Filing at a Glance

Company:	MedAmerica Insurance Company
Product Name:	SPL2-336-PA et al
State:	Pennsylvania
TOI:	LTC05I Individual Long Term Care - Nursing Home and Home Health Care
Sub-TOI:	LTC05I.001 Qualified
Filing Type:	Rate - M.U. (Medically underwritten)
Date Submitted:	03/10/2017
SERFF Tr Num:	TRIP-130957777
SERFF Status:	Assigned
State Tr Num:	TRIP-130957777
State Status:	Received Review in Progress
Co Tr Num:	MEDAMERICA 2017 LTC RATE INCREASE
Implementation Date Requested:	On Approval
Author(s):	Beverly Toomey, Dave Krydynski
Reviewer(s):	Jim Laverty (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 9.4% increase on 663 PA policyholders of LTC forms SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, and FSPL2-336-PA rev.

General Information

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

Deemer Date:
Submitted By: Beverly Toomey

Status of Filing in Domicile:
Date Approved in Domicile:
Domicile Status Comments:
Market Type: Individual
Individual Market Type:
Filing Status Changed: 03/10/2017
State Status Changed: 03/10/2017
Created By: Beverly Toomey
Corresponding Filing Tracking Number:
State TOI: LTC05I Individual Long Term Care - Nursing Home and Home Health Care

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

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

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

Issue AgesPrior Approved IncreaseCurrent Requested IncreaseCumulative Increase
< 4015%15.7%33%
40-4415%14.8%32%
45-4915%14.8%32%
50-5415%12.2%29%
55-5915%9.6%26%
60-6415%6.1%22%
65-6915%1.7%17%
70-7413%0%13%
75+0%0%0%

The average rate increase across all ages is 9.4% in Pennsylvania.

As noted in the enclosed actuarial memorandum, one prior increase was approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 33%. In September 2015, the Department approved a reduced increase that capped the original request at 15% within any one issue age band.

The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or revenue. Therefore this current increase request is being sought in order to achieve a cumulative increase equal to the original request. If

approved, the current rate increase request will not be implemented until at least 12 months after the prior approved increase was implemented (i.e., no policyholder will receive more than one increase in a 12-month period).

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

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

The following electronic items are included with this submission:

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

Company and Contact

Filing Contact Information

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

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

Filing Company Information

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

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

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

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

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

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

Rate Information

Rate data applies to filing.

Filing Method:	SERFF
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	14.600%
Effective Date of Last Rate Revision:	11/22/2015
Filing Method of Last Filing:	SERFF

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	9.400%	9.400%	$126,893	663	$1,349,926	15.700%	0.000%

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

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		2017 LTC Rates - SPL2 - FSPL2	SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev	Revised	Previous State Filing Number: Percent Rate Change Request: 9.4	PA SPL2_SPL2 rev_Rate Manual_Requested Increase 20170310.pdf, PA FSPL2_FSPL2 rev_Rate Manual_Requested Increase 20170310.pdf,

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	146.36	161.00	209.57	230.52
30	153.01	168.32	221.21	243.33
31	161.33	177.47	231.18	254.31
32	171.31	188.44	244.49	268.94
33	179.62	197.59	256.14	281.74
34	191.26	210.40	271.10	298.22
35	201.25	221.38	286.07	314.68
36	212.89	234.18	301.04	331.14
37	226.19	248.81	317.67	349.44
38	239.50	263.45	335.97	369.56
39	252.80	278.08	355.93	391.52
40	265.69	292.27	372.96	410.25
41	282.19	310.42	396.06	435.67
42	298.70	328.57	419.17	461.08
43	316.85	348.53	443.92	488.31
44	336.65	370.32	471.98	519.17
45	358.11	393.92	500.02	550.03
46	381.20	419.33	531.39	584.52
47	404.31	444.75	566.03	622.64
48	430.72	473.79	602.34	662.58
49	458.78	504.65	640.30	704.33
50	477.41	525.15	667.74	734.51
51	509.67	560.64	711.28	782.42
52	543.54	597.90	758.06	833.86
53	579.02	636.93	808.05	888.86
54	617.73	679.51	862.89	949.18
55	645.96	710.55	901.19	991.31
56	696.38	766.01	972.09	1,069.30
57	745.21	819.74	1,041.41	1,145.55
58	797.21	876.92	1,113.88	1,225.27
59	852.35	937.58	1,192.66	1,311.92
60	887.66	976.43	1,243.03	1,367.33
61	960.87	1,056.96	1,345.22	1,479.73
62	1,031.03	1,134.13	1,442.83	1,587.11
63	1,116.44	1,228.09	1,563.32	1,719.66
64	1,209.48	1,330.43	1,696.01	1,865.61
65	1,271.89	1,399.08	1,777.72	1,955.49
66	1,396.15	1,535.77	1,951.68	2,146.86
67	1,502.87	1,653.16	2,102.27	2,312.50
68	1,618.36	1,780.21	2,263.08	2,489.39
69	1,742.63	1,916.89	2,435.59	2,679.14
70	1,813.65	1,995.02	2,532.61	2,785.88
71	1,995.86	2,195.45	2,785.45	3,064.00
72	2,149.83	2,364.81	2,997.33	3,297.06
73	2,313.68	2,545.04	3,223.33	3,545.66
74	2,484.59	2,733.05	3,460.63	3,806.69
75	2,837.50	3,121.25	3,927.50	4,320.25
76	3,045.00	3,349.50	4,211.25	4,632.38
77	3,258.75	3,584.63	4,505.00	4,955.50
78	3,477.50	3,825.25	4,805.00	5,285.50
79	3,707.50	4,078.25	5,122.50	5,634.75
80	4,062.50	4,468.75	5,602.50	6,162.75
81	4,338.75	4,772.63	5,983.75	6,582.13
82	4,626.25	5,088.88	6,381.25	7,019.38
83	4,921.25	5,413.38	6,792.50	7,471.75
84	5,226.25	5,748.88	7,218.75	7,940.63
85	6,146.25	6,760.88	8,436.25	9,279.88

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	181.29	199.42	292.72	321.99	364.24	400.67	419.12	461.04
30	191.26	210.40	306.03	336.63	384.19	422.62	442.41	486.65
31	202.91	223.20	322.66	354.92	404.15	444.58	462.37	508.61
32	214.55	236.02	342.62	376.88	425.78	468.35	488.98	537.88
33	226.19	248.81	359.25	395.17	449.07	493.97	512.26	563.49
34	239.50	263.45	382.54	420.79	474.01	521.41	542.20	596.42
35	252.80	278.08	402.50	442.74	500.62	550.69	572.14	629.35
36	267.78	294.56	425.78	468.35	528.90	581.79	602.08	662.28
37	282.75	311.01	452.39	497.63	558.83	614.71	635.34	698.87
38	299.37	329.32	479.00	526.90	592.09	651.31	671.93	739.13
39	317.67	349.44	505.61	556.17	625.36	687.89	711.84	783.03
40	333.36	366.68	531.39	584.52	658.45	724.30	745.91	820.51
41	353.16	388.47	564.39	620.83	698.05	767.86	792.12	871.33
42	374.60	412.07	597.40	657.13	739.31	813.24	838.33	922.17
43	397.71	437.49	633.70	697.07	783.87	862.26	887.84	976.62
44	422.46	464.71	673.30	740.63	833.38	916.72	943.94	1,038.34
45	448.87	493.75	716.21	787.83	884.53	972.99	1,000.06	1,100.06
46	476.93	524.62	762.42	838.66	940.65	1,034.70	1,062.76	1,169.04
47	506.62	557.30	808.63	889.48	1,001.70	1,101.87	1,132.08	1,245.28
48	539.63	593.60	861.44	947.57	1,066.07	1,172.67	1,204.69	1,325.15
49	572.63	629.91	917.54	1,009.30	1,135.37	1,248.91	1,280.59	1,408.65
50	596.77	656.44	954.82	1,050.30	1,182.24	1,300.47	1,335.46	1,469.01
51	635.48	699.02	1,019.34	1,121.27	1,259.66	1,385.63	1,422.56	1,564.81
52	675.79	743.38	1,087.08	1,195.78	1,343.53	1,477.89	1,516.10	1,667.72
53	720.95	793.05	1,158.05	1,273.85	1,433.85	1,577.24	1,616.11	1,777.71
54	767.73	844.51	1,235.47	1,359.01	1,530.62	1,683.68	1,725.78	1,898.36
55	800.35	880.39	1,291.91	1,421.11	1,597.56	1,757.32	1,802.37	1,982.61
56	861.80	947.99	1,392.74	1,532.02	1,725.17	1,897.69	1,944.17	2,138.58
57	921.67	1,013.84	1,490.43	1,639.46	1,844.91	2,029.41	2,082.82	2,291.09
58	984.69	1,083.17	1,594.41	1,753.85	1,975.68	2,173.25	2,227.76	2,450.54
59	1,052.43	1,157.68	1,704.70	1,875.16	2,115.89	2,327.49	2,385.31	2,623.83
60	1,095.09	1,204.60	1,775.32	1,952.86	2,203.90	2,424.29	2,486.06	2,734.66
61	1,183.55	1,301.90	1,921.74	2,113.92	2,385.39	2,623.94	2,690.43	2,959.48
62	1,267.43	1,394.18	2,062.05	2,268.26	2,559.27	2,815.19	2,885.65	3,174.23
63	1,371.14	1,508.26	2,232.87	2,456.16	2,772.80	3,050.07	3,126.64	3,439.30
64	1,484.01	1,632.41	2,418.95	2,660.84	3,007.67	3,308.44	3,392.02	3,731.22
65	1,561.35	1,717.49	2,543.77	2,798.15	3,156.32	3,471.96	3,555.43	3,910.98
66	1,713.39	1,884.73	2,792.31	3,071.53	3,466.25	3,812.89	3,903.38	4,293.71
67	1,843.51	2,027.86	3,005.74	3,306.32	3,733.79	4,107.16	4,204.53	4,624.99
68	1,982.39	2,180.63	3,236.73	3,560.41	4,018.87	4,420.76	4,526.16	4,978.77
69	2,131.51	2,344.65	3,485.26	3,833.78	4,325.87	4,758.46	4,871.18	5,358.30
70	2,219.04	2,440.95	3,627.30	3,990.03	4,503.05	4,953.36	5,065.23	5,571.75
71	2,440.80	2,684.88	3,991.73	4,390.90	4,953.64	5,449.01	5,570.90	6,127.99
72	2,627.25	2,889.98	4,299.65	4,729.62	5,333.60	5,866.96	5,994.65	6,594.12
73	2,826.41	3,109.06	4,627.35	5,090.09	5,736.16	6,309.78	6,446.65	7,091.32
74	3,032.64	3,335.91	4,969.18	5,466.09	6,159.91	6,775.91	6,921.25	7,613.38
75	3,476.25	3,823.88	5,675.00	6,242.50	7,010.00	7,711.00	7,855.00	8,640.50
76	3,727.50	4,100.25	6,090.00	6,699.00	7,521.25	8,273.38	8,422.50	9,264.75
77	3,986.25	4,384.88	6,517.50	7,169.25	8,048.75	8,853.63	9,010.00	9,911.00
78	4,250.00	4,675.00	6,955.00	7,650.50	8,588.75	9,447.63	9,610.00	10,571.00
79	4,525.00	4,977.50	7,415.00	8,156.50	9,157.50	10,073.25	10,245.00	11,269.50
80	4,958.75	5,454.63	8,125.00	8,937.50	10,026.25	11,028.88	11,205.00	12,325.50
81	5,288.75	5,817.63	8,677.50	9,545.25	10,710.00	11,781.00	11,967.50	13,164.25
82	5,631.25	6,194.38	9,252.50	10,177.75	11,423.75	12,566.13	12,762.50	14,038.75
83	5,980.00	6,578.00	9,842.50	10,826.75	12,158.75	13,374.63	13,585.00	14,943.50
84	6,337.50	6,971.25	10,452.50	11,497.75	12,920.00	14,212.00	14,437.50	15,881.25
85	7,475.00	8,222.50	12,292.50	13,521.75	15,142.50	16,656.75	16,872.50	18,559.75

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	334.30	374.42	439.08	491.77	517.25	579.32	578.79	648.24
30	352.60	394.91	459.04	514.12	543.86	609.13	608.73	681.77
31	370.89	415.40	483.98	542.07	573.80	642.66	640.33	717.17
32	392.51	439.61	513.93	575.60	603.73	676.19	675.26	756.28
33	414.14	463.83	538.87	603.54	637.00	713.44	710.18	795.40
34	437.42	489.91	573.80	642.66	673.59	754.42	750.09	840.11
35	462.37	517.85	603.73	676.19	710.18	795.40	791.68	886.68
36	488.98	547.65	638.66	715.30	751.76	841.97	836.58	936.97
37	518.91	581.18	678.58	760.01	795.01	890.40	883.15	989.13
38	548.86	614.71	718.50	804.72	841.58	942.56	934.72	1,046.88
39	580.46	650.11	758.41	849.42	889.80	996.58	989.59	1,108.35
40	610.60	683.86	797.07	892.72	935.69	1,047.97	1,039.66	1,164.42
41	648.55	726.37	846.58	948.17	991.80	1,110.82	1,100.71	1,232.80
42	688.16	770.73	896.08	1,003.62	1,052.87	1,179.20	1,166.72	1,306.73
43	729.42	816.94	950.54	1,064.61	1,117.22	1,251.29	1,239.33	1,388.06
44	773.97	866.84	1,009.95	1,131.15	1,186.53	1,328.91	1,315.25	1,473.08
45	823.47	922.29	1,074.31	1,203.23	1,260.79	1,412.09	1,396.12	1,563.64
46	874.64	979.59	1,143.63	1,280.86	1,340.00	1,500.80	1,485.23	1,663.45
47	929.09	1,040.58	1,212.93	1,358.49	1,425.82	1,596.91	1,579.29	1,768.80
48	988.50	1,107.12	1,292.14	1,447.20	1,518.23	1,700.42	1,681.60	1,883.40
49	1,052.87	1,179.20	1,376.31	1,541.47	1,617.25	1,811.31	1,790.52	2,005.38
50	1,095.14	1,226.56	1,432.23	1,604.10	1,683.84	1,885.90	1,864.48	2,088.22
51	1,166.11	1,306.04	1,529.01	1,712.49	1,795.13	2,010.55	1,987.06	2,225.51
52	1,243.52	1,392.75	1,630.61	1,826.29	1,914.48	2,144.22	2,119.32	2,373.64
53	1,325.79	1,484.88	1,737.07	1,945.51	2,041.91	2,286.93	2,261.26	2,532.60
54	1,412.88	1,582.42	1,853.20	2,075.58	2,180.61	2,442.28	2,416.09	2,706.02
55	1,473.09	1,649.86	1,937.87	2,170.41	2,276.60	2,549.79	2,520.80	2,823.30
56	1,589.68	1,780.44	2,089.12	2,339.81	2,456.20	2,750.95	2,720.89	3,047.40
57	1,698.39	1,902.20	2,235.63	2,503.91	2,627.93	2,943.29	2,911.52	3,260.91
58	1,814.98	2,032.77	2,391.61	2,678.60	2,813.85	3,151.50	3,117.91	3,492.06
59	1,942.59	2,175.70	2,557.03	2,863.88	3,012.36	3,373.84	3,340.06	3,740.87
60	2,020.88	2,263.38	2,662.98	2,982.53	3,138.84	3,515.50	3,478.96	3,896.43
61	2,185.60	2,447.86	2,882.61	3,228.52	3,396.59	3,804.18	3,765.69	4,217.57
62	2,341.16	2,622.10	3,093.08	3,464.25	3,643.68	4,080.91	4,038.70	4,523.34
63	2,534.87	2,839.05	3,349.31	3,751.23	3,948.71	4,422.56	4,377.29	4,902.56
64	2,746.87	3,076.49	3,628.42	4,063.83	4,281.20	4,794.95	4,746.38	5,315.95
65	2,887.32	3,233.81	3,815.66	4,273.54	4,495.46	5,034.91	4,980.82	5,578.52
66	3,169.48	3,549.82	4,188.45	4,691.07	4,936.97	5,529.40	5,470.58	6,127.04
67	3,410.70	3,819.98	4,508.62	5,049.65	5,317.07	5,955.11	5,890.15	6,596.96
68	3,670.92	4,111.44	4,855.10	5,437.71	5,724.95	6,411.94	6,341.89	7,102.91
69	3,950.16	4,424.17	5,227.89	5,855.24	6,162.06	6,901.51	6,825.79	7,644.88
70	4,110.38	4,603.62	5,440.95	6,093.86	6,414.16	7,183.86	7,103.46	7,955.88
71	4,524.24	5,067.15	5,987.59	6,706.10	7,058.26	7,905.25	7,813.95	8,751.62
72	4,871.71	5,456.32	6,449.48	7,223.41	7,600.66	8,512.74	8,411.44	9,420.81
73	5,240.38	5,869.22	6,941.03	7,773.95	8,176.96	9,158.20	9,047.06	10,132.71
74	5,627.40	6,302.69	7,453.76	8,348.21	8,782.93	9,836.88	9,713.76	10,879.41
75	6,441.25	7,214.20	8,512.50	9,534.00	10,006.25	11,207.00	11,042.50	12,367.60
76	6,911.25	7,740.60	9,135.00	10,231.20	10,737.50	12,026.00	11,846.25	13,267.80
77	7,393.75	8,281.00	9,776.25	10,949.40	11,492.50	12,871.60	12,676.25	14,197.40
78	7,885.00	8,831.20	10,432.50	11,684.40	12,263.75	13,735.40	13,526.25	15,149.40
79	8,400.00	9,408.00	11,122.50	12,457.20	13,076.25	14,645.40	14,421.25	16,151.80
80	9,207.50	10,312.40	12,187.50	13,650.00	14,322.50	16,041.20	15,785.00	17,679.20
81	9,826.25	11,005.40	13,016.25	14,578.20	15,300.00	17,136.00	16,863.75	18,887.40
82	10,467.50	11,723.60	13,878.75	15,544.20	16,320.00	18,278.40	17,987.50	20,146.00
83	11,123.75	12,458.60	14,763.75	16,535.40	17,368.75	19,453.00	19,147.50	21,445.20
84	11,801.25	13,217.40	15,678.75	17,560.20	18,456.25	20,671.00	20,350.00	22,792.00
85	13,903.75	15,572.20	18,438.75	20,651.40	21,657.50	24,256.40	23,828.75	26,688.20

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

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

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

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	513.93	575.60	635.34	711.58	731.80	819.62	809.97	907.17
30	542.20	607.26	670.26	750.70	765.07	856.87	853.22	955.60
31	572.14	640.79	706.86	791.68	806.65	903.44	899.79	1,007.76
32	603.73	676.19	746.77	836.38	856.54	959.33	948.02	1,061.78
33	638.66	715.30	788.36	882.95	898.12	1,005.90	1,001.24	1,121.39
34	673.59	754.42	833.26	933.25	956.33	1,071.09	1,056.12	1,182.86
35	713.51	799.13	879.83	985.41	1,006.23	1,126.98	1,116.00	1,249.92
36	755.09	845.70	931.39	1,043.15	1,064.44	1,192.17	1,180.87	1,322.57
37	798.33	894.13	986.27	1,104.62	1,130.97	1,266.68	1,249.05	1,398.94
38	844.90	946.29	1,044.48	1,169.82	1,197.50	1,341.19	1,322.23	1,480.90
39	894.80	1,002.17	1,106.02	1,238.74	1,264.02	1,415.71	1,400.41	1,568.45
40	942.29	1,055.37	1,163.43	1,303.04	1,328.45	1,487.87	1,472.02	1,648.67
41	998.40	1,118.21	1,232.73	1,380.67	1,410.96	1,580.28	1,559.49	1,746.62
42	1,059.47	1,186.60	1,308.65	1,465.69	1,493.48	1,672.69	1,655.20	1,853.82
43	1,123.82	1,258.68	1,387.86	1,554.40	1,584.24	1,774.35	1,755.87	1,966.57
44	1,193.13	1,336.31	1,473.68	1,650.51	1,683.26	1,885.25	1,864.79	2,088.56
45	1,267.39	1,419.48	1,566.09	1,754.02	1,790.52	2,005.38	1,981.95	2,219.78
46	1,346.60	1,508.20	1,665.11	1,864.91	1,906.04	2,134.76	2,107.37	2,360.25
47	1,430.76	1,602.46	1,770.72	1,983.20	2,021.56	2,264.14	2,242.69	2,511.81
48	1,523.18	1,705.96	1,884.59	2,110.74	2,153.58	2,412.01	2,386.27	2,672.61
49	1,620.55	1,815.01	2,005.05	2,245.66	2,293.85	2,569.11	2,541.39	2,846.35
50	1,685.46	1,887.71	2,088.67	2,339.31	2,387.06	2,673.50	2,648.35	2,966.14
51	1,795.13	2,010.55	2,224.15	2,491.05	2,548.34	2,854.14	2,820.92	3,159.43
52	1,912.88	2,142.41	2,370.93	2,655.44	2,717.70	3,043.82	3,008.01	3,368.97
53	2,038.67	2,283.31	2,527.37	2,830.66	2,895.11	3,242.52	3,209.63	3,594.78
54	2,172.54	2,433.25	2,696.73	3,020.33	3,088.65	3,459.29	3,427.36	3,838.64
55	2,265.57	2,537.44	2,813.85	3,151.50	3,229.78	3,617.35	3,576.39	4,005.55
56	2,442.03	2,735.07	3,034.42	3,398.54	3,481.86	3,899.68	3,859.98	4,323.17
57	2,609.03	2,922.11	3,243.95	3,633.23	3,726.06	4,173.18	4,129.39	4,624.91
58	2,788.64	3,123.27	3,469.26	3,885.56	3,986.02	4,464.34	4,419.28	4,949.59
59	2,982.42	3,340.31	3,713.46	4,159.07	4,261.73	4,773.13	4,732.80	5,300.74
60	3,102.24	3,474.50	3,864.83	4,328.60	4,438.30	4,970.89	4,929.41	5,520.93
61	3,353.88	3,756.35	4,180.54	4,682.20	4,804.35	5,380.86	5,335.11	5,975.32
62	3,593.34	4,024.54	4,481.01	5,018.72	5,155.13	5,773.75	5,720.98	6,407.50
63	3,889.23	4,355.94	4,853.15	5,435.52	5,582.19	6,252.05	6,199.89	6,943.87
64	4,214.09	4,719.78	5,258.85	5,889.91	6,047.37	6,773.05	6,721.50	7,528.08
65	4,431.13	4,962.87	5,529.05	6,192.53	6,359.43	7,122.56	7,059.70	7,906.86
66	4,862.41	5,445.89	6,069.96	6,798.36	6,980.75	7,818.44	7,754.12	8,684.61
67	5,230.82	5,858.51	6,534.87	7,319.04	7,514.36	8,416.08	8,349.12	9,351.02
68	5,628.46	6,303.87	7,033.38	7,877.39	8,091.82	9,062.84	8,989.46	10,068.19
69	6,055.35	6,781.99	7,569.92	8,478.30	8,713.15	9,758.73	9,678.03	10,839.39
70	6,301.16	7,057.30	7,880.34	8,825.98	9,068.25	10,156.44	10,072.54	11,281.24
71	6,935.38	7,767.62	8,674.16	9,715.06	9,979.31	11,176.83	11,085.30	12,415.54
72	7,465.06	8,360.87	9,342.28	10,463.35	10,749.13	12,039.02	11,938.45	13,371.06
73	8,030.06	8,993.67	10,052.76	11,259.09	11,568.38	12,956.58	12,845.28	14,386.71
74	8,621.90	9,656.53	10,797.15	12,092.81	12,422.94	13,913.69	13,795.89	15,451.39
75	9,872.50	11,057.20	12,350.00	13,832.00	14,187.50	15,890.00	15,728.75	17,616.20
76	10,591.25	11,862.20	13,255.00	14,845.60	15,225.00	17,052.00	16,880.00	18,905.60
77	11,327.50	12,686.80	14,185.00	15,887.20	16,293.75	18,249.00	18,066.25	20,234.20
78	12,078.75	13,528.20	15,132.50	16,948.40	17,387.50	19,474.00	19,278.75	21,592.20
79	12,865.00	14,408.80	16,127.50	18,062.80	18,537.50	20,762.00	20,553.75	23,020.20
80	14,098.75	15,790.60	17,678.75	19,800.20	20,312.50	22,750.00	22,516.25	25,218.20
81	15,042.50	16,847.60	18,875.00	21,140.00	21,693.75	24,297.00	24,051.25	26,937.40
82	16,020.00	17,942.40	20,118.75	22,533.00	23,131.25	25,907.00	25,650.00	28,728.00
83	17,018.75	19,061.00	21,392.50	23,959.60	24,606.25	27,559.00	27,295.00	30,570.40
84	18,047.50	20,213.20	22,707.50	25,432.40	26,131.25	29,267.00	28,998.75	32,478.60
85	21,267.50	23,819.60	26,742.50	29,951.60	30,731.25	34,419.00	34,053.75	38,140.20

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 7,500	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	751.76	857.01	906.44	1,033.34	1,027.86	1,171.75	1,270.68	1,448.58
30	793.34	904.42	956.33	1,090.23	1,084.40	1,236.22	1,340.53	1,528.20
31	836.58	953.72	1,014.55	1,156.58	1,144.27	1,304.47	1,413.72	1,611.63
32	883.15	1,006.80	1,072.76	1,222.95	1,207.48	1,376.52	1,493.55	1,702.64
33	933.05	1,063.68	1,130.97	1,289.30	1,277.33	1,456.15	1,576.70	1,797.45
34	986.27	1,124.35	1,197.50	1,365.14	1,347.19	1,535.79	1,666.52	1,899.83
35	1,044.48	1,190.71	1,264.02	1,440.99	1,427.02	1,626.80	1,759.66	2,006.01
36	1,104.36	1,258.97	1,338.87	1,526.31	1,510.17	1,721.60	1,862.77	2,123.56
37	1,169.22	1,332.92	1,413.72	1,611.63	1,596.66	1,820.19	1,972.55	2,248.70
38	1,237.41	1,410.65	1,496.87	1,706.44	1,689.80	1,926.37	2,088.96	2,381.42
39	1,310.59	1,494.08	1,588.34	1,810.72	1,789.59	2,040.14	2,212.05	2,521.73
40	1,377.96	1,570.88	1,666.76	1,900.10	1,884.59	2,148.42	2,326.86	2,652.61
41	1,460.47	1,664.94	1,765.77	2,012.97	1,996.81	2,276.36	2,465.48	2,810.64
42	1,549.58	1,766.53	1,873.03	2,135.27	2,118.92	2,415.58	2,617.30	2,983.72
43	1,643.65	1,873.77	1,988.55	2,266.96	2,247.65	2,562.31	2,775.73	3,164.32
44	1,744.32	1,988.52	2,112.32	2,408.04	2,386.27	2,720.34	2,947.35	3,359.98
45	1,851.59	2,110.80	2,244.34	2,558.55	2,534.78	2,889.65	3,132.18	3,570.68
46	1,967.10	2,242.49	2,384.61	2,718.46	2,693.21	3,070.26	3,330.21	3,796.44
47	2,089.22	2,381.71	2,533.13	2,887.78	2,861.54	3,262.15	3,541.44	4,037.24
48	2,221.24	2,532.21	2,698.16	3,075.91	3,046.37	3,472.85	3,769.17	4,296.86
49	2,363.16	2,694.00	2,863.18	3,264.04	3,241.09	3,694.85	4,010.11	4,571.52
50	2,458.02	2,802.15	2,983.82	3,401.56	3,370.91	3,842.84	4,177.35	4,762.17
51	2,616.09	2,982.33	3,177.37	3,622.20	3,590.27	4,092.90	4,448.31	5,071.07
52	2,783.83	3,173.55	3,378.97	3,852.04	3,825.74	4,361.35	4,741.85	5,405.72
53	2,964.47	3,379.49	3,604.77	4,109.45	4,077.35	4,648.18	5,054.76	5,762.41
54	3,159.62	3,601.98	3,838.64	4,376.06	4,345.09	4,953.39	5,393.45	6,148.54
55	3,291.22	3,751.99	4,001.77	4,562.02	4,531.14	5,165.50	5,627.69	6,415.57
56	3,544.88	4,041.16	4,308.99	4,912.26	4,884.05	5,567.82	6,068.83	6,918.47
57	3,784.36	4,314.16	4,608.34	5,253.51	5,218.06	5,948.58	6,487.91	7,396.21
58	4,042.74	4,608.71	4,923.44	5,612.73	5,577.27	6,358.09	6,938.50	7,909.90
59	4,320.03	4,924.82	5,262.17	5,998.88	5,964.85	6,799.92	7,426.91	8,466.68
60	4,490.15	5,118.77	5,475.43	6,241.98	6,204.46	7,073.09	7,729.65	8,811.81
61	4,851.62	5,530.86	5,917.73	6,746.21	6,707.78	7,646.86	8,361.08	9,531.63
62	5,193.27	5,920.33	6,337.15	7,224.36	7,186.68	8,192.82	8,962.00	10,216.69
63	5,617.26	6,403.69	6,855.72	7,815.53	7,778.46	8,867.45	9,706.29	11,065.18
64	6,080.92	6,932.26	7,420.04	8,458.84	8,428.19	9,608.13	10,517.69	11,990.17
65	6,397.44	7,293.08	7,806.75	8,899.70	8,862.27	10,102.98	11,058.10	12,606.23
66	7,017.30	7,999.72	8,566.95	9,766.33	9,724.81	11,086.29	12,139.93	13,839.52
67	7,543.60	8,599.70	9,217.52	10,507.97	10,461.62	11,926.26	13,069.72	14,899.49
68	8,110.83	9,246.35	9,911.94	11,299.61	11,256.92	12,832.89	14,066.77	16,036.11
69	8,721.92	9,942.99	10,657.53	12,149.58	12,110.69	13,806.19	15,139.82	17,259.41
70	9,071.08	10,341.03	11,095.19	12,648.52	12,602.33	14,366.65	15,760.68	17,967.17
71	9,979.31	11,376.42	12,204.00	13,912.56	13,870.75	15,812.66	17,348.33	19,777.09
72	10,737.83	12,241.12	13,136.25	14,975.33	14,930.13	17,020.34	18,684.55	21,300.39
73	11,544.36	13,160.58	14,132.06	16,110.56	16,060.13	18,308.54	20,105.53	22,920.30
74	12,386.21	14,120.29	15,163.19	17,286.04	17,243.80	19,657.93	21,594.30	24,617.50
75	14,197.50	16,185.15	17,381.25	19,814.63	19,745.00	22,509.30	24,700.00	28,158.00
76	15,223.75	17,355.08	18,637.50	21,246.75	21,182.50	24,148.05	26,510.00	30,221.40
77	16,272.50	18,550.65	19,931.25	22,721.63	22,655.00	25,826.70	28,370.00	32,341.80
78	17,340.00	19,767.60	21,250.00	24,225.00	24,157.50	27,539.55	30,265.00	34,502.10
79	18,455.00	21,038.70	22,625.00	25,792.50	25,730.00	29,332.20	32,255.00	36,770.70
80	20,221.25	23,052.23	24,793.75	28,264.88	28,197.50	32,145.15	35,357.50	40,307.55
81	21,558.75	24,576.98	26,443.75	30,145.88	30,085.00	34,296.90	37,750.00	43,035.00
82	22,941.25	26,153.03	28,156.25	32,098.13	32,040.00	36,525.60	40,237.50	45,870.75
83	24,350.00	27,759.00	29,900.00	34,086.00	34,037.50	38,802.75	42,785.00	48,774.90
84	25,797.50	29,409.15	31,687.50	36,123.75	36,095.00	41,148.30	45,415.00	51,773.10
85	30,426.25	34,685.93	37,375.00	42,607.50	42,535.00	48,489.90	53,485.00	60,972.90

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	252.80	278.08	321.00	353.10
30	266.11	292.72	335.97	369.56
31	277.75	305.53	355.93	391.52
32	291.05	320.17	370.89	407.98
33	304.36	334.80	387.53	426.29
34	316.01	347.61	402.50	442.74
35	329.32	362.25	417.46	459.21
36	340.96	375.05	435.76	479.33
37	354.26	389.69	452.39	497.63
38	367.57	404.33	470.68	517.76
39	382.54	420.79	488.98	537.88
40	394.41	433.85	503.33	553.67
41	407.61	448.37	521.48	573.63
42	420.81	462.90	536.33	589.97
43	435.67	479.23	556.14	611.76
44	452.17	497.38	575.94	633.54
45	471.98	519.17	604.00	664.39
46	491.78	540.95	630.40	693.44
47	504.98	555.47	643.60	707.96
48	526.43	579.07	673.30	740.63
49	549.54	604.49	703.01	773.30
50	561.28	617.41	716.12	787.73
51	583.87	642.24	746.76	821.44
52	608.06	668.87	779.02	856.93
53	633.86	697.26	811.27	892.41
54	661.28	727.40	845.15	929.67
55	671.17	738.28	858.65	944.52
56	704.25	774.67	901.19	991.31
57	732.61	805.88	935.85	1,029.43
58	760.96	837.07	973.66	1,071.02
59	792.47	871.73	1,011.48	1,112.62
60	800.73	880.80	1,020.35	1,122.39
61	837.33	921.06	1,067.63	1,174.40
62	869.36	956.29	1,107.29	1,218.02
63	909.01	999.92	1,154.57	1,270.03
64	950.19	1,045.21	1,201.85	1,322.04
65	944.42	1,038.86	1,192.94	1,312.24
66	994.12	1,093.53	1,251.42	1,376.56
67	1,027.74	1,130.52	1,287.97	1,416.77
68	1,059.91	1,165.90	1,325.97	1,458.58
69	1,090.61	1,199.66	1,359.61	1,495.56
70	1,081.98	1,190.17	1,344.70	1,479.17
71	1,127.18	1,239.89	1,392.73	1,532.00
72	1,152.60	1,267.86	1,418.15	1,559.97
73	1,175.20	1,292.72	1,437.93	1,581.72
74	1,193.56	1,312.92	1,453.46	1,598.81
75	1,251.25	1,376.38	1,498.75	1,648.63
76	1,263.75	1,390.13	1,503.75	1,654.13
77	1,270.00	1,397.00	1,500.00	1,650.00
78	1,270.00	1,397.00	1,490.00	1,639.00
79	1,263.75	1,390.13	1,468.75	1,615.63
80	1,273.75	1,401.13	1,460.00	1,606.00
81	1,256.25	1,381.88	1,420.00	1,562.00
82	1,228.75	1,351.63	1,368.75	1,505.63
83	1,191.25	1,310.38	1,305.00	1,435.50
84	1,147.50	1,262.25	1,228.75	1,351.63
85	1,151.25	1,266.38	1,173.75	1,291.13

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	349.28	384.19	505.61	556.17	592.09	651.31	642.00	706.19
30	365.90	402.50	532.22	585.44	620.37	682.41	671.93	739.13
31	384.19	422.62	555.51	611.06	651.97	717.17	711.84	783.03
32	402.50	442.74	582.12	640.33	685.23	753.76	741.79	815.96
33	417.46	459.21	608.73	669.60	711.84	783.03	775.05	852.55
34	435.76	479.33	632.01	695.22	740.12	814.13	804.98	885.49
35	452.39	497.63	658.62	724.49	770.05	847.06	834.93	918.42
36	469.02	515.92	681.91	750.09	800.00	880.00	871.51	958.67
37	487.32	536.05	708.52	779.37	831.59	914.76	904.77	995.25
38	507.28	558.01	735.13	808.64	863.19	949.52	941.37	1,035.50
39	523.90	576.30	765.07	841.58	898.12	987.94	977.95	1,075.76
40	541.28	595.41	788.83	867.70	922.49	1,014.74	1,006.66	1,107.31
41	561.09	617.20	815.23	896.75	957.15	1,052.87	1,042.96	1,147.25
42	575.94	633.54	841.63	925.79	986.86	1,085.54	1,072.67	1,179.93
43	597.40	657.13	871.33	958.47	1,023.16	1,125.48	1,112.27	1,223.49
44	617.20	678.92	904.34	994.78	1,057.81	1,163.60	1,151.88	1,267.06
45	645.24	709.77	943.94	1,038.34	1,107.31	1,218.05	1,207.98	1,328.79
46	673.30	740.63	983.55	1,081.91	1,156.83	1,272.51	1,260.79	1,386.88
47	691.45	760.61	1,009.95	1,110.95	1,184.89	1,303.37	1,287.20	1,415.92
48	719.51	791.47	1,052.87	1,158.15	1,236.04	1,359.65	1,346.60	1,481.26
49	752.51	827.77	1,099.07	1,208.97	1,290.50	1,419.55	1,406.01	1,546.62
50	764.51	840.95	1,122.56	1,234.82	1,316.11	1,447.72	1,432.23	1,575.46
51	796.77	876.44	1,167.72	1,284.50	1,372.55	1,509.82	1,493.53	1,642.88
52	830.63	913.70	1,216.11	1,337.72	1,430.62	1,573.68	1,558.04	1,713.84
53	864.50	950.95	1,267.73	1,394.49	1,490.30	1,639.33	1,622.56	1,784.81
54	899.99	989.99	1,322.56	1,454.82	1,553.20	1,708.53	1,690.29	1,859.32
55	915.37	1,006.91	1,342.33	1,476.56	1,578.66	1,736.51	1,717.30	1,889.02
56	959.48	1,055.44	1,408.50	1,549.35	1,654.28	1,819.70	1,802.37	1,982.61
57	997.29	1,097.03	1,465.22	1,611.73	1,722.02	1,894.23	1,871.69	2,058.87
58	1,036.68	1,140.34	1,521.94	1,674.13	1,789.77	1,968.74	1,947.32	2,142.06
59	1,079.22	1,187.14	1,584.96	1,743.45	1,860.67	2,046.74	2,022.94	2,225.24
60	1,090.51	1,199.57	1,601.45	1,761.59	1,879.03	2,066.93	2,040.71	2,244.77
61	1,140.84	1,254.93	1,674.66	1,842.12	1,965.97	2,162.57	2,135.26	2,348.79
62	1,185.07	1,303.59	1,738.71	1,912.59	2,039.18	2,243.10	2,214.57	2,436.03
63	1,239.98	1,363.98	1,818.02	1,999.83	2,129.16	2,342.08	2,309.14	2,540.04
64	1,296.41	1,426.05	1,900.39	2,090.42	2,219.15	2,441.06	2,403.70	2,644.07
65	1,296.74	1,426.41	1,888.82	2,077.71	2,206.07	2,426.67	2,385.88	2,624.47
66	1,365.45	1,502.00	1,988.24	2,187.06	2,314.24	2,545.67	2,502.84	2,753.12
67	1,412.24	1,553.46	2,055.49	2,261.04	2,387.35	2,626.09	2,575.94	2,833.52
68	1,460.47	1,606.52	2,119.81	2,331.79	2,460.44	2,706.49	2,651.96	2,917.15
69	1,508.72	1,659.59	2,181.21	2,399.34	2,529.16	2,782.06	2,719.20	2,991.13
70	1,498.66	1,648.53	2,163.95	2,380.35	2,501.54	2,751.70	2,689.40	2,958.34
71	1,567.88	1,724.66	2,254.35	2,479.79	2,597.59	2,857.35	2,785.45	3,064.00
72	1,607.43	1,768.17	2,305.20	2,535.72	2,648.44	2,913.29	2,836.30	3,119.93
73	1,644.15	1,808.57	2,350.40	2,585.44	2,693.64	2,963.01	2,875.85	3,163.44
74	1,676.64	1,844.31	2,387.13	2,625.84	2,727.54	3,000.30	2,906.93	3,197.62
75	1,783.75	1,962.13	2,502.50	2,752.75	2,831.25	3,114.38	2,997.50	3,297.25
76	1,812.50	1,993.75	2,527.50	2,780.25	2,847.50	3,132.25	3,007.50	3,308.25
77	1,831.25	2,014.38	2,540.00	2,794.00	2,850.00	3,135.00	3,000.00	3,300.00
78	1,840.00	2,024.00	2,540.00	2,794.00	2,837.50	3,121.25	2,980.00	3,278.00
79	1,843.75	2,028.13	2,527.50	2,780.25	2,810.00	3,091.00	2,937.50	3,231.25
80	1,878.75	2,066.63	2,547.50	2,802.25	2,808.75	3,089.63	2,920.00	3,212.00
81	1,867.50	2,054.25	2,512.50	2,763.75	2,747.50	3,022.25	2,840.00	3,124.00
82	1,843.75	2,028.13	2,457.50	2,703.25	2,665.00	2,931.50	2,737.50	3,011.25
83	1,808.75	1,989.63	2,382.50	2,620.75	2,558.75	2,814.63	2,610.00	2,871.00
84	1,763.75	1,940.13	2,295.00	2,524.50	2,433.75	2,677.13	2,457.50	2,703.25
85	1,836.25	2,019.88	2,302.50	2,532.75	2,375.00	2,612.50	2,347.50	2,582.25

