75.00 | 95.00 | 107.00 | 135.00 | 206.00 |
| 44 | 60.00 | 83.00 | 99.00 | 119.00 | 143.00 | 218.00 |
| 45 | 61.00 | 84.00 | 103.00 | 119.00 | 146.00 | 222.00 |
| 46 | 64.00 | 86.00 | 105.00 | 120.00 | 150.00 | 229.00 |
| 47 | 67.00 | 89.00 | 111.00 | 126.00 | 155.00 | 237.00 |
| 48 | 69.00 | 91.00 | 116.00 | 131.00 | 160.00 | 243.00 |
| 49 | 67.00 | 92.00 | 117.00 | 134.00 | 166.00 | 251.00 |
| 50 | 71.00 | 99.00 | 120.00 | 141.00 | 173.00 | 265.00 |
| 51 | 74.00 | 102.00 | 130.00 | 151.00 | 179.00 | 273.00 |
| 52 | 80.00 | 108.00 | 132.00 | 157.00 | 188.00 | 289.00 |
| 53 | 83.00 | 113.00 | 138.00 | 158.00 | 196.00 | 296.00 |
| 54 | 86.00 | 116.00 | 144.00 | 168.00 | 205.00 | 311.00 |
| 55 | 89.00 | 127.00 | 154.00 | 178.00 | 219.00 | 332.00 |
| 56 | 94.00 | 128.00 | 158.00 | 185.00 | 226.00 | 344.00 |
| 57 | 96.00 | 136.00 | 166.00 | 193.00 | 236.00 | 355.00 |
| 58 | 98.00 | 137.00 | 173.00 | 199.00 | 242.00 | 369.00 |
| 59 | 103.00 | 145.00 | 178.00 | 207.00 | 252.00 | 381.00 |
| 60 | 113.00 | 155.00 | 194.00 | 226.00 | 275.00 | 414.00 |
| 61 | 116.00 | 163.00 | 201.00 | 232.00 | 286.00 | 430.00 |
| 62 | 122.00 | 168.00 | 207.00 | 241.00 | 296.00 | 445.00 |
| 63 | 124.00 | 171.00 | 212.00 | 248.00 | 301.00 | 457.00 |
| 64 | 127.00 | 179.00 | 222.00 | 256.00 | 314.00 | 472.00 |
| 65 | 135.00 | 190.00 | 236.00 | 274.00 | 334.00 | 510.00 |
| 66 | 138.00 | 197.00 | 242.00 | 281.00 | 346.00 | 528.00 |
| 67 | 142.00 | 200.00 | 249.00 | 293.00 | 359.00 | 545.00 |
| 68 | 146.00 | 205.00 | 255.00 | 301.00 | 370.00 | 561.00 |
| 69 | 148.00 | 210.00 | 262.00 | 306.00 | 381.00 | 580.00 |
| 70 | 155.00 | 217.00 | 273.00 | 316.00 | 395.00 | 604.00 |
| 71 | 159.00 | 222.00 | 282.00 | 330.00 | 408.00 | 627.00 |
| 72 | 163.00 | 230.00 | 293.00 | 343.00 | 428.00 | 658.00 |
| 73 | 167.00 | 236.00 | 298.00 | 352.00 | 440.00 | 679.00 |
| 74 | 171.00 | 244.00 | 305.00 | 363.00 | 456.00 | 707.00 |
| 75 | 200.00 | 288.00 | 369.00 | 439.00 | 559.00 | 891.00 |
| 76 | 201.00 | 289.00 | 371.00 | 442.00 | 567.00 | 909.00 |
| 77 | 199.00 | 288.00 | 372.00 | 442.00 | 571.00 | 922.00 |
| 78 | 196.00 | 285.00 | 370.00 | 444.00 | 577.00 | 938.00 |
| 79 | 193.00 | 284.00 | 370.00 | 447.00 | 584.00 | 958.00 |
| 80 | 191.00 | 284.00 | 373.00 | 453.00 | N/A | N/A |
| 81 | 185.00 | 279.00 | 366.00 | 449.00 | N/A | N/A |
| 82 | 177.00 | 266.00 | 358.00 | 439.00 | N/A | N/A |
| 83 | 166.00 | 256.00 | 343.00 | 424.00 | N/A | N/A |
| 84 | 158.00 | 244.00 | 330.00 | 412.00 | N/A | N/A |
| 85 | 149.00 | 235.00 | 330.00 | 420.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Indexing: None**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 22.00 | 28.00 | 31.00 | 31.00 | 38.00 | 47.00 |
| 30 | 22.00 | 28.00 | 31.00 | 35.00 | 41.00 | 50.00 |
| 31 | 25.00 | 28.00 | 35.00 | 38.00 | 41.00 | 53.00 |
| 32 | 25.00 | 31.00 | 35.00 | 38.00 | 44.00 | 57.00 |
| 33 | 25.00 | 31.00 | 38.00 | 41.00 | 47.00 | 60.00 |
| 34 | 28.00 | 35.00 | 38.00 | 44.00 | 50.00 | 63.00 |
| 35 | 28.00 | 35.00 | 41.00 | 47.00 | 53.00 | 66.00 |
| 36 | 31.00 | 38.00 | 44.00 | 47.00 | 57.00 | 69.00 |
| 37 | 31.00 | 41.00 | 47.00 | 50.00 | 60.00 | 75.00 |
| 38 | 35.00 | 41.00 | 50.00 | 53.00 | 63.00 | 79.00 |
| 39 | 35.00 | 44.00 | 53.00 | 57.00 | 66.00 | 85.00 |
| 40 | 38.00 | 47.00 | 57.00 | 63.00 | 69.00 | 91.00 |
| 41 | 41.00 | 50.00 | 60.00 | 66.00 | 75.00 | 94.00 |
| 42 | 41.00 | 53.00 | 63.00 | 69.00 | 79.00 | 101.00 |
| 43 | 44.00 | 57.00 | 66.00 | 75.00 | 85.00 | 110.00 |
| 44 | 47.00 | 60.00 | 72.00 | 79.00 | 91.00 | 116.00 |
| 45 | 48.00 | 61.00 | 73.00 | 82.00 | 94.00 | 118.00 |
| 46 | 51.00 | 66.00 | 77.00 | 86.00 | 98.00 | 125.00 |
| 47 | 53.00 | 67.00 | 79.00 | 91.00 | 103.00 | 132.00 |
| 48 | 55.00 | 72.00 | 83.00 | 95.00 | 109.00 | 138.00 |
| 49 | 59.00 | 76.00 | 87.00 | 98.00 | 112.00 | 143.00 |
| 50 | 62.00 | 81.00 | 95.00 | 106.00 | 120.00 | 154.00 |
| 51 | 67.00 | 86.00 | 100.00 | 111.00 | 131.00 | 164.00 |
| 52 | 69.00 | 91.00 | 107.00 | 118.00 | 138.00 | 173.00 |
| 53 | 74.00 | 96.00 | 115.00 | 128.00 | 147.00 | 186.00 |
| 54 | 79.00 | 103.00 | 122.00 | 136.00 | 157.00 | 198.00 |
| 55 | 87.00 | 111.00 | 133.00 | 149.00 | 171.00 | 217.00 |
| 56 | 91.00 | 120.00 | 142.00 | 158.00 | 182.00 | 230.00 |
| 57 | 98.00 | 127.00 | 151.00 | 169.00 | 193.00 | 243.00 |
| 58 | 104.00 | 135.00 | 158.00 | 179.00 | 205.00 | 257.00 |
| 59 | 110.00 | 143.00 | 169.00 | 189.00 | 218.00 | 274.00 |
| 60 | 123.00 | 161.00 | 189.00 | 212.00 | 243.00 | 307.00 |
| 61 | 129.00 | 169.00 | 201.00 | 226.00 | 258.00 | 323.00 |
| 62 | 138.00 | 182.00 | 215.00 | 240.00 | 276.00 | 344.00 |
| 63 | 145.00 | 192.00 | 227.00 | 253.00 | 293.00 | 363.00 |
| 64 | 155.00 | 203.00 | 242.00 | 271.00 | 310.00 | 387.00 |
| 65 | 173.00 | 228.00 | 271.00 | 303.00 | 351.00 | 436.00 |
| 66 | 186.00 | 244.00 | 291.00 | 326.00 | 375.00 | 466.00 |
| 67 | 200.00 | 263.00 | 312.00 | 349.00 | 401.00 | 499.00 |
| 68 | 213.00 | 281.00 | 334.00 | 374.00 | 431.00 | 534.00 |
| 69 | 227.00 | 299.00 | 357.00 | 400.00 | 459.00 | 570.00 |
| 70 | 244.00 | 325.00 | 386.00 | 434.00 | 499.00 | 618.00 |
| 71 | 266.00 | 354.00 | 420.00 | 472.00 | 544.00 | 674.00 |
| 72 | 289.00 | 384.00 | 458.00 | 513.00 | 592.00 | 733.00 |
| 73 | 312.00 | 416.00 | 496.00 | 556.00 | 642.00 | 794.00 |
| 74 | 338.00 | 450.00 | 538.00 | 604.00 | 697.00 | 861.00 |
| 75 | 446.00 | 596.00 | 714.00 | 805.00 | 932.00 | 1,158.00 |
| 76 | 476.00 | 637.00 | 764.00 | 862.00 | 998.00 | 1,240.00 |
| 77 | 510.00 | 683.00 | 820.00 | 926.00 | 1,073.00 | 1,334.00 |
| 78 | 545.00 | 732.00 | 880.00 | 993.00 | 1,150.00 | 1,428.00 |
| 79 | 580.00 | 779.00 | 938.00 | 1,058.00 | 1,228.00 | 1,522.00 |
| 80 | 637.00 | 857.00 | 1,033.00 | 1,169.00 | N/A | N/A |
| 81 | 679.00 | 916.00 | 1,107.00 | 1,252.00 | N/A | N/A |
| 82 | 717.00 | 969.00 | 1,169.00 | 1,324.00 | N/A | N/A |
| 83 | 762.00 | 1,031.00 | 1,247.00 | 1,412.00 | N/A | N/A |
| 84 | 809.00 | 1,096.00 | 1,326.00 | 1,503.00 | N/A | N/A |
| 85 | 941.00 | 1,284.00 | 1,560.00 | 1,773.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – No Maximum Rider**
**Form Number: CMP**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 96.50 | 132.20 | 157.30 | 185.80 | 218.00 | 307.40 |
| 30 | 103.60 | 139.40 | 168.00 | 193.00 | 228.70 | 321.70 |
| 31 | 103.60 | 143.00 | 171.50 | 196.60 | 239.50 | 332.40 |
| 32 | 107.20 | 146.50 | 178.70 | 207.30 | 243.00 | 343.10 |
| 33 | 114.40 | 153.70 | 182.30 | 210.90 | 250.20 | 353.80 |
| 34 | 114.40 | 157.30 | 193.00 | 218.00 | 257.30 | 364.50 |
| 35 | 117.90 | 160.80 | 196.60 | 221.60 | 264.50 | 375.30 |
| 36 | 121.50 | 164.40 | 200.10 | 232.30 | 271.60 | 386.00 |
| 37 | 125.10 | 168.00 | 207.30 | 239.50 | 282.30 | 396.70 |
| 38 | 128.70 | 178.70 | 210.90 | 246.60 | 289.50 | 411.00 |
| 39 | 135.80 | 182.30 | 218.00 | 253.70 | 300.20 | 418.10 |
| 40 | 135.80 | 185.80 | 225.10 | 257.30 | 310.90 | 432.30 |
| 41 | 139.30 | 189.40 | 232.20 | 264.40 | 314.40 | 446.60 |
| 42 | 146.50 | 196.50 | 239.40 | 275.10 | 328.70 | 457.30 |
| 43 | 150.10 | 203.70 | 246.50 | 278.70 | 335.90 | 468.10 |
| 44 | 153.60 | 207.20 | 250.10 | 289.40 | 343.00 | 482.40 |
| 45 | 151.70 | 206.90 | 251.70 | 286.20 | 341.30 | 482.70 |
| 46 | 152.20 | 206.40 | 250.30 | 287.60 | 345.10 | 483.80 |
| 47 | 156.50 | 209.80 | 256.40 | 289.70 | 349.70 | 489.50 |
| 48 | 156.80 | 212.30 | 258.00 | 293.90 | 349.50 | 493.20 |
| 49 | 156.10 | 210.20 | 258.00 | 296.20 | 353.50 | 496.90 |
| 50 | 158.90 | 216.00 | 263.70 | 301.80 | 362.20 | 508.30 |
| 51 | 160.70 | 220.50 | 270.90 | 308.70 | 365.40 | 516.60 |
| 52 | 166.00 | 225.60 | 275.70 | 316.40 | 375.90 | 529.50 |
| 53 | 170.20 | 229.00 | 278.60 | 318.80 | 380.70 | 535.50 |
| 54 | 172.40 | 234.00 | 283.30 | 326.40 | 387.90 | 548.00 |
| 55 | 178.60 | 246.30 | 298.70 | 338.70 | 406.40 | 572.70 |
| 56 | 181.90 | 245.60 | 300.20 | 345.70 | 412.40 | 579.10 |
| 57 | 182.30 | 251.10 | 304.90 | 346.70 | 418.40 | 588.80 |
| 58 | 185.40 | 253.00 | 308.90 | 350.10 | 420.70 | 597.20 |
| 59 | 186.00 | 255.70 | 313.90 | 357.50 | 430.10 | 604.50 |
| 60 | 200.60 | 270.40 | 334.40 | 380.90 | 459.40 | 645.60 |
| 61 | 203.50 | 276.90 | 339.10 | 387.20 | 466.30 | 658.50 |
| 62 | 205.80 | 279.90 | 340.30 | 392.40 | 472.00 | 669.60 |
| 63 | 207.10 | 281.40 | 345.20 | 398.30 | 475.20 | 674.40 |
| 64 | 210.00 | 287.80 | 350.00 | 401.90 | 484.90 | 684.50 |
| 65 | 217.70 | 298.00 | 365.30 | 419.80 | 502.70 | 720.30 |
| 66 | 217.40 | 300.80 | 369.10 | 422.20 | 510.70 | 730.60 |
| 67 | 219.50 | 303.30 | 372.40 | 429.10 | 520.30 | 744.70 |
| 68 | 220.20 | 304.00 | 373.50 | 430.90 | 521.90 | 751.70 |
| 69 | 219.10 | 305.40 | 375.30 | 433.60 | 529.10 | 762.20 |
| 70 | 224.80 | 307.40 | 383.10 | 440.50 | 536.80 | 777.70 |
| 71 | 226.70 | 312.90 | 389.90 | 451.20 | 548.60 | 798.00 |
| 72 | 229.50 | 319.50 | 396.00 | 461.30 | 562.50 | 821.30 |
| 73 | 230.30 | 321.00 | 398.50 | 464.90 | 569.00 | 834.70 |
| 74 | 232.70 | 324.90 | 403.90 | 471.90 | 579.50 | 856.10 |
| 75 | 270.20 | 380.10 | 478.90 | 560.20 | 698.60 | 1,054.50 |
| 76 | 264.70 | 374.40 | 473.40 | 557.30 | 697.20 | 1,058.70 |
| 77 | 258.90 | 368.40 | 465.20 | 549.40 | 690.50 | 1,056.80 |
| 78 | 252.50 | 360.20 | 457.50 | 542.30 | 687.20 | 1,061.90 |
| 79 | 245.30 | 355.60 | 451.70 | 539.60 | 684.70 | 1,069.00 |
| 80 | 239.90 | 349.80 | 449.80 | 537.70 | N/A | N/A |
| 81 | 231.40 | 337.30 | 437.30 | 525.60 | N/A | N/A |
| 82 | 218.50 | 322.10 | 421.70 | 508.00 | N/A | N/A |
| 83 | 205.90 | 305.10 | 400.60 | 488.60 | N/A | N/A |
| 84 | 192.00 | 289.80 | 383.90 | 468.90 | N/A | N/A |
| 85 | 181.00 | 278.70 | 378.30 | 470.60 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – 2 X Maximum Rider**
**Form Number: CMP2X**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 10.70 | 10.70 | 14.30 | 21.40 | 21.40 | 35.70 |
| 30 | 10.70 | 14.30 | 17.90 | 21.40 | 21.40 | 35.70 |
| 31 | 10.70 | 14.30 | 17.90 | 21.40 | 25.00 | 35.70 |
| 32 | 10.70 | 14.30 | 21.40 | 25.00 | 28.60 | 39.30 |
| 33 | 14.30 | 17.90 | 21.40 | 25.00 | 28.60 | 42.90 |
| 34 | 10.70 | 17.90 | 25.00 | 25.00 | 32.20 | 46.50 |
| 35 | 14.30 | 21.40 | 25.00 | 25.00 | 32.20 | 50.00 |
| 36 | 14.30 | 21.40 | 25.00 | 32.20 | 35.70 | 53.60 |
| 37 | 17.90 | 21.40 | 28.60 | 32.20 | 39.30 | 57.20 |
| 38 | 17.90 | 25.00 | 28.60 | 35.70 | 42.90 | 60.80 |
| 39 | 21.40 | 28.60 | 32.20 | 39.30 | 46.50 | 64.30 |
| 40 | 21.40 | 28.60 | 32.20 | 39.30 | 50.00 | 67.90 |
| 41 | 21.40 | 32.20 | 35.70 | 42.90 | 53.60 | 75.00 |
| 42 | 25.00 | 32.20 | 39.30 | 46.40 | 57.20 | 82.20 |
| 43 | 28.60 | 35.70 | 42.90 | 50.00 | 60.70 | 85.80 |
| 44 | 28.60 | 39.30 | 46.40 | 53.60 | 64.30 | 92.90 |
| 45 | 31.00 | 41.40 | 48.30 | 55.20 | 65.50 | 96.50 |
| 46 | 30.40 | 40.60 | 50.70 | 57.50 | 71.00 | 101.50 |
| 47 | 33.30 | 46.60 | 56.60 | 59.90 | 76.60 | 106.60 |
| 48 | 35.90 | 49.00 | 58.80 | 65.30 | 78.40 | 114.30 |
| 49 | 35.00 | 47.80 | 63.70 | 70.10 | 82.80 | 121.00 |
| 50 | 41.30 | 50.80 | 63.50 | 73.10 | 89.00 | 127.10 |
| 51 | 41.00 | 56.70 | 69.30 | 81.90 | 94.50 | 135.50 |
| 52 | 47.00 | 59.50 | 75.20 | 87.70 | 100.30 | 144.10 |
| 53 | 49.50 | 65.00 | 77.40 | 89.80 | 105.20 | 151.70 |
| 54 | 52.30 | 70.80 | 83.10 | 98.50 | 113.90 | 163.20 |
| 55 | 55.40 | 77.00 | 92.40 | 104.70 | 126.20 | 178.60 |
| 56 | 60.60 | 81.90 | 97.00 | 112.20 | 133.40 | 188.00 |
| 57 | 62.80 | 86.70 | 104.60 | 119.60 | 143.50 | 203.20 |
| 58 | 67.70 | 91.20 | 111.80 | 126.50 | 150.00 | 214.80 |
| 59 | 72.70 | 98.80 | 119.20 | 136.60 | 162.70 | 226.70 |
| 60 | 81.40 | 107.60 | 133.80 | 151.20 | 180.30 | 253.00 |
| 61 | 87.60 | 118.70 | 141.30 | 161.10 | 192.20 | 271.30 |
| 62 | 90.60 | 123.50 | 148.20 | 172.90 | 203.10 | 288.10 |
| 63 | 98.20 | 130.10 | 159.30 | 183.20 | 215.10 | 305.30 |
| 64 | 103.70 | 140.00 | 168.50 | 191.90 | 230.80 | 324.10 |
| 65 | 114.00 | 155.50 | 186.60 | 215.10 | 253.90 | 367.90 |
| 66 | 118.80 | 164.30 | 197.20 | 225.00 | 270.50 | 389.30 |
| 67 | 125.80 | 172.60 | 209.60 | 241.70 | 288.50 | 416.80 |
| 68 | 131.70 | 179.60 | 220.20 | 253.80 | 304.00 | 442.90 |
| 69 | 137.50 | 188.80 | 233.10 | 268.10 | 324.00 | 470.90 |
| 70 | 146.80 | 199.60 | 247.80 | 282.20 | 344.10 | 502.40 |
| 71 | 154.20 | 210.80 | 263.00 | 301.50 | 365.00 | 537.30 |
| 72 | 162.00 | 225.00 | 276.80 | 321.80 | 391.50 | 578.30 |
| 73 | 170.50 | 234.70 | 290.00 | 338.70 | 411.80 | 613.30 |
| 74 | 177.80 | 245.90 | 305.10 | 355.60 | 436.80 | 654.10 |
| 75 | 213.10 | 298.80 | 375.70 | 441.60 | 547.00 | 839.20 |
| 76 | 217.30 | 305.60 | 385.20 | 451.90 | 565.90 | 873.70 |
| 77 | 218.90 | 309.40 | 391.50 | 461.00 | 581.00 | 901.00 |
| 78 | 219.40 | 312.60 | 397.40 | 469.90 | 596.20 | 931.50 |
| 79 | 218.70 | 314.80 | 402.60 | 480.30 | 609.10 | 960.60 |
| 80 | 217.90 | 317.80 | 409.80 | 489.70 | N/A | N/A |
| 81 | 213.80 | 313.80 | 405.90 | 488.30 | N/A | N/A |
| 82 | 205.10 | 302.90 | 396.80 | 479.30 | N/A | N/A |
| 83 | 196.60 | 292.00 | 383.80 | 468.00 | N/A | N/A |
| 84 | 186.40 | 280.60 | 371.00 | 454.10 | N/A | N/A |
| 85 | 177.40 | 271.50 | 369.20 | 461.50 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Simple Benefit Increase Rider**
**Form Number: SBIR**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 21.40 | 28.60 | 39.30 | 50.00 | 57.20 | 89.30 |
| 30 | 25.00 | 32.20 | 42.90 | 50.00 | 57.20 | 92.90 |
| 31 | 25.00 | 35.70 | 42.90 | 50.00 | 64.30 | 96.50 |
| 32 | 28.60 | 35.70 | 46.50 | 57.20 | 67.90 | 103.60 |
| 33 | 28.60 | 39.30 | 50.00 | 57.20 | 71.50 | 110.80 |
| 34 | 28.60 | 42.90 | 53.60 | 60.80 | 75.10 | 114.40 |
| 35 | 32.20 | 46.50 | 57.20 | 64.30 | 78.60 | 121.50 |
| 36 | 32.20 | 46.50 | 57.20 | 67.90 | 82.20 | 132.20 |
| 37 | 35.70 | 50.00 | 60.80 | 75.10 | 85.80 | 135.80 |
| 38 | 35.70 | 53.60 | 64.30 | 78.60 | 92.90 | 146.50 |
| 39 | 42.90 | 57.20 | 67.90 | 82.20 | 100.10 | 150.10 |
| 40 | 42.90 | 60.70 | 71.50 | 82.20 | 107.20 | 157.20 |
| 41 | 42.90 | 60.70 | 75.00 | 89.30 | 110.80 | 171.50 |
| 42 | 50.00 | 64.30 | 82.20 | 96.50 | 117.90 | 178.70 |
| 43 | 50.00 | 67.90 | 85.80 | 96.50 | 121.50 | 185.80 |
| 44 | 53.60 | 75.00 | 89.30 | 107.20 | 128.60 | 196.50 |
| 45 | 55.20 | 75.90 | 93.10 | 106.90 | 131.00 | 200.00 |
| 46 | 57.50 | 77.80 | 94.70 | 108.30 | 135.30 | 206.40 |
| 47 | 59.90 | 79.90 | 99.90 | 113.20 | 139.90 | 213.10 |
| 48 | 62.10 | 81.70 | 104.50 | 117.60 | 143.70 | 218.80 |
| 49 | 60.50 | 82.80 | 105.10 | 121.00 | 149.70 | 226.10 |
| 50 | 63.50 | 89.00 | 108.00 | 127.10 | 155.70 | 238.30 |
| 51 | 66.20 | 91.40 | 116.60 | 135.50 | 160.70 | 245.70 |
| 52 | 72.10 | 97.10 | 119.10 | 141.00 | 169.20 | 260.00 |
| 53 | 74.30 | 102.10 | 123.80 | 142.40 | 176.40 | 266.20 |
| 54 | 77.00 | 104.70 | 129.30 | 150.90 | 184.70 | 280.20 |
| 55 | 80.10 | 113.90 | 138.60 | 160.10 | 197.00 | 298.70 |
| 56 | 84.90 | 115.20 | 142.50 | 166.80 | 203.20 | 309.30 |
| 57 | 86.70 | 122.50 | 149.40 | 173.40 | 212.20 | 319.80 |
| 58 | 88.30 | 123.60 | 155.90 | 179.50 | 217.70 | 332.50 |
| 59 | 93.00 | 130.80 | 159.80 | 186.00 | 226.70 | 342.90 |
| 60 | 101.80 | 139.60 | 174.50 | 203.60 | 247.20 | 372.20 |
| 61 | 104.60 | 147.00 | 180.90 | 209.10 | 257.20 | 387.20 |
| 62 | 109.80 | 150.90 | 186.60 | 216.80 | 266.20 | 400.60 |
| 63 | 111.50 | 154.00 | 191.20 | 223.00 | 270.80 | 411.50 |
| 64 | 114.10 | 160.80 | 199.70 | 230.80 | 282.60 | 425.20 |
| 65 | 121.80 | 171.00 | 212.50 | 246.20 | 300.60 | 458.60 |
| 66 | 123.90 | 177.00 | 217.40 | 252.80 | 311.00 | 475.30 |
| 67 | 128.20 | 180.00 | 224.40 | 263.90 | 323.00 | 490.70 |
| 68 | 131.70 | 184.30 | 229.80 | 270.50 | 332.80 | 505.10 |
| 69 | 132.90 | 188.80 | 235.40 | 275.10 | 342.70 | 522.10 |
| 70 | 139.90 | 195.00 | 245.50 | 284.50 | 355.60 | 543.70 |
| 71 | 142.80 | 199.50 | 253.90 | 297.00 | 367.30 | 564.50 |
| 72 | 146.30 | 207.00 | 263.30 | 308.30 | 384.80 | 591.80 |
| 73 | 150.60 | 212.50 | 267.90 | 316.60 | 396.30 | 611.10 |
| 74 | 153.70 | 219.50 | 274.40 | 327.10 | 410.50 | 636.60 |
| 75 | 180.10 | 259.20 | 331.70 | 395.40 | 503.10 | 801.90 |
| 76 | 180.80 | 260.40 | 333.50 | 398.10 | 510.00 | 817.70 |
| 77 | 178.90 | 258.90 | 334.70 | 397.90 | 513.60 | 829.40 |
| 78 | 176.00 | 256.70 | 333.30 | 399.50 | 519.60 | 844.60 |
| 79 | 173.70 | 255.50 | 333.20 | 402.60 | 525.30 | 862.50 |
| 80 | 171.90 | 255.90 | 335.80 | 407.80 | N/A | N/A |
| 81 | 166.70 | 251.00 | 329.50 | 404.00 | N/A | N/A |
| 82 | 159.10 | 239.60 | 322.10 | 394.90 | N/A | N/A |
| 83 | 149.80 | 230.30 | 308.90 | 381.90 | N/A | N/A |
| 84 | 142.10 | 219.70 | 297.20 | 371.00 | N/A | N/A |
| 85 | 133.90 | 211.80 | 296.80 | 378.30 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**CURRENT ANNUAL PREMIUM RATES**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Indexing: None**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 18.80 | 25.10 | 28.30 | 31.40 | 34.50 | 40.80 |
| 30 | 18.80 | 25.10 | 28.30 | 31.40 | 37.70 | 44.00 |
| 31 | 22.00 | 25.10 | 31.40 | 34.50 | 37.70 | 47.10 |
| 32 | 22.00 | 28.30 | 31.40 | 34.50 | 40.80 | 50.20 |
| 33 | 22.00 | 28.30 | 34.50 | 37.70 | 44.00 | 53.40 |
| 34 | 25.10 | 31.40 | 34.50 | 40.80 | 44.00 | 56.50 |
| 35 | 25.10 | 31.40 | 37.70 | 44.00 | 47.10 | 59.70 |
| 36 | 28.30 | 34.50 | 40.80 | 44.00 | 50.20 | 62.80 |
| 37 | 28.30 | 37.70 | 44.00 | 44.00 | 53.40 | 69.10 |
| 38 | 31.40 | 37.70 | 44.00 | 47.10 | 56.50 | 72.20 |
| 39 | 31.40 | 40.80 | 47.10 | 50.20 | 59.70 | 75.40 |
| 40 | 34.60 | 44.00 | 50.30 | 56.50 | 62.80 | 81.70 |
| 41 | 37.70 | 44.00 | 53.40 | 59.70 | 69.10 | 84.80 |
| 42 | 37.70 | 47.10 | 56.50 | 62.80 | 72.20 | 91.10 |
| 43 | 40.80 | 50.30 | 59.70 | 69.10 | 75.40 | 100.50 |
| 44 | 44.00 | 53.40 | 66.00 | 72.20 | 81.70 | 103.70 |
| 45 | 42.40 | 54.50 | 66.60 | 72.70 | 84.80 | 106.00 |
| 46 | 44.70 | 59.60 | 68.50 | 77.50 | 89.40 | 113.20 |
| 47 | 46.90 | 61.60 | 70.30 | 82.10 | 93.80 | 120.20 |
| 48 | 48.80 | 66.00 | 74.60 | 86.10 | 97.60 | 123.50 |
| 49 | 53.40 | 67.40 | 78.70 | 89.90 | 101.10 | 129.20 |
| 50 | 56.00 | 72.80 | 86.80 | 95.20 | 109.20 | 140.00 |
| 51 | 61.20 | 77.80 | 89.00 | 100.10 | 116.80 | 147.30 |
| 52 | 63.30 | 82.50 | 96.30 | 107.30 | 123.80 | 156.80 |
| 53 | 65.50 | 87.40 | 103.70 | 114.70 | 133.80 | 166.50 |
| 54 | 70.50 | 92.20 | 111.20 | 122.00 | 141.00 | 178.90 |
| 55 | 78.60 | 100.30 | 119.20 | 135.50 | 154.50 | 195.10 |
| 56 | 82.80 | 109.50 | 128.20 | 141.50 | 162.90 | 205.60 |
| 57 | 87.20 | 113.60 | 134.70 | 153.20 | 174.30 | 219.20 |
| 58 | 93.30 | 121.80 | 142.50 | 160.60 | 184.00 | 230.60 |
| 59 | 99.80 | 128.00 | 151.00 | 171.50 | 197.00 | 245.70 |
| 60 | 110.00 | 145.90 | 171.50 | 191.90 | 220.10 | 276.40 |
| 61 | 116.60 | 151.30 | 181.10 | 203.40 | 233.20 | 290.30 |
| 62 | 123.50 | 164.60 | 193.70 | 215.50 | 249.40 | 309.90 |
| 63 | 131.10 | 173.20 | 203.70 | 227.10 | 264.50 | 327.70 |
| 64 | 139.00 | 182.30 | 216.50 | 243.90 | 278.00 | 348.70 |
| 65 | 155.10 | 205.30 | 244.10 | 273.70 | 317.10 | 392.30 |
| 66 | 168.70 | 219.80 | 262.00 | 293.00 | 337.40 | 419.60 |
| 67 | 180.10 | 236.50 | 282.10 | 314.70 | 362.40 | 449.20 |
| 68 | 192.10 | 253.30 | 299.80 | 335.60 | 388.40 | 481.30 |
| 69 | 204.90 | 268.40 | 321.70 | 360.60 | 413.90 | 512.30 |
| 70 | 220.10 | 292.80 | 347.30 | 391.70 | 448.20 | 555.20 |
| 71 | 240.00 | 318.00 | 378.00 | 424.00 | 490.00 | 606.00 |
| 72 | 259.50 | 346.70 | 412.00 | 461.60 | 532.90 | 659.70 |
| 73 | 280.90 | 374.60 | 446.80 | 501.40 | 577.50 | 714.10 |
| 74 | 304.90 | 405.30 | 484.40 | 544.30 | 627.30 | 773.90 |
| 75 | 401.40 | 536.50 | 642.70 | 723.80 | 839.60 | 1,042.20 |
| 76 | 429.00 | 572.70 | 688.00 | 774.90 | 897.80 | 1,115.10 |
| 77 | 459.40 | 613.80 | 738.40 | 833.30 | 965.30 | 1,199.70 |
| 78 | 490.20 | 658.40 | 792.00 | 894.40 | 1,035.20 | 1,285.80 |
| 79 | 522.70 | 701.70 | 844.90 | 952.30 | 1,104.40 | 1,369.40 |
| 80 | 573.80 | 770.90 | 929.30 | 1,052.50 | N/A | N/A |
| 81 | 612.10 | 824.70 | 995.90 | 1,127.30 | N/A | N/A |
| 82 | 645.10 | 871.90 | 1,051.70 | 1,191.10 | N/A | N/A |
| 83 | 686.40 | 929.00 | 1,122.00 | 1,270.50 | N/A | N/A |
| 84 | 727.80 | 985.60 | 1,193.10 | 1,351.90 | N/A | N/A |
| 85 | 846.90 | 1,155.20 | 1,404.70 | 1,595.40 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – No Maximum Rider**
**Form Number: CMP**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 139.00 | 191.00 | 227.00 | 268.00 | 315.00 | 444.00 |
| 30 | 150.00 | 201.00 | 243.00 | 279.00 | 330.00 | 464.00 |
| 31 | 150.00 | 206.00 | 248.00 | 284.00 | 346.00 | 480.00 |
| 32 | 155.00 | 212.00 | 258.00 | 299.00 | 351.00 | 495.00 |
| 33 | 165.00 | 222.00 | 263.00 | 304.00 | 361.00 | 511.00 |
| 34 | 165.00 | 227.00 | 279.00 | 315.00 | 372.00 | 526.00 |
| 35 | 170.00 | 232.00 | 284.00 | 320.00 | 382.00 | 542.00 |
| 36 | 175.00 | 237.00 | 289.00 | 335.00 | 392.00 | 557.00 |
| 37 | 181.00 | 243.00 | 299.00 | 346.00 | 408.00 | 573.00 |
| 38 | 186.00 | 258.00 | 304.00 | 356.00 | 418.00 | 593.00 |
| 39 | 196.00 | 263.00 | 315.00 | 366.00 | 433.00 | 604.00 |
| 40 | 196.00 | 268.00 | 325.00 | 372.00 | 449.00 | 624.00 |
| 41 | 201.00 | 273.00 | 335.00 | 382.00 | 454.00 | 645.00 |
| 42 | 212.00 | 284.00 | 346.00 | 397.00 | 475.00 | 660.00 |
| 43 | 217.00 | 294.00 | 356.00 | 402.00 | 485.00 | 676.00 |
| 44 | 222.00 | 299.00 | 361.00 | 418.00 | 495.00 | 697.00 |
| 45 | 219.00 | 298.00 | 363.00 | 413.00 | 492.00 | 696.00 |
| 46 | 220.00 | 298.00 | 362.00 | 416.00 | 499.00 | 699.00 |
| 47 | 226.00 | 303.00 | 370.00 | 418.00 | 505.00 | 707.00 |
| 48 | 227.00 | 307.00 | 373.00 | 425.00 | 505.00 | 713.00 |
| 49 | 226.00 | 304.00 | 373.00 | 429.00 | 512.00 | 719.00 |
| 50 | 230.00 | 312.00 | 381.00 | 436.00 | 523.00 | 734.00 |
| 51 | 232.00 | 319.00 | 391.00 | 446.00 | 528.00 | 746.00 |
| 52 | 240.00 | 325.00 | 398.00 | 457.00 | 542.00 | 764.00 |
| 53 | 246.00 | 332.00 | 403.00 | 461.00 | 551.00 | 775.00 |
| 54 | 249.00 | 338.00 | 409.00 | 472.00 | 561.00 | 792.00 |
| 55 | 258.00 | 356.00 | 432.00 | 490.00 | 587.00 | 828.00 |
| 56 | 263.00 | 355.00 | 434.00 | 499.00 | 596.00 | 837.00 |
| 57 | 264.00 | 364.00 | 442.00 | 502.00 | 606.00 | 853.00 |
| 58 | 268.00 | 366.00 | 446.00 | 506.00 | 608.00 | 863.00 |
| 59 | 269.00 | 370.00 | 454.00 | 517.00 | 622.00 | 874.00 |
| 60 | 290.00 | 391.00 | 483.00 | 550.00 | 664.00 | 932.00 |
| 61 | 294.00 | 400.00 | 490.00 | 559.00 | 673.00 | 951.00 |
| 62 | 298.00 | 405.00 | 492.00 | 568.00 | 683.00 | 969.00 |
| 63 | 300.00 | 407.00 | 499.00 | 576.00 | 687.00 | 975.00 |
| 64 | 303.00 | 415.00 | 505.00 | 580.00 | 699.00 | 987.00 |
| 65 | 314.00 | 430.00 | 527.00 | 606.00 | 726.00 | 1,040.00 |
| 66 | 314.00 | 434.00 | 533.00 | 610.00 | 737.00 | 1,055.00 |
| 67 | 316.00 | 437.00 | 536.00 | 618.00 | 749.00 | 1,072.00 |
| 68 | 318.00 | 439.00 | 540.00 | 623.00 | 754.00 | 1,086.00 |
| 69 | 317.00 | 441.00 | 543.00 | 627.00 | 765.00 | 1,102.00 |
| 70 | 324.00 | 444.00 | 553.00 | 636.00 | 775.00 | 1,122.00 |
| 71 | 327.00 | 451.00 | 562.00 | 651.00 | 791.00 | 1,151.00 |
| 72 | 332.00 | 462.00 | 572.00 | 666.00 | 813.00 | 1,186.00 |
| 73 | 333.00 | 464.00 | 576.00 | 672.00 | 822.00 | 1,206.00 |
| 74 | 336.00 | 469.00 | 583.00 | 682.00 | 837.00 | 1,236.00 |
| 75 | 390.00 | 548.00 | 691.00 | 808.00 | 1,008.00 | 1,522.00 |
| 76 | 383.00 | 541.00 | 684.00 | 805.00 | 1,008.00 | 1,530.00 |
| 77 | 375.00 | 534.00 | 674.00 | 796.00 | 1,000.00 | 1,531.00 |
| 78 | 365.00 | 520.00 | 661.00 | 783.00 | 993.00 | 1,534.00 |
| 79 | 353.00 | 512.00 | 650.00 | 776.00 | 985.00 | 1,538.00 |
| 80 | 347.00 | 506.00 | 650.00 | 777.00 | N/A | N/A |
| 81 | 334.00 | 487.00 | 631.00 | 758.00 | N/A | N/A |
| 82 | 316.00 | 465.00 | 609.00 | 734.00 | N/A | N/A |
| 83 | 297.00 | 440.00 | 578.00 | 705.00 | N/A | N/A |
| 84 | 277.00 | 418.00 | 553.00 | 676.00 | N/A | N/A |
| 85 | 261.00 | 402.00 | 545.00 | 679.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – 2 X Maximum Rider**
**Form Number: CMP2X**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 15.00 | 15.00 | 21.00 | 31.00 | 31.00 | 52.00 |
| 30 | 15.00 | 21.00 | 26.00 | 31.00 | 31.00 | 52.00 |
| 31 | 15.00 | 21.00 | 26.00 | 31.00 | 36.00 | 52.00 |
| 32 | 15.00 | 21.00 | 31.00 | 36.00 | 41.00 | 57.00 |
| 33 | 21.00 | 26.00 | 31.00 | 36.00 | 41.00 | 62.00 |
| 34 | 15.00 | 26.00 | 36.00 | 36.00 | 46.00 | 67.00 |
| 35 | 21.00 | 31.00 | 36.00 | 36.00 | 46.00 | 72.00 |
| 36 | 21.00 | 31.00 | 36.00 | 46.00 | 52.00 | 77.00 |
| 37 | 26.00 | 31.00 | 41.00 | 46.00 | 57.00 | 83.00 |
| 38 | 26.00 | 36.00 | 41.00 | 52.00 | 62.00 | 88.00 |
| 39 | 31.00 | 41.00 | 46.00 | 57.00 | 67.00 | 93.00 |
| 40 | 31.00 | 41.00 | 46.00 | 57.00 | 72.00 | 98.00 |
| 41 | 31.00 | 46.00 | 52.00 | 62.00 | 77.00 | 108.00 |
| 42 | 36.00 | 46.00 | 57.00 | 67.00 | 83.00 | 119.00 |
| 43 | 41.00 | 52.00 | 62.00 | 72.00 | 88.00 | 124.00 |
| 44 | 41.00 | 57.00 | 67.00 | 77.00 | 93.00 | 134.00 |
| 45 | 45.00 | 60.00 | 70.00 | 80.00 | 94.00 | 139.00 |
| 46 | 44.00 | 59.00 | 73.00 | 83.00 | 103.00 | 147.00 |
| 47 | 48.00 | 67.00 | 82.00 | 87.00 | 111.00 | 154.00 |
| 48 | 52.00 | 71.00 | 85.00 | 94.00 | 113.00 | 165.00 |
| 49 | 51.00 | 69.00 | 92.00 | 101.00 | 120.00 | 175.00 |
| 50 | 60.00 | 73.00 | 92.00 | 106.00 | 129.00 | 184.00 |
| 51 | 59.00 | 82.00 | 100.00 | 118.00 | 137.00 | 196.00 |
| 52 | 68.00 | 86.00 | 108.00 | 127.00 | 145.00 | 208.00 |
| 53 | 72.00 | 94.00 | 112.00 | 130.00 | 152.00 | 220.00 |
| 54 | 76.00 | 102.00 | 120.00 | 142.00 | 165.00 | 236.00 |
| 55 | 80.00 | 111.00 | 134.00 | 151.00 | 182.00 | 258.00 |
| 56 | 88.00 | 118.00 | 140.00 | 162.00 | 193.00 | 272.00 |
| 57 | 91.00 | 126.00 | 152.00 | 173.00 | 208.00 | 294.00 |
| 58 | 98.00 | 132.00 | 162.00 | 183.00 | 217.00 | 310.00 |
| 59 | 105.00 | 143.00 | 172.00 | 197.00 | 235.00 | 328.00 |
| 60 | 118.00 | 155.00 | 193.00 | 218.00 | 260.00 | 365.00 |
| 61 | 126.00 | 171.00 | 204.00 | 233.00 | 277.00 | 392.00 |
| 62 | 131.00 | 179.00 | 214.00 | 250.00 | 294.00 | 417.00 |
| 63 | 142.00 | 188.00 | 230.00 | 265.00 | 311.00 | 442.00 |
| 64 | 150.00 | 202.00 | 243.00 | 277.00 | 333.00 | 468.00 |
| 65 | 165.00 | 224.00 | 269.00 | 310.00 | 367.00 | 531.00 |
| 66 | 172.00 | 237.00 | 285.00 | 325.00 | 391.00 | 562.00 |
| 67 | 181.00 | 249.00 | 302.00 | 348.00 | 415.00 | 600.00 |
| 68 | 190.00 | 260.00 | 318.00 | 367.00 | 439.00 | 640.00 |
| 69 | 199.00 | 273.00 | 337.00 | 388.00 | 468.00 | 681.00 |
| 70 | 212.00 | 288.00 | 357.00 | 407.00 | 497.00 | 725.00 |
| 71 | 222.00 | 304.00 | 379.00 | 435.00 | 526.00 | 775.00 |
| 72 | 234.00 | 325.00 | 400.00 | 465.00 | 566.00 | 835.00 |
| 73 | 246.00 | 339.00 | 419.00 | 490.00 | 595.00 | 886.00 |
| 74 | 257.00 | 355.00 | 441.00 | 514.00 | 631.00 | 945.00 |
| 75 | 307.00 | 431.00 | 542.00 | 637.00 | 789.00 | 1,211.00 |
| 76 | 314.00 | 442.00 | 557.00 | 653.00 | 818.00 | 1,263.00 |
| 77 | 317.00 | 448.00 | 567.00 | 668.00 | 842.00 | 1,305.00 |
| 78 | 317.00 | 451.00 | 574.00 | 679.00 | 861.00 | 1,346.00 |
| 79 | 315.00 | 453.00 | 579.00 | 691.00 | 876.00 | 1,382.00 |
| 80 | 315.00 | 460.00 | 592.00 | 708.00 | N/A | N/A |
| 81 | 308.00 | 453.00 | 586.00 | 705.00 | N/A | N/A |
| 82 | 296.00 | 438.00 | 573.00 | 693.00 | N/A | N/A |
| 83 | 284.00 | 421.00 | 554.00 | 675.00 | N/A | N/A |
| 84 | 269.00 | 404.00 | 535.00 | 654.00 | N/A | N/A |
| 85 | 256.00 | 392.00 | 532.00 | 666.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Simple Benefit Increase Rider**
**Form Number: SBIR**
**Individual Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 31.00 | 41.00 | 57.00 | 72.00 | 83.00 | 129.00 |
| 30 | 36.00 | 46.00 | 62.00 | 72.00 | 83.00 | 134.00 |
| 31 | 36.00 | 52.00 | 62.00 | 72.00 | 93.00 | 139.00 |
| 32 | 41.00 | 52.00 | 67.00 | 83.00 | 98.00 | 150.00 |
| 33 | 41.00 | 57.00 | 72.00 | 83.00 | 103.00 | 160.00 |
| 34 | 41.00 | 62.00 | 77.00 | 88.00 | 108.00 | 165.00 |
| 35 | 46.00 | 67.00 | 83.00 | 93.00 | 114.00 | 175.00 |
| 36 | 46.00 | 67.00 | 83.00 | 98.00 | 119.00 | 191.00 |
| 37 | 52.00 | 72.00 | 88.00 | 108.00 | 124.00 | 196.00 |
| 38 | 52.00 | 77.00 | 93.00 | 114.00 | 134.00 | 212.00 |
| 39 | 62.00 | 83.00 | 98.00 | 119.00 | 144.00 | 217.00 |
| 40 | 62.00 | 88.00 | 103.00 | 119.00 | 155.00 | 227.00 |
| 41 | 62.00 | 88.00 | 108.00 | 129.00 | 160.00 | 248.00 |
| 42 | 72.00 | 93.00 | 119.00 | 139.00 | 170.00 | 258.00 |
| 43 | 72.00 | 98.00 | 124.00 | 139.00 | 175.00 | 268.00 |
| 44 | 77.00 | 108.00 | 129.00 | 155.00 | 186.00 | 284.00 |
| 45 | 80.00 | 109.00 | 134.00 | 154.00 | 189.00 | 288.00 |
| 46 | 83.00 | 112.00 | 137.00 | 156.00 | 196.00 | 298.00 |
| 47 | 87.00 | 115.00 | 144.00 | 164.00 | 202.00 | 308.00 |
| 48 | 90.00 | 118.00 | 151.00 | 170.00 | 208.00 | 316.00 |
| 49 | 88.00 | 120.00 | 152.00 | 175.00 | 217.00 | 327.00 |
| 50 | 92.00 | 129.00 | 156.00 | 184.00 | 225.00 | 344.00 |
| 51 | 96.00 | 132.00 | 168.00 | 196.00 | 232.00 | 355.00 |
| 52 | 104.00 | 140.00 | 172.00 | 203.00 | 244.00 | 375.00 |
| 53 | 108.00 | 148.00 | 179.00 | 206.00 | 255.00 | 385.00 |
| 54 | 111.00 | 151.00 | 187.00 | 218.00 | 267.00 | 405.00 |
| 55 | 116.00 | 165.00 | 200.00 | 231.00 | 285.00 | 432.00 |
| 56 | 123.00 | 166.00 | 206.00 | 241.00 | 293.00 | 447.00 |
| 57 | 126.00 | 178.00 | 217.00 | 251.00 | 307.00 | 463.00 |
| 58 | 128.00 | 179.00 | 225.00 | 259.00 | 315.00 | 480.00 |
| 59 | 134.00 | 189.00 | 231.00 | 269.00 | 328.00 | 496.00 |
| 60 | 147.00 | 202.00 | 252.00 | 294.00 | 357.00 | 538.00 |
| 61 | 151.00 | 212.00 | 261.00 | 302.00 | 371.00 | 559.00 |
| 62 | 159.00 | 218.00 | 270.00 | 314.00 | 385.00 | 580.00 |
| 63 | 161.00 | 223.00 | 276.00 | 323.00 | 392.00 | 595.00 |
| 64 | 165.00 | 232.00 | 288.00 | 333.00 | 408.00 | 613.00 |
| 65 | 176.00 | 247.00 | 307.00 | 355.00 | 434.00 | 662.00 |
| 66 | 179.00 | 256.00 | 314.00 | 365.00 | 449.00 | 686.00 |
| 67 | 185.00 | 259.00 | 323.00 | 380.00 | 465.00 | 706.00 |
| 68 | 190.00 | 266.00 | 332.00 | 391.00 | 481.00 | 730.00 |
| 69 | 192.00 | 273.00 | 340.00 | 398.00 | 495.00 | 755.00 |
| 70 | 202.00 | 281.00 | 354.00 | 410.00 | 513.00 | 784.00 |
| 71 | 206.00 | 288.00 | 366.00 | 428.00 | 530.00 | 814.00 |
| 72 | 211.00 | 299.00 | 380.00 | 445.00 | 556.00 | 855.00 |
| 73 | 218.00 | 307.00 | 387.00 | 458.00 | 573.00 | 883.00 |
| 74 | 222.00 | 317.00 | 396.00 | 472.00 | 593.00 | 919.00 |
| 75 | 260.00 | 374.00 | 479.00 | 571.00 | 726.00 | 1,157.00 |
| 76 | 261.00 | 376.00 | 482.00 | 575.00 | 737.00 | 1,182.00 |
| 77 | 259.00 | 375.00 | 485.00 | 576.00 | 744.00 | 1,202.00 |
| 78 | 254.00 | 371.00 | 481.00 | 577.00 | 750.00 | 1,220.00 |
| 79 | 250.00 | 368.00 | 479.00 | 579.00 | 756.00 | 1,241.00 |
| 80 | 249.00 | 370.00 | 486.00 | 590.00 | N/A | N/A |
| 81 | 241.00 | 362.00 | 475.00 | 583.00 | N/A | N/A |
| 82 | 230.00 | 346.00 | 465.00 | 571.00 | N/A | N/A |
| 83 | 216.00 | 332.00 | 446.00 | 551.00 | N/A | N/A |
| 84 | 205.00 | 317.00 | 428.00 | 535.00 | N/A | N/A |
| 85 | 193.00 | 305.00 | 428.00 | 545.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES SPL-336**
**ANNUAL PREMIUM RATES WITH NO RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan** — **Indexing: None**
**90 day Elimination Period** — **Individual Rates**
**Married one insured rates** — **Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 22.00 | 28.00 | 31.00 | 31.00 | 38.00 | 47.00 |
| 30 | 22.00 | 28.00 | 31.00 | 35.00 | 41.00 | 50.00 |
| 31 | 25.00 | 28.00 | 35.00 | 38.00 | 41.00 | 53.00 |
| 32 | 25.00 | 31.00 | 35.00 | 38.00 | 44.00 | 57.00 |
| 33 | 25.00 | 31.00 | 38.00 | 41.00 | 47.00 | 60.00 |
| 34 | 28.00 | 35.00 | 38.00 | 44.00 | 50.00 | 63.00 |
| 35 | 28.00 | 35.00 | 41.00 | 47.00 | 53.00 | 66.00 |
| 36 | 31.00 | 38.00 | 44.00 | 47.00 | 57.00 | 69.00 |
| 37 | 31.00 | 41.00 | 47.00 | 50.00 | 60.00 | 75.00 |
| 38 | 35.00 | 41.00 | 50.00 | 53.00 | 63.00 | 79.00 |
| 39 | 35.00 | 44.00 | 53.00 | 57.00 | 66.00 | 85.00 |
| 40 | 38.00 | 47.00 | 57.00 | 63.00 | 69.00 | 91.00 |
| 41 | 41.00 | 50.00 | 60.00 | 66.00 | 75.00 | 94.00 |
| 42 | 41.00 | 53.00 | 63.00 | 69.00 | 79.00 | 101.00 |
| 43 | 44.00 | 57.00 | 66.00 | 75.00 | 85.00 | 110.00 |
| 44 | 47.00 | 60.00 | 72.00 | 79.00 | 91.00 | 116.00 |
| 45 | 48.00 | 61.00 | 73.00 | 82.00 | 94.00 | 118.00 |
| 46 | 51.00 | 66.00 | 77.00 | 86.00 | 98.00 | 125.00 |
| 47 | 53.00 | 67.00 | 79.00 | 91.00 | 103.00 | 132.00 |
| 48 | 55.00 | 72.00 | 83.00 | 95.00 | 109.00 | 138.00 |
| 49 | 59.00 | 76.00 | 87.00 | 98.00 | 112.00 | 143.00 |
| 50 | 62.00 | 81.00 | 95.00 | 106.00 | 120.00 | 154.00 |
| 51 | 67.00 | 86.00 | 100.00 | 111.00 | 131.00 | 164.00 |
| 52 | 69.00 | 91.00 | 107.00 | 118.00 | 138.00 | 173.00 |
| 53 | 74.00 | 96.00 | 115.00 | 128.00 | 147.00 | 186.00 |
| 54 | 79.00 | 103.00 | 122.00 | 136.00 | 157.00 | 198.00 |
| 55 | 87.00 | 111.00 | 133.00 | 149.00 | 171.00 | 217.00 |
| 56 | 91.00 | 120.00 | 142.00 | 158.00 | 182.00 | 230.00 |
| 57 | 98.00 | 127.00 | 151.00 | 169.00 | 193.00 | 243.00 |
| 58 | 104.00 | 135.00 | 158.00 | 179.00 | 205.00 | 257.00 |
| 59 | 110.00 | 143.00 | 169.00 | 189.00 | 218.00 | 274.00 |
| 60 | 123.00 | 161.00 | 189.00 | 212.00 | 243.00 | 307.00 |
| 61 | 129.00 | 169.00 | 201.00 | 226.00 | 258.00 | 323.00 |
| 62 | 138.00 | 182.00 | 215.00 | 240.00 | 276.00 | 344.00 |
| 63 | 145.00 | 192.00 | 227.00 | 253.00 | 293.00 | 363.00 |
| 64 | 155.00 | 203.00 | 242.00 | 271.00 | 310.00 | 387.00 |
| 65 | 173.00 | 228.00 | 271.00 | 303.00 | 351.00 | 436.00 |
| 66 | 186.00 | 244.00 | 291.00 | 326.00 | 375.00 | 466.00 |
| 67 | 200.00 | 263.00 | 312.00 | 349.00 | 401.00 | 499.00 |
| 68 | 213.00 | 281.00 | 334.00 | 374.00 | 431.00 | 534.00 |
| 69 | 227.00 | 299.00 | 357.00 | 400.00 | 459.00 | 570.00 |
| 70 | 244.00 | 325.00 | 386.00 | 434.00 | 499.00 | 618.00 |
| 71 | 266.00 | 354.00 | 420.00 | 472.00 | 544.00 | 674.00 |
| 72 | 289.00 | 384.00 | 458.00 | 513.00 | 592.00 | 733.00 |
| 73 | 312.00 | 416.00 | 496.00 | 556.00 | 642.00 | 794.00 |
| 74 | 338.00 | 450.00 | 538.00 | 604.00 | 697.00 | 861.00 |
| 75 | 446.00 | 596.00 | 714.00 | 805.00 | 932.00 | 1,158.00 |
| 76 | 476.00 | 637.00 | 764.00 | 862.00 | 998.00 | 1,240.00 |
| 77 | 510.00 | 683.00 | 820.00 | 926.00 | 1,073.00 | 1,334.00 |
| 78 | 545.00 | 732.00 | 880.00 | 993.00 | 1,150.00 | 1,428.00 |
| 79 | 580.00 | 779.00 | 938.00 | 1,058.00 | 1,228.00 | 1,522.00 |
| 80 | 637.00 | 857.00 | 1,033.00 | 1,169.00 | N/A | N/A |
| 81 | 679.00 | 916.00 | 1,107.00 | 1,252.00 | N/A | N/A |
| 82 | 717.00 | 969.00 | 1,169.00 | 1,324.00 | N/A | N/A |
| 83 | 762.00 | 1,031.00 | 1,247.00 | 1,412.00 | N/A | N/A |
| 84 | 809.00 | 1,096.00 | 1,326.00 | 1,503.00 | N/A | N/A |
| 85 | 941.00 | 1,284.00 | 1,560.00 | 1,773.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – No Maximum Rider**
**Form Number: CMP**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 125.40 | 171.80 | 204.30 | 241.50 | 283.30 | 399.40 |
| 30 | 134.70 | 181.10 | 218.30 | 250.80 | 297.20 | 418.00 |
| 31 | 134.70 | 185.80 | 222.90 | 255.40 | 311.10 | 431.90 |
| 32 | 139.30 | 190.40 | 232.20 | 269.40 | 315.80 | 445.80 |
| 33 | 148.60 | 199.70 | 236.80 | 274.00 | 325.10 | 459.80 |
| 34 | 148.60 | 204.30 | 250.80 | 283.30 | 334.40 | 473.70 |
| 35 | 153.30 | 209.00 | 255.40 | 287.90 | 343.70 | 487.60 |
| 36 | 157.90 | 213.60 | 260.10 | 301.90 | 352.90 | 501.60 |
| 37 | 162.50 | 218.30 | 269.40 | 311.10 | 366.90 | 515.50 |
| 38 | 167.20 | 232.20 | 274.00 | 320.40 | 376.20 | 534.10 |
| 39 | 176.50 | 236.80 | 283.30 | 329.70 | 390.10 | 543.30 |
| 40 | 176.50 | 241.50 | 292.60 | 334.40 | 404.00 | 561.90 |
| 41 | 181.10 | 246.10 | 301.90 | 343.70 | 408.70 | 580.50 |
| 42 | 190.40 | 255.40 | 311.10 | 357.60 | 427.20 | 594.40 |
| 43 | 195.00 | 264.70 | 320.40 | 362.20 | 436.50 | 608.40 |
| 44 | 199.70 | 269.40 | 325.10 | 376.20 | 445.80 | 626.90 |
| 45 | 196.80 | 268.40 | 326.50 | 371.30 | 442.80 | 626.20 |
| 46 | 198.00 | 268.50 | 325.70 | 374.10 | 448.90 | 629.30 |
| 47 | 203.50 | 272.70 | 333.30 | 376.60 | 454.50 | 636.40 |
| 48 | 203.90 | 276.10 | 335.60 | 382.30 | 454.50 | 641.40 |
| 49 | 203.30 | 273.80 | 336.10 | 385.90 | 460.50 | 647.20 |
| 50 | 206.60 | 280.90 | 342.90 | 392.40 | 470.90 | 661.00 |
| 51 | 208.80 | 286.70 | 352.20 | 401.30 | 475.00 | 671.60 |
| 52 | 215.60 | 292.90 | 358.00 | 410.90 | 488.20 | 687.50 |
| 53 | 221.80 | 298.40 | 362.90 | 415.30 | 495.90 | 697.50 |
| 54 | 224.30 | 304.40 | 368.50 | 424.50 | 504.60 | 712.90 |
| 55 | 232.30 | 320.40 | 388.50 | 440.60 | 528.70 | 744.90 |
| 56 | 236.50 | 319.30 | 390.30 | 449.40 | 536.10 | 752.90 |
| 57 | 237.70 | 327.30 | 397.50 | 452.10 | 545.60 | 767.70 |
| 58 | 241.00 | 329.00 | 401.60 | 455.20 | 547.00 | 776.50 |
| 59 | 241.90 | 332.60 | 408.20 | 464.90 | 559.40 | 786.20 |
| 60 | 260.80 | 351.50 | 434.70 | 495.20 | 597.20 | 839.20 |
| 61 | 264.40 | 359.90 | 440.60 | 503.10 | 605.90 | 855.60 |
| 62 | 268.00 | 364.40 | 443.10 | 510.90 | 614.60 | 871.80 |
| 63 | 269.60 | 366.30 | 449.30 | 518.40 | 618.60 | 877.80 |
| 64 | 272.60 | 373.60 | 454.40 | 521.70 | 629.40 | 888.60 |
| 65 | 282.70 | 387.10 | 474.60 | 545.30 | 653.00 | 935.70 |
| 66 | 282.50 | 390.90 | 479.60 | 548.60 | 663.60 | 949.40 |
| 67 | 284.40 | 393.00 | 482.40 | 555.90 | 674.10 | 964.90 |
| 68 | 286.50 | 395.50 | 485.80 | 560.50 | 678.90 | 977.80 |
| 69 | 285.10 | 397.30 | 488.30 | 564.10 | 688.50 | 991.80 |
| 70 | 291.90 | 399.20 | 497.50 | 572.00 | 697.10 | 1,009.90 |
| 71 | 294.30 | 406.10 | 506.20 | 585.70 | 712.20 | 1,035.90 |
| 72 | 298.40 | 415.40 | 514.80 | 599.60 | 731.30 | 1,067.60 |
| 73 | 299.50 | 417.60 | 518.40 | 604.80 | 740.20 | 1,085.80 |
| 74 | 302.40 | 422.20 | 525.00 | 613.40 | 753.20 | 1,112.70 |
| 75 | 350.90 | 493.60 | 622.00 | 727.50 | 907.30 | 1,369.40 |
| 76 | 344.30 | 487.00 | 615.80 | 724.90 | 906.90 | 1,377.10 |
| 77 | 337.60 | 480.40 | 606.60 | 716.40 | 900.40 | 1,378.00 |
| 78 | 328.30 | 468.20 | 594.70 | 705.00 | 893.40 | 1,380.50 |
| 79 | 317.50 | 460.40 | 584.80 | 698.50 | 886.40 | 1,383.90 |
| 80 | 312.10 | 455.20 | 585.20 | 699.70 | N/A | N/A |
| 81 | 300.50 | 438.10 | 568.00 | 682.60 | N/A | N/A |
| 82 | 284.20 | 418.80 | 548.50 | 660.60 | N/A | N/A |
| 83 | 267.30 | 396.10 | 520.00 | 634.20 | N/A | N/A |
| 84 | 249.00 | 375.90 | 498.00 | 608.10 | N/A | N/A |
| 85 | 234.90 | 361.70 | 490.90 | 610.70 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Compound – 2 X Maximum Rider**
**Form Number: CMP2X**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 13.90 | 13.90 | 18.60 | 27.90 | 27.90 | 46.40 |
| 30 | 13.90 | 18.60 | 23.20 | 27.90 | 27.90 | 46.40 |
| 31 | 13.90 | 18.60 | 23.20 | 27.90 | 32.50 | 46.40 |
| 32 | 13.90 | 18.60 | 27.90 | 32.50 | 37.20 | 51.10 |
| 33 | 18.60 | 23.20 | 27.90 | 32.50 | 37.20 | 55.70 |
| 34 | 13.90 | 23.20 | 32.50 | 32.50 | 41.80 | 60.40 |
| 35 | 18.60 | 27.90 | 32.50 | 32.50 | 41.80 | 65.00 |
| 36 | 18.60 | 27.90 | 32.50 | 41.80 | 46.40 | 69.70 |
| 37 | 23.20 | 27.90 | 37.20 | 41.80 | 51.10 | 74.30 |
| 38 | 23.20 | 32.50 | 37.20 | 46.40 | 55.70 | 78.90 |
| 39 | 27.90 | 37.20 | 41.80 | 51.10 | 60.40 | 83.60 |
| 40 | 27.90 | 37.20 | 41.80 | 51.10 | 65.00 | 88.20 |
| 41 | 27.90 | 41.80 | 46.40 | 55.70 | 69.70 | 97.50 |
| 42 | 32.50 | 41.80 | 51.10 | 60.40 | 74.30 | 106.80 |
| 43 | 37.20 | 46.40 | 55.70 | 65.00 | 78.90 | 111.50 |
| 44 | 37.20 | 51.10 | 60.40 | 69.70 | 83.60 | 120.70 |
| 45 | 40.30 | 53.70 | 62.60 | 71.60 | 85.00 | 125.20 |
| 46 | 39.60 | 52.80 | 66.00 | 74.80 | 92.40 | 132.00 |
| 47 | 43.30 | 60.60 | 73.60 | 77.90 | 99.60 | 138.50 |
| 48 | 46.70 | 63.70 | 76.50 | 85.00 | 102.00 | 148.70 |
| 49 | 45.60 | 62.20 | 83.00 | 91.30 | 107.90 | 157.70 |
| 50 | 53.70 | 66.10 | 82.60 | 95.00 | 115.70 | 165.20 |
| 51 | 53.20 | 73.70 | 90.10 | 106.50 | 122.90 | 176.10 |
| 52 | 61.00 | 77.30 | 97.60 | 113.90 | 130.20 | 187.10 |
| 53 | 64.50 | 84.70 | 100.80 | 116.90 | 137.10 | 197.60 |
| 54 | 68.10 | 92.10 | 108.10 | 128.20 | 148.20 | 212.30 |
| 55 | 72.10 | 100.10 | 120.20 | 136.20 | 164.20 | 232.30 |
| 56 | 78.80 | 106.40 | 126.10 | 145.90 | 173.40 | 244.40 |
| 57 | 81.80 | 113.00 | 136.40 | 155.90 | 187.10 | 265.00 |
| 58 | 88.00 | 118.60 | 145.40 | 164.50 | 195.10 | 279.20 |
| 59 | 94.50 | 128.50 | 155.00 | 177.70 | 211.70 | 294.80 |
| 60 | 105.80 | 139.90 | 173.90 | 196.60 | 234.40 | 328.90 |
| 61 | 113.80 | 154.20 | 183.60 | 209.30 | 249.70 | 352.50 |
| 62 | 117.90 | 160.80 | 192.90 | 225.10 | 264.40 | 375.20 |
| 63 | 127.90 | 169.30 | 207.40 | 238.50 | 279.90 | 397.40 |
| 64 | 134.60 | 181.80 | 218.80 | 249.10 | 299.60 | 420.80 |
| 65 | 148.10 | 202.00 | 242.40 | 279.40 | 329.90 | 478.00 |
| 66 | 154.40 | 213.50 | 256.20 | 292.40 | 351.50 | 505.90 |
| 67 | 162.90 | 223.70 | 271.60 | 313.10 | 373.80 | 540.00 |
| 68 | 171.30 | 233.60 | 286.50 | 330.10 | 395.50 | 576.10 |
| 69 | 178.90 | 245.70 | 303.30 | 348.80 | 421.60 | 612.70 |
| 70 | 190.70 | 259.20 | 321.70 | 366.40 | 446.90 | 652.40 |
| 71 | 200.10 | 273.70 | 341.40 | 391.40 | 473.80 | 697.50 |
| 72 | 210.60 | 292.50 | 359.80 | 418.30 | 509.00 | 751.70 |
| 73 | 221.80 | 305.30 | 377.30 | 440.60 | 535.70 | 797.80 |
| 74 | 231.10 | 319.50 | 396.60 | 462.20 | 567.70 | 850.20 |
| 75 | 276.70 | 388.00 | 487.90 | 573.50 | 710.40 | 1,089.80 |
| 76 | 282.70 | 397.50 | 501.00 | 587.80 | 736.10 | 1,136.40 |
| 77 | 285.50 | 403.50 | 510.60 | 601.20 | 757.60 | 1,174.90 |
| 78 | 285.20 | 406.30 | 516.70 | 610.90 | 775.00 | 1,211.00 |
| 79 | 283.10 | 407.50 | 521.30 | 621.80 | 788.50 | 1,243.60 |
| 80 | 283.50 | 413.60 | 533.20 | 637.20 | N/A | N/A |
| 81 | 277.60 | 407.50 | 527.20 | 634.20 | N/A | N/A |
| 82 | 266.80 | 393.90 | 516.10 | 623.30 | N/A | N/A |
| 83 | 255.20 | 379.10 | 498.20 | 607.50 | N/A | N/A |
| 84 | 241.80 | 363.90 | 481.20 | 588.90 | N/A | N/A |
| 85 | 230.20 | 352.40 | 479.20 | 599.00 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**ANNUAL PREMIUM RATES WITH REQUESTED RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Simple Benefit Increase Rider**
**Form Number: SBIR**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| **Issue Age** | **24 Month Plan** | **36 Month Plan** | **48 Month Plan** | **60 Month Plan** | **84 Month Plan** | **Unlimited Plan** |
| 18-29 | 27.90 | 37.20 | 51.10 | 65.00 | 74.30 | 116.10 |
| 30 | 32.50 | 41.80 | 55.70 | 65.00 | 74.30 | 120.70 |
| 31 | 32.50 | 46.40 | 55.70 | 65.00 | 83.60 | 125.40 |
| 32 | 37.20 | 46.40 | 60.40 | 74.30 | 88.20 | 134.70 |
| 33 | 37.20 | 51.10 | 65.00 | 74.30 | 92.90 | 144.00 |
| 34 | 37.20 | 55.70 | 69.70 | 78.90 | 97.50 | 148.60 |
| 35 | 41.80 | 60.40 | 74.30 | 83.60 | 102.20 | 157.90 |
| 36 | 41.80 | 60.40 | 74.30 | 88.20 | 106.80 | 171.80 |
| 37 | 46.40 | 65.00 | 78.90 | 97.50 | 111.50 | 176.50 |
| 38 | 46.40 | 69.70 | 83.60 | 102.20 | 120.70 | 190.40 |
| 39 | 55.70 | 74.30 | 88.20 | 106.80 | 130.00 | 195.00 |
| 40 | 55.70 | 78.90 | 92.90 | 106.80 | 139.30 | 204.30 |
| 41 | 55.70 | 78.90 | 97.50 | 116.10 | 144.00 | 222.90 |
| 42 | 65.00 | 83.60 | 106.80 | 125.40 | 153.30 | 232.20 |
| 43 | 65.00 | 88.20 | 111.50 | 125.40 | 157.90 | 241.50 |
| 44 | 69.70 | 97.50 | 116.10 | 139.30 | 167.20 | 255.40 |
| 45 | 71.60 | 98.40 | 120.80 | 138.70 | 170.00 | 259.40 |
| 46 | 74.80 | 101.20 | 123.20 | 140.80 | 176.00 | 268.50 |
| 47 | 77.90 | 103.90 | 129.90 | 147.20 | 181.80 | 277.10 |
| 48 | 80.70 | 106.20 | 135.90 | 152.90 | 186.90 | 284.60 |
| 49 | 78.80 | 107.90 | 136.90 | 157.70 | 195.00 | 294.60 |
| 50 | 82.60 | 115.70 | 140.50 | 165.20 | 202.40 | 309.80 |
| 51 | 86.00 | 118.80 | 151.50 | 176.10 | 208.80 | 319.40 |
| 52 | 93.60 | 126.10 | 154.60 | 183.10 | 219.70 | 337.60 |
| 53 | 96.80 | 133.10 | 161.30 | 185.50 | 229.80 | 346.80 |
| 54 | 100.10 | 136.20 | 168.20 | 196.20 | 240.30 | 364.50 |
| 55 | 104.10 | 148.20 | 180.20 | 208.30 | 256.30 | 388.50 |
| 56 | 110.40 | 149.80 | 185.30 | 216.80 | 264.10 | 402.10 |
| 57 | 113.00 | 159.80 | 194.90 | 226.00 | 276.70 | 417.00 |
| 58 | 114.80 | 160.70 | 202.70 | 233.30 | 283.10 | 432.20 |
| 59 | 121.00 | 170.10 | 207.90 | 241.90 | 294.80 | 446.00 |
| 60 | 132.30 | 181.40 | 226.80 | 264.60 | 321.30 | 483.80 |
| 61 | 135.90 | 190.90 | 235.00 | 271.70 | 334.20 | 503.10 |
| 62 | 142.90 | 196.50 | 243.00 | 282.30 | 346.60 | 521.70 |
| 63 | 145.20 | 200.40 | 248.80 | 290.30 | 352.50 | 535.70 |
| 64 | 148.10 | 208.70 | 259.20 | 299.60 | 366.90 | 552.00 |
| 65 | 158.20 | 222.20 | 276.00 | 319.80 | 390.50 | 595.80 |
| 66 | 161.00 | 230.00 | 282.50 | 328.50 | 404.10 | 617.60 |
| 67 | 166.10 | 233.20 | 290.70 | 341.90 | 418.50 | 635.80 |
| 68 | 171.30 | 239.80 | 298.90 | 351.90 | 432.80 | 657.10 |
| 69 | 172.90 | 245.70 | 306.30 | 357.90 | 445.90 | 679.40 |
| 70 | 181.70 | 253.20 | 318.80 | 369.40 | 461.70 | 706.00 |
| 71 | 185.40 | 259.00 | 329.60 | 385.50 | 476.80 | 732.80 |
| 72 | 190.10 | 269.10 | 342.20 | 400.70 | 500.20 | 769.30 |
| 73 | 195.80 | 276.50 | 348.50 | 411.80 | 515.50 | 794.90 |
| 74 | 199.70 | 285.30 | 356.60 | 425.10 | 533.50 | 827.40 |
| 75 | 233.90 | 336.70 | 430.80 | 513.50 | 653.30 | 1,041.30 |
| 76 | 235.10 | 338.70 | 433.80 | 517.80 | 663.40 | 1,063.60 |
| 77 | 233.30 | 337.60 | 436.50 | 518.80 | 669.80 | 1,081.50 |
| 78 | 228.70 | 333.70 | 433.30 | 519.40 | 675.40 | 1,097.90 |
| 79 | 224.90 | 330.80 | 431.30 | 521.30 | 680.00 | 1,116.60 |
| 80 | 223.70 | 332.90 | 437.00 | 530.60 | N/A | N/A |
| 81 | 216.50 | 326.00 | 427.90 | 524.70 | N/A | N/A |
| 82 | 206.90 | 311.60 | 418.80 | 513.60 | N/A | N/A |
| 83 | 194.40 | 298.90 | 401.00 | 495.70 | N/A | N/A |
| 84 | 184.30 | 284.90 | 385.40 | 481.20 | N/A | N/A |
| 85 | 173.80 | 274.80 | 385.20 | 490.90 | N/A | N/A |