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	615.39	689.22	758.41	849.42	858.20	961.19	921.41	1,031.97
30	645.32	722.75	798.33	894.13	899.79	1,007.76	966.31	1,082.27
31	676.91	758.15	833.26	933.25	943.02	1,056.19	1,014.55	1,136.29
32	708.52	793.54	873.18	977.95	989.59	1,108.35	1,064.44	1,192.17
33	736.79	825.21	913.09	1,022.66	1,031.18	1,154.92	1,109.34	1,242.47
34	766.73	858.74	948.02	1,061.78	1,071.09	1,199.62	1,152.59	1,290.90
35	796.66	892.27	987.94	1,106.49	1,114.34	1,248.06	1,199.16	1,343.06
36	828.27	927.66	1,022.86	1,145.60	1,157.58	1,296.49	1,245.73	1,395.21
37	858.20	961.19	1,062.77	1,190.31	1,202.48	1,346.78	1,295.62	1,451.10
38	891.47	998.44	1,102.69	1,235.02	1,249.05	1,398.94	1,345.52	1,506.98
39	928.06	1,039.43	1,147.61	1,285.31	1,298.95	1,454.82	1,397.08	1,564.73
40	953.85	1,068.31	1,183.23	1,325.22	1,338.35	1,498.96	1,439.02	1,611.70
41	988.50	1,107.12	1,222.84	1,369.58	1,387.86	1,554.40	1,495.13	1,674.54
42	1,016.55	1,138.54	1,262.44	1,413.93	1,425.82	1,596.91	1,536.38	1,720.75
43	1,054.51	1,181.05	1,307.00	1,463.84	1,478.62	1,656.06	1,590.84	1,781.74
44	1,092.47	1,223.56	1,356.51	1,519.29	1,531.43	1,715.20	1,650.25	1,848.28
45	1,138.68	1,275.31	1,415.92	1,585.82	1,600.75	1,792.83	1,724.51	1,931.45
46	1,188.18	1,330.76	1,475.33	1,652.36	1,671.71	1,872.31	1,800.42	2,016.47
47	1,221.19	1,367.73	1,514.94	1,696.72	1,714.61	1,920.36	1,846.63	2,068.23
48	1,273.99	1,426.87	1,579.29	1,768.80	1,788.87	2,003.54	1,927.49	2,158.79
49	1,326.80	1,486.02	1,648.60	1,846.43	1,866.43	2,090.40	2,011.65	2,253.05
50	1,353.20	1,515.59	1,683.84	1,885.90	1,904.81	2,133.38	2,051.58	2,297.77
51	1,411.26	1,580.62	1,751.59	1,961.77	1,985.45	2,223.70	2,138.68	2,395.31
52	1,469.33	1,645.65	1,824.16	2,043.06	2,069.32	2,317.64	2,229.00	2,496.47
53	1,529.01	1,712.49	1,901.58	2,129.77	2,156.42	2,415.18	2,322.54	2,601.24
54	1,593.52	1,784.74	1,983.84	2,221.90	2,245.12	2,514.54	2,417.70	2,707.82
55	1,621.19	1,815.73	2,013.49	2,255.11	2,282.90	2,556.85	2,459.36	2,754.48
56	1,698.39	1,902.20	2,112.75	2,366.27	2,394.76	2,682.13	2,579.10	2,888.58
57	1,767.72	1,979.84	2,197.82	2,461.56	2,490.87	2,789.77	2,683.07	3,005.05
58	1,838.61	2,059.24	2,282.90	2,556.85	2,590.12	2,900.94	2,787.06	3,121.51
59	1,911.08	2,140.41	2,377.43	2,662.72	2,692.53	3,015.63	2,895.77	3,243.26
60	1,932.41	2,164.30	2,402.17	2,690.43	2,720.93	3,047.45	2,926.83	3,278.05
61	2,022.40	2,265.09	2,511.98	2,813.42	2,846.01	3,187.52	3,061.05	3,428.38
62	2,101.71	2,353.91	2,608.08	2,921.04	2,952.76	3,307.09	3,175.45	3,556.49
63	2,197.80	2,461.53	2,727.04	3,054.28	3,083.93	3,454.00	3,314.24	3,711.94
64	2,295.41	2,570.86	2,850.58	3,192.64	3,218.15	3,604.32	3,454.55	3,869.10
65	2,293.78	2,569.03	2,833.24	3,173.22	3,200.18	3,584.20	3,431.16	3,842.91
66	2,413.66	2,703.30	2,982.35	3,340.23	3,359.54	3,762.68	3,597.83	4,029.57
67	2,496.99	2,796.63	3,083.23	3,453.21	3,467.72	3,883.84	3,711.86	4,157.28
68	2,580.32	2,889.96	3,179.71	3,561.28	3,574.44	4,003.37	3,821.51	4,280.09
69	2,660.73	2,980.01	3,271.82	3,664.43	3,676.77	4,117.99	3,926.77	4,397.98
70	2,645.61	2,963.09	3,245.93	3,635.44	3,641.43	4,078.40	3,882.96	4,348.92
71	2,761.44	3,092.81	3,381.53	3,787.31	3,784.09	4,238.18	4,028.45	4,511.86
72	2,829.24	3,168.75	3,457.80	3,872.74	3,861.78	4,325.19	4,104.73	4,597.29
73	2,891.39	3,238.35	3,525.60	3,948.67	3,928.16	4,399.54	4,169.70	4,670.06
74	2,943.65	3,296.89	3,580.69	4,010.37	3,981.84	4,459.66	4,219.14	4,725.43
75	3,116.25	3,490.20	3,753.75	4,204.20	4,146.25	4,643.80	4,370.00	4,894.40
76	3,158.75	3,537.80	3,791.25	4,246.20	4,176.25	4,677.40	4,391.25	4,918.20
77	3,186.25	3,568.60	3,810.00	4,267.20	4,185.00	4,687.20	4,390.00	4,916.80
78	3,200.00	3,584.00	3,810.00	4,267.20	4,175.00	4,676.00	4,366.25	4,890.20
79	3,198.75	3,582.60	3,791.25	4,246.20	4,140.00	4,636.80	4,318.75	4,837.00
80	3,246.25	3,635.80	3,821.25	4,279.80	4,148.75	4,646.60	4,310.00	4,827.20
81	3,217.50	3,603.60	3,768.75	4,221.00	4,068.75	4,557.00	4,206.25	4,711.00
82	3,170.00	3,550.40	3,686.25	4,128.60	3,956.25	4,431.00	4,071.25	4,559.80
83	3,100.00	3,472.00	3,573.75	4,002.60	3,812.50	4,270.00	3,900.00	4,368.00
84	3,008.75	3,369.80	3,442.50	3,855.60	3,637.50	4,074.00	3,695.00	4,138.40
85	3,095.00	3,466.40	3,453.75	3,868.20	3,582.50	4,012.40	3,580.00	4,009.60

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	962.98	1,078.54	1,144.27	1,281.59	1,264.02	1,415.71	1,365.48	1,529.33
30	1,007.90	1,128.84	1,199.16	1,343.06	1,330.55	1,490.22	1,433.67	1,605.71
31	1,056.12	1,182.86	1,257.37	1,408.25	1,388.76	1,555.41	1,503.52	1,683.94
32	1,107.69	1,240.60	1,318.91	1,477.18	1,455.29	1,629.92	1,576.70	1,765.91
33	1,150.93	1,289.04	1,370.47	1,534.92	1,521.81	1,704.43	1,639.91	1,836.69
34	1,199.16	1,343.06	1,425.35	1,596.39	1,580.03	1,769.63	1,706.44	1,911.20
35	1,245.73	1,395.21	1,481.90	1,659.73	1,646.56	1,844.14	1,774.62	1,987.58
36	1,292.30	1,447.37	1,540.12	1,724.93	1,704.77	1,909.34	1,844.48	2,065.81
37	1,342.19	1,503.26	1,599.99	1,791.98	1,771.30	1,983.85	1,917.66	2,147.77
38	1,395.41	1,562.86	1,661.52	1,860.91	1,837.83	2,058.36	1,990.84	2,229.74
39	1,446.98	1,620.61	1,724.73	1,931.69	1,912.67	2,142.19	2,067.34	2,315.42
40	1,488.53	1,667.15	1,775.67	1,988.75	1,972.05	2,208.69	2,130.47	2,386.13
41	1,544.63	1,729.99	1,841.68	2,062.68	2,038.06	2,282.63	2,211.34	2,476.70
42	1,587.55	1,778.05	1,894.49	2,121.83	2,104.07	2,356.56	2,272.40	2,545.08
43	1,645.30	1,842.74	1,963.80	2,199.45	2,178.33	2,439.73	2,356.56	2,639.34
44	1,703.06	1,907.42	2,034.76	2,278.93	2,260.85	2,532.14	2,440.72	2,733.61
45	1,778.98	1,992.45	2,123.87	2,378.74	2,359.86	2,643.04	2,549.64	2,855.59
46	1,856.53	2,079.32	2,216.28	2,482.24	2,458.88	2,753.94	2,663.51	2,983.12
47	1,904.39	2,132.92	2,274.05	2,546.93	2,524.89	2,827.87	2,729.52	3,057.06
48	1,985.25	2,223.48	2,373.07	2,657.83	2,632.15	2,948.01	2,849.98	3,191.98
49	2,071.06	2,319.59	2,475.38	2,772.42	2,747.67	3,077.39	2,973.76	3,330.60
50	2,111.26	2,364.60	2,522.54	2,825.24	2,806.40	3,143.17	3,030.59	3,394.26
51	2,199.96	2,463.96	2,630.60	2,946.27	2,919.31	3,269.62	3,161.24	3,540.58
52	2,290.28	2,565.12	2,740.27	3,069.11	3,040.27	3,405.10	3,295.10	3,690.52
53	2,385.44	2,671.70	2,854.79	3,197.36	3,169.30	3,549.62	3,432.20	3,844.06
54	2,485.44	2,783.69	2,974.14	3,331.04	3,306.40	3,703.16	3,574.13	4,003.03
55	2,527.10	2,830.35	3,023.38	3,386.19	3,355.82	3,758.51	3,636.25	4,072.60
56	2,648.42	2,966.23	3,169.91	3,550.29	3,521.24	3,943.79	3,812.71	4,270.24
57	2,755.55	3,086.22	3,299.10	3,694.99	3,663.04	4,102.60	3,965.54	4,441.40
58	2,865.83	3,209.73	3,431.44	3,843.21	3,804.83	4,261.41	4,124.66	4,619.62
59	2,980.85	3,338.55	3,566.93	3,994.96	3,962.38	4,437.87	4,286.94	4,801.37
60	3,013.77	3,375.42	3,607.07	4,039.92	4,003.62	4,484.05	4,333.06	4,853.02
61	3,155.62	3,534.29	3,776.36	4,229.53	4,186.64	4,689.04	4,532.86	5,076.80
62	3,276.10	3,669.24	3,921.25	4,391.81	4,346.79	4,868.40	4,703.68	5,268.12
63	3,427.09	3,838.35	4,099.70	4,591.67	4,545.06	5,090.47	4,914.16	5,503.85
64	3,579.61	4,009.17	4,284.25	4,798.36	4,750.96	5,321.07	5,129.20	5,744.71
65	3,577.36	4,006.64	4,273.24	4,786.03	4,722.06	5,288.71	5,102.17	5,714.42
66	3,765.95	4,217.87	4,495.46	5,034.91	4,970.59	5,567.06	5,358.00	6,000.96
67	3,898.98	4,366.87	4,648.96	5,206.84	5,138.71	5,755.36	5,534.90	6,199.08
68	4,027.64	4,510.95	4,802.47	5,378.76	5,299.53	5,935.47	5,705.94	6,390.66
69	4,156.29	4,655.04	4,951.58	5,545.77	5,453.03	6,107.39	5,871.14	6,575.68
70	4,131.56	4,627.35	4,916.91	5,506.94	5,409.88	6,059.06	5,819.50	6,517.84
71	4,313.78	4,831.43	5,128.79	5,744.24	5,635.88	6,312.18	6,051.15	6,777.29
72	4,423.95	4,954.82	5,251.68	5,881.88	5,763.00	6,454.56	6,178.28	6,919.67
73	4,521.41	5,063.98	5,361.85	6,005.27	5,876.00	6,581.12	6,289.86	7,044.65
74	4,604.75	5,157.32	5,455.08	6,109.68	5,967.81	6,683.95	6,380.26	7,145.89
75	4,887.50	5,474.00	5,755.00	6,445.60	6,256.25	7,007.00	6,662.50	7,462.00
76	4,956.25	5,551.00	5,826.25	6,525.40	6,318.75	7,077.00	6,715.00	7,520.80
77	5,003.75	5,604.20	5,870.00	6,574.40	6,350.00	7,112.00	6,737.50	7,546.00
78	5,027.50	5,630.80	5,887.50	6,594.00	6,350.00	7,112.00	6,726.25	7,533.40
79	5,028.75	5,632.20	5,877.50	6,582.80	6,318.75	7,077.00	6,680.00	7,481.60
80	5,112.50	5,726.00	5,950.00	6,664.00	6,368.75	7,133.00	6,707.50	7,512.40
81	5,073.75	5,682.60	5,887.50	6,594.00	6,281.25	7,035.00	6,588.75	7,379.40
82	5,003.75	5,604.20	5,786.25	6,480.60	6,143.75	6,881.00	6,422.50	7,193.20
83	4,900.00	5,488.00	5,642.50	6,319.60	5,956.25	6,671.00	6,203.75	6,948.20
84	4,763.75	5,335.40	5,461.25	6,116.60	5,737.50	6,426.00	5,937.50	6,650.00
85	4,925.00	5,516.00	5,570.00	6,238.40	5,756.25	6,447.00	5,888.75	6,595.40

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,486.90	1,695.05	1,746.35	1,990.84	1,925.98	2,195.60	2,288.55	2,608.94
30	1,558.41	1,776.59	1,829.51	2,085.64	2,015.78	2,298.00	2,398.32	2,734.08
31	1,633.26	1,861.90	1,920.98	2,189.92	2,112.25	2,407.96	2,514.74	2,866.80
32	1,709.76	1,949.13	2,012.46	2,294.20	2,215.37	2,525.52	2,637.82	3,007.11
33	1,777.95	2,026.87	2,087.30	2,379.53	2,301.85	2,624.11	2,740.93	3,124.66
34	1,847.80	2,106.50	2,178.78	2,483.80	2,398.32	2,734.08	2,850.71	3,249.80
35	1,919.32	2,188.03	2,261.94	2,578.61	2,491.46	2,840.26	2,963.81	3,378.73
36	1,992.50	2,271.45	2,345.10	2,673.41	2,584.60	2,946.44	3,080.22	3,511.46
37	2,069.01	2,358.67	2,436.57	2,777.69	2,684.39	3,060.20	3,199.97	3,647.97
38	2,148.84	2,449.68	2,536.36	2,891.46	2,790.83	3,181.54	3,323.05	3,788.27
39	2,228.67	2,540.69	2,619.52	2,986.26	2,893.95	3,299.10	3,449.46	3,932.38
40	2,292.20	2,613.11	2,706.41	3,085.31	2,977.05	3,393.84	3,551.34	4,048.53
41	2,378.01	2,710.93	2,805.43	3,198.19	3,089.27	3,521.77	3,683.36	4,199.03
42	2,442.37	2,784.30	2,879.69	3,282.84	3,175.08	3,619.60	3,788.97	4,319.43
43	2,529.84	2,884.02	2,986.96	3,405.13	3,290.60	3,751.29	3,927.60	4,477.46
44	2,618.94	2,985.60	3,085.97	3,518.00	3,406.12	3,882.97	4,069.52	4,639.25
45	2,734.47	3,117.29	3,226.24	3,677.92	3,557.94	4,056.06	4,247.75	4,842.42
46	2,851.63	3,250.86	3,366.51	3,837.82	3,713.07	4,232.89	4,432.58	5,053.13
47	2,924.24	3,333.64	3,457.27	3,941.30	3,808.78	4,342.01	4,548.09	5,184.83
48	3,048.01	3,474.74	3,597.55	4,101.21	3,970.51	4,526.37	4,746.12	5,410.58
49	3,176.73	3,621.48	3,762.57	4,289.33	4,142.13	4,722.02	4,950.75	5,643.86
50	3,235.43	3,688.38	3,822.52	4,357.67	4,222.51	4,813.66	5,045.07	5,751.38
51	3,369.30	3,841.00	3,983.81	4,541.53	4,399.92	5,015.91	5,261.20	5,997.76
52	3,508.00	3,999.13	4,153.15	4,734.60	4,580.57	5,221.84	5,480.55	6,247.82
53	3,653.16	4,164.61	4,322.51	4,927.66	4,770.89	5,438.81	5,709.58	6,508.92
54	3,799.93	4,331.93	4,499.93	5,129.91	4,970.89	5,666.81	5,948.28	6,781.04
55	3,861.55	4,402.17	4,576.83	5,217.58	5,054.20	5,761.79	6,046.77	6,893.31
56	4,049.04	4,615.90	4,797.40	5,469.04	5,296.84	6,038.39	6,339.81	7,227.39
57	4,209.74	4,799.10	4,986.46	5,684.57	5,511.10	6,282.66	6,598.19	7,521.95
58	4,375.17	4,987.69	5,183.40	5,909.07	5,731.67	6,534.10	6,862.88	7,823.69
59	4,548.47	5,185.26	5,396.09	6,151.54	5,961.69	6,796.33	7,133.86	8,132.60
60	4,598.44	5,242.23	5,452.54	6,215.91	6,027.54	6,871.40	7,214.14	8,224.12
61	4,811.96	5,485.65	5,704.20	6,502.79	6,311.23	7,194.80	7,552.73	8,610.11
62	4,996.51	5,696.03	5,925.36	6,754.91	6,552.21	7,469.51	7,842.52	8,940.46
63	5,225.30	5,956.84	6,199.89	7,067.87	6,854.20	7,813.78	8,199.41	9,347.33
64	5,460.17	6,224.60	6,482.05	7,389.54	7,159.24	8,161.52	8,568.51	9,768.10
65	5,467.65	6,233.12	6,483.69	7,391.41	7,154.73	8,156.38	8,546.49	9,742.99
66	5,758.57	6,564.78	6,827.25	7,783.06	7,531.90	8,586.37	8,990.92	10,249.64
67	5,963.24	6,798.11	7,061.16	8,049.72	7,797.98	8,889.69	9,297.92	10,599.63
68	6,164.99	7,028.09	7,302.38	8,324.71	8,055.28	9,183.01	9,604.93	10,949.62
69	6,363.82	7,254.75	7,543.60	8,599.70	8,312.58	9,476.33	9,903.17	11,289.61
70	6,330.83	7,217.14	7,493.31	8,542.38	8,263.13	9,419.96	9,833.83	11,210.56
71	6,618.98	7,545.63	7,839.38	8,936.89	8,627.55	9,835.41	10,257.58	11,693.64
72	6,791.30	7,742.08	8,037.13	9,162.32	8,847.90	10,086.61	10,503.35	11,973.82
73	6,948.09	7,920.83	8,220.75	9,371.66	9,042.83	10,308.82	10,723.70	12,225.02
74	7,086.51	8,078.63	8,383.19	9,556.84	9,209.50	10,498.83	10,910.15	12,437.57
75	7,570.00	8,629.80	8,918.75	10,167.38	9,775.00	11,143.50	11,510.00	13,121.40
76	7,687.50	8,763.75	9,062.50	10,331.25	9,912.50	11,300.25	11,652.50	13,283.85
77	7,773.75	8,862.08	9,156.25	10,438.13	10,007.50	11,408.55	11,740.00	13,383.60
78	7,823.75	8,919.08	9,200.00	10,488.00	10,055.00	11,462.70	11,775.00	13,423.50
79	7,840.00	8,937.60	9,218.75	10,509.38	10,057.50	11,465.55	11,755.00	13,400.70
80	8,002.50	9,122.85	9,393.75	10,708.88	10,225.00	11,656.50	11,900.00	13,566.00
81	7,963.75	9,078.68	9,337.50	10,644.75	10,147.50	11,568.15	11,775.00	13,423.50
82	7,877.50	8,980.35	9,218.75	10,509.38	10,007.50	11,408.55	11,572.50	13,192.65
83	7,738.75	8,822.18	9,043.75	10,309.88	9,800.00	11,172.00	11,285.00	12,864.90
84	7,552.50	8,609.85	8,818.75	10,053.38	9,527.50	10,861.35	10,922.50	12,451.65
85	7,916.25	9,024.53	9,181.25	10,466.63	9,850.00	11,229.00	11,140.00	12,699.60

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	1,190.84	1,309.93	1,586.69	1,745.35
30	1,217.45	1,339.20	1,616.62	1,778.29
31	1,240.74	1,364.81	1,651.55	1,816.71
32	1,265.69	1,392.26	1,683.15	1,851.47
33	1,278.99	1,406.90	1,704.77	1,875.25
34	1,292.30	1,421.54	1,718.08	1,889.89
35	1,307.27	1,437.99	1,736.37	1,910.01
36	1,320.58	1,452.63	1,753.01	1,928.30
37	1,330.55	1,463.61	1,772.96	1,950.25
38	1,342.19	1,476.41	1,787.92	1,966.73
39	1,355.49	1,491.05	1,802.90	1,983.19
40	1,358.15	1,493.97	1,805.38	1,985.91
41	1,369.71	1,506.68	1,821.88	2,004.06
42	1,366.41	1,503.05	1,815.28	1,996.81
43	1,376.31	1,513.94	1,830.13	2,013.14
44	1,387.86	1,526.66	1,843.33	2,027.67
45	1,397.76	1,537.54	1,858.19	2,044.00
46	1,406.01	1,546.62	1,869.74	2,056.71
47	1,415.92	1,557.50	1,879.63	2,067.61
48	1,425.82	1,568.40	1,891.19	2,080.30
49	1,432.42	1,575.66	1,901.09	2,091.20
50	1,408.04	1,548.85	1,866.10	2,052.71
51	1,412.88	1,554.17	1,872.55	2,059.81
52	1,437.07	1,580.79	1,904.81	2,095.29
53	1,454.82	1,600.30	1,925.78	2,118.35
54	1,469.33	1,616.26	1,943.52	2,137.87
55	1,447.88	1,592.67	1,917.39	2,109.13
56	1,473.09	1,620.40	1,948.90	2,143.79
57	1,498.30	1,648.13	1,978.83	2,176.71
58	1,523.51	1,675.86	2,010.34	2,211.38
59	1,548.71	1,703.59	2,043.43	2,247.78
60	1,531.29	1,684.42	2,016.30	2,217.93
61	1,567.89	1,724.69	2,063.58	2,269.95
62	1,592.30	1,751.53	2,094.09	2,303.49
63	1,630.43	1,793.47	2,139.84	2,353.83
64	1,670.08	1,837.09	2,184.07	2,402.48
65	1,619.83	1,781.81	2,112.50	2,323.75
66	1,670.99	1,838.10	2,172.44	2,389.69
67	1,692.93	1,862.22	2,195.84	2,415.42
68	1,713.39	1,884.73	2,214.83	2,436.33
69	1,730.93	1,904.03	2,232.38	2,455.62
70	1,686.53	1,855.18	2,168.19	2,385.01
71	1,728.90	1,901.79	2,211.98	2,433.17
72	1,737.38	1,911.11	2,214.80	2,436.28
73	1,741.61	1,915.78	2,210.56	2,431.62
74	1,741.61	1,915.78	2,199.26	2,419.19
75	1,787.50	1,966.25	2,226.25	2,448.88
76	1,778.75	1,956.63	2,202.50	2,422.75
77	1,763.75	1,940.13	2,168.75	2,385.63
78	1,740.00	1,914.00	2,126.25	2,338.88
79	1,710.00	1,881.00	2,072.50	2,279.75
80	1,701.25	1,871.38	2,037.50	2,241.25
81	1,656.25	1,821.88	1,962.50	2,158.75
82	1,602.50	1,762.75	1,876.25	2,063.88
83	1,540.00	1,694.00	1,776.25	1,953.88
84	1,468.75	1,615.63	1,663.75	1,830.13
85	1,460.00	1,606.00	1,590.00	1,749.00

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	1,558.41	1,714.26	2,381.68	2,619.85	2,870.67	3,157.73	3,173.36	3,490.70
30	1,588.34	1,747.19	2,434.91	2,678.40	2,927.21	3,219.93	3,233.24	3,556.56
31	1,619.95	1,781.94	2,481.48	2,729.63	2,987.08	3,285.80	3,303.10	3,633.40
32	1,651.55	1,816.71	2,531.38	2,784.51	3,048.63	3,353.50	3,366.29	3,702.92
33	1,669.84	1,836.83	2,557.99	2,813.78	3,080.22	3,388.25	3,409.54	3,750.48
34	1,686.48	1,855.12	2,584.60	2,843.05	3,111.82	3,423.01	3,436.15	3,779.76
35	1,704.77	1,875.25	2,614.53	2,875.99	3,143.43	3,457.76	3,472.74	3,820.01
36	1,719.74	1,891.71	2,641.14	2,905.26	3,175.03	3,492.53	3,506.00	3,856.60
37	1,736.37	1,910.01	2,661.10	2,927.21	3,206.63	3,527.29	3,545.92	3,900.51
38	1,753.01	1,928.30	2,684.39	2,952.83	3,234.90	3,558.40	3,575.86	3,933.44
39	1,769.63	1,946.59	2,711.00	2,982.10	3,266.50	3,593.16	3,605.79	3,966.37
40	1,772.37	1,949.60	2,716.32	2,987.95	3,267.50	3,594.25	3,610.75	3,971.83
41	1,787.22	1,965.95	2,739.42	3,013.36	3,295.55	3,625.11	3,643.75	4,008.13
42	1,783.92	1,962.32	2,732.81	3,006.10	3,288.95	3,617.85	3,630.55	3,993.61
43	1,797.13	1,976.84	2,752.62	3,027.88	3,315.36	3,646.90	3,660.26	4,026.28
44	1,810.33	1,991.37	2,775.73	3,053.29	3,338.45	3,672.30	3,686.66	4,055.32
45	1,823.53	2,005.89	2,795.53	3,075.08	3,363.22	3,699.53	3,716.36	4,088.01
46	1,836.73	2,020.41	2,812.03	3,093.23	3,386.31	3,724.95	3,739.47	4,113.41
47	1,848.28	2,033.11	2,831.83	3,115.02	3,404.46	3,744.91	3,759.28	4,135.20
48	1,858.19	2,044.00	2,851.63	3,136.80	3,425.92	3,768.52	3,782.37	4,160.62
49	1,871.39	2,058.52	2,864.83	3,151.32	3,444.07	3,788.48	3,802.18	4,182.39
50	1,837.06	2,020.78	2,816.09	3,097.68	3,382.20	3,720.43	3,732.20	4,105.41
51	1,845.13	2,029.64	2,825.76	3,108.33	3,396.72	3,736.38	3,745.10	4,119.60
52	1,879.00	2,066.90	2,874.15	3,161.56	3,454.78	3,800.26	3,809.62	4,190.57
53	1,898.36	2,088.20	2,909.63	3,200.59	3,491.88	3,841.07	3,851.55	4,236.71
54	1,920.93	2,113.03	2,938.66	3,232.53	3,525.75	3,878.32	3,887.03	4,275.73
55	1,895.32	2,084.87	2,895.77	3,185.35	3,477.13	3,824.84	3,834.77	4,218.24
56	1,928.41	2,121.25	2,946.19	3,240.81	3,537.00	3,890.70	3,897.79	4,287.56
57	1,961.50	2,157.65	2,996.61	3,296.26	3,595.30	3,954.82	3,957.66	4,353.42
58	1,994.59	2,194.04	3,047.02	3,351.72	3,652.01	4,017.21	4,020.68	4,422.74
59	2,029.24	2,232.17	3,097.44	3,407.18	3,710.30	4,081.34	4,086.85	4,495.53
60	2,007.15	2,207.87	3,062.58	3,368.83	3,668.08	4,034.89	4,032.60	4,435.86
61	2,057.48	2,263.23	3,135.79	3,449.36	3,753.49	4,128.84	4,127.16	4,539.87
62	2,092.56	2,301.82	3,184.59	3,503.05	3,809.92	4,190.91	4,188.17	4,606.98
63	2,144.42	2,358.86	3,260.86	3,586.93	3,896.85	4,286.55	4,279.68	4,707.65
64	2,197.80	2,417.58	3,340.17	3,674.18	3,982.26	4,380.50	4,368.14	4,804.95
65	2,140.28	2,354.30	3,239.65	3,563.62	3,856.60	4,242.25	4,225.00	4,647.50
66	2,211.91	2,433.11	3,341.99	3,676.19	3,970.62	4,367.69	4,344.88	4,779.37
67	2,245.54	2,470.09	3,385.85	3,724.44	4,015.94	4,417.54	4,391.66	4,830.83
68	2,277.70	2,505.47	3,426.78	3,769.46	4,058.34	4,464.17	4,429.68	4,872.64
69	2,308.40	2,539.25	3,461.87	3,808.05	4,094.89	4,504.38	4,464.76	4,911.24
70	2,252.94	2,478.24	3,373.05	3,710.36	3,981.84	4,380.03	4,336.38	4,770.01
71	2,316.50	2,548.15	3,457.80	3,803.58	4,068.00	4,474.80	4,423.95	4,866.35
72	2,336.28	2,569.90	3,474.75	3,822.23	4,079.30	4,487.23	4,429.60	4,872.56
73	2,348.99	2,583.89	3,483.23	3,831.55	4,080.71	4,488.79	4,421.13	4,863.24
74	2,357.46	2,593.21	3,483.23	3,831.55	4,069.41	4,476.36	4,398.53	4,838.38
75	2,453.75	2,699.13	3,575.00	3,932.50	4,141.25	4,555.38	4,452.50	4,897.75
76	2,455.00	2,700.50	3,557.50	3,913.25	4,107.50	4,518.25	4,405.00	4,845.50
77	2,445.00	2,689.50	3,527.50	3,880.25	4,055.00	4,460.50	4,337.50	4,771.25
78	2,425.00	2,667.50	3,480.00	3,828.00	3,986.25	4,384.88	4,252.50	4,677.75
79	2,396.25	2,635.88	3,420.00	3,762.00	3,898.75	4,288.63	4,145.00	4,559.50
80	2,407.50	2,648.25	3,402.50	3,742.75	3,851.25	4,236.38	4,075.00	4,482.50
81	2,363.75	2,600.13	3,312.50	3,643.75	3,727.50	4,100.25	3,925.00	4,317.50
82	2,307.50	2,538.25	3,205.00	3,525.50	3,580.00	3,938.00	3,752.50	4,127.75
83	2,238.75	2,462.63	3,080.00	3,388.00	3,410.00	3,751.00	3,552.50	3,907.75
84	2,160.00	2,376.00	2,937.50	3,231.25	3,220.00	3,542.00	3,327.50	3,660.25
85	2,217.50	2,439.25	2,920.00	3,212.00	3,127.50	3,440.25	3,180.00	3,498.00

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	2,804.14	3,140.63	3,572.53	4,001.23	4,121.38	4,615.94	4,495.59	5,035.07
30	2,860.68	3,203.96	3,652.36	4,090.64	4,206.20	4,710.95	4,587.08	5,137.52
31	2,920.56	3,271.02	3,722.22	4,168.88	4,292.69	4,807.81	4,681.87	5,243.70
32	2,977.11	3,334.36	3,797.05	4,252.70	4,379.18	4,904.67	4,775.01	5,348.01
33	3,010.38	3,371.61	3,836.97	4,297.41	4,424.08	4,954.97	4,826.58	5,405.76
34	3,041.97	3,407.01	3,876.89	4,342.12	4,468.98	5,005.26	4,876.47	5,461.64
35	3,071.90	3,440.54	3,921.80	4,392.41	4,517.22	5,059.28	4,926.37	5,517.52
36	3,105.17	3,477.79	3,961.72	4,437.12	4,560.47	5,107.72	4,974.59	5,571.55
37	3,131.78	3,507.60	3,991.65	4,470.65	4,605.37	5,158.01	5,022.83	5,625.57
38	3,163.39	3,542.99	4,026.58	4,509.77	4,648.61	5,206.44	5,069.40	5,677.72
39	3,193.32	3,576.52	4,066.50	4,554.47	4,693.52	5,256.74	5,115.96	5,729.88
40	3,194.88	3,578.27	4,074.47	4,563.40	4,696.62	5,260.20	5,122.38	5,737.06
41	3,222.94	3,609.69	4,109.13	4,602.22	4,737.86	5,306.41	5,166.93	5,786.96
42	3,213.03	3,598.60	4,099.22	4,591.13	4,724.66	5,291.63	5,153.73	5,772.18
43	3,241.09	3,630.02	4,128.93	4,624.40	4,762.63	5,334.14	5,190.04	5,812.84
44	3,265.84	3,657.75	4,163.58	4,663.21	4,797.27	5,372.95	5,231.30	5,859.05
45	3,288.95	3,683.62	4,193.29	4,696.48	4,830.28	5,409.92	5,267.60	5,899.71
46	3,310.41	3,707.65	4,218.04	4,724.20	4,864.94	5,448.73	5,302.26	5,938.52
47	3,331.85	3,731.68	4,247.75	4,757.47	4,896.29	5,483.85	5,335.26	5,975.49
48	3,353.31	3,755.70	4,277.45	4,790.74	4,924.35	5,515.27	5,364.96	6,008.76
49	3,371.46	3,776.04	4,297.25	4,812.92	4,950.75	5,544.84	5,394.67	6,042.03
50	3,314.46	3,712.19	4,224.12	4,731.01	4,862.82	5,446.36	5,298.30	5,934.09
51	3,328.97	3,728.45	4,238.64	4,747.27	4,882.17	5,468.03	5,320.87	5,959.38
52	3,385.42	3,791.68	4,311.22	4,828.56	4,969.27	5,565.58	5,412.81	6,062.35
53	3,424.13	3,835.03	4,364.45	4,888.17	5,020.88	5,623.39	5,469.26	6,125.57
54	3,459.62	3,874.77	4,407.99	4,936.95	5,072.49	5,681.19	5,520.87	6,183.38
55	3,414.11	3,823.80	4,343.66	4,864.89	5,000.64	5,600.71	5,444.93	6,098.32
56	3,473.98	3,890.85	4,419.28	4,949.59	5,088.87	5,699.53	5,537.88	6,202.43
57	3,533.84	3,957.91	4,494.90	5,034.29	5,172.36	5,793.05	5,627.69	6,303.01
58	3,595.30	4,026.73	4,570.53	5,118.99	5,255.87	5,886.57	5,717.49	6,403.59
59	3,655.16	4,093.78	4,646.15	5,203.69	5,340.95	5,981.86	5,807.30	6,504.17
60	3,616.22	4,050.17	4,593.86	5,145.13	5,278.68	5,912.11	5,737.76	6,426.29
61	3,706.21	4,150.95	4,703.68	5,268.12	5,405.26	6,053.90	5,871.98	6,576.61
62	3,767.22	4,219.28	4,776.89	5,350.11	5,487.63	6,146.14	5,960.43	6,675.68
63	3,860.25	4,323.48	4,891.27	5,478.23	5,612.69	6,286.21	6,093.12	6,824.30
64	3,951.76	4,425.97	5,010.24	5,611.47	5,739.28	6,427.99	6,225.82	6,972.91
65	3,844.90	4,306.28	4,859.48	5,442.62	5,561.21	6,228.56	6,024.65	6,747.60
66	3,970.62	4,447.10	5,012.99	5,614.54	5,729.33	6,416.85	6,200.08	6,944.09
67	4,027.64	4,510.95	5,078.78	5,688.22	5,799.50	6,495.45	6,271.72	7,024.32
68	4,081.73	4,571.54	5,140.17	5,756.99	5,862.37	6,565.85	6,334.58	7,094.72
69	4,131.44	4,627.21	5,192.80	5,815.94	5,917.92	6,628.07	6,388.67	7,155.31
70	4,034.10	4,518.19	5,059.58	5,666.72	5,758.76	6,449.81	6,209.35	6,954.47
71	4,140.04	4,636.84	5,186.70	5,809.10	5,888.71	6,595.36	6,339.30	7,100.02
72	4,169.70	4,670.06	5,212.13	5,837.58	5,908.49	6,617.51	6,353.43	7,115.84
73	4,190.89	4,693.79	5,224.84	5,851.82	5,914.14	6,623.83	6,350.60	7,112.67
74	4,199.36	4,703.29	5,224.84	5,851.82	5,901.43	6,609.60	6,328.00	7,087.36
75	4,350.00	4,872.00	5,362.50	6,006.00	6,025.00	6,748.00	6,427.50	7,198.80
76	4,342.50	4,863.60	5,336.25	5,976.60	5,981.25	6,699.00	6,368.75	7,133.00
77	4,318.75	4,837.00	5,291.25	5,926.20	5,912.50	6,622.00	6,282.50	7,036.40
78	4,277.50	4,790.80	5,220.00	5,846.40	5,820.00	6,518.40	6,170.00	6,910.40
79	4,220.00	4,726.40	5,130.00	5,745.60	5,701.25	6,385.40	6,028.75	6,752.20
80	4,223.75	4,730.60	5,103.75	5,716.20	5,643.75	6,321.00	5,946.25	6,659.80
81	4,136.25	4,632.60	4,968.75	5,565.00	5,473.75	6,130.60	5,743.75	6,433.00
82	4,027.50	4,510.80	4,807.50	5,384.40	5,270.00	5,902.40	5,510.00	6,171.20
83	3,896.25	4,363.80	4,620.00	5,174.40	5,032.50	5,636.40	5,235.00	5,863.20
84	3,743.75	4,193.00	4,406.25	4,935.00	4,765.00	5,336.80	4,930.00	5,521.60
85	3,802.50	4,258.80	4,380.00	4,905.60	4,663.75	5,223.40	4,761.25	5,332.60