**MEDAMERICA INSURANCE COMPANY**
**165 COURT STREET, ROCHESTER, NEW YORK 14647**
**POLICY SERIES FSPL-336**
**ANNUAL PREMIUM RATES WITH NO RATE INCREASE**
**PREMIUMS PER $300 FACILITY MONTHLY BENEFIT**
**LONG TERM CARE POLICIES**

**Integrated Plan HHC at 80%**
**Lifetime Payment Plan**
**90 day Elimination Period**
**Married one insured rates**

**Indexing: None**
**Franchise Rates**
**Rate Class II**

| | Premium Rates | | | | | |
|---|---|---|---|---|---|---|
| Issue Age | 24 Month Plan | 36 Month Plan | 48 Month Plan | 60 Month Plan | 84 Month Plan | Unlimited Plan |
| 18-29 | 18.80 | 25.10 | 28.30 | 31.40 | 34.50 | 40.80 |
| 30 | 18.80 | 25.10 | 28.30 | 31.40 | 37.70 | 44.00 |
| 31 | 22.00 | 25.10 | 31.40 | 34.50 | 37.70 | 47.10 |
| 32 | 22.00 | 28.30 | 31.40 | 34.50 | 40.80 | 50.20 |
| 33 | 22.00 | 28.30 | 34.50 | 37.70 | 44.00 | 53.40 |
| 34 | 25.10 | 31.40 | 34.50 | 40.80 | 44.00 | 56.50 |
| 35 | 25.10 | 31.40 | 37.70 | 44.00 | 47.10 | 59.70 |
| 36 | 28.30 | 34.50 | 40.80 | 44.00 | 50.20 | 62.80 |
| 37 | 28.30 | 37.70 | 44.00 | 44.00 | 53.40 | 69.10 |
| 38 | 31.40 | 37.70 | 44.00 | 47.10 | 56.50 | 72.20 |
| 39 | 31.40 | 40.80 | 47.10 | 50.20 | 59.70 | 75.40 |
| 40 | 34.60 | 44.00 | 50.30 | 56.50 | 62.80 | 81.70 |
| 41 | 37.70 | 44.00 | 53.40 | 59.70 | 69.10 | 84.80 |
| 42 | 37.70 | 47.10 | 56.50 | 62.80 | 72.20 | 91.10 |
| 43 | 40.80 | 50.30 | 59.70 | 69.10 | 75.40 | 100.50 |
| 44 | 44.00 | 53.40 | 66.00 | 72.20 | 81.70 | 103.70 |
| 45 | 42.40 | 54.50 | 66.60 | 72.70 | 84.80 | 106.00 |
| 46 | 44.70 | 59.60 | 68.50 | 77.50 | 89.40 | 113.20 |
| 47 | 46.90 | 61.60 | 70.30 | 82.10 | 93.80 | 120.20 |
| 48 | 48.80 | 66.00 | 74.60 | 86.10 | 97.60 | 123.50 |
| 49 | 53.40 | 67.40 | 78.70 | 89.90 | 101.10 | 129.20 |
| 50 | 56.00 | 72.80 | 86.80 | 95.20 | 109.20 | 140.00 |
| 51 | 61.20 | 77.80 | 89.00 | 100.10 | 116.80 | 147.30 |
| 52 | 63.30 | 82.50 | 96.30 | 107.30 | 123.80 | 156.80 |
| 53 | 65.50 | 87.40 | 103.70 | 114.70 | 133.80 | 166.50 |
| 54 | 70.50 | 92.20 | 111.20 | 122.00 | 141.00 | 178.90 |
| 55 | 78.60 | 100.30 | 119.20 | 135.50 | 154.50 | 195.10 |
| 56 | 82.80 | 109.50 | 128.20 | 141.50 | 162.90 | 205.60 |
| 57 | 87.20 | 113.60 | 134.70 | 153.20 | 174.30 | 219.20 |
| 58 | 93.30 | 121.80 | 142.50 | 160.60 | 184.00 | 230.60 |
| 59 | 99.80 | 128.00 | 151.00 | 171.50 | 197.00 | 245.70 |
| 60 | 110.00 | 145.90 | 171.50 | 191.90 | 220.10 | 276.40 |
| 61 | 116.60 | 151.30 | 181.10 | 203.40 | 233.20 | 290.30 |
| 62 | 123.50 | 164.60 | 193.70 | 215.50 | 249.40 | 309.90 |
| 63 | 131.10 | 173.20 | 203.70 | 227.10 | 264.50 | 327.70 |
| 64 | 139.00 | 182.30 | 216.50 | 243.90 | 278.00 | 348.70 |
| 65 | 155.10 | 205.30 | 244.10 | 273.70 | 317.10 | 392.30 |
| 66 | 168.70 | 219.80 | 262.00 | 293.00 | 337.40 | 419.60 |
| 67 | 180.10 | 236.50 | 282.10 | 314.70 | 362.40 | 449.20 |
| 68 | 192.10 | 253.30 | 299.80 | 335.60 | 388.40 | 481.30 |
| 69 | 204.90 | 268.40 | 321.70 | 360.60 | 413.90 | 512.30 |
| 70 | 220.10 | 292.80 | 347.30 | 391.70 | 448.20 | 555.20 |
| 71 | 240.00 | 318.00 | 378.00 | 424.00 | 490.00 | 606.00 |
| 72 | 259.50 | 346.70 | 412.00 | 461.60 | 532.90 | 659.70 |
| 73 | 280.90 | 374.60 | 446.80 | 501.40 | 577.50 | 714.10 |
| 74 | 304.90 | 405.30 | 484.40 | 544.30 | 627.30 | 773.90 |
| 75 | 401.40 | 536.50 | 642.70 | 723.80 | 839.60 | 1,042.20 |
| 76 | 429.00 | 572.70 | 688.00 | 774.90 | 897.80 | 1,115.10 |
| 77 | 459.40 | 613.80 | 738.40 | 833.30 | 965.30 | 1,199.70 |
| 78 | 490.20 | 658.40 | 792.00 | 894.40 | 1,035.20 | 1,285.80 |
| 79 | 522.70 | 701.70 | 844.90 | 952.30 | 1,104.40 | 1,369.40 |
| 80 | 573.80 | 770.90 | 929.30 | 1,052.50 | N/A | N/A |
| 81 | 612.10 | 824.70 | 995.90 | 1,127.30 | N/A | N/A |
| 82 | 645.10 | 871.90 | 1,051.70 | 1,191.10 | N/A | N/A |
| 83 | 686.40 | 929.00 | 1,122.00 | 1,270.50 | N/A | N/A |
| 84 | 727.80 | 985.60 | 1,193.10 | 1,351.90 | N/A | N/A |
| 85 | 846.90 | 1,155.20 | 1,404.70 | 1,595.40 | N/A | N/A |

**State:** Pennsylvania **Filing Company:** MedAmerica Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** Long-Term Care
**Project Name/Number:** MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10

## Supporting Document Schedules

| | |
|---|---|
| **Satisfied - Item:** | Transmittal Letter (A&H) |
| **Comments:** | |
| **Attachment(s):** | PA_Cover Letter_MedAmerica_Simplicity_LRRS_20220425.pdf |
| **Item Status:** | |
| **Status Date:** | |

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

| | |
|---|---|
| **Satisfied - Item:** | Actuarial Memorandum and Explanatory Information (A&H) |
| **Comments:** | |
| **Attachment(s):** | PA_Act Memo_MedAmerica_Simplicity_LRRS_20220425.pdf<br>PA_Supplement_MedAmerica_Simplicity_LRRS_20220425.pdf<br>PA_Exhibits and Attachments_MedAmerica_Simplicity_20220425.xlsb |
| **Item Status:** | |
| **Status Date:** | |

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

| | |
|---|---|
| **Satisfied - Item:** | Authorization to File (A&H) |
| **Comments:** | |
| **Attachment(s):** | MAPA Letter of Authorization 20210908 Milliman.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Bypassed - Item:** | Insert Page Explanation (A&H) |
| **Bypass Reason:** | Not applicable as this is not a form filing. |
| **Attachment(s):** | |

**State:** Pennsylvania **Filing Company:** MedAmerica Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** Long-Term Care
**Project Name/Number:** MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10

| | |
|---|---|
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Rate Table (A&H) |
| **Comments:** | Rate tables are attached on the Rate/Rule Schedule tab. |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Bypassed - Item:** | Replacement Form with Highlighted Changes (A&H) |
| **Bypass Reason:** | Not applicable as this is not a form filing. |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Bypassed - Item:** | Advertisement Compliance Certification |
| **Bypass Reason:** | Not applicable as this is not an advertisement filing. |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Bypassed - Item:** | Reserve Calculation (A&H) |
| **Bypass Reason:** | Not applicable as this is not a form filing. |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Bypassed - Item:** | Variability Explanation (A&H) |
| **Bypass Reason:** | Not applicable as this is not a form filing. |
| **Attachment(s):** | |
| **Item Status:** | |
| **Status Date:** | |

| | |
|---|---|
| **Satisfied - Item:** | Claims and Administration Processing Plan |
| **Comments:** | |
| **Attachment(s):** | MedAmerica Claims Procedures_20160128.pdf |
| **Item Status:** | |
| **Status Date:** | |

**State:** Pennsylvania
**Filing Company:** MedAmerica Insurance Company
**TOI/Sub-TOI:** LTC03I Individual Long Term Care/LTC03I.001 Qualified
**Product Name:** Long-Term Care
**Project Name/Number:** MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10

| | |
|---|---|
| **Satisfied - Item:** | Sample Policyholder Notification Letter |
| **Comments:** | |
| **Attachment(s):** | TEMPLATE MAPA Simplicity PH Letter 9.30.19.pdf<br>TEMPLATE MAPA Simplicity CNF 9.30.19.pdf |
| **Item Status:** | |
| **Status Date:** | |

| | | | |
|---|---|---|---|
| **State:** | Pennsylvania | **Filing Company:** | MedAmerica Insurance Company |
| **TOI/Sub-TOI:** | LTC03I Individual Long Term Care/LTC03I.001 Qualified | | |
| **Product Name:** | Long-Term Care | | |
| **Project Name/Number:** | MedAmerica Nationwide 2022 Rate Increase/145MAI01-60.10 | | |

***Attachment PA_Exhibits and Attachments_MedAmerica_Simplicity_20220425.xlsb is not a PDF document and cannot be reproduced here.***

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April 25, 2022

Honorable Michael Humphreys
Acting Insurance Commissioner
Pennsylvania Insurance Department (Department)

*Via SERFF*

**Re: MedAmerica Insurance Company (MedAmerica)**
**Company NAIC # 69515**
**SERFF Tracking # MILL-133176463**
**Tax-Qualified Long-Term Care Policy Form SPL-336**
**Tax-Qualified Franchise Long-Term Care Policy Form FSPL-336**

Dear Acting Commissioner Humphreys:

On behalf of the company, we are submitting the referenced rate filing for your review. This is an existing individual policy form(s) that provides long-term care coverage. The company issued this policy form(s) in Pennsylvania from April 1, 2004 to October 1, 2007 and is no longer marketing it in any jurisdiction.

The company is requesting a premium rate increase on the above-listed form(s), including all associated riders. The need for a premium rate increase is due to emerging and projected experience running more adverse than originally expected.

The requested rate increase varies by inflation option. The rate increase request was determined as described in Section 2 of the enclosed actuarial memorandum. Table 1 below provides the requested rate increases in this jurisdiction by inflation option.

**Table 1**
**Pennsylvania – MedAmerica**
**Rate Increase Request**

| Inflation Option | Requested Increase |
|---|---|
| Non-Auto | 0.0% |
| Auto | 30.0 |
| Average[1] | 26.7 |

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV of the enclosed actuarial memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force. The company is seeking this rate increase request to help alleviate the adverse performance on this block of business.



**This work product was prepared solely 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.**

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Similar to the prior increase(s), 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. 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. If the cumulative requested rate increase is filed for use, a majority of policyholders will be eligible for a contingent benefit upon lapse.

To comply with rate stability regulation in this jurisdiction, enclosed with this filing is a plan, subject to the Department's review, which demonstrates that appropriate administration and claims processing procedures are in effect.

The following electronic items are included with this submission:

- cover letter
- letter from the company authorizing submission of this filing on its behalf
- claims and administration processing plan, as provided by MedAmerica
- actuarial memorandum
- supplement to the actuarial memorandum
- current and proposed premium rate schedules
- numerical data in Excel
- sample policyholder notification letter[1]

[1] 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.

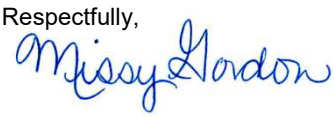
No filing fee is required for this submission.

The contact person for this filing is:

Courtney Williamson, ASA, MAAA
Associate Actuary
Milliman, Inc.
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2413
courtney.williamson@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,



Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/ljh

Enclosures



**This work product was prepared solely 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.**

**MEDAMERICA INSURANCE COMPANY**
**Address:** 165 Court Street, Rochester, New York 14647

**Simplicity Actuarial Memorandum**

**April 25, 2022**

| Product | Number |
|---|---|
| Tax-Qualified Long-Term Care Policy Form | SPL-336 |
| Tax-Qualified Franchise Long-Term Care Policy Form | FSPL-336 |

MedAmerica Insurance Company (MedAmerica) is requesting a rate increase on the above-listed long-term care policy form(s). The company issued this policy form(s) in Pennsylvania from April 2004 through October 2007 and is no longer marketing it in any jurisdiction.

Nationwide, MedAmerica and its affinity partner are requesting a premium rate increase that varies by issue age and inflation option, except where limited by regulatory restrictions or the limited amount of in-force business. This actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) and similar policy forms issued nationwide by MedAmerica and its affinity partner. Since the prior nationwide request, the business of certain affinity partners has been commuted back to the original companies. MedAmerica no longer has any risk for these policies and, therefore, their experience is not reflected in any experience exhibits in this filing.

## 1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating that the requested rate increase discussed in Section 2 meets the minimum requirements of the applicable sections of the 2014 National Association of Insurance Commissioners (NAIC) Long-Term Care Insurance Model Regulation (Model Regulation). The enclosed supplement to the actuarial memorandum demonstrates compliance with the applicable regulatory requirements of this jurisdiction to the extent they differ from the Model Regulation, and includes other commonly requested information of this jurisdiction. It may not be suitable for other purposes.

## 2. Requested Rate Increase

Nationwide, the company is requesting a rate increase that varies by issue age and inflation option. The rate increase levels were determined to vary by issue age and inflation option to better align the rate increase with the adverse experience. Appendix A to this memorandum provides a description of the development of and justification for the assumptions used in this filing, which were used to analyze the adverse experience.

The rate increases were developed by targeting the lifetime loss ratios shown in Table 2.1 below. These lifetime loss ratios are consistent with those expected in the prior nationwide request.

**Table 2.1**
**Target Lifetime Loss Ratios**

| Inflation Option | Lifetime Loss Ratio |
|---|---|
| Non-Auto | 65% |
| Auto | 82 |
| All | 79 |

As part of this nationwide rate increase filing, the company is pursuing actuarially equivalent rate increases in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. Therefore, the rate increases requested in each jurisdiction were developed to produce an actuarially equivalent lifetime loss ratio equal to those in Table 2.1 above, with premiums restated to reflect the actual rate increases implemented in each jurisdiction.

Table 2.2 below provides the nationwide cumulative requested rate increases by issue age and inflation option. The enclosed cover letter provides the requested rate increases in this jurisdiction.

**Table 2.2**
**Nationwide Cumulative Rate Increases[1]**

| Issue Age | Non-Auto Inflation | Auto Inflation | Issue Age | Non-Auto Inflation | Auto Inflation |
|---|---|---|---|---|---|
| < 45 | 261% | 487% | 65 | 162% | 325% |
| 45 | 248 | 465 | 66 | 155 | 315 |
| 46 | 242 | 457 | 67 | 149 | 304 |
| 47 | 236 | 447 | 68 | 142 | 293 |
| 48 | 230 | 437 | 69 | 136 | 283 |
| 49 | 222 | 425 | 70 | 132 | 277 |
| 50 | 221 | 422 | 71 | 129 | 272 |
| 51 | 219 | 417 | 72 | 127 | 270 |
| 52 | 216 | 415 | 73 | 124 | 265 |
| 53 | 214 | 410 | 74 | 122 | 261 |
| 54 | 211 | 406 | 75 | 122 | 261 |
| 55 | 211 | 406 | 76 | 117 | 253 |
| 56 | 206 | 398 | 77 | 113 | 247 |
| 57 | 203 | 392 | 78 | 110 | 240 |
| 58 | 198 | 384 | 79 | 106 | 235 |
| 59 | 194 | 377 | 80 | 102 | 229 |
| 60 | 194 | 377 | 81 | 98 | 222 |
| 61 | 185 | 364 | 82 | 93 | 215 |
| 62 | 178 | 351 | 83 | 90 | 208 |
| 63 | 169 | 336 | 84 | 86 | 203 |
| 64 | 162 | 325 | 85 | 82 | 196 |

[1] Reflects the nationwide average actuarially equivalent cumulative rate increase request. Due to differences in rate increase history in each jurisdiction, the actual cumulative rate level will vary from jurisdiction to jurisdiction. The enclosed cover letter provides the jurisdiction-specific rate increase request.

The table below provides the average prior, requested, and cumulative increases by issue age band and inflation option based on the nationwide distribution of business. The enclosed cover letter provides similar information based on the jurisdiction-specific distribution.

**Table 2.3**
**Nationwide Average[1] Rate Increase Request**

| | Prior Increase | | Requested Increase | | Cumulative Increase | |
|---|---|---|---|---|---|---|
| Issue Ages | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation |
| <40 | 100.8% | 115.7% | 79.8% | 172.1% | 261% | 487% |
| 40-44 | 111.3 | 116.4 | 70.9 | 171.3 | 261 | 487 |
| 45-49 | 107.2 | 104.8 | 61.5 | 165.3 | 235 | 443 |
| 50-54 | 102.9 | 102.2 | 55.5 | 153.8 | 215 | 413 |
| 55-59 | 97.4 | 95.4 | 52.8 | 151.1 | 202 | 391 |
| 60-64 | 88.1 | 86.1 | 47.2 | 143.3 | 177 | 353 |
| 65-69 | 68.6 | 68.3 | 48.3 | 142.5 | 150 | 308 |
| 70-74 | 59.8 | 49.3 | 42.4 | 149.0 | 128 | 272 |
| 75+ | 42.3 | 22.3 | 49.1 | 190.5 | 112 | 255 |
| Average | 85.0 | 93.5 | 51.5 | 152.8 | 180 | 389 |

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase. The enclosed cover letter provides the jurisdiction-specific distribution.

If the Department approves the increase requested in full, then the company does not anticipate additional rate increases beyond the current request. However, the company will continue to monitor experience and reserves the right to request additional rate increases if experience deteriorates from the current expectations in this filing.

Current rate tables and corresponding rate tables reflecting the proposed rate increases for the policy form(s) affected by this rate increase are enclosed with this filing. Please note that the actual rates

implemented may vary slightly from those in the enclosed rate tables 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.

## 3. Description of Benefits

This product provides long-term coverage on a cash basis. The product is tax qualified and was issued on an individual basis. It has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, benefit period, and elimination period were selected at issue.

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

The available choices for 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: restoration of benefits, return of premium, shortened benefit period, shared care, shared waiver, or survivorship benefit. The insured may have had the option to select a lifetime, ten-year, paid up at age 65, reduced premiums at attained age 65, or reduced premiums at attained age 70 premium payment option.

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

## 4. Renewability

These policies are guaranteed renewable for life.

## 5. Applicability

This rate increase applies to all policies issued on the above-listed form(s) in this jurisdiction. The rate changes will apply to the premium of the base form and all applicable options and riders associated with the base form.

## 6. Actuarial Assumptions

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

a. <u>Active Assumptions</u>

i. Claim Incidence Probabilities were developed using the 2017 Milliman *Long-Term Care Guidelines* (*Guidelines*) incidence curves, with adjustments for retrospective improvement to bring the *Guidelines* forward to 2020, adverse selection for historical rate increases, and contingent nonforfeiture (CNF) policies. The incidence curves were developed based on starting site of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC)—and further adjusted based on historical experience for gender, marital status, product type, coverage type, benefit period, company, and attained age.

ii. Voluntary Lapse Probabilities vary by policy duration (ultimate for 10+), attained age (ultimate for 65+), benefit period, inflation option, marital status, gender, and premium payment option. Exhibit A-2a of Appendix A to this memorandum summarizes the ultimate lapse probabilities by key characteristics for lifetime-pay policies.

The durational voluntary lapse probabilities were adjusted based on the following criteria for the limited-pay options:

- For the ten-pay option, a reduction of 65% of the durational lapse probabilities is assumed for durations one through four, a reduction of 70% of the durational lapse probabilities is assumed for durations five through eight, and 0% lapse thereafter.
- For the paid up at age 65 option, a reduction of 50% of the durational lapse probabilities is assumed until age 55, a reduction of 75% of the durational lapse probabilities is assumed for ages 55 to 59, and 0% lapse thereafter.
- For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of the durational lapse probabilities is assumed until age 60 or 65, respectively, and a reduction of 75% of the durational lapse probabilities thereafter.

iii. Active Mortality Probabilities reflect the 2012 Individual Annuitant Mortality (IAM) Basic table with adjustments to make it applicable to an active life exposure base and retrospective active mortality improvement to bring the table forward to 2020. These mortality probabilities were then adjusted based on historical mortality experience by gender, marital status, inflation option, cohort, attained age, and duration. The mortality adjustment factors can be found in Exhibit A-3a of Appendix A to this memorandum.

b. Disabled Assumptions

i. Disabled Mortality Probabilities reflect disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement to bring the probabilities forward to 2020. These mortality probabilities were then adjusted based on historical experience by starting site of care, gender, benefit period, company, claim year, and attained age at claim incurral.

ii. Implied Recovery Probabilities were developed from the composite claim terminations and the disabled mortality assumption with adjustments to ensure the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics. Appendix A to this memorandum provides the formula used to develop the implied recovery probabilities.

c. Utilization is 100% as this product provides coverage on a cash basis.

d. 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).

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 and the approximate reduction to premiums and benefits due to the impact of RBO elections by rate increase band. The assumptions shown in the table below are applied to lifetime-pay policies only; limited-pay policies are assumed to not elect CBUL or RBO.

**Table 6.1**
**Policyholder Behavior Assumptions**

| Requested Rate Increase Band | CBUL Election Rate | RBO Election Rate | Approximate Reduction for RBO[1] |
|---|---|---|---|
| 1.0 – 9.9% | 1% | 1% | 0.0% |
| 10.0 – 19.9 | 3 | 2 | 0.3 |
| 20.0 – 49.9 | 6 | 6 | 1.7 |
| 50.0 – 79.9 | 9 | 14 | 6.1 |
| 80.0 – 99.9 | 12 | 18 | 9.7 |
| 100.0 – 199.9 | 14 | 25 | 17.4 |
| 200.0+ | 16 | 35 | 29.8 |

[1] For display purposes, the approximate reduction for RBO values reflect the midpoint of the requested increase within each range. A detailed description of the calculation can be found in Appendix A. For example, the 20.0% – 49.9% range was calculated using the formula in Appendix A and a rate increase of 35%. The 200.0%+ range reflects a rate increase of 250%.

As a result of the rate increase, we assume an increase to claim incidence rates due to adverse selection. The adverse selection assumption varies by cumulative rate increase band and attained age. The following table provides the assumed increase in claim incidence rates by cumulative rate increase band.

**Table 6.2**
**Adverse Selection Assumption**

| Cumulative Rate Increase Band | Adverse Selection Assumption Range |
|---|---|
| 1.0 – 15.0% | 1.00 – 1.00 |
| 15.1 – 25.0% | 1.01 – 1.01 |
| 25.1 – 50.0% | 1.02 – 1.10 |
| 50.1 – 75.0% | 1.03 – 1.11 |
| 75.1 – 100.0% | 1.04 – 1.12 |
| 100.1%+ | 1.05 – 1.13 |

e. Interest Rate consistent with the maximum valuation interest rate applicable to the year of issue (ranges from 3.5% to 4.5% and averages 4.2%) is used to demonstrate compliance with the minimum loss ratio requirements.

f. Prospective Annual Improvement in the active mortality and claim incidence assumptions is assumed for 10 years starting in 2021. Annual improvement factors vary by attained age and gender based on the G2 improvement scale from the 2012IAM table.

g. Expenses have not been explicitly projected for the purpose of demonstrating compliance with minimum loss ratio requirements. Originally filed expense assumptions are assumed to remain appropriate, except 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 the above-listed policy form(s) and similar forms issued by MedAmerica and its affinity partners (including commuted business), other similar business issued by MedAmerica (including its affinity partners and acquired blocks of business), industry experience, and actuarial judgment. The above assumptions are deemed reasonable for the particular policy form(s) 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 form(s) 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.

## 7. Marketing Method

Agents and brokers of the company marketed this product.

## 8. Underwriting Description

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

## 9. Premiums

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

## 10. Issue Age Range

Issue ages are from 18 to 85.

## 11. Area Factors

Area factors are not used for this product.

## 12. Premium Modalization Rules

The following modal factors and percent distributions (based on the nationwide in-force count as of December 31, 2020) are applied to the annual premium (AP):

**Table 12.1**
**Nationwide Modal Factors and Distribution**

| Premium Mode | Modal Factors | Percent Distribution |
|---|---|---|
| Annual | 1.00*AP | 44% |
| Semi-Annual | 0.52*AP | 7 |
| Quarterly | 0.26*AP | 26 |
| Monthly | 0.09*AP | 23 |

## 13. Reserves

Active life reserves have not been used in the experience exhibits for this rate increase analysis for the purpose of demonstrating compliance with minimum loss ratio requirements, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2020 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, 2020 has been allocated to the 2020 calendar year and included in historical incurred claims.

## 14. Trend Assumptions

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

## 15. Demonstration of Satisfaction of Loss Ratio Requirements

This filing uses the pooled nationwide experience of the above-listed form(s) and similar policy forms issued nationwide by MedAmerica and its affinity partner. The pooled experience is appropriate because the products issued are identical, the marketing and distribution employed is similar, and the same company (MedAmerica) administers and manages the entire block (including underwriting and claims handling). MedAmerica has 75% of the risk of the affinity partner form via a reinsurance arrangement with the affinity partner.

Exhibit I provides actual and projected experience using current assumptions. Actual experience is provided from inception through 2020 and then projected on a seriatim basis for 60 years using the current assumptions described above in Section 6. The actual and projected experience is based on nationwide premiums that reflect prior rate increases filed for use between December 2012 and April 2021 which average 92% across all jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increases shown in Section 2 on a seriatim basis.

Values in Exhibit I are shown (a) before and (b) after the nationwide requested rate increase. Included are calendar year earned premiums, incurred claims, end of year lives, and annual loss ratios. As shown in Exhibit I-b, the anticipated lifetime loss ratio with the nationwide requested rate increase exceeds the minimum loss ratio required by pre-rate stability regulation.

The following table demonstrates that the nationwide lifetime loss ratios by issue age and inflation option also exceed the minimum loss ratio required by pre-rate stability regulation. The 'All' row corresponds to that shown in Exhibit I.

**Table 15.1**
**Nationwide Lifetime Loss Ratios at the Maximum Valuation Interest Rate by Issue Age and Inflation Option**

| Inflation Option | Issue Age Band | Before Increase | After Increase |
|---|---|---|---|
| All | <45 | 159% | 104% |
| All | 45-49 | 143 | 95 |
| All | 50-54 | 126 | 85 |
| All | 55-59 | 111 | 77 |
| All | 60-64 | 92 | 67 |
| All | 65-69 | 82 | 66 |
| All | 70-74 | 95 | 87 |
| All | 75+ | 73 | 72 |
| Non-Auto | All | 76 | 67 |
| Auto | All | 128 | 85 |
| All | All | 116 | 81 |

Exhibit II provides a demonstration that the nationwide requested rate increase meets the 58%/85% test required by post-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.

While the majority of policies subject to this rate increase are eligible for a CBUL, an alternative version of the 58%/85% test is not provided per rate stability regulation, as the original pricing lifetime loss ratio of 57.6% is not greater than 58%.

The projected incurred claims in Exhibit II were increased by 15% from the current assumptions described in Section 6 to reflect assumptions that include moderately adverse conditions.

## 16. Actual-to-Expected Experience

The following table provides a comparison of actual and projected experience using current assumptions to that expected using original pricing assumptions. Values in the following table are shown (a) before and (b) after the nationwide requested rate increase.

**Table 16.1**
**Nationwide Actual and Expected Loss Ratios by Issue Age and Inflation Option**

| | | Lifetime Loss Ratio | | | Actual-to-Expected | |
|---|---|---|---|---|---|---|
| Inflation Option | Issue Age Band | Before Increase | After Increase | Expected | Before Increase | After Increase |
| All | <45 | 151% | 100% | 61% | 2.48 | 1.65 |
| All | 45-49 | 137 | 91 | 62 | 2.22 | 1.49 |
| All | 50-54 | 120 | 82 | 60 | 1.99 | 1.36 |
| All | 55-59 | 107 | 74 | 57 | 1.87 | 1.31 |
| All | 60-64 | 88 | 65 | 53 | 1.65 | 1.22 |
| All | 65-69 | 79 | 64 | 55 | 1.44 | 1.16 |
| All | 70-74 | 92 | 85 | 56 | 1.65 | 1.52 |
| All | 75+ | 71 | 70 | 49 | 1.43 | 1.41 |
| Non-Auto | All | 73 | 65 | 51 | 1.44 | 1.28 |
| Auto | All | 122 | 82 | 60 | 2.03 | 1.37 |
| All | All | 110 | 79 | 58 | 1.92 | 1.36 |

Actual and projected experience in the above table is identical to that described in Exhibit I, except historical experience is accumulated at MedAmerica's actual historical earned interest rates, which average 5.1% for this block, and projected experience is discounted at MedAmerica's current most-likely interest rate assumption of 4.25%. This 4.25% rate represents MedAmerica's expectation of its long-term investment earnings rate based on the average net investment earnings rate projected for MedAmerica's 2020 cash flow testing.

Expected experience uses the actual policies sold and projects from issue on a seriatim basis using the original pricing assumptions.

Exhibit III provides a summary of the original pricing assumptions that underlie the expected experience described above.

## 17. History of Previous Rate Revisions

Prior rate increases have been approved and implemented on the above-listed form(s). Exhibit IV provides a status of the rate increase filings, along with the current requested increases. The status is shown for each jurisdiction in which there is business in force as of December 31, 2020. Also included are the number of policies and annualized premium as of December 31, 2020. Exhibit IV provides the status of (i) the first round and associated follow-ups, (ii) the second round and the first follow-up, (iii) the second, third, and fourth follow-up filings for the second round of the rate increase requests, and (iv) the current round of requested increases.

As part of this rate increase process, an increase has been or is expected to be requested in most jurisdictions. The company anticipates requesting an actuarially equivalent cumulative rate increase level in all jurisdictions except where limited due to regulatory requirements or the limited amount of in-force business. In jurisdictions where the company has not yet reached a decision regarding the current rate increase or the prior reduced rate increase was phased-in over multiple years, Exhibit IV indicates "TBD" (to be determined).

## 18. Analysis Performed to Consider a Rate Increase

The experience table in Section 16 above demonstrates that experience has been more adverse from that expected using original pricing assumptions as the A:E loss ratios exceeds 1.0. The adverse experience may be due to a combination of higher morbidity, higher persistency, and lower interest.

In 2016, a nationwide requested increase was determined such that the company was able to certify that rates would remain stable under moderately adverse experience (MAE). The company's threshold for MAE was defined as a lifetime loss ratio of 85%. To determine whether experience has deteriorated beyond this threshold, experience was restated to reflect the timing and rate level of the 2016 requested increase and projected using current most-likely assumptions. As the resulting lifetime loss ratio was 95%, the MAE threshold was crossed and additional rate increases could be considered. Exhibit V provides a summary of the assumptions used in the 2016 nationwide request.

## 19. Average Annual Premium in Pennsylvania (Based on December 31, 2020 In-Force)

The number of insureds and the corresponding average annual premium that will be affected by this filing are shown in the table(s) below. The values provided in the table(s) below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

**Table 19.1**
**Average Annual Premium**
**Pennsylvania – MedAmerica**

| Inflation Option | Issue Age Band | Number of Insureds | Before Increase Premium[1] | After Requested Increase Premium[1] |
|---|---|---|---|---|
| All | <40 | 11 | $4,026 | $5,214 |
| All | 40-44 | 18 | 2,944 | 3,739 |
| All | 45-49 | 41 | 3,774 | 4,858 |
| All | 50-54 | 62 | 4,085 | 5,210 |
| All | 55-59 | 54 | 4,902 | 6,246 |
| All | 60-64 | 34 | 5,764 | 7,356 |
| All | 65-69 | 15 | 6,557 | 7,978 |
| All | 70-74 | 8 | 6,306 | 7,304 |
| All | 75+ | 0 | 0 | 0 |
| Non-Auto | All | 48 | 2,574 | 2,574 |
| Auto | All | 195 | 5,083 | 6,609 |
| All | All | 243 | 4,587 | 5,812 |

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on July 24, 2021.

## 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 after being filed for use by the department of insurance, but no sooner than 12 months after the prior rate increase was effective.

## 21. Distribution of Business as of December 31, 2020 (Based on Nationwide In-Force Insured Count)

**Table 21.1**
**Nationwide Distributions of Business**

| Issue Ages | Percent Distribution |
|---|---|
| <40 | 8% |
| 40-44 | 8 |
| 45-49 | 13 |
| 50-54 | 21 |
| 55-59 | 24 |
| 60-64 | 16 |
| 65-69 | 7 |
| 70-74 | 2 |
| 75+ | <1 |

| Elimination Period | Percent Distribution |
|---|---|
| 30-Day | 21% |
| 60-Day | 12 |
| 90-Day | 67 |
| 180-Day | 1 |

| Benefit Period | Percent Distribution |
|---|---|
| 2-Year | 8% |
| 3-Year | 27 |
| 4-Year | 15 |
| 5-Year | 17 |
| 7-Year | 10 |
| Lifetime | 7 |
| CNF | 16 |

| Inflation Option | Percent Distribution |
|---|---|
| None | 35% |
| Simple for Life | 23 |
| Compound for Life | 14 |
| Compound with 2x Max | 28 |

| Premium Payment Option | Percent Distribution |
|---|---|
| Ten-Pay | 13% |
| Pay to Age 65 | 3 |
| Reduced at Age 70 | 0 |
| Reduced at Age 65 | <1 |
| Lifetime-Pay | 68 |
| CNF | 16 |

| Coverage Type | Percent Distribution |
|---|---|
| Facility Only | 2% |
| Comprehensive | 96 |
| Home Health Only | 2 |

## 22. Number of Insureds and Annualized Premium (Based on December 31, 2020 In-Force)

The number of insureds and annualized premium that will be affected by this filing are shown in the tables below. The values provided in the tables below exclude policies assumed to be paid up prior to implementation of the requested rate increase.

**Table 22.1**
**Insureds and Annualized Premium**
**Pennsylvania – MedAmerica**

| Inflation Option | Issue Age Band | Number of Insureds | Annualized Premium[1] |
|---|---|---|---|
| All | <40 | 11 | $44,282 |
| All | 40-44 | 18 | 52,997 |
| All | 45-49 | 41 | 154,727 |
| All | 50-54 | 62 | 253,251 |
| All | 55-59 | 54 | 264,704 |
| All | 60-64 | 34 | 195,972 |
| All | 65-69 | 15 | 98,350 |
| All | 70-74 | 8 | 50,445 |
| All | 75+ | 0 | 0 |
| Non-Auto | All | 48 | 123,569 |
| Auto | All | 195 | 991,158 |
| All | All | 243 | 1,114,727 |

[1] Premium reflects all prior rate increases filed for use, including the most recent increase filed on July 24, 2021.

**Table 22.2**
**Insureds and Annualized Premium**
**Nationwide**

| Inflation Option | Issue Age Band | Number of Insureds | Annualized Premium |
|---|---|---|---|
| All | <40 | 775 | $1,037,152 |
| All | 40-44 | 807 | 1,535,257 |
| All | 45-49 | 1,379 | 3,140,341 |
| All | 50-54 | 2,188 | 5,971,612 |
| All | 55-59 | 2,732 | 8,370,409 |
| All | 60-64 | 1,804 | 6,466,510 |
| All | 65-69 | 772 | 3,177,621 |
| All | 70-74 | 250 | 1,151,580 |
| All | 75+ | 34 | 178,796 |
| Non-Auto | All | 2,635 | 6,055,055 |
| Auto | All | 8,106 | 24,974,224 |
| All | All | 10,741 | 31,029,279 |

## 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 filing has been prepared in conformity with 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" and other applicable standards.

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 this 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. This filing will enhance premium adequacy but may not be sufficient to prevent future rate action. Additional rate increases are needed to certify that rates will remain stable under moderately adverse conditions.

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, this premium rate filing is in compliance with the loss ratio standards of this jurisdiction. Certain models were developed to estimate the values included in this filing. The intent of the models was to estimate future experience. I have reviewed the models for consistency, reasonableness, and appropriateness to the intended purpose and in compliance with generally accepted actuarial practice and relevant actuarial standards of practice.

I have relied on data and other information provided by MedAmerica to develop this filing, 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 verified this data and other information. If the underlying data or information is inaccurate or incomplete, the results of this filing may likewise be inaccurate or incomplete.

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

Missy Gordon

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: April 25, 2022

This filing has been prepared solely for the use and benefit of MedAmerica. Milliman's work may not be provided to third parties without Milliman's prior written consent. Milliman does not intend to benefit any third-party recipient of its work product, even if Milliman consents to the release of its work product to such third party.

Milliman's work is being delivered to the Department, in accordance with its statutory and regulatory requirements. Milliman recognizes that materials it delivers to the Department may be public records subject to disclosure to third parties, however, Milliman does not intend to benefit and assumes no duty or liability to any third parties, including the Department, who receive Milliman's work and may include disclaimer language on its work product so stating. The Department agrees not to remove any such disclaimer language from Milliman's work. To the extent that Milliman's work is not subject to disclosure under applicable public records laws, the Department agrees that it shall not disclose Milliman's work product to third parties without Milliman's prior written consent; provided, however, that the Department may distribute Milliman's work to (i) its professional service providers who are subject to a duty of confidentiality and who agree to not use Milliman's work product for any purpose other than to provide services to the Department, or (ii) any applicable regulatory or governmental agency, as required.

A limited review was performed of the data used directly in this filing for reasonableness and consistency and no material defects in the data were found. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for data values that are questionable or for relationships that are materially inconsistent. Such a review was beyond the scope of this assignment.

Differences between the projections in this filing and actual amounts depend on the extent to which future experience conforms to the assumptions made for this analysis. It is certain that actual experience will not conform exactly to the assumptions used in this analysis. Actual amounts will differ from projected amounts to the extent that actual experience deviates from expected experience.