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	4,347.58	4,869.28	5,292.27	5,927.33	5,954.21	6,668.72	6,524.68	7,307.65
30	4,435.72	4,968.01	5,397.05	6,044.69	6,087.27	6,817.74	6,656.08	7,454.81
31	4,525.54	5,068.60	5,506.81	6,167.63	6,203.70	6,948.13	6,790.79	7,605.69
32	4,615.34	5,169.19	5,616.59	6,290.57	6,328.43	7,087.84	6,928.84	7,760.30
33	4,663.58	5,223.21	5,678.13	6,359.50	6,394.96	7,162.35	7,002.03	7,842.26
34	4,713.48	5,279.09	5,734.67	6,422.83	6,461.49	7,236.86	7,075.21	7,924.22
35	4,758.38	5,329.38	5,796.21	6,491.75	6,536.33	7,320.69	7,146.72	8,004.32
36	4,806.62	5,383.41	5,852.75	6,555.09	6,602.86	7,395.20	7,216.57	8,082.56
37	4,854.84	5,437.43	5,907.64	6,616.56	6,652.75	7,451.08	7,288.09	8,162.66
38	4,899.76	5,487.72	5,964.20	6,679.89	6,710.96	7,516.28	7,356.28	8,239.03
39	4,946.33	5,539.88	6,020.74	6,743.23	6,777.49	7,590.79	7,424.47	8,315.41
40	4,949.10	5,542.99	6,025.06	6,748.07	6,790.78	7,605.67	7,432.73	8,324.65
41	4,993.66	5,592.90	6,079.52	6,809.06	6,848.54	7,670.36	7,497.08	8,396.74
42	4,980.46	5,578.11	6,063.02	6,790.58	6,832.04	7,651.88	7,477.28	8,374.56
43	5,018.41	5,620.62	6,110.87	6,844.18	6,881.55	7,707.33	7,536.69	8,441.09
44	5,058.02	5,664.98	6,158.73	6,897.78	6,939.30	7,772.02	7,592.80	8,503.94
45	5,094.32	5,705.64	6,203.29	6,947.68	6,988.81	7,827.47	7,647.26	8,564.93
46	5,128.98	5,744.45	6,244.55	6,993.89	7,030.07	7,873.67	7,698.42	8,622.23
47	5,163.64	5,783.27	6,284.15	7,038.25	7,079.58	7,929.12	7,747.92	8,677.67
48	5,193.33	5,816.54	6,322.10	7,080.76	7,129.08	7,984.57	7,794.13	8,729.43
49	5,224.70	5,851.65	6,360.07	7,123.27	7,162.09	8,021.54	7,837.04	8,777.48
50	5,132.17	5,748.03	6,248.28	6,998.07	7,040.20	7,885.02	7,696.64	8,620.24
51	5,156.36	5,775.12	6,275.69	7,028.78	7,064.39	7,912.12	7,730.51	8,658.17
52	5,246.69	5,876.28	6,385.37	7,151.62	7,185.36	8,047.60	7,865.99	8,809.91
53	5,303.13	5,939.51	6,454.73	7,229.29	7,274.07	8,146.95	7,948.25	8,902.04
54	5,359.58	6,002.73	6,524.08	7,306.97	7,346.64	8,228.24	8,028.90	8,992.36
55	5,288.96	5,923.63	6,434.34	7,206.46	7,239.42	8,108.15	7,918.47	8,868.68
56	5,385.06	6,031.27	6,550.93	7,337.04	7,365.46	8,249.32	8,057.11	9,023.96
57	5,476.44	6,133.61	6,661.21	7,460.56	7,491.50	8,390.48	8,191.02	9,173.95
58	5,570.97	6,239.48	6,774.65	7,587.61	7,617.54	8,531.65	8,324.94	9,323.94
59	5,665.50	6,345.36	6,888.09	7,714.66	7,743.58	8,672.81	8,460.44	9,475.69
60	5,605.06	6,277.67	6,813.01	7,630.57	7,656.44	8,575.21	8,364.13	9,367.82
61	5,745.38	6,434.83	6,982.31	7,820.19	7,839.46	8,780.20	8,563.93	9,591.60
62	5,839.95	6,540.74	7,095.17	7,946.59	7,961.48	8,916.86	8,698.14	9,741.92
63	5,984.84	6,703.02	7,267.52	8,139.62	8,152.13	9,130.38	8,899.47	9,967.41
64	6,128.21	6,863.59	7,441.39	8,334.36	8,350.40	9,352.45	9,100.79	10,192.89
65	5,964.71	6,680.47	7,230.75	8,098.43	8,099.13	9,071.03	8,822.79	9,881.53
66	6,162.06	6,901.51	7,463.19	8,358.77	8,354.97	9,357.57	9,091.79	10,182.80
67	6,254.17	7,004.67	7,568.45	8,476.66	8,464.62	9,480.37	9,207.29	10,312.16
68	6,338.96	7,099.64	7,666.40	8,586.37	8,566.95	9,594.99	9,311.08	10,428.41
69	6,417.91	7,188.05	7,757.05	8,687.89	8,654.67	9,693.23	9,401.72	10,529.93
70	6,267.26	7,019.33	7,568.18	8,476.36	8,432.63	9,444.54	9,155.83	10,254.52
71	6,435.35	7,207.59	7,763.10	8,694.67	8,644.50	9,681.84	9,366.29	10,490.24
72	6,486.20	7,264.54	7,813.95	8,751.62	8,686.88	9,729.30	9,404.43	10,532.96
73	6,520.10	7,302.51	7,846.44	8,788.01	8,708.06	9,753.03	9,418.55	10,548.78
74	6,535.64	7,319.91	7,856.33	8,799.08	8,708.06	9,753.03	9,405.84	10,534.54
75	6,785.00	7,599.20	8,111.25	9,084.60	8,937.50	10,010.00	9,621.25	10,775.80
76	6,777.50	7,590.80	8,088.75	9,059.40	8,893.75	9,961.00	9,558.75	10,705.80
77	6,746.25	7,555.80	8,035.00	8,999.20	8,818.75	9,877.00	9,458.75	10,593.80
78	6,685.00	7,487.20	7,948.75	8,902.60	8,700.00	9,744.00	9,317.50	10,435.60
79	6,598.75	7,390.60	7,831.25	8,771.00	8,550.00	9,576.00	9,137.50	10,234.00
80	6,615.00	7,408.80	7,821.25	8,759.80	8,506.25	9,527.00	9,061.25	10,148.60
81	6,485.00	7,263.20	7,646.25	8,563.80	8,281.25	9,275.00	8,801.25	9,857.40
82	6,321.25	7,079.80	7,428.75	8,320.20	8,012.50	8,974.00	8,490.00	9,508.80
83	6,121.25	6,855.80	7,167.50	8,027.60	7,700.00	8,624.00	8,125.00	9,100.00
84	5,891.25	6,598.20	6,871.25	7,695.80	7,343.75	8,225.00	7,712.50	8,638.00
85	6,011.25	6,732.60	6,926.25	7,757.40	7,300.00	8,176.00	7,592.50	8,503.60

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	6,498.07	7,407.81	7,792.04	8,882.93	8,695.14	9,912.47	10,584.53	12,066.36
30	6,629.47	7,557.59	7,941.72	9,053.57	8,871.45	10,113.44	10,794.09	12,305.26
31	6,764.18	7,711.17	8,099.73	9,233.68	9,051.07	10,318.22	11,013.63	12,555.53
32	6,900.57	7,866.65	8,257.73	9,413.81	9,230.70	10,522.98	11,233.17	12,805.81
33	6,972.08	7,948.17	8,349.20	9,518.10	9,327.16	10,632.96	11,356.24	12,946.12
34	7,045.26	8,031.60	8,432.37	9,612.89	9,426.95	10,746.73	11,469.34	13,075.05
35	7,113.46	8,109.34	8,523.84	9,717.18	9,516.76	10,849.11	11,592.42	13,215.36
36	7,184.97	8,190.87	8,598.69	9,802.50	9,613.22	10,959.08	11,705.52	13,344.28
37	7,254.83	8,270.50	8,681.84	9,897.30	9,709.69	11,069.04	11,815.28	13,469.42
38	7,323.01	8,348.24	8,765.00	9,992.09	9,799.50	11,171.44	11,928.38	13,598.36
39	7,389.54	8,424.08	8,848.16	10,086.90	9,892.64	11,277.61	12,041.48	13,727.28
40	7,398.07	8,433.80	8,861.85	10,102.50	9,898.21	11,283.94	12,050.13	13,737.14
41	7,462.44	8,507.17	8,936.10	10,187.17	9,987.31	11,385.54	12,159.04	13,861.31
42	7,442.63	8,484.59	8,919.60	10,168.35	9,960.91	11,355.44	12,126.04	13,823.69
43	7,500.39	8,550.44	8,985.61	10,243.60	10,036.83	11,441.98	12,221.76	13,932.79
44	7,556.49	8,614.41	9,051.62	10,318.86	10,116.04	11,532.28	12,317.47	14,041.91
45	7,612.61	8,678.37	9,117.63	10,394.11	10,188.65	11,615.05	12,406.59	14,143.50
46	7,663.76	8,736.69	9,183.64	10,469.36	10,257.95	11,694.07	12,489.09	14,237.56
47	7,714.92	8,795.01	9,241.40	10,535.20	10,327.27	11,773.08	12,568.30	14,327.87
48	7,761.12	8,847.69	9,290.91	10,591.63	10,386.68	11,840.80	12,644.22	14,414.40
49	7,805.69	8,898.48	9,356.92	10,666.88	10,449.38	11,912.30	12,720.13	14,500.95
50	7,669.22	8,742.92	9,185.32	10,471.28	10,264.34	11,701.35	12,496.56	14,246.08
51	7,703.09	8,781.52	9,225.65	10,517.24	10,312.73	11,756.51	12,551.40	14,308.59
52	7,841.80	8,939.65	9,395.00	10,710.30	10,493.37	11,962.44	12,770.75	14,558.65
53	7,927.28	9,037.10	9,491.77	10,820.62	10,606.27	12,091.14	12,909.45	14,716.78
54	8,009.54	9,130.87	9,604.67	10,949.33	10,719.17	12,219.85	13,048.16	14,874.90
55	7,902.71	9,009.09	9,476.63	10,803.37	10,577.91	12,058.82	12,868.68	14,670.30
56	8,047.65	9,174.33	9,642.06	10,991.95	10,770.12	12,277.94	13,101.86	14,936.12
57	8,186.30	9,332.39	9,807.49	11,180.54	10,952.88	12,486.28	13,322.43	15,187.57
58	8,324.94	9,490.44	9,972.92	11,369.13	11,141.94	12,701.81	13,549.30	15,446.20
59	8,468.31	9,653.89	10,146.22	11,566.69	11,331.00	12,917.34	13,776.17	15,704.84
60	8,379.39	9,552.49	10,035.73	11,440.74	11,210.13	12,779.54	13,626.03	15,533.67
61	8,589.86	9,792.44	10,287.39	11,727.63	11,490.77	13,099.47	13,964.62	15,919.67
62	8,734.75	9,957.62	10,462.79	11,927.58	11,679.89	13,315.07	14,190.34	16,176.99
63	8,952.86	10,206.25	10,722.07	12,223.16	11,969.67	13,645.43	14,535.04	16,569.94
64	9,172.48	10,456.62	10,988.98	12,527.44	12,256.41	13,972.31	14,882.78	16,966.37
65	8,945.59	10,197.99	10,701.38	12,199.58	11,929.41	13,599.53	14,461.49	16,486.10
66	9,245.29	10,539.64	11,059.56	12,607.90	12,324.14	14,049.51	14,926.39	17,016.08
67	9,390.02	10,704.64	11,227.68	12,799.56	12,508.34	14,259.51	15,136.91	17,256.07
68	9,524.52	10,857.96	11,388.50	12,982.88	12,677.92	14,452.83	15,332.80	17,479.39
69	9,650.25	11,001.29	11,541.99	13,157.88	12,835.81	14,632.83	15,514.08	17,686.06
70	9,431.26	10,751.64	11,264.69	12,841.75	12,534.53	14,289.36	15,136.35	17,255.44
71	9,698.23	11,055.98	11,582.50	13,204.05	12,870.70	14,672.60	15,526.20	17,699.87
72	9,782.98	11,152.59	11,681.38	13,316.77	12,972.40	14,788.54	15,627.90	17,815.81
73	9,846.54	11,225.06	11,744.94	13,389.23	13,040.20	14,865.83	15,692.88	17,889.88
74	9,883.26	11,266.92	11,787.31	13,437.54	13,071.28	14,901.25	15,712.65	17,912.42
75	10,320.00	11,764.80	12,268.75	13,986.38	13,570.00	15,469.80	16,222.50	18,493.65
76	10,326.25	11,771.93	12,275.00	13,993.50	13,555.00	15,452.70	16,177.50	18,442.35
77	10,293.75	11,734.88	12,225.00	13,936.50	13,492.50	15,381.45	16,070.00	18,319.80
78	10,218.75	11,649.38	12,125.00	13,822.50	13,370.00	15,241.80	15,897.50	18,123.15
79	10,106.25	11,521.13	11,981.25	13,658.63	13,197.50	15,045.15	15,662.50	17,855.25
80	10,170.00	11,593.80	12,037.50	13,722.75	13,230.00	15,082.20	15,642.50	17,832.45
81	9,997.50	11,397.15	11,818.75	13,473.38	12,970.00	14,785.80	15,292.50	17,433.45
82	9,773.75	11,142.08	11,537.50	13,152.75	12,642.50	14,412.45	14,857.50	16,937.55
83	9,496.25	10,825.73	11,193.75	12,760.88	12,242.50	13,956.45	14,335.00	16,341.90
84	9,172.50	10,456.65	10,800.00	12,312.00	11,782.50	13,432.05	13,742.50	15,666.45
85	9,476.25	10,802.93	11,087.50	12,639.75	12,022.50	13,705.65	13,852.50	15,791.85

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	332.64	365.90	444.07	488.49
30	344.28	378.71	457.37	503.12
31	355.93	391.52	474.01	521.41
32	365.90	402.50	488.98	537.88
33	375.89	413.47	502.29	552.51
34	382.54	420.79	510.60	561.67
35	392.51	431.77	522.25	574.46
36	399.17	439.08	533.89	587.28
37	407.48	448.23	545.53	600.08
38	415.80	457.37	555.51	611.06
39	424.11	466.53	565.48	622.04
40	429.07	471.98	572.63	629.91
41	437.32	481.06	582.54	640.80
42	443.92	488.31	590.80	649.87
43	453.82	499.21	604.00	664.39
44	460.42	506.46	612.24	673.47
45	465.38	511.90	622.15	684.37
46	473.62	520.99	630.40	693.44
47	483.53	531.88	643.60	707.96
48	488.47	537.32	648.55	713.41
49	501.68	551.84	668.35	735.19
50	504.83	555.32	669.34	736.28
51	517.74	569.52	687.09	755.79
52	530.64	583.71	706.44	777.09
53	545.16	599.66	724.18	796.61
54	559.66	615.64	741.92	816.12
55	559.30	615.24	742.06	816.27
56	576.64	634.30	767.27	844.00
57	590.81	649.90	783.03	861.34
58	604.99	665.49	801.93	882.13
59	620.75	682.82	820.84	902.93
60	617.70	679.48	814.46	895.90
61	634.48	697.93	837.33	921.06
62	648.21	713.03	854.11	939.52
63	666.51	733.16	875.46	963.01
64	684.81	753.30	895.28	984.82
65	666.64	733.31	869.85	956.84
66	687.12	755.82	894.71	984.18
67	697.35	767.08	903.48	993.82
68	706.11	776.73	912.25	1,003.47
69	713.43	784.77	918.10	1,009.91
70	693.54	762.90	889.88	978.86
71	706.25	776.88	898.35	988.19
72	704.84	775.33	894.11	983.53
73	702.01	772.22	884.23	972.65
74	694.95	764.45	870.10	957.11
75	698.75	768.63	858.75	944.63
76	685.00	753.50	833.75	917.13
77	666.25	732.88	802.50	882.75
78	641.25	705.38	765.00	841.50
79	612.50	673.75	718.75	790.63
80	585.00	643.50	671.25	738.38
81	543.75	598.13	607.50	668.25
82	495.00	544.50	535.00	588.50
83	438.75	482.63	452.50	497.75
84	377.50	415.25	360.00	396.00
85	295.00	324.50	223.75	246.13

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	432.43	475.68	665.28	731.80	801.66	881.82	888.15	976.96
30	449.07	493.97	688.57	757.42	828.27	911.09	914.76	1,006.23
31	460.71	506.78	711.84	783.03	856.54	942.20	948.02	1,042.82
32	475.68	523.24	731.80	804.98	886.48	975.13	977.95	1,075.76
33	487.32	536.05	751.76	826.94	904.77	995.25	1,004.57	1,105.03
34	498.96	548.86	765.07	841.58	924.73	1,017.21	1,021.20	1,123.32
35	508.94	559.83	785.02	863.53	944.69	1,039.16	1,044.48	1,148.94
36	518.91	570.81	798.33	878.16	962.98	1,059.29	1,067.77	1,174.54
37	530.55	583.61	814.97	896.46	984.61	1,083.07	1,091.05	1,200.16
38	540.54	594.59	831.59	914.76	1,002.90	1,103.20	1,111.01	1,222.12
39	552.18	607.40	848.23	933.05	1,024.52	1,126.98	1,130.97	1,244.06
40	557.79	613.56	858.13	943.94	1,033.06	1,136.36	1,145.28	1,259.80
41	567.69	624.45	874.64	962.09	1,051.21	1,156.33	1,165.08	1,281.58
42	579.23	637.16	887.84	976.62	1,071.02	1,178.12	1,181.58	1,299.74
43	587.49	646.24	907.64	998.40	1,090.82	1,199.90	1,207.98	1,328.79
44	595.74	655.32	920.85	1,012.93	1,107.31	1,218.05	1,224.49	1,346.94
45	605.64	666.21	930.74	1,023.82	1,123.82	1,236.21	1,244.29	1,368.71
46	613.89	675.29	947.25	1,041.97	1,140.32	1,254.36	1,260.79	1,386.88
47	630.40	693.44	967.05	1,063.75	1,165.08	1,281.58	1,287.20	1,415.92
48	633.70	697.07	976.95	1,074.64	1,176.63	1,294.30	1,297.10	1,426.80
49	653.50	718.85	1,003.35	1,103.69	1,207.98	1,328.79	1,336.71	1,470.37
50	654.83	720.31	1,009.67	1,110.62	1,212.88	1,334.17	1,338.69	1,472.56
51	672.57	739.84	1,035.47	1,139.01	1,245.14	1,369.66	1,374.17	1,511.59
52	690.31	759.35	1,061.28	1,167.40	1,279.01	1,406.92	1,412.88	1,554.17
53	708.05	778.86	1,090.30	1,199.34	1,311.27	1,442.40	1,448.37	1,593.20
54	727.40	800.15	1,119.34	1,231.27	1,345.14	1,479.65	1,483.85	1,632.23
55	727.89	800.67	1,118.61	1,230.47	1,347.05	1,481.76	1,484.13	1,632.54
56	753.09	828.40	1,153.27	1,268.60	1,388.02	1,526.83	1,534.54	1,687.99
57	770.42	847.47	1,181.63	1,299.79	1,422.67	1,564.95	1,566.05	1,722.65
58	789.33	868.26	1,209.98	1,330.98	1,455.76	1,601.34	1,603.86	1,764.24
59	808.23	889.06	1,241.49	1,365.65	1,488.85	1,637.74	1,641.68	1,805.84
60	803.77	884.15	1,235.41	1,358.94	1,479.44	1,627.37	1,628.90	1,791.80
61	829.70	912.67	1,268.96	1,395.85	1,522.14	1,674.35	1,674.66	1,842.12
62	848.00	932.81	1,296.41	1,426.05	1,552.65	1,707.90	1,708.21	1,879.03
63	872.41	959.65	1,333.02	1,466.31	1,593.82	1,753.21	1,750.92	1,926.01
64	896.81	986.50	1,369.62	1,506.58	1,631.96	1,795.15	1,790.58	1,969.63
65	878.63	966.50	1,333.29	1,466.62	1,587.67	1,746.43	1,739.71	1,913.68
66	907.87	998.65	1,374.22	1,511.65	1,634.45	1,797.89	1,789.41	1,968.35
67	923.94	1,016.34	1,394.69	1,534.15	1,654.91	1,820.41	1,806.95	1,987.66
68	938.57	1,032.42	1,412.24	1,553.46	1,672.46	1,839.70	1,824.50	2,006.95
69	951.72	1,046.90	1,426.85	1,569.54	1,685.62	1,854.18	1,836.19	2,019.81
70	926.60	1,019.26	1,387.08	1,525.78	1,634.26	1,797.69	1,779.75	1,957.73
71	947.79	1,042.57	1,412.50	1,553.75	1,656.86	1,822.55	1,796.70	1,976.37
72	952.03	1,047.23	1,409.68	1,550.64	1,649.80	1,814.78	1,788.23	1,967.05
73	952.03	1,047.23	1,404.03	1,544.43	1,637.09	1,800.80	1,768.45	1,945.30
74	949.20	1,044.12	1,389.90	1,528.89	1,615.90	1,777.49	1,740.20	1,914.22
75	968.75	1,065.63	1,397.50	1,537.25	1,607.50	1,768.25	1,717.50	1,889.25
76	957.50	1,053.25	1,370.00	1,507.00	1,565.00	1,721.50	1,667.50	1,834.25
77	938.75	1,032.63	1,332.50	1,465.75	1,512.50	1,663.75	1,605.00	1,765.50
78	913.75	1,005.13	1,282.50	1,410.75	1,447.50	1,592.25	1,530.00	1,683.00
79	882.50	970.75	1,225.00	1,347.50	1,368.75	1,505.63	1,437.50	1,581.25
80	860.00	946.00	1,170.00	1,287.00	1,290.00	1,419.00	1,342.50	1,476.75
81	815.00	896.50	1,087.50	1,196.25	1,181.25	1,299.38	1,215.00	1,336.50
82	760.00	836.00	990.00	1,089.00	1,053.75	1,159.13	1,070.00	1,177.00
83	697.50	767.25	877.50	965.25	910.00	1,001.00	905.00	995.50
84	627.50	690.25	755.00	830.50	751.25	826.38	720.00	792.00
85	555.00	610.50	590.00	649.00	520.00	572.00	447.50	492.25

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	781.70	875.50	997.91	1,117.66	1,149.26	1,287.17	1,255.70	1,406.39
30	804.98	901.58	1,032.84	1,156.78	1,189.18	1,331.88	1,297.29	1,452.96
31	834.93	935.11	1,067.77	1,195.90	1,227.44	1,374.72	1,340.53	1,501.39
32	861.54	964.91	1,097.70	1,229.43	1,270.68	1,423.16	1,387.10	1,553.55
33	881.50	987.27	1,127.65	1,262.96	1,298.95	1,454.82	1,418.70	1,588.94
34	899.79	1,007.76	1,147.61	1,285.31	1,327.23	1,486.49	1,448.63	1,622.47
35	919.75	1,030.11	1,177.54	1,318.84	1,357.16	1,520.02	1,480.24	1,657.87
36	939.70	1,052.47	1,197.50	1,341.19	1,383.77	1,549.82	1,510.17	1,691.40
37	958.00	1,072.96	1,222.44	1,369.14	1,412.05	1,581.49	1,541.77	1,726.79
38	977.95	1,095.31	1,247.40	1,397.08	1,440.33	1,613.16	1,573.38	1,762.18
39	996.25	1,115.80	1,272.34	1,425.02	1,470.26	1,646.69	1,603.31	1,795.71
40	1,006.66	1,127.45	1,287.20	1,441.66	1,485.23	1,663.45	1,620.55	1,815.01
41	1,024.81	1,147.78	1,311.95	1,469.38	1,511.63	1,693.02	1,650.25	1,848.28
42	1,042.96	1,168.11	1,331.75	1,491.56	1,539.69	1,724.45	1,679.96	1,881.55
43	1,061.11	1,188.44	1,361.46	1,524.83	1,564.44	1,752.17	1,708.01	1,912.97
44	1,079.27	1,208.78	1,381.26	1,547.01	1,589.19	1,779.89	1,734.41	1,942.54
45	1,094.11	1,225.41	1,396.12	1,563.64	1,613.95	1,807.62	1,760.81	1,972.11
46	1,110.62	1,243.89	1,420.87	1,591.37	1,637.05	1,833.49	1,785.58	1,999.84
47	1,137.03	1,273.46	1,450.57	1,624.64	1,676.65	1,877.85	1,826.82	2,046.05
48	1,146.92	1,284.55	1,465.42	1,641.27	1,689.86	1,892.64	1,843.33	2,064.53
49	1,178.28	1,319.67	1,505.03	1,685.63	1,736.06	1,944.39	1,894.49	2,121.83
50	1,183.86	1,325.91	1,514.49	1,696.23	1,743.52	1,952.74	1,901.58	2,129.77
51	1,216.11	1,362.04	1,553.20	1,739.58	1,790.30	2,005.13	1,951.58	2,185.77
52	1,246.76	1,396.36	1,591.90	1,782.94	1,837.06	2,057.51	2,003.20	2,243.57
53	1,279.01	1,432.49	1,635.46	1,831.71	1,885.45	2,111.70	2,054.81	2,301.38
54	1,312.89	1,470.43	1,679.01	1,880.48	1,932.23	2,164.09	2,106.42	2,359.18
55	1,315.54	1,473.41	1,677.91	1,879.26	1,934.71	2,166.88	2,109.59	2,362.75
56	1,356.51	1,519.29	1,729.90	1,937.49	1,997.73	2,237.46	2,175.77	2,436.86
57	1,391.16	1,558.11	1,772.44	1,985.13	2,045.00	2,290.40	2,227.76	2,495.09
58	1,425.83	1,596.93	1,814.98	2,032.77	2,092.26	2,343.34	2,278.18	2,551.55
59	1,458.92	1,633.98	1,862.25	2,085.71	2,141.10	2,398.04	2,328.59	2,608.02
60	1,451.98	1,626.22	1,853.10	2,075.48	2,129.16	2,384.66	2,315.24	2,593.06
61	1,496.21	1,675.75	1,903.43	2,131.85	2,190.17	2,452.99	2,380.82	2,666.52
62	1,529.76	1,713.33	1,944.61	2,177.97	2,235.93	2,504.24	2,429.63	2,721.18
63	1,572.47	1,761.16	1,999.52	2,239.46	2,293.88	2,569.15	2,492.16	2,791.22
64	1,615.17	1,808.99	2,054.42	2,300.96	2,353.36	2,635.77	2,553.17	2,859.54
65	1,580.36	1,770.00	1,999.93	2,239.92	2,289.40	2,564.12	2,480.91	2,778.62
66	1,631.52	1,827.30	2,061.34	2,308.69	2,358.11	2,641.08	2,552.55	2,858.85
67	1,659.30	1,858.41	2,092.03	2,343.08	2,390.27	2,677.10	2,584.71	2,894.87
68	1,682.69	1,884.61	2,118.35	2,372.55	2,416.59	2,706.57	2,609.56	2,922.71
69	1,703.16	1,907.54	2,140.28	2,397.11	2,437.05	2,729.50	2,628.57	2,943.99
70	1,659.69	1,858.85	2,080.61	2,330.29	2,365.94	2,649.85	2,548.15	2,853.93
71	1,693.59	1,896.82	2,118.75	2,373.00	2,399.84	2,687.82	2,579.23	2,888.73
72	1,697.83	1,901.56	2,114.51	2,368.25	2,392.78	2,679.91	2,567.93	2,876.08
73	1,696.41	1,899.98	2,106.04	2,358.76	2,377.24	2,662.51	2,545.33	2,850.76
74	1,685.11	1,887.33	2,084.85	2,335.03	2,347.58	2,629.28	2,508.60	2,809.63
75	1,713.75	1,919.40	2,096.25	2,347.80	2,343.75	2,625.00	2,490.00	2,788.80
76	1,687.50	1,890.00	2,055.00	2,301.60	2,286.25	2,560.60	2,421.25	2,711.80
77	1,650.00	1,848.00	1,998.75	2,238.60	2,212.50	2,478.00	2,336.25	2,616.60
78	1,601.25	1,793.40	1,923.75	2,154.60	2,122.50	2,377.20	2,232.50	2,500.40
79	1,541.25	1,726.20	1,837.50	2,058.00	2,013.75	2,255.40	2,108.75	2,361.80
80	1,490.00	1,668.80	1,755.00	1,965.60	1,906.25	2,135.00	1,980.00	2,217.60
81	1,402.50	1,570.80	1,631.25	1,827.00	1,752.50	1,962.80	1,803.75	2,020.20
82	1,300.00	1,456.00	1,485.00	1,663.20	1,573.75	1,762.60	1,603.75	1,796.20
83	1,180.00	1,321.60	1,316.25	1,474.20	1,371.25	1,535.80	1,373.75	1,538.60
84	1,045.00	1,170.40	1,132.50	1,268.40	1,145.00	1,282.40	1,120.00	1,254.40
85	891.25	998.20	885.00	991.20	825.00	924.00	748.75	838.60

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	1,209.13	1,354.23	1,473.59	1,650.41	1,663.19	1,862.77	1,821.19	2,039.73
30	1,250.72	1,400.80	1,523.48	1,706.30	1,721.40	1,927.97	1,882.73	2,108.66
31	1,292.30	1,447.37	1,573.38	1,762.18	1,779.62	1,993.16	1,944.27	2,177.58
32	1,335.54	1,495.80	1,626.60	1,821.79	1,829.51	2,049.05	2,010.80	2,252.09
33	1,363.81	1,527.47	1,661.52	1,860.91	1,879.41	2,104.93	2,054.03	2,300.52
34	1,395.41	1,562.86	1,699.78	1,903.75	1,912.67	2,142.19	2,102.27	2,354.54
35	1,423.69	1,594.53	1,736.37	1,944.73	1,962.56	2,198.07	2,145.52	2,402.97
36	1,453.63	1,628.06	1,771.30	1,983.85	1,995.83	2,235.32	2,188.75	2,451.41
37	1,485.23	1,663.45	1,809.55	2,026.69	2,037.41	2,281.89	2,235.32	2,503.56
38	1,513.51	1,695.12	1,844.48	2,065.81	2,078.99	2,328.46	2,280.23	2,553.86
39	1,543.44	1,728.65	1,881.06	2,106.79	2,120.56	2,375.03	2,325.14	2,604.15
40	1,557.84	1,744.78	1,901.09	2,129.22	2,145.33	2,402.76	2,349.96	2,631.95
41	1,587.55	1,778.05	1,935.75	2,168.03	2,186.58	2,448.97	2,394.51	2,681.85
42	1,615.59	1,809.47	1,970.40	2,206.85	2,219.59	2,485.94	2,435.77	2,728.06
43	1,643.65	1,840.89	2,003.41	2,243.81	2,269.09	2,541.39	2,477.03	2,774.27
44	1,670.05	1,870.46	2,036.41	2,280.78	2,302.10	2,578.35	2,516.63	2,818.63
45	1,694.80	1,898.18	2,066.11	2,314.05	2,326.86	2,606.07	2,554.59	2,861.14
46	1,719.57	1,925.91	2,095.82	2,347.32	2,368.11	2,652.28	2,592.54	2,903.65
47	1,759.17	1,970.27	2,143.67	2,400.92	2,417.62	2,707.73	2,648.65	2,966.49
48	1,775.67	1,988.75	2,165.13	2,424.94	2,442.37	2,735.45	2,675.06	2,996.06
49	1,825.18	2,044.20	2,226.19	2,493.33	2,508.38	2,809.39	2,747.67	3,077.39
50	1,832.23	2,052.09	2,233.83	2,501.89	2,524.15	2,827.05	2,758.02	3,088.98
51	1,880.62	2,106.29	2,293.51	2,568.73	2,588.67	2,899.30	2,832.21	3,172.07
52	1,930.61	2,162.28	2,354.80	2,637.37	2,653.18	2,971.56	2,908.01	3,256.98
53	1,980.61	2,218.28	2,416.09	2,706.02	2,725.76	3,052.85	2,983.82	3,341.88
54	2,033.84	2,277.90	2,478.99	2,776.47	2,798.34	3,134.14	3,058.01	3,424.97
55	2,035.55	2,279.81	2,481.41	2,779.18	2,796.51	3,132.09	3,062.77	3,430.30
56	2,103.29	2,355.69	2,563.34	2,870.94	2,883.17	3,229.14	3,160.46	3,539.71
57	2,155.28	2,413.92	2,624.79	2,939.76	2,954.06	3,308.55	3,237.65	3,626.17
58	2,207.28	2,472.15	2,689.38	3,012.10	3,024.96	3,387.96	3,313.27	3,710.87
59	2,259.27	2,530.38	2,752.40	3,082.69	3,103.74	3,476.18	3,388.90	3,795.57
60	2,251.18	2,521.32	2,739.24	3,067.95	3,088.51	3,459.13	3,372.19	3,776.85
61	2,318.29	2,596.48	2,821.60	3,160.19	3,172.39	3,553.08	3,469.80	3,886.18
62	2,370.15	2,654.56	2,882.61	3,228.52	3,241.03	3,629.95	3,541.49	3,966.46
63	2,438.77	2,731.43	2,964.96	3,320.76	3,332.54	3,732.44	3,637.57	4,074.08
64	2,504.36	2,804.88	3,045.80	3,411.30	3,424.05	3,834.93	3,730.61	4,178.28
65	2,450.21	2,744.23	2,973.59	3,330.41	3,333.22	3,733.20	3,632.92	4,068.86
66	2,532.08	2,835.92	3,070.07	3,438.48	3,435.56	3,847.82	3,741.10	4,190.03
67	2,574.47	2,883.41	3,116.85	3,490.87	3,486.72	3,905.13	3,795.19	4,250.61
68	2,612.48	2,925.98	3,160.71	3,539.99	3,530.58	3,954.25	3,837.59	4,298.10
69	2,646.11	2,963.64	3,197.25	3,580.93	3,567.13	3,995.18	3,872.67	4,337.39
70	2,580.64	2,890.31	3,113.15	3,486.73	3,467.69	3,883.81	3,762.90	4,214.45
71	2,631.49	2,947.27	3,172.48	3,553.17	3,531.25	3,955.00	3,819.40	4,277.73
72	2,642.79	2,959.92	3,176.71	3,557.92	3,524.19	3,947.09	3,812.34	4,269.82
73	2,639.96	2,956.76	3,169.65	3,550.01	3,510.06	3,931.27	3,788.33	4,242.92
74	2,625.84	2,940.94	3,147.05	3,524.70	3,474.75	3,891.72	3,745.95	4,195.46
75	2,676.25	2,997.40	3,186.25	3,568.60	3,493.75	3,913.00	3,750.00	4,200.00
76	2,638.75	2,955.40	3,130.00	3,505.60	3,425.00	3,836.00	3,662.50	4,102.00
77	2,583.75	2,893.80	3,053.75	3,420.20	3,331.25	3,731.00	3,550.00	3,976.00
78	2,511.25	2,812.60	2,958.75	3,313.80	3,206.25	3,591.00	3,411.25	3,820.60
79	2,420.00	2,710.40	2,838.75	3,179.40	3,062.50	3,430.00	3,245.00	3,634.40
80	2,347.50	2,629.20	2,732.50	3,060.40	2,925.00	3,276.00	3,080.00	3,449.60
81	2,215.00	2,480.80	2,560.00	2,867.20	2,718.75	3,045.00	2,842.50	3,183.60
82	2,060.00	2,307.20	2,356.25	2,639.00	2,475.00	2,772.00	2,566.25	2,874.20
83	1,878.75	2,104.20	2,122.50	2,377.20	2,193.75	2,457.00	2,251.25	2,521.40
84	1,675.00	1,876.00	1,861.25	2,084.60	1,887.50	2,114.00	1,898.75	2,126.60
85	1,451.25	1,625.40	1,538.75	1,723.40	1,475.00	1,652.00	1,412.50	1,582.00

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,806.23	2,059.09	2,162.14	2,464.85	2,418.28	2,756.83	2,947.17	3,359.78
30	1,866.10	2,127.35	2,245.31	2,559.64	2,501.43	2,851.63	3,046.96	3,473.53
31	1,929.30	2,199.40	2,303.52	2,626.01	2,584.60	2,946.44	3,146.75	3,587.30
32	1,992.50	2,271.45	2,378.36	2,711.33	2,671.08	3,045.03	3,253.19	3,708.65
33	2,035.74	2,320.75	2,436.57	2,777.69	2,727.63	3,109.50	3,323.05	3,788.27
34	2,080.64	2,371.94	2,494.78	2,844.06	2,790.83	3,181.54	3,399.56	3,875.50
35	2,123.89	2,421.24	2,544.68	2,900.93	2,847.38	3,246.01	3,472.74	3,958.92
36	2,168.80	2,472.43	2,594.57	2,957.81	2,907.25	3,314.27	3,542.60	4,038.55
37	2,212.05	2,521.73	2,652.78	3,024.18	2,970.46	3,386.32	3,619.10	4,125.77
38	2,256.95	2,572.93	2,702.68	3,081.06	3,027.00	3,450.79	3,688.96	4,205.41
39	2,300.19	2,622.22	2,760.89	3,147.42	3,086.88	3,519.04	3,762.14	4,288.83
40	2,325.21	2,650.73	2,788.93	3,179.37	3,115.67	3,551.87	3,802.18	4,334.48
41	2,368.11	2,699.65	2,838.43	3,235.81	3,175.08	3,619.60	3,871.49	4,413.50
42	2,407.71	2,744.80	2,896.19	3,301.66	3,231.20	3,683.55	3,940.80	4,492.51
43	2,450.62	2,793.72	2,937.45	3,348.69	3,287.30	3,747.52	4,006.81	4,567.77
44	2,488.58	2,836.98	2,978.70	3,395.73	3,340.11	3,807.72	4,072.82	4,643.02
45	2,528.18	2,882.13	3,028.21	3,452.16	3,389.62	3,864.16	4,132.23	4,710.74
46	2,564.49	2,923.52	3,069.47	3,499.20	3,439.12	3,920.60	4,191.64	4,778.47
47	2,623.90	2,991.24	3,151.98	3,593.25	3,518.33	4,010.91	4,287.36	4,887.58
48	2,648.65	3,019.47	3,168.48	3,612.07	3,551.34	4,048.53	4,330.26	4,936.49
49	2,721.27	3,102.24	3,267.50	3,724.95	3,650.35	4,161.41	4,452.38	5,075.71
50	2,732.22	3,114.72	3,274.14	3,732.51	3,664.45	4,177.48	4,467.67	5,093.14
51	2,803.18	3,195.62	3,362.85	3,833.65	3,761.22	4,287.80	4,587.02	5,229.20
52	2,878.98	3,282.04	3,451.55	3,934.78	3,861.23	4,401.80	4,709.60	5,368.94
53	2,954.79	3,368.46	3,540.26	4,035.90	3,961.22	4,515.79	4,832.17	5,508.68
54	3,028.98	3,453.03	3,637.03	4,146.23	4,067.68	4,637.15	4,957.98	5,652.10
55	3,034.42	3,459.23	3,639.41	4,148.92	4,071.09	4,641.04	4,962.83	5,657.62
56	3,133.67	3,572.39	3,765.45	4,292.60	4,206.59	4,795.50	5,126.68	5,844.41
57	3,212.44	3,662.20	3,852.10	4,391.40	4,310.57	4,914.05	5,249.57	5,984.51
58	3,289.64	3,750.19	3,946.63	4,499.16	4,414.56	5,032.59	5,378.76	6,131.78
59	3,368.42	3,840.00	4,041.16	4,606.93	4,518.53	5,151.13	5,504.80	6,275.47
60	3,355.41	3,825.17	4,018.87	4,581.51	4,502.35	5,132.68	5,478.47	6,245.46
61	3,457.60	3,941.67	4,148.51	4,729.30	4,636.57	5,285.69	5,643.19	6,433.25
62	3,535.39	4,030.34	4,240.02	4,833.63	4,740.28	5,403.93	5,765.21	6,572.34
63	3,637.57	4,146.83	4,362.04	4,972.73	4,877.55	5,560.40	5,929.93	6,760.12
64	3,739.76	4,263.33	4,484.05	5,111.82	5,008.72	5,709.94	6,091.60	6,944.43
65	3,666.54	4,179.86	4,393.12	5,008.17	4,900.41	5,586.47	5,947.16	6,779.77
66	3,792.27	4,323.19	4,539.32	5,174.82	5,064.15	5,773.13	6,140.14	6,999.76
67	3,860.98	4,401.51	4,619.72	5,266.48	5,148.95	5,869.80	6,233.70	7,106.42
68	3,920.92	4,469.85	4,692.82	5,349.82	5,224.97	5,956.46	6,321.42	7,206.42
69	3,973.55	4,529.84	4,758.60	5,424.82	5,292.21	6,033.13	6,394.52	7,289.74
70	3,881.55	4,424.97	4,633.00	5,281.62	5,161.28	5,883.85	6,226.30	7,097.98
71	3,967.71	4,523.20	4,738.94	5,402.39	5,262.98	5,999.79	6,344.95	7,233.24
72	3,987.49	4,545.74	4,760.13	5,426.54	5,285.58	6,025.56	6,353.43	7,242.90
73	3,991.73	4,550.57	4,760.13	5,426.54	5,279.93	6,019.11	6,339.30	7,226.80
74	3,980.43	4,537.68	4,746.00	5,410.44	5,251.68	5,986.91	6,294.10	7,175.27
75	4,087.50	4,659.75	4,843.75	5,521.88	5,352.50	6,101.85	6,372.50	7,264.65
76	4,040.00	4,605.60	4,787.50	5,457.75	5,277.50	6,016.35	6,260.00	7,136.40
77	3,968.75	4,524.38	4,693.75	5,350.88	5,167.50	5,890.95	6,107.50	6,962.55
78	3,871.25	4,413.23	4,568.75	5,208.38	5,022.50	5,725.65	5,917.50	6,745.95
79	3,747.50	4,272.15	4,412.50	5,030.25	4,840.00	5,517.60	5,677.50	6,472.35
80	3,662.50	4,175.25	4,300.00	4,902.00	4,695.00	5,352.30	5,465.00	6,230.10
81	3,480.00	3,967.20	4,075.00	4,645.50	4,430.00	5,050.20	5,120.00	5,836.80
82	3,263.75	3,720.68	3,800.00	4,332.00	4,120.00	4,696.80	4,712.50	5,372.25
83	3,010.00	3,431.40	3,487.50	3,975.75	3,757.50	4,283.55	4,245.00	4,839.30
84	2,721.25	3,102.23	3,137.50	3,576.75	3,350.00	3,819.00	3,722.50	4,243.65
85	2,458.75	2,802.98	2,775.00	3,163.50	2,902.50	3,308.85	3,077.50	3,508.35