Milliman recommends recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

**Exhibit I-a**
**MedAmerica and Affinity Partner**
**Actual and Projected Experience using Current Assumptions by Calendar Year**
**Nationwide Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Earned Premium | Incurred Claims | Incurred Loss Ratio | End of Year Lives | Earned Premium | Incurred Claims | Incurred Loss Ratio |
| Historical Experience | 2004 | 1,801,930 | 299,291 | 17% | 2,735 | 3,725,260 | 618,746 | 17% |
| | 2005 | 10,052,013 | 704,251 | 7% | 7,677 | 19,886,371 | 1,393,253 | 7% |
| | 2006 | 19,703,571 | 127,494 | 1% | 14,135 | 36,602,087 | 241,366 | 1% |
| | 2007 | 29,783,748 | 1,234,955 | 4% | 18,767 | 52,122,985 | 2,168,631 | 4% |
| | 2008 | 33,876,334 | 2,660,142 | 8% | 18,957 | 56,643,616 | 4,583,474 | 8% |
| | 2009 | 33,057,703 | 1,517,747 | 5% | 18,032 | 53,032,341 | 2,429,147 | 5% |
| | 2010 | 32,152,080 | 3,202,137 | 10% | 17,608 | 49,491,374 | 4,958,365 | 10% |
| | 2011 | 31,894,201 | 4,211,684 | 13% | 17,328 | 47,106,447 | 6,238,221 | 13% |
| | 2012 | 31,997,773 | 4,034,489 | 13% | 17,364 | 45,341,798 | 5,772,485 | 13% |
| | 2013 | 32,954,762 | 5,264,077 | 16% | 17,636 | 44,748,182 | 7,147,348 | 16% |
| | 2014 | 33,552,982 | 10,709,697 | 32% | 17,239 | 43,715,749 | 14,008,570 | 32% |
| | 2015 | 32,598,520 | 9,664,797 | 30% | 16,911 | 40,739,905 | 12,161,707 | 30% |
| | 2016 | 30,209,533 | 12,166,632 | 40% | 16,431 | 36,244,699 | 14,642,926 | 40% |
| | 2017 | 27,470,186 | 14,651,213 | 53% | 16,053 | 31,665,630 | 16,941,365 | 54% |
| | 2018 | 27,750,218 | 13,300,753 | 48% | 15,788 | 30,720,601 | 14,774,767 | 48% |
| | 2019 | 29,677,829 | 13,369,246 | 45% | 15,503 | 31,546,656 | 14,215,337 | 45% |
| | 2020 | 30,035,843 | 20,844,325 | 69% | 15,224 | 30,653,955 | 21,282,323 | 69% |
| Projected Future Experience (60 Years) | 2021 | 29,159,219 | 18,990,486 | 65% | 14,841 | 28,571,351 | 18,600,926 | 65% |
| | 2022 | 28,515,487 | 20,923,285 | 73% | 14,540 | 26,825,818 | 19,662,792 | 73% |
| | 2023 | 27,308,765 | 23,132,660 | 85% | 14,230 | 24,664,015 | 20,858,249 | 85% |
| | 2024 | 26,195,925 | 25,591,966 | 98% | 13,901 | 22,714,900 | 22,142,075 | 97% |
| | 2025 | 25,104,205 | 28,297,460 | 113% | 13,555 | 20,901,436 | 23,493,614 | 112% |
| | 2026 | 24,016,628 | 31,239,210 | 130% | 13,192 | 19,200,711 | 24,889,625 | 130% |
| | 2027 | 22,923,797 | 34,417,494 | 150% | 12,810 | 17,598,880 | 26,317,142 | 150% |
| | 2028 | 21,776,511 | 37,819,272 | 174% | 12,413 | 16,054,997 | 27,754,300 | 173% |
| | 2029 | 20,606,311 | 41,452,390 | 201% | 11,999 | 14,590,362 | 29,197,874 | 200% |
| | 2030 | 19,460,706 | 45,298,245 | 233% | 11,569 | 13,234,061 | 30,626,841 | 231% |
| | 2031 | 18,284,306 | 49,793,885 | 272% | 11,120 | 11,942,769 | 32,318,777 | 271% |
| | 2032 | 17,098,778 | 54,278,553 | 317% | 10,652 | 10,727,899 | 33,822,085 | 315% |
| | 2033 | 15,911,606 | 58,585,503 | 368% | 10,168 | 9,589,944 | 35,049,943 | 365% |
| | 2034 | 14,699,588 | 62,725,877 | 427% | 9,669 | 8,511,081 | 36,033,589 | 423% |
| | 2035 | 13,515,086 | 66,589,829 | 493% | 9,157 | 7,518,293 | 36,733,498 | 489% |
| | 2036 | 12,349,726 | 70,058,437 | 567% | 8,635 | 6,600,992 | 37,114,184 | 562% |
| | 2037 | 11,202,454 | 72,955,841 | 651% | 8,106 | 5,753,897 | 37,121,203 | 645% |
| | 2038 | 10,087,207 | 75,178,775 | 745% | 7,575 | 4,978,976 | 36,743,433 | 738% |
| | 2039 | 9,037,914 | 76,777,851 | 850% | 7,046 | 4,287,428 | 36,047,138 | 841% |
| | 2040 | 8,042,689 | 77,542,395 | 964% | 6,522 | 3,667,091 | 34,974,509 | 954% |
| | 2041 | 7,110,296 | 77,543,072 | 1,091% | 6,009 | 3,116,244 | 33,601,337 | 1,078% |
| | 2042 | 6,245,538 | 76,790,447 | 1,230% | 5,510 | 2,631,381 | 31,970,664 | 1,215% |
| | 2043 | 5,453,887 | 75,404,790 | 1,383% | 5,029 | 2,209,111 | 30,164,179 | 1,365% |
| | 2044 | 4,733,996 | 73,514,250 | 1,553% | 4,569 | 1,843,592 | 28,255,598 | 1,533% |
| | 2045 | 4,083,941 | 71,019,366 | 1,739% | 4,133 | 1,529,218 | 26,232,336 | 1,715% |
| | 2046 | 3,503,427 | 68,028,427 | 1,942% | 3,723 | 1,261,420 | 24,147,855 | 1,914% |
| | 2047 | 2,988,982 | 64,706,267 | 2,165% | 3,340 | 1,034,863 | 22,072,268 | 2,133% |
| | 2048 | 2,538,884 | 61,101,994 | 2,407% | 2,985 | 845,325 | 20,030,367 | 2,370% |
| | 2049 | 2,146,931 | 57,364,761 | 2,672% | 2,657 | 687,459 | 18,072,308 | 2,629% |
| | 2050 | 1,808,622 | 53,586,762 | 2,963% | 2,358 | 556,975 | 16,226,171 | 2,913% |
| | 2051 | 1,517,820 | 49,827,604 | 3,283% | 2,085 | 449,557 | 14,501,269 | 3,226% |
| | 2052 | 1,268,282 | 46,254,219 | 3,647% | 1,837 | 361,299 | 12,938,483 | 3,581% |
| | 2053 | 1,055,574 | 42,759,750 | 4,051% | 1,614 | 289,228 | 11,497,773 | 3,975% |
| | 2054 | 874,197 | 39,198,739 | 4,484% | 1,412 | 230,390 | 10,132,392 | 4,398% |
| | 2055 | 721,294 | 35,730,163 | 4,954% | 1,232 | 182,847 | 8,882,126 | 4,858% |
| | 2056 | 592,660 | 32,333,944 | 5,456% | 1,071 | 144,515 | 7,730,383 | 5,349% |
| | 2057 | 484,883 | 29,034,584 | 5,988% | 928 | 113,736 | 6,675,087 | 5,869% |
| | 2058 | 395,039 | 25,899,338 | 6,556% | 802 | 89,144 | 5,725,710 | 6,423% |
| | 2059 | 320,366 | 22,917,027 | 7,153% | 690 | 69,554 | 4,872,533 | 7,005% |
| | 2060 | 258,593 | 20,218,065 | 7,819% | 592 | 54,023 | 4,133,914 | 7,652% |
| | 2061-2065 | 695,123 | 66,824,626 | 9,613% | 1,869 | 131,975 | 12,339,557 | 9,350% |
| | 2066-2070 | 215,704 | 27,126,599 | 12,576% | 775 | 34,089 | 4,186,004 | 12,280% |
| | 2071-2075 | 62,468 | 8,869,044 | 14,198% | 286 | 8,256 | 1,153,348 | 13,969% |
| | 2076-2080 | 16,647 | 2,293,468 | 13,777% | 91 | 1,843 | 252,516 | 13,704% |
| History | | 468,569,225 | 117,962,931 | 25% | 263,388 | 653,987,657 | 143,578,032 | 22% |
| Future | | 424,390,062 | 2,099,996,721 | 495% | 277,297 | 295,810,944 | 955,295,975 | 323% |
| Lifetime | | 892,959,287 | 2,217,959,652 | 248% | 540,685 | 949,798,601 | 1,098,874,007 | 116% |

**Exhibit I-b**
**MedAmerica and Affinity Partner**
**Actual and Projected Experience using Current Assumptions by Calendar Year**
**Nationwide Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Earned Premium | Incurred Claims | Incurred Loss Ratio | End of Year Lives | Earned Premium | Incurred Claims | Incurred Loss Ratio |
| Historical Experience | 2004 | 1,801,930 | 299,291 | 17% | 2,735 | 3,725,260 | 618,746 | 17% |
| | 2005 | 10,052,013 | 704,251 | 7% | 7,677 | 19,886,371 | 1,393,253 | 7% |
| | 2006 | 19,703,571 | 127,494 | 1% | 14,135 | 36,602,087 | 241,366 | 1% |
| | 2007 | 29,783,748 | 1,234,955 | 4% | 18,767 | 52,122,985 | 2,168,631 | 4% |
| | 2008 | 33,876,334 | 2,660,142 | 8% | 18,957 | 56,643,616 | 4,583,474 | 8% |
| | 2009 | 33,057,703 | 1,517,747 | 5% | 18,032 | 53,032,341 | 2,429,147 | 5% |
| | 2010 | 32,152,080 | 3,202,137 | 10% | 17,608 | 49,491,374 | 4,958,365 | 10% |
| | 2011 | 31,894,201 | 4,211,684 | 13% | 17,328 | 47,106,447 | 6,238,221 | 13% |
| | 2012 | 31,997,773 | 4,034,489 | 13% | 17,364 | 45,341,798 | 5,772,485 | 13% |
| | 2013 | 32,954,762 | 5,264,077 | 16% | 17,636 | 44,748,182 | 7,147,348 | 16% |
| | 2014 | 33,552,982 | 10,709,697 | 32% | 17,239 | 43,715,749 | 14,008,570 | 32% |
| | 2015 | 32,598,520 | 9,664,797 | 30% | 16,911 | 40,739,905 | 12,161,707 | 30% |
| | 2016 | 30,209,533 | 12,166,632 | 40% | 16,431 | 36,244,699 | 14,642,926 | 40% |
| | 2017 | 27,470,186 | 14,651,213 | 53% | 16,053 | 31,665,630 | 16,941,365 | 54% |
| | 2018 | 27,750,218 | 13,300,753 | 48% | 15,788 | 30,720,601 | 14,774,767 | 48% |
| | 2019 | 29,677,829 | 13,369,246 | 45% | 15,503 | 31,546,656 | 14,215,337 | 45% |
| | 2020 | 30,035,843 | 20,844,325 | 69% | 15,224 | 30,653,955 | 21,282,323 | 69% |
| Projected Future Experience (60 Years) | 2021 | 29,159,219 | 18,990,486 | 65% | 14,841 | 28,571,351 | 18,600,926 | 65% |
| | 2022 | 28,268,870 | 20,774,865 | 73% | 14,540 | 26,593,826 | 19,523,246 | 73% |
| | 2023 | 38,501,278 | 19,038,661 | 49% | 13,061 | 34,784,630 | 17,165,098 | 49% |
| | 2024 | 44,664,062 | 20,469,510 | 46% | 12,751 | 38,744,343 | 17,708,053 | 46% |
| | 2025 | 42,873,309 | 22,581,847 | 53% | 12,431 | 35,714,036 | 18,745,474 | 52% |
| | 2026 | 41,035,983 | 24,888,408 | 61% | 12,097 | 32,828,192 | 19,826,043 | 60% |
| | 2027 | 39,238,920 | 27,382,586 | 70% | 11,747 | 30,146,900 | 20,933,453 | 69% |
| | 2028 | 37,337,878 | 30,054,780 | 80% | 11,384 | 27,551,749 | 22,050,781 | 80% |
| | 2029 | 35,379,604 | 32,912,627 | 93% | 11,006 | 25,075,325 | 23,176,236 | 92% |
| | 2030 | 33,478,552 | 35,936,191 | 107% | 10,614 | 22,792,045 | 24,289,407 | 107% |
| | 2031 | 31,518,233 | 39,477,357 | 125% | 10,204 | 20,612,017 | 25,613,965 | 124% |
| | 2032 | 29,548,081 | 43,012,727 | 146% | 9,778 | 18,563,780 | 26,791,957 | 144% |
| | 2033 | 27,578,922 | 46,413,094 | 168% | 9,336 | 16,646,503 | 27,756,101 | 167% |
| | 2034 | 25,544,352 | 49,685,386 | 195% | 8,881 | 14,814,086 | 28,529,297 | 193% |
| | 2035 | 23,557,949 | 52,737,294 | 224% | 8,413 | 13,128,183 | 29,077,297 | 221% |
| | 2036 | 21,597,760 | 55,477,801 | 257% | 7,937 | 11,566,272 | 29,373,571 | 254% |
| | 2037 | 19,653,476 | 57,778,616 | 294% | 7,454 | 10,115,882 | 29,380,678 | 290% |
| | 2038 | 17,748,254 | 59,555,591 | 336% | 6,969 | 8,780,488 | 29,087,880 | 331% |
| | 2039 | 15,960,283 | 60,841,388 | 381% | 6,485 | 7,589,931 | 28,543,486 | 376% |
| | 2040 | 14,256,945 | 61,473,305 | 431% | 6,007 | 6,517,730 | 27,703,829 | 425% |
| | 2041 | 12,655,973 | 61,505,428 | 486% | 5,537 | 5,562,644 | 26,627,699 | 479% |
| | 2042 | 11,160,982 | 60,948,887 | 546% | 5,081 | 4,717,025 | 25,350,009 | 537% |
| | 2043 | 9,786,873 | 59,894,335 | 612% | 4,641 | 3,977,578 | 23,933,168 | 602% |
| | 2044 | 8,530,901 | 58,429,443 | 685% | 4,220 | 3,334,359 | 22,430,680 | 673% |
| | 2045 | 7,390,877 | 56,495,878 | 764% | 3,820 | 2,778,359 | 20,840,264 | 750% |
| | 2046 | 6,367,578 | 54,172,904 | 851% | 3,443 | 2,302,345 | 19,201,736 | 834% |
| | 2047 | 5,456,017 | 51,587,332 | 946% | 3,091 | 1,897,559 | 17,569,232 | 926% |
| | 2048 | 4,654,067 | 48,777,479 | 1,048% | 2,764 | 1,557,070 | 15,961,861 | 1,025% |
| | 2049 | 3,951,661 | 45,831,494 | 1,160% | 2,463 | 1,271,865 | 14,410,581 | 1,133% |
| | 2050 | 3,342,291 | 42,856,522 | 1,282% | 2,187 | 1,034,915 | 12,948,993 | 1,251% |
| | 2051 | 2,815,523 | 39,881,245 | 1,416% | 1,936 | 838,757 | 11,578,665 | 1,380% |
| | 2052 | 2,360,953 | 37,047,249 | 1,569% | 1,707 | 676,691 | 10,336,079 | 1,527% |
| | 2053 | 1,971,390 | 34,274,299 | 1,739% | 1,501 | 543,642 | 9,190,455 | 1,691% |
| | 2054 | 1,637,373 | 31,425,096 | 1,919% | 1,315 | 434,434 | 8,099,388 | 1,864% |
| | 2055 | 1,354,554 | 28,657,108 | 2,116% | 1,148 | 345,796 | 7,102,867 | 2,054% |
| | 2056 | 1,115,575 | 25,924,869 | 2,324% | 999 | 274,018 | 6,179,599 | 2,255% |
| | 2057 | 914,565 | 23,279,058 | 2,545% | 867 | 216,155 | 5,335,947 | 2,469% |
| | 2058 | 746,386 | 20,757,898 | 2,781% | 749 | 169,753 | 4,575,785 | 2,696% |
| | 2059 | 606,132 | 18,364,591 | 3,030% | 646 | 132,661 | 3,893,735 | 2,935% |
| | 2060 | 489,792 | 16,205,955 | 3,309% | 554 | 103,170 | 3,305,000 | 3,203% |
| | 2061-2065 | 1,319,520 | 53,638,741 | 4,065% | 1,756 | 252,633 | 9,883,897 | 3,912% |
| | 2066-2070 | 412,144 | 21,660,512 | 5,256% | 732 | 65,665 | 3,334,636 | 5,078% |
| | 2071-2075 | 120,629 | 6,955,522 | 5,766% | 272 | 16,050 | 899,766 | 5,606% |
| | 2076-2080 | 32,568 | 1,757,111 | 5,395% | 87 | 3,611 | 191,868 | 5,313% |
| History | | 468,569,225 | 117,962,931 | 25% | 263,388 | 653,987,657 | 143,578,032 | 22% |
| Future | | 686,096,253 | 1,679,811,475 | 245% | 257,453 | 463,644,024 | 767,058,687 | 165% |
| Lifetime | | 1,154,665,478 | 1,797,774,406 | 156% | 520,841 | 1,117,631,680 | 910,636,719 | 81% |

**Exhibit II**
**Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum**
**MedAmerica and Affinity Partner's Combined Nationwide Experience with Prior Approved Increases**
**Individual Simplicity Policy Forms**

| | | | | | | |
|---|---|---|---|---|---|---|
| 1 | Accumulated value of initial earned premium | 599,122,882 | x | 58% | = | 347,491,271 |
| 2a | Accumulated value of earned premium | 653,987,657 | | | | |
| 2b | Accumulated value of prior premium rate schedule increases (2a - 1) | 54,864,775 | x | 85% | = | 46,635,059 |
| 3 | Present value of future projected initial earned premium | 119,797,936 | x | 58% | = | 69,482,803 |
| 4a | Present value of future projected premium | 463,644,024 | | | | |
| 4b | Present value of future projected premium in excess of the projected initial earned premiums (4a - 3) | 343,846,087 | x | 85% | = | 292,269,174 |
| 5 | Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b | | | | | 755,878,307 |
| 6a | Accumulated value of incurred claims without the inclusion of active life reserves | | | | | 143,578,032 |
| 6b | Present value of future projected incurred claims without the inclusion of active life reserves | | | | | 882,117,491 |
| 7 | Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b | | | | | 1,025,695,523 |
| 8 | Test: 7 is not less than 5 | | | | | Pass |

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5% to 4.5%.
Future projected initial earned premium schedule (i.e., without the requested rate increase) reflects the assumed impact of CBUL and RBO.
The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

**Exhibit III**
**MedAmerica and Affinity Partner**
**Original Pricing Assumptions**
**Individual Simplicity Policy Forms**

## Mortality

1983 GAM Table without selection was assumed in all jurisdictions except for in California where the 1994 GAM Table was used.

## Lapse Probabilities

Lapse probabilities vary by duration, premium payment option, and issue age.

| Lifetime-Pay Lapse Probabilities | | | | | | |
|---|---|---|---|---|---|---|
| | Issue Age Band | | | | | |
| Duration | <60 | 60-64 | 65-69 | 70-74 | 75-79 | 80+ |
| 1 | 10.0% | 11.0% | 12.0% | 12.0% | 12.0% | 12.0% |
| 2 | 7.0% | 7.0% | 7.0% | 6.0% | 4.0% | 2.0% |
| 3 | 5.0% | 4.0% | 3.0% | 3.0% | 3.0% | 2.0% |
| 4 | 3.0% | 3.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| 5 | 3.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |
| 6+ | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% | 2.0% |

For the 10-year payment option, a reduction of 50% of these lapse probabilities was assumed for durations 1 to 5, and 0% lapse thereafter. For the paid up at age 65 option, a reduction of 50% of these lapse probabilities was assumed until age 60, and 0% lapse thereafter. For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of these lapse probabilities was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse probabilities was assumed after the reduction of premiums.

## Benefit Expiry Probabilities

Benefit expiry was not separated from the lapse assumption.

## Morbidity

Original expected claim costs were developed using the 2002 Milliman *Long-Term Care Guidelines (Guidelines)* with best-estimate (with no explicit margin) adjustments for an all-lives exposure basis. The claim costs were further adjusted based on MedAmerica's available experience at the time.

## Interest Rate

In all jurisdictions except California, an original earnings rate assumption of 6.5% was assumed for issue ages less than 60, decreasing by 12.5 basis points for each age over 59 and less than 75. For example, at issue age 65 the assumed rate was 5.75%. For issue ages 75 and over, 4.5% was assumed. In California, 5.25% was assumed for all issue ages.

## Improvement

No mortality improvement was assumed. Morbidity improvement of 1.0% was assumed for 20 years for both females and males.

**Exhibit IV-i**
**MedAmerica and Affinity Partner**
**Status of Filings as of April 19, 2022**
**All Jurisdictions in Which These Forms are In Force**
**Simplicity Individual Policy Forms**

| | | | | First Round Nationwide Request | | | First Round Follow-Up | | | First Round 2nd Follow-Up | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jurisdiction | Company | 12/31/2020 Policies In Force[1] | 12/31/2020 Annualized Premium[1] | Requested Increase[3] | Disposition Date | Average Filed Increase[2] | Requested Increase[3] | Disposition Date | Average Filed Increase[2] | Requested Increase[3] | Disposition Date | Average Filed Increase[2] |
| Alabama | MedAmerica | 49 | $132,904 | 43% | 4/22/2013 | 43% | No Follow-Up | | | No Follow-Up | | |
| Alaska[6] | MedAmerica | 5 | $18,828 | 51% | N/A | 51% | No Follow-Up | | | No Follow-Up | | |
| Arizona | MedAmerica | 118 | $298,065 | 38% | 3/1/2013 | 38% | No Follow-Up | | | No Follow-Up | | |
| Arkansas | MedAmerica | 43 | $112,398 | 34% | Disapproved | 0% | 34% | Disapproved | 0% | 15% | 6/19/2015 | 15% |
| California | MedAmerica | 1,086 | $2,763,841 | 15% | Disapproved | 0% | Not Filed | | | Not Filed | | |
| Colorado | MedAmerica | 140 | $373,462 | 40% | 10/28/2013 | 40% | No Follow-Up | | | No Follow-Up | | |
| Connecticut | MedAmerica | 67 | $275,835 | 37% | Disapproved | 0% | 37% | Disapproved | 0% | Not Filed | | |
| District of Columbia | MedAmerica | 655 | $2,041,863 | 38% | 10/14/2015 | 38% | No Follow-Up | | | No Follow-Up | | |
| Florida[7] | MedAmerica | 552 | $1,533,307 | Not Filed | | | Not Filed | | | Not Filed | | |
| Georgia | MedAmerica | 81 | $350,505 | 35% | 2/25/2013 | 16% | 17% | 8/22/2014 | 15% | 2% | 7/24/2015 | 2% |
| Hawaii | MedAmerica | 151 | $212,598 | 38% | 12/8/2017 | 38% | No Follow-Up | | | No Follow-Up | | |
| Idaho | MedAmerica | 30 | $51,501 | 39% | 5/29/2013 | 24% | 12% | 12/4/2014 | 12% | No Follow-Up | | |
| Illinois | MedAmerica | 288 | $859,390 | 40% | 5/27/2014 | 40% | No Follow-Up | | | No Follow-Up | | |
| Indiana | MedAmerica | 257 | $426,609 | 39% | Disapproved | 0% | 39% | Disapproved | 0% | Not Filed | | |
| Iowa | MedAmerica | 152 | $463,259 | 37% | 6/26/2013 | 37% | No Follow-Up | | | No Follow-Up | | |
| Kansas | MedAmerica | 123 | $199,859 | 33% | 11/14/2014 | 33% | No Follow-Up | | | No Follow-Up | | |
| Kentucky | MedAmerica | 153 | $449,087 | 37% | 1/30/2013 | 37% | No Follow-Up | | | No Follow-Up | | |
| Louisiana | MedAmerica | 219 | $371,256 | 38% | Disapproved | 0% | 38% | 9/22/2014 | 20% | 15% | Disapproved | 0% |
| Maine | MedAmerica | 97 | $299,613 | 43% | 10/29/2013 | 43% | No Follow-Up | | | No Follow-Up | | |
| Maryland | MedAmerica | 100 | $297,253 | 22% | 7/29/2013 | 15% | 20% | 5/7/2015 | 15% | Not Filed | | |
| Massachusetts | MedAmerica | 69 | $198,769 | Not Filed | | | Not Filed | | | Not Filed | | |
| Michigan | MedAmerica | 132 | $354,116 | 37% | 12/18/2012 | 37% | No Follow-Up | | | No Follow-Up | | |
| Minnesota | MedAmerica | 654 | $1,330,184 | 38% | Disapproved | 0% | Not Filed | | | Not Filed | | |
| Mississippi | MedAmerica | 88 | $243,952 | 41% | 4/2/2013 | 24% | 13% | 4/22/2014 | 13% | No Follow-Up | | |
| Missouri | MedAmerica | 168 | $507,835 | 34% | 11/20/2013 | 20% | 11% | 10/7/2014 | 11% | No Follow-Up | | |
| Montana | MedAmerica | 55 | $109,046 | 38% | 3/21/2013 | 11% | 24% | 7/1/2014 | 11% | 11% | Withdrawn | |
| Nebraska | MedAmerica | 82 | $269,734 | 34% | 10/8/2013 | 19% | 13% | 6/18/2014 | 13% | No Follow-Up | | |
| Nevada | MedAmerica | 37 | $123,464 | 37% | 9/9/2013 | 37% | No Follow-Up | | | No Follow-Up | | |
| New Hampshire | MedAmerica | 35 | $76,820 | 43% | 4/16/2013 | 43% | No Follow-Up | | | No Follow-Up | | |
| New Mexico | MedAmerica | 24 | $39,450 | 38% | Disapproved | 0% | 38% | Disapproved | 0% | Not Filed | | |
| New York | MedAmerica | 1,822 | $6,282,856 | 36% | 1/14/2014 | 5% | 30% | 7/20/2015 | 6% | Not Filed | | |
| North Carolina | MedAmerica | 186 | $742,657 | 38% | 10/18/2013 | 15% | 20% | Disapproved | 0% | Not Filed | | |
| North Dakota | MedAmerica | 327 | $1,328,440 | 37% | 3/14/2013 | 19% | 15% | 4/28/2014 | 11% | 4% | Withdrawn | 0% |
| Ohio | MedAmerica | 261 | $867,942 | 35% | 1/23/2014 | 29% | 4% | 3/11/2015 | 4% | No Follow-Up | | |
| Oklahoma | MedAmerica | 21 | $77,907 | 35% | 4/26/2013 | 16% | 16% | 7/3/2014 | 16% | No Follow-Up | | |
| Oregon | MedAmerica | 123 | $292,512 | 39% | 12/18/2013 | 15% | 20% | 3/3/2015 | 15% | Not Filed | | |
| Pennsylvania | MedAmerica | 243 | $982,106 | 38% | 6/4/2013 | 19% | 16% | 9/17/2014 | 8% | 8% | 7/31/2015 | 8% |
| Rhode Island | MedAmerica | 20 | $33,804 | 32% | Withdrawn | | Not Filed | | | Not Filed | | |
| South Carolina | MedAmerica | 135 | $306,949 | 40% | 4/11/2013 | 18% | 18% | 9/2/2014 | 17% | Not Filed | | |
| | Affinity | 180 | $350,323 | 43% | 4/12/2013 | 19% | 20% | 9/2/2014 | 18% | Not Filed | | |
| South Dakota | MedAmerica | 118 | $294,104 | 35% | 2/15/2013 | 35% | No Follow-Up | | | No Follow-Up | | |
| Tennessee | MedAmerica | 433 | $1,072,144 | 39% | 2/8/2013 | 39% | No Follow-Up | | | No Follow-Up | | |
| Texas | MedAmerica | 450 | $1,347,391 | 38% | 4/10/2013 | 38% | No Follow-Up | | | No Follow-Up | | |
| Utah | MedAmerica | 44 | $120,760 | 46% | 5/13/2013 | 46% | No Follow-Up | | | No Follow-Up | | |
| Vermont | MedAmerica | 82 | $202,012 | 39% | Disapproved | 0% | 39% | Disapproved | 0% | Not Filed | | |
| Virginia | MedAmerica | 243 | $849,297 | 37% | Disapproved | 0% | Not Filed | | | Not Filed | | |
| Washington | MedAmerica | 250 | $775,482 | 37% | 4/25/2013 | 37% | No Follow-Up | | | No Follow-Up | | |
| West Virginia | MedAmerica | 2 | $6,669 | 41% | 8/12/2013 | 41% | No Follow-Up | | | No Follow-Up | | |
| Wisconsin | MedAmerica | 81 | $280,940 | 37% | 3/14/2013 | 37% | No Follow-Up | | | No Follow-Up | | |
| Wyoming | MedAmerica | 10 | $30,183 | Not Filed | | | Not Filed | | | Not Filed | | |

[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 between December 2012 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by issue age and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

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

[7] The company has filed an increase varying by issue age in Florida using the pooled experience of its entire long-term care business.

**Exhibit IV-ii**
**MedAmerica and Affinity Partner**
**Status of Filings as of April 19, 2022**
**All Jurisdictions in Which These Forms are In Force**
**Simplicity Individual Policy Forms**

| | | | | Second Round Nationwide Request | | | | | Second Round Follow-Up | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jurisdiction | Company | 12/31/2020 Policies In Force[1] | 12/31/2020 Annualized Premium[1] | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] |
| Alabama | MedAmerica | 49 | $132,904 | 75% | Filed | 5/6/2016 | 3/27/2017 | 32% | 54% | Filed | 8/20/2018 | 2/5/2021 | 15% |
| Alaska[6] | MedAmerica | 5 | $18,828 | 78% | Filed | 4/26/2016 | N/A | 78% | | No Follow-Up | | | |
| Arizona | MedAmerica | 118 | $298,065 | 76% | Disapproved | 5/3/2016 | 9/21/2016 | 0% | 113% | Filed | 7/21/2017 | 8/31/2018 | 36% |
| Arkansas | MedAmerica | 43 | $112,398 | 132% | Filed | 1/8/2018 | 2/16/2018 | 15% | 100% | Filed | 1/10/2019 | 1/29/2019 | 15% |
| California | MedAmerica | 1,086 | $2,763,841 | 86% | Filed | 10/14/2016 | 4/26/2017 | 15% | 120% | Filed | 1/2/2020 | 12/22/2021 | 26% |
| Colorado | MedAmerica | 140 | $373,462 | 84% | Filed | 7/28/2016 | 11/10/2016 | 33% | 80% | Pending | 3/18/2020 | | |
| Connecticut | MedAmerica | 67 | $275,835 | 137% | Filed | 7/6/2016 | 10/7/2016 | 33% | 110% | Filed | 4/5/2017 | 6/22/2017 | 15% |
| District of Columbia | MedAmerica | 655 | $2,041,863 | 10% | Filed | 5/22/2020 | 9/29/2020 | 10% | 10% | Filed | 8/25/2021 | 12/28/2021 | 10% |
| Florida[7] | MedAmerica | 552 | $1,533,307 | 88% | Filed | 3/1/2017 | 10/3/2017 | 78% | | Not Filed | | | |
| Georgia | MedAmerica | 81 | $350,505 | 76% | Filed | 6/30/2016 | 9/29/2016 | 15% | 82% | Filed | 6/20/2017 | 7/31/2017 | 20% |
| Hawaii | MedAmerica | 151 | $212,598 | | Not Filed | | | | | Not Filed | | | |
| Idaho | MedAmerica | 30 | $51,501 | 77% | Filed | 6/9/2016 | 4/13/2017 | 25% | 93% | Filed | 6/24/2020 | 4/29/2021 | 25% |
| Illinois | MedAmerica | 288 | $859,390 | 76% | Filed | 2/5/2016 | 12/16/2016 | 76% | | No Follow-Up | | | |
| Indiana | MedAmerica | 257 | $426,609 | 201% | Disapproved | 8/10/2018 | 8/26/2019 | 0% | 266% | Pending | 7/16/2021 | | |
| Iowa | MedAmerica | 152 | $463,259 | 75% | Filed | 7/26/2016 | 12/19/2016 | 17% | 77% | Filed | 3/31/2017 | 6/5/2017 | 18% |
| Kansas | MedAmerica | 123 | $199,859 | 135% | Filed | 11/13/2019 | 12/30/2021 | 47% | | Not Filed | | | |
| Kentucky | MedAmerica | 153 | $449,087 | 74% | Filed | 4/26/2016 | 10/24/2016 | 40% | 52% | Filed | 7/11/2017 | 3/1/2018 | 30% |
| Louisiana | MedAmerica | 219 | $371,256 | 101% | Filed | 4/14/2016 | 11/18/2016 | 25% | 84% | Filed | 4/12/2018 | 10/30/2018 | 20% |
| Maine | MedAmerica | 97 | $299,613 | 106% | Filed | 12/19/2017 | 5/24/2018 | 40% | 73% | Filed | 8/23/2021 | 12/10/2021 | 27% |
| Maryland | MedAmerica | 100 | $297,253 | 83% | Filed | 9/7/2016 | 12/14/2017 | 32% | 138% | Filed | 4/29/2020 | 1/12/2021 | 19% |
| Massachusetts | MedAmerica | 69 | $198,769 | 150% | Filed | 8/4/2017 | 10/17/2018 | 40% | | Not Filed | | | |
| Michigan | MedAmerica | 132 | $354,116 | 73% | Filed | 3/2/2016 | 3/16/2016 | 73% | | No Follow-Up | | | |
| Minnesota | MedAmerica | 654 | $1,330,184 | 142% | Filed | 1/22/2015 | 6/30/2016 | 68% | 110% | Filed | 6/15/2020 | 6/9/2021 | 55% |
| Mississippi | MedAmerica | 88 | $243,952 | 76% | Filed | 7/20/2016 | 12/19/2016 | 25% | 52% | Filed | 7/28/2017 | 3/16/2018 | 25% |
| Missouri | MedAmerica | 168 | $507,835 | 75% | Filed | 3/11/2016 | 11/15/2016 | 35% | 35% | Filed | 6/26/2017 | 6/28/2017 | 35% |
| Montana | MedAmerica | 55 | $109,046 | 138% | Filed | 3/22/2018 | 6/14/2018 | 40% | | Not Filed | | | |
| Nebraska | MedAmerica | 82 | $269,734 | 105% | Filed | 8/8/2017 | 1/26/2018 | 105% | | No Follow-Up | | | |
| Nevada | MedAmerica | 37 | $123,464 | 85% | Filed | 9/8/2016 | 9/18/2017 | 96% | | No Follow-Up | | | |
| New Hampshire | MedAmerica | 35 | $76,820 | 145% | Filed | 8/20/2021 | 10/14/2021 | 145% | | No Follow-Up | | | |
| New Mexico | MedAmerica | 24 | $39,450 | 189% | Filed | 7/14/2017 | 9/26/2017 | 5% | 175% | Filed | 8/17/2018 | 10/17/2018 | 10% |
| New York | MedAmerica | 1,822 | $6,282,856 | 113% | Filed | 3/1/2016 | 10/4/2017 | 80% | 72% | Pending | 6/1/2020 | | |
| North Carolina | MedAmerica | 186 | $742,657 | 109% | Filed | 4/8/2016 | 1/12/2017 | 51% | 67% | Filed | 9/26/2018 | 6/5/2020 | 41% |
| North Dakota | MedAmerica | 327 | $1,328,440 | 78% | Filed | 3/2/2016 | 4/19/2016 | 15% | 86% | Filed | 3/17/2017 | 4/24/2017 | 30% |
| Ohio | MedAmerica | 261 | $867,942 | 74% | Filed | 4/6/2016 | 6/29/2016 | 15% | 83% | Filed | 4/5/2017 | 1/3/2018 | 83% |
| Oklahoma | MedAmerica | 21 | $77,907 | 73% | Filed | 6/9/2016 | 7/27/2016 | 10% | 88% | Filed | 8/16/2017 | 10/31/2017 | 10% |
| Oregon | MedAmerica | 123 | $292,512 | 83% | Filed | 6/27/2016 | 5/2/2017 | 30% | 71% | Pending | 9/28/2018 | | |
| Pennsylvania | MedAmerica | 243 | $982,106 | 75% | Filed | 3/14/2016 | 9/22/2016 | 20% | 76% | Filed | 3/9/2017 | 9/19/2017 | 20% |
| Rhode Island | MedAmerica | 20 | $33,804 | 167% | Filed | 7/13/2020 | 11/10/2021 | 93% | | Not Filed | | | |
| South Carolina | MedAmerica | 135 | $306,949 | 77% | Filed | 4/6/2016 | 6/6/2016 | 20% | 69% | Filed | 4/5/2017 | 5/16/2017 | 20% |
| | Affinity | 180 | $350,323 | 80% | Filed | 4/6/2016 | 6/6/2016 | 20% | 83% | Filed | 4/5/2017 | 5/16/2017 | 20% |
| South Dakota | MedAmerica | 118 | $294,104 | 73% | Filed | 3/24/2016 | 4/13/2016 | 73% | | No Follow-Up | | | |
| Tennessee | MedAmerica | 433 | $1,072,144 | 76% | Filed | 3/1/2016 | 5/25/2016 | 83% | | No Follow-Up | | | |
| Texas | MedAmerica | 450 | $1,347,391 | 75% | Filed | 4/7/2016 | 11/1/2016 | 75% | | No Follow-Up | | | |
| Utah | MedAmerica | 44 | $120,760 | 85% | Filed | 9/9/2016 | 2/9/2017 | 41% | 52% | Filed | 1/5/2018 | 5/25/2018 | 28% |
| Vermont | MedAmerica | 82 | $202,012 | 203% | Filed | 6/8/2017 | 8/21/2019 | 58% | | Not Filed | | | |
| Virginia | MedAmerica | 243 | $849,297 | 195% | Filed | 1/9/2018 | 9/3/2020 | 100% | | Not Filed | | | |
| Washington | MedAmerica | 250 | $775,482 | 76% | Filed | 4/27/2016 | 11/10/2016 | 76% | | No Follow-Up | | | |
| West Virginia | MedAmerica | 2 | $6,669 | 109% | Filed | 8/4/2017 | 12/20/2017 | 10% | | Not Filed | | | |
| Wisconsin | MedAmerica | 81 | $280,940 | 76% | Filed | 5/6/2016 | 1/12/2017 | 69% | 23% | Filed | 8/4/2020 | 12/8/2020 | 23% |
| Wyoming | MedAmerica | 10 | $30,183 | 162% | Filed | 6/6/2016 | 8/4/2016 | 180% | | No Follow-Up | | | |

[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 between December 2012 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by issue age and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

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

[7] The company has filed an increase varying by issue age in Florida using the pooled experience of its entire long-term care business.

**Exhibit IV-iii**
**MedAmerica and Affinity Partner**
**Status of Filings as of April 19, 2022**
**All Jurisdictions in Which These Forms are In Force**
**Simplicity Individual Policy Forms**

| | | | | Second Round 2nd Follow-Up | | | | | Second Round 3rd Follow-Up | | | | | Second Round 4th Follow-Up | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Jurisdiction | Company | 12/31/2020 Policies In Force[1] | 12/31/2020 Annualized Premium[1] | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] |
| Alabama | MedAmerica | 49 | $132,904 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Alaska[6] | MedAmerica | 5 | $18,828 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Arizona | MedAmerica | 118 | $298,065 | 72% | Filed | 3/5/2020 | 9/1/2021 | 57% | | Not Filed | | | | | Not Filed | | | |
| Arkansas | MedAmerica | 43 | $112,398 | 109% | Filed | 3/9/2020 | 3/30/2020 | 15% | 92% | Filed | 12/3/2020 | 1/11/2021 | 15% | | Not Filed | | | |
| California | MedAmerica | 1,086 | $2,763,841 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Colorado | MedAmerica | 140 | $373,462 | | | | | | | | | | | | | | | |
| Connecticut | MedAmerica | 67 | $275,835 | 86% | Filed | 8/21/2018 | 10/1/2018 | 14% | 96% | Filed | 2/10/2020 | 5/5/2020 | 33% | | Not Filed | | | |
| District of Columbia | MedAmerica | 655 | $2,041,863 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Florida[7] | MedAmerica | 552 | $1,533,307 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Georgia | MedAmerica | 81 | $350,505 | 51% | Filed | 8/20/2018 | 11/8/2018 | 18% | 41% | Filed | 11/13/2019 | 2/19/2020 | 12% | 25% | Filed | 10/19/2020 | 11/24/2020 | 10% |
| Hawaii | MedAmerica | 151 | $212,598 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Idaho | MedAmerica | 30 | $51,501 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Illinois | MedAmerica | 288 | $859,390 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Indiana | MedAmerica | 257 | $426,609 | | | | | | | | | | | | | | | |
| Iowa | MedAmerica | 152 | $463,259 | 50% | Filed | 8/17/2018 | 10/10/2018 | 18% | 40% | Filed | 6/8/2020 | 7/13/2020 | 26% | | Not Filed | | | |
| Kansas | MedAmerica | 123 | $199,859 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Kentucky | MedAmerica | 153 | $449,087 | 22% | Filed | 4/29/2020 | 7/24/2020 | 9% | 13% | Filed | 7/22/2021 | 10/12/2021 | 4% | | Not Filed | | | |
| Louisiana | MedAmerica | 219 | $371,256 | 53% | Filed | 6/4/2019 | 11/5/2019 | 25% | 45% | Filed | 2/1/2021 | 6/25/2021 | 20% | | Not Filed | | | |
| Maine | MedAmerica | 97 | $299,613 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Maryland | MedAmerica | 100 | $297,253 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Massachusetts | MedAmerica | 69 | $198,769 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Michigan | MedAmerica | 132 | $354,116 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Minnesota | MedAmerica | 654 | $1,330,184 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Mississippi | MedAmerica | 88 | $243,952 | 16% | Disapproved | 8/24/2018 | 5/20/2019 | 0% | | Not Filed | | | | | Not Filed | | | |
| Missouri | MedAmerica | 168 | $507,835 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Montana | MedAmerica | 55 | $109,046 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Nebraska | MedAmerica | 82 | $269,734 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Nevada | MedAmerica | 37 | $123,464 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| New Hampshire | MedAmerica | 35 | $76,820 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| New Mexico | MedAmerica | 24 | $39,450 | 216% | Filed | 7/8/2020 | 9/1/2020 | 7% | 209% | Filed | 8/30/2021 | 12/2/2021 | 127% | | Not Filed | | | |
| New York | MedAmerica | 1,822 | $6,282,856 | | | | | | | | | | | | | | | |
| North Carolina | MedAmerica | 186 | $742,657 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| North Dakota | MedAmerica | 327 | $1,328,440 | 43% | Filed | 8/14/2018 | 10/8/2018 | 37% | 10% | Filed | 12/31/2020 | 2/10/2021 | 10% | | No Follow-Up | | | |
| Ohio | MedAmerica | 261 | $867,942 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Oklahoma | MedAmerica | 21 | $77,907 | 70% | Filed | 8/23/2018 | 10/5/2018 | 10% | 70% | Filed | 2/28/2020 | 4/14/2020 | 32% | | Not Filed | | | |
| Oregon | MedAmerica | 123 | $292,512 | | | | | | | | | | | | | | | |
| Pennsylvania | MedAmerica | 243 | $982,106 | 47% | Filed | 8/21/2018 | 12/5/2018 | 19% | 33% | Filed | 1/10/2020 | 4/25/2020 | 18% | 14% | Filed | 3/5/2021 | 7/24/2021 | 14% |
| Rhode Island | MedAmerica | 20 | $33,804 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| South Carolina | MedAmerica | 135 | $306,949 | 41% | Disapproved | 8/23/2018 | 7/2/2019 | 0% | 55% | Filed | 1/22/2021 | 3/26/2021 | 11% | | Not Filed | | | |
| | Affinity | 180 | $350,323 | 51% | Disapproved | 8/23/2018 | 7/2/2019 | 0% | 64% | Filed | 1/22/2021 | 3/26/2021 | 14% | | Not Filed | | | |
| South Dakota | MedAmerica | 118 | $294,104 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Tennessee | MedAmerica | 433 | $1,072,144 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Texas | MedAmerica | 450 | $1,347,391 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Utah | MedAmerica | 44 | $120,760 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Vermont | MedAmerica | 82 | $202,012 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Virginia | MedAmerica | 243 | $849,297 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Washington | MedAmerica | 250 | $775,482 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| West Virginia | MedAmerica | 2 | $6,669 | | Not Filed | | | | | Not Filed | | | | | Not Filed | | | |
| Wisconsin | MedAmerica | 81 | $280,940 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |
| Wyoming | MedAmerica | 10 | $30,183 | | No Follow-Up | | | | | No Follow-Up | | | | | No Follow-Up | | | |

[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 between December 2012 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by issue age and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

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

[7] The company has filed an increase varying by issue age in Florida using the pooled experience of its entire long-term care business.

**Exhibit IV-iv**
**MedAmerica and Affinity Partner**
**Status of Filings as of April 19, 2022**
**All Jurisdictions in Which These Forms are In Force**
**Simplicity Individual Policy Forms**

| Jurisdiction | Company | 12/31/2020 Policies In Force[1] | 12/31/2020 Annualized Premium[1] | Current Round Nationwide Request | | | | | Average Cumulative Increase Filed[2] |
|---|---|---|---|---|---|---|---|---|---|
| | | | | Requested Increase[3] | Status[2][4][5] | Date Submitted | Disposition Date | Average Filed Increase[2] | |
| Alabama | MedAmerica | 49 | $132,904 | 100% | Not Yet Filed | | | | 117% |
| Alaska[6] | MedAmerica | 5 | $18,828 | 31% | Filed | 3/2/2022 | 3/3/2022 | 31% | 252% |
| Arizona | MedAmerica | 118 | $298,065 | 57% | Not Yet Filed | | | | 194% |
| Arkansas | MedAmerica | 43 | $112,398 | 103% | Not Yet Filed | | | | 102% |
| California | MedAmerica | 1,086 | $2,763,841 | | TBD | | | | 45% |
| Colorado | MedAmerica | 140 | $373,462 | | | | | | 86% |
| Connecticut | MedAmerica | 67 | $275,835 | | TBD | | | | 131% |
| District of Columbia | MedAmerica | 655 | $2,041,863 | 171% | Not Yet Filed | | | | 67% |
| Florida[7] | MedAmerica | 552 | $1,533,307 | | TBD | | | | 78% |
| Georgia | MedAmerica | 81 | $350,505 | 48% | Pending | 2/16/2022 | | | 171% |
| Hawaii | MedAmerica | 151 | $212,598 | 233% | Not Yet Filed | | | | 38% |
| Idaho | MedAmerica | 30 | $51,501 | | TBD | | | | 118% |
| Illinois | MedAmerica | 288 | $859,390 | 51% | Pending | 3/29/2022 | | | 146% |
| Indiana | MedAmerica | 257 | $426,609 | | | | | | 0% |
| Iowa | MedAmerica | 152 | $463,259 | 44% | Pending | 3/30/2022 | | | 181% |
| Kansas | MedAmerica | 123 | $199,859 | | TBD | | | | 95% |
| Kentucky | MedAmerica | 153 | $449,087 | 57% | Not Yet Filed | | | | 183% |
| Louisiana | MedAmerica | 219 | $371,256 | 51% | Not Yet Filed | | | | 171% |
| Maine | MedAmerica | 97 | $299,613 | | TBD | | | | 155% |
| Maryland | MedAmerica | 100 | $297,253 | | TBD | | | | 108% |
| Massachusetts | MedAmerica | 69 | $198,769 | | TBD | | | | 40% |
| Michigan | MedAmerica | 132 | $354,116 | 74% | Not Yet Filed | | | | 138% |
| Minnesota | MedAmerica | 654 | $1,330,184 | | TBD | | | | 160% |
| Mississippi | MedAmerica | 88 | $243,952 | 63% | Not Yet Filed | | | | 120% |
| Missouri | MedAmerica | 168 | $507,835 | 77% | Not Yet Filed | | | | 142% |
| Montana | MedAmerica | 55 | $109,046 | | TBD | | | | 73% |
| Nebraska | MedAmerica | 82 | $269,734 | 52% | Not Yet Filed | | | | 175% |
| Nevada | MedAmerica | 37 | $123,464 | 75% | Not Yet Filed | | | | 169% |
| New Hampshire | MedAmerica | 35 | $76,820 | | TBD | | | | 250% |
| New Mexico | MedAmerica | 24 | $39,450 | | TBD | | | | 181% |
| New York | MedAmerica | 1,822 | $6,282,856 | | | | | | 100% |
| North Carolina | MedAmerica | 186 | $742,657 | | TBD | | | | 146% |
| North Dakota | MedAmerica | 327 | $1,328,440 | 26% | Pending | 2/28/2022 | | | 200% |
| Ohio | MedAmerica | 261 | $867,942 | 55% | Not Yet Filed | | | | 183% |
| Oklahoma | MedAmerica | 21 | $77,907 | 74% | Not Yet Filed | | | | 137% |
| Oregon | MedAmerica | 123 | $292,512 | | | | | | 72% |
| Pennsylvania | MedAmerica | 243 | $982,106 | 27% | Not Yet Filed | | | | 219% |
| Rhode Island | MedAmerica | 20 | $33,804 | | TBD | | | | 93% |
| South Carolina | MedAmerica | 135 | $306,949 | 92% | Not Yet Filed | | | | 122% |
| | Affinity | 180 | $350,323 | 108% | Not Yet Filed | | | | 129% |
| South Dakota | MedAmerica | 118 | $294,104 | 32% | Pending | 3/30/2022 | | | 134% |
| Tennessee | MedAmerica | 433 | $1,072,144 | 44% | Pending | 3/10/2022 | | | 154% |
| Texas | MedAmerica | 450 | $1,347,391 | 87% | Not Yet Filed | | | | 141% |
| Utah | MedAmerica | 44 | $120,760 | 84% | Not Yet Filed | | | | 164% |
| Vermont | MedAmerica | 82 | $202,012 | | TBD | | | | 58% |
| Virginia | MedAmerica | 243 | $849,297 | | TBD | | | | 100% |
| Washington | MedAmerica | 250 | $775,482 | 90% | Not Yet Filed | | | | 141% |
| West Virginia | MedAmerica | 2 | $6,669 | | Not Filing | | | | 55% |
| Wisconsin | MedAmerica | 81 | $280,940 | 51% | Not Yet Filed | | | | 185% |
| Wyoming | MedAmerica | 10 | $30,183 | 54% | Pending | 3/7/2022 | | | 180% |

[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 between December 2012 and April 2021.

[2] "Filed" is used in a generic sense to indicate that a rate increase has been approved, accepted, filed for use, etc., by a jurisdiction. Certain jurisdictions may have filed a multi-year increase, which results in a slightly higher rate level than requested.

[3] The requested rate increase level varies by issue age and/or inflation option; average rate increase percentages are based on the distribution of in-force business at the time of the filing.

[4] The company is "Not Filing" in jurisdictions where limited by regulatory requirements or due to limited amount of in-force business. "No Follow-Up" is indicated for jurisdictions that approximately filed the full requested increase.

[5] "TBD" (to be determined) is used in jurisdictions where the company has not yet reached a decision regarding the rate increase request or the prior reduced rate increase was phased-in over multiple years.

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

[7] The company has filed an increase varying by issue age in Florida using the pooled experience of its entire long-term care business.

**Exhibit V**
**MedAmerica and Affinity Partner**
**2016 Nationwide Filing Assumptions**
**Individual Simplicity Policy Forms**

## Mortality

1994 Group Annuitant Mortality (GAM) Table adjusted using the durational factors shown in the following table. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners based on historical experience from inception through March 31, 2015 on all policy forms priced beginning in 1998.

| Duration | Durational Factor | Duration | Durational Factor |
|---|---|---|---|
| 1 | 25% | 13 | 63% |
| 2 | 35% | 14 | 64% |
| 3 | 42% | 15 | 66% |
| 4 | 44% | 16 | 67% |
| 5 | 45% | 17 | 69% |
| 6 | 47% | 18 | 70% |
| 7 | 48% | 19 | 73% |
| 8 | 50% | 20 | 75% |
| 9 | 53% | 21 | 78% |
| 10 | 55% | 22 | 80% |
| 11 | 58% | 23 | 83% |
| 12 | 60% | 24+ | 85% |

## Lapse Probabilities

Lapse probabilities vary by duration, premium payment option, and issue age, and were developed based on historical experience for Simplicity and Simplicity ii individual policies issued by MedAmerica and its affinity partners from inception through March 31, 2015.

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

For the 10-pay option, a reduction of 65% of these lapse probabilities was assumed for durations 1 to 4, a reduction of 70% of these lapse probabilities was assumed for durations 5 to 8, and 0% lapse thereafter. For the paid up at 65 option, a reduction of 50% of these lapse probabilities was assumed until age 55, a reduction of 75% of these lapse probabilities for ages 55 to 59, and 0% lapse thereafter. For the reduced after 65 and reduced after 70 pay options, a reduction of 50% of these lapse probabilities was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse probabilities after the reduction of premiums.

## Benefit Expiry Probabilities

Benefit expiry was not separated from the lapse assumption.

## Morbidity

Expected claim costs are developed using the 2014 Milliman *Long-Term Care Guidelines* (*Guidelines*) with adjustments for an all-lives exposure basis. The claim costs are further adjusted based on historical claim experience by attained age, duration, and coverage-type, to the extent credible.

## Interest Rate

5.00%

## Improvement

Mortality and morbidity improvement is assumed for 15 years. Mortality improvement levels of 0.5% and 1.0% are assumed beginning in calendar year 2015 for females and males, respectively. Morbidity improvement levels of 1.0% and 1.5% are assumed beginning in calendar year 2015 for females and males, respectively.

## Appendix A
## Development of and Justification for Current Assumptions

This appendix describes the development of and justification for the current actuarial assumptions used in this filing.

The persistency and morbidity assumptions were developed using historical experience and predictive analytics. Where actual experience was limited or did not exist, industry experience and actuarial judgment 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 (including commuted business) that issued the same products. Additionally, experience on other blocks of business originally issued by MedAmerica and its affinity partners (including commuted business), and MedAmerica's other acquired blocks of business is also used.

The persistency and morbidity assumptions were developed on a first principles basis. In this context, "first principles" means developing key assumptions (namely, morbidity and mortality) at the component level and modeling active and disabled lives separately. Separate assumptions were developed for: (1) claim incidence, (2) voluntary lapse, (3) active mortality, (4) claim termination (including separate assumptions for disabled mortality and recovery), and (5) utilization. For each assumption except utilization, experience from 2008 through 2017 with runout through 2018 was used. The utilization assumption was developed based on historical experience from 2016 through 2019 with runout through March 31, 2020 to capture more recent information as cost of care and utilization trends can fluctuate over short periods of time. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

As an additional consideration, the ongoing COVID-19 pandemic has created uncertainty regarding future long-term care (LTC) experience. The short-term impact on LTC assumptions may be favorable due to higher mortality (particularly at advanced ages) and potentially lower incidence and benefit utilization. However, due to the long duration nature of LTC insurance, minor deviations in experience over a relatively small number of calendar years are not expected to have a significant impact on lifetime projections. Therefore, we did not make any adjustments to these assumptions to capture anticipated impacts of the pandemic. However, we will continue to monitor emerging experience and trends so that adjustments can be included in the future if believed to be representative of long-term trends.

Improvement assumptions for active mortality and claim incidence were developed based on individual annuitant or industry experience, along with actuarial judgment. The rate increase dependent assumptions were developed using historical experience, and actuarial judgment where experience was limited or did not exist.

The sections that follow provide more detail on the development of and justification for the current assumptions that are material to the projections in this filing.

### *Active Assumptions*

The assumptions for active (i.e., healthy) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below. The active assumptions include (1) claim incidence (the probability that an active life becomes disabled), (2) voluntary lapse, and (3) active mortality.

#### *Claim Incidence Assumption*

Claim incidence probabilities (i.e., the probability of an insured becoming disabled) were developed using the 2017 Milliman *Long-Term Care Guidelines* (*Guidelines*) incidence curves, with adjustments for retrospective morbidity improvement using the G2 improvement scale, adverse selection due to past rate increases, and contingent nonforfeiture (CNF) policies. These assumptions were developed based on the following three starting sites of care—assisted living facility (ALF), skilled nursing facility (SNF), or home health care (HHC).

Exhibit A-1 provides a summary of actual-to-expected (A:E) experience by site of care for all products included in the study for claim incidence in policy durations seven and later for each characteristic by which the claim incidence assumption varies. The following items are included:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of becoming disabled (i.e., an exact exposure basis).
- Claim counts [B] are based on historical claim experience and are provided by situs.

- A:E ratios are calculated as actual claim incidence probabilities to the 2017 *Guidelines* with the adjustments listed above (i.e., retrospective morbidity improvement, adverse selection due to past rate increases, CNF policies) [C] and to the current assumption [D]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

*Lifetime-Pay Voluntary Lapse Assumption*

The voluntary lapse assumption reflects the nationwide 2017 data rate increase filings' voluntary lapse assumption with experience adjustments.

The attained age adjustment factors developed from the predictive model produced a U-shaped pattern (i.e., decreased and then increased) by attained age. However, the attained age adjustment factors are held constant for ages 65 and older to produce an ultimate voluntary lapse assumption that is constant rather than increasing by attained age. The adjustments are held constant after this point because an increasing attained age lapse trend is not widely used in the industry, and this increasing lapse trend may be due to miscoding of deaths or underreporting of deaths in the Social Security Death Master File. An additional attained age adjustment to mortality was developed (Exhibit A-3a) in order to capture these terminations (i.e., higher lapses at older attained ages) such that the combined mortality and voluntary lapse assumption better aligns with actual experience as shown in Exhibit A-4.

Exhibit A-2 supports the voluntary lapse assumption and provides the following information by gender (male or female), marital status (single, married, or unknown), benefit period (non-lifetime or lifetime), inflation protection option (automatic or non-automatic), and attained age.

- Exhibit A-2a provides the ultimate voluntary lapse probabilities after all experience adjustments for the policy form(s) included in this filing. These ultimate voluntary lapse probabilities are applicable for attained ages 65 and older in policy durations 10 and later. Only these ultimate voluntary lapse probabilities are material to the projections given the age of this cohort.

- Exhibit A-2b provides A:E results for experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:

  - Exposure [A] reflects the length of time a covered life is exposed to the risk of voluntary lapse (i.e., exact exposure basis).

  - Actual lapses [B].

  - A:E ratios are calculated as actual lapse probabilities to the unadjusted nationwide 2017 data rate increase filings' voluntary lapse assumption [C], the assumption with experience adjustments directly from the predictive model (i.e., without the attained age caps) [D], and the current assumption (i.e., with the attained age caps) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is greater than 1.0 due to the reallocation of lapses at higher attained ages as described above.

The experience underlying Exhibit A-2b captures lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate voluntary lapse assumption and excludes "shock" lapses. For certain cohorts there have been prior rate increases and thus the option to lapse with a CNF benefit (i.e., shock lapse). Additionally, some policy forms offered an optional shortened non-forfeiture benefit. Policies that elected one of these options were not counted as a voluntary lapse; however, their annual policy exposure was valued up to the date of election.

*Limited-Pay Voluntary Lapse*

For policies with a limited premium payment option, the voluntary lapse assumption is a function of the lifetime-pay voluntary lapse probabilities and is similar to that used in original pricing. Less than 2% of the in-force policies have a limited-pay option that will be subject to the voluntary lapse assumption after the first five years of the projection because they will not yet be paid-up due to the length of the payment option for these policies. Based on sensitivity testing performed as part of the experience study, the impact of the limited-pay voluntary lapse assumptions on the projections is immaterial.

For the ten-pay, paid-up at age 65, reduced after age 65, and reduced after age 70 payment 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 products combined. The relationships derived from this analysis were used to develop the smoothed lapse assumptions as shown in Section 6 of the actuarial memorandum. No voluntary lapse assumption is assumed for CNF policies.

*Active Mortality*

Active mortality was developed based on the 2012 Individual Annuity Mortality Basic (2012IAM) table with adjustments to make it applicable to an active life exposure base and reflect retrospective active mortality improvement. Experience adjustment factors were developed using predictive analytics with additional adjustments to increase mortality for ages 65 and older commensurate with the capping applied for voluntary lapse mentioned above.

Exhibit A-3 supports the active mortality assumption and provides the following information by policy duration, gender, marital status (married, single, or unknown), inflation option (automatic and non-automatic), product type (individual and group), cohort, and attained age.

- Exhibit A-3a provides the durational and attained age adjustment factors that are to be applied to the active-exposure-adjusted 2012IAM hazard rates; the adjusted hazard rates are converted back into mortality probabilities to create the mortality assumption produced by the predictive model. The attained age adjustment factors are applicable to policy durations 7 and later.

- Exhibit A-3b provides A:E results for all products of MedAmerica, its affinity partners, and any acquired business for experience in policy durations 7 and later, and includes the following:

  - Exposure [A] reflects the length of time a covered life is exposed to the risk of death (i.e., exact exposure basis).

  - Actual deaths of active policyholders [B].

  - A:E ratios are calculated as actual mortality probabilities to the unadjusted active 2012IAM table [C], the assumption with experience adjustments directly from the predictive model (i.e., without the composite termination attained age adjustments) [D], and the current assumption (i.e., with the composite termination attained age adjustments) [E]. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience. Additionally, the A:E in column [E] is less than 1.0 due to the reallocation of lapses at higher attained ages as described above.

*Composite Policy Terminations*

Exhibit A-4 supports the active composite termination (i.e., active mortality and voluntary lapse combined) assumption. It provides a comparison of the A:E composite termination experience for all products of MedAmerica, its affinity partners, and any acquired business, and includes the following:

- Exposure [A] reflects the length of time a covered life is exposed to the risk of termination (i.e., exact exposure basis).

- Actual composite terminations of active policyholders [B].

- A:E ratios are calculated as actual termination probabilities to the expected composite termination probabilities [C]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

The experience underlying Exhibit A-4 reflects lifetime-pay policies for policy durations 10 and later to focus on the fit of the ultimate composite termination assumption. It also excludes "shock" lapses as described above for Exhibit A-2b.

***Disabled Assumptions***

The assumptions for disabled (i.e., on claim) lives were developed based on detailed historical experience from 2008 through 2017 with runout through 2018 for MedAmerica's organic (including affinity partners) and acquired business. Experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics

section below. The disabled assumptions include (1) disabled mortality and (2) recovery. A composite claim termination assumption was also developed and used to derive an implied recovery assumption, as described below.

*Disabled Mortality*

Disabled mortality probabilities were developed based on the disabled mortality tables developed in conjunction with the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Exhibit A-5 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the disabled mortality assumption varies (starting site of care, gender, benefit period, company, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of death (i.e., exact exposure basis).
- Actual deaths [B] of disabled policyholders.
- A:E ratios are calculated as actual deaths of disabled policyholders to the unadjusted disabled mortality tables developed in conjunction with the 2017 *Guidelines* [C] and the current disabled mortality assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

*Implied Recovery*

Implied recovery probabilities were developed from the composite claim termination (described below) and disabled mortality assumptions using the following formula:

*Implied Recovery Probability = 1 – [(1 – Claim Termination Probability) / (1 – Disabled Mortality Probability)]*

Actuarial judgment was used to make minor adjustments to ensure that the resulting recovery probabilities were reasonable by claim month and across key claimant characteristics.

Exhibit A-6 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the implied recovery assumption varies (starting site of care, gender, benefit period, company, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the opportunity of recovery (i.e., exact exposure basis).
- Actual recoveries [B] of disabled policyholders.
- A:E ratios are calculated as actual recoveries of disabled policyholders to the recovery tables developed in conjunction with the 2017 *Guidelines* [C] and the current implied recovery assumption [D]. The 2017 *Guidelines* A:E result is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

*Composite Claim Terminations*

Composite claim termination probabilities were developed using the 2017 *Guidelines* with adjustments to reflect retrospective disabled mortality improvement and experience on all products of MedAmerica, its affinity partners, and any acquired business from 2008 through 2017 with runout through 2018. The experience adjustment factors were developed using predictive analytics as described in the Predictive Analytics section below.

Exhibit A-7 provides a summary of A:E results for experience in claim months 4 and later for each characteristic by which the composite claim termination assumption varies (starting site of care, gender, benefit period, company, group or individual, claim year, and incurred age) and includes the following:

- Exposure [A] reflects the length of time a disabled policyholder is exposed to the risk of claim termination (i.e., exact exposure basis).
- Actual terminations [B] of disabled policyholders.
- A:E ratios are calculated as actual claim terminations to the unadjusted 2017 *Guidelines* claim termination tables [C] and the current claim termination assumption [D]. The A:E provides an indication of fit. This fit will not be perfect (i.e., ratios deviate from 1.0) because the main goal is to develop an assumption that generalizes well to new data by balancing assumption complexity and fit on the historical experience.

***Utilization Assumption***

As this is a product that provides coverage on a cash basis, the total utilization assumption is 100%.

***Prospective Improvement***

For projected active mortality and claim incidence improvement, the G2 improvement scale from the 2012IAM mortality table was used. The G2 improvement scale varies by attained age and gender. It is applied beginning in the first projection year and continues for 10 projection 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 the magnitude of the cumulative rate increase level and attained age. Section 6 of the actuarial memorandum provides these policyholder behavior assumptions. These assumptions are based on MedAmerica and its affinity partners, and MedAmerica's acquired business's combined actual CBUL and RBO election rate experience, industry data, and actuarial judgment—particularly at the higher rate increase magnitudes where limited experience exists.

*Contingent Benefit Upon Lapse Election*

The assumed CBUL election rate is based on the requested rate increase and is applied on a seriatim basis. No CBUL elections are assumed for limited-pay policies.

*Reduced Benefit Options*

We assume that those electing RBO will reduce their benefits so that premiums after the increase are closer to those before the increase. The percent reduction in premium is assumed to correspond to an equivalent percent reduction in claims. We assume an RBO election rate based on the requested rate increase and is applied on a seriatim basis. No RBO elections are assumed for limited-pay policies.

The reduction to premium and claims then varies based on the level of the rate increase and can then be determined as follows:

Reduction to premium and claims due to the election of RBO
= 1 – (Average premium level after the rate increase with RBO election / Premium level after the full rate increase without any RBO election), where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

*Adverse Selection*

The relative increase to morbidity due to adverse selection varies by cumulative rate increase level and attained age and was developed using industry and company experience and actuarial judgment. The adverse selection assumption is applied to the claim incidence rates.

***Predictive Analytics***

In developing the experience adjustment factors described above, predictive analytics was employed in the form of a penalized generalized linear model (GLM) as well as a gradient boosting machine (GBM) model.

*Penalized Generalized Linear Model*

A penalized GLM was used to develop adjustments for (1) situs-specific incidence, (2) lifetime-pay voluntary lapse, (3) active mortality, and (4) on-claim utilization.

A penalized GLM is similar to a traditional GLM. The key difference is that it adds an additional constraint that penalizes the size of the model's coefficients in order to control overfitting the model to the historical data. This penalty placed on the coefficients can be seen as a credibility lever, which controls how much weight is given to the company's historical experience. A high penalty would give no weight to the data, leaving the benchmark assumption (e.g., 2017 *Guidelines*) unadjusted. No penalty would give full weight to the company's historic data, potentially making large adjustments to the benchmark assumption, which could be overfitting the historical experience. Therefore, when using a penalized GLM it is important to choose a penalty that gives the right amount of weight to the historic data to avoid underfitting or overfitting the experience. A standard approach for choosing such penalty is to use a k-fold cross-validation (described below) to test a series of penalty values.

*Gradient Boosting Machine*

GBM models were used to develop adjustments for (1) total incidence, (2) composite claim termination, and (3) disabled mortality. As part of our experience analyses, GBM models were also used to explore key drivers for certain assumptions, which informed our decisions regarding assumption complexity, the predictive modeling technique(s) to use in developing adjustments, and the variables to capture in the experience analyses.

A GBM model is a nonparametric algorithm that uses an ensemble of decision trees to develop predictions, which automatically create key interactions of the independent variables in the model in order to minimize the prediction error of the model (i.e., the difference between the actual versus predicted counts). At each decision point in the trees, the model cycles through each variable and chooses the optimal data split that minimizes the prediction error. This process determines variable importance and how to partition variables such that the model has the ability to navigate complex interactions in an automated fashion.

A GBM model includes several inputs that control the model complexity and learning process, which are referred to as hyperparameters. These inputs are used to produce a model that determines the amount of weight to place on the historical data (i.e., not overfitting or underfitting) such that it will generalize well to future experience. A standard approach for tuning such hyperparameters is to use a k-fold cross-validation (described below).

*K-Fold Cross-Validation*

A k-fold cross-validation is an automated process by which model hyperparameters can be selected and evaluated. This process splits the data into "k" subsets and iteratively trains and tests the model independently on each subset of the data. This process gives an estimation of how well a model will generalize to new data that was not used to develop assumptions. Through the k-fold cross-validation, we evaluated the impact that hyperparameters had on a model's ability to predict on the unseen data by testing a range of hyperparameters. We selected hyperparameters to balance minimizing the k-fold cross-validation prediction error with the generalizability of the model. This allows for a robust and automated approach to determine the amount of weight to give actual experience versus the benchmark assumptions.

***Hazard Rates and Probabilities***

Each assumption, except utilization, consists of a base assumption and experience adjustment factors. The base assumption was converted to a hazard rate for use in predictive modeling. The experience adjustment factors are applied to the base hazard rate. The assumption is then converted back to a probability for use in projection.

Adjustment factors were developed to be applied to hazard rates as part of the predictive modeling process described above. Hazard rates are converted from the base probability assumption and equal –LN[1-probability]. After applying all applicable adjustments, adjusted hazard rates are converted back to probabilities to create the assumption, where probability = 1 – EXP[–hazard rate].

A hazard rate represents the instantaneous likelihood (rate per unit of time) of an event (i.e., incidence, death, lapse, or recovery) at different times, whereas the probability is the likelihood that an event will occur within a specific time interval (e.g., one policy year). Because exact exposure is used in the predictive model, we use hazard rates in the development. They are then converted to probabilities for use in the projection models.

Please note that this conversion of probabilities to hazard rates is only applicable for assumptions that follow a Poisson distribution (i.e., whether an event occurs) and as such are not applicable to the claim duration utilization assumption, which is non-binary (i.e., based on dollars versus events).

**Exhibit A-1**
**Actual-to-Expected Claim Incidence Experience 2008-2017**
**Policy Durations 7+**
**All Products**

| Product or Insured Characteristic | Exposure [A] | ALF Claim Count [B] | ALF A:E 2017 *Guidelines* [C] | ALF A:E Expected[1] [D] | HHC Claim Count [B] | HHC A:E 2017 *Guidelines* [C] | HHC A:E Expected[1] [D] | SNF Claim Count [B] | SNF A:E 2017 *Guidelines* [C] | SNF A:E Expected[1] [D] | Total Claim Count [B] | Total A:E 2017 *Guidelines* [C] | Total A:E Expected[1] [D] |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| Gender | | | | | | | | | | | | | |
| Female | 411,099 | 1,928 | 1.01 | 0.97 | 2,904 | 1.01 | 0.98 | 3,028 | 1.42 | 1.11 | 7,861 | 1.11 | 1.00 |
| Male | 276,961 | 807 | 1.01 | 0.89 | 1,833 | 1.11 | 0.98 | 1,911 | 1.57 | 1.16 | 4,550 | 1.22 | 1.01 |
| Marital Status | | | | | | | | | | | | | |
| Married | 353,202 | 847 | 0.96 | 0.87 | 1,934 | 1.15 | 1.03 | 1,703 | 1.52 | 1.11 | 4,484 | 1.20 | 1.00 |
| Single | 199,058 | 923 | 0.98 | 0.93 | 1,602 | 1.04 | 0.97 | 1,674 | 1.49 | 1.14 | 4,200 | 1.14 | 1.00 |
| Unknown | 135,800 | 965 | 1.09 | 1.03 | 1,201 | 0.91 | 0.92 | 1,562 | 1.42 | 1.13 | 3,727 | 1.10 | 1.00 |
| Product Type | | | | | | | | | | | | | |
| Cash | 124,293 | 89 | 1.32 | 1.02 | 532 | 1.40 | 1.10 | 119 | 1.30 | 0.90 | 740 | 1.36 | 1.05 |
| Non-Tax Qualified Reimb. | 195,898 | 1,721 | 1.00 | 0.97 | 1,986 | 0.91 | 0.93 | 3,005 | 1.41 | 1.12 | 6,712 | 1.09 | 0.99 |
| Tax Qualified Reimb. | 367,868 | 925 | 1.01 | 0.89 | 2,218 | 1.12 | 1.00 | 1,815 | 1.61 | 1.16 | 4,959 | 1.22 | 1.01 |
| Cohort[2] | | | | | | | | | | | | | |
| Simplicity Individual | 117,480 | 85 | 1.33 | 1.01 | 511 | 1.42 | 1.11 | 115 | 1.33 | 0.91 | 712 | 1.39 | 1.05 |
| Coverage Type | | | | | | | | | | | | | |
| Comprehensive | 610,864 | 1,989 | 1.03 | 0.97 | 4,237 | 1.00 | 0.94 | 3,615 | 1.50 | 1.18 | 9,840 | 1.12 | 1.00 |
| Home Care Only | 11,238 | 0 | N/A | N/A | 350 | 1.16 | 1.01 | 2 | N/A | N/A | 352 | 1.16 | 1.02 |
| Facility Only | 65,958 | 747 | 0.96 | 0.87 | 150 | N/A | N/A | 1,322 | 1.40 | 1.00 | 2,219 | 1.27 | 1.00 |
| Benefit Period | | | | | | | | | | | | | |
| CNF | 42,737 | 77 | 1.00 | 0.95 | 128 | 0.97 | 0.90 | 138 | 1.45 | 1.11 | 343 | 1.11 | 0.98 |
| Lifetime | 150,557 | 615 | 1.06 | 1.01 | 1,001 | 1.01 | 1.01 | 936 | 1.30 | 1.04 | 2,551 | 1.10 | 1.00 |
| Non-Lifetime | 494,766 | 2,044 | 1.00 | 0.93 | 3,608 | 1.06 | 0.98 | 3,865 | 1.53 | 1.15 | 9,517 | 1.17 | 1.00 |
| Company | | | | | | | | | | | | | |
| MANY | 155,029 | 580 | 0.90 | 0.82 | 1,307 | 1.17 | 1.03 | 1,269 | 1.58 | 1.15 | 3,155 | 1.21 | 1.00 |
| Non-MANY | 533,031 | 2,155 | 1.05 | 0.99 | 3,430 | 1.00 | 0.96 | 3,670 | 1.44 | 1.12 | 9,256 | 1.13 | 1.00 |
| Attained Age | | | | | | | | | | | | | |
| <65 | 243,457 | 26 | 0.81 | 0.73 | 285 | 1.14 | 1.01 | 76 | 1.30 | 1.18 | 387 | 1.13 | 1.01 |
| 65-69 | 110,357 | 60 | 1.18 | 1.09 | 272 | 0.96 | 0.91 | 116 | 1.33 | 1.20 | 448 | 1.06 | 0.99 |
| 70-74 | 109,425 | 137 | 0.95 | 0.89 | 434 | 0.90 | 0.88 | 327 | 1.57 | 1.32 | 897 | 1.07 | 1.00 |
| 75-79 | 100,692 | 391 | 0.98 | 0.93 | 795 | 0.94 | 0.95 | 731 | 1.44 | 1.14 | 1,917 | 1.09 | 1.00 |
| 80-84 | 75,504 | 791 | 1.01 | 0.94 | 1,228 | 1.03 | 0.99 | 1,379 | 1.54 | 1.13 | 3,398 | 1.17 | 1.01 |
| 85-89 | 37,391 | 848 | 1.00 | 0.95 | 1,093 | 1.05 | 0.98 | 1,419 | 1.49 | 1.11 | 3,360 | 1.15 | 0.99 |
| 90+ | 11,233 | 482 | 1.09 | 0.98 | 631 | 1.39 | 1.11 | 891 | 1.40 | 1.07 | 2,004 | 1.24 | 0.99 |
| Total | 688,060 | 2,735 | 1.01 | 0.94 | 4,737 | 1.04 | 0.98 | 4,939 | 1.48 | 1.13 | 12,411 | 1.15 | 1.00 |

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of Simplicity and Simplicity ii Individual policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

**Exhibit A-2a**
**Ultimate Voluntary Lapse Probabilities**
**Lifetime-Pay Policies for Attained Age 65 and Older and Policy Durations 10+**
**Simplicity**

| Inflation Option | Benefit Period | Married | | Single | | Unknown | |
|---|---|---|---|---|---|---|---|
| | | Male | Female | Male | Female | Male | Female |
| Non-Automatic | Non-Lifetime | 0.7% | 0.7% | 1.0% | 0.9% | 0.8% | 0.8% |
| | Lifetime | 0.5% | 0.5% | 0.7% | 0.7% | 0.6% | 0.5% |
| Automatic | Non-Lifetime | 0.5% | 0.5% | 0.7% | 0.7% | 0.6% | 0.5% |
| | Lifetime | 0.5% | 0.4% | 0.7% | 0.6% | 0.5% | 0.5% |

**Exhibit A-2b**
**Actual-to-Expected Voluntary Lapse Experience 2008-2017**
**Lifetime-Pay for Policy Durations 10+**
**All Products**

| Product or Insured Characteristic | Policy Year Exposure [A] | Actual Lapses [B] | Actual-to-Expected Lapse Probability | | |
|---|---|---|---|---|---|
| | | | Unadjusted [C] | Modeled [D] | Expected[1] [E] |
| Marital Status | | | | | |
| Married | 196,481 | 1,608 | 0.79 | 0.99 | 1.16 |
| Single | 115,368 | 1,467 | 1.17 | 1.04 | 1.28 |
| Unknown | 114,911 | 783 | 0.94 | 0.99 | 1.28 |
| Benefit Period and Inflation Protection | | | | | |
| Lifetime and Automatic | 87,655 | 458 | 0.66 | 0.94 | 1.02 |
| Lifetime and Non-Automatic | 29,858 | 216 | 0.83 | 0.95 | 1.19 |
| Non-Lifetime and Automatic | 186,434 | 1,446 | 0.78 | 1.00 | 1.14 |
| Non-Lifetime and Non-Automatic | 122,813 | 1,738 | 1.32 | 1.05 | 1.41 |
| Gender | | | | | |
| Female | 258,053 | 2,331 | 0.93 | 1.01 | 1.23 |
| Male | 168,707 | 1,527 | 0.94 | 1.01 | 1.22 |
| Cohort[2] | | | | | |
| Simplicity | 34,390 | 313 | 1.51 | 1.31 | 1.37 |
| Attained Age | | | | | |
| <65 | 104,520 | 971 | 1.01 | 1.16 | 1.16 |
| 65-69 | 62,429 | 357 | 0.61 | 0.94 | 0.91 |
| 70-74 | 72,502 | 492 | 0.70 | 0.89 | 1.01 |
| 75-79 | 79,799 | 622 | 0.77 | 0.93 | 1.08 |
| 80-84 | 64,626 | 659 | 1.03 | 0.98 | 1.36 |
| 85-89 | 33,073 | 496 | 1.52 | 1.00 | 1.85 |
| 90+ | 9,810 | 261 | 2.64 | 1.24 | 3.01 |
| Total | 426,759 | 3,858 | 0.94 | 1.01 | 1.23 |

[1] Expected = current assumption reflecting all experience adjustments.