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	18.29	20.13	27.44	30.19
30	19.96	21.96	28.68	31.56
31	22.03	24.24	31.19	34.31
32	22.87	25.16	32.85	36.13
33	24.94	27.44	35.76	39.35
34	24.54	26.98	36.18	39.80
35	27.03	29.72	38.25	42.08
36	28.28	31.11	41.99	46.20
37	29.94	32.93	44.50	48.94
38	31.60	34.77	47.40	52.15
39	33.26	36.60	50.73	55.80
40	35.06	38.57	53.63	59.00
41	37.55	41.29	57.76	63.54
42	40.02	44.01	61.89	68.09
43	42.91	47.19	66.42	73.06
44	44.55	49.02	70.14	77.16
45	48.26	53.10	75.50	83.06
46	50.75	55.82	80.04	88.04
47	54.86	60.36	85.40	93.94
48	58.17	63.99	91.17	100.30
49	60.24	66.26	99.02	108.92
50	62.90	69.19	102.43	112.67
51	66.13	72.75	110.08	121.09
52	71.37	78.51	118.55	130.41
53	75.41	82.94	127.82	140.61
54	80.25	88.27	136.69	150.36
55	82.72	90.99	143.37	157.71
56	89.02	97.92	156.37	172.01
57	94.92	104.42	167.39	184.13
58	101.62	111.78	180.80	198.87
59	109.10	120.01	194.18	213.60
60	112.11	123.32	202.47	222.71
61	121.26	133.39	220.39	242.43
62	129.64	142.61	238.69	262.57
63	140.32	154.35	259.66	285.62
64	151.37	166.51	282.16	310.38
65	158.62	174.49	295.32	324.84
66	175.07	192.58	325.65	358.21
67	187.13	205.84	351.60	386.75
68	201.39	221.52	380.10	418.12
69	214.90	236.40	411.54	452.70
70	224.59	247.05	431.16	474.28
71	247.54	272.30	476.01	523.62
72	264.85	291.34	516.27	567.90
73	284.62	313.09	557.24	612.96
74	306.16	336.77	602.44	662.68
75	356.88	392.57	680.63	748.69
76	382.50	420.75	736.56	810.22
77	408.44	449.28	793.75	873.13
78	433.13	476.44	852.50	937.75
79	459.38	505.32	914.38	1,005.82
80	505.63	556.19	1,000.63	1,100.69
81	535.94	589.53	1,072.19	1,179.41
82	567.81	624.59	1,146.56	1,261.22
83	599.06	658.97	1,221.88	1,344.07
84	630.31	693.34	1,299.69	1,429.66
85	752.81	828.09	1,515.31	1,666.84

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	10.39	11.43	36.60	40.25	52.81	58.09	54.89	60.38
30	11.23	12.35	39.92	43.91	54.47	59.91	57.39	63.13
31	10.82	11.89	44.08	48.49	57.80	63.58	62.37	68.62
32	10.39	11.43	45.75	50.32	61.54	67.70	65.71	72.28
33	11.64	12.81	49.90	54.89	65.71	72.28	71.51	78.68
34	11.64	12.81	49.07	53.99	70.26	77.29	72.36	79.59
35	13.31	14.64	54.06	59.46	73.60	80.96	76.51	84.16
36	13.72	15.09	56.55	62.20	79.01	86.91	84.00	92.40
37	14.14	15.55	59.87	65.87	84.82	93.31	88.98	97.89
38	14.97	16.48	63.21	69.52	88.15	96.97	94.80	104.29
39	16.22	17.84	66.53	73.18	94.80	104.29	101.46	111.60
40	17.33	19.07	70.14	77.16	100.25	110.28	107.27	118.00
41	17.33	19.07	75.09	82.61	105.20	115.73	115.52	127.07
42	19.39	21.33	80.04	88.04	113.87	125.26	123.77	136.15
43	20.22	22.24	85.81	94.40	121.71	133.88	132.85	146.13
44	21.46	23.60	89.12	98.03	127.47	140.23	140.27	154.30
45	21.46	23.60	96.55	106.20	136.97	150.68	151.01	166.10
46	23.51	25.86	101.49	111.65	146.05	160.65	160.08	176.09
47	24.35	26.77	109.75	120.72	154.72	170.19	170.81	187.89
48	24.35	26.77	116.35	127.98	164.21	180.63	182.36	200.59
49	27.64	30.40	120.47	132.53	174.93	192.42	198.03	217.83
50	26.61	29.27	125.81	138.39	182.65	200.93	204.83	225.32
51	28.23	31.06	132.26	145.48	195.55	215.12	220.16	242.17
52	30.25	33.27	142.74	157.01	208.46	229.31	237.09	260.81
53	31.85	35.04	150.81	165.90	222.98	245.27	255.65	281.21
54	33.87	37.26	160.49	176.54	237.49	261.25	273.39	300.73
55	34.67	38.13	165.43	181.98	248.15	272.97	286.75	315.42
56	37.42	41.17	178.03	195.84	267.45	294.19	312.74	344.01
57	38.21	42.02	189.85	208.83	287.93	316.71	334.80	368.28
58	39.77	43.76	203.24	223.57	308.02	338.82	361.58	397.75
59	42.54	46.80	218.21	240.03	330.47	363.51	388.37	427.20
60	43.47	47.82	224.20	246.63	343.54	377.91	404.94	445.44
61	45.76	50.33	242.50	266.76	372.15	409.37	440.78	484.87
62	48.42	53.27	259.29	285.21	400.37	440.40	477.39	525.13
63	51.48	56.63	280.63	308.70	433.92	477.31	519.33	571.26
64	55.29	60.82	302.76	333.03	471.29	518.42	564.32	620.75
65	58.48	64.33	317.24	348.97	495.24	544.76	590.62	649.69
66	62.86	69.16	350.14	385.16	544.94	599.43	651.30	716.44
67	66.15	72.77	374.26	411.68	586.97	645.67	703.19	773.52
68	70.17	77.19	402.77	443.05	633.38	696.73	760.21	836.23
69	75.30	82.82	429.81	472.79	683.82	752.20	823.07	905.38
70	75.92	83.52	449.18	494.09	713.31	784.65	862.34	948.57
71	83.34	91.68	495.09	544.59	787.82	866.61	952.03	1,047.23
72	88.99	97.89	529.69	582.66	850.33	935.36	1,032.54	1,135.80
73	93.58	102.93	569.24	626.17	918.48	1,010.32	1,114.46	1,225.91
74	98.52	108.38	612.32	673.56	990.51	1,089.57	1,204.86	1,325.35
75	114.06	125.47	713.75	785.13	1,138.75	1,252.63	1,361.25	1,497.38
76	120.63	132.69	765.00	841.50	1,226.56	1,349.22	1,473.13	1,620.44
77	126.56	139.22	816.88	898.57	1,318.44	1,450.28	1,587.50	1,746.25
78	132.50	145.75	866.25	952.88	1,410.94	1,552.03	1,705.00	1,875.50
79	137.50	151.25	918.75	1,010.63	1,508.13	1,658.94	1,828.75	2,011.63
80	149.69	164.66	1,011.25	1,112.38	1,655.31	1,820.84	2,001.25	2,201.38
81	157.19	172.91	1,071.88	1,179.07	1,770.00	1,947.00	2,144.38	2,358.82
82	162.81	179.09	1,135.63	1,249.19	1,888.44	2,077.28	2,293.13	2,522.44
83	170.00	187.00	1,198.13	1,317.94	2,008.44	2,209.28	2,443.75	2,688.13
84	176.88	194.57	1,260.63	1,386.69	2,132.50	2,345.75	2,599.38	2,859.32
85	207.50	228.25	1,505.63	1,656.19	2,525.63	2,778.19	3,030.63	3,333.69

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	27.03	30.27	54.89	61.47	69.44	77.77	83.17	93.14
30	28.28	31.67	59.87	67.06	74.43	83.36	87.32	97.81
31	31.19	34.93	66.11	74.05	78.58	88.01	93.56	104.78
32	31.60	35.39	68.60	76.84	84.41	94.54	98.97	110.85
33	33.68	37.72	74.85	83.82	89.40	100.13	106.03	118.75
34	36.18	40.52	73.60	82.42	93.56	104.78	112.68	126.21
35	39.10	43.79	81.08	90.81	101.04	113.17	119.75	134.12
36	40.75	45.66	84.82	95.00	104.78	117.35	125.99	141.11
37	43.25	48.43	89.82	100.59	112.28	125.75	135.97	152.28
38	45.75	51.24	94.80	106.18	118.93	133.21	143.87	161.15
39	48.64	54.48	99.79	111.77	125.99	141.11	152.60	170.91
40	50.34	56.39	105.20	117.83	133.26	149.25	160.90	180.22
41	53.22	59.60	112.63	126.14	140.68	157.56	172.87	193.61
42	54.86	61.45	120.06	134.47	149.35	167.29	184.41	206.55
43	58.59	65.63	128.73	144.17	158.84	177.89	194.32	217.64
44	63.12	70.69	133.67	149.71	167.92	188.07	208.34	233.34
45	65.60	73.47	144.81	162.19	178.23	199.61	221.97	248.61
46	70.14	78.57	152.24	170.50	189.78	212.55	235.98	264.30
47	73.85	82.71	164.61	184.37	201.34	225.49	252.89	283.25
48	78.80	88.26	174.52	195.46	214.54	240.28	268.59	300.81
49	81.69	91.51	180.71	202.40	227.74	255.06	287.55	322.06
50	85.08	95.29	188.71	211.35	237.09	265.54	301.60	337.80
51	89.92	100.71	198.38	222.19	252.01	282.25	322.58	361.28
52	93.15	104.32	214.11	239.81	268.95	301.22	344.35	385.69
53	99.20	111.11	226.21	253.35	286.29	320.66	368.54	412.78
54	104.84	117.42	240.71	269.61	304.84	341.41	394.35	441.69
55	108.32	121.32	248.15	277.93	317.06	355.11	414.35	464.08
56	113.83	127.49	267.05	299.11	343.07	384.24	448.63	502.46
57	120.53	135.01	284.77	318.95	365.52	409.38	480.53	538.19
58	129.20	144.69	304.86	341.46	389.95	436.75	517.95	580.10
59	135.88	152.19	327.31	366.59	417.51	467.61	556.15	622.89
60	139.17	155.87	336.31	376.68	433.92	486.00	581.47	651.25
61	148.32	166.12	363.76	407.42	469.38	525.70	631.80	707.62
62	158.24	177.23	388.92	435.59	502.16	562.43	681.76	763.57
63	168.54	188.77	420.95	471.47	544.87	610.26	740.48	829.35
64	180.35	201.99	454.13	508.62	589.87	660.65	806.83	903.64
65	191.16	214.09	475.86	532.98	619.50	693.84	844.64	945.99
66	207.60	232.51	525.20	588.22	680.16	761.78	931.99	1,043.84
67	221.12	247.65	561.38	628.75	731.33	819.09	1,007.63	1,128.55
68	235.01	263.21	604.14	676.64	787.98	882.54	1,088.41	1,219.04
69	249.27	279.19	644.72	722.08	849.02	950.91	1,177.22	1,318.49
70	257.79	288.73	673.76	754.61	884.58	990.73	1,229.23	1,376.74
71	282.15	316.00	742.62	831.74	976.39	1,093.56	1,358.83	1,521.88
72	299.80	335.78	794.54	889.89	1,052.66	1,178.99	1,468.65	1,644.88
73	319.94	358.33	853.86	956.33	1,136.00	1,272.32	1,586.59	1,776.98
74	340.41	381.26	918.48	1,028.70	1,221.11	1,367.65	1,710.89	1,916.20
75	392.81	439.95	1,070.63	1,199.11	1,402.81	1,571.15	1,958.13	2,193.11
76	417.81	467.95	1,147.50	1,285.20	1,510.63	1,691.91	2,112.81	2,366.35
77	442.19	495.25	1,225.31	1,372.35	1,620.63	1,815.11	2,270.31	2,542.75
78	466.25	522.20	1,299.38	1,455.31	1,733.44	1,941.45	2,432.81	2,724.75
79	490.00	548.80	1,378.13	1,543.51	1,850.31	2,072.35	2,602.81	2,915.15
80	531.87	595.69	1,516.88	1,698.91	2,026.88	2,270.11	2,852.50	3,194.80
81	560.31	627.55	1,607.81	1,800.75	2,166.25	2,426.20	3,049.69	3,415.65
82	588.13	658.71	1,703.44	1,907.85	2,307.50	2,584.40	3,253.13	3,643.51
83	613.44	687.05	1,797.19	2,012.85	2,450.94	2,745.05	3,463.13	3,878.71
84	637.81	714.35	1,890.94	2,117.85	2,596.56	2,908.15	3,676.25	4,117.40
85	754.69	845.25	2,258.44	2,529.45	3,075.63	3,444.71	4,330.94	4,850.65

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	35.33	39.58	59.05	66.15	91.47	102.45	111.03	124.34
30	37.43	41.93	62.79	70.32	99.79	111.77	116.83	130.86
31	39.92	44.71	66.94	74.97	110.18	123.41	123.49	138.31
32	41.17	46.11	70.26	78.70	114.35	128.07	132.23	148.11
33	43.25	48.43	74.01	82.91	124.74	139.71	138.89	155.56
34	46.99	52.62	78.58	88.01	122.67	137.38	149.28	167.19
35	48.64	54.48	83.57	93.60	135.13	151.35	157.59	176.50
36	50.73	56.83	88.15	98.73	141.37	158.34	167.15	187.23
37	54.89	61.47	93.56	104.78	149.69	167.65	177.55	198.85
38	58.21	65.20	98.13	109.90	158.00	176.96	187.53	210.03
39	60.71	68.01	103.53	115.95	166.32	186.28	198.76	222.62
40	62.30	69.78	109.32	122.45	175.33	196.38	209.58	234.73
41	66.42	74.39	115.11	128.92	187.72	210.24	223.19	249.98
42	70.14	78.57	122.53	137.23	200.08	224.10	235.58	263.84
43	74.67	83.63	129.13	144.63	214.54	240.28	250.84	280.94
44	78.80	88.26	137.38	153.87	222.78	249.52	266.52	298.51
45	82.52	92.41	143.98	161.26	241.34	270.31	282.60	316.52
46	87.47	97.96	152.24	170.50	253.73	284.18	300.75	336.85
47	92.00	103.04	162.13	181.59	274.35	307.27	318.09	356.26
48	96.96	108.59	170.81	191.31	290.86	325.76	339.13	379.84
49	101.49	113.69	181.12	202.85	301.18	337.33	361.40	404.77
50	106.85	119.67	186.69	209.10	314.51	352.25	374.99	420.01
51	111.68	125.09	197.99	221.74	330.64	370.32	398.78	446.63
52	116.93	130.98	208.87	233.95	356.84	399.67	424.59	475.54
53	122.58	137.29	220.56	247.03	377.01	422.25	452.41	506.72
54	130.24	145.87	233.87	261.93	401.20	449.35	481.04	538.76
55	133.13	149.12	240.27	269.11	413.58	463.21	500.23	560.26
56	142.59	159.71	257.60	288.52	445.09	498.50	538.04	602.61
57	149.67	167.63	272.17	304.83	474.61	531.57	573.88	642.74
58	158.34	177.35	289.11	323.81	508.11	569.09	613.26	686.85
59	167.39	187.48	306.04	342.76	545.51	610.98	653.83	732.29
60	171.58	192.19	314.96	352.76	560.52	627.78	678.71	760.15
61	182.64	204.56	337.44	377.94	606.27	679.03	732.85	820.81
62	193.70	216.94	359.19	402.30	648.21	725.99	785.10	879.30
63	206.67	231.48	385.11	431.34	701.59	785.78	849.90	951.90
64	220.77	247.27	414.85	464.63	756.87	847.70	919.31	1,029.63
65	232.09	259.94	436.39	488.77	793.11	888.29	966.70	1,082.71
66	253.65	284.10	475.13	532.15	875.34	980.38	1,059.91	1,187.09
67	269.73	302.11	506.57	567.36	935.64	1,047.92	1,138.49	1,275.10
68	285.82	320.12	540.56	605.42	1,006.91	1,127.74	1,224.00	1,370.89
69	303.36	339.77	576.74	645.96	1,074.52	1,203.47	1,315.74	1,473.63
70	312.51	350.02	595.72	667.21	1,122.94	1,257.69	1,369.77	1,534.14
71	339.70	380.46	651.51	729.70	1,237.70	1,386.23	1,508.55	1,689.58
72	361.95	405.39	695.66	779.15	1,324.22	1,483.14	1,622.96	1,817.72
73	384.55	430.70	743.33	832.53	1,423.10	1,593.88	1,746.56	1,956.15
74	406.80	455.62	791.00	885.92	1,530.80	1,714.49	1,875.45	2,100.50
75	470.62	527.09	913.75	1,023.40	1,784.38	1,998.51	2,159.69	2,418.85
76	499.06	558.95	972.50	1,089.20	1,912.50	2,142.00	2,318.75	2,597.00
77	526.88	590.11	1,032.50	1,156.40	2,042.19	2,287.25	2,480.31	2,777.95
78	553.44	619.85	1,091.88	1,222.91	2,165.63	2,425.51	2,645.94	2,963.45
79	580.00	649.60	1,151.88	1,290.11	2,296.88	2,572.51	2,815.94	3,153.85
80	629.69	705.25	1,254.69	1,405.25	2,528.13	2,831.51	3,082.81	3,452.75
81	661.88	741.31	1,325.00	1,484.00	2,679.69	3,001.25	3,284.06	3,678.15
82	692.50	775.60	1,393.44	1,560.65	2,839.06	3,179.75	3,488.75	3,907.40
83	722.19	808.85	1,459.38	1,634.51	2,995.31	3,354.75	3,693.75	4,137.00
84	749.38	839.31	1,525.63	1,708.71	3,151.56	3,529.75	3,900.94	4,369.05
85	885.63	991.91	1,806.88	2,023.71	3,764.06	4,215.75	4,625.94	5,181.05

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	23.29	26.54	51.97	59.25	70.69	80.60	118.08	134.63
30	23.70	27.02	56.14	64.01	74.85	85.33	125.58	143.16
31	26.19	29.87	54.06	61.63	79.83	91.01	133.89	152.64
32	27.86	31.76	51.97	59.25	82.33	93.86	140.54	160.22
33	30.35	34.59	58.21	66.37	86.49	98.60	148.03	168.75
34	32.01	36.49	58.21	66.37	93.97	107.14	157.18	179.18
35	31.60	36.03	66.53	75.84	97.29	110.91	167.15	190.56
36	33.26	37.93	68.60	78.21	101.46	115.67	176.30	200.98
37	36.18	41.25	70.69	80.60	109.78	125.14	187.11	213.32
38	38.25	43.62	74.85	85.33	116.43	132.72	196.26	223.73
39	39.92	45.50	81.08	92.43	121.42	138.41	207.07	236.06
40	40.85	46.56	86.64	98.77	124.60	142.04	218.66	249.28
41	43.31	49.38	86.64	98.77	132.85	151.46	230.22	262.44
42	45.79	52.21	96.96	110.53	140.27	159.92	245.06	279.38
43	47.86	54.56	101.07	115.22	149.35	170.27	258.27	294.43
44	49.92	56.91	107.27	122.28	157.61	179.66	274.77	313.24
45	53.63	61.15	107.27	122.28	165.03	188.13	287.98	328.29
46	56.11	63.97	117.58	134.04	174.93	199.42	304.47	347.11
47	60.24	68.67	121.71	138.76	184.01	209.76	324.28	369.68
48	63.54	72.44	121.71	138.76	193.91	221.06	341.60	389.44
49	66.01	75.25	138.21	157.56	202.98	231.40	362.24	412.95
50	67.75	77.23	133.07	151.71	213.71	243.63	373.39	425.65
51	70.17	79.99	141.14	160.88	223.39	254.67	395.97	451.40
52	75.01	85.51	151.21	172.38	233.87	266.61	417.73	476.22
53	78.21	89.18	159.28	181.57	245.16	279.48	441.13	502.88
54	81.86	93.32	169.35	193.06	260.48	296.95	467.74	533.22
55	83.89	95.64	173.31	197.56	266.26	303.54	480.53	547.80
56	89.02	101.49	187.10	213.28	285.17	325.10	515.19	587.32
57	93.75	106.87	191.02	217.78	299.35	341.25	544.34	620.54
58	98.48	112.26	198.90	226.75	316.68	361.01	578.21	659.17
59	104.77	119.43	212.69	242.48	334.80	381.67	612.08	697.78
60	106.77	121.71	217.35	247.78	343.17	391.21	629.91	718.10
61	113.24	129.09	228.78	260.80	365.29	416.42	674.90	769.39
62	119.34	136.05	242.13	276.02	387.40	441.63	718.36	818.94
63	127.73	145.62	257.38	293.41	413.32	471.20	770.22	878.05
64	135.36	154.31	276.43	315.14	441.55	503.36	829.70	945.86
65	143.27	163.33	292.39	333.32	464.16	529.13	872.78	994.97
66	154.97	176.66	314.31	358.33	507.29	578.32	950.26	1,083.30
67	165.20	188.33	330.76	377.06	539.46	614.98	1,013.13	1,154.97
68	175.43	199.99	350.87	399.99	571.62	651.65	1,081.11	1,232.46
69	184.94	210.83	376.45	429.15	606.70	691.65	1,153.47	1,314.96
70	189.99	216.59	379.61	432.76	625.04	712.54	1,191.45	1,358.25
71	206.58	235.49	416.69	475.03	679.41	774.54	1,303.04	1,485.46
72	218.24	248.79	444.94	507.23	723.91	825.26	1,391.31	1,586.10
73	232.00	264.48	467.89	533.39	769.11	876.79	1,486.66	1,694.80
74	246.13	280.58	492.61	561.58	813.60	927.50	1,582.00	1,803.48
75	284.38	324.19	570.31	650.15	941.25	1,073.03	1,827.50	2,083.35
76	299.69	341.65	603.12	687.56	998.13	1,137.87	1,945.00	2,217.30
77	316.88	361.24	632.81	721.40	1,053.75	1,201.28	2,065.00	2,354.10
78	332.50	379.05	662.50	755.25	1,106.88	1,261.84	2,183.75	2,489.48
79	347.50	396.15	687.50	783.75	1,160.00	1,322.40	2,303.75	2,626.28
80	379.06	432.13	748.44	853.22	1,259.38	1,435.69	2,509.38	2,860.69
81	398.44	454.22	785.94	895.97	1,323.75	1,509.08	2,650.00	3,021.00
82	419.06	477.73	814.06	928.03	1,385.00	1,578.90	2,786.88	3,177.04
83	438.75	500.18	850.00	969.00	1,444.38	1,646.59	2,918.75	3,327.38
84	458.13	522.27	884.38	1,008.19	1,498.75	1,708.58	3,051.25	3,478.43
85	540.31	615.95	1,037.50	1,182.75	1,771.25	2,019.23	3,613.75	4,119.68

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	65.37	71.91	91.98	101.18
30	68.27	75.10	97.05	106.74
31	72.97	80.26	101.41	111.56
32	75.18	82.69	108.82	119.69
33	78.35	86.20	113.43	124.78
34	81.86	90.04	118.30	130.13
35	85.14	93.66	124.66	137.13
36	89.96	98.96	131.72	144.90
37	93.81	103.18	138.46	152.31
38	97.40	107.14	144.12	158.52
39	101.23	111.35	151.61	166.78
40	104.45	114.88	159.22	175.14
41	109.85	120.84	166.82	183.51
42	113.47	124.82	173.82	191.20
43	119.01	130.93	182.95	201.23
44	123.42	135.77	192.46	211.70
45	130.81	143.90	203.71	224.08
46	136.97	150.68	215.39	236.94
47	143.17	157.47	226.49	249.15
48	150.17	165.20	238.05	261.85
49	158.01	173.82	253.32	278.65
50	161.29	177.42	262.10	288.31
51	168.55	185.40	277.41	305.16
52	178.23	196.05	293.94	323.34
53	187.09	205.81	311.29	342.42
54	197.17	216.88	330.24	363.26
55	201.66	221.83	342.27	376.51
56	214.66	236.12	365.91	402.50
57	226.09	248.70	387.18	425.91
58	238.29	262.13	411.59	452.76
59	250.50	275.56	437.60	481.36
60	258.91	284.79	451.46	496.60
61	274.15	301.57	484.25	532.69
62	289.03	317.94	513.99	565.40
63	308.09	338.89	551.36	606.50
64	327.91	360.71	591.77	650.96
65	337.71	371.48	603.78	664.16
66	363.66	400.02	653.13	718.43
67	387.05	425.75	696.98	766.68
68	409.34	450.28	739.38	813.32
69	433.47	476.81	787.98	866.79
70	442.82	487.11	808.30	889.13
71	477.07	524.78	876.46	964.10
72	507.80	558.58	931.55	1,024.71
73	536.05	589.66	988.75	1,087.63
74	565.00	621.50	1,046.31	1,150.94
75	640.94	705.03	1,159.06	1,274.97
76	677.19	744.91	1,228.75	1,351.63
77	713.44	784.78	1,300.00	1,430.00
78	743.13	817.44	1,370.00	1,507.00
79	776.56	854.22	1,442.81	1,587.09
80	841.56	925.72	1,548.13	1,702.94
81	878.75	966.63	1,627.19	1,789.91
82	916.25	1,007.88	1,707.50	1,878.25
83	954.38	1,049.82	1,784.38	1,962.82
84	987.19	1,085.91	1,863.13	2,049.44
85	1,148.13	1,262.94	2,120.00	2,332.00

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	47.28	52.00	130.73	143.80	173.15	190.45	183.95	202.35
30	48.78	53.66	136.55	150.20	181.66	199.83	194.10	213.51
31	49.57	54.53	145.94	160.55	189.48	208.43	202.83	223.10
32	52.15	57.36	150.35	165.39	198.37	218.21	217.62	239.39
33	54.70	60.16	156.72	172.38	209.54	230.51	226.86	249.54
34	56.83	62.51	163.72	180.08	219.48	241.44	236.61	260.27
35	58.19	64.01	170.29	187.32	229.95	252.95	249.32	274.26
36	61.54	67.70	179.93	197.92	240.38	264.42	263.45	289.79
37	65.12	71.62	187.61	206.37	251.22	276.34	276.93	304.61
38	65.89	72.47	194.79	214.28	264.19	290.62	288.21	317.03
39	69.36	76.29	202.44	222.70	275.76	303.34	303.24	333.55
40	69.94	76.93	208.87	229.75	288.31	317.14	318.43	350.28
41	74.11	81.52	219.72	241.69	300.28	330.31	333.65	367.02
42	76.55	84.21	226.95	249.63	312.89	344.18	347.65	382.41
43	79.45	87.40	238.04	261.84	328.11	360.92	365.88	402.47
44	81.97	90.18	246.85	271.54	345.03	379.54	384.90	423.41
45	84.47	92.92	261.64	287.80	361.21	397.32	407.41	448.16
46	87.39	96.12	273.95	301.34	380.33	418.38	430.79	473.86
47	89.95	98.93	286.32	314.97	396.47	436.11	453.00	498.30
48	95.31	104.84	300.35	330.38	418.76	460.64	476.10	523.71
49	96.96	106.65	316.03	347.64	441.45	485.59	506.62	557.30
50	100.00	110.00	322.58	354.83	455.23	500.75	524.19	576.61
51	103.22	113.55	337.09	370.81	479.03	526.94	554.83	610.31
52	107.26	117.99	356.45	392.09	504.83	555.32	587.89	646.69
53	110.89	121.97	374.19	411.61	532.65	585.91	622.58	684.82
54	116.93	128.63	394.35	433.79	562.90	619.19	660.48	726.53
55	116.98	128.67	403.33	443.66	579.78	637.76	684.56	753.02
56	122.89	135.18	429.33	472.26	617.99	679.78	731.82	805.00
57	128.41	141.25	452.17	497.39	653.83	719.22	774.37	851.80
58	133.53	146.87	476.60	524.25	690.86	759.94	823.21	905.53
59	137.46	151.22	501.01	551.11	729.45	802.40	875.20	962.72
60	139.17	153.09	517.81	569.59	750.77	825.85	902.91	993.20
61	146.42	161.06	548.31	603.15	801.10	881.21	968.49	1,065.35
62	150.99	166.10	578.04	635.86	847.62	932.39	1,027.98	1,130.77
63	158.62	174.48	616.18	677.80	906.73	997.40	1,102.71	1,212.99
64	167.39	184.14	655.84	721.42	969.64	1,066.60	1,183.55	1,301.90
65	172.15	189.37	675.42	742.96	989.73	1,088.71	1,207.57	1,328.31
66	182.01	200.22	727.32	800.05	1,070.87	1,177.96	1,306.24	1,436.88
67	191.16	210.26	774.10	851.51	1,137.03	1,250.73	1,393.96	1,533.36
68	198.46	218.31	818.69	900.55	1,206.10	1,326.72	1,478.76	1,626.63
69	205.40	225.95	866.93	953.63	1,279.56	1,407.52	1,575.97	1,733.57
70	207.64	228.41	885.64	974.21	1,311.86	1,443.04	1,616.61	1,778.27
71	221.06	243.16	954.15	1,049.57	1,418.86	1,560.74	1,752.91	1,928.21
72	229.54	252.49	1,015.59	1,117.15	1,505.37	1,655.91	1,863.09	2,049.40
73	237.65	261.41	1,072.09	1,179.30	1,594.71	1,754.19	1,977.50	2,175.25
74	247.90	272.69	1,130.00	1,243.00	1,687.94	1,856.74	2,092.62	2,301.89
75	280.00	308.00	1,281.88	1,410.07	1,879.06	2,066.97	2,318.13	2,549.94
76	290.00	319.00	1,354.38	1,489.82	1,989.69	2,188.66	2,457.50	2,703.25
77	299.38	329.32	1,426.88	1,569.57	2,100.94	2,311.03	2,600.00	2,860.00
78	308.75	339.63	1,486.25	1,634.88	2,212.81	2,434.09	2,740.00	3,014.00
79	314.69	346.16	1,553.13	1,708.44	2,324.38	2,556.82	2,885.63	3,174.19
80	334.38	367.82	1,683.13	1,851.44	2,496.25	2,745.88	3,096.25	3,405.88
81	342.81	377.09	1,757.50	1,933.25	2,623.13	2,885.44	3,254.38	3,579.82
82	351.25	386.38	1,832.50	2,015.75	2,748.44	3,023.28	3,415.00	3,756.50
83	357.19	392.91	1,908.75	2,099.63	2,873.13	3,160.44	3,568.75	3,925.63
84	362.81	399.09	1,974.38	2,171.82	2,994.69	3,294.16	3,726.25	4,098.88
85	417.81	459.59	2,296.25	2,525.88	3,443.13	3,787.44	4,240.00	4,664.00

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	115.55	129.41	196.10	219.63	234.26	262.37	271.22	303.77
30	120.49	134.95	204.82	229.40	247.48	277.18	286.61	321.01
31	125.99	141.11	218.92	245.18	258.75	289.81	301.83	338.04
32	132.55	148.45	225.53	252.60	272.88	305.63	316.88	354.91
33	138.72	155.37	235.06	263.26	284.67	318.82	331.32	371.07
34	143.72	160.97	245.56	275.04	296.28	331.84	347.82	389.56
35	150.54	168.61	255.41	286.07	311.73	349.14	363.30	406.88
36	156.11	174.85	269.89	302.28	324.41	363.34	380.69	426.37
37	163.40	183.01	281.42	315.18	340.79	381.69	400.41	448.46
38	171.14	191.69	292.19	327.25	356.03	398.75	418.91	469.18
39	176.28	197.44	303.67	340.11	371.83	416.44	437.87	490.42
40	182.83	204.78	313.31	350.91	383.36	429.36	455.35	510.00
41	189.82	212.59	329.58	369.13	402.84	451.19	476.97	534.21
42	196.00	219.52	340.42	381.26	418.43	468.65	499.23	559.14
43	204.73	229.30	357.05	399.89	438.32	490.92	523.87	586.73
44	211.93	237.36	370.26	414.70	458.32	513.32	547.69	613.40
45	221.81	248.43	392.44	439.53	480.66	538.34	578.02	647.39
46	232.99	260.95	410.92	460.22	506.36	567.13	609.26	682.37
47	238.88	267.54	429.48	481.01	526.03	589.14	635.35	711.59
48	250.42	280.48	450.52	504.58	552.83	619.17	669.59	749.94
49	261.57	292.97	474.03	530.92	582.13	651.98	706.31	791.06
50	266.94	298.98	483.86	541.93	597.16	668.82	729.02	816.50
51	278.22	311.62	505.64	566.33	629.03	704.50	770.15	862.58
52	291.13	326.08	534.68	598.85	662.09	741.55	812.89	910.44
53	304.03	340.53	561.28	628.63	696.36	779.92	858.86	961.94
54	317.74	355.86	591.53	662.51	733.86	821.92	906.83	1,015.66
55	322.98	361.73	604.99	677.59	755.46	846.12	936.24	1,048.59
56	341.49	382.47	643.99	721.27	803.12	899.49	998.87	1,118.73
57	356.07	398.79	678.26	759.66	846.43	948.01	1,056.77	1,183.58
58	373.00	417.76	714.89	800.67	892.53	999.64	1,118.61	1,252.84
59	388.37	434.98	751.52	841.70	942.54	1,055.65	1,184.00	1,326.08
60	395.02	442.43	776.69	869.90	966.21	1,082.17	1,218.62	1,364.86
61	417.52	467.63	822.46	921.15	1,031.41	1,155.17	1,302.52	1,458.81
62	435.05	487.26	867.07	971.13	1,089.36	1,220.09	1,381.06	1,546.80
63	460.23	515.46	924.27	1,035.18	1,161.82	1,301.23	1,477.53	1,654.83
64	487.31	545.79	983.75	1,101.80	1,240.35	1,389.20	1,583.52	1,773.55
65	499.99	559.98	1,013.13	1,134.70	1,266.04	1,417.96	1,611.79	1,805.22
66	536.17	600.51	1,090.97	1,221.88	1,368.01	1,532.17	1,743.73	1,952.98
67	561.75	629.16	1,161.14	1,300.48	1,450.61	1,624.68	1,852.27	2,074.55
68	589.16	659.86	1,228.03	1,375.39	1,536.86	1,721.28	1,967.77	2,203.90
69	617.67	691.80	1,300.40	1,456.46	1,629.34	1,824.86	2,088.75	2,339.39
70	625.39	700.43	1,328.46	1,487.88	1,666.40	1,866.36	2,140.65	2,397.53
71	670.24	750.67	1,431.21	1,602.96	1,802.35	2,018.63	2,317.91	2,596.06
72	702.01	786.25	1,523.39	1,706.20	1,910.76	2,140.05	2,460.93	2,756.24
73	734.85	823.04	1,608.14	1,801.12	2,023.41	2,266.23	2,607.83	2,920.77
74	766.99	859.03	1,695.00	1,898.40	2,138.88	2,395.54	2,760.03	3,091.23
75	870.63	975.11	1,922.81	2,153.55	2,379.38	2,664.91	3,041.88	3,406.91
76	907.50	1,016.40	2,031.56	2,275.35	2,517.19	2,819.25	3,223.13	3,609.91
77	945.00	1,058.40	2,140.31	2,397.15	2,656.88	2,975.71	3,407.81	3,816.75
78	980.00	1,097.60	2,229.38	2,496.91	2,794.69	3,130.05	3,591.88	4,022.91
79	1,012.19	1,133.65	2,329.69	2,609.25	2,935.31	3,287.55	3,778.75	4,232.20
80	1,079.69	1,209.25	2,524.69	2,827.65	3,147.81	3,525.55	4,042.50	4,527.60
81	1,115.94	1,249.85	2,636.25	2,952.60	3,303.44	3,699.85	4,250.00	4,760.00
82	1,148.13	1,285.91	2,748.75	3,078.60	3,459.06	3,874.15	4,454.69	4,989.25
83	1,174.69	1,315.65	2,863.13	3,206.71	3,610.31	4,043.55	4,655.63	5,214.31
84	1,197.50	1,341.20	2,961.56	3,316.95	3,759.69	4,210.85	4,856.25	5,439.00
85	1,382.19	1,548.05	3,444.38	3,857.71	4,323.75	4,842.60	5,534.69	6,198.85

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	156.38	175.14	235.09	263.30	326.82	366.05	381.61	427.41
30	164.07	183.77	246.41	275.97	341.36	382.33	399.95	447.94
31	173.39	194.19	257.54	288.45	364.86	408.65	419.91	470.30
32	180.75	202.43	269.06	301.35	375.89	420.99	441.49	494.47
33	188.28	210.86	281.52	315.31	391.77	438.78	460.78	516.07
34	194.91	218.30	293.44	328.65	409.27	458.38	482.30	540.18
35	201.88	226.11	307.26	344.14	425.70	476.78	504.72	565.29
36	212.10	237.56	320.41	358.87	449.81	503.78	526.18	589.33
37	221.29	247.84	332.30	372.18	469.02	525.30	550.11	616.11
38	228.13	255.49	346.38	387.95	486.98	545.42	574.14	643.03
39	238.04	266.61	362.55	406.06	506.12	566.85	600.89	672.99
40	245.28	274.70	373.07	417.83	522.18	584.84	621.92	696.55
41	254.81	285.39	390.00	436.80	549.28	615.20	651.29	729.45
42	263.58	295.21	403.64	452.07	567.35	635.44	676.67	757.88
43	273.19	305.96	420.87	471.37	595.08	666.49	707.89	792.83
44	284.65	318.80	437.17	489.63	617.12	691.16	739.42	828.14
45	297.03	332.68	459.36	514.49	654.08	732.56	778.19	871.57
46	309.45	346.59	480.81	538.49	684.85	767.04	817.08	915.13
47	320.56	359.03	497.97	557.72	715.80	801.69	850.29	952.32
48	334.18	374.29	519.83	582.21	750.86	840.97	893.19	1,000.38
49	348.61	390.45	545.83	611.32	790.07	884.87	939.82	1,052.61
50	355.64	398.33	557.66	624.57	806.44	903.21	966.51	1,082.49
51	369.74	414.12	583.06	653.04	842.73	943.87	1,014.89	1,136.69
52	386.29	432.65	610.07	683.28	891.11	998.06	1,067.73	1,195.85
53	402.82	451.16	639.10	715.79	935.47	1,047.72	1,124.98	1,259.99
54	419.35	469.67	667.74	747.86	985.87	1,104.17	1,182.63	1,324.55
55	426.18	477.33	682.58	764.49	1,008.32	1,129.32	1,215.51	1,361.37
56	448.63	502.46	722.37	809.07	1,073.30	1,202.10	1,291.13	1,446.07
57	468.31	524.51	755.06	845.66	1,130.43	1,266.09	1,362.02	1,525.48
58	488.79	547.45	792.47	887.57	1,191.47	1,334.45	1,434.89	1,607.08
59	507.70	568.63	830.68	930.36	1,252.52	1,402.83	1,512.87	1,694.42
60	516.28	578.25	846.11	947.63	1,294.50	1,449.85	1,551.49	1,737.67
61	542.97	608.12	895.66	1,003.14	1,370.77	1,535.26	1,652.55	1,850.86
62	567.37	635.45	938.37	1,050.97	1,445.12	1,618.54	1,745.96	1,955.48
63	596.73	668.33	995.19	1,114.62	1,540.44	1,725.29	1,860.35	2,083.59
64	629.14	704.65	1,052.76	1,179.09	1,639.57	1,836.33	1,983.51	2,221.54
65	648.38	726.19	1,082.20	1,212.06	1,688.54	1,891.16	2,031.73	2,275.54
66	692.23	775.31	1,161.88	1,301.30	1,818.28	2,036.48	2,190.34	2,453.19
67	724.02	810.90	1,222.91	1,369.68	1,935.24	2,167.47	2,318.99	2,597.28
68	759.11	850.20	1,285.04	1,439.25	2,046.71	2,292.32	2,453.14	2,747.51
69	792.73	887.86	1,351.20	1,513.34	2,167.33	2,427.42	2,597.87	2,909.61
70	801.60	897.80	1,372.95	1,537.70	2,214.10	2,479.80	2,653.74	2,972.18
71	857.39	960.27	1,474.65	1,651.61	2,385.36	2,671.60	2,867.38	3,211.46
72	895.88	1,003.38	1,549.51	1,735.45	2,538.97	2,843.66	3,034.76	3,398.94
73	934.37	1,046.50	1,624.73	1,819.70	2,680.22	3,001.86	3,207.44	3,592.33
74	973.21	1,090.00	1,701.36	1,905.53	2,825.00	3,164.00	3,384.35	3,790.47
75	1,105.00	1,237.60	1,923.75	2,154.60	3,204.69	3,589.25	3,786.56	4,240.95
76	1,149.38	1,287.31	2,014.06	2,255.75	3,385.94	3,792.25	3,998.75	4,478.60
77	1,192.81	1,335.95	2,102.50	2,354.80	3,567.19	3,995.25	4,208.44	4,713.45
78	1,232.81	1,380.75	2,185.00	2,447.20	3,715.63	4,161.51	4,416.25	4,946.20
79	1,269.69	1,422.05	2,266.25	2,538.20	3,882.81	4,348.75	4,624.69	5,179.65
80	1,352.81	1,515.15	2,419.69	2,710.05	4,207.81	4,712.75	4,959.69	5,554.85
81	1,395.31	1,562.75	2,506.88	2,807.71	4,393.75	4,921.00	5,192.50	5,815.60
82	1,432.19	1,604.05	2,585.00	2,895.20	4,581.25	5,131.00	5,420.63	6,071.11
83	1,464.69	1,640.45	2,657.50	2,976.40	4,771.88	5,344.51	5,637.19	6,313.65
84	1,492.81	1,671.95	2,722.19	3,048.85	4,935.94	5,528.25	5,852.81	6,555.15
85	1,725.63	1,932.71	3,140.63	3,517.51	5,740.63	6,429.51	6,750.63	7,560.71

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

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

Comprehensive Coverage

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	119.67	136.42	236.39	269.48	312.76	356.55	470.19	536.01
30	124.25	141.64	243.86	278.00	328.15	374.09	492.81	561.79
31	130.43	148.69	247.82	282.52	346.78	395.34	515.10	587.21
32	136.46	155.57	260.71	297.21	361.49	412.11	538.13	613.46
33	143.23	163.28	273.50	311.80	376.55	429.26	563.02	641.85
34	148.79	169.63	284.15	323.94	389.84	444.42	586.88	669.04
35	153.65	175.17	290.89	331.63	403.76	460.28	614.52	700.55
36	160.21	182.64	307.69	350.77	424.21	483.61	640.80	730.53
37	164.65	187.71	325.57	371.15	442.58	504.54	664.62	757.65
38	169.89	193.69	329.48	375.62	456.25	520.13	692.77	789.75
39	177.10	201.88	346.78	395.34	476.07	542.71	725.08	826.60
40	183.45	209.13	349.65	398.60	490.57	559.25	746.12	850.58
41	189.20	215.69	370.56	422.45	509.63	580.98	780.01	889.22
42	195.80	223.21	382.70	436.27	527.16	600.96	807.27	920.29
43	201.47	229.69	397.27	452.89	546.38	622.87	841.73	959.56
44	209.40	238.72	409.85	467.22	569.30	649.01	874.34	996.75
45	215.65	245.84	422.30	481.43	594.07	677.24	918.73	1,047.35
46	224.49	255.92	436.91	498.07	618.91	705.55	961.61	1,096.23
47	231.86	264.33	449.69	512.66	641.12	730.89	995.94	1,135.36
48	241.34	275.13	476.51	543.22	668.35	761.93	1,039.66	1,185.21
49	251.25	286.41	484.77	552.64	697.24	794.85	1,091.64	1,244.48
50	254.03	289.60	500.00	569.99	711.28	810.86	1,115.31	1,271.45
51	262.50	299.25	516.12	588.38	739.51	843.05	1,166.11	1,329.37
52	272.97	311.20	536.28	611.37	772.56	880.74	1,220.14	1,390.97
53	281.86	321.31	554.43	632.06	805.64	918.42	1,278.20	1,457.16
54	293.14	334.19	584.67	666.54	838.70	956.11	1,335.46	1,522.43
55	296.19	337.67	584.90	666.78	852.35	971.68	1,365.18	1,556.31
56	308.80	352.04	614.45	700.46	897.25	1,022.86	1,444.74	1,647.00
57	320.62	365.51	642.03	731.90	936.64	1,067.78	1,510.12	1,721.54
58	333.61	380.32	667.62	761.10	977.60	1,114.47	1,584.96	1,806.84
59	343.85	391.98	687.31	783.53	1,015.41	1,157.57	1,661.37	1,893.96
60	345.84	394.26	695.87	793.28	1,032.55	1,177.12	1,692.20	1,929.11
61	363.00	413.81	732.09	834.58	1,085.93	1,237.96	1,791.34	2,042.13
62	375.57	428.16	754.97	860.67	1,134.74	1,293.60	1,876.75	2,139.50
63	392.35	447.29	793.10	904.13	1,193.47	1,360.55	1,990.37	2,269.02
64	411.42	469.03	836.95	954.13	1,258.28	1,434.44	2,105.52	2,400.30
65	423.97	483.32	860.72	981.22	1,296.74	1,478.29	2,164.40	2,467.43
66	448.46	511.24	910.06	1,037.47	1,384.45	1,578.28	2,323.75	2,649.08
67	466.00	531.23	955.75	1,089.55	1,448.06	1,650.78	2,445.82	2,788.24
68	484.26	552.06	992.30	1,131.21	1,518.23	1,730.78	2,570.09	2,929.90
69	502.54	572.91	1,027.02	1,170.80	1,585.47	1,807.44	2,702.39	3,080.74
70	504.26	574.86	1,038.19	1,183.54	1,603.19	1,827.64	2,745.90	3,130.33
71	534.99	609.88	1,105.29	1,260.03	1,714.78	1,954.84	2,949.30	3,362.20
72	555.82	633.64	1,147.66	1,308.34	1,791.76	2,042.61	3,099.03	3,532.89
73	576.30	656.98	1,188.26	1,354.62	1,868.74	2,130.37	3,249.46	3,704.39
74	596.79	680.34	1,239.47	1,413.00	1,946.43	2,218.92	3,402.71	3,879.10
75	674.38	768.79	1,400.00	1,596.00	2,210.00	2,519.40	3,847.50	4,386.15
76	696.56	794.08	1,450.00	1,653.00	2,298.75	2,620.58	4,028.13	4,592.07
77	719.06	819.73	1,496.88	1,706.44	2,385.63	2,719.62	4,205.00	4,793.70
78	737.19	840.40	1,543.75	1,759.88	2,465.63	2,810.82	4,370.00	4,981.80
79	756.25	862.13	1,573.44	1,793.72	2,539.38	2,894.89	4,532.50	5,167.05
80	802.19	914.50	1,671.88	1,905.94	2,705.63	3,084.42	4,839.38	5,516.89
81	823.13	938.37	1,714.06	1,954.03	2,790.63	3,181.32	5,013.75	5,715.68
82	843.44	961.52	1,756.25	2,002.13	2,864.38	3,265.39	5,170.00	5,893.80
83	860.94	981.47	1,785.94	2,035.97	2,929.38	3,339.49	5,315.00	6,059.10
84	875.00	997.50	1,814.06	2,068.03	2,985.63	3,403.62	5,444.38	6,206.59
85	1,008.13	1,149.27	2,089.06	2,381.53	3,451.25	3,934.43	6,281.25	7,160.63

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	200.36	220.40	345.08	379.59
30	203.82	224.20	354.47	389.92
31	208.51	229.36	363.41	399.76
32	212.76	234.03	372.35	409.57
33	218.15	239.97	376.75	414.44
34	220.54	242.60	386.20	424.82
35	222.39	244.62	391.11	430.23
36	225.66	248.22	398.48	438.34
37	231.57	254.73	403.26	443.59
38	235.62	259.19	411.61	452.79
39	237.83	261.62	419.79	461.77
40	240.12	264.13	424.38	466.82
41	243.58	267.93	432.57	475.82
42	245.90	270.49	438.04	481.85
43	251.34	276.47	445.57	490.13
44	253.56	278.92	454.42	499.86
45	258.63	284.49	462.75	509.01
46	264.67	291.14	473.48	520.82
47	268.64	295.52	483.53	531.88
48	272.79	300.06	493.34	542.68
49	279.00	306.89	505.30	555.84
50	277.08	304.78	505.14	555.66
51	283.84	312.23	516.67	568.34
52	292.93	322.23	534.71	588.19
53	299.96	329.96	549.30	604.22
54	308.06	338.87	566.77	623.45
55	310.67	341.74	569.90	626.90
56	321.80	353.98	593.18	652.49
57	332.43	365.68	614.83	676.32
58	343.85	378.23	639.26	703.19
59	356.07	391.67	664.08	730.49
60	360.71	396.78	672.98	740.29
61	377.49	415.24	705.79	776.35
62	390.45	429.49	734.76	808.24
63	412.18	453.40	771.75	848.92
64	431.63	474.80	812.93	894.22
65	433.47	476.81	810.27	891.30
66	459.79	505.76	862.90	949.20
67	483.18	531.49	902.02	992.23
68	502.54	552.80	944.05	1,038.46
69	524.83	577.32	987.17	1,085.89
70	530.40	583.44	998.64	1,098.51
71	563.94	620.34	1,065.74	1,172.31
72	593.25	652.58	1,116.59	1,228.24
73	618.32	680.16	1,169.20	1,286.12
74	645.51	710.07	1,224.29	1,346.71
75	722.50	794.75	1,332.19	1,465.41
76	755.94	831.53	1,395.94	1,535.53
77	786.88	865.57	1,460.94	1,607.03
78	813.13	894.44	1,526.56	1,679.22
79	843.13	927.44	1,591.25	1,750.38
80	904.69	995.16	1,691.25	1,860.38
81	940.00	1,034.00	1,764.06	1,940.47
82	973.44	1,070.78	1,835.63	2,019.19
83	1,005.31	1,105.84	1,904.69	2,095.16
84	1,035.00	1,138.50	1,975.63	2,173.19
85	1,196.56	1,316.22	2,229.06	2,451.97

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	119.65	131.61	400.69	440.77	582.97	641.26	690.16	759.18
30	124.20	136.63	407.61	448.38	598.63	658.49	708.95	779.85
31	126.27	138.90	417.03	458.74	611.80	672.98	726.82	799.50
32	130.37	143.41	425.51	468.06	624.50	686.97	744.68	819.16
33	131.60	144.75	436.33	479.96	635.35	698.89	753.53	828.87
34	134.22	147.66	441.08	485.19	645.65	710.22	772.39	849.62
35	134.98	148.47	444.77	489.26	655.35	720.88	782.24	860.45
36	138.30	152.12	451.32	496.46	666.35	732.98	796.98	876.67
37	139.71	153.68	463.14	509.45	676.64	744.30	806.51	887.18
38	141.14	155.26	471.26	518.38	689.31	758.24	823.25	905.57
39	142.54	156.80	475.68	523.24	699.87	769.86	839.58	923.54
40	143.97	158.37	480.22	528.25	709.00	779.89	848.76	933.63
41	145.75	160.33	487.15	535.87	721.30	793.44	865.13	951.63
42	145.11	159.62	491.81	541.00	726.63	799.28	876.08	963.69
43	147.37	162.11	502.66	552.93	739.48	813.43	891.14	980.25
44	149.37	164.30	507.13	557.84	752.88	828.18	908.86	999.75
45	151.04	166.15	517.25	568.98	767.28	844.01	925.49	1,018.05
46	152.36	167.60	529.33	582.28	780.74	858.82	946.95	1,041.65
47	154.52	169.96	537.30	591.02	797.40	877.14	967.05	1,063.75
48	157.93	173.73	545.58	600.14	812.18	893.40	986.69	1,085.37
49	159.56	175.52	557.99	613.79	828.61	911.47	1,010.62	1,111.68
50	158.18	174.00	554.16	609.57	827.85	910.63	1,010.28	1,111.31
51	159.77	175.75	567.66	624.44	845.93	930.53	1,033.34	1,136.68
52	163.35	179.69	585.86	644.45	872.75	960.02	1,069.43	1,176.38
53	165.34	181.86	599.91	659.89	896.05	985.67	1,098.60	1,208.46
54	168.00	184.79	616.12	677.73	922.06	1,014.27	1,133.53	1,246.88
55	166.47	183.12	621.36	683.49	926.70	1,019.36	1,139.80	1,253.77
56	172.92	190.21	643.59	707.95	961.06	1,057.16	1,186.35	1,305.00
57	175.68	193.25	664.87	731.35	996.11	1,095.72	1,229.68	1,352.65
58	180.80	198.87	687.71	756.48	1,031.95	1,135.15	1,278.53	1,406.38
59	184.34	202.77	712.13	783.34	1,070.56	1,177.62	1,328.14	1,460.97
60	183.79	202.16	721.42	793.56	1,079.08	1,186.98	1,345.98	1,480.58
61	191.02	210.13	754.97	830.47	1,132.07	1,245.27	1,411.57	1,552.73
62	194.84	214.33	780.90	858.99	1,175.92	1,293.52	1,469.53	1,616.48
63	201.71	221.88	824.37	906.80	1,234.25	1,357.69	1,543.49	1,697.84
64	209.72	230.69	863.26	949.58	1,297.56	1,427.31	1,625.86	1,788.43
65	211.98	233.19	866.93	953.63	1,295.64	1,425.20	1,620.56	1,782.62
66	222.58	244.83	919.56	1,011.52	1,378.25	1,516.06	1,725.82	1,898.40
67	228.43	251.27	966.34	1,062.98	1,440.37	1,584.41	1,804.04	1,984.43
68	234.64	258.10	1,005.09	1,105.60	1,506.16	1,656.77	1,888.10	2,076.91
69	241.58	265.74	1,049.68	1,154.64	1,574.51	1,731.96	1,974.35	2,171.78
70	240.84	264.92	1,060.79	1,166.87	1,590.12	1,749.14	1,997.28	2,197.00
71	254.25	279.68	1,127.89	1,240.67	1,697.47	1,867.22	2,131.46	2,344.61
72	260.61	286.67	1,186.50	1,305.15	1,776.93	1,954.62	2,233.16	2,456.48
73	268.38	295.21	1,236.65	1,360.32	1,859.56	2,045.51	2,338.40	2,572.24
74	276.85	304.54	1,291.03	1,420.13	1,944.31	2,138.74	2,448.57	2,693.43
75	308.75	339.63	1,445.00	1,589.50	2,131.56	2,344.72	2,664.38	2,930.82
76	316.88	348.57	1,511.88	1,663.07	2,233.44	2,456.78	2,791.88	3,071.07
77	325.31	357.84	1,573.75	1,731.13	2,335.94	2,569.53	2,921.88	3,214.07
78	331.25	364.38	1,626.25	1,788.88	2,437.50	2,681.25	3,053.13	3,358.44
79	337.81	371.59	1,686.25	1,854.88	2,540.31	2,794.34	3,182.50	3,500.75
80	355.31	390.84	1,809.38	1,990.32	2,703.13	2,973.44	3,382.50	3,720.75
81	361.88	398.07	1,880.00	2,068.00	2,818.13	3,099.94	3,528.13	3,880.94
82	368.44	405.28	1,946.88	2,141.57	2,932.19	3,225.41	3,671.25	4,038.38
83	373.44	410.78	2,010.63	2,211.69	3,043.44	3,347.78	3,809.38	4,190.32
84	376.88	414.57	2,070.00	2,277.00	3,155.00	3,470.50	3,951.25	4,346.38
85	431.88	475.07	2,393.13	2,632.44	3,597.50	3,957.25	4,458.13	4,903.94

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benefit	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	326.60	365.80	601.05	673.18	759.80	850.96	946.35	1,059.90
30	333.37	373.38	611.43	684.79	777.68	871.00	966.88	1,082.91
31	341.70	382.70	625.54	700.61	793.84	889.11	989.77	1,108.54
32	350.04	392.05	638.27	714.85	812.04	909.48	1,013.43	1,135.04
33	353.72	396.16	654.48	733.03	826.80	926.03	1,029.51	1,153.05
34	358.25	401.24	661.62	741.01	839.24	939.96	1,045.07	1,170.47
35	365.58	409.45	667.15	747.21	851.29	953.45	1,061.24	1,188.59
36	367.95	412.10	676.98	758.23	865.32	969.16	1,077.92	1,207.27
37	375.47	420.52	694.70	778.05	876.82	982.04	1,096.96	1,228.60
38	379.88	425.45	706.87	791.69	890.82	997.72	1,115.04	1,248.84
39	384.86	431.04	713.51	799.13	905.94	1,014.67	1,133.96	1,270.04
40	389.23	435.94	720.34	806.79	915.44	1,025.29	1,144.61	1,281.97
41	393.33	440.52	730.74	818.42	929.74	1,041.30	1,164.00	1,303.68
42	396.96	444.59	737.72	826.24	936.88	1,049.31	1,174.46	1,315.39
43	402.17	450.44	754.01	844.49	952.45	1,066.73	1,197.42	1,341.12
44	407.60	456.51	760.69	851.97	969.62	1,085.97	1,216.71	1,362.71
45	414.28	464.00	775.89	868.98	987.04	1,105.48	1,241.95	1,390.99
46	421.02	471.54	794.00	889.29	1,003.81	1,124.27	1,264.40	1,416.13
47	428.78	480.22	805.93	902.65	1,022.25	1,144.91	1,289.87	1,444.65
48	434.43	486.56	818.36	916.57	1,042.14	1,167.21	1,316.91	1,474.93
49	440.36	493.22	836.98	937.42	1,062.04	1,189.48	1,344.00	1,505.28
50	437.29	489.76	831.22	930.98	1,058.92	1,185.99	1,341.07	1,502.00
51	443.75	497.00	851.51	953.69	1,082.30	1,212.19	1,369.38	1,533.71
52	456.87	511.70	878.80	984.25	1,113.37	1,246.98	1,415.11	1,584.93
53	464.75	520.52	899.87	1,007.86	1,144.78	1,282.15	1,454.34	1,628.86
54	475.16	532.18	924.18	1,035.08	1,173.93	1,314.80	1,496.73	1,676.34
55	475.14	532.15	932.02	1,043.86	1,179.59	1,321.15	1,505.59	1,686.25
56	489.20	547.91	965.39	1,081.24	1,222.98	1,369.74	1,563.69	1,751.34
57	502.98	563.33	997.29	1,116.97	1,266.31	1,418.27	1,621.19	1,815.73
58	517.55	579.67	1,031.57	1,155.35	1,310.04	1,467.25	1,681.06	1,882.79
59	531.33	595.10	1,068.19	1,196.37	1,358.88	1,521.95	1,744.88	1,954.27
60	532.29	596.17	1,082.12	1,211.99	1,369.24	1,533.55	1,761.22	1,972.56
61	553.27	619.66	1,132.46	1,268.36	1,433.29	1,605.29	1,848.15	2,069.93
62	570.80	639.29	1,171.34	1,311.91	1,489.73	1,668.50	1,923.26	2,154.05
63	593.67	664.92	1,236.55	1,384.93	1,563.69	1,751.34	2,021.25	2,263.80
64	619.23	693.53	1,294.89	1,450.27	1,641.87	1,838.90	2,125.35	2,380.41
65	624.61	699.56	1,300.40	1,456.46	1,639.93	1,836.72	2,116.89	2,370.91
66	659.33	738.45	1,379.35	1,544.87	1,742.63	1,951.75	2,252.48	2,522.78
67	682.72	764.65	1,449.52	1,623.47	1,818.65	2,036.89	2,354.82	2,637.40
68	707.21	792.08	1,507.62	1,688.54	1,899.80	2,127.78	2,461.54	2,756.92
69	732.43	820.32	1,574.51	1,763.45	1,986.41	2,224.78	2,574.11	2,883.00
70	733.80	821.86	1,591.19	1,782.13	2,005.05	2,245.66	2,599.35	2,911.28
71	777.59	870.90	1,691.82	1,894.84	2,139.24	2,395.95	2,776.98	3,110.21
72	805.48	902.14	1,779.75	1,993.32	2,240.23	2,509.05	2,908.69	3,257.73
73	835.14	935.36	1,854.96	2,077.56	2,343.34	2,624.54	3,044.29	3,409.61
74	861.98	965.42	1,936.54	2,168.92	2,449.28	2,743.19	3,185.54	3,567.81
75	964.06	1,079.75	2,167.50	2,427.60	2,681.56	3,003.35	3,453.75	3,868.20
76	998.44	1,118.25	2,267.81	2,539.95	2,809.69	3,146.85	3,621.25	4,055.80
77	1,030.63	1,154.31	2,360.63	2,643.91	2,938.75	3,291.40	3,790.94	4,245.85
78	1,060.63	1,187.91	2,439.38	2,732.11	3,064.69	3,432.45	3,959.06	4,434.15
79	1,087.50	1,218.00	2,529.38	2,832.91	3,191.88	3,574.91	4,131.25	4,627.00
80	1,151.56	1,289.75	2,714.06	3,039.75	3,392.81	3,799.95	4,379.06	4,904.55
81	1,181.88	1,323.71	2,820.00	3,158.40	3,535.94	3,960.25	4,568.13	5,116.31
82	1,208.75	1,353.80	2,920.31	3,270.75	3,676.25	4,117.40	4,753.13	5,323.51
83	1,230.00	1,377.60	3,015.94	3,377.85	3,812.81	4,270.35	4,935.63	5,527.91
84	1,247.50	1,397.20	3,105.00	3,477.60	3,949.06	4,422.95	5,117.50	5,731.60
85	1,430.31	1,601.95	3,589.69	4,020.45	4,506.56	5,047.35	5,783.75	6,477.80

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	432.35	484.23	681.81	763.63	1,001.74	1,121.95	1,215.30	1,361.14
30	442.43	495.51	698.78	782.63	1,019.04	1,141.33	1,242.58	1,391.70
31	452.04	506.29	714.81	800.60	1,042.56	1,167.68	1,273.00	1,425.76
32	462.43	517.93	730.38	818.02	1,063.78	1,191.43	1,301.72	1,457.92
33	468.83	525.09	740.76	829.65	1,090.80	1,221.70	1,320.89	1,479.40
34	476.26	533.40	754.17	844.67	1,102.69	1,235.02	1,341.93	1,502.98
35	483.86	541.92	762.32	853.80	1,111.92	1,245.36	1,363.48	1,527.10
36	489.82	548.60	774.06	866.95	1,128.31	1,263.70	1,385.36	1,551.59
37	496.50	556.09	788.01	882.57	1,157.83	1,296.77	1,406.16	1,574.91
38	505.11	565.74	799.57	895.52	1,178.13	1,319.49	1,430.18	1,601.81
39	509.86	571.04	809.89	907.08	1,189.18	1,331.88	1,452.80	1,627.15
40	514.19	575.89	818.77	917.01	1,200.57	1,344.64	1,465.53	1,641.39
41	522.21	584.88	829.96	929.56	1,217.89	1,364.03	1,490.94	1,669.86
42	523.94	586.80	834.84	935.02	1,229.52	1,377.06	1,501.71	1,681.92
43	532.37	596.26	849.22	951.13	1,256.67	1,407.48	1,527.88	1,711.23
44	538.88	603.54	861.01	964.33	1,267.81	1,419.94	1,555.31	1,741.95
45	547.01	612.65	874.31	979.22	1,293.14	1,448.32	1,582.51	1,772.41
46	555.39	622.04	888.93	995.60	1,323.35	1,482.15	1,610.46	1,803.71
47	564.39	632.11	905.19	1,013.81	1,343.23	1,504.41	1,639.95	1,836.74
48	571.57	640.15	919.85	1,030.23	1,363.94	1,527.62	1,671.37	1,871.94
49	579.50	649.03	934.45	1,046.59	1,394.96	1,562.36	1,703.67	1,908.11
50	576.61	645.81	928.93	1,040.40	1,385.38	1,551.63	1,697.17	1,900.84
51	583.83	653.90	945.96	1,059.48	1,419.17	1,589.48	1,731.84	1,939.66
52	598.88	670.75	972.43	1,089.11	1,464.66	1,640.42	1,786.03	2,000.36
53	611.37	684.73	993.67	1,112.90	1,499.77	1,679.73	1,832.17	2,052.04
54	624.19	699.10	1,016.02	1,137.94	1,540.29	1,725.13	1,880.67	2,106.36
55	621.71	696.31	1,017.16	1,139.23	1,553.37	1,739.77	1,887.74	2,114.27
56	639.66	716.41	1,049.29	1,175.20	1,608.97	1,802.05	1,956.78	2,191.58
57	656.99	735.82	1,081.98	1,211.81	1,662.15	1,861.61	2,022.94	2,265.70
58	673.54	754.37	1,114.68	1,248.44	1,719.26	1,925.57	2,094.23	2,345.54
59	692.04	775.08	1,148.93	1,286.80	1,780.32	1,993.95	2,168.68	2,428.93
60	692.81	775.95	1,153.42	1,291.83	1,803.54	2,019.97	2,184.07	2,446.16
61	719.14	805.44	1,201.47	1,345.65	1,887.42	2,113.93	2,286.64	2,561.03
62	740.09	828.91	1,242.27	1,391.35	1,952.24	2,186.51	2,372.44	2,657.14
63	767.94	860.10	1,296.03	1,451.55	2,060.91	2,308.22	2,487.58	2,786.09
64	799.58	895.53	1,352.47	1,514.76	2,158.14	2,417.12	2,610.37	2,923.62
65	806.62	903.42	1,362.53	1,526.03	2,167.33	2,427.42	2,615.41	2,929.25
66	849.74	951.72	1,440.37	1,613.22	2,298.90	2,574.78	2,775.86	3,108.96
67	877.16	982.42	1,495.20	1,674.62	2,415.85	2,705.77	2,896.46	3,244.04
68	907.13	1,016.00	1,553.68	1,740.12	2,512.71	2,814.23	3,019.64	3,382.00
69	938.57	1,051.19	1,612.51	1,806.02	2,624.18	2,939.08	3,153.04	3,531.40
70	937.20	1,049.67	1,617.66	1,811.79	2,651.97	2,970.22	3,178.48	3,559.90
71	990.87	1,109.78	1,716.54	1,922.53	2,819.70	3,158.07	3,391.06	3,797.99
72	1,024.41	1,147.35	1,783.29	1,997.29	2,966.25	3,322.20	3,543.26	3,968.46
73	1,058.31	1,185.31	1,850.38	2,072.42	3,091.61	3,462.60	3,701.46	4,145.64
74	1,091.51	1,222.49	1,918.89	2,149.16	3,227.56	3,614.87	3,862.49	4,325.99
75	1,223.13	1,369.91	2,139.06	2,395.75	3,612.50	4,046.00	4,256.25	4,767.00
76	1,263.44	1,415.05	2,220.94	2,487.45	3,779.69	4,233.25	4,450.94	4,985.05
77	1,298.44	1,454.25	2,298.75	2,574.60	3,934.38	4,406.51	4,642.50	5,199.60
78	1,332.19	1,492.05	2,370.31	2,654.75	4,065.63	4,553.51	4,831.56	5,411.35
79	1,363.44	1,527.05	2,440.94	2,733.85	4,215.63	4,721.51	5,019.06	5,621.35
80	1,440.94	1,613.85	2,585.00	2,895.20	4,523.44	5,066.25	5,335.63	5,975.91
81	1,475.63	1,652.71	2,659.06	2,978.15	4,700.00	5,264.00	5,546.88	6,212.51
82	1,507.81	1,688.75	2,726.88	3,054.11	4,867.19	5,451.25	5,752.50	6,442.80
83	1,533.75	1,717.80	2,787.50	3,122.00	5,026.56	5,629.75	5,946.25	6,659.80
84	1,554.69	1,741.25	2,840.94	3,181.85	5,175.00	5,796.00	6,139.06	6,875.75
85	1,785.94	2,000.25	3,254.69	3,645.25	5,982.81	6,700.75	7,026.56	7,869.75

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	313.06	356.89	598.25	682.02	864.70	985.75	1,363.62	1,554.52
30	319.27	363.97	621.03	707.99	884.85	1,008.73	1,397.54	1,593.20
31	325.82	371.43	631.35	719.73	904.08	1,030.66	1,429.61	1,629.75
32	332.67	379.24	651.81	743.06	924.87	1,054.34	1,460.75	1,665.25
33	337.95	385.26	657.96	750.07	937.68	1,068.95	1,481.50	1,688.91
34	341.04	388.78	671.11	765.05	952.51	1,085.87	1,508.35	1,719.52
35	345.60	393.98	674.84	769.32	967.71	1,103.19	1,524.65	1,738.10
36	349.74	398.70	691.47	788.29	979.62	1,116.77	1,548.14	1,764.86
37	354.56	404.21	698.54	796.34	993.02	1,132.03	1,576.01	1,796.66
38	359.24	409.53	705.69	804.47	1,010.22	1,151.65	1,599.12	1,823.00
39	364.32	415.32	712.68	812.46	1,019.70	1,162.45	1,619.79	1,846.55
40	365.57	416.75	719.84	820.62	1,028.37	1,172.34	1,637.51	1,866.76
41	369.75	421.51	728.75	830.77	1,044.45	1,190.67	1,659.93	1,892.32
42	370.46	422.34	725.52	827.11	1,047.88	1,194.59	1,669.70	1,903.45
43	375.84	428.47	736.84	840.00	1,064.75	1,213.80	1,698.44	1,936.22
44	381.38	434.77	746.82	851.38	1,077.74	1,228.64	1,722.00	1,963.08
45	385.61	439.60	755.23	860.97	1,094.02	1,247.20	1,748.61	1,993.41
46	389.08	443.55	761.84	868.50	1,110.79	1,266.30	1,777.85	2,026.75
47	394.40	449.60	772.57	880.73	1,128.77	1,286.80	1,810.36	2,063.82
48	399.03	454.91	789.65	900.20	1,143.13	1,303.18	1,839.70	2,097.26
49	403.75	460.29	797.81	909.50	1,159.01	1,321.27	1,868.91	2,130.56
50	398.56	454.35	790.88	901.59	1,153.20	1,314.66	1,857.84	2,117.93
51	404.03	460.60	798.86	910.70	1,167.65	1,331.13	1,891.91	2,156.78
52	411.09	468.64	816.76	931.10	1,197.76	1,365.45	1,944.84	2,217.13
53	417.62	476.09	826.72	942.46	1,222.74	1,393.93	1,987.32	2,265.54
54	424.64	484.09	839.99	957.58	1,248.40	1,423.18	2,032.03	2,316.51
55	422.39	481.53	832.34	948.85	1,243.40	1,417.47	2,034.34	2,319.15
56	432.48	493.04	864.56	985.60	1,279.31	1,458.41	2,098.57	2,392.37
57	441.93	503.81	878.35	1,001.32	1,313.97	1,497.93	2,163.95	2,466.91
58	451.39	514.58	903.95	1,030.50	1,347.05	1,535.65	2,229.33	2,541.45
59	460.44	524.90	921.67	1,050.70	1,384.08	1,577.86	2,297.87	2,619.58
60	458.32	522.49	918.93	1,047.59	1,385.63	1,579.63	2,306.85	2,629.82
61	473.18	539.43	955.14	1,088.86	1,438.25	1,639.62	2,402.94	2,739.34
62	483.49	551.18	974.22	1,110.60	1,480.20	1,687.44	2,484.53	2,832.37
63	499.12	568.99	1,008.52	1,149.72	1,535.86	1,750.89	2,592.07	2,954.95
64	515.89	588.11	1,048.58	1,195.37	1,599.16	1,823.05	2,704.92	3,083.62
65	521.55	594.57	1,059.91	1,208.30	1,613.26	1,839.10	2,725.05	3,106.56
66	545.31	621.65	1,112.89	1,268.71	1,699.51	1,937.45	2,880.75	3,284.07
67	561.02	639.57	1,142.13	1,302.03	1,754.33	1,999.93	2,990.40	3,409.06
68	575.64	656.24	1,173.21	1,337.47	1,814.27	2,068.26	3,107.35	3,542.38
69	591.72	674.57	1,207.92	1,377.03	1,877.13	2,139.93	3,225.04	3,676.54
70	588.66	671.07	1,204.16	1,372.75	1,874.39	2,136.81	3,235.34	3,688.29
71	618.32	704.89	1,271.25	1,449.23	1,981.74	2,259.19	3,433.09	3,913.72
72	635.63	724.61	1,303.04	1,485.46	2,048.84	2,335.68	3,566.56	4,065.89
73	651.16	742.33	1,341.88	1,529.74	2,116.64	2,412.97	3,700.75	4,218.86
74	668.82	762.46	1,384.25	1,578.05	2,183.02	2,488.64	3,837.76	4,375.05
75	746.88	851.44	1,543.75	1,759.88	2,446.25	2,788.73	4,278.13	4,877.07
76	765.00	872.10	1,584.38	1,806.19	2,526.88	2,880.64	4,441.88	5,063.74
77	782.81	892.40	1,626.56	1,854.28	2,596.88	2,960.44	4,597.50	5,241.15
78	797.19	908.80	1,656.25	1,888.13	2,664.38	3,037.39	4,740.63	5,404.32
79	811.56	925.18	1,689.06	1,925.53	2,726.88	3,108.64	4,881.88	5,565.34
80	855.31	975.05	1,776.56	2,025.28	2,881.88	3,285.34	5,170.00	5,893.80
81	871.56	993.58	1,809.38	2,062.69	2,951.25	3,364.43	5,318.13	6,062.67
82	887.50	1,011.75	1,842.19	2,100.10	3,015.63	3,437.82	5,453.75	6,217.28
83	901.56	1,027.78	1,867.19	2,128.60	3,067.50	3,496.95	5,575.00	6,355.50
84	911.25	1,038.83	1,884.38	2,148.19	3,109.38	3,544.69	5,681.88	6,477.34
85	1,043.13	1,189.17	2,159.38	2,461.69	3,571.88	4,071.94	6,509.38	7,420.69

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	69.22	76.14	114.14	125.55
30	72.36	79.59	119.75	131.72
31	76.10	83.71	124.11	136.53
32	79.83	87.82	129.10	142.01
33	81.26	89.39	133.43	146.78
34	84.26	92.69	138.61	152.47
35	85.72	94.30	142.72	156.99
36	89.96	98.96	148.22	163.04
37	93.17	102.49	153.82	169.21
38	96.07	105.67	158.96	174.86
39	98.60	108.46	165.93	182.52
40	102.26	112.49	169.77	186.75
41	105.06	115.57	174.87	192.37
42	110.43	121.46	184.12	202.53
43	111.67	122.84	189.51	208.48
44	115.40	126.93	197.21	216.94
45	120.39	132.43	204.70	225.17
46	124.52	136.97	213.61	234.97
47	130.84	143.91	222.84	245.12
48	134.07	147.50	231.86	255.05
49	139.45	153.40	241.34	265.48
50	142.34	156.56	248.78	273.66
51	148.79	163.67	260.89	286.97
52	155.64	171.21	274.19	301.60
53	163.30	179.63	287.91	316.70
54	170.16	187.18	302.82	333.10
55	173.69	191.07	311.56	342.72
56	185.91	204.50	329.28	362.22
57	193.78	213.17	348.98	383.88
58	202.45	222.70	367.09	403.81
59	212.31	233.52	386.79	425.48
60	216.20	237.82	396.93	436.62
61	229.55	252.50	423.63	465.99
62	239.83	263.82	446.12	490.73
63	255.09	280.60	477.00	524.70
64	270.72	297.80	509.04	559.94
65	278.51	306.35	517.16	568.88
66	298.60	328.46	558.10	613.91
67	316.14	347.75	593.55	652.90
68	332.60	365.86	628.64	691.50
69	350.87	385.95	665.92	732.51
70	357.01	392.71	681.89	750.07
71	384.55	423.00	738.74	812.62
72	407.15	447.86	783.59	861.94
73	427.64	470.40	830.55	913.61
74	451.65	496.82	879.29	967.21
75	512.81	564.09	975.31	1,072.84
76	540.00	594.00	1,035.00	1,138.50
77	566.25	622.88	1,094.38	1,203.82
78	593.44	652.78	1,153.75	1,269.13
79	618.75	680.63	1,216.56	1,338.22
80	666.88	733.57	1,308.44	1,439.28
81	696.88	766.57	1,377.81	1,515.59
82	725.31	797.84	1,446.56	1,591.22
83	753.75	829.13	1,446.25	1,590.88
84	780.94	859.03	1,485.94	1,634.53
85	910.31	1,001.34	1,681.25	1,849.38