[2] Series characteristic captures the experience of Simplicity policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

**Exhibit A-3a**
**Active Mortality Hazard Rate Adjustment Factors**
**All Products**

| Attained | Gender | | Marital Status | | | Inflation Option | | Individual | Cohort-Specific | Composite Termination |
|---|---|---|---|---|---|---|---|---|---|---|
| Age[1] | Male | Female | Married | Single | Unknown | Automatic | Non-Automatic | Adjustment | Adjustment | Adjustment |
| <50 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 50 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 51 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 52 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 53 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 54 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 55 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 56 | 1.02 | 1.04 | 0.99 | 1.02 | 1.01 | 1.02 | 1.00 | 1.00 | 0.99 | 1.00 |
| 57 | 1.02 | 1.05 | 0.98 | 1.03 | 1.02 | 1.03 | 1.00 | 1.00 | 0.98 | 1.00 |
| 58 | 1.02 | 1.07 | 0.97 | 1.03 | 1.03 | 1.03 | 1.00 | 1.00 | 0.97 | 1.00 |
| 59 | 1.02 | 1.08 | 0.96 | 1.04 | 1.03 | 1.03 | 1.00 | 1.00 | 0.96 | 1.00 |
| 60 | 0.98 | 1.03 | 0.96 | 1.03 | 1.02 | 1.00 | 1.01 | 1.00 | 0.95 | 1.00 |
| 61 | 0.97 | 1.02 | 0.94 | 1.04 | 1.02 | 0.98 | 1.02 | 1.00 | 0.94 | 1.00 |
| 62 | 0.98 | 1.02 | 0.94 | 1.04 | 1.01 | 0.97 | 1.03 | 1.00 | 0.94 | 1.00 |
| 63 | 0.97 | 1.00 | 0.94 | 1.05 | 1.01 | 0.96 | 1.03 | 1.00 | 0.93 | 1.00 |
| 64 | 0.95 | 0.99 | 0.93 | 1.05 | 1.01 | 0.95 | 1.03 | 1.00 | 0.92 | 1.00 |
| 65 | 0.95 | 0.99 | 0.92 | 1.06 | 1.00 | 0.95 | 1.03 | 1.00 | 0.91 | 1.00 |
| 66 | 0.96 | 1.01 | 0.91 | 1.07 | 1.01 | 0.97 | 1.02 | 1.00 | 0.91 | 1.00 |
| 67 | 0.95 | 0.99 | 0.91 | 1.07 | 1.02 | 0.97 | 1.01 | 1.00 | 0.91 | 1.00 |
| 68 | 0.97 | 1.00 | 0.91 | 1.07 | 1.02 | 0.98 | 1.01 | 1.00 | 0.92 | 1.00 |
| 69 | 1.00 | 1.01 | 0.92 | 1.07 | 1.02 | 0.99 | 1.02 | 1.00 | 0.93 | 1.00 |
| 70 | 1.01 | 1.02 | 0.93 | 1.08 | 1.01 | 0.99 | 1.02 | 1.00 | 0.94 | 1.00 |
| 71 | 1.02 | 1.01 | 0.93 | 1.08 | 1.00 | 0.97 | 1.03 | 1.00 | 0.94 | 1.00 |
| 72 | 1.04 | 1.01 | 0.94 | 1.09 | 0.99 | 0.97 | 1.05 | 1.00 | 0.93 | 1.00 |
| 73 | 1.05 | 1.02 | 0.95 | 1.09 | 0.99 | 0.98 | 1.05 | 1.00 | 0.93 | 1.00 |
| 74 | 1.04 | 1.03 | 0.95 | 1.09 | 0.99 | 0.97 | 1.05 | 1.00 | 0.93 | 1.00 |
| 75 | 1.05 | 1.05 | 0.96 | 1.08 | 0.99 | 0.96 | 1.07 | 1.00 | 0.93 | 1.00 |
| 76 | 1.06 | 1.06 | 0.97 | 1.07 | 1.00 | 0.97 | 1.07 | 1.00 | 0.93 | 1.02 |
| 77 | 1.07 | 1.10 | 0.99 | 1.06 | 1.00 | 0.98 | 1.07 | 1.00 | 0.94 | 1.03 |
| 78 | 1.05 | 1.11 | 1.00 | 1.05 | 1.01 | 0.97 | 1.08 | 1.00 | 0.95 | 1.05 |
| 79 | 1.04 | 1.09 | 0.98 | 1.05 | 1.01 | 0.97 | 1.08 | 1.00 | 0.95 | 1.06 |
| 80 | 1.04 | 1.07 | 0.98 | 1.04 | 1.02 | 0.98 | 1.06 | 1.00 | 0.96 | 1.08 |
| 81 | 1.04 | 1.06 | 0.98 | 1.03 | 1.02 | 0.97 | 1.07 | 1.00 | 0.97 | 1.09 |
| 82 | 1.02 | 1.00 | 0.97 | 1.02 | 1.02 | 0.94 | 1.07 | 1.00 | 0.97 | 1.11 |
| 83 | 1.00 | 0.96 | 0.97 | 1.01 | 1.02 | 0.93 | 1.05 | 1.00 | 0.97 | 1.12 |
| 84 | 0.96 | 0.93 | 0.99 | 1.00 | 1.01 | 0.92 | 1.04 | 1.00 | 0.98 | 1.14 |
| 85 | 0.96 | 0.94 | 1.00 | 1.00 | 1.00 | 0.92 | 1.05 | 1.00 | 0.98 | 1.15 |
| 86 | 0.92 | 0.92 | 1.00 | 1.00 | 1.00 | 0.93 | 1.02 | 1.00 | 0.98 | 1.16 |
| 87 | 0.89 | 0.93 | 1.00 | 1.00 | 1.00 | 0.94 | 1.00 | 1.00 | 0.98 | 1.17 |
| 88 | 0.89 | 0.96 | 1.00 | 1.00 | 1.00 | 0.95 | 1.00 | 1.00 | 0.98 | 1.18 |
| 89 | 0.93 | 0.98 | 1.00 | 1.00 | 1.00 | 0.97 | 1.00 | 1.00 | 0.98 | 1.19 |
| 90 | 0.93 | 0.98 | 1.00 | 1.00 | 1.00 | 0.98 | 0.99 | 1.00 | 0.98 | 1.20 |
| 91 | 0.96 | 0.99 | 1.00 | 1.00 | 1.00 | 0.98 | 1.01 | 1.00 | 0.99 | 1.20 |
| 92 | 1.00 | 1.01 | 1.00 | 1.00 | 1.00 | 0.98 | 1.02 | 1.00 | 0.99 | 1.20 |
| 93 | 1.01 | 1.03 | 1.00 | 1.00 | 1.00 | 1.00 | 1.02 | 1.00 | 0.99 | 1.20 |
| 94 | 1.00 | 1.02 | 1.00 | 1.00 | 1.00 | 1.00 | 1.01 | 1.00 | 1.00 | 1.20 |
| 95 | 1.01 | 1.02 | 1.00 | 1.00 | 1.00 | 1.00 | 1.01 | 1.00 | 1.00 | 1.20 |
| 96 | 1.01 | 1.03 | 1.00 | 1.00 | 1.00 | 1.00 | 1.01 | 1.00 | 1.00 | 1.20 |
| 97 | 1.00 | 1.02 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.20 |
| 98+ | 0.99 | 1.01 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.00 | 1.20 |

[1] Attained age adjustments are applicable to policy durations 7+.

| Duration | Adjustment Factor |
|---|---|
| 1 | 0.88 |
| 2 | 0.80 |
| 3 | 0.74 |
| 4 | 0.71 |
| 5 | 0.68 |
| 6 | 0.74 |
| 7 | 0.79 |
| 8 | 0.83 |
| 9 | 0.86 |
| 10 | 0.87 |
| 11 | 0.91 |
| 12 | 0.94 |
| 13 | 0.96 |
| 14 | 0.98 |
| 15 | 1.00 |
| 16 | 1.00 |
| 17 | 1.00 |
| 18 | 1.00 |
| 19 | 1.00 |
| 20+ | 1.00 |

**Exhibit A-3b**
**Actual-to-Expected Active Mortality Experience 2008-2017**
**Policy Durations 7+**
**All Products**

| Product or Insured Characteristic | Policy Year Exposure [A] | Actual Deaths [B] | Actual-to-Expected Active Mortality Probability | | |
|---|---|---|---|---|---|
| | | | Unadjusted [C] | Modeled [D] | Expected[1] [E] |
| Gender | | | | | |
| Female | 411,099 | 4,242 | 1.02 | 1.01 | 0.93 |
| Male | 276,961 | 4,505 | 0.96 | 0.99 | 0.91 |
| Group or Individual | | | | | |
| Group | 190,276 | 1,405 | 1.05 | 1.07 | 1.02 |
| Individual | 497,783 | 7,342 | 0.98 | 0.99 | 0.90 |
| Marital Status | | | | | |
| Married | 353,202 | 3,635 | 0.92 | 0.97 | 0.90 |
| Single | 199,058 | 2,673 | 1.04 | 1.03 | 0.94 |
| Unknown | 135,800 | 2,439 | 1.05 | 1.02 | 0.92 |
| Inflation Option | | | | | |
| Automatic | 423,615 | 3,879 | 0.94 | 0.99 | 0.93 |
| Non-Automatic | 264,444 | 4,868 | 1.03 | 1.02 | 0.91 |
| Cohort[2] | | | | | |
| Cash | 124,287 | 380 | 0.59 | 0.73 | 0.72 |
| Estate Planning | 47,846 | 1,002 | 1.31 | 1.21 | 1.12 |
| Other | 515,927 | 7,365 | 0.99 | 1.00 | 0.91 |
| Policy Duration | | | | | |
| <10 | 187,472 | 933 | 0.80 | 0.95 | 0.92 |
| 10-14 | 279,087 | 2,845 | 0.96 | 0.99 | 0.93 |
| 15-19 | 145,378 | 2,869 | 1.06 | 1.02 | 0.92 |
| 20-24 | 61,852 | 1,645 | 1.05 | 1.03 | 0.91 |
| 25+ | 14,271 | 455 | 1.02 | 1.00 | 0.87 |
| Attained Age | | | | | |
| <65 | 243,457 | 575 | 0.94 | 1.04 | 1.04 |
| 65-69 | 110,357 | 553 | 0.85 | 0.99 | 0.99 |
| 70-74 | 109,425 | 953 | 0.96 | 1.00 | 1.00 |
| 75-79 | 100,692 | 1,680 | 1.08 | 1.01 | 0.97 |
| 80-84 | 75,504 | 2,142 | 1.02 | 1.00 | 0.90 |
| 85-89 | 37,391 | 1,780 | 0.94 | 1.00 | 0.86 |
| 90+ | 11,233 | 1,064 | 1.02 | 1.00 | 0.84 |
| Total | 688,060 | 8,747 | 0.99 | 1.00 | 0.92 |

[1] Expected = current assumption reflecting all experience adjustments.

[2] The Simplicity policy experience is included in the Cash cohort.

**Exhibit A-4**

**Actual-to-Expected Composite[1] Termination Experience 2008-2017**
**Lifetime-Pay for Policy Durations 10+**
**All Products**

| Product or Insured Characteristic | Policy Year Exposure [A] | Actual Terminations [B] | Actual-to-Expected Termination Probability[1] [C] |
|---|---|---|---|
| Gender | | | |
| Female | 258,053 | 5,764 | 1.03 |
| Male | 168,707 | 5,117 | 0.99 |
| Marital Status | | | |
| Married | 196,481 | 4,386 | 0.98 |
| Single | 115,368 | 3,468 | 1.06 |
| Unknown | 114,911 | 3,027 | 1.00 |
| Benefit Period and Inflation Option | | | |
| Lifetime and Automatic | 87,655 | 1,353 | 0.97 |
| Lifetime and Non-Automatic | 29,858 | 800 | 0.96 |
| Non-Lifetime and Automatic | 186,434 | 3,743 | 0.98 |
| Non-Lifetime and Non-Automatic | 122,813 | 4,985 | 1.05 |
| Group or Individual | | | |
| Group | 122,665 | 1,886 | 0.96 |
| Individual | 304,094 | 8,995 | 1.02 |
| Cohort[2] | | | |
| Simplicity | 34,390 | 465 | 1.07 |
| Policy Duration | | | |
| 10-14 | 229,534 | 4,872 | 1.07 |
| 15-19 | 127,164 | 3,460 | 0.95 |
| 20-24 | 56,598 | 1,971 | 0.98 |
| 25+ | 13,463 | 578 | 0.97 |
| Attained Age | | | |
| <65 | 104,520 | 1,261 | 1.14 |
| 65-69 | 62,429 | 707 | 0.97 |
| 70-74 | 72,502 | 1,142 | 1.00 |
| 75-79 | 79,799 | 1,983 | 1.01 |
| 80-84 | 64,626 | 2,530 | 1.00 |
| 85-59 | 33,073 | 2,075 | 0.98 |
| 90+ | 9,810 | 1,183 | 0.98 |
| Total | 426,759 | 10,881 | 1.01 |

[1] Combination of active mortality and voluntary lapse.

[2] Cohort characteristic captures the experience of Simplicity policies only, while other characteristics capture the pooled experience of products of MedAmerica, its affinity partners, and MedAmerica's acquired blocks of business.

**Exhibit A-5**
**Actual-to-Expected Disabled Mortality Experience 2008-2017**
**Claim Months 4+**
**All Products**

| Product or Insured Characteristic | ALF | | | | HHC | | | | SNF | | | | Total | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Actual | Actual-to-Expected (A:E) | | | Actual | A:E | | | Actual | A:E | | | Actual | A:E | |
| | Exposure [A] | Deaths [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Deaths [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Deaths [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Deaths [B] | 2017 *Guidelines* [C] | Expected[1] [D] |
| Gender | | | | | | | | | | | | | | | | |
| Female | 50,620 | 876 | 1.04 | 1.01 | 63,901 | 1,146 | 1.08 | 1.01 | 50,843 | 1,232 | 1.04 | 1.01 | 165,364 | 3,254 | 1.05 | 1.01 |
| Male | 16,217 | 420 | 0.92 | 0.95 | 32,322 | 892 | 1.06 | 1.02 | 24,143 | 901 | 1.01 | 1.00 | 72,683 | 2,213 | 1.01 | 1.00 |
| Benefit Period | | | | | | | | | | | | | | | | |
| Lifetime | 20,053 | 343 | 1.06 | 0.99 | 26,472 | 461 | 1.05 | 0.99 | 18,424 | 478 | 1.14 | 1.04 | 64,949 | 1,282 | 1.09 | 1.01 |
| Non-Lifetime | 46,784 | 953 | 0.98 | 0.99 | 69,751 | 1,577 | 1.08 | 1.02 | 56,562 | 1,655 | 1.00 | 0.99 | 173,098 | 4,185 | 1.02 | 1.00 |
| Company | | | | | | | | | | | | | | | | |
| MANY | 13,264 | 246 | 0.89 | 0.94 | 26,359 | 559 | 1.05 | 1.01 | 18,138 | 507 | 0.97 | 0.98 | 57,762 | 1,312 | 0.98 | 0.99 |
| Non-MANY | 53,573 | 1,050 | 1.03 | 1.00 | 69,864 | 1,479 | 1.08 | 1.01 | 56,848 | 1,626 | 1.05 | 1.01 | 180,286 | 4,155 | 1.05 | 1.01 |
| Group or Individual | | | | | | | | | | | | | | | | |
| Group | 8,437 | 137 | 0.81 | 0.89 | 17,129 | 286 | 0.91 | 0.97 | 9,711 | 249 | 0.95 | 1.04 | 35,277 | 672 | 0.90 | 0.98 |
| Individual | 58,400 | 1,159 | 1.03 | 1.00 | 79,095 | 1,752 | 1.11 | 1.02 | 65,276 | 1,884 | 1.04 | 1.00 | 202,771 | 4,795 | 1.06 | 1.01 |
| Claim Year | | | | | | | | | | | | | | | | |
| 1 | 17,927 | 323 | 0.89 | 0.92 | 22,160 | 586 | 1.06 | 1.00 | 23,080 | 844 | 1.05 | 1.02 | 63,167 | 1,753 | 1.02 | 0.99 |
| 2 | 18,806 | 337 | 1.02 | 1.00 | 25,803 | 516 | 1.13 | 1.05 | 22,254 | 577 | 1.04 | 1.02 | 66,863 | 1,430 | 1.06 | 1.03 |
| 3 | 12,888 | 262 | 1.06 | 1.03 | 18,367 | 347 | 1.04 | 0.98 | 13,789 | 336 | 0.98 | 0.97 | 45,044 | 945 | 1.02 | 0.99 |
| 4 | 7,486 | 164 | 1.07 | 1.04 | 11,615 | 242 | 1.12 | 1.06 | 7,446 | 176 | 0.97 | 0.96 | 26,548 | 582 | 1.06 | 1.02 |
| 5 | 4,353 | 85 | 0.91 | 0.91 | 6,857 | 131 | 1.00 | 0.97 | 3,883 | 87 | 0.93 | 0.94 | 15,093 | 303 | 0.95 | 0.94 |
| 6+ | 5,377 | 125 | 1.13 | 1.05 | 11,421 | 216 | 1.03 | 0.98 | 4,534 | 113 | 1.14 | 1.04 | 21,332 | 454 | 1.08 | 1.01 |
| Incurred Age | | | | | | | | | | | | | | | | |
| <65 | 1,017 | 12 | 0.71 | 0.88 | 9,617 | 116 | 0.68 | 0.81 | 1,625 | 30 | 0.76 | 0.93 | 12,260 | 158 | 0.70 | 0.84 |
| 65-69 | 1,893 | 30 | 0.94 | 1.02 | 5,627 | 116 | 1.10 | 1.06 | 1,815 | 36 | 0.78 | 0.83 | 9,335 | 182 | 0.99 | 1.00 |
| 70-74 | 4,072 | 54 | 0.76 | 0.77 | 8,289 | 174 | 1.18 | 1.09 | 4,931 | 124 | 1.03 | 1.02 | 17,292 | 352 | 1.04 | 1.00 |
| 75-79 | 10,609 | 185 | 0.99 | 0.98 | 16,711 | 367 | 1.19 | 1.08 | 12,250 | 275 | 0.91 | 0.90 | 39,570 | 827 | 1.04 | 0.99 |
| 80-84 | 19,375 | 369 | 1.05 | 1.02 | 23,311 | 493 | 1.11 | 1.02 | 20,328 | 566 | 1.08 | 1.02 | 63,014 | 1,428 | 1.08 | 1.02 |
| 85-89 | 19,794 | 402 | 1.04 | 1.02 | 20,999 | 443 | 1.02 | 0.95 | 20,269 | 635 | 1.12 | 1.07 | 61,062 | 1,480 | 1.07 | 1.02 |
| 90+ | 10,078 | 244 | 0.95 | 0.97 | 11,670 | 329 | 1.13 | 1.06 | 13,768 | 467 | 0.98 | 0.98 | 35,516 | 1,040 | 1.02 | 1.00 |
| Total | 66,838 | 1,296 | 1.00 | 0.99 | 96,223 | 2,038 | 1.07 | 1.01 | 74,986 | 2,133 | 1.03 | 1.00 | 238,047 | 5,467 | 1.04 | 1.00 |

[1] Expected = current assumption reflecting all experience adjustments.

**Exhibit A-6**
**Actual-to-Expected Disabled Recovery Experience 2008-2017**
**Claim Months 4+**
**All Products**

| Product or Insured Characteristic | ALF | | | | HHC | | | | SNF | | | | Total | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Actual | Actual-to-Expected (A:E) | | | Actual | A:E | | | Actual | A:E | | | Actual | A:E | |
| | Exposure [A] | Recoveries [B] | 2017 *Guidelines*[1] [C] | Expected[2] [D] | Exposure [A] | Recoveries [B] | 2017 *Guidelines*[1] [C] | Expected[2] [D] | Exposure [A] | Recoveries [B] | 2017 *Guidelines*[1] [C] | Expected[2] [D] | Exposure [A] | Recoveries [B] | 2017 *Guidelines*[1] [C] | Expected[2] [D] |
| Gender | | | | | | | | | | | | | | | | |
| Female | 50,620 | 84 | 0.83 | 1.36 | 63,901 | 303 | 0.67 | 0.89 | 50,843 | 176 | 0.78 | 1.01 | 165,364 | 563 | 0.72 | 0.98 |
| Male | 16,217 | 30 | 0.60 | 0.65 | 32,322 | 120 | 0.64 | 1.01 | 24,143 | 96 | 0.79 | 1.03 | 72,683 | 246 | 0.68 | 0.95 |
| Benefit Period | | | | | | | | | | | | | | | | |
| Lifetime | 20,053 | 21 | 0.59 | 1.06 | 26,472 | 99 | 0.77 | 1.01 | 18,424 | 44 | 0.66 | 1.02 | 64,949 | 164 | 0.71 | 1.02 |
| Non-Lifetime | 46,784 | 93 | 0.81 | 1.06 | 69,751 | 324 | 0.64 | 0.90 | 56,562 | 228 | 0.81 | 1.01 | 173,098 | 645 | 0.71 | 0.96 |
| Company | | | | | | | | | | | | | | | | |
| MANY | 13,264 | 23 | 0.71 | 0.84 | 26,359 | 111 | 0.64 | 0.99 | 18,138 | 61 | 0.68 | 0.92 | 57,762 | 195 | 0.66 | 0.95 |
| Non-MANY | 53,573 | 91 | 0.77 | 1.13 | 69,864 | 312 | 0.67 | 0.90 | 56,848 | 211 | 0.82 | 1.04 | 180,286 | 614 | 0.73 | 0.98 |
| Group or Individual | | | | | | | | | | | | | | | | |
| Group | 8,437 | 13 | 0.70 | 1.09 | 17,129 | 38 | 0.36 | 0.63 | 9,711 | 37 | 0.83 | 1.18 | 35,277 | 88 | 0.52 | 0.85 |
| Individual | 58,400 | 101 | 0.76 | 1.05 | 79,095 | 385 | 0.73 | 0.97 | 65,276 | 235 | 0.77 | 0.99 | 202,771 | 721 | 0.75 | 0.99 |
| Claim Year | | | | | | | | | | | | | | | | |
| 1 | 17,927 | 79 | 1.77 | 1.49 | 22,160 | 255 | 0.83 | 0.92 | 23,080 | 194 | 1.28 | 1.11 | 63,167 | 528 | 1.05 | 1.04 |
| 2 | 18,806 | 24 | 0.58 | 0.83 | 25,803 | 89 | 0.53 | 0.80 | 22,254 | 56 | 0.56 | 0.93 | 66,863 | 169 | 0.55 | 0.84 |
| 3 | 12,888 | 5 | 0.17 | 0.37 | 18,367 | 49 | 0.64 | 1.27 | 13,789 | 13 | 0.26 | 0.66 | 45,044 | 67 | 0.43 | 0.93 |
| 4 | 7,486 | 3 | 0.16 | 0.44 | 11,615 | 16 | 0.36 | 0.99 | 7,446 | 3 | 0.11 | 0.37 | 26,548 | 22 | 0.24 | 0.71 |
| 5 | 4,353 | 3 | 0.35 | 0.94 | 6,857 | 7 | 0.35 | 1.07 | 3,883 | 1 | 0.10 | 0.38 | 15,093 | 11 | 0.29 | 0.89 |
| 6+ | 5,377 | 0 | 0.00 | 0.00 | 11,421 | 7 | 0.32 | 0.94 | 4,534 | 5 | 0.51 | 2.55 | 21,332 | 12 | 0.29 | 1.04 |
| Incurred Age | | | | | | | | | | | | | | | | |
| <65 | 1,017 | 2 | 0.95 | 1.11 | 9,617 | 63 | 0.95 | 0.96 | 1,625 | 14 | 1.77 | 1.77 | 12,260 | 79 | 1.04 | 1.05 |
| 65-69 | 1,893 | 5 | 1.11 | 1.61 | 5,627 | 37 | 0.76 | 1.00 | 1,815 | 11 | 1.19 | 1.40 | 9,335 | 53 | 0.85 | 1.11 |
| 70-74 | 4,072 | 10 | 1.07 | 1.32 | 8,289 | 41 | 0.63 | 0.87 | 4,931 | 30 | 1.26 | 1.53 | 17,292 | 81 | 0.83 | 1.09 |
| 75-79 | 10,609 | 12 | 0.51 | 0.76 | 16,711 | 66 | 0.57 | 0.82 | 12,250 | 45 | 0.73 | 0.91 | 39,570 | 123 | 0.61 | 0.85 |
| 80-84 | 19,375 | 31 | 0.71 | 1.09 | 23,311 | 97 | 0.66 | 0.98 | 20,328 | 77 | 0.70 | 0.92 | 63,014 | 205 | 0.68 | 0.97 |
| 85-89 | 19,794 | 39 | 0.89 | 1.25 | 20,999 | 77 | 0.67 | 1.01 | 20,269 | 62 | 0.65 | 0.85 | 61,062 | 178 | 0.70 | 0.98 |
| 90+ | 10,078 | 15 | 0.63 | 0.75 | 11,670 | 42 | 0.53 | 0.79 | 13,768 | 33 | 0.82 | 1.22 | 35,516 | 90 | 0.62 | 0.90 |
| Total | 66,838 | 114 | 0.76 | 1.06 | 96,223 | 423 | 0.66 | 0.92 | 74,986 | 272 | 0.78 | 1.01 | 238,047 | 809 | 0.71 | 0.97 |

[1] The 2017 *Guidelines* is included for illustrative purposes only as this expected basis was not directly used in developing the implied recovery assumption.

[2] Expected = current assumption reflecting all experience adjustments.

**Exhibit A-7**
**Actual-to-Expected Composite Claim Termination Experience 2008-2017**
**Claim Months 4+**
**All Products**

| Product or Insured Characteristic | ALF | | | | HHC | | | | SNF | | | | Total | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | | Claim | Actual-to-Expected (A:E) | | | Claim | A:E | | | Claim | A:E | | | Claim | A:E | |
| | Exposure [A] | Terminations [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Terminations [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Terminations [B] | 2017 *Guidelines* [C] | Expected[1] [D] | Exposure [A] | Terminations [B] | 2017 *Guidelines* [C] | Expected[1] [D] |
| Gender | | | | | | | | | | | | | | | | |
| Female | 50,620 | 960 | 1.02 | 1.03 | 63,901 | 1,449 | 0.95 | 0.98 | 50,843 | 1,408 | 1.00 | 1.01 | 165,364 | 3,817 | 0.98 | 1.00 |
| Male | 16,217 | 450 | 0.88 | 0.92 | 32,322 | 1,012 | 0.98 | 1.02 | 24,143 | 997 | 0.98 | 1.00 | 72,683 | 2,459 | 0.96 | 0.99 |
| Benefit Period | | | | | | | | | | | | | | | | |
| Lifetime | 20,053 | 364 | 1.01 | 0.99 | 26,472 | 560 | 0.99 | 0.99 | 18,424 | 522 | 1.07 | 1.04 | 64,949 | 1,446 | 1.02 | 1.01 |
| Non-Lifetime | 46,784 | 1,046 | 0.96 | 0.99 | 69,751 | 1,901 | 0.96 | 1.00 | 56,562 | 1,883 | 0.97 | 0.99 | 173,098 | 4,830 | 0.96 | 1.00 |
| Company | | | | | | | | | | | | | | | | |
| MANY | 13,264 | 269 | 0.87 | 0.93 | 26,359 | 670 | 0.94 | 1.01 | 18,138 | 568 | 0.92 | 0.98 | 57,762 | 1,507 | 0.92 | 0.98 |
| Non-MANY | 53,573 | 1,141 | 1.00 | 1.01 | 69,864 | 1,791 | 0.97 | 0.99 | 56,848 | 1,837 | 1.01 | 1.01 | 180,286 | 4,769 | 0.99 | 1.00 |
| Group or Individual | | | | | | | | | | | | | | | | |
| Group | 8,437 | 150 | 0.80 | 0.90 | 17,129 | 324 | 0.76 | 0.92 | 9,711 | 286 | 0.93 | 1.05 | 35,277 | 760 | 0.82 | 0.96 |
| Individual | 58,400 | 1,260 | 1.00 | 1.00 | 79,095 | 2,137 | 1.00 | 1.01 | 65,276 | 2,119 | 1.00 | 1.00 | 202,771 | 5,516 | 1.00 | 1.00 |
| Claim Year | | | | | | | | | | | | | | | | |
| 1 | 17,927 | 402 | 0.99 | 0.99 | 22,160 | 841 | 0.97 | 0.98 | 23,080 | 1,038 | 1.08 | 1.03 | 63,167 | 2,281 | 1.02 | 1.00 |
| 2 | 18,806 | 361 | 0.97 | 0.99 | 25,803 | 605 | 0.96 | 1.01 | 22,254 | 633 | 0.96 | 1.01 | 66,863 | 1,599 | 0.96 | 1.01 |
| 3 | 12,888 | 267 | 0.96 | 1.00 | 18,367 | 396 | 0.96 | 1.02 | 13,789 | 349 | 0.89 | 0.96 | 45,044 | 1,012 | 0.94 | 0.99 |
| 4 | 7,486 | 167 | 0.97 | 1.02 | 11,615 | 258 | 0.99 | 1.05 | 7,446 | 179 | 0.86 | 0.93 | 26,548 | 604 | 0.94 | 1.01 |
| 5 | 4,353 | 88 | 0.86 | 0.91 | 6,857 | 138 | 0.91 | 0.98 | 3,883 | 88 | 0.85 | 0.93 | 15,093 | 314 | 0.88 | 0.95 |
| 6+ | 5,377 | 125 | 1.04 | 1.02 | 11,421 | 223 | 0.96 | 0.97 | 4,534 | 118 | 1.08 | 1.06 | 21,332 | 466 | 1.01 | 1.00 |
| Incurred Age | | | | | | | | | | | | | | | | |
| <65 | 1,017 | 14 | 0.74 | 0.91 | 9,617 | 179 | 0.75 | 0.86 | 1,625 | 44 | 0.92 | 1.09 | 12,260 | 237 | 0.78 | 0.90 |
| 65-69 | 1,893 | 35 | 0.96 | 1.08 | 5,627 | 153 | 0.99 | 1.05 | 1,815 | 47 | 0.84 | 0.92 | 9,335 | 235 | 0.95 | 1.03 |
| 70-74 | 4,072 | 64 | 0.79 | 0.82 | 8,289 | 215 | 1.01 | 1.05 | 4,931 | 154 | 1.06 | 1.09 | 17,292 | 433 | 0.98 | 1.02 |
| 75-79 | 10,609 | 197 | 0.93 | 0.96 | 16,711 | 433 | 1.02 | 1.04 | 12,250 | 320 | 0.87 | 0.90 | 39,570 | 950 | 0.95 | 0.97 |
| 80-84 | 19,375 | 400 | 1.01 | 1.02 | 23,311 | 590 | 0.99 | 1.01 | 20,328 | 643 | 1.01 | 1.01 | 63,014 | 1,633 | 1.00 | 1.01 |
| 85-89 | 19,794 | 441 | 1.03 | 1.03 | 20,999 | 520 | 0.94 | 0.96 | 20,269 | 697 | 1.05 | 1.04 | 61,062 | 1,658 | 1.01 | 1.01 |
| 90+ | 10,078 | 259 | 0.92 | 0.95 | 11,670 | 371 | 0.99 | 1.02 | 13,768 | 500 | 0.97 | 0.99 | 35,516 | 1,130 | 0.97 | 0.99 |
| Total | 66,838 | 1,410 | 0.97 | 0.99 | 96,223 | 2,461 | 0.96 | 1.00 | 74,986 | 2,405 | 0.99 | 1.00 | 238,047 | 6,276 | 0.97 | 1.00 |

[1] Expected = current assumption reflecting all experience adjustments.

**MEDAMERICA INSURANCE COMPANY**
**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Simplicity Actuarial Memorandum**

**April 25, 2022**

| Product | Number |
|---|---|
| Tax-Qualified Long-Term Care Policy Form | SPL-336 |
| Tax-Qualified Franchise Long-Term Care Policy Form | FSPL-336 |

The experience provided in this supplement to the actuarial memorandum captures the pooled nationwide experience of the above-listed policy form(s) and similar policy forms issued nationwide by MedAmerica Insurance Company (MedAmerica) and its affinity partner. Section 15 of the actuarial memorandum (memorandum) provides a description as to the appropriateness of pooling the experience of these policy forms. Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

## A. Purpose of Supplement

This supplement has been prepared for the purpose of demonstrating that the requested rate increase is in compliance with Chapter 18 Section 3803(c) and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania, as well as providing items generally requested by the Department. It may not be appropriate for other purposes.

## B. Demonstration of Compliance with Chapter 18 Section 3803

*(c):* We believe that we comply with this subsection of the regulation by submitting these rates before they are being used.

## C. Demonstration of Compliance with Reg. 89.83

*(a):* This subsection requires no action.

*(b):* This subsection is not applicable since this filing is not for rates for a new policy form.

*(c): Revision of Current Rates*

*(1):* This rate increase filing complies with loss ratio requirements (i.e., the 58%/85% test), as specified in Reg. 89a.118.(c)(2). Demonstration of satisfaction of this requirement is discussed in Section 15 of the memorandum.

*(2):* Section 3 of the memorandum provides a description of benefits. Copies of the affected policy forms may be provided upon request.

*(2)(i):* The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing.

The company is seeking this current rate increase request to help alleviate the adverse performance on this block of business. The cumulative rate increase levels were determined to vary by issue age and inflation option to better align the rate increase with the adverse experience, as described in Section 2 of the memorandum. Table 2.3 in Section 2 of the memorandum provides the average prior, requested, and cumulative increases by issue age band and inflation option based on the nationwide distribution. Table 1 below provides similar information on a Pennsylvania-specific distribution.

**MEDAMERICA INSURANCE COMPANY**
**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Simplicity Actuarial Memorandum**

**April 25, 2022**

**Table 1**
**Pennsylvania-Specific Average[1] Rate Increase Request**

| | Prior Increase | | Requested Increase | | Cumulative Increase | |
|---|---|---|---|---|---|---|
| Issue Ages | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation |
| <40 | 214.0% | 297.1% | 0.0% | 30.0% | 214% | 416% |
| 40-44 | 214.1 | 297.0 | 0.0 | 30.0 | 214 | 416 |
| 45-49 | 190.8 | 266.7 | 0.0 | 30.0 | 191 | 377 |
| 50-54 | 174.3 | 247.8 | 0.0 | 30.0 | 174 | 352 |
| 55-59 | 164.9 | 231.1 | 0.0 | 30.0 | 165 | 331 |
| 60-64 | 141.5 | 207.0 | 0.0 | 30.0 | 142 | 299 |
| 65-69 | 124.2 | 172.4 | 0.0 | 30.0 | 124 | 254 |
| 70-74 | 98.1 | 151.2 | 0.0 | 30.0 | 98 | 226 |
| 75+ | 75.7 | 121.9 | 0.0 | 30.0 | 76 | 188 |
| Average | 141.2 | 232.0 | 0.0 | 30.0 | 141 | 332 |

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

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 implementation rounding algorithms.

Exhibit I of the memorandum provides nationwide earned premium and incurred claim actual and projected experience using current assumptions, as described in Section 6 of the memorandum. Attachment 1 to this supplement provides nationwide written premium and paid claim actual and projected experience using current assumptions. Values in Exhibit I and Attachment 1 are shown both before and after the requested rate increase. The interest rate used in Exhibit I and Attachment 1 to accumulate and discount values is the maximum valuation interest rate for contract reserves applicable to the year of issue (which ranges from 3.5% to 4.5% and averages 4.2%).

Attachments 2 and 3 to this supplement provide similar information to Exhibit I and Attachment 1, respectively, except using Pennsylvania-specific experience.

*(2)(ii)(A):* There have been eight rate increases approved and implemented on these policy forms in Pennsylvania. The cumulative prior approved increase varied by issue age and inflation option ranging from 59% to 297% and averaged 219%. The most recent rate increase was filed for use by the Department on July 24, 2021. Exhibit IV of the memorandum provides a nationwide status listing of the current and all prior rate increase filings for each jurisdiction in which there is business in force.

*(2)(ii)(B):* Table 2 shows the original pricing commission scales by issue age and duration for lifetime-pay policies. The actual commission scales will differ slightly from those that appear in Table 2 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).

**Table 2**
**Commission Scales by Issue Age and Duration**
**Policy Forms: SPL-336 and FSPL-336**

| Issue Age | Duration 1 | Durations 2-10 | Durations 11+ |
|---|---|---|---|
| < 65 | 40-90% | 5-15% | 0-15% |
| 65+ | 30-80 | 5-15 | 0-15 |

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

*(2)(ii)(C)(I):* Premiums earned and written since inception for nationwide experience can be found in Exhibit I of the memorandum and Attachment 1 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 2 and 3 to this supplement, respectively. Attachment 4 to this supplement provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience.

*(2)(ii)(C)(II):* Attachment 4 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.

Attachment 5 to this supplement provides actual and projected nationwide 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 5 are shown both before and after the requested rate increase. The number of durations shown was chosen to capture the majority of durations underlying Exhibit I. Similar to Exhibit I and Attachments 1 through 3, the values used to calculate the cumulative loss ratios are accumulated and discounted at the maximum valuation interest rate.

Attachment 6 to this supplement provides similar information to Attachment 5, except using Pennsylvania-specific experience.

Please note that totals in Attachments 5 and 6 may not tie exactly to Exhibit I and Attachment 2, respectively, because the experience periods captured differ slightly between calendar year and duration.

*(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.

*(d):* We believe the proposed rate tables provided with this filing comply with this subsection.

## D. Demonstration of Compliance with Generally Requested Information

Table 3 below provides the number of policyholders both issued and in-force that are subject to the requested rate increase. Table 3 is split by issue age band and inflation option and is provided for both nationwide and Pennsylvania-specific experience.

**Table 3**
**Nationwide and Pennsylvania-Specific Life Counts Issued and In-Force[1]**

| | Nationwide | | | | Pennsylvania | | | |
|---|---|---|---|---|---|---|---|---|
| | Issued | | In-Force | | Issued | | In-Force | |
| Issue Ages | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation | Non-Auto Inflation | Auto Inflation |
| <40 | 1,076 | 2,035 | 160 | 615 | 17 | 66 | 2 | 9 |
| 40-44 | 641 | 1,395 | 173 | 634 | 7 | 45 | 2 | 16 |
| 45-49 | 865 | 2,261 | 243 | 1,136 | 23 | 69 | 6 | 35 |
| 50-54 | 1,250 | 3,370 | 394 | 1,794 | 39 | 98 | 13 | 49 |
| 55-59 | 1,572 | 3,497 | 593 | 2,139 | 26 | 66 | 8 | 46 |
| 60-64 | 1,325 | 2,069 | 550 | 1,254 | 20 | 46 | 6 | 28 |
| 65-69 | 821 | 729 | 330 | 442 | 14 | 15 | 6 | 9 |
| 70-74 | 482 | 176 | 162 | 88 | 14 | 5 | 5 | 3 |
| 75+ | 184 | 17 | 30 | 4 | 5 | 0 | 0 | 0 |
| All | 8,216 | 15,549 | 2,635 | 8,106 | 165 | 410 | 48 | 195 |

[1] As of December 31, 2020 and excludes policies assumed to be paid up prior to implementation of the requested rate increase.

An Excel workbook containing the values shown in Exhibits I, II, and IV of the memorandum and Attachments 1 through 6 to this supplement is enclosed with this filing, as required.