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	41.17	45.27	138.46	152.31	197.71	217.48	228.26	251.10
30	39.92	43.91	144.69	159.17	205.82	226.40	239.50	263.45
31	43.03	47.33	152.19	167.41	212.68	233.93	248.22	273.05
32	45.53	50.09	159.67	175.63	220.79	242.87	258.21	284.03
33	46.36	50.99	162.51	178.76	229.33	252.27	266.87	293.55
34	45.61	50.18	168.52	185.37	236.55	260.20	277.21	304.93
35	49.46	54.40	171.44	188.59	245.45	270.00	285.43	313.98
36	49.87	54.85	179.91	197.90	255.40	280.94	296.45	326.09
37	50.49	55.55	186.36	205.00	262.62	288.88	307.66	338.42
38	52.53	57.78	192.12	211.33	272.58	299.84	317.92	349.70
39	53.46	58.81	197.19	216.90	280.95	309.06	331.84	365.02
40	54.77	60.26	204.53	224.97	289.69	318.66	339.53	373.49
41	56.58	62.24	210.12	231.14	298.90	328.80	349.75	384.72
42	57.20	62.92	220.85	242.94	309.87	340.85	368.24	405.06
43	60.28	66.31	223.31	245.65	320.71	352.77	379.04	416.93
44	63.34	69.67	230.81	253.89	330.90	363.98	394.42	433.88
45	63.37	69.71	240.77	264.84	343.77	378.14	409.40	450.34
46	66.22	72.85	249.05	273.95	356.72	392.39	427.21	469.92
47	67.27	74.01	261.66	287.83	371.69	408.85	445.68	490.24
48	68.90	75.79	268.17	294.99	384.10	422.50	463.72	510.10
49	70.56	77.60	278.90	306.79	402.66	442.93	482.70	530.97
50	72.58	79.84	284.67	313.14	411.68	452.86	497.57	547.33
51	73.79	81.18	297.58	327.33	431.04	474.15	521.77	573.95
52	78.63	86.48	311.29	342.42	449.19	494.11	548.38	603.22
53	79.84	87.83	326.61	359.28	471.77	518.95	575.80	633.38
54	81.86	90.04	340.31	374.36	494.76	544.23	605.64	666.21
55	84.29	92.73	347.40	382.14	506.12	556.75	623.12	685.43
56	87.04	95.76	371.82	409.01	537.25	590.97	658.56	724.41
57	90.60	99.66	387.58	426.33	563.25	619.58	697.94	767.75
58	93.75	103.12	404.91	445.40	591.61	650.77	734.19	807.60
59	96.49	106.15	424.60	467.07	622.32	684.56	773.57	850.93
60	97.99	107.79	432.40	475.64	637.15	700.86	793.86	873.25
61	102.18	112.41	459.08	504.99	676.43	744.07	847.25	931.97
62	104.86	115.34	479.68	527.65	713.79	785.17	892.24	981.47
63	110.96	122.05	510.18	561.19	759.17	835.08	954.01	1,049.41
64	116.30	127.92	541.44	595.59	807.59	888.35	1,018.07	1,119.87
65	118.78	130.66	557.00	612.70	823.43	905.78	1,034.33	1,137.76
66	127.55	140.32	597.20	656.92	887.76	976.54	1,116.20	1,227.81
67	131.94	145.13	632.29	695.52	939.30	1,033.23	1,187.09	1,305.81
68	136.69	150.37	665.18	731.70	994.48	1,093.93	1,257.27	1,383.00
69	142.17	156.39	701.73	771.90	1,052.60	1,157.85	1,331.82	1,465.01
70	143.72	158.10	714.02	785.43	1,076.68	1,184.34	1,363.77	1,500.15
71	153.61	168.97	769.11	846.02	1,163.90	1,280.29	1,477.48	1,625.22
72	158.91	174.80	814.31	895.74	1,234.53	1,357.98	1,567.17	1,723.89
73	164.91	181.40	855.27	940.80	1,307.98	1,438.77	1,661.10	1,827.21
74	170.56	187.61	903.30	993.63	1,381.78	1,519.95	1,758.56	1,934.42
75	193.75	213.13	1,025.63	1,128.19	1,541.88	1,696.07	1,950.63	2,145.69
76	201.25	221.38	1,080.00	1,188.00	1,632.81	1,796.09	2,070.00	2,277.00
77	208.75	229.63	1,132.50	1,245.75	1,724.06	1,896.47	2,188.75	2,407.63
78	214.69	236.16	1,186.88	1,305.57	1,816.56	1,998.22	2,307.50	2,538.25
79	220.63	242.69	1,237.50	1,361.25	1,910.31	2,101.34	2,433.13	2,676.44
80	233.44	256.78	1,333.75	1,467.13	2,055.31	2,260.84	2,616.88	2,878.57
81	239.69	263.66	1,393.75	1,533.13	2,161.56	2,377.72	2,755.63	3,031.19
82	246.56	271.22	1,450.63	1,595.69	2,269.38	2,496.32	2,893.13	3,182.44
83	251.88	277.07	1,507.50	1,658.25	2,375.94	2,613.53	2,892.50	3,181.75
84	256.25	281.88	1,561.88	1,718.07	2,481.56	2,729.72	2,971.88	3,269.07
85	295.00	324.50	1,820.63	2,002.69	2,864.38	3,150.82	3,362.50	3,698.75

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	107.89	120.84	207.68	232.60	260.08	291.30	317.46	355.55
30	114.14	127.83	217.05	243.11	270.07	302.47	331.19	370.93
31	117.26	131.34	228.26	255.66	282.53	316.43	344.28	385.59
32	122.25	136.93	239.50	268.24	293.14	328.31	358.00	400.96
33	126.23	141.37	243.77	273.03	301.78	337.99	370.73	415.22
34	129.61	145.17	252.78	283.12	310.67	347.96	383.56	429.58
35	133.53	149.55	257.17	288.02	320.95	359.48	396.41	443.98
36	137.37	153.85	269.86	302.24	332.56	372.46	410.46	459.72
37	141.07	158.00	279.53	313.08	344.16	385.47	424.36	475.28
38	146.38	163.95	288.19	322.77	355.68	398.37	438.61	491.24
39	150.94	169.05	295.79	331.28	367.05	411.08	453.78	508.21
40	154.53	173.08	306.78	343.58	376.45	421.64	466.64	522.64
41	159.48	178.63	315.18	353.01	390.15	436.96	482.52	540.42
42	164.05	183.74	331.28	371.03	400.93	449.04	500.03	560.04
43	168.19	188.38	334.97	375.18	415.40	465.25	517.32	579.40
44	174.03	194.92	346.21	387.76	431.42	483.18	536.70	601.10
45	179.32	200.84	361.15	404.50	445.45	498.91	557.30	624.18
46	184.44	206.56	373.55	418.38	462.00	517.44	577.71	647.04
47	192.16	215.23	392.50	439.60	478.29	535.68	602.25	674.52
48	197.21	220.89	402.25	450.52	495.08	554.48	622.15	696.80
49	204.63	229.19	418.34	468.56	516.53	578.51	650.61	728.68
50	208.46	233.48	427.01	478.25	527.81	591.15	667.33	747.41
51	214.91	240.70	446.37	499.93	551.20	617.35	699.19	783.10
52	224.19	251.09	466.93	522.98	576.61	645.81	732.25	820.11
53	233.47	261.48	489.91	548.70	602.82	675.15	767.73	859.86
54	242.74	271.88	510.48	571.75	631.45	707.23	804.82	901.40
55	245.00	274.41	521.10	583.63	646.34	723.91	826.75	925.96
56	257.60	288.52	557.73	624.65	683.38	765.38	875.98	981.10
57	268.22	300.41	581.36	651.12	716.07	802.01	920.88	1,031.40
58	279.25	312.77	607.36	680.25	752.31	842.59	969.32	1,085.64
59	289.50	324.24	636.90	713.32	788.93	883.61	1,020.15	1,142.57
60	294.74	330.11	648.58	726.41	806.06	902.80	1,045.90	1,171.41
61	308.86	345.93	688.63	771.27	856.78	959.59	1,112.63	1,246.16
62	322.59	361.30	719.51	805.85	899.48	1,007.42	1,173.24	1,314.04
63	338.97	379.65	765.27	857.10	958.20	1,073.18	1,250.65	1,400.73
64	356.90	399.72	812.16	909.64	1,018.07	1,140.25	1,332.26	1,492.14
65	366.94	410.98	835.51	935.77	1,038.34	1,162.94	1,353.76	1,516.20
66	391.80	438.82	895.80	1,003.30	1,117.65	1,251.78	1,459.02	1,634.10
67	409.34	458.46	948.43	1,062.25	1,179.78	1,321.36	1,547.09	1,732.74
68	429.08	480.58	997.78	1,117.52	1,247.39	1,397.08	1,638.47	1,835.08
69	448.46	502.27	1,052.60	1,178.91	1,320.87	1,479.38	1,736.42	1,944.79
70	455.18	509.80	1,071.03	1,199.55	1,348.94	1,510.81	1,775.86	1,988.97
71	486.61	545.01	1,153.66	1,292.10	1,457.70	1,632.62	1,921.71	2,152.32
72	508.15	569.12	1,221.46	1,368.03	1,544.92	1,730.31	2,037.18	2,281.64
73	532.16	596.02	1,282.90	1,436.85	1,634.26	1,830.37	2,157.95	2,416.90
74	556.88	623.70	1,354.94	1,517.53	1,726.08	1,933.20	2,284.36	2,558.49
75	628.75	704.20	1,538.44	1,723.05	1,923.75	2,154.60	2,520.63	2,823.11
76	655.94	734.65	1,620.00	1,814.40	2,035.94	2,280.25	2,671.88	2,992.51
77	683.44	765.45	1,698.75	1,902.60	2,148.75	2,406.60	2,824.38	3,163.31
78	709.06	794.15	1,780.31	1,993.95	2,262.81	2,534.35	2,978.44	3,335.85
79	732.81	820.75	1,856.25	2,079.00	2,377.50	2,662.80	3,136.25	3,512.60
80	781.87	875.69	2,000.63	2,240.71	2,554.69	2,861.25	3,363.75	3,767.40
81	809.69	906.85	2,090.63	2,341.51	2,685.63	3,007.91	3,539.38	3,964.11
82	834.38	934.51	2,175.94	2,437.05	2,815.94	3,153.85	3,715.31	4,161.15
83	857.19	960.05	2,261.25	2,532.60	2,943.75	3,297.00	3,890.31	4,357.15
84	876.56	981.75	2,342.81	2,623.95	3,071.56	3,440.15	4,066.25	4,554.20
85	1,013.75	1,135.40	2,730.94	3,058.65	3,545.63	3,971.11	4,650.63	5,208.71

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	142.82	159.96	229.53	257.06	346.15	387.70	414.14	463.83
30	148.43	166.25	238.87	267.53	361.75	405.17	429.11	480.59
31	152.80	171.13	248.85	278.71	380.46	426.11	449.07	502.95
32	158.42	177.43	257.58	288.49	399.17	447.06	465.90	521.82
33	164.57	184.32	267.45	299.55	406.28	455.04	482.20	540.08
34	169.14	189.44	274.87	307.85	421.29	471.85	495.67	555.14
35	175.17	196.19	282.87	316.82	428.61	480.05	514.87	576.66
36	179.51	201.05	292.59	327.70	449.78	503.75	532.24	596.11
37	183.92	205.99	299.58	335.54	465.90	521.82	548.30	614.10
38	190.82	213.72	310.59	347.86	480.31	537.95	565.40	633.25
39	196.40	219.97	319.93	358.32	492.95	552.11	583.95	654.03
40	201.49	225.66	328.00	367.35	511.30	572.65	600.34	672.38
41	206.63	231.41	337.95	378.51	525.29	588.34	619.40	693.72
42	213.16	238.75	348.21	390.00	552.13	618.39	641.19	718.13
43	219.26	245.57	360.64	403.91	558.28	625.28	663.80	743.46
44	224.87	251.86	371.39	415.95	577.01	646.26	685.82	768.12
45	233.25	261.24	384.50	430.64	601.92	674.15	710.45	795.71
46	239.69	268.46	395.67	443.14	622.59	697.31	732.89	820.84
47	247.68	277.40	411.04	460.37	654.16	732.65	765.06	856.87
48	253.73	284.18	421.65	472.25	670.41	750.86	788.41	883.02
49	264.04	295.72	438.97	491.64	697.24	780.92	823.89	922.75
50	268.14	300.31	446.77	500.38	711.67	797.08	840.31	941.14
51	278.63	312.06	464.91	520.70	743.93	833.21	877.81	983.14
52	288.31	322.90	483.07	541.04	778.22	871.61	917.73	1,027.85
53	300.00	335.99	503.62	564.05	816.51	914.50	958.05	1,073.01
54	309.67	346.83	524.58	587.54	850.80	952.90	1,003.61	1,124.04
55	314.32	352.05	532.91	596.86	868.49	972.71	1,024.87	1,147.86
56	329.67	369.23	559.69	626.86	929.55	1,041.09	1,083.94	1,214.02
57	341.89	382.91	584.90	655.09	968.93	1,085.20	1,134.36	1,270.48
58	355.67	398.35	608.53	681.56	1,012.27	1,133.75	1,191.08	1,334.01
59	369.86	414.23	634.92	711.12	1,061.50	1,188.88	1,248.98	1,398.86
60	372.91	417.67	645.93	723.44	1,080.98	1,210.70	1,274.67	1,427.64
61	393.12	440.29	679.86	761.44	1,147.70	1,285.44	1,350.16	1,512.19
62	408.00	456.96	710.74	796.03	1,199.17	1,343.08	1,421.86	1,592.48
63	427.43	478.72	749.64	839.60	1,275.44	1,428.49	1,507.65	1,688.58
64	450.31	504.35	790.42	885.28	1,353.61	1,516.05	1,601.82	1,794.04
65	463.07	518.64	811.37	908.74	1,392.50	1,559.61	1,636.65	1,833.05
66	493.41	552.63	866.93	970.96	1,493.00	1,672.16	1,761.27	1,972.62
67	515.70	577.58	910.06	1,019.28	1,580.71	1,770.40	1,857.76	2,080.69
68	538.36	602.96	955.00	1,069.61	1,662.96	1,862.52	1,964.12	2,199.82
69	562.85	630.39	1,001.79	1,122.01	1,754.33	1,964.84	2,073.39	2,322.20
70	569.24	637.55	1,016.65	1,138.64	1,785.05	1,999.25	2,116.99	2,371.02
71	607.73	680.66	1,088.69	1,219.33	1,922.76	2,153.50	2,285.43	2,559.68
72	634.21	710.32	1,142.36	1,279.44	2,035.76	2,280.06	2,416.44	2,706.41
73	663.17	742.76	1,198.15	1,341.93	2,138.17	2,394.75	2,553.80	2,860.26
74	690.36	773.20	1,254.30	1,404.82	2,258.24	2,529.22	2,694.70	3,018.06
75	782.19	876.05	1,415.31	1,585.15	2,564.06	2,871.75	3,017.19	3,379.25
76	815.00	912.80	1,482.50	1,660.40	2,700.00	3,024.00	3,186.88	3,569.31
77	846.56	948.15	1,548.44	1,734.25	2,831.25	3,171.00	3,356.56	3,759.35
78	875.00	980.00	1,610.31	1,803.55	2,967.19	3,323.25	3,525.00	3,948.00
79	903.75	1,012.20	1,672.81	1,873.55	3,093.75	3,465.00	3,693.44	4,136.65
80	964.06	1,079.75	1,789.06	2,003.75	3,334.38	3,734.51	3,969.06	4,445.35
81	995.63	1,115.11	1,857.50	2,080.40	3,484.38	3,902.51	4,162.19	4,661.65
82	1,023.75	1,146.60	1,921.25	2,151.80	3,626.56	4,061.75	4,352.81	4,875.15
83	1,050.63	1,176.71	1,982.50	2,220.40	3,768.75	4,221.00	4,537.81	5,082.35
84	1,073.13	1,201.91	2,038.44	2,283.05	3,904.69	4,373.25	4,721.88	5,288.51
85	1,242.19	1,391.25	2,360.31	2,643.55	4,551.56	5,097.75	5,461.56	6,116.95

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	100.42	114.49	205.82	234.64	285.65	325.65	459.04	523.31
30	104.78	119.46	199.58	227.52	296.89	338.46	477.75	544.63
31	107.28	122.31	215.18	245.30	305.61	348.41	497.71	567.38
32	112.89	128.69	227.64	259.52	316.84	361.20	515.18	587.30
33	116.06	132.31	231.77	264.22	329.14	375.22	534.92	609.81
34	119.76	136.53	228.07	260.00	338.28	385.63	549.71	626.68
35	123.27	140.52	247.31	281.93	350.34	399.37	565.74	644.95
36	126.49	144.21	249.36	284.27	359.02	409.29	585.18	667.10
37	129.39	147.49	252.47	287.83	367.85	419.33	599.19	683.08
38	132.40	150.92	262.67	299.45	381.67	435.10	621.17	708.13
39	136.63	155.77	267.29	304.71	392.81	447.81	639.87	729.44
40	139.65	159.20	273.89	312.23	402.98	459.40	655.98	747.82
41	143.49	163.59	282.94	322.54	413.23	471.08	675.89	770.50
42	148.22	168.97	285.99	326.03	426.31	485.99	696.45	793.95
43	149.99	170.99	301.42	343.61	438.54	499.92	721.29	822.28
44	155.32	177.07	316.62	360.95	449.74	512.70	742.78	846.78
45	159.12	181.40	316.83	361.18	466.52	531.83	769.00	876.67
46	163.70	186.62	331.09	377.45	479.39	546.51	791.33	902.12
47	168.70	192.31	336.40	383.49	495.37	564.72	822.09	937.18
48	172.87	197.07	344.49	392.72	507.46	578.50	843.27	961.35
49	178.64	203.64	352.75	402.13	528.08	602.01	877.93	1,000.85
50	179.85	205.01	362.90	413.70	536.28	611.37	893.54	1,018.63
51	187.09	213.29	368.95	420.60	557.25	635.27	929.82	1,060.01
52	193.14	220.19	393.14	448.18	576.61	657.33	966.11	1,101.38
53	199.20	227.08	399.20	455.07	599.99	683.99	1,007.24	1,148.27
54	206.85	235.80	409.27	466.57	619.34	706.05	1,049.18	1,196.07
55	209.15	238.43	421.46	480.45	628.62	716.64	1,065.83	1,215.05
56	217.03	247.42	435.23	496.16	659.35	751.67	1,119.40	1,276.12
57	224.11	255.49	452.97	516.37	683.77	779.50	1,169.82	1,333.59
58	232.40	264.93	468.72	534.33	711.35	810.93	1,217.08	1,387.47
59	241.05	274.80	482.49	550.04	739.70	843.26	1,269.86	1,447.63
60	240.98	274.71	489.96	558.56	745.82	850.23	1,291.83	1,472.70
61	251.66	286.89	510.94	582.48	786.24	896.31	1,359.71	1,550.07
62	260.43	296.89	524.28	597.69	815.97	930.22	1,421.47	1,620.49
63	273.01	311.23	554.79	632.46	854.87	974.56	1,499.26	1,709.16
64	284.84	324.71	581.47	662.88	900.63	1,026.72	1,580.86	1,802.18
65	293.85	334.99	593.91	677.06	926.14	1,055.80	1,622.76	1,849.93
66	310.66	354.16	637.77	727.05	986.81	1,124.96	1,733.86	1,976.60
67	321.99	367.07	659.70	752.05	1,031.40	1,175.79	1,820.11	2,074.93
68	335.52	382.49	683.46	779.14	1,076.72	1,227.47	1,910.03	2,177.44
69	349.40	398.33	710.86	810.39	1,125.70	1,283.29	2,003.59	2,284.10
70	351.01	400.16	718.61	819.22	1,138.48	1,297.86	2,033.30	2,317.96
71	372.20	424.30	768.05	875.58	1,215.46	1,385.63	2,177.37	2,482.20
72	387.38	441.60	794.54	905.77	1,268.43	1,446.00	2,284.72	2,604.58
73	403.62	460.14	824.55	939.99	1,326.34	1,512.03	2,396.31	2,731.80
74	417.75	476.24	852.80	972.20	1,380.72	1,574.02	2,508.60	2,859.80
75	471.25	537.23	968.75	1,104.38	1,564.38	1,783.39	2,830.63	3,226.92
76	488.44	556.82	1,006.25	1,147.13	1,630.00	1,858.20	2,965.00	3,380.10
77	505.31	576.05	1,043.75	1,189.88	1,693.13	1,930.17	3,096.88	3,530.44
78	520.31	593.15	1,073.44	1,223.72	1,750.00	1,995.00	3,220.63	3,671.52
79	534.38	609.19	1,103.13	1,257.57	1,807.50	2,060.55	3,345.63	3,814.02
80	569.69	649.45	1,167.19	1,330.60	1,928.13	2,198.07	3,578.13	4,079.07
81	587.19	669.40	1,198.44	1,366.22	1,991.25	2,270.03	3,715.00	4,235.10
82	603.75	688.28	1,232.81	1,405.40	2,047.50	2,334.15	3,842.50	4,380.45
83	620.00	706.80	1,259.38	1,435.69	2,101.25	2,395.43	3,965.00	4,520.10
84	634.69	723.55	1,281.25	1,460.63	2,146.25	2,446.73	4,076.88	4,647.64
85	731.25	833.63	1,475.00	1,681.50	2,484.38	2,832.19	4,720.63	5,381.52

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

Elimination Period Factors

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

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

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

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

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

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

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

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

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

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

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

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

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

Issue Age	Factor
< 60	1.20
60+	1.15

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

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

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

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

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

Community Only Rider
Form Number: S2-COMMR-PA

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

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

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

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

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

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

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

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

Risk Classifications

Marital Status

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

Policies Issued before 1/4/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.800
Married Both insured	0.600
"Married"	0.660

Policies Issued after 1/3/2013

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

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

Medical Underwriting

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

Policies Issued before 1/4/2015

Rate Class	Factors
I	0.90
II	1.00

Policies Issued after 1/3/2015

Rate Class	Factors
I	0.95
II	1.00

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

Modal Factors

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

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

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	139.05	152.94	199.08	219.00
30	145.37	159.91	210.15	231.16
31	153.27	168.60	219.62	241.59
32	162.74	179.01	232.26	255.49
33	170.65	187.71	243.33	267.67
34	181.70	199.87	257.54	283.30
35	191.18	210.31	271.77	298.95
36	202.24	222.47	285.99	314.58
37	214.89	236.38	301.78	331.95
38	227.52	250.28	319.17	351.09
39	240.17	264.18	338.13	371.94
40	252.41	277.66	354.32	389.75
41	268.08	294.90	376.26	413.89
42	283.76	312.13	398.21	438.03
43	301.01	331.11	421.73	463.90
44	319.82	351.80	448.37	493.22
45	340.20	374.23	475.02	522.52
46	362.15	398.36	504.82	555.30
47	384.10	422.50	537.73	591.51
48	409.18	450.10	572.23	629.45
49	435.84	479.42	608.28	669.11
50	453.55	498.90	634.35	697.78
51	484.19	532.61	675.71	743.29
52	516.37	568.00	720.16	792.17
53	550.07	605.07	767.65	844.41
54	586.84	645.52	819.74	901.72
55	613.66	675.04	856.13	941.75
56	661.56	727.72	923.48	1,015.83
57	707.95	778.75	989.34	1,088.26
58	757.35	833.09	1,058.18	1,164.01
59	809.74	890.70	1,133.02	1,246.32
60	843.28	927.61	1,180.87	1,298.96
61	912.83	1,004.11	1,277.96	1,405.76
62	979.47	1,077.42	1,370.70	1,507.77
63	1,060.62	1,166.69	1,485.16	1,633.67
64	1,149.00	1,263.91	1,611.21	1,772.33
65	1,208.30	1,329.13	1,688.83	1,857.71
66	1,326.34	1,458.98	1,854.10	2,039.51
67	1,427.73	1,570.50	1,997.15	2,196.87
68	1,537.44	1,691.19	2,149.93	2,364.92
69	1,655.50	1,821.05	2,313.82	2,545.20
70	1,722.97	1,895.27	2,405.98	2,646.58
71	1,896.07	2,085.67	2,646.18	2,910.80
72	2,042.34	2,246.58	2,847.46	3,132.21
73	2,198.00	2,417.79	3,062.16	3,368.38
74	2,360.36	2,596.39	3,287.60	3,616.36
75	2,695.63	2,965.19	3,731.13	4,104.24
76	2,892.75	3,182.03	4,000.69	4,400.76
77	3,095.81	3,405.39	4,279.75	4,707.73
78	3,303.63	3,633.99	4,564.75	5,021.23
79	3,522.13	3,874.34	4,866.38	5,353.02
80	3,859.38	4,245.32	5,322.38	5,854.62
81	4,121.81	4,533.99	5,684.56	6,253.02
82	4,394.94	4,834.43	6,062.19	6,668.41
83	4,675.19	5,142.71	6,452.88	7,098.17
84	4,964.94	5,461.43	6,857.81	7,543.59
85	5,838.94	6,422.83	8,014.44	8,815.88

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	172.23	189.45	278.08	305.90	346.02	380.63	398.17	437.99
30	181.70	199.87	290.73	319.79	364.99	401.48	420.29	462.33
31	192.77	212.05	306.54	337.18	383.94	422.34	439.26	483.17
32	203.83	224.22	325.49	358.03	404.49	444.94	464.54	510.99
33	214.89	236.38	341.29	375.41	426.61	469.27	486.65	535.32
34	227.52	250.28	363.41	399.76	450.32	495.33	515.10	566.61
35	240.17	264.18	382.38	420.62	475.60	523.15	543.54	597.88
36	254.39	279.83	404.49	444.94	502.45	552.70	571.97	629.18
37	268.61	295.47	429.77	472.75	530.89	583.98	603.57	663.93
38	284.40	312.85	455.05	500.55	562.49	618.74	638.33	702.17
39	301.78	331.95	480.33	528.37	594.10	653.50	676.25	743.88
40	316.69	348.36	504.82	555.30	625.52	688.08	708.61	779.48
41	335.50	369.05	536.17	589.79	663.15	729.46	752.51	827.77
42	355.87	391.47	567.53	624.28	702.35	772.58	796.41	876.06
43	377.83	415.61	602.01	662.21	744.67	819.14	843.45	927.80
44	401.34	441.47	639.64	703.60	791.71	870.88	896.75	986.43
45	426.42	469.07	680.41	748.45	840.31	924.34	950.05	1,045.06
46	453.08	498.39	724.30	796.72	893.61	982.99	1,009.62	1,110.59
47	481.29	529.42	768.20	845.02	951.61	1,046.77	1,075.47	1,183.01
48	512.65	563.91	818.36	900.20	1,012.77	1,114.04	1,144.45	1,258.91
49	544.00	598.41	871.66	958.83	1,078.60	1,186.47	1,216.57	1,338.22
50	566.94	623.63	907.08	997.79	1,123.13	1,235.43	1,268.69	1,395.57
51	603.70	664.08	968.38	1,065.20	1,196.68	1,316.34	1,351.44	1,486.58
52	642.00	706.21	1,032.73	1,136.00	1,276.35	1,403.99	1,440.30	1,584.33
53	684.90	753.39	1,100.14	1,210.16	1,362.15	1,498.37	1,535.30	1,688.83
54	729.34	802.29	1,173.69	1,291.06	1,454.09	1,599.49	1,639.49	1,803.44
55	760.34	836.38	1,227.31	1,350.05	1,517.69	1,669.45	1,712.26	1,883.48
56	818.70	900.58	1,323.10	1,455.42	1,638.91	1,802.80	1,846.97	2,031.67
57	875.58	963.14	1,415.91	1,557.50	1,752.66	1,927.93	1,978.67	2,176.55
58	935.46	1,029.00	1,514.68	1,666.16	1,876.90	2,064.59	2,116.38	2,328.01
59	999.82	1,099.80	1,619.46	1,781.42	2,010.10	2,211.10	2,266.05	2,492.65
60	1,040.33	1,144.36	1,686.55	1,855.21	2,093.70	2,303.07	2,361.75	2,597.93
61	1,124.37	1,236.81	1,825.65	2,008.22	2,266.13	2,492.75	2,555.91	2,811.50
62	1,204.05	1,324.46	1,958.96	2,154.85	2,431.30	2,674.43	2,741.37	3,015.51
63	1,302.58	1,432.85	2,121.24	2,333.35	2,634.16	2,897.58	2,970.31	3,267.34
64	1,409.81	1,550.79	2,298.01	2,527.81	2,857.28	3,143.02	3,222.42	3,544.66
65	1,483.28	1,631.61	2,416.59	2,658.24	2,998.50	3,298.35	3,377.66	3,715.43
66	1,627.72	1,790.50	2,652.69	2,917.96	3,292.93	3,622.24	3,708.21	4,079.02
67	1,751.34	1,926.46	2,855.46	3,141.00	3,547.10	3,901.82	3,994.31	4,393.75
68	1,883.27	2,071.60	3,074.90	3,382.39	3,817.93	4,199.71	4,299.86	4,729.83
69	2,024.94	2,227.43	3,311.00	3,642.10	4,109.57	4,520.53	4,627.61	5,090.38
70	2,108.08	2,318.90	3,445.94	3,790.53	4,277.90	4,705.69	4,811.97	5,293.17
71	2,318.76	2,550.64	3,792.14	4,171.36	4,705.95	5,176.55	5,292.36	5,821.59
72	2,495.89	2,745.48	4,084.67	4,493.14	5,066.92	5,573.61	5,694.92	6,264.41
73	2,685.09	2,953.61	4,395.98	4,835.59	5,449.36	5,994.29	6,124.32	6,736.75
74	2,881.00	3,169.11	4,720.72	5,192.79	5,851.92	6,437.11	6,575.19	7,232.71
75	3,302.44	3,632.68	5,391.25	5,930.38	6,659.50	7,325.45	7,462.25	8,208.48
76	3,541.13	3,895.24	5,785.50	6,364.05	7,145.19	7,859.71	8,001.38	8,801.52
77	3,786.94	4,165.63	6,191.63	6,810.79	7,646.31	8,410.94	8,559.50	9,415.45
78	4,037.50	4,441.25	6,607.25	7,267.98	8,159.31	8,975.24	9,129.50	10,042.45
79	4,298.75	4,728.63	7,044.25	7,748.68	8,699.63	9,569.59	9,732.75	10,706.03
80	4,710.81	5,181.89	7,718.75	8,490.63	9,524.94	10,477.43	10,644.75	11,709.23
81	5,024.31	5,526.74	8,243.63	9,067.99	10,174.50	11,191.95	11,369.13	12,506.04
82	5,349.69	5,884.66	8,789.88	9,668.87	10,852.56	11,937.82	12,124.38	13,336.82
83	5,681.00	6,249.10	9,350.38	10,285.42	11,550.81	12,705.89	12,905.75	14,196.33
84	6,020.63	6,622.69	9,929.88	10,922.87	12,274.00	13,501.40	13,715.63	15,087.19
85	7,101.25	7,811.38	11,677.88	12,845.67	14,385.38	15,823.92	16,028.88	17,631.77

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	317.58	355.70	417.13	467.19	491.39	550.35	549.85	615.84
30	334.96	375.16	436.08	488.42	516.67	578.67	578.29	647.70
31	352.34	394.63	459.78	514.96	545.11	610.53	608.32	681.31
32	372.89	417.63	488.23	546.82	573.55	642.38	641.50	718.49
33	393.43	440.64	511.93	573.36	605.15	677.77	674.67	755.64
34	415.55	465.41	545.11	610.53	639.91	716.70	712.58	798.10
35	439.26	491.97	573.55	642.38	674.67	755.64	752.10	842.34
36	464.54	520.28	606.73	679.54	714.17	799.87	794.75	890.13
37	492.97	552.12	644.66	722.01	755.25	845.89	838.99	939.67
38	521.41	584.00	682.57	764.48	799.50	895.45	887.99	994.55
39	551.44	617.61	720.50	806.95	845.32	946.75	940.11	1,052.93
40	580.07	649.69	757.21	848.09	888.91	995.58	987.68	1,106.21
41	616.12	690.05	804.25	900.76	942.21	1,055.28	1,045.68	1,171.17
42	653.75	732.19	851.28	953.44	1,000.22	1,120.25	1,108.38	1,241.40
43	692.94	776.11	903.02	1,011.38	1,061.36	1,188.72	1,177.37	1,318.65
44	735.27	823.51	959.45	1,074.59	1,127.20	1,262.47	1,249.49	1,399.42
45	782.29	876.18	1,020.59	1,143.06	1,197.75	1,341.48	1,326.31	1,485.48
46	830.91	930.63	1,086.44	1,216.81	1,273.01	1,425.76	1,410.96	1,580.28
47	882.63	988.55	1,152.28	1,290.56	1,354.53	1,517.07	1,500.33	1,680.36
48	939.08	1,051.76	1,227.53	1,374.84	1,442.32	1,615.40	1,597.52	1,789.23
49	1,000.22	1,120.25	1,307.50	1,464.40	1,536.38	1,720.75	1,701.00	1,905.12
50	1,040.39	1,165.23	1,360.63	1,523.90	1,599.65	1,791.61	1,771.26	1,983.81
51	1,107.80	1,240.74	1,452.55	1,626.87	1,705.37	1,910.01	1,887.71	2,114.23
52	1,181.34	1,323.11	1,549.08	1,734.97	1,818.75	2,037.01	2,013.36	2,254.96
53	1,259.50	1,410.65	1,650.22	1,848.24	1,939.81	2,172.60	2,148.19	2,405.98
54	1,342.24	1,503.30	1,760.54	1,971.80	2,071.58	2,320.16	2,295.29	2,570.73
55	1,399.44	1,567.37	1,840.97	2,061.90	2,162.77	2,422.30	2,394.76	2,682.13
56	1,510.20	1,691.42	1,984.66	2,222.83	2,333.39	2,613.40	2,584.84	2,895.03
57	1,613.48	1,807.10	2,123.85	2,378.71	2,496.53	2,796.13	2,765.95	3,097.87
58	1,724.23	1,931.13	2,272.03	2,544.68	2,673.15	2,993.94	2,962.02	3,317.46
59	1,845.47	2,066.91	2,429.19	2,720.69	2,861.74	3,205.14	3,173.06	3,553.82
60	1,919.84	2,150.21	2,529.84	2,833.42	2,981.90	3,339.73	3,305.00	3,701.61
61	2,076.31	2,325.47	2,738.48	3,067.11	3,226.76	3,613.98	3,577.41	4,006.70
62	2,224.10	2,490.99	2,938.43	3,291.04	3,461.49	3,876.87	3,836.77	4,297.18
63	2,408.12	2,697.10	3,181.84	3,563.67	3,751.28	4,201.43	4,158.43	4,657.45
64	2,609.52	2,922.66	3,447.00	3,860.64	4,067.14	4,555.20	4,509.07	5,050.15
65	2,742.96	3,072.11	3,624.88	4,059.87	4,270.68	4,783.16	4,731.78	5,299.60
66	3,011.01	3,372.33	3,979.03	4,456.51	4,690.12	5,252.93	5,197.04	5,820.70
67	3,240.17	3,628.98	4,283.19	4,797.17	5,051.22	5,657.36	5,595.65	6,267.12
68	3,487.37	3,905.86	4,612.34	5,165.82	5,438.70	6,091.34	6,024.80	6,747.77
69	3,752.65	4,202.98	4,966.50	5,562.47	5,853.96	6,556.44	6,484.50	7,262.64
70	3,904.86	4,373.45	5,168.90	5,789.17	6,093.46	6,824.67	6,748.29	7,558.08
71	4,298.02	4,813.79	5,688.21	6,370.79	6,705.35	7,509.99	7,423.25	8,314.04
72	4,628.13	5,183.50	6,127.01	6,862.25	7,220.63	8,087.10	7,990.86	8,949.77
73	4,978.36	5,575.77	6,593.98	7,385.26	7,768.12	8,700.29	8,594.71	9,626.07
74	5,346.03	5,987.55	7,081.08	7,930.80	8,343.78	9,345.04	9,228.08	10,335.44
75	6,119.19	6,853.49	8,086.88	9,057.31	9,505.94	10,646.65	10,490.38	11,749.23
76	6,565.69	7,353.57	8,678.25	9,719.64	10,200.63	11,424.71	11,253.94	12,604.41
77	7,024.06	7,866.95	9,287.44	10,401.93	10,917.88	12,228.03	12,042.44	13,487.53
78	7,490.75	8,389.64	9,910.88	11,100.19	11,650.56	13,048.63	12,849.94	14,391.93
79	7,980.00	8,937.60	10,566.38	11,834.35	12,422.44	13,913.13	13,700.19	15,344.21
80	8,747.13	9,796.79	11,578.13	12,967.51	13,606.38	15,239.15	14,995.75	16,795.24
81	9,334.94	10,455.13	12,365.44	13,849.29	14,535.00	16,279.20	16,020.56	17,943.03
82	9,944.13	11,137.43	13,184.81	14,766.99	15,504.00	17,364.48	17,088.13	19,138.71
83	10,567.56	11,835.67	14,025.56	15,708.63	16,500.31	18,480.35	18,190.13	20,372.95
84	11,211.19	12,556.53	14,894.81	16,682.19	17,533.44	19,637.45	19,332.50	21,652.40
85	13,208.56	14,793.59	17,516.81	19,618.83	20,574.63	23,043.59	22,637.31	25,353.79

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	488.23	546.82	603.57	676.01	695.22	778.64	769.47	861.81
30	515.10	576.91	636.74	713.16	726.82	814.03	810.56	907.82
31	543.54	608.76	671.51	752.10	766.32	858.27	854.80	957.37
32	573.55	642.38	709.44	794.57	813.71	911.36	900.62	1,008.71
33	606.73	679.54	748.94	838.81	853.22	955.60	951.18	1,065.33
34	639.91	716.70	791.60	886.59	908.51	1,017.54	1,003.32	1,123.71
35	677.84	759.18	835.84	936.14	955.92	1,070.63	1,060.19	1,187.42
36	717.34	803.42	884.82	990.99	1,011.22	1,132.56	1,121.83	1,256.46
37	758.41	849.42	936.96	1,049.39	1,074.42	1,203.35	1,186.60	1,328.99
38	802.66	898.98	992.25	1,111.33	1,137.62	1,274.13	1,256.12	1,406.85
39	850.06	952.07	1,050.72	1,176.81	1,200.83	1,344.92	1,330.39	1,490.04
40	895.18	1,002.59	1,105.26	1,237.89	1,262.03	1,413.48	1,398.42	1,566.23
41	948.49	1,062.30	1,171.10	1,311.64	1,340.42	1,501.26	1,481.52	1,659.30
42	1,006.50	1,127.28	1,243.22	1,392.40	1,418.80	1,589.06	1,572.44	1,761.14
43	1,067.63	1,195.75	1,318.47	1,476.68	1,505.03	1,685.63	1,668.08	1,868.24
44	1,133.47	1,269.49	1,400.00	1,567.98	1,599.10	1,790.98	1,771.55	1,984.15
45	1,204.02	1,348.51	1,487.79	1,666.32	1,701.00	1,905.12	1,882.86	2,108.80
46	1,279.27	1,432.78	1,581.85	1,771.67	1,810.73	2,028.02	2,002.01	2,242.24
47	1,359.22	1,522.34	1,682.19	1,884.04	1,920.48	2,150.94	2,130.55	2,386.22
48	1,447.02	1,620.67	1,790.36	2,005.21	2,045.90	2,291.41	2,266.96	2,539.00
49	1,539.53	1,724.27	1,904.80	2,133.37	2,179.16	2,440.67	2,414.31	2,704.03
50	1,601.18	1,793.33	1,984.23	2,222.35	2,267.71	2,539.83	2,515.93	2,817.85
51	1,705.37	1,910.01	2,112.94	2,366.50	2,420.93	2,711.44	2,679.87	3,001.46
52	1,817.24	2,035.31	2,252.38	2,522.68	2,581.81	2,891.63	2,857.61	3,200.53
53	1,936.74	2,169.15	2,401.00	2,689.13	2,750.35	3,080.39	3,049.15	3,415.05
54	2,063.91	2,311.59	2,561.90	2,869.31	2,934.22	3,286.33	3,256.00	3,646.71
55	2,152.29	2,410.58	2,673.15	2,993.94	3,068.30	3,436.50	3,397.57	3,805.29
56	2,319.93	2,598.33	2,882.70	3,228.63	3,307.77	3,704.71	3,666.99	4,107.03
57	2,478.58	2,776.00	3,081.75	3,451.57	3,539.76	3,964.53	3,922.92	4,393.67
58	2,649.21	2,967.12	3,295.79	3,691.30	3,786.72	4,241.14	4,198.32	4,702.11
59	2,833.30	3,173.29	3,527.78	3,951.11	4,048.65	4,534.48	4,496.16	5,035.70
60	2,947.13	3,300.78	3,671.59	4,112.18	4,216.38	4,722.36	4,682.94	5,244.88
61	3,186.19	3,568.54	3,971.51	4,448.09	4,564.12	5,111.83	5,068.35	5,676.56
62	3,413.67	3,823.31	4,256.95	4,767.79	4,897.37	5,485.06	5,434.93	6,087.12
63	3,694.77	4,138.15	4,610.49	5,163.76	5,303.08	5,939.45	5,889.90	6,596.68
64	4,003.39	4,483.80	4,995.91	5,595.42	5,745.01	6,434.40	6,385.43	7,151.68
65	4,209.58	4,714.72	5,252.60	5,882.92	6,041.46	6,766.45	6,706.72	7,511.52
66	4,619.29	5,173.61	5,766.47	6,458.44	6,631.71	7,427.52	7,366.42	8,250.38
67	4,969.28	5,565.59	6,208.12	6,953.11	7,138.64	7,995.28	7,931.66	8,883.46
68	5,347.04	5,988.70	6,681.71	7,483.51	7,687.23	8,609.70	8,539.98	9,564.78
69	5,752.58	6,442.90	7,191.42	8,054.40	8,277.50	9,270.79	9,194.13	10,297.42
70	5,986.11	6,704.44	7,486.32	8,384.68	8,614.84	9,648.62	9,568.91	10,717.18
71	6,588.61	7,379.25	8,240.46	9,229.31	9,480.35	10,617.99	10,531.04	11,794.76
72	7,091.81	7,942.83	8,875.17	9,940.19	10,211.67	11,437.08	11,341.53	12,702.51
73	7,628.56	8,543.99	9,550.13	10,696.14	10,989.96	12,308.76	12,203.02	13,667.38
74	8,190.81	9,173.70	10,257.29	11,488.17	11,801.79	13,218.01	13,106.09	14,678.82
75	9,378.88	10,504.35	11,732.50	13,140.40	13,478.13	15,095.51	14,942.31	16,735.39
76	10,061.69	11,269.09	12,592.25	14,103.32	14,463.75	16,199.40	16,036.00	17,960.32
77	10,761.13	12,052.47	13,475.75	15,092.84	15,479.06	17,336.55	17,162.94	19,222.49
78	11,474.81	12,851.79	14,375.88	16,100.99	16,518.13	18,500.31	18,314.81	20,512.59
79	12,221.75	13,688.36	15,321.13	17,159.67	17,610.63	19,723.91	19,526.06	21,869.19
80	13,393.81	15,001.07	16,794.81	18,810.19	19,296.88	21,612.51	21,390.44	23,957.29
81	14,290.38	16,005.23	17,931.25	20,083.00	20,609.06	23,082.15	22,848.69	25,590.53
82	15,219.00	17,045.28	19,112.81	21,406.35	21,974.69	24,611.65	24,367.50	27,291.60
83	16,167.81	18,107.95	20,322.88	22,761.63	23,375.94	26,181.05	25,930.25	29,041.88
84	17,145.13	19,202.55	21,572.13	24,160.79	24,824.69	27,803.65	27,548.81	30,854.67
85	20,204.13	22,628.63	25,405.38	28,454.03	29,194.69	32,698.05	32,351.06	36,233.19

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	714.17	814.17	861.12	981.68	976.46	1,113.16	1,207.14	1,376.15
30	753.68	859.19	908.51	1,035.70	1,030.18	1,174.41	1,273.51	1,451.80
31	794.75	906.01	963.83	1,098.76	1,087.06	1,239.25	1,343.03	1,531.05
32	838.99	956.46	1,019.12	1,161.80	1,147.11	1,307.70	1,418.88	1,617.51
33	886.40	1,010.50	1,074.42	1,224.83	1,213.46	1,383.34	1,497.86	1,707.57
34	936.96	1,068.14	1,137.62	1,296.89	1,279.83	1,459.00	1,583.19	1,804.84
35	992.25	1,131.18	1,200.83	1,368.94	1,355.67	1,545.46	1,671.68	1,905.71
36	1,049.14	1,196.01	1,271.92	1,450.00	1,434.67	1,635.52	1,769.63	2,017.38
37	1,110.75	1,266.26	1,343.03	1,531.05	1,516.83	1,729.18	1,873.92	2,136.26
38	1,175.55	1,340.12	1,422.02	1,621.12	1,605.31	1,830.05	1,984.52	2,262.35
39	1,245.06	1,419.37	1,508.92	1,720.17	1,700.11	1,938.14	2,101.45	2,395.64
40	1,309.05	1,492.33	1,583.42	1,805.09	1,790.36	2,041.02	2,210.52	2,519.99
41	1,387.45	1,581.69	1,677.48	1,912.34	1,896.97	2,162.55	2,342.21	2,670.12
42	1,472.10	1,678.20	1,779.38	2,028.49	2,012.97	2,294.79	2,486.44	2,834.54
43	1,561.46	1,780.08	1,889.13	2,153.60	2,135.27	2,434.20	2,636.94	3,006.11
44	1,657.10	1,889.10	2,006.70	2,287.64	2,266.96	2,584.33	2,799.98	3,191.98
45	1,759.01	2,005.27	2,132.12	2,430.63	2,408.04	2,745.17	2,975.57	3,392.14
46	1,868.75	2,130.37	2,265.38	2,582.54	2,558.55	2,916.75	3,163.70	3,606.61
47	1,984.77	2,262.63	2,406.47	2,743.38	2,718.46	3,099.05	3,364.37	3,835.38
48	2,110.18	2,405.60	2,563.24	2,922.11	2,894.05	3,299.21	3,580.72	4,082.02
49	2,245.01	2,559.31	2,720.03	3,100.82	3,079.04	3,510.11	3,809.60	4,342.95
50	2,335.12	2,662.05	2,834.63	3,231.48	3,202.37	3,650.70	3,968.48	4,524.07
51	2,485.29	2,833.23	3,018.51	3,441.08	3,410.76	3,888.26	4,225.90	4,817.53
52	2,644.63	3,014.89	3,210.02	3,659.43	3,634.45	4,143.29	4,504.76	5,135.43
53	2,816.24	3,210.52	3,424.53	3,903.97	3,873.48	4,415.77	4,802.01	5,474.31
54	3,001.64	3,421.86	3,646.71	4,157.26	4,127.84	4,705.74	5,123.78	5,841.11
55	3,126.66	3,564.40	3,801.68	4,333.92	4,304.58	4,907.23	5,346.30	6,094.79
56	3,367.64	3,839.10	4,093.54	4,666.64	4,639.85	5,289.43	5,765.39	6,572.55
57	3,595.14	4,098.46	4,377.93	4,990.83	4,957.15	5,651.15	6,163.52	7,026.41
58	3,840.60	4,378.29	4,677.27	5,332.08	5,298.40	6,040.19	6,591.57	7,514.41
59	4,104.03	4,678.59	4,999.06	5,698.94	5,666.60	6,459.93	7,055.57	8,043.35
60	4,265.64	4,862.84	5,201.66	5,929.90	5,894.24	6,719.44	7,343.17	8,371.22
61	4,609.05	5,254.31	5,621.85	6,408.90	6,372.39	7,264.53	7,943.03	9,055.05
62	4,933.61	5,624.31	6,020.29	6,863.13	6,827.35	7,783.18	8,513.90	9,705.86
63	5,336.39	6,083.50	6,512.93	7,424.74	7,389.54	8,424.07	9,220.98	10,511.92
64	5,776.87	6,585.64	7,049.04	8,035.91	8,006.78	9,127.73	9,991.81	11,390.66
65	6,077.57	6,928.42	7,416.41	8,454.71	8,419.15	9,597.85	10,505.19	11,975.93
66	6,666.44	7,599.74	8,138.60	9,278.02	9,238.57	10,531.97	11,532.93	13,147.54
67	7,166.42	8,169.71	8,756.64	9,982.58	9,938.54	11,329.95	12,416.24	14,154.51
68	7,705.29	8,784.03	9,416.34	10,734.63	10,694.07	12,191.25	13,363.43	15,234.31
69	8,285.82	9,445.85	10,124.65	11,542.11	11,505.16	13,115.88	14,382.83	16,396.44
70	8,617.53	9,823.98	10,540.43	12,016.08	11,972.21	13,648.32	14,972.65	17,068.82
71	9,480.35	10,807.60	11,593.80	13,216.93	13,177.21	15,022.03	16,480.91	18,788.24
72	10,200.94	11,629.07	12,479.44	14,226.56	14,183.62	16,169.33	17,750.32	20,235.37
73	10,967.15	12,502.55	13,425.46	15,305.03	15,257.12	17,393.12	19,100.25	21,774.29
74	11,766.90	13,414.28	14,405.03	16,421.73	16,381.61	18,675.04	20,514.59	23,386.63
75	13,487.63	15,375.90	16,512.19	18,823.90	18,757.75	21,383.84	23,465.00	26,750.10
76	14,462.56	16,487.32	17,705.63	20,184.42	20,123.38	22,940.65	25,184.50	28,710.33
77	15,458.88	17,623.12	18,934.69	21,585.55	21,522.25	24,535.37	26,951.50	30,724.71
78	16,473.00	18,779.22	20,187.50	23,013.75	22,949.63	26,162.58	28,751.75	32,777.00
79	17,532.25	19,986.77	21,493.75	24,502.88	24,443.50	27,865.59	30,642.25	34,932.17
80	19,210.19	21,899.62	23,554.06	26,851.63	26,787.63	30,537.90	33,589.63	38,292.18
81	20,480.81	23,348.12	25,121.56	28,638.58	28,580.75	32,582.06	35,862.50	40,883.25
82	21,794.19	24,845.38	26,748.44	30,493.22	30,438.00	34,699.32	38,225.63	43,577.22
83	23,132.50	26,371.05	28,405.00	32,381.70	32,335.63	36,862.62	40,645.75	46,336.16
84	24,507.63	27,938.70	30,103.13	34,317.57	34,290.25	39,090.89	43,144.25	49,184.45
85	28,904.94	32,951.63	35,506.25	40,477.13	40,408.25	46,065.41	50,810.75	57,924.26

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	240.17	264.18	304.94	335.44
30	252.80	278.08	319.16	351.08
31	263.87	290.25	338.13	371.94
32	276.51	304.16	352.35	387.60
33	289.15	318.06	368.13	404.95
34	300.21	330.23	382.38	420.62
35	312.84	344.11	396.58	436.25
36	323.91	356.30	413.96	455.35
37	336.55	370.19	429.77	472.75
38	349.19	384.10	447.15	491.86
39	363.41	399.76	464.52	510.97
40	374.68	412.15	478.15	525.97
41	387.24	425.97	495.41	544.96
42	399.77	439.74	509.51	560.45
43	413.89	455.27	528.33	581.16
44	429.57	472.53	547.13	601.84
45	448.36	493.20	573.79	631.17
46	467.19	513.91	598.87	658.76
47	479.73	527.70	611.42	672.57
48	500.10	550.11	639.64	703.60
49	522.04	574.25	667.86	734.65
50	533.22	586.55	680.31	748.35
51	554.67	610.14	709.42	780.36
52	577.65	635.42	740.06	814.08
53	602.17	662.38	770.71	847.78
54	628.22	691.05	802.89	883.18
55	637.60	701.36	815.72	897.30
56	669.03	735.93	856.13	941.75
57	695.98	765.58	889.05	977.96
58	722.91	795.21	924.98	1,017.48
59	752.85	828.14	960.90	1,056.98
60	760.67	836.75	969.34	1,066.26
61	795.45	875.00	1,014.25	1,115.68
62	825.89	908.49	1,051.92	1,157.11
63	863.56	949.92	1,096.84	1,206.52
64	902.68	992.95	1,141.75	1,255.94
65	897.19	986.90	1,133.29	1,246.63
66	944.42	1,038.86	1,188.85	1,307.73
67	976.35	1,073.98	1,223.56	1,345.92
68	1,006.91	1,107.59	1,259.68	1,385.65
69	1,036.08	1,139.69	1,291.62	1,420.78
70	1,027.88	1,130.67	1,277.47	1,405.21
71	1,070.81	1,177.89	1,323.09	1,455.41
72	1,094.97	1,204.47	1,347.24	1,481.97
73	1,116.44	1,228.08	1,366.02	1,502.63
74	1,133.89	1,247.27	1,380.78	1,518.86
75	1,188.68	1,307.55	1,423.81	1,566.19
76	1,200.56	1,320.62	1,428.56	1,571.42
77	1,206.50	1,327.15	1,425.00	1,567.50
78	1,206.50	1,327.15	1,415.50	1,557.05
79	1,200.56	1,320.62	1,395.31	1,534.84
80	1,210.06	1,331.07	1,387.00	1,525.70
81	1,193.44	1,312.78	1,349.00	1,483.90
82	1,167.31	1,284.04	1,300.31	1,430.34
83	1,131.69	1,244.86	1,239.75	1,363.73
84	1,090.12	1,199.13	1,167.32	1,284.05
85	1,093.69	1,203.06	1,115.06	1,226.57

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	331.80	364.99	480.33	528.37	562.49	618.74	609.90	670.89
30	347.61	382.38	505.61	556.17	589.35	648.28	638.33	702.17
31	364.99	401.48	527.72	580.49	619.38	681.31	676.25	743.88
32	382.37	420.60	553.00	608.30	650.97	716.08	704.68	775.16
33	396.58	436.25	578.29	636.12	676.25	743.88	736.30	809.93
34	413.97	455.37	600.41	660.46	703.12	773.42	764.73	841.21
35	429.77	472.75	625.69	688.26	731.55	804.71	793.18	872.49
36	445.56	490.12	647.82	712.61	759.99	835.99	827.94	910.73
37	462.94	509.23	673.10	740.41	790.01	869.02	859.54	945.49
38	481.91	530.10	698.38	768.22	820.04	902.03	894.30	983.73
39	497.72	547.49	726.82	799.50	853.22	938.55	929.06	1,021.97
40	514.22	565.64	749.37	824.31	876.37	964.01	956.33	1,051.96
41	533.03	586.34	774.45	851.90	909.28	1,000.22	990.82	1,089.89
42	547.15	601.85	799.54	879.49	937.51	1,031.26	1,019.03	1,120.94
43	567.51	624.27	827.77	910.55	972.00	1,069.20	1,056.65	1,162.32
44	586.34	644.97	859.12	945.03	1,004.92	1,105.42	1,094.29	1,203.72
45	612.99	674.28	896.75	986.43	1,051.95	1,157.14	1,147.59	1,262.35
46	639.64	703.60	934.37	1,027.82	1,098.97	1,208.87	1,197.75	1,317.54
47	656.90	722.59	959.45	1,055.40	1,125.64	1,238.20	1,222.84	1,345.12
48	683.53	751.89	1,000.21	1,100.23	1,174.22	1,291.65	1,279.27	1,407.21
49	714.89	786.38	1,044.12	1,148.54	1,225.97	1,348.57	1,335.71	1,469.29
50	726.27	798.90	1,066.44	1,173.07	1,250.30	1,375.34	1,360.63	1,496.68
51	756.91	832.60	1,109.33	1,220.28	1,303.92	1,434.32	1,418.84	1,560.72
52	789.11	868.02	1,155.30	1,270.83	1,359.09	1,495.00	1,480.14	1,628.16
53	821.28	903.40	1,204.33	1,324.77	1,415.78	1,557.37	1,541.41	1,695.56
54	854.99	940.48	1,256.43	1,382.08	1,475.53	1,623.10	1,605.78	1,766.35
55	869.60	956.56	1,275.21	1,402.74	1,499.71	1,649.69	1,631.44	1,794.58
56	911.51	1,002.66	1,338.07	1,471.88	1,571.57	1,728.73	1,712.26	1,883.48
57	947.43	1,042.18	1,391.95	1,531.14	1,635.92	1,799.51	1,778.11	1,955.92
58	984.84	1,083.33	1,445.84	1,590.43	1,700.28	1,870.31	1,849.95	2,034.95
59	1,025.26	1,127.78	1,505.70	1,656.26	1,767.64	1,944.39	1,921.79	2,113.98
60	1,035.98	1,139.59	1,521.38	1,673.53	1,785.08	1,963.59	1,938.66	2,132.53
61	1,083.80	1,192.18	1,590.93	1,750.02	1,867.67	2,054.44	2,028.50	2,231.35
62	1,125.82	1,238.40	1,651.78	1,816.96	1,937.21	2,130.93	2,103.85	2,314.23
63	1,177.99	1,295.78	1,727.13	1,899.84	2,022.70	2,224.98	2,193.67	2,413.04
64	1,231.59	1,354.75	1,805.36	1,985.89	2,108.19	2,319.01	2,283.52	2,511.86
65	1,231.90	1,355.09	1,794.38	1,973.82	2,095.76	2,305.34	2,266.59	2,493.25
66	1,297.18	1,426.90	1,888.82	2,077.71	2,198.54	2,418.40	2,377.70	2,615.47
67	1,341.62	1,475.77	1,952.71	2,147.99	2,267.97	2,494.77	2,447.15	2,691.86
68	1,387.45	1,526.19	2,013.81	2,215.20	2,337.41	2,571.16	2,519.36	2,771.29
69	1,433.29	1,576.61	2,072.15	2,279.37	2,402.70	2,642.97	2,583.24	2,841.57
70	1,423.73	1,566.10	2,055.75	2,261.33	2,376.46	2,614.11	2,554.93	2,810.42
71	1,489.49	1,638.43	2,141.63	2,355.80	2,467.72	2,714.49	2,646.18	2,910.80
72	1,527.06	1,679.77	2,189.94	2,408.93	2,516.01	2,767.62	2,694.49	2,963.93
73	1,561.94	1,718.14	2,232.88	2,456.17	2,558.95	2,814.85	2,732.06	3,005.27
74	1,592.81	1,752.10	2,267.76	2,494.54	2,591.16	2,850.28	2,761.58	3,037.75
75	1,694.56	1,864.02	2,377.38	2,615.12	2,689.69	2,958.66	2,847.63	3,132.39
76	1,721.87	1,894.06	2,401.13	2,641.24	2,705.12	2,975.63	2,857.12	3,142.83
77	1,739.69	1,913.66	2,413.00	2,654.30	2,707.50	2,978.25	2,850.00	3,135.00
78	1,748.00	1,922.80	2,413.00	2,654.30	2,695.63	2,965.19	2,831.00	3,114.10
79	1,751.56	1,926.72	2,401.13	2,641.24	2,669.50	2,936.45	2,790.63	3,069.69
80	1,784.82	1,963.30	2,420.13	2,662.14	2,668.31	2,935.14	2,774.00	3,051.40
81	1,774.13	1,951.54	2,386.87	2,625.56	2,610.13	2,871.14	2,698.00	2,967.80
82	1,751.56	1,926.72	2,334.62	2,568.08	2,531.75	2,784.93	2,600.62	2,860.68
83	1,718.31	1,890.14	2,263.37	2,489.71	2,430.82	2,673.90	2,479.50	2,727.45
84	1,675.56	1,843.12	2,180.25	2,398.28	2,312.06	2,543.27	2,334.62	2,568.08
85	1,744.44	1,918.88	2,187.37	2,406.11	2,256.25	2,481.88	2,230.12	2,453.13

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	584.61	654.75	720.50	806.95	815.29	913.13	875.34	980.38
30	613.05	686.62	758.41	849.42	854.80	957.37	917.99	1,028.14
31	643.08	720.26	791.60	886.59	895.88	1,003.39	963.82	1,079.46
32	673.10	753.88	829.52	929.06	940.13	1,052.94	1,011.22	1,132.56
33	699.95	783.95	867.44	971.53	979.62	1,097.17	1,053.89	1,180.36
34	728.40	815.80	900.61	1,008.67	1,017.54	1,139.65	1,094.96	1,226.35
35	756.83	847.65	938.55	1,051.17	1,058.62	1,185.67	1,139.21	1,275.90
36	786.85	881.26	971.72	1,088.32	1,099.71	1,231.66	1,183.45	1,325.46
37	815.29	913.13	1,009.63	1,130.79	1,142.35	1,279.45	1,230.85	1,378.55
38	846.90	948.52	1,047.56	1,173.27	1,186.60	1,328.99	1,278.23	1,431.61
39	881.65	987.44	1,090.23	1,221.06	1,234.01	1,382.08	1,327.23	1,486.49
40	906.15	1,014.88	1,124.08	1,258.95	1,271.44	1,424.03	1,367.07	1,531.11
41	939.08	1,051.76	1,161.70	1,301.10	1,318.47	1,476.68	1,420.37	1,590.83
42	965.73	1,081.61	1,199.33	1,343.24	1,354.53	1,517.07	1,459.58	1,634.73
43	1,001.78	1,122.00	1,241.65	1,390.64	1,404.69	1,573.25	1,511.30	1,692.66
44	1,037.84	1,162.37	1,288.69	1,443.33	1,454.86	1,629.45	1,567.74	1,755.87
45	1,081.75	1,211.56	1,345.12	1,506.54	1,520.71	1,703.21	1,638.28	1,834.87
46	1,128.77	1,264.22	1,401.55	1,569.73	1,588.12	1,778.69	1,710.39	1,915.64
47	1,160.12	1,299.34	1,439.19	1,611.90	1,628.87	1,824.34	1,754.29	1,964.81
48	1,210.29	1,355.52	1,500.33	1,680.36	1,699.43	1,903.36	1,831.12	2,050.86
49	1,260.46	1,411.72	1,566.17	1,754.11	1,773.11	1,985.88	1,911.06	2,140.40
50	1,285.55	1,439.82	1,599.65	1,791.61	1,809.57	2,026.71	1,949.00	2,182.87
51	1,340.71	1,501.60	1,664.00	1,863.70	1,886.17	2,112.51	2,031.74	2,275.56
52	1,395.87	1,563.38	1,732.96	1,940.93	1,965.87	2,201.77	2,117.54	2,371.64
53	1,452.55	1,626.87	1,806.50	2,023.28	2,048.58	2,294.41	2,206.41	2,471.18
54	1,513.85	1,695.51	1,884.63	2,110.78	2,132.87	2,388.81	2,296.81	2,572.43
55	1,540.13	1,724.95	1,912.80	2,142.34	2,168.75	2,429.01	2,336.39	2,616.75
56	1,613.47	1,807.07	2,007.09	2,247.95	2,275.02	2,548.02	2,450.14	2,744.15
57	1,679.32	1,880.83	2,087.95	2,338.49	2,366.33	2,650.28	2,548.92	2,854.80
58	1,746.67	1,956.28	2,168.74	2,428.99	2,460.62	2,755.89	2,647.71	2,965.44
59	1,815.53	2,033.39	2,258.56	2,529.59	2,557.91	2,864.86	2,750.98	3,081.11
60	1,835.78	2,056.09	2,282.06	2,555.91	2,584.89	2,895.08	2,780.49	3,114.15
61	1,921.27	2,151.82	2,386.38	2,672.75	2,703.70	3,028.16	2,908.00	3,256.96
62	1,996.63	2,236.23	2,477.67	2,775.00	2,805.12	3,141.74	3,016.68	3,378.68
63	2,087.90	2,338.44	2,590.69	2,901.57	2,929.73	3,281.29	3,148.51	3,526.33
64	2,180.64	2,442.32	2,708.05	3,033.02	3,057.24	3,424.12	3,281.82	3,675.64
65	2,179.10	2,440.59	2,691.57	3,014.55	3,040.18	3,405.00	3,259.62	3,650.78
66	2,292.97	2,568.13	2,833.24	3,173.22	3,191.55	3,574.53	3,417.92	3,828.08
67	2,372.14	2,656.80	2,929.07	3,280.56	3,294.33	3,689.65	3,526.26	3,949.42
68	2,451.31	2,745.46	3,020.72	3,383.21	3,395.72	3,803.20	3,630.43	4,066.07
69	2,527.69	2,831.01	3,108.23	3,481.22	3,492.95	3,912.09	3,730.42	4,178.07
70	2,513.32	2,814.92	3,083.63	3,453.68	3,459.35	3,874.46	3,688.82	4,131.47
71	2,623.37	2,938.18	3,212.45	3,597.95	3,594.88	4,026.27	3,827.03	4,286.27
72	2,687.77	3,010.31	3,284.91	3,679.10	3,668.68	4,108.92	3,899.49	4,367.44
73	2,746.82	3,076.44	3,349.32	3,751.24	3,731.76	4,179.56	3,961.22	4,436.56
74	2,796.47	3,132.04	3,401.65	3,809.85	3,782.74	4,236.68	4,008.18	4,489.16
75	2,960.44	3,315.69	3,566.06	3,993.99	3,938.94	4,411.61	4,151.50	4,649.68
76	3,000.81	3,360.91	3,601.69	4,033.89	3,967.43	4,443.52	4,171.69	4,672.29
77	3,026.94	3,390.17	3,619.50	4,053.84	3,975.75	4,452.84	4,170.50	4,670.96
78	3,040.00	3,404.80	3,619.50	4,053.84	3,966.25	4,442.20	4,147.94	4,645.69
79	3,038.81	3,403.47	3,601.68	4,033.88	3,933.00	4,404.96	4,102.81	4,595.15
80	3,083.93	3,454.00	3,630.18	4,065.80	3,941.31	4,414.27	4,094.50	4,585.84
81	3,056.62	3,423.41	3,580.31	4,009.95	3,865.31	4,329.15	3,995.94	4,475.45
82	3,011.50	3,372.88	3,501.94	3,922.17	3,758.44	4,209.45	3,867.68	4,331.80
83	2,945.00	3,298.40	3,395.07	3,802.48	3,621.88	4,056.51	3,705.00	4,149.60
84	2,858.31	3,201.31	3,270.38	3,662.83	3,455.62	3,870.29	3,510.25	3,931.48
85	2,940.25	3,293.08	3,281.07	3,674.80	3,403.37	3,811.77	3,401.00	3,809.12

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	914.83	1,024.62	1,087.06	1,217.51	1,200.83	1,344.92	1,297.21	1,452.87
30	957.49	1,072.39	1,139.21	1,275.90	1,264.02	1,415.71	1,361.97	1,525.41
31	1,003.32	1,123.71	1,194.50	1,337.84	1,319.32	1,477.64	1,428.35	1,599.75
32	1,052.30	1,178.59	1,252.96	1,403.31	1,382.53	1,548.44	1,497.86	1,677.62
33	1,093.38	1,224.58	1,301.95	1,458.18	1,445.72	1,619.21	1,557.90	1,744.85
34	1,139.21	1,275.90	1,354.08	1,516.57	1,501.03	1,681.17	1,621.12	1,815.66
35	1,183.45	1,325.46	1,407.80	1,576.74	1,564.22	1,751.92	1,685.90	1,888.21
36	1,227.67	1,374.99	1,463.11	1,638.69	1,619.53	1,813.88	1,752.24	1,962.50
37	1,275.08	1,428.10	1,519.99	1,702.38	1,682.73	1,884.66	1,821.78	2,040.38
38	1,325.64	1,484.72	1,578.45	1,767.86	1,745.94	1,955.45	1,891.30	2,118.25
39	1,374.62	1,539.56	1,638.50	1,835.11	1,817.03	2,035.09	1,963.97	2,199.65
40	1,414.11	1,583.80	1,686.88	1,889.31	1,873.44	2,098.26	2,023.95	2,266.82
41	1,467.41	1,643.49	1,749.60	1,959.54	1,936.17	2,168.50	2,100.77	2,352.86
42	1,508.16	1,689.13	1,799.77	2,015.74	1,998.86	2,238.73	2,158.78	2,417.83
43	1,563.04	1,750.60	1,865.60	2,089.46	2,069.42	2,317.74	2,238.73	2,507.38
44	1,617.91	1,812.05	1,933.03	2,164.98	2,147.80	2,405.55	2,318.68	2,596.93
45	1,690.03	1,892.83	2,017.68	2,259.80	2,241.86	2,510.87	2,422.15	2,712.82
46	1,763.71	1,975.35	2,105.47	2,358.13	2,335.94	2,616.26	2,530.32	2,833.95
47	1,809.18	2,026.28	2,160.34	2,419.57	2,398.63	2,686.46	2,593.05	2,904.21
48	1,886.00	2,112.32	2,254.40	2,524.92	2,500.54	2,800.60	2,707.48	3,032.38
49	1,967.51	2,203.61	2,351.61	2,633.80	2,610.28	2,923.51	2,825.07	3,164.08
50	2,005.70	2,246.38	2,396.41	2,683.98	2,666.09	2,986.01	2,879.06	3,224.55
51	2,089.96	2,340.76	2,499.08	2,798.97	2,773.35	3,106.16	3,003.18	3,363.55
52	2,175.77	2,436.86	2,603.25	2,915.65	2,888.26	3,234.85	3,130.35	3,505.99
53	2,266.17	2,538.11	2,712.05	3,037.51	3,010.84	3,372.14	3,260.59	3,651.86
54	2,361.17	2,644.51	2,825.43	3,164.49	3,141.08	3,518.02	3,395.43	3,802.87
55	2,400.74	2,688.84	2,872.21	3,216.88	3,188.02	3,570.57	3,454.44	3,868.98
56	2,515.99	2,817.90	3,011.41	3,372.78	3,345.18	3,746.60	3,622.07	4,056.72
57	2,617.77	2,931.91	3,134.14	3,510.25	3,479.89	3,897.47	3,767.26	4,219.33
58	2,722.54	3,049.25	3,259.87	3,651.04	3,614.59	4,048.34	3,918.42	4,388.63
59	2,831.80	3,171.62	3,388.59	3,795.22	3,764.26	4,215.97	4,072.59	4,561.30
60	2,863.09	3,206.65	3,426.70	3,837.91	3,803.43	4,259.84	4,116.40	4,610.37
61	2,997.83	3,357.58	3,587.55	4,018.05	3,977.30	4,454.58	4,306.22	4,822.96
62	3,112.29	3,485.78	3,725.19	4,172.21	4,129.45	4,624.99	4,468.50	5,004.72
63	3,255.74	3,646.43	3,894.72	4,362.09	4,317.80	4,835.94	4,668.44	5,228.65
64	3,400.64	3,808.72	4,070.04	4,558.45	4,513.41	5,055.02	4,872.76	5,457.49
65	3,398.50	3,806.33	4,059.58	4,546.73	4,485.95	5,024.25	4,847.05	5,428.68
66	3,577.65	4,006.97	4,270.68	4,783.16	4,722.06	5,288.71	5,090.11	5,700.92
67	3,704.04	4,148.53	4,416.52	4,946.49	4,881.77	5,467.59	5,258.15	5,889.14
68	3,826.25	4,285.40	4,562.34	5,109.82	5,034.55	5,638.70	5,420.64	6,071.12
69	3,948.47	4,422.29	4,704.00	5,268.49	5,180.38	5,802.04	5,577.58	6,246.89
70	3,924.99	4,395.98	4,671.07	5,231.59	5,139.39	5,756.12	5,528.53	6,191.95
71	4,098.08	4,589.85	4,872.35	5,457.03	5,354.08	5,996.56	5,748.59	6,438.42
72	4,202.75	4,707.08	4,989.09	5,587.77	5,474.85	6,131.83	5,869.37	6,573.70
73	4,295.34	4,810.78	5,093.76	5,705.01	5,582.20	6,252.06	5,975.36	6,692.40
74	4,374.51	4,899.45	5,182.33	5,804.21	5,669.42	6,349.75	6,061.25	6,788.60
75	4,643.12	5,200.29	5,467.25	6,123.32	5,943.43	6,656.64	6,329.38	7,088.91
76	4,708.44	5,273.45	5,534.94	6,199.13	6,002.81	6,723.15	6,379.25	7,144.76
77	4,753.56	5,323.99	5,576.50	6,245.68	6,032.50	6,756.40	6,400.62	7,168.69
78	4,776.13	5,349.27	5,593.12	6,264.29	6,032.50	6,756.40	6,389.94	7,156.73
79	4,777.31	5,350.59	5,583.62	6,253.65	6,002.81	6,723.15	6,346.00	7,107.52
80	4,856.88	5,439.71	5,652.50	6,330.80	6,050.31	6,776.35	6,372.12	7,136.77
81	4,820.06	5,398.47	5,593.13	6,264.31	5,967.19	6,683.25	6,259.31	7,010.43
82	4,753.56	5,323.99	5,496.94	6,156.57	5,836.56	6,536.95	6,101.38	6,833.55
83	4,655.00	5,213.60	5,360.37	6,003.61	5,658.44	6,337.45	5,893.56	6,600.79
84	4,525.56	5,068.63	5,188.18	5,810.76	5,450.62	6,104.69	5,640.63	6,317.51
85	4,678.75	5,240.20	5,291.50	5,926.48	5,468.44	6,124.65	5,594.32	6,265.64

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	1,412.55	1,610.31	1,659.02	1,891.28	1,829.67	2,085.83	2,174.12	2,478.49
30	1,480.49	1,687.76	1,738.03	1,981.36	1,915.00	2,183.10	2,278.40	2,597.37
31	1,551.59	1,768.82	1,824.92	2,080.42	2,006.64	2,287.57	2,389.01	2,723.46
32	1,624.27	1,851.67	1,911.83	2,179.48	2,104.59	2,399.25	2,505.92	2,856.75
33	1,689.06	1,925.51	1,982.94	2,260.54	2,186.76	2,492.91	2,603.89	2,968.43
34	1,755.41	2,001.16	2,069.84	2,359.62	2,278.40	2,597.37	2,708.17	3,087.30
35	1,823.36	2,078.62	2,148.84	2,449.68	2,366.87	2,698.24	2,815.61	3,209.80
36	1,892.88	2,157.89	2,227.84	2,539.73	2,455.37	2,799.12	2,926.21	3,335.89
37	1,965.56	2,240.74	2,314.73	2,638.80	2,550.17	2,907.19	3,039.97	3,465.57
38	2,041.40	2,327.20	2,409.55	2,746.88	2,651.29	3,022.48	3,156.90	3,598.87
39	2,117.24	2,413.65	2,488.56	2,836.94	2,749.25	3,134.15	3,276.97	3,735.74
40	2,177.60	2,482.45	2,571.10	2,931.04	2,828.20	3,224.16	3,373.78	3,846.10
41	2,259.11	2,575.39	2,665.15	3,038.29	2,934.80	3,345.67	3,499.20	3,989.08
42	2,320.26	2,645.08	2,735.71	3,118.71	3,016.32	3,438.62	3,599.53	4,103.46
43	2,403.35	2,739.82	2,837.60	3,234.86	3,126.06	3,563.71	3,731.22	4,253.59
44	2,487.99	2,836.32	2,931.67	3,342.12	3,235.81	3,688.82	3,866.04	4,407.28
45	2,597.73	2,961.42	3,064.92	3,494.02	3,380.04	3,853.25	4,035.35	4,600.30
46	2,709.05	3,088.32	3,198.19	3,645.93	3,527.41	4,021.25	4,210.93	4,800.48
47	2,778.03	3,166.96	3,284.42	3,744.24	3,618.34	4,124.91	4,320.68	4,925.59
48	2,895.61	3,300.99	3,417.66	3,896.15	3,771.97	4,300.05	4,508.82	5,140.06
49	3,017.90	3,440.41	3,574.45	4,074.86	3,935.02	4,485.94	4,703.22	5,361.67
50	3,073.66	3,503.97	3,631.39	4,139.78	4,011.37	4,572.97	4,792.82	5,463.81
51	3,200.82	3,648.95	3,784.61	4,314.45	4,179.93	4,765.11	4,998.13	5,697.88
52	3,332.60	3,799.16	3,945.50	4,497.87	4,351.54	4,960.75	5,206.53	5,935.45
53	3,470.49	3,956.37	4,106.39	4,681.28	4,532.34	5,166.88	5,424.10	6,183.48
54	3,609.93	4,115.34	4,274.93	4,873.43	4,722.33	5,383.46	5,650.87	6,441.99
55	3,668.47	4,182.06	4,347.99	4,956.71	4,801.50	5,473.70	5,744.43	6,548.67
56	3,846.58	4,385.10	4,557.53	5,195.59	5,032.00	5,736.47	6,022.83	6,866.01
57	3,999.25	4,559.14	4,737.14	5,400.33	5,235.55	5,968.52	6,268.29	7,145.85
58	4,156.39	4,738.29	4,924.22	5,613.60	5,445.09	6,207.40	6,519.73	7,432.50
59	4,321.05	4,925.98	5,126.29	5,843.97	5,663.61	6,456.51	6,777.17	7,725.98
60	4,368.52	4,980.10	5,179.92	5,905.10	5,726.16	6,527.82	6,853.43	7,812.92
61	4,571.36	5,211.36	5,418.99	6,177.65	5,995.66	6,835.05	7,175.10	8,179.61
62	4,746.69	5,411.23	5,629.09	6,417.16	6,224.60	7,096.04	7,450.40	8,493.45
63	4,964.04	5,658.99	5,889.90	6,714.49	6,511.48	7,423.10	7,789.44	8,879.95
64	5,187.17	5,913.37	6,157.94	7,020.04	6,801.26	7,753.45	8,140.09	9,279.70
65	5,194.27	5,921.46	6,159.50	7,021.84	6,796.98	7,748.56	8,119.17	9,255.85
66	5,470.64	6,236.53	6,485.89	7,393.92	7,155.31	8,157.05	8,541.38	9,737.17
67	5,665.08	6,458.18	6,708.09	7,647.23	7,408.08	8,445.22	8,833.03	10,069.65
68	5,856.74	6,676.70	6,937.25	7,908.48	7,652.52	8,723.88	9,124.68	10,402.13
69	6,045.62	6,892.01	7,166.42	8,169.71	7,896.95	9,002.52	9,408.01	10,725.14
70	6,014.28	6,856.28	7,118.65	8,115.26	7,849.96	8,948.96	9,342.13	10,650.02
71	6,288.02	7,168.35	7,447.41	8,490.05	8,196.17	9,343.64	9,744.69	11,108.95
72	6,451.74	7,354.98	7,635.27	8,704.21	8,405.51	9,582.28	9,978.18	11,375.13
73	6,600.68	7,524.77	7,809.71	8,903.08	8,590.68	9,793.37	10,187.52	11,613.77
74	6,732.19	7,674.70	7,964.04	9,079.00	8,749.03	9,973.89	10,364.64	11,815.70
75	7,191.50	8,198.31	8,472.81	9,659.00	9,286.25	10,586.33	10,934.50	12,465.33
76	7,303.13	8,325.57	8,609.37	9,814.68	9,416.87	10,735.23	11,069.88	12,619.66
77	7,385.06	8,418.97	8,698.44	9,916.22	9,507.13	10,838.13	11,153.00	12,714.42
78	7,432.56	8,473.12	8,740.00	9,963.60	9,552.25	10,889.57	11,186.25	12,752.33
79	7,448.00	8,490.72	8,757.81	9,983.90	9,554.63	10,892.28	11,167.25	12,730.67
80	7,602.37	8,666.70	8,924.07	10,173.44	9,713.75	11,073.68	11,305.00	12,887.70
81	7,565.57	8,624.75	8,870.63	10,112.52	9,640.13	10,989.75	11,186.25	12,752.33
82	7,483.62	8,531.33	8,757.81	9,983.90	9,507.13	10,838.13	10,993.87	12,533.01
83	7,351.81	8,381.06	8,591.56	9,794.38	9,310.00	10,613.40	10,720.75	12,221.66
84	7,174.87	8,179.35	8,377.81	9,550.70	9,051.13	10,318.29	10,376.38	11,829.07
85	7,520.44	8,573.30	8,722.19	9,943.30	9,357.50	10,667.55	10,583.00	12,064.62

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	1,131.30	1,244.43	1,507.34	1,658.07
30	1,156.58	1,272.25	1,535.79	1,689.37
31	1,178.69	1,296.57	1,568.97	1,725.87
32	1,202.40	1,322.65	1,598.99	1,758.89
33	1,215.05	1,336.55	1,619.52	1,781.48
34	1,227.68	1,350.45	1,632.17	1,795.39
35	1,241.90	1,366.09	1,649.55	1,814.51
36	1,254.55	1,380.01	1,665.34	1,831.88
37	1,264.02	1,390.42	1,684.31	1,852.75
38	1,275.08	1,402.58	1,698.52	1,868.38
39	1,287.72	1,416.49	1,712.75	1,884.04
40	1,290.25	1,419.27	1,715.10	1,886.60
41	1,301.22	1,431.35	1,730.78	1,903.87
42	1,298.09	1,427.91	1,724.51	1,896.97
43	1,307.50	1,438.25	1,738.62	1,912.48
44	1,318.47	1,450.31	1,751.15	1,926.26
45	1,327.87	1,460.66	1,765.28	1,941.81
46	1,335.71	1,469.29	1,776.23	1,953.86
47	1,345.11	1,479.62	1,785.67	1,964.23
48	1,354.53	1,489.98	1,796.62	1,976.28
49	1,360.79	1,496.88	1,806.03	1,986.64
50	1,337.64	1,471.40	1,772.78	1,950.06
51	1,342.24	1,476.46	1,778.92	1,956.81
52	1,365.22	1,501.74	1,809.55	1,990.51
53	1,382.08	1,520.29	1,829.48	2,012.43
54	1,395.87	1,535.46	1,846.34	2,030.97
55	1,375.49	1,513.04	1,821.52	2,003.67
56	1,399.44	1,539.38	1,851.45	2,036.59
57	1,423.39	1,565.72	1,879.89	2,067.88
58	1,447.33	1,592.06	1,909.82	2,100.81
59	1,471.28	1,618.41	1,941.26	2,135.38
60	1,454.73	1,600.20	1,915.49	2,107.04
61	1,489.50	1,638.45	1,960.39	2,156.43
62	1,512.68	1,663.96	1,989.36	2,188.30
63	1,548.91	1,703.80	2,032.84	2,236.13
64	1,586.58	1,745.23	2,074.87	2,282.35
65	1,538.83	1,692.73	2,006.88	2,207.56
66	1,587.46	1,746.20	2,063.82	2,270.20
67	1,608.28	1,769.11	2,086.03	2,294.64
68	1,627.72	1,790.50	2,104.09	2,314.51
69	1,644.39	1,808.83	2,120.76	2,332.84
70	1,602.20	1,762.43	2,059.78	2,265.75
71	1,642.46	1,806.70	2,101.38	2,311.52
72	1,650.50	1,815.55	2,104.06	2,314.47
73	1,654.52	1,819.98	2,100.03	2,310.03
74	1,654.53	1,819.99	2,089.29	2,298.22
75	1,698.12	1,867.93	2,114.93	2,326.42
76	1,689.81	1,858.79	2,092.37	2,301.61
77	1,675.57	1,843.13	2,060.31	2,266.34
78	1,653.00	1,818.30	2,019.94	2,221.93
79	1,624.50	1,786.95	1,968.87	2,165.76
80	1,616.18	1,777.80	1,935.62	2,129.18
81	1,573.44	1,730.78	1,864.38	2,050.82
82	1,522.37	1,674.61	1,782.44	1,960.68
83	1,463.00	1,609.30	1,687.43	1,856.17
84	1,395.31	1,534.84	1,580.57	1,738.63
85	1,387.00	1,525.70	1,510.50	1,661.55