**MEDAMERICA INSURANCE COMPANY**
**Address:** 165 Court Street, Rochester, New York 14647

**Supplement to the Simplicity Actuarial Memorandum**

**April 25, 2022**

## E. Description of Attachments and Enclosures

| | |
|---|---|
| Attachment 1: | Nationwide Actual and Projected Written Premium and Paid Claims |
| Attachment 2: | Pennsylvania-Specific Actual and Projected Experience |
| Attachment 3: | Pennsylvania-Specific Actual and Projected Written Premium and Paid Claims |
| Attachment 4: | Nationwide and Pennsylvania-Specific Claim Breakdown and Reserve Balances |
| Attachment 5: | Nationwide Actual and Projected Experience by Policy Year |
| Attachment 6: | Pennsylvania-Specific Actual and Projected Experience by Policy Year |
| Enclosures: | Exhibits and Attachments in Excel |
| | Current and Proposed Premium Rate Schedules |

**Attachment 1-a**
**MedAmerica and Affinity Partner**
**Written Premium and Paid Claim Experience and Projections by Calendar Year**
**Nationwide Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Written Premium | Paid Claims | Loss Ratio | End of Year Lives | Written Premium | Paid Claims | Loss Ratio |
| | 2004 | 4,097,747 | 41,559 | 1% | 2,735 | 8,471,571 | 85,918 | 1% |
| | 2005 | 12,571,247 | 142,647 | 1% | 7,677 | 24,870,291 | 282,206 | 1% |
| | 2006 | 22,422,462 | 295,873 | 1% | 14,135 | 41,380,299 | 560,133 | 1% |
| | 2007 | 31,859,632 | 423,473 | 1% | 18,767 | 55,631,122 | 757,472 | 1% |
| | 2008 | 33,825,147 | 752,446 | 2% | 18,957 | 56,543,664 | 1,281,069 | 2% |
| Historical | 2009 | 32,782,864 | 1,269,368 | 4% | 18,032 | 52,587,444 | 2,068,514 | 4% |
| Experience | 2010 | 32,068,466 | 1,435,558 | 4% | 17,608 | 49,358,993 | 2,252,795 | 5% |
| | 2011 | 31,875,790 | 2,630,898 | 8% | 17,328 | 47,073,868 | 3,930,065 | 8% |
| | 2012 | 32,269,305 | 3,176,940 | 10% | 17,364 | 45,718,450 | 4,537,261 | 10% |
| | 2013 | 33,261,352 | 4,588,450 | 14% | 17,636 | 45,149,509 | 6,294,799 | 14% |
| | 2014 | 33,215,946 | 5,255,651 | 16% | 17,239 | 43,263,855 | 6,877,344 | 16% |
| | 2015 | 32,071,939 | 6,485,011 | 20% | 16,911 | 40,065,743 | 8,148,325 | 20% |
| | 2016 | 29,351,498 | 7,994,056 | 27% | 16,431 | 35,220,415 | 9,633,887 | 27% |
| | 2017 | 26,976,145 | 9,458,795 | 35% | 16,053 | 31,100,624 | 10,939,414 | 35% |
| | 2018 | 28,235,335 | 11,921,817 | 42% | 15,788 | 31,258,816 | 13,227,977 | 42% |
| | 2019 | 30,017,831 | 14,511,030 | 48% | 15,503 | 31,908,860 | 15,444,199 | 48% |
| | 2020 | 30,006,426 | 15,885,931 | 53% | 15,224 | 30,623,965 | 16,216,936 | 53% |
| | 2021 | 29,097,993 | 15,291,106 | 53% | 14,841 | 28,511,376 | 14,978,768 | 53% |
| | 2022 | 28,200,251 | 17,676,931 | 63% | 14,540 | 26,529,403 | 16,614,846 | 63% |
| | 2023 | 26,982,201 | 20,111,098 | 75% | 14,230 | 24,368,969 | 18,136,999 | 74% |
| | 2024 | 25,903,198 | 22,947,629 | 89% | 13,901 | 22,461,768 | 19,855,570 | 88% |
| | 2025 | 24,810,633 | 25,642,927 | 103% | 13,555 | 20,657,829 | 21,289,665 | 103% |
| | 2026 | 23,729,241 | 28,501,382 | 120% | 13,192 | 18,971,940 | 22,707,820 | 120% |
| Projected | 2027 | 22,630,715 | 31,204,500 | 138% | 12,810 | 17,374,963 | 23,855,716 | 137% |
| Future | 2028 | 21,464,742 | 34,280,369 | 160% | 12,413 | 15,826,398 | 25,150,080 | 159% |
| Experience | 2029 | 20,304,255 | 37,660,629 | 185% | 11,999 | 14,377,804 | 26,518,750 | 184% |
| (60 Years) | 2030 | 19,154,198 | 41,283,927 | 216% | 11,569 | 13,027,019 | 27,902,550 | 214% |
| | 2031 | 17,977,613 | 45,210,467 | 251% | 11,120 | 11,743,952 | 29,331,335 | 250% |
| | 2032 | 16,791,654 | 49,494,138 | 295% | 10,652 | 10,536,767 | 30,825,544 | 293% |
| | 2033 | 15,605,418 | 53,999,943 | 346% | 10,168 | 9,406,999 | 32,288,384 | 343% |
| | 2034 | 14,396,840 | 58,575,220 | 407% | 9,669 | 8,337,391 | 33,627,526 | 403% |
| | 2035 | 13,218,897 | 63,077,383 | 477% | 9,157 | 7,355,135 | 34,771,103 | 473% |
| | 2036 | 12,059,147 | 67,391,240 | 559% | 8,635 | 6,447,255 | 35,673,341 | 553% |
| | 2037 | 10,924,785 | 71,430,672 | 654% | 8,106 | 5,612,828 | 36,312,222 | 647% |
| | 2038 | 9,822,183 | 75,043,594 | 764% | 7,575 | 4,849,631 | 36,639,154 | 756% |
| | 2039 | 8,787,907 | 78,128,639 | 889% | 7,046 | 4,170,229 | 36,639,212 | 879% |
| | 2040 | 7,808,014 | 80,539,048 | 1,031% | 6,522 | 3,561,370 | 36,281,208 | 1,019% |
| | 2041 | 6,893,974 | 82,198,168 | 1,192% | 6,009 | 3,022,636 | 35,571,500 | 1,177% |
| | 2042 | 6,047,224 | 83,078,372 | 1,374% | 5,510 | 2,548,894 | 34,539,458 | 1,355% |
| | 2043 | 5,273,978 | 83,174,955 | 1,577% | 5,029 | 2,137,186 | 33,222,281 | 1,554% |
| | 2044 | 4,572,225 | 82,536,489 | 1,805% | 4,569 | 1,781,423 | 31,674,600 | 1,778% |
| | 2045 | 3,939,635 | 81,215,562 | 2,061% | 4,133 | 1,475,901 | 29,946,477 | 2,029% |
| | 2046 | 3,376,108 | 79,237,957 | 2,347% | 3,723 | 1,216,193 | 28,073,302 | 2,308% |
| | 2047 | 2,877,465 | 76,675,719 | 2,665% | 3,340 | 996,773 | 26,102,553 | 2,619% |
| | 2048 | 2,442,104 | 73,603,710 | 3,014% | 2,985 | 813,541 | 24,077,114 | 2,960% |
| | 2049 | 2,063,584 | 70,094,861 | 3,397% | 2,657 | 661,138 | 22,033,814 | 3,333% |
| | 2050 | 1,737,239 | 66,304,938 | 3,817% | 2,358 | 535,297 | 20,028,561 | 3,742% |
| | 2051 | 1,456,940 | 62,345,206 | 4,279% | 2,085 | 431,776 | 18,096,639 | 4,191% |
| | 2052 | 1,216,465 | 58,341,119 | 4,796% | 1,837 | 346,744 | 16,273,003 | 4,693% |
| | 2053 | 1,011,713 | 54,372,107 | 5,374% | 1,614 | 277,378 | 14,574,052 | 5,254% |
| | 2054 | 837,123 | 50,455,703 | 6,027% | 1,412 | 220,756 | 12,997,523 | 5,888% |
| | 2055 | 690,229 | 46,583,356 | 6,749% | 1,232 | 175,083 | 11,533,128 | 6,587% |
| | 2056 | 566,747 | 42,757,599 | 7,544% | 1,071 | 138,288 | 10,174,929 | 7,358% |
| | 2057 | 463,421 | 38,963,997 | 8,408% | 928 | 108,777 | 8,912,827 | 8,194% |
| | 2058 | 377,350 | 35,271,251 | 9,347% | 802 | 85,215 | 7,755,600 | 9,101% |
| | 2059 | 305,872 | 31,741,541 | 10,377% | 690 | 66,459 | 6,709,309 | 10,095% |
| | 2060 | 246,778 | 28,393,091 | 11,506% | 592 | 51,598 | 5,769,265 | 11,181% |
| | 2061-2065 | 663,368 | 98,338,703 | 14,824% | 1,869 | 126,073 | 17,979,881 | 14,262% |
| | 2066-2070 | 206,226 | 44,650,295 | 21,651% | 775 | 32,630 | 6,776,755 | 20,768% |
| | 2071-2075 | 59,768 | 15,915,787 | 26,629% | 286 | 7,909 | 2,025,847 | 25,614% |
| | 2076-2080 | 15,823 | 4,586,578 | 28,986% | 91 | 1,754 | 493,423 | 28,133% |
| History | | 476,909,132 | 86,269,503 | 18% | 263,388 | 670,227,489 | 102,538,315 | 15% |
| Future | | 417,011,243 | 2,308,327,906 | 554% | 277,297 | 291,388,450 | 984,741,633 | 338% |
| Lifetime | | 893,920,375 | 2,394,597,409 | 268% | 540,685 | 961,615,939 | 1,087,279,948 | 113% |

**Attachment 1-b**
**MedAmerica and Affinity Partner**
**Written Premium and Paid Claim Experience and Projections by Calendar Year**
**Nationwide Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Written Premium | Paid Claims | Loss Ratio | End of Year Lives | Written Premium | Paid Claims | Loss Ratio |
| | 2004 | 4,097,747 | 41,559 | 1% | 2,735 | 8,471,571 | 85,918 | 1% |
| | 2005 | 12,571,247 | 142,647 | 1% | 7,677 | 24,870,291 | 282,206 | 1% |
| | 2006 | 22,422,462 | 295,873 | 1% | 14,135 | 41,380,299 | 560,133 | 1% |
| | 2007 | 31,859,632 | 423,473 | 1% | 18,767 | 55,631,122 | 757,472 | 1% |
| | 2008 | 33,825,147 | 752,446 | 2% | 18,957 | 56,543,664 | 1,281,069 | 2% |
| Historical | 2009 | 32,782,864 | 1,269,368 | 4% | 18,032 | 52,587,444 | 2,068,514 | 4% |
| Experience | 2010 | 32,068,466 | 1,435,558 | 4% | 17,608 | 49,358,993 | 2,252,795 | 5% |
| | 2011 | 31,875,790 | 2,630,898 | 8% | 17,328 | 47,073,868 | 3,930,065 | 8% |
| | 2012 | 32,269,305 | 3,176,940 | 10% | 17,364 | 45,718,450 | 4,537,261 | 10% |
| | 2013 | 33,261,352 | 4,588,450 | 14% | 17,636 | 45,149,509 | 6,294,799 | 14% |
| | 2014 | 33,215,946 | 5,255,651 | 16% | 17,239 | 43,263,855 | 6,877,344 | 16% |
| | 2015 | 32,071,939 | 6,485,011 | 20% | 16,911 | 40,065,743 | 8,148,325 | 20% |
| | 2016 | 29,351,498 | 7,994,056 | 27% | 16,431 | 35,220,415 | 9,633,887 | 27% |
| | 2017 | 26,976,145 | 9,458,795 | 35% | 16,053 | 31,100,624 | 10,939,414 | 35% |
| | 2018 | 28,235,335 | 11,921,817 | 42% | 15,788 | 31,258,816 | 13,227,977 | 42% |
| | 2019 | 30,017,831 | 14,511,030 | 48% | 15,503 | 31,908,860 | 15,444,199 | 48% |
| | 2020 | 30,006,426 | 15,885,931 | 53% | 15,224 | 30,623,965 | 16,216,936 | 53% |
| | 2021 | 29,097,993 | 15,291,106 | 53% | 14,841 | 28,511,376 | 14,978,768 | 53% |
| | 2022 | 27,953,634 | 17,676,935 | 63% | 14,540 | 26,297,411 | 16,614,849 | 63% |
| | 2023 | 45,029,111 | 19,497,587 | 43% | 13,061 | 40,680,273 | 17,583,483 | 43% |
| | 2024 | 44,148,486 | 20,779,924 | 47% | 12,751 | 38,298,259 | 17,978,829 | 47% |
| | 2025 | 42,309,926 | 22,044,357 | 52% | 12,431 | 35,246,196 | 18,299,885 | 52% |
| | 2026 | 40,493,101 | 23,742,964 | 59% | 12,097 | 32,395,710 | 18,913,766 | 58% |
| Projected | 2027 | 38,680,661 | 25,526,465 | 66% | 11,747 | 29,719,974 | 19,510,528 | 66% |
| Future | 2028 | 36,734,999 | 27,805,045 | 76% | 11,384 | 27,109,191 | 20,393,729 | 75% |
| Experience | 2029 | 34,794,671 | 30,428,788 | 87% | 11,006 | 24,663,226 | 21,419,745 | 87% |
| (60 Years) | 2030 | 32,885,435 | 33,278,676 | 101% | 10,614 | 22,390,891 | 22,484,237 | 100% |
| | 2031 | 30,919,459 | 36,398,188 | 118% | 10,204 | 20,223,330 | 23,605,188 | 117% |
| | 2032 | 28,945,209 | 39,806,793 | 138% | 9,778 | 18,188,046 | 24,781,960 | 136% |
| | 2033 | 26,974,892 | 43,387,717 | 161% | 9,336 | 16,285,001 | 25,931,685 | 159% |
| | 2034 | 24,942,619 | 47,022,211 | 189% | 8,881 | 14,468,246 | 26,982,741 | 186% |
| | 2035 | 22,965,738 | 50,603,721 | 220% | 8,413 | 12,801,328 | 27,881,625 | 218% |
| | 2036 | 21,010,991 | 54,034,101 | 257% | 7,937 | 11,255,180 | 28,588,089 | 254% |
| | 2037 | 19,089,106 | 57,244,239 | 300% | 7,454 | 9,828,485 | 29,084,424 | 296% |
| | 2038 | 17,204,469 | 60,111,324 | 349% | 6,969 | 8,514,397 | 29,331,171 | 344% |
| | 2039 | 15,443,957 | 62,551,420 | 405% | 6,485 | 7,347,137 | 29,315,114 | 399% |
| | 2040 | 13,767,688 | 64,449,717 | 468% | 6,007 | 6,296,633 | 29,012,744 | 461% |
| | 2041 | 12,201,183 | 65,751,054 | 539% | 5,537 | 5,365,191 | 28,431,880 | 530% |
| | 2042 | 10,740,970 | 66,430,768 | 618% | 5,081 | 4,541,671 | 27,594,857 | 608% |
| | 2043 | 9,402,072 | 66,496,770 | 707% | 4,641 | 3,823,103 | 26,536,023 | 694% |
| | 2044 | 8,182,076 | 65,988,612 | 807% | 4,220 | 3,199,702 | 25,298,499 | 791% |
| | 2045 | 7,076,906 | 64,951,847 | 918% | 3,820 | 2,661,784 | 23,923,063 | 899% |
| | 2046 | 6,088,214 | 63,407,243 | 1,041% | 3,443 | 2,202,576 | 22,437,405 | 1,019% |
| | 2047 | 5,209,185 | 61,394,720 | 1,179% | 3,091 | 1,812,762 | 20,872,866 | 1,151% |
| | 2048 | 4,437,866 | 58,974,019 | 1,329% | 2,764 | 1,485,617 | 19,263,664 | 1,297% |
| | 2049 | 3,763,753 | 56,208,004 | 1,493% | 2,463 | 1,212,117 | 17,640,458 | 1,455% |
| | 2050 | 3,179,745 | 53,219,698 | 1,674% | 2,187 | 985,184 | 16,047,666 | 1,629% |
| | 2051 | 2,675,542 | 50,094,103 | 1,872% | 1,936 | 797,543 | 14,512,260 | 1,820% |
| | 2052 | 2,240,666 | 46,923,433 | 2,094% | 1,707 | 642,606 | 13,060,127 | 2,032% |
| | 2053 | 1,868,592 | 43,771,291 | 2,342% | 1,501 | 515,605 | 11,704,919 | 2,270% |
| | 2054 | 1,549,829 | 40,650,266 | 2,623% | 1,315 | 411,456 | 10,444,800 | 2,538% |
| | 2055 | 1,280,632 | 37,553,900 | 2,932% | 1,148 | 327,125 | 9,272,161 | 2,834% |
| | 2056 | 1,053,525 | 34,486,719 | 3,273% | 999 | 258,939 | 8,183,146 | 3,160% |
| | 2057 | 862,854 | 31,436,445 | 3,643% | 867 | 204,065 | 7,169,584 | 3,513% |
| | 2058 | 703,528 | 28,459,208 | 4,045% | 749 | 160,113 | 6,238,855 | 3,897% |
| | 2059 | 570,872 | 25,612,542 | 4,487% | 646 | 125,032 | 5,397,438 | 4,317% |
| | 2060 | 460,985 | 22,909,318 | 4,970% | 554 | 97,176 | 4,641,192 | 4,776% |
| | 2061-2065 | 1,242,454 | 79,441,310 | 6,394% | 1,756 | 238,103 | 14,487,827 | 6,085% |
| | 2066-2070 | 389,571 | 36,093,841 | 9,265% | 732 | 62,147 | 5,468,025 | 8,799% |
| | 2071-2075 | 114,325 | 12,665,453 | 11,078% | 272 | 15,231 | 1,605,965 | 10,544% |
| | 2076-2080 | 30,619 | 3,580,056 | 11,692% | 87 | 3,401 | 382,358 | 11,244% |
| History | | 476,909,132 | 86,269,503 | 18% | 263,388 | 670,227,489 | 102,538,315 | 15% |
| Future | | 678,718,109 | 1,868,181,895 | 275% | 257,453 | 461,668,539 | 803,307,599 | 174% |
| Lifetime | | 1,155,627,241 | 1,954,451,398 | 169% | 520,841 | 1,131,896,028 | 905,845,914 | 80% |

**Attachment 2-a**
**MedAmerica**
**Actual and Projected Experience using Current Assumptions by Calendar Year**
**Pennsylvania-Specific Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Earned Premium | Incurred Claims | Incurred Loss Ratio | End of Year Lives | Earned Premium | Incurred Claims | Incurred Loss Ratio |
| Historical Experience | 2004 | 69,234 | 0 | 0% | 79 | 143,132 | 0 | 0% |
| | 2005 | 340,137 | 0 | 0% | 234 | 672,908 | 0 | 0% |
| | 2006 | 687,492 | 0 | 0% | 449 | 1,271,052 | 0 | 0% |
| | 2007 | 890,448 | 3,929 | 0% | 538 | 1,560,442 | 7,119 | 0% |
| | 2008 | 921,465 | 0 | 0% | 514 | 1,545,710 | 0 | 0% |
| | 2009 | 898,914 | 0 | 0% | 495 | 1,447,126 | 0 | 0% |
| | 2010 | 882,119 | 50,330 | 6% | 480 | 1,362,238 | 79,901 | 6% |
| | 2011 | 868,369 | 10,374 | 1% | 459 | 1,286,331 | 15,760 | 1% |
| | 2012 | 845,966 | 0 | 0% | 438 | 1,202,312 | 0 | 0% |
| | 2013 | 810,586 | 12,280 | 2% | 426 | 1,105,812 | 16,480 | 1% |
| | 2014 | 867,416 | 124,522 | 14% | 420 | 1,135,295 | 162,933 | 14% |
| | 2015 | 834,834 | 323,486 | 39% | 415 | 1,047,000 | 412,093 | 39% |
| | 2016 | 713,000 | 118,612 | 17% | 406 | 858,351 | 144,126 | 17% |
| | 2017 | 700,004 | 51,304 | 7% | 405 | 808,936 | 59,849 | 7% |
| | 2018 | 786,640 | 108,658 | 14% | 404 | 872,302 | 121,298 | 14% |
| | 2019 | 831,976 | 1,360,128 | 163% | 397 | 885,126 | 1,444,813 | 163% |
| | 2020 | 876,181 | 758,816 | 87% | 391 | 894,400 | 774,160 | 87% |
| Projected Future Experience (60 Years) | 2021 | 940,226 | 504,337 | 54% | 380 | 921,093 | 493,856 | 54% |
| | 2022 | 976,285 | 538,444 | 55% | 368 | 917,915 | 505,587 | 55% |
| | 2023 | 962,630 | 583,016 | 61% | 358 | 868,668 | 524,982 | 60% |
| | 2024 | 915,575 | 633,673 | 69% | 349 | 792,959 | 547,236 | 69% |
| | 2025 | 871,486 | 685,700 | 79% | 340 | 724,430 | 567,991 | 78% |
| | 2026 | 834,266 | 742,425 | 89% | 331 | 665,686 | 589,944 | 89% |
| | 2027 | 796,560 | 803,592 | 101% | 322 | 610,157 | 612,605 | 100% |
| | 2028 | 758,579 | 869,441 | 115% | 312 | 557,845 | 635,982 | 114% |
| | 2029 | 720,506 | 941,602 | 131% | 302 | 508,710 | 660,940 | 130% |
| | 2030 | 682,289 | 1,025,554 | 150% | 292 | 462,545 | 690,918 | 149% |
| | 2031 | 643,905 | 1,118,423 | 174% | 281 | 419,168 | 723,296 | 173% |
| | 2032 | 605,115 | 1,226,070 | 203% | 270 | 378,280 | 761,113 | 201% |
| | 2033 | 566,012 | 1,334,319 | 236% | 259 | 339,811 | 795,088 | 234% |
| | 2034 | 526,710 | 1,446,751 | 275% | 247 | 303,703 | 827,556 | 272% |
| | 2035 | 487,543 | 1,554,210 | 319% | 236 | 270,012 | 853,336 | 316% |
| | 2036 | 448,904 | 1,657,510 | 369% | 223 | 238,803 | 873,485 | 366% |
| | 2037 | 405,605 | 1,766,079 | 435% | 211 | 207,203 | 893,166 | 431% |
| | 2038 | 363,288 | 1,859,039 | 512% | 198 | 178,212 | 902,188 | 506% |
| | 2039 | 327,329 | 1,944,157 | 594% | 186 | 154,249 | 905,494 | 587% |
| | 2040 | 292,844 | 2,012,604 | 687% | 173 | 132,570 | 899,472 | 678% |
| | 2041 | 260,038 | 2,071,754 | 797% | 160 | 113,098 | 888,209 | 785% |
| | 2042 | 229,026 | 2,110,806 | 922% | 148 | 95,710 | 868,221 | 907% |
| | 2043 | 199,989 | 2,130,961 | 1,066% | 136 | 80,314 | 840,853 | 1,047% |
| | 2044 | 173,164 | 2,119,359 | 1,224% | 124 | 66,841 | 802,600 | 1,201% |
| | 2045 | 148,656 | 2,072,034 | 1,394% | 112 | 55,163 | 753,251 | 1,365% |
| | 2046 | 126,562 | 1,996,796 | 1,578% | 101 | 45,161 | 696,700 | 1,543% |
| | 2047 | 107,002 | 1,904,222 | 1,780% | 91 | 36,723 | 638,219 | 1,738% |
| | 2048 | 89,849 | 1,786,551 | 1,988% | 81 | 29,666 | 575,034 | 1,938% |
| | 2049 | 75,077 | 1,657,578 | 2,208% | 72 | 23,853 | 512,494 | 2,149% |
| | 2050 | 62,422 | 1,534,974 | 2,459% | 63 | 19,087 | 455,913 | 2,389% |
| | 2051 | 51,654 | 1,410,738 | 2,731% | 56 | 15,206 | 402,398 | 2,646% |
| | 2052 | 42,576 | 1,295,206 | 3,042% | 49 | 12,069 | 355,143 | 2,943% |
| | 2053 | 34,989 | 1,179,833 | 3,372% | 43 | 9,552 | 310,979 | 3,256% |
| | 2054 | 28,679 | 1,067,457 | 3,722% | 37 | 7,543 | 270,493 | 3,586% |
| | 2055 | 23,500 | 953,824 | 4,059% | 32 | 5,957 | 232,393 | 3,901% |
| | 2056 | 19,296 | 847,239 | 4,391% | 28 | 4,714 | 198,653 | 4,214% |
| | 2057 | 15,885 | 750,271 | 4,723% | 24 | 3,740 | 169,264 | 4,525% |
| | 2058 | 13,118 | 654,813 | 4,992% | 21 | 2,977 | 142,199 | 4,777% |
| | 2059 | 10,832 | 569,583 | 5,258% | 18 | 2,368 | 119,205 | 5,033% |
| | 2060 | 8,930 | 487,508 | 5,459% | 15 | 1,881 | 98,248 | 5,223% |
| | 2061-2065 | 25,656 | 1,447,856 | 5,643% | 48 | 4,903 | 265,302 | 5,411% |
| | 2066-2070 | 8,856 | 490,309 | 5,536% | 19 | 1,400 | 75,119 | 5,365% |
| | 2071-2075 | 2,313 | 136,812 | 5,915% | 6 | 303 | 17,593 | 5,814% |
| | 2076-2080 | 387 | 24,446 | 6,318% | 1 | 42 | 2,631 | 6,284% |
| History | | 12,824,780 | 2,922,440 | 23% | 6,950 | 18,098,471 | 3,238,531 | 18% |
| Future | | 14,884,110 | 53,947,876 | 362% | 7,122 | 10,290,288 | 23,955,348 | 233% |
| Lifetime | | 27,708,891 | 56,870,316 | 205% | 14,072 | 28,388,758 | 27,193,879 | 96% |

**Attachment 2-b**
**MedAmerica**
**Actual and Projected Experience using Current Assumptions by Calendar Year**
**Pennsylvania-Specific Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Earned Premium | Incurred Claims | Incurred Loss Ratio | End of Year Lives | Earned Premium | Incurred Claims | Incurred Loss Ratio |
| Historical Experience | 2004 | 69,234 | 0 | 0% | 79 | 143,132 | 0 | 0% |
| | 2005 | 340,137 | 0 | 0% | 234 | 672,908 | 0 | 0% |
| | 2006 | 687,492 | 0 | 0% | 449 | 1,271,052 | 0 | 0% |
| | 2007 | 890,448 | 3,929 | 0% | 538 | 1,560,442 | 7,119 | 0% |
| | 2008 | 921,465 | 0 | 0% | 514 | 1,545,710 | 0 | 0% |
| | 2009 | 898,914 | 0 | 0% | 495 | 1,447,126 | 0 | 0% |
| | 2010 | 882,119 | 50,330 | 6% | 480 | 1,362,238 | 79,901 | 6% |
| | 2011 | 868,369 | 10,374 | 1% | 459 | 1,286,331 | 15,760 | 1% |
| | 2012 | 845,966 | 0 | 0% | 438 | 1,202,312 | 0 | 0% |
| | 2013 | 810,586 | 12,280 | 2% | 426 | 1,105,812 | 16,480 | 1% |
| | 2014 | 867,416 | 124,522 | 14% | 420 | 1,135,295 | 162,933 | 14% |
| | 2015 | 834,834 | 323,486 | 39% | 415 | 1,047,000 | 412,093 | 39% |
| | 2016 | 713,000 | 118,612 | 17% | 406 | 858,351 | 144,126 | 17% |
| | 2017 | 700,004 | 51,304 | 7% | 405 | 808,936 | 59,849 | 7% |
| | 2018 | 786,640 | 108,658 | 14% | 404 | 872,302 | 121,298 | 14% |
| | 2019 | 831,976 | 1,360,128 | 163% | 397 | 885,126 | 1,444,813 | 163% |
| | 2020 | 876,181 | 758,816 | 87% | 391 | 894,400 | 774,160 | 87% |
| Projected Future Experience (60 Years) | 2021 | 940,226 | 504,337 | 54% | 380 | 921,093 | 493,856 | 54% |
| | 2022 | 976,285 | 538,444 | 55% | 368 | 917,915 | 505,587 | 55% |
| | 2023 | 1,060,094 | 559,995 | 53% | 351 | 956,622 | 504,252 | 53% |
| | 2024 | 1,085,846 | 600,160 | 55% | 339 | 940,459 | 518,289 | 55% |
| | 2025 | 1,033,187 | 649,040 | 63% | 330 | 858,876 | 537,617 | 63% |
| | 2026 | 989,740 | 702,357 | 71% | 322 | 789,776 | 558,094 | 71% |
| | 2027 | 945,648 | 759,910 | 80% | 312 | 724,392 | 579,292 | 80% |
| | 2028 | 901,154 | 821,925 | 91% | 303 | 662,726 | 601,207 | 91% |
| | 2029 | 856,471 | 890,020 | 104% | 293 | 604,741 | 624,711 | 103% |
| | 2030 | 811,536 | 969,102 | 119% | 284 | 550,198 | 652,856 | 119% |
| | 2031 | 766,335 | 1,056,820 | 138% | 273 | 498,898 | 683,416 | 137% |
| | 2032 | 720,588 | 1,158,546 | 161% | 263 | 450,496 | 719,145 | 160% |
| | 2033 | 674,405 | 1,261,009 | 187% | 252 | 404,914 | 751,340 | 186% |
| | 2034 | 627,921 | 1,367,730 | 218% | 241 | 362,089 | 782,271 | 216% |
| | 2035 | 581,533 | 1,469,791 | 253% | 229 | 322,093 | 806,879 | 251% |
| | 2036 | 535,716 | 1,568,113 | 293% | 218 | 285,012 | 826,241 | 290% |
| | 2037 | 483,793 | 1,671,376 | 345% | 205 | 247,166 | 845,111 | 342% |
| | 2038 | 433,011 | 1,760,291 | 407% | 193 | 212,428 | 854,079 | 402% |
| | 2039 | 390,277 | 1,841,495 | 472% | 181 | 183,925 | 857,462 | 466% |
| | 2040 | 349,269 | 1,907,666 | 546% | 169 | 158,126 | 852,329 | 539% |
| | 2041 | 310,235 | 1,965,333 | 633% | 156 | 134,942 | 842,318 | 624% |
| | 2042 | 273,316 | 2,004,038 | 733% | 144 | 114,230 | 824,010 | 721% |
| | 2043 | 238,735 | 2,025,434 | 848% | 132 | 95,885 | 798,896 | 833% |
| | 2044 | 206,775 | 2,016,436 | 975% | 121 | 79,825 | 763,281 | 956% |
| | 2045 | 177,565 | 1,973,680 | 1,112% | 110 | 65,901 | 717,129 | 1,088% |
| | 2046 | 151,224 | 1,904,612 | 1,259% | 99 | 53,970 | 664,147 | 1,231% |
| | 2047 | 127,895 | 1,818,798 | 1,422% | 89 | 43,903 | 609,176 | 1,388% |
| | 2048 | 107,426 | 1,709,218 | 1,591% | 79 | 35,477 | 549,713 | 1,549% |
| | 2049 | 89,789 | 1,588,719 | 1,769% | 70 | 28,534 | 490,764 | 1,720% |
| | 2050 | 74,669 | 1,473,647 | 1,974% | 62 | 22,839 | 437,249 | 1,915% |
| | 2051 | 61,794 | 1,356,868 | 2,196% | 55 | 18,195 | 386,598 | 2,125% |
| | 2052 | 50,928 | 1,247,538 | 2,450% | 48 | 14,440 | 341,653 | 2,366% |
| | 2053 | 41,839 | 1,137,531 | 2,719% | 42 | 11,425 | 299,434 | 2,621% |
| | 2054 | 34,276 | 1,030,633 | 3,007% | 37 | 9,018 | 260,798 | 2,892% |
| | 2055 | 28,069 | 922,038 | 3,285% | 32 | 7,116 | 224,314 | 3,152% |
| | 2056 | 23,030 | 819,832 | 3,560% | 28 | 5,627 | 191,933 | 3,411% |
| | 2057 | 18,944 | 726,227 | 3,834% | 24 | 4,461 | 163,570 | 3,666% |
| | 2058 | 15,632 | 633,381 | 4,052% | 21 | 3,548 | 137,302 | 3,870% |
| | 2059 | 12,899 | 550,236 | 4,266% | 18 | 2,821 | 114,942 | 4,074% |
| | 2060 | 10,628 | 470,453 | 4,427% | 15 | 2,239 | 94,626 | 4,226% |
| | 2061-2065 | 30,507 | 1,389,550 | 4,555% | 47 | 5,832 | 254,129 | 4,358% |
| | 2066-2070 | 10,526 | 463,806 | 4,406% | 18 | 1,664 | 70,930 | 4,262% |
| | 2071-2075 | 2,749 | 127,824 | 4,650% | 6 | 360 | 16,419 | 4,566% |
| | 2076-2080 | 460 | 22,722 | 4,942% | 1 | 50 | 2,444 | 4,913% |
| History | | 12,824,780 | 2,922,440 | 23% | 6,950 | 18,098,471 | 3,238,531 | 18% |
| Future | | 17,262,946 | 51,436,679 | 298% | 6,961 | 11,814,246 | 22,809,811 | 193% |
| Lifetime | | 30,087,727 | 54,359,119 | 181% | 13,911 | 29,912,717 | 26,048,342 | 87% |

**Attachment 3-a**
**MedAmerica**
**Written Premium and Paid Claim Experience and Projections by Calendar Year**
**Pennsylvania-Specific Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Written Premium | Paid Claims | Loss Ratio | End of Year Lives | Written Premium | Paid Claims | Loss Ratio |
| Historical Experience | 2004 | 118,926 | 0 | 0% | 79 | 245,864 | 0 | 0% |
| | 2005 | 413,838 | 0 | 0% | 234 | 818,714 | 0 | 0% |
| | 2006 | 783,960 | 0 | 0% | 449 | 1,441,072 | 0 | 0% |
| | 2007 | 915,006 | 4,198 | 0% | 538 | 1,601,423 | 7,606 | 0% |
| | 2008 | 913,452 | -230 | 0% | 514 | 1,532,362 | -398 | 0% |
| | 2009 | 898,256 | 0 | 0% | 495 | 1,446,082 | 0 | 0% |
| | 2010 | 880,262 | 13,186 | 1% | 480 | 1,359,329 | 20,934 | 2% |
| | 2011 | 866,623 | 36,822 | 4% | 459 | 1,283,709 | 55,939 | 4% |
| | 2012 | 840,660 | 13,258 | 2% | 438 | 1,194,774 | 19,273 | 2% |
| | 2013 | 810,744 | 12,436 | 2% | 426 | 1,106,093 | 16,689 | 2% |
| | 2014 | 877,024 | 0 | 0% | 420 | 1,147,828 | 0 | 0% |
| | 2015 | 798,641 | 97,349 | 12% | 415 | 1,000,813 | 122,771 | 12% |
| | 2016 | 694,952 | 159,796 | 23% | 406 | 836,815 | 193,348 | 23% |
| | 2017 | 712,005 | 136,780 | 19% | 405 | 822,737 | 159,623 | 19% |
| | 2018 | 812,983 | 148,735 | 18% | 404 | 901,509 | 166,036 | 18% |
| | 2019 | 833,022 | 308,591 | 37% | 397 | 886,196 | 328,604 | 37% |
| | 2020 | 888,471 | 315,212 | 35% | 391 | 906,934 | 321,639 | 35% |
| Projected Future Experience (60 Years) | 2021 | 937,582 | 448,106 | 48% | 380 | 918,498 | 439,167 | 48% |
| | 2022 | 967,024 | 526,584 | 54% | 368 | 909,195 | 495,338 | 54% |
| | 2023 | 952,948 | 619,515 | 65% | 358 | 859,906 | 558,993 | 65% |
| | 2024 | 905,225 | 618,561 | 68% | 349 | 783,963 | 534,881 | 68% |
| | 2025 | 861,593 | 662,244 | 77% | 340 | 716,176 | 548,925 | 77% |
| | 2026 | 824,515 | 696,788 | 85% | 331 | 657,875 | 553,615 | 84% |
| | 2027 | 786,936 | 758,448 | 96% | 322 | 602,758 | 578,082 | 96% |
| | 2028 | 749,200 | 821,069 | 110% | 312 | 550,923 | 600,407 | 109% |
| | 2029 | 711,288 | 886,757 | 125% | 302 | 502,183 | 622,198 | 124% |
| | 2030 | 673,194 | 958,097 | 142% | 292 | 456,366 | 645,114 | 141% |
| | 2031 | 634,845 | 1,036,816 | 163% | 281 | 413,262 | 670,066 | 162% |
| | 2032 | 596,031 | 1,127,012 | 189% | 270 | 372,597 | 699,190 | 188% |
| | 2033 | 556,965 | 1,228,481 | 221% | 259 | 334,381 | 731,655 | 219% |
| | 2034 | 517,712 | 1,337,926 | 258% | 247 | 298,519 | 764,976 | 256% |
| | 2035 | 478,675 | 1,452,184 | 303% | 236 | 265,109 | 797,080 | 301% |
| | 2036 | 440,209 | 1,565,743 | 356% | 223 | 234,191 | 824,995 | 352% |
| | 2037 | 397,101 | 1,679,959 | 423% | 211 | 202,875 | 849,648 | 419% |
| | 2038 | 355,057 | 1,791,145 | 504% | 198 | 174,192 | 869,467 | 499% |
| | 2039 | 319,436 | 1,898,307 | 594% | 186 | 150,549 | 884,334 | 587% |
| | 2040 | 285,349 | 1,993,902 | 699% | 173 | 129,198 | 891,404 | 690% |
| | 2041 | 252,941 | 2,079,744 | 822% | 160 | 110,032 | 892,142 | 811% |
| | 2042 | 222,355 | 2,149,886 | 967% | 148 | 92,944 | 884,779 | 952% |
| | 2043 | 193,818 | 2,206,297 | 1,138% | 136 | 77,856 | 871,015 | 1,119% |
| | 2044 | 167,542 | 2,240,040 | 1,337% | 124 | 64,689 | 848,256 | 1,311% |
| | 2045 | 143,607 | 2,248,966 | 1,566% | 112 | 53,306 | 817,034 | 1,533% |
| | 2046 | 122,104 | 2,228,071 | 1,825% | 101 | 43,583 | 776,681 | 1,782% |
| | 2047 | 103,098 | 2,173,019 | 2,108% | 91 | 35,393 | 726,972 | 2,054% |
| | 2048 | 86,461 | 2,090,136 | 2,417% | 81 | 28,553 | 671,249 | 2,351% |
| | 2049 | 72,148 | 1,982,864 | 2,748% | 72 | 22,926 | 611,395 | 2,667% |
| | 2050 | 59,887 | 1,863,783 | 3,112% | 63 | 18,314 | 551,815 | 3,013% |
| | 2051 | 49,463 | 1,737,824 | 3,513% | 56 | 14,560 | 494,111 | 3,394% |
| | 2052 | 40,695 | 1,609,901 | 3,956% | 49 | 11,534 | 439,614 | 3,811% |
| | 2053 | 33,354 | 1,485,441 | 4,454% | 43 | 9,105 | 389,679 | 4,280% |
| | 2054 | 27,256 | 1,363,994 | 5,004% | 37 | 7,168 | 343,845 | 4,797% |
| | 2055 | 22,270 | 1,244,462 | 5,588% | 32 | 5,644 | 301,473 | 5,342% |
| | 2056 | 18,222 | 1,126,985 | 6,185% | 28 | 4,450 | 262,436 | 5,897% |
| | 2057 | 14,944 | 1,011,541 | 6,769% | 24 | 3,518 | 226,472 | 6,438% |
| | 2058 | 12,283 | 902,470 | 7,347% | 21 | 2,787 | 194,348 | 6,975% |
| | 2059 | 10,090 | 800,830 | 7,937% | 18 | 2,206 | 165,959 | 7,524% |
| | 2060 | 8,285 | 704,845 | 8,507% | 15 | 1,745 | 140,629 | 8,060% |
| | 2061-2065 | 23,760 | 2,312,174 | 9,731% | 48 | 4,540 | 418,047 | 9,208% |
| | 2066-2070 | 8,281 | 904,802 | 10,927% | 19 | 1,309 | 136,496 | 10,428% |
| | 2071-2075 | 2,208 | 282,042 | 12,772% | 6 | 289 | 35,671 | 12,352% |
| | 2076-2080 | 377 | 66,764 | 17,728% | 1 | 41 | 7,102 | 17,432% |
| History | | 13,058,825 | 1,246,134 | 10% | 6,950 | 18,532,256 | 1,412,063 | 8% |
| Future | | 14,646,332 | 58,924,524 | 402% | 7,122 | 10,149,205 | 24,766,753 | 244% |
| Lifetime | | 27,705,157 | 60,170,658 | 217% | 14,072 | 28,681,461 | 26,178,816 | 91% |

**Attachment 3-b**
**MedAmerica**
**Written Premium and Paid Claim Experience and Projections by Calendar Year**
**Pennsylvania-Specific Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| | | Without Interest | | | | With Max. Val. Interest | | |
|---|---|---|---|---|---|---|---|---|
| | | A | B | C = B / A | D | E | F | G = F / E |
| | Calendar Year | Written Premium | Paid Claims | Loss Ratio | End of Year Lives | Written Premium | Paid Claims | Loss Ratio |
| Historical Experience | 2004 | 118,926 | 0 | 0% | 79 | 245,864 | 0 | 0% |
| | 2005 | 413,838 | 0 | 0% | 234 | 818,714 | 0 | 0% |
| | 2006 | 783,960 | 0 | 0% | 449 | 1,441,072 | 0 | 0% |
| | 2007 | 915,006 | 4,198 | 0% | 538 | 1,601,423 | 7,606 | 0% |
| | 2008 | 913,452 | -230 | 0% | 514 | 1,532,362 | -398 | 0% |
| | 2009 | 898,256 | 0 | 0% | 495 | 1,446,082 | 0 | 0% |
| | 2010 | 880,262 | 13,186 | 1% | 480 | 1,359,329 | 20,934 | 2% |
| | 2011 | 866,623 | 36,822 | 4% | 459 | 1,283,709 | 55,939 | 4% |
| | 2012 | 840,660 | 13,258 | 2% | 438 | 1,194,774 | 19,273 | 2% |
| | 2013 | 810,744 | 12,436 | 2% | 426 | 1,106,093 | 16,689 | 2% |
| | 2014 | 877,024 | 0 | 0% | 420 | 1,147,828 | 0 | 0% |
| | 2015 | 798,641 | 97,349 | 12% | 415 | 1,000,813 | 122,771 | 12% |
| | 2016 | 694,952 | 159,796 | 23% | 406 | 836,815 | 193,348 | 23% |
| | 2017 | 712,005 | 136,780 | 19% | 405 | 822,737 | 159,623 | 19% |
| | 2018 | 812,983 | 148,735 | 18% | 404 | 901,509 | 166,036 | 18% |
| | 2019 | 833,022 | 308,591 | 37% | 397 | 886,196 | 328,604 | 37% |
| | 2020 | 888,471 | 315,212 | 35% | 391 | 906,934 | 321,639 | 35% |
| Projected Future Experience (60 Years) | 2021 | 937,582 | 448,106 | 48% | 380 | 918,498 | 439,167 | 48% |
| | 2022 | 967,024 | 526,584 | 54% | 368 | 909,195 | 495,338 | 54% |
| | 2023 | 1,130,169 | 595,053 | 53% | 351 | 1,019,824 | 536,920 | 53% |
| | 2024 | 1,073,571 | 585,847 | 55% | 339 | 929,758 | 506,593 | 54% |
| | 2025 | 1,021,459 | 626,837 | 61% | 330 | 849,059 | 519,577 | 61% |
| | 2026 | 978,172 | 659,182 | 67% | 322 | 780,477 | 523,736 | 67% |
| | 2027 | 934,224 | 717,220 | 77% | 312 | 715,573 | 546,658 | 76% |
| | 2028 | 890,012 | 776,196 | 87% | 303 | 654,469 | 567,594 | 87% |
| | 2029 | 845,514 | 838,179 | 99% | 293 | 596,949 | 588,113 | 99% |
| | 2030 | 800,719 | 905,358 | 113% | 284 | 542,816 | 609,603 | 112% |
| | 2031 | 755,552 | 979,708 | 130% | 273 | 491,837 | 633,158 | 129% |
| | 2032 | 709,770 | 1,064,945 | 150% | 263 | 443,699 | 660,683 | 149% |
| | 2033 | 663,626 | 1,160,986 | 175% | 252 | 398,416 | 691,457 | 174% |
| | 2034 | 617,194 | 1,264,849 | 205% | 241 | 355,882 | 723,193 | 203% |
| | 2035 | 570,955 | 1,373,307 | 241% | 229 | 316,218 | 753,785 | 238% |
| | 2036 | 525,340 | 1,481,295 | 282% | 218 | 279,481 | 780,499 | 279% |
| | 2037 | 473,650 | 1,589,874 | 336% | 205 | 241,983 | 804,087 | 332% |
| | 2038 | 423,200 | 1,696,003 | 401% | 193 | 207,623 | 823,283 | 397% |
| | 2039 | 380,866 | 1,798,067 | 472% | 181 | 179,501 | 837,637 | 467% |
| | 2040 | 340,330 | 1,889,939 | 555% | 169 | 154,092 | 844,926 | 548% |
| | 2041 | 301,768 | 1,972,912 | 654% | 156 | 131,273 | 846,314 | 645% |
| | 2042 | 265,356 | 2,041,142 | 769% | 144 | 110,918 | 840,025 | 757% |
| | 2043 | 231,368 | 2,097,040 | 906% | 132 | 92,940 | 827,882 | 891% |
| | 2044 | 200,061 | 2,131,256 | 1,065% | 121 | 77,245 | 807,062 | 1,045% |
| | 2045 | 171,535 | 2,142,213 | 1,249% | 110 | 63,672 | 778,251 | 1,222% |
| | 2046 | 145,897 | 2,125,210 | 1,457% | 99 | 52,076 | 740,824 | 1,423% |
| | 2047 | 123,228 | 2,075,537 | 1,684% | 89 | 42,304 | 694,360 | 1,641% |
| | 2048 | 103,374 | 1,999,662 | 1,934% | 79 | 34,139 | 642,194 | 1,881% |
| | 2049 | 86,285 | 1,900,492 | 2,203% | 70 | 27,418 | 585,996 | 2,137% |
| | 2050 | 71,637 | 1,789,319 | 2,498% | 62 | 21,907 | 529,768 | 2,418% |
| | 2051 | 59,172 | 1,671,463 | 2,825% | 55 | 17,419 | 475,243 | 2,728% |
| | 2052 | 48,677 | 1,550,652 | 3,186% | 48 | 13,797 | 423,435 | 3,069% |
| | 2053 | 39,884 | 1,432,183 | 3,591% | 42 | 10,887 | 375,707 | 3,451% |
| | 2054 | 32,576 | 1,316,941 | 4,043% | 37 | 8,567 | 331,983 | 3,875% |
| | 2055 | 26,600 | 1,202,990 | 4,522% | 32 | 6,741 | 291,426 | 4,323% |
| | 2056 | 21,749 | 1,090,529 | 5,014% | 28 | 5,312 | 253,947 | 4,781% |
| | 2057 | 17,822 | 979,124 | 5,494% | 24 | 4,195 | 219,214 | 5,225% |
| | 2058 | 14,637 | 872,932 | 5,964% | 21 | 3,321 | 187,987 | 5,661% |
| | 2059 | 12,016 | 773,627 | 6,438% | 18 | 2,627 | 160,322 | 6,104% |
| | 2060 | 9,861 | 680,186 | 6,898% | 15 | 2,077 | 135,709 | 6,535% |
| | 2061-2065 | 28,253 | 2,218,660 | 7,853% | 47 | 5,399 | 401,209 | 7,432% |
| | 2066-2070 | 9,842 | 855,770 | 8,695% | 18 | 1,556 | 129,127 | 8,300% |
| | 2071-2075 | 2,625 | 263,485 | 10,039% | 6 | 343 | 33,327 | 9,710% |
| | 2076-2080 | 448 | 62,052 | 13,865% | 1 | 48 | 6,601 | 13,634% |
| History | | 13,058,825 | 1,246,134 | 10% | 6,950 | 18,532,256 | 1,412,063 | 8% |
| Future | | 17,063,600 | 56,222,909 | 329% | 6,961 | 11,721,529 | 23,603,923 | 201% |
| Lifetime | | 30,122,424 | 57,469,043 | 191% | 13,911 | 30,253,785 | 25,015,986 | 83% |

**Attachment 4**
**Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2020**
**Individual Simplicity Policy Forms**

**MedAmerica and Affinity Partner**
**Nationwide Experience**

| Incurred Year | Discounted to the Year of Incurral | | | | | Year-End Active Life Reserve[3] |
|---|---|---|---|---|---|---|
| | Incurred Claims[1] | Paid Claims | Disabled Life Reserve | IBNR Reserve | Total Claim Reserve[2] | |
| 2004 | 299,291 | 299,291 | 0 | | 0 | |
| 2005 | 704,251 | 704,251 | 0 | | 0 | |
| 2006 | 127,494 | 127,494 | 0 | | 0 | |
| 2007 | 1,234,955 | 1,234,955 | 0 | | 0 | |
| 2008 | 2,660,142 | 2,660,142 | 0 | | 0 | |
| 2009 | 1,517,747 | 1,301,673 | 216,074 | | 216,074 | |
| 2010 | 3,202,137 | 3,202,137 | 0 | | 0 | |
| 2011 | 4,211,684 | 4,211,684 | 0 | | 0 | |
| 2012 | 4,034,489 | 4,034,489 | 0 | | 0 | |
| 2013 | 5,264,077 | 5,162,067 | 102,010 | | 102,010 | |
| 2014 | 10,709,697 | 9,862,065 | 847,631 | | 847,631 | |
| 2015 | 9,664,797 | 7,991,846 | 1,672,951 | | 1,672,951 | |
| 2016 | 12,166,632 | 9,997,690 | 2,168,942 | | 2,168,942 | |
| 2017 | 14,651,213 | 11,059,558 | 3,591,655 | | 3,591,655 | |
| 2018 | 13,300,753 | 9,149,449 | 4,151,304 | | 4,151,304 | |
| 2019 | 13,369,246 | 6,731,381 | 6,637,865 | | 6,637,865 | |
| 2020 | 20,844,325 | 3,144,384 | 15,369,045 | 2,330,896 | 17,699,941 | 428,145,091 |

**MedAmerica**
**Pennsylvania-Specific Experience**

| Incurred Year | Discounted to the Year of Incurral | | | | | Year-End Active Life Reserve[3] |
|---|---|---|---|---|---|---|
| | Incurred Claims[1] | Paid Claims | Disabled Life Reserve | IBNR Reserve | Total Claim Reserve[2] | |
| 2004 | 0 | 0 | 0 | | 0 | |
| 2005 | 0 | 0 | 0 | | 0 | |
| 2006 | 0 | 0 | 0 | | 0 | |
| 2007 | 3,929 | 3,929 | 0 | | 0 | |
| 2008 | 0 | 0 | 0 | | 0 | |
| 2009 | 0 | 0 | 0 | | 0 | |
| 2010 | 50,330 | 50,330 | 0 | | 0 | |
| 2011 | 10,374 | 10,374 | 0 | | 0 | |
| 2012 | 0 | 0 | 0 | | 0 | |
| 2013 | 12,280 | 12,280 | 0 | | 0 | |
| 2014 | 124,522 | 124,522 | 0 | | 0 | |
| 2015 | 323,486 | 323,486 | 0 | | 0 | |
| 2016 | 118,612 | 118,612 | 0 | | 0 | |
| 2017 | 51,304 | 51,304 | 0 | | 0 | |
| 2018 | 108,658 | 54,377 | 54,281 | | 54,281 | |
| 2019 | 1,360,128 | 409,053 | 951,075 | | 951,075 | |
| 2020 | 758,816 | 31,479 | 670,431 | 56,907 | 727,338 | 11,578,389 |

[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 5-a**
**MedAmerica and Affinity Partner**
**Actual and Projected Experience using Current Assumptions by Policy Year**
**Nationwide Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| Policy Year | A<br>Earned Premium | B<br>Incurred Claims | C<br>Incurred Loss Ratio | D<br>End of Year Lives | E<br>Cumulative Loss Ratio w/ Max. Val. Interest |
|---|---|---|---|---|---|
| 1 | 40,883,543 | 1,603,997 | 4% | 22,245 | 4% |
| 2 | 38,763,663 | 1,065,849 | 3% | 20,925 | 3% |
| 3 | 37,151,925 | 3,070,598 | 8% | 19,885 | 5% |
| 4 | 35,789,887 | 2,850,395 | 8% | 19,051 | 6% |
| 5 | 34,595,083 | 2,672,555 | 8% | 18,404 | 6% |
| 6 | 33,894,842 | 4,527,374 | 13% | 17,910 | 7% |
| 7 | 33,363,805 | 6,345,761 | 19% | 17,481 | 8% |
| 8 | 33,458,386 | 5,308,706 | 16% | 17,113 | 9% |
| 9 | 33,801,138 | 8,419,066 | 25% | 16,822 | 10% |
| 10 | 34,263,232 | 14,999,497 | 44% | 16,419 | 13% |
| 11 | 25,847,817 | 9,019,175 | 35% | 16,092 | 14% |
| 12 | 26,401,979 | 16,453,649 | 62% | 15,817 | 17% |
| 13 | 27,495,750 | 16,668,614 | 61% | 15,546 | 19% |
| 14 | 28,150,490 | 16,668,337 | 59% | 15,267 | 21% |
| 15 | 28,563,754 | 17,123,993 | 60% | 14,964 | 22% |
| 16 | 28,184,117 | 21,792,639 | 77% | 14,628 | 24% |
| 17 | 27,399,660 | 21,912,139 | 80% | 14,335 | 26% |
| 18 | 26,564,620 | 24,752,156 | 93% | 14,007 | 28% |
| 19 | 25,522,267 | 27,379,148 | 107% | 13,667 | 31% |
| 20 | 24,427,178 | 30,284,034 | 124% | 13,307 | 33% |
| 21 | 23,301,005 | 33,424,754 | 143% | 12,929 | 35% |
| 22 | 22,153,557 | 36,787,777 | 166% | 12,534 | 38% |
| 23 | 20,993,530 | 40,398,067 | 192% | 12,121 | 41% |
| 24 | 19,798,234 | 44,317,817 | 224% | 11,691 | 44% |
| 25 | 18,611,331 | 48,587,926 | 261% | 11,242 | 47% |
| 26 | 17,416,642 | 52,992,775 | 304% | 10,775 | 50% |
| 27 | 16,200,008 | 57,493,035 | 355% | 10,291 | 53% |
| 28 | 14,981,510 | 61,863,803 | 413% | 9,790 | 57% |
| 29 | 13,780,344 | 65,901,241 | 478% | 9,275 | 61% |
| 30 | 12,600,070 | 69,570,807 | 552% | 8,749 | 64% |
| 31 | 11,440,540 | 72,800,965 | 636% | 8,215 | 68% |
| 32 | 10,311,472 | 75,374,182 | 731% | 7,677 | 72% |
| 33 | 9,230,499 | 77,305,797 | 838% | 7,140 | 75% |
| 34 | 8,204,962 | 78,298,984 | 954% | 6,607 | 79% |
| 35 | 7,244,745 | 78,510,749 | 1,084% | 6,085 | 82% |
| 36 | 6,356,488 | 78,007,180 | 1,227% | 5,576 | 85% |
| 37 | 5,539,498 | 76,693,212 | 1,384% | 5,085 | 89% |
| 38 | 4,797,891 | 74,848,571 | 1,560% | 4,616 | 92% |
| 39 | 4,129,603 | 72,453,261 | 1,754% | 4,171 | 94% |
| 40 | 3,533,142 | 69,576,308 | 1,969% | 3,753 | 97% |
| 41 | 3,007,530 | 66,243,133 | 2,203% | 3,362 | 99% |
| 42 | 2,546,765 | 62,531,255 | 2,455% | 3,000 | 101% |
| 43 | 2,146,580 | 58,778,403 | 2,738% | 2,668 | 103% |
| 44 | 1,801,569 | 54,811,398 | 3,042% | 2,363 | 105% |
| 45 | 1,506,047 | 50,883,104 | 3,379% | 2,087 | 106% |
| 46 | 1,254,332 | 47,110,509 | 3,756% | 1,837 | 108% |
| 47 | 1,039,975 | 43,429,710 | 4,176% | 1,611 | 109% |
| 48 | 858,989 | 39,823,049 | 4,636% | 1,409 | 110% |
| 49 | 706,640 | 36,330,724 | 5,141% | 1,227 | 111% |
| 50 | 578,907 | 32,897,398 | 5,683% | 1,066 | 112% |
| 51-55 | 1,621,256 | 117,259,698 | 7,233% | 3,486 | 114% |
| 56-60 | 537,022 | 58,890,204 | 10,966% | 1,547 | 115% |
| 61-65 | 158,888 | 23,018,413 | 14,487% | 606 | 116% |
| 66-70 | 40,260 | 6,659,930 | 16,542% | 199 | 116% |
| Total | 892,952,967 | 2,216,791,819 | 248% | 528,674 | 116% |

**Attachment 5-b**
**MedAmerica and Affinity Partner**
**Actual and Projected Experience using Current Assumptions by Policy Year**
**Nationwide Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| Policy Year | A<br>Earned Premium | B<br>Incurred Claims | C<br>Incurred Loss Ratio | D<br>End of Year Lives | E<br>Cumulative Loss Ratio w/ Max. Val. Interest |
|---|---|---|---|---|---|
| 1 | 40,883,543 | 1,603,997 | 4% | 22,245 | 4% |
| 2 | 38,763,663 | 1,065,849 | 3% | 20,925 | 3% |
| 3 | 37,151,925 | 3,070,598 | 8% | 19,885 | 5% |
| 4 | 35,789,887 | 2,850,395 | 8% | 19,051 | 6% |
| 5 | 34,595,083 | 2,672,555 | 8% | 18,404 | 6% |
| 6 | 33,894,842 | 4,527,374 | 13% | 17,910 | 7% |
| 7 | 33,363,805 | 6,345,761 | 19% | 17,481 | 8% |
| 8 | 33,458,386 | 5,308,706 | 16% | 17,113 | 9% |
| 9 | 33,797,701 | 8,418,078 | 25% | 16,822 | 10% |
| 10 | 34,439,391 | 14,973,202 | 43% | 16,403 | 13% |
| 11 | 26,904,043 | 8,875,386 | 33% | 16,009 | 14% |
| 12 | 28,273,174 | 16,203,316 | 57% | 15,704 | 17% |
| 13 | 29,780,194 | 16,331,209 | 55% | 15,413 | 18% |
| 14 | 30,719,705 | 16,247,602 | 53% | 15,124 | 20% |
| 15 | 31,472,853 | 16,540,366 | 53% | 14,800 | 22% |
| 16 | 32,619,215 | 20,686,210 | 63% | 14,318 | 23% |
| 17 | 35,430,188 | 19,690,427 | 56% | 13,724 | 25% |
| 18 | 38,818,989 | 21,042,448 | 54% | 13,127 | 26% |
| 19 | 41,095,508 | 22,074,188 | 54% | 12,589 | 27% |
| 20 | 41,134,817 | 24,011,785 | 58% | 12,210 | 29% |
| 21 | 39,603,668 | 26,418,419 | 67% | 11,863 | 30% |
| 22 | 37,675,963 | 29,035,671 | 77% | 11,502 | 31% |
| 23 | 35,745,971 | 31,853,272 | 89% | 11,125 | 33% |
| 24 | 33,757,643 | 34,919,023 | 103% | 10,732 | 35% |
| 25 | 31,781,876 | 38,272,970 | 120% | 10,323 | 36% |
| 26 | 29,786,701 | 41,734,129 | 140% | 9,898 | 38% |
| 27 | 27,745,617 | 45,282,198 | 163% | 9,456 | 40% |
| 28 | 25,696,734 | 48,731,822 | 190% | 8,999 | 43% |
| 29 | 23,685,059 | 51,936,833 | 219% | 8,529 | 45% |
| 30 | 21,706,668 | 54,857,759 | 253% | 8,050 | 47% |
| 31 | 19,754,443 | 57,437,806 | 291% | 7,562 | 50% |
| 32 | 17,843,461 | 59,519,550 | 334% | 7,072 | 52% |
| 33 | 16,009,137 | 61,101,885 | 382% | 6,581 | 54% |
| 34 | 14,264,003 | 61,965,251 | 434% | 6,094 | 56% |
| 35 | 12,627,734 | 62,207,382 | 493% | 5,616 | 59% |
| 36 | 11,110,101 | 61,886,097 | 557% | 5,151 | 61% |
| 37 | 9,706,230 | 60,922,679 | 628% | 4,702 | 63% |
| 38 | 8,429,663 | 59,536,557 | 706% | 4,272 | 65% |
| 39 | 7,274,586 | 57,715,566 | 793% | 3,863 | 67% |
| 40 | 6,240,690 | 55,501,885 | 889% | 3,479 | 68% |
| 41 | 5,326,947 | 52,924,774 | 994% | 3,120 | 70% |
| 42 | 4,522,510 | 50,032,405 | 1,106% | 2,787 | 71% |
| 43 | 3,821,256 | 47,105,960 | 1,233% | 2,480 | 72% |
| 44 | 3,214,534 | 44,000,310 | 1,369% | 2,199 | 73% |
| 45 | 2,693,007 | 40,914,167 | 1,519% | 1,944 | 74% |
| 46 | 2,247,288 | 37,949,401 | 1,689% | 1,712 | 75% |
| 47 | 1,866,337 | 35,044,570 | 1,878% | 1,504 | 76% |
| 48 | 1,543,808 | 32,193,342 | 2,085% | 1,316 | 77% |
| 49 | 1,271,633 | 29,420,098 | 2,314% | 1,148 | 78% |
| 50 | 1,042,968 | 26,683,276 | 2,558% | 998 | 78% |
| 51-55 | 2,929,305 | 95,341,829 | 3,255% | 3,273 | 80% |
| 56-60 | 976,732 | 47,940,808 | 4,908% | 1,460 | 81% |
| 61-65 | 291,242 | 18,564,117 | 6,374% | 575 | 81% |
| 66-70 | 73,869 | 5,344,076 | 7,234% | 190 | 81% |
| Total | 1,154,654,296 | 1,796,835,336 | 156% | 508,831 | 81% |

**Attachment 6-a**
**MedAmerica**
**Actual and Projected Experience using Current Assumptions by Policy Year**
**Pennsylvania-Specific Experience Before Requested Rate Increase**
**Individual Simplicity Policy Forms**

| Policy Year | A<br>Earned Premium | B<br>Incurred Claims | C<br>Incurred Loss Ratio | D<br>End of Year Lives | E<br>Cumulative Loss Ratio w/ Max. Val. Interest |
|---|---|---|---|---|---|
| 1 | 996,535 | 0 | 0% | 549 | 0% |
| 2 | 962,534 | 0 | 0% | 519 | 0% |
| 3 | 920,282 | 3,929 | 0% | 504 | 0% |
| 4 | 901,379 | 0 | 0% | 491 | 0% |
| 5 | 889,052 | 50,330 | 6% | 473 | 1% |
| 6 | 861,866 | 0 | 0% | 448 | 1% |
| 7 | 825,707 | 13,586 | 2% | 433 | 1% |
| 8 | 820,979 | 9,068 | 1% | 420 | 1% |
| 9 | 848,742 | 69,397 | 8% | 416 | 2% |
| 10 | 900,950 | 55,125 | 6% | 412 | 2% |
| 11 | 668,577 | 341,469 | 51% | 406 | 5% |
| 12 | 717,452 | 100,629 | 14% | 404 | 5% |
| 13 | 787,936 | 233,591 | 30% | 401 | 7% |
| 14 | 878,856 | 1,235,976 | 141% | 397 | 14% |
| 15 | 946,838 | 813,531 | 86% | 387 | 18% |
| 16 | 972,241 | 401,988 | 41% | 379 | 19% |
| 17 | 974,840 | 493,053 | 51% | 368 | 20% |
| 18 | 963,899 | 573,098 | 59% | 358 | 22% |
| 19 | 919,539 | 622,529 | 68% | 349 | 24% |
| 20 | 876,120 | 675,937 | 77% | 341 | 25% |
| 21 | 839,090 | 735,094 | 88% | 332 | 27% |
| 22 | 801,538 | 794,512 | 99% | 322 | 29% |
| 23 | 763,690 | 862,766 | 113% | 313 | 31% |
| 24 | 725,480 | 938,226 | 129% | 303 | 33% |
| 25 | 686,935 | 1,025,599 | 149% | 293 | 35% |
| 26 | 647,919 | 1,121,054 | 173% | 282 | 38% |
| 27 | 608,561 | 1,225,013 | 201% | 271 | 40% |
| 28 | 568,836 | 1,334,272 | 235% | 260 | 43% |
| 29 | 528,954 | 1,448,144 | 274% | 248 | 45% |
| 30 | 489,177 | 1,555,220 | 318% | 236 | 48% |
| 31 | 447,226 | 1,660,064 | 371% | 223 | 51% |
| 32 | 403,381 | 1,758,266 | 436% | 211 | 54% |
| 33 | 363,125 | 1,856,858 | 511% | 198 | 57% |
| 34 | 326,687 | 1,939,549 | 594% | 185 | 60% |
| 35 | 291,839 | 2,011,168 | 689% | 172 | 63% |
| 36 | 258,765 | 2,062,501 | 797% | 160 | 66% |
| 37 | 227,677 | 2,100,184 | 922% | 147 | 68% |
| 38 | 198,752 | 2,123,181 | 1,068% | 135 | 71% |
| 39 | 172,042 | 2,120,702 | 1,233% | 123 | 74% |
| 40 | 147,615 | 2,089,557 | 1,416% | 112 | 77% |
| 41 | 125,544 | 2,027,219 | 1,615% | 101 | 79% |
| 42 | 105,889 | 1,940,853 | 1,833% | 90 | 81% |
| 43 | 88,617 | 1,835,241 | 2,071% | 81 | 83% |
| 44 | 73,647 | 1,711,368 | 2,324% | 72 | 85% |
| 45 | 60,819 | 1,585,460 | 2,607% | 63 | 87% |
| 46 | 49,949 | 1,459,498 | 2,922% | 56 | 88% |
| 47 | 40,791 | 1,342,087 | 3,290% | 49 | 89% |
| 48 | 33,157 | 1,214,767 | 3,664% | 43 | 90% |
| 49 | 26,866 | 1,096,052 | 4,080% | 37 | 91% |
| 50 | 21,719 | 980,507 | 4,514% | 33 | 92% |
| 51-55 | 60,107 | 3,297,471 | 5,486% | 106 | 95% |
| 56-60 | 21,236 | 1,322,346 | 6,227% | 47 | 96% |
| 61-65 | 7,313 | 432,501 | 5,914% | 18 | 96% |
| 66-70 | 2,018 | 121,535 | 6,021% | 5 | 96% |
| Total | 27,849,287 | 56,822,070 | 204% | 13,782 | 96% |

**Attachment 6-b**
**MedAmerica**
**Actual and Projected Experience using Current Assumptions by Policy Year**
**Pennsylvania-Specific Experience After Requested Rate Increase**
**Individual Simplicity Policy Forms**

| Policy Year | A<br>Earned Premium | B<br>Incurred Claims | C<br>Incurred Loss Ratio | D<br>End of Year Lives | E<br>Cumulative Loss Ratio w/ Max. Val. Interest |
|---|---|---|---|---|---|
| 1 | 996,535 | 0 | 0% | 549 | 0% |
| 2 | 962,534 | 0 | 0% | 519 | 0% |
| 3 | 920,282 | 3,929 | 0% | 504 | 0% |
| 4 | 901,379 | 0 | 0% | 491 | 0% |
| 5 | 889,052 | 50,330 | 6% | 473 | 1% |
| 6 | 861,866 | 0 | 0% | 448 | 1% |
| 7 | 825,707 | 13,586 | 2% | 433 | 1% |
| 8 | 820,979 | 9,068 | 1% | 420 | 1% |
| 9 | 848,742 | 69,397 | 8% | 416 | 2% |
| 10 | 900,950 | 55,125 | 6% | 412 | 2% |
| 11 | 668,577 | 341,469 | 51% | 406 | 5% |
| 12 | 717,452 | 100,629 | 14% | 404 | 5% |
| 13 | 787,936 | 233,591 | 30% | 401 | 7% |
| 14 | 878,856 | 1,235,976 | 141% | 397 | 14% |
| 15 | 944,016 | 811,827 | 86% | 387 | 18% |
| 16 | 965,271 | 400,247 | 41% | 377 | 19% |
| 17 | 1,001,216 | 484,256 | 48% | 363 | 20% |
| 18 | 1,059,598 | 556,336 | 53% | 351 | 22% |
| 19 | 1,060,661 | 593,426 | 56% | 340 | 23% |
| 20 | 1,032,961 | 640,472 | 62% | 331 | 25% |
| 21 | 995,329 | 695,570 | 70% | 322 | 26% |
| 22 | 951,412 | 751,532 | 79% | 313 | 28% |
| 23 | 907,076 | 815,800 | 90% | 304 | 30% |
| 24 | 862,236 | 886,942 | 103% | 294 | 31% |
| 25 | 816,924 | 969,345 | 119% | 284 | 33% |
| 26 | 770,989 | 1,059,431 | 137% | 274 | 35% |
| 27 | 724,590 | 1,157,727 | 160% | 264 | 37% |
| 28 | 677,688 | 1,261,165 | 186% | 253 | 39% |
| 29 | 630,533 | 1,369,179 | 217% | 241 | 42% |
| 30 | 583,432 | 1,471,001 | 252% | 229 | 44% |
| 31 | 533,424 | 1,570,787 | 294% | 218 | 47% |
| 32 | 480,863 | 1,664,509 | 346% | 205 | 49% |
| 33 | 432,797 | 1,758,824 | 406% | 193 | 52% |
| 34 | 389,506 | 1,838,035 | 472% | 181 | 54% |
| 35 | 348,075 | 1,907,338 | 548% | 168 | 57% |
| 36 | 308,734 | 1,957,649 | 634% | 156 | 60% |
| 37 | 271,739 | 1,995,373 | 734% | 144 | 62% |
| 38 | 237,301 | 2,019,478 | 851% | 132 | 65% |
| 39 | 205,485 | 2,019,159 | 983% | 120 | 67% |
| 40 | 176,372 | 1,991,811 | 1,129% | 109 | 70% |
| 41 | 150,052 | 1,935,007 | 1,290% | 99 | 72% |
| 42 | 126,598 | 1,855,375 | 1,466% | 89 | 74% |
| 43 | 105,975 | 1,757,612 | 1,659% | 79 | 76% |
| 44 | 88,088 | 1,642,161 | 1,864% | 70 | 77% |
| 45 | 72,750 | 1,524,830 | 2,096% | 62 | 79% |
| 46 | 59,744 | 1,406,926 | 2,355% | 55 | 80% |
| 47 | 48,779 | 1,296,493 | 2,658% | 48 | 81% |
| 48 | 39,633 | 1,175,696 | 2,966% | 42 | 82% |
| 49 | 32,097 | 1,062,832 | 3,311% | 37 | 83% |
| 50 | 25,932 | 952,365 | 3,673% | 32 | 84% |
| 51-55 | 71,634 | 3,209,039 | 4,480% | 105 | 86% |
| 56-60 | 25,242 | 1,282,356 | 5,080% | 46 | 87% |
| 61-65 | 8,689 | 413,796 | 4,762% | 17 | 87% |
| 66-70 | 2,398 | 114,620 | 4,779% | 5 | 87% |
| Total | 30,206,687 | 54,389,427 | 180% | 13,615 | 87% |

MedAmerica

**MedAmerica Insurance Company**
Home Office: Pittsburgh, PA

**MedAmerica Insurance Company of New York**
Home Office: Rochester, NY

**MedAmerica Insurance Company of Florida**
Home Office: Orlando, FL

**Letter of Authorization**

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into service agreements with Milliman, Inc. ("Milliman") that include long-term care rate filing services on our behalf. The agreements provide, 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

William L. Naylon

Bill Naylon, President
MedAmerica Insurance Company

9/8/2021
Date

**MedAmerica Claim Administration and Processing Documentation**

As the majority of policies to which this rate increase is applicable are eligible for a contingent benefit upon lapse, the following provides a demonstration that MedAmerica Insurance Company (MedAmerica) has consistently applied appropriate policy administration and claim processing procedures. These procedures are in place to assure that policyholders' long-term care claims are paid according to the provisions of our contracts.

Personal Care Advisors (PCAs) in our Claims Intake area determine whether a claimant qualifies for initial benefit eligibility, and create a plan of care for each eligible claimant. Our Rehabilitation/Case Management team then assigns a PCA to handle all aspects of the insured's contact with the Company, including care planning, ongoing care management, and supervision of claim payment.

While the PCAs are knowledgeable about all of the long term care products administered by the Company, each one specializes in a handful of products to increase claim payment accuracy. For chronically stable patients for whom rehabilitation is unlikely and site of care changes occur infrequently, specialized PCAs are assigned whose primary task is timely adjudication of claims and annual reassessment of benefit eligibility.

All claimants are reassessed at least once per year; claimants in Assisted Living or Home Care status are reassessed more frequently. All claims are reviewed prior to payment. Monthly claims audit procedures are in place. Anti-fraud activities are carried out by the staff of the Special Investigations Unit within our parent company.

MedAmerica management believes that these claims management practices are designed to pay claims correctly and help eliminate the potential for further deterioration of the policy form requiring further premium rate schedule increases.

MEDAmerica
INSURANCE COMPANY

Home Office: Pittsburgh, PA

***Time-Sensitive!* Action Needed - Review Options and Make Your Decision**
**RE: Your Long Term Care Insurance**
**Notice of Premium Increase — Please Read & Retain for Your Records**

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

Dear <<SALUTATION LAST_NAME>>:

We are writing to notify you that we have filed a premium increase of <<INC_AMT>> with the Department of Insurance. This premium change is based on the overall experience of all contracts in your class and has nothing to do with your current age, health status, claims history or any other personal factors. This increase applies to all insureds having the same policy form as you, regardless of the effective date of coverage. Please be advised that premiums are subject to future rate increases.

The premium rate increase for your long term care insurance coverage will change on <<NEXT_BILL_DATE>>. Your <<MODAL>> premium payment will change from <<CURRENT_RATE>> to <<FUTURE_RATE>>.

**We understand this premium increase may affect your ability to afford your current level of benefits. Please review the options regarding your coverage that are outlined below and make the decision that best meets your needs.**

- **Option #1: Continue your coverage at your current level of benefits.** You may keep your current level of benefits by paying the increased premium when it is due on <<NEXT_BILL_DATE>>. If you choose this option, no additional action, other than your premium payment, is required. Please understand that paying the increased premium for coverage through 120 days from the date of the rate increase constitutes your acceptance of the rate increase and voids the offer of the Contingent Non-Forfeiture Benefit outlined in Option #3 below.
- **Option #2: Offset the increased premium by reducing your level of benefits**. You **may** be able to adjust your benefits to reduce your premium. Please understand that this option is not always available as you may have selected the state-mandated minimum benefits allowable for long term care insurance. Please call Customer Service toll free at 1-800-240-1675 to discuss your options.
- **Option #3: Elect the reduced Contingent Non-Forfeiture Benefit.**

  If you elect the Contingent Non-Forfeiture Benefit Option, no further premium is due. This option becomes effective as of your current paid through date. As of the date of this letter, your Contingent Non-Forfeiture Benefit would be <<RESULT_OF_CNF_FORMULA>>.

  There are two ways to elect the Contingent Non-Forfeiture Benefit:

  - Choose this option today by signing and dating the enclosed Contingent Non-Forfeiture Benefit Election Form and returning it in the enclosed postage-paid envelope; OR
  - If you do not pay the increased premium **within 120 days of the due date**, which is <<NEXT_BILL_DATE>>, you will be entitled to the Contingent Non-Forfeiture Benefit. We will automatically change your coverage to the Contingent Non-Forfeiture Benefit in lieu of your policy lapsing for non-payment of premium.

**IMPORTANT:** Paying the increased premium for coverage through 120 days from <<NEXT_BILL_DATE>>, constitutes your acceptance of the rate increase and voids the Contingent Non-Forfeiture Benefit offer.

**What is the Contingent Non-Forfeiture Benefit?**

**The Contingent Non-Forfeiture Benefit Option** allows you to retain reduced long term care insurance benefits in the event you can no longer afford your premium due to a substantial premium increase. Under this option, the same **Maximum Monthly Benefit** amounts in effect at the time of lapse will be payable, but the **Lifetime Maximum** will be equal to the greater of the items a) or b) below:

a) The total amount of premiums paid and applied to Your Policy; **OR**
b) Your **Maximum Monthly Benefit**

The total of all benefits paid under your policy will not exceed the Lifetime Maximum that would have been payable if your policy did not lapse.

Important facts to know about this reduced benefit are:

- No future premium is due.
- The Lifetime Maximum is significantly less than the benefit provided if you choose to continue paying your premium.
- All riders, with the exception of Community Only and Facility Only riders, will be terminated.
- All other terms, conditions, limitations and exclusions in your current coverage apply to the Contingent Non-Forfeiture Benefit.

**IMPORTANT NOTE:** If your policy includes a Shared Care Rider, both you and your spouse/domestic partner must continue to maintain identical coverage. You must both select the same option regarding this rate increase.

If you have questions on the above options, please call Customer Service toll free at **1-800-240-1675** between the hours of 8:30 a.m. and 5 p.m. EST, Monday through Friday.

If you are currently on claim and your premium is being waived, the increase will be applied when your premium is no longer being waived. Please be assured that your benefits are not affected and that your claims will continue to be paid.

As always, thank you for your business with the company.

Sincerely,

Cheryl Bush RN

Cheryl Bush, RN
Senior Vice President, Long Term Care Operations

Enclosure

MEDAmerica
INSURANCE COMPANY

Home Office: Pittsburgh, PA

# Contingent Non-Forfeiture Benefit Election Form

<<FIRST_NAME>> <<LAST_NAME>>
<<STREET_ADDRESS1>>
<<STREET_ADDRESS2>>
<<CITY>> <<STATE>> <<ZIP>>

<<DATE>>
Billing Account ID: <<POLICY_NUMBER>>

I have decided to stop future premium payments and accept the reduced Contingent Non-Forfeiture Benefit.

I understand the following:

- No future premium is due; and
- I will have a reduced lifetime benefit equal to the sum of all premiums paid and applied to date, **OR** the maximum monthly benefit in effect at the time my policy lapses, whichever is greater; and
- The Contingent Non-Forfeiture Benefit is significantly less than the benefit provided if I chose to keep paying my premium; and
- The Contingent Non-Forfeiture Benefit is only available if I satisfy the requirements for Benefit Eligibility as defined in my policy or certificate; and
- The Contingent Non-Forfeiture Benefit will be payable up to my Daily Benefit Amount in effect on the date of this change; and
- All riders, with the exception of Community Only and Facility Only riders, will be terminated; and
- All other terms, conditions, limitations and exclusions in my current coverage apply to the Contingent Non-Forfeiture Benefit.

Signature:
I request my current long term care insurance coverage be reduced to the Contingent Non-Forfeiture Benefit offered by the company. This option becomes effective as of my current paid through date. This option is not a cash refund. A summary of Contingent Non-Forfeiture Benefits will be sent to me when this request is processed.

_____

**Signature** **Date**

Mailing Instructions: Sign and date this form and return in the enclosed postage-paid envelope.