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	1,480.49	1,628.54	2,262.61	2,488.86	2,727.13	2,999.85	3,014.69	3,316.17
30	1,508.94	1,659.83	2,313.17	2,544.47	2,780.85	3,058.93	3,071.58	3,378.73
31	1,538.94	1,692.83	2,357.40	2,593.15	2,837.73	3,121.51	3,137.93	3,451.72
32	1,568.97	1,725.87	2,404.80	2,645.28	2,896.19	3,185.81	3,197.98	3,517.78
33	1,586.35	1,744.99	2,430.09	2,673.10	2,926.21	3,218.84	3,239.07	3,562.97
34	1,602.16	1,762.37	2,455.36	2,700.90	2,956.23	3,251.85	3,264.34	3,590.77
35	1,619.53	1,781.49	2,483.80	2,732.19	2,986.25	3,284.87	3,299.10	3,629.01
36	1,633.74	1,797.12	2,509.08	2,760.00	3,016.26	3,317.88	3,330.70	3,663.78
37	1,649.55	1,814.51	2,528.05	2,780.85	3,046.30	3,350.93	3,368.62	3,705.49
38	1,665.35	1,831.89	2,550.17	2,805.18	3,073.15	3,380.48	3,397.07	3,736.77
39	1,681.16	1,849.27	2,575.45	2,833.00	3,103.18	3,413.50	3,425.51	3,768.05
40	1,683.75	1,852.13	2,580.49	2,838.53	3,104.12	3,414.54	3,430.21	3,773.23
41	1,697.86	1,867.65	2,602.45	2,862.70	3,130.78	3,443.85	3,461.56	3,807.72
42	1,694.72	1,864.20	2,596.18	2,855.79	3,124.50	3,436.95	3,449.03	3,793.92
43	1,707.27	1,878.00	2,614.98	2,876.49	3,149.58	3,464.55	3,477.23	3,824.96
44	1,719.81	1,891.79	2,636.94	2,900.64	3,171.53	3,488.68	3,502.33	3,852.57
45	1,732.35	1,905.59	2,655.74	2,921.32	3,195.06	3,514.56	3,530.55	3,883.60
46	1,744.89	1,919.39	2,671.43	2,938.57	3,216.99	3,538.70	3,552.50	3,907.76
47	1,755.87	1,931.45	2,690.23	2,959.27	3,234.25	3,557.67	3,571.30	3,928.42
48	1,765.28	1,941.81	2,709.05	2,979.96	3,254.63	3,580.10	3,593.25	3,952.59
49	1,777.82	1,955.60	2,721.60	2,993.75	3,271.87	3,599.05	3,612.07	3,973.27
50	1,745.20	1,919.73	2,675.29	2,942.82	3,213.09	3,534.40	3,545.59	3,900.15
51	1,752.88	1,928.16	2,684.47	2,952.91	3,226.87	3,549.56	3,557.84	3,913.63
52	1,785.06	1,963.56	2,730.43	3,003.47	3,282.03	3,610.24	3,619.13	3,981.06
53	1,803.44	1,983.79	2,764.15	3,040.56	3,317.28	3,649.00	3,658.97	4,024.87
54	1,824.89	2,007.37	2,791.72	3,070.89	3,349.45	3,684.40	3,692.67	4,061.94
55	1,800.55	1,980.61	2,750.98	3,026.08	3,303.27	3,633.59	3,643.04	4,007.34
56	1,832.00	2,015.19	2,798.88	3,078.76	3,360.15	3,696.16	3,702.89	4,073.19
57	1,863.43	2,049.76	2,846.76	3,131.44	3,415.53	3,757.09	3,759.77	4,135.76
58	1,894.85	2,084.34	2,894.67	3,184.13	3,469.40	3,816.34	3,819.65	4,201.60
59	1,927.79	2,120.56	2,942.55	3,236.81	3,524.80	3,877.28	3,882.50	4,270.75
60	1,906.79	2,097.47	2,909.45	3,200.39	3,484.67	3,833.14	3,830.96	4,214.07
61	1,954.61	2,150.06	2,979.00	3,276.90	3,565.82	3,922.39	3,920.81	4,312.89
62	1,987.93	2,186.73	3,025.37	3,327.90	3,619.42	3,981.36	3,978.76	4,376.65
63	2,037.19	2,240.92	3,097.81	3,407.60	3,702.01	4,072.21	4,065.69	4,472.25
64	2,087.91	2,296.70	3,173.14	3,490.46	3,783.14	4,161.46	4,149.73	4,564.71
65	2,033.27	2,236.59	3,077.68	3,385.44	3,663.76	4,030.14	4,013.75	4,415.13
66	2,101.32	2,311.45	3,174.88	3,492.37	3,772.09	4,149.31	4,127.64	4,540.41
67	2,133.26	2,346.59	3,216.56	3,538.21	3,815.14	4,196.66	4,172.08	4,589.29
68	2,163.82	2,380.20	3,255.45	3,580.99	3,855.43	4,240.96	4,208.19	4,629.01
69	2,192.98	2,412.28	3,288.77	3,617.65	3,890.15	4,279.16	4,241.52	4,665.67
70	2,140.30	2,354.33	3,204.40	3,524.84	3,782.74	4,161.02	4,119.55	4,531.50
71	2,200.68	2,420.74	3,284.91	3,613.40	3,864.60	4,251.06	4,202.75	4,623.03
72	2,219.47	2,441.41	3,301.01	3,631.12	3,875.34	4,262.87	4,208.12	4,628.93
73	2,231.54	2,454.69	3,309.07	3,639.98	3,876.68	4,264.35	4,200.07	4,620.08
74	2,239.59	2,463.55	3,309.06	3,639.97	3,865.94	4,252.54	4,178.60	4,596.47
75	2,331.06	2,564.17	3,396.25	3,735.88	3,934.19	4,327.61	4,229.88	4,652.87
76	2,332.25	2,565.48	3,379.63	3,717.59	3,902.12	4,292.33	4,184.75	4,603.23
77	2,322.75	2,555.03	3,351.12	3,686.23	3,852.25	4,237.48	4,120.63	4,532.69
78	2,303.75	2,534.13	3,306.00	3,636.60	3,786.94	4,165.63	4,039.88	4,443.87
79	2,276.44	2,504.08	3,249.00	3,573.90	3,703.81	4,074.19	3,937.75	4,331.53
80	2,287.13	2,515.84	3,232.38	3,555.62	3,658.69	4,024.56	3,871.25	4,258.38
81	2,245.57	2,470.13	3,146.87	3,461.56	3,541.13	3,895.24	3,728.75	4,101.63
82	2,192.12	2,411.33	3,044.75	3,349.23	3,401.00	3,741.10	3,564.87	3,921.36
83	2,126.81	2,339.49	2,926.00	3,218.60	3,239.50	3,563.45	3,374.88	3,712.37
84	2,052.00	2,257.20	2,790.62	3,069.68	3,059.00	3,364.90	3,161.12	3,477.23
85	2,106.63	2,317.29	2,774.00	3,051.40	2,971.12	3,268.23	3,021.00	3,323.10

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	2,663.92	2,983.59	3,393.90	3,801.17	3,915.31	4,385.16	4,270.81	4,783.32
30	2,717.65	3,043.77	3,469.74	3,886.11	3,995.90	4,475.40	4,357.71	4,880.63
31	2,774.53	3,107.47	3,536.10	3,960.45	4,078.05	4,567.42	4,447.77	4,981.51
32	2,828.25	3,167.66	3,607.20	4,040.07	4,160.21	4,659.44	4,536.26	5,080.61
33	2,859.85	3,203.02	3,645.12	4,082.54	4,202.87	4,707.22	4,585.25	5,135.48
34	2,889.87	3,236.66	3,683.04	4,125.01	4,245.53	4,755.00	4,632.64	5,188.55
35	2,918.31	3,268.51	3,725.71	4,172.80	4,291.36	4,806.32	4,680.05	5,241.66
36	2,949.91	3,303.91	3,763.63	4,215.27	4,332.44	4,852.34	4,725.87	5,292.99
37	2,975.19	3,332.22	3,792.07	4,247.12	4,375.09	4,900.09	4,771.69	5,344.29
38	3,005.20	3,365.83	3,825.25	4,284.28	4,416.18	4,946.12	4,815.93	5,393.84
39	3,033.65	3,397.69	3,863.18	4,326.75	4,458.85	4,993.91	4,860.16	5,443.38
40	3,035.14	3,399.35	3,870.75	4,335.24	4,461.78	4,997.21	4,866.26	5,450.21
41	3,061.80	3,429.20	3,903.66	4,372.09	4,500.98	5,041.09	4,908.60	5,497.63
42	3,052.38	3,418.68	3,894.26	4,361.57	4,488.43	5,027.05	4,896.06	5,483.58
43	3,079.04	3,448.52	3,922.49	4,393.19	4,524.49	5,067.42	4,930.53	5,522.20
44	3,102.55	3,474.86	3,955.40	4,430.05	4,557.42	5,104.32	4,969.73	5,566.08
45	3,124.50	3,499.44	3,983.63	4,461.66	4,588.76	5,139.42	5,004.22	5,604.72
46	3,144.88	3,522.26	4,007.14	4,487.99	4,621.69	5,176.30	5,037.15	5,641.59
47	3,165.28	3,545.10	4,035.36	4,519.61	4,651.48	5,209.66	5,068.50	5,676.71
48	3,185.64	3,567.92	4,063.58	4,551.20	4,678.13	5,239.51	5,096.73	5,708.34
49	3,202.89	3,587.24	4,082.39	4,572.28	4,703.22	5,267.60	5,124.94	5,739.93
50	3,148.75	3,526.59	4,012.91	4,494.46	4,619.68	5,174.04	5,033.38	5,637.39
51	3,162.53	3,542.03	4,026.70	4,509.91	4,638.06	5,194.64	5,054.82	5,661.41
52	3,216.17	3,602.10	4,095.66	4,587.13	4,720.80	5,287.30	5,142.17	5,759.23
53	3,252.92	3,643.28	4,146.22	4,643.76	4,769.82	5,342.20	5,195.79	5,819.29
54	3,286.64	3,681.04	4,187.60	4,690.09	4,818.87	5,397.13	5,244.82	5,874.21
55	3,243.41	3,632.63	4,126.46	4,621.63	4,750.60	5,320.66	5,172.68	5,793.40
56	3,300.29	3,696.31	4,198.30	4,702.10	4,834.42	5,414.57	5,261.00	5,892.32
57	3,357.15	3,760.01	4,270.16	4,782.57	4,913.74	5,503.40	5,346.30	5,987.85
58	3,415.53	3,825.40	4,341.99	4,863.03	4,993.08	5,592.24	5,431.62	6,083.41
59	3,472.40	3,889.09	4,413.84	4,943.51	5,073.90	5,682.78	5,516.94	6,178.97
60	3,435.40	3,847.65	4,364.17	4,887.87	5,014.73	5,616.50	5,450.87	6,104.96
61	3,520.89	3,943.39	4,468.50	5,004.72	5,135.01	5,751.20	5,578.37	6,247.76
62	3,578.86	4,008.33	4,538.05	5,082.60	5,213.23	5,838.82	5,662.41	6,341.90
63	3,667.23	4,107.30	4,646.71	5,204.32	5,332.06	5,971.90	5,788.47	6,483.08
64	3,754.17	4,204.67	4,759.73	5,330.90	5,452.33	6,106.61	5,914.53	6,624.28
65	3,652.66	4,090.98	4,616.51	5,170.49	5,283.15	5,917.13	5,723.41	6,410.22
66	3,772.09	4,224.74	4,762.34	5,333.82	5,442.86	6,096.01	5,890.07	6,596.87
67	3,826.25	4,285.40	4,824.84	5,403.82	5,509.53	6,170.68	5,958.13	6,673.09
68	3,877.65	4,342.96	4,883.17	5,469.14	5,569.25	6,237.58	6,017.83	6,739.97
69	3,924.86	4,395.84	4,933.16	5,525.14	5,622.03	6,296.67	6,069.23	6,797.53
70	3,832.40	4,292.28	4,806.60	5,383.40	5,470.83	6,127.32	5,898.88	6,606.75
71	3,933.04	4,405.01	4,927.37	5,518.65	5,594.28	6,265.59	6,022.34	6,745.02
72	3,961.22	4,436.56	4,951.51	5,545.69	5,613.06	6,286.63	6,035.76	6,760.06
73	3,981.34	4,459.10	4,963.59	5,559.23	5,618.43	6,292.64	6,033.07	6,757.04
74	3,989.40	4,468.12	4,963.59	5,559.23	5,606.35	6,279.10	6,011.60	6,732.99
75	4,132.50	4,628.40	5,094.37	5,705.69	5,723.75	6,410.60	6,106.12	6,838.85
76	4,125.37	4,620.41	5,069.44	5,677.77	5,682.18	6,364.04	6,050.31	6,776.35
77	4,102.82	4,595.16	5,026.69	5,629.89	5,616.87	6,290.89	5,968.37	6,684.57
78	4,063.63	4,551.27	4,959.00	5,554.08	5,529.00	6,192.48	5,861.50	6,564.88
79	4,009.00	4,490.08	4,873.50	5,458.32	5,416.19	6,066.13	5,727.31	6,414.59
80	4,012.56	4,494.07	4,848.56	5,430.39	5,361.56	6,004.95	5,648.94	6,326.81
81	3,929.44	4,400.97	4,720.31	5,286.75	5,200.06	5,824.07	5,456.57	6,111.36
82	3,826.12	4,285.25	4,567.13	5,115.19	5,006.50	5,607.28	5,234.50	5,862.64
83	3,701.44	4,145.61	4,389.00	4,915.68	4,780.88	5,354.59	4,973.25	5,570.04
84	3,556.56	3,983.35	4,185.94	4,688.25	4,526.75	5,069.96	4,683.50	5,245.52
85	3,612.38	4,045.87	4,161.00	4,660.32	4,430.56	4,962.23	4,523.19	5,065.97

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	4,130.19	4,625.80	5,027.64	5,630.96	5,656.50	6,335.28	6,198.47	6,942.28
30	4,213.93	4,719.61	5,127.20	5,742.46	5,782.91	6,476.85	6,323.27	7,082.05
31	4,299.26	4,815.17	5,231.47	5,859.24	5,893.50	6,600.71	6,451.25	7,225.41
32	4,384.59	4,910.74	5,335.76	5,976.04	6,012.01	6,733.45	6,582.39	7,372.28
33	4,430.40	4,962.05	5,394.21	6,041.51	6,075.21	6,804.24	6,651.92	7,450.13
34	4,477.80	5,015.12	5,447.94	6,101.69	6,138.42	6,875.02	6,721.44	7,528.02
35	4,520.47	5,062.92	5,506.41	6,167.17	6,209.50	6,954.63	6,789.38	7,604.10
36	4,566.27	5,114.22	5,560.11	6,227.33	6,272.72	7,025.45	6,855.73	7,678.43
37	4,612.10	5,165.55	5,612.26	6,285.73	6,320.11	7,078.53	6,923.68	7,754.54
38	4,654.77	5,213.35	5,665.99	6,345.91	6,375.41	7,140.46	6,988.48	7,827.09
39	4,698.99	5,262.87	5,719.70	6,406.07	6,438.61	7,211.25	7,053.25	7,899.64
40	4,701.66	5,265.85	5,723.80	6,410.66	6,451.23	7,225.39	7,061.10	7,908.42
41	4,743.97	5,313.24	5,775.54	6,468.61	6,506.12	7,286.86	7,122.23	7,976.90
42	4,731.42	5,299.19	5,759.86	6,451.04	6,490.44	7,269.29	7,103.43	7,955.85
43	4,767.49	5,339.59	5,805.33	6,501.97	6,537.47	7,321.98	7,159.86	8,019.04
44	4,805.11	5,381.73	5,850.79	6,552.89	6,592.34	7,383.42	7,213.15	8,078.73
45	4,839.60	5,420.36	5,893.12	6,600.30	6,639.37	7,436.09	7,264.89	8,136.67
46	4,872.53	5,457.24	5,932.32	6,644.20	6,678.56	7,479.99	7,313.49	8,191.12
47	4,905.45	5,494.11	5,969.94	6,686.34	6,725.59	7,532.65	7,360.54	8,243.80
48	4,933.68	5,525.73	6,006.00	6,726.72	6,772.63	7,585.34	7,404.42	8,292.96
49	4,963.45	5,559.06	6,042.06	6,767.12	6,803.98	7,620.46	7,445.19	8,338.61
50	4,875.55	5,460.62	5,935.87	6,648.18	6,688.20	7,490.77	7,311.80	8,189.22
51	4,898.55	5,486.37	5,961.93	6,677.36	6,711.18	7,516.51	7,343.98	8,225.26
52	4,984.34	5,582.45	6,066.10	6,794.04	6,826.09	7,645.22	7,472.70	8,369.41
53	5,037.98	5,642.54	6,132.00	6,867.84	6,910.36	7,739.62	7,550.84	8,456.94
54	5,091.61	5,702.61	6,197.88	6,941.62	6,979.32	7,816.84	7,627.45	8,542.73
55	5,024.49	5,627.43	6,112.62	6,846.14	6,877.44	7,702.74	7,522.54	8,425.24
56	5,115.80	5,729.69	6,223.37	6,970.18	6,997.18	7,836.85	7,654.24	8,572.75
57	5,202.61	5,826.93	6,328.15	7,087.54	7,116.92	7,970.96	7,781.47	8,715.25
58	5,292.42	5,927.51	6,435.92	7,208.23	7,236.66	8,105.06	7,908.69	8,857.74
59	5,382.23	6,028.09	6,543.68	7,328.92	7,356.40	8,239.17	8,037.42	9,001.92
60	5,324.81	5,963.79	6,472.35	7,249.05	7,273.62	8,146.45	7,945.92	8,899.43
61	5,458.12	6,113.10	6,633.19	7,429.16	7,447.49	8,341.19	8,135.73	9,112.02
62	5,547.95	6,213.70	6,740.42	7,549.26	7,563.40	8,471.01	8,263.25	9,254.84
63	5,685.59	6,367.87	6,904.13	7,732.63	7,744.53	8,673.87	8,454.49	9,469.03
64	5,821.80	6,520.42	7,069.32	7,917.64	7,932.87	8,884.82	8,645.76	9,683.26
65	5,666.47	6,346.45	6,869.20	7,693.50	7,694.17	8,617.48	8,381.65	9,387.45
66	5,853.96	6,556.44	7,090.04	7,940.84	7,937.24	8,889.70	8,637.20	9,673.66
67	5,941.46	6,654.42	7,190.02	8,052.82	8,041.39	9,006.37	8,746.92	9,796.56
68	6,022.01	6,744.65	7,283.08	8,157.05	8,138.60	9,115.24	8,845.53	9,906.99
69	6,097.01	6,828.64	7,369.18	8,253.48	8,221.94	9,208.57	8,931.63	10,003.43
70	5,953.90	6,668.37	7,189.77	8,052.55	8,011.00	8,972.32	8,698.04	9,741.81
71	6,113.58	6,847.21	7,374.95	8,259.94	8,212.28	9,197.75	8,897.97	9,965.73
72	6,161.89	6,901.32	7,423.25	8,314.04	8,252.53	9,242.82	8,934.21	10,006.32
73	6,194.10	6,937.39	7,454.11	8,348.61	8,272.65	9,265.37	8,947.62	10,021.34
74	6,208.85	6,953.92	7,463.51	8,359.14	8,272.66	9,265.38	8,935.55	10,007.82
75	6,445.75	7,219.24	7,705.69	8,630.37	8,490.62	9,509.49	9,140.19	10,237.01
76	6,438.62	7,211.25	7,684.31	8,606.43	8,449.06	9,462.95	9,080.81	10,170.51
77	6,408.93	7,178.00	7,633.25	8,549.24	8,377.82	9,383.16	8,985.81	10,064.11
78	6,350.75	7,112.84	7,551.31	8,457.47	8,265.00	9,256.80	8,851.63	9,913.83
79	6,268.81	7,021.07	7,439.68	8,332.44	8,122.50	9,097.20	8,680.63	9,722.31
80	6,284.25	7,038.36	7,430.19	8,321.81	8,080.93	9,050.64	8,608.19	9,641.17
81	6,160.75	6,900.04	7,263.94	8,135.61	7,867.19	8,811.25	8,361.19	9,364.53
82	6,005.19	6,725.81	7,057.32	7,904.20	7,611.87	8,525.29	8,065.50	9,033.36
83	5,815.19	6,513.01	6,809.12	7,626.21	7,315.00	8,192.80	7,718.75	8,645.00
84	5,596.68	6,268.28	6,527.68	7,311.00	6,976.56	7,813.75	7,326.88	8,206.11
85	5,710.68	6,395.96	6,579.93	7,369.52	6,935.00	7,767.20	7,212.88	8,078.43

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	6,173.16	7,037.42	7,402.44	8,438.78	8,260.39	9,416.85	10,055.30	11,463.05
30	6,297.99	7,179.71	7,544.65	8,600.88	8,427.88	9,607.79	10,254.38	11,689.98
31	6,425.99	7,325.63	7,694.73	8,771.99	8,598.52	9,802.31	10,462.94	11,927.76
32	6,555.54	7,473.32	7,844.84	8,943.12	8,769.15	9,996.84	10,671.51	12,165.51
33	6,623.48	7,550.77	7,931.74	9,042.19	8,860.80	10,101.30	10,788.43	12,298.82
34	6,693.00	7,630.02	8,010.74	9,132.26	8,955.60	10,209.39	10,895.87	12,421.30
35	6,757.78	7,703.87	8,097.65	9,231.32	9,040.91	10,306.64	11,012.79	12,554.57
36	6,825.72	7,781.32	8,168.74	9,312.36	9,132.56	10,411.13	11,120.24	12,677.09
37	6,892.09	7,856.98	8,247.74	9,402.44	9,224.21	10,515.60	11,224.52	12,795.96
38	6,956.86	7,930.82	8,326.76	9,492.50	9,309.52	10,612.87	11,331.96	12,918.45
39	7,020.06	8,002.88	8,405.76	9,582.55	9,398.01	10,713.74	11,439.41	13,040.92
40	7,028.18	8,012.12	8,418.74	9,597.36	9,403.28	10,719.75	11,447.61	13,050.28
41	7,089.30	8,081.81	8,489.30	9,677.79	9,487.94	10,816.27	11,551.10	13,168.24
42	7,070.50	8,060.37	8,473.63	9,659.93	9,462.86	10,787.68	11,519.73	13,132.50
43	7,125.37	8,122.93	8,536.33	9,731.42	9,534.98	10,869.87	11,610.65	13,236.15
44	7,178.66	8,183.68	8,599.05	9,802.91	9,610.23	10,955.65	11,701.60	13,339.82
45	7,231.96	8,244.44	8,661.75	9,874.40	9,679.21	11,034.31	11,786.24	13,436.32
46	7,280.57	8,299.86	8,724.47	9,945.88	9,745.06	11,109.37	11,864.64	13,525.69
47	7,329.16	8,355.26	8,779.33	10,008.44	9,810.90	11,184.41	11,939.89	13,611.47
48	7,373.06	8,405.29	8,826.36	10,062.06	9,867.34	11,248.77	12,012.01	13,693.70
49	7,415.40	8,453.56	8,889.08	10,133.56	9,926.92	11,316.69	12,084.12	13,775.91
50	7,285.75	8,305.76	8,726.05	9,947.70	9,751.12	11,116.28	11,871.72	13,533.78
51	7,317.94	8,342.45	8,764.37	9,991.38	9,797.08	11,168.67	11,923.82	13,593.15
52	7,449.70	8,492.66	8,925.25	10,174.79	9,968.70	11,364.32	12,132.21	13,830.73
53	7,530.91	8,585.24	9,017.19	10,279.58	10,075.95	11,486.59	12,263.98	13,980.94
54	7,609.07	8,674.34	9,124.43	10,401.86	10,183.20	11,608.85	12,395.76	14,131.16
55	7,507.58	8,558.63	9,002.80	10,263.19	10,049.02	11,455.87	12,225.26	13,936.78
56	7,645.27	8,715.61	9,159.96	10,442.35	10,231.61	11,664.05	12,446.77	14,189.32
57	7,776.99	8,865.76	9,317.12	10,621.52	10,405.24	11,861.96	12,656.31	14,428.19
58	7,908.69	9,015.92	9,474.26	10,800.65	10,584.84	12,066.72	12,871.84	14,673.89
59	8,044.89	9,171.17	9,638.91	10,988.35	10,764.45	12,271.47	13,087.37	14,919.60
60	7,960.42	9,074.88	9,533.94	10,868.70	10,649.63	12,140.58	12,944.73	14,756.99
61	8,160.36	9,302.82	9,773.02	11,141.25	10,916.22	12,444.49	13,266.38	15,123.68
62	8,298.01	9,459.73	9,939.65	11,331.20	11,095.90	12,649.32	13,480.83	15,368.14
63	8,505.21	9,695.95	10,185.97	11,612.01	11,371.19	12,963.15	13,808.29	15,741.45
64	8,713.86	9,933.80	10,439.53	11,901.07	11,643.58	13,273.69	14,138.64	16,118.06
65	8,498.32	9,688.07	10,166.32	11,589.60	11,332.94	12,919.55	13,738.41	15,661.80
66	8,783.03	10,012.66	10,506.59	11,977.50	11,707.93	13,347.05	14,180.07	16,165.28
67	8,920.52	10,169.39	10,666.30	12,159.58	11,882.92	13,546.53	14,380.06	16,393.27
68	9,048.29	10,315.05	10,819.07	12,333.75	12,044.03	13,730.19	14,566.17	16,605.42
69	9,167.73	10,451.22	10,964.90	12,499.98	12,194.02	13,901.19	14,738.37	16,801.76
70	8,959.69	10,214.05	10,701.46	12,199.66	11,907.79	13,574.88	14,379.53	16,392.67
71	9,213.31	10,503.17	11,003.38	12,543.85	12,227.17	13,938.97	14,749.89	16,814.87
72	9,293.82	10,594.96	11,097.31	12,650.94	12,323.78	14,049.11	14,846.51	16,925.02
73	9,354.21	10,663.80	11,157.69	12,719.77	12,388.19	14,122.54	14,908.23	16,995.38
74	9,389.10	10,703.57	11,197.95	12,765.67	12,417.72	14,156.20	14,927.02	17,016.81
75	9,804.00	11,176.56	11,655.31	13,287.05	12,891.50	14,696.31	15,411.38	17,568.97
76	9,809.94	11,183.33	11,661.25	13,293.83	12,877.25	14,680.07	15,368.63	17,520.24
77	9,779.06	11,148.13	11,613.75	13,239.68	12,817.88	14,612.38	15,266.50	17,403.81
78	9,707.81	11,066.90	11,518.75	13,131.38	12,701.50	14,479.71	15,102.63	17,217.00
79	9,600.94	10,945.07	11,382.19	12,975.70	12,537.63	14,292.90	14,879.38	16,962.49
80	9,661.50	11,014.11	11,435.63	13,036.62	12,568.50	14,328.09	14,860.37	16,940.82
81	9,497.63	10,827.30	11,227.82	12,799.71	12,321.50	14,046.51	14,527.88	16,561.78
82	9,285.06	10,584.97	10,960.62	12,495.11	12,010.38	13,691.83	14,114.62	16,090.67
83	9,021.44	10,284.44	10,634.06	12,122.83	11,630.37	13,258.62	13,618.25	15,524.81
84	8,713.87	9,933.81	10,260.00	11,696.40	11,193.38	12,760.45	13,055.38	14,883.13
85	9,002.44	10,262.78	10,533.13	12,007.77	11,421.38	13,020.37	13,159.88	15,002.26

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	316.01	347.61	421.87	464.06
30	327.06	359.77	434.50	477.96
31	338.12	371.93	450.32	495.33
32	347.61	382.38	464.54	510.99
33	357.10	392.80	477.16	524.87
34	363.41	399.76	485.08	533.59
35	372.89	410.18	496.13	545.76
36	379.21	417.13	507.19	557.92
37	387.11	425.81	518.26	570.08
38	395.01	434.52	527.72	580.49
39	402.90	443.19	537.21	590.94
40	407.61	448.37	544.00	598.41
41	415.45	457.00	553.42	608.76
42	421.73	463.90	561.25	617.36
43	431.12	474.24	573.78	631.16
44	437.40	481.14	581.62	639.79
45	442.09	486.30	591.04	650.15
46	449.95	494.95	598.87	658.76
47	459.35	505.28	611.42	672.57
48	464.06	510.46	616.12	677.73
49	476.59	524.26	634.94	698.42
50	479.59	527.55	635.87	699.45
51	491.85	541.04	652.72	718.00
52	504.10	554.51	671.11	738.22
53	517.90	569.70	687.98	756.78
54	531.69	584.86	704.83	775.31
55	531.33	584.47	704.96	775.45
56	547.79	602.57	728.91	801.79
57	561.27	617.40	743.88	818.26
58	574.74	632.22	761.84	838.01
59	589.70	648.68	779.79	857.77
60	586.81	645.48	773.73	851.10
61	602.75	663.03	795.45	875.00
62	615.79	677.37	811.40	892.55
63	633.18	696.49	831.68	914.85
64	650.57	715.63	850.52	935.58
65	633.32	696.65	826.35	908.99
66	652.76	718.03	849.97	934.97
67	662.48	728.72	858.30	944.13
68	670.82	737.90	866.64	953.31
69	677.76	745.53	872.19	959.42
70	658.86	724.75	845.38	929.91
71	670.94	738.04	853.43	938.78
72	669.59	736.56	849.40	934.34
73	666.90	733.60	840.01	924.01
74	660.20	726.23	826.60	909.25
75	663.81	730.19	815.81	897.39
76	650.75	715.83	792.06	871.27
77	632.94	696.23	762.38	838.62
78	609.18	670.10	726.75	799.43
79	581.87	640.06	682.81	751.09
80	555.75	611.33	637.68	701.45
81	516.57	568.23	577.13	634.84
82	470.25	517.28	508.25	559.08
83	416.81	458.49	429.87	472.86
84	358.62	394.48	342.00	376.20
85	280.25	308.28	212.56	233.82

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	410.80	451.89	632.01	695.22	761.58	837.74	843.74	928.11
30	426.61	469.27	654.13	719.55	786.86	865.55	869.01	955.90
31	437.66	481.42	676.25	743.88	813.73	895.10	900.61	990.67
32	451.88	497.07	695.22	764.73	842.16	926.36	929.06	1,021.97
33	462.95	509.24	714.17	785.59	859.54	945.49	954.34	1,049.78
34	474.01	521.41	726.82	799.50	878.50	966.35	970.13	1,067.14
35	483.50	531.85	745.78	820.35	897.46	987.20	992.25	1,091.49
36	492.97	542.26	758.41	834.25	914.83	1,006.32	1,014.38	1,115.81
37	504.02	554.42	774.22	851.64	935.38	1,028.92	1,036.50	1,140.15
38	513.51	564.86	790.01	869.02	952.75	1,048.03	1,055.46	1,161.01
39	524.57	577.03	805.82	886.40	973.30	1,070.63	1,074.42	1,181.86
40	529.89	582.89	815.23	896.75	981.41	1,079.56	1,088.02	1,196.81
41	539.31	593.23	830.90	913.99	998.66	1,098.51	1,106.83	1,217.51
42	550.28	605.32	843.44	927.78	1,017.46	1,119.21	1,122.50	1,234.75
43	558.11	613.93	862.26	948.49	1,036.28	1,139.90	1,147.59	1,262.35
44	565.95	622.55	874.80	962.28	1,051.95	1,157.14	1,163.27	1,279.60
45	575.35	632.89	884.20	972.63	1,067.63	1,174.39	1,182.07	1,300.28
46	583.20	641.53	899.87	989.86	1,083.30	1,191.64	1,197.75	1,317.54
47	598.88	658.77	918.69	1,010.56	1,106.83	1,217.51	1,222.84	1,345.12
48	602.01	662.21	928.10	1,020.92	1,117.78	1,229.57	1,232.24	1,355.47
49	620.83	682.91	953.18	1,048.50	1,147.59	1,262.35	1,269.87	1,396.86
50	622.08	684.29	959.19	1,055.11	1,152.24	1,267.47	1,271.75	1,398.93
51	638.93	702.83	983.70	1,082.07	1,182.88	1,301.17	1,305.46	1,436.01
52	655.80	721.38	1,008.21	1,109.03	1,215.06	1,336.57	1,342.24	1,476.46
53	672.66	739.93	1,035.79	1,139.37	1,245.71	1,370.28	1,375.94	1,513.53
54	691.03	760.14	1,063.36	1,169.70	1,277.88	1,405.66	1,409.66	1,550.62
55	691.49	760.63	1,062.68	1,168.95	1,279.70	1,407.67	1,409.92	1,550.91
56	715.44	786.98	1,095.61	1,205.17	1,318.62	1,450.48	1,457.80	1,603.58
57	731.90	805.09	1,122.53	1,234.79	1,351.55	1,486.70	1,487.74	1,636.51
58	749.86	824.84	1,149.48	1,264.43	1,382.98	1,521.28	1,523.66	1,676.03
59	767.82	844.61	1,179.42	1,297.37	1,414.41	1,555.85	1,559.59	1,715.55
60	763.58	839.94	1,173.64	1,291.00	1,405.45	1,546.00	1,547.46	1,702.20
61	788.22	867.04	1,205.51	1,326.06	1,446.04	1,590.64	1,590.93	1,750.02
62	805.61	886.17	1,231.60	1,354.76	1,475.00	1,622.50	1,622.80	1,785.08
63	828.79	911.67	1,266.37	1,393.01	1,514.12	1,665.53	1,663.37	1,829.72
64	851.97	937.17	1,301.14	1,431.25	1,550.35	1,705.39	1,701.05	1,871.15
65	834.69	918.17	1,266.62	1,393.29	1,508.28	1,659.11	1,652.73	1,818.00
66	862.48	948.72	1,305.51	1,436.07	1,552.73	1,708.00	1,699.95	1,869.94
67	877.75	965.52	1,324.96	1,457.46	1,572.17	1,729.39	1,716.60	1,888.27
68	891.64	980.80	1,341.62	1,475.77	1,588.84	1,747.71	1,733.27	1,906.60
69	904.13	994.55	1,355.51	1,491.06	1,601.34	1,761.47	1,744.39	1,918.82
70	880.27	968.30	1,317.73	1,449.50	1,552.55	1,707.80	1,690.76	1,859.84
71	900.40	990.43	1,341.88	1,476.06	1,574.02	1,731.42	1,706.87	1,877.55
72	904.43	994.87	1,339.20	1,473.11	1,567.31	1,724.04	1,698.82	1,868.70
73	904.42	994.86	1,333.83	1,467.21	1,555.23	1,710.75	1,680.03	1,848.04
74	901.74	991.91	1,320.41	1,452.45	1,535.11	1,688.62	1,653.19	1,818.51
75	920.31	1,012.34	1,327.63	1,460.39	1,527.13	1,679.84	1,631.63	1,794.79
76	909.62	1,000.58	1,301.50	1,431.65	1,486.75	1,635.43	1,584.12	1,742.53
77	891.81	980.99	1,265.87	1,392.46	1,436.88	1,580.57	1,524.75	1,677.23
78	868.06	954.87	1,218.38	1,340.22	1,375.13	1,512.64	1,453.50	1,598.85
79	838.38	922.22	1,163.75	1,280.13	1,300.31	1,430.34	1,365.63	1,502.19
80	817.00	898.70	1,111.50	1,222.65	1,225.50	1,348.05	1,275.38	1,402.92
81	774.25	851.68	1,033.12	1,136.43	1,122.19	1,234.41	1,154.25	1,269.68
82	722.00	794.20	940.50	1,034.55	1,001.07	1,101.18	1,016.50	1,118.15
83	662.63	728.89	833.62	916.98	864.50	950.95	859.75	945.73
84	596.12	655.73	717.24	788.96	713.69	785.06	684.00	752.40
85	527.25	579.98	560.49	616.54	494.00	543.40	425.12	467.63

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	742.61	831.71	948.02	1,061.78	1,091.81	1,222.83	1,192.91	1,336.07
30	764.73	856.50	981.21	1,098.94	1,129.73	1,265.30	1,232.42	1,380.31
31	793.18	888.37	1,014.39	1,136.12	1,166.06	1,305.98	1,273.50	1,426.31
32	818.46	916.68	1,042.82	1,167.96	1,207.14	1,352.00	1,317.74	1,475.86
33	837.41	937.89	1,071.27	1,199.82	1,234.01	1,382.08	1,347.77	1,509.49
34	854.80	957.37	1,090.22	1,221.03	1,260.85	1,412.15	1,376.22	1,541.37
35	873.74	978.59	1,118.66	1,252.90	1,289.30	1,444.02	1,406.23	1,574.99
36	892.71	999.83	1,137.62	1,274.13	1,314.58	1,472.33	1,434.67	1,606.83
37	910.10	1,019.31	1,161.32	1,300.68	1,341.44	1,502.40	1,464.69	1,640.46
38	929.06	1,040.55	1,185.02	1,327.24	1,368.30	1,532.49	1,494.71	1,674.06
39	946.44	1,060.01	1,208.73	1,353.77	1,396.74	1,564.36	1,523.14	1,705.93
40	956.32	1,071.06	1,222.84	1,369.58	1,410.96	1,580.28	1,539.51	1,724.25
41	973.57	1,090.39	1,246.35	1,395.91	1,436.04	1,608.37	1,567.74	1,755.87
42	990.82	1,109.70	1,265.18	1,417.00	1,462.69	1,638.21	1,595.96	1,787.48
43	1,008.05	1,129.02	1,293.38	1,448.59	1,486.21	1,664.57	1,622.62	1,817.33
44	1,025.29	1,148.32	1,312.20	1,469.66	1,509.75	1,690.91	1,647.69	1,845.41
45	1,039.42	1,164.15	1,326.31	1,485.48	1,533.26	1,717.25	1,672.77	1,873.51
46	1,055.08	1,181.68	1,349.83	1,511.80	1,555.20	1,741.81	1,696.30	1,899.86
47	1,080.18	1,209.80	1,378.05	1,543.42	1,592.83	1,783.96	1,735.48	1,943.75
48	1,089.59	1,220.34	1,392.16	1,559.21	1,605.36	1,798.01	1,751.17	1,961.30
49	1,119.36	1,253.67	1,429.78	1,601.35	1,649.26	1,847.17	1,799.77	2,015.74
50	1,124.66	1,259.62	1,438.76	1,611.42	1,656.34	1,855.10	1,806.50	2,023.28
51	1,155.31	1,293.95	1,475.53	1,652.61	1,700.77	1,904.85	1,854.00	2,076.50
52	1,184.42	1,326.54	1,512.32	1,693.80	1,745.23	1,954.65	1,903.02	2,131.38
53	1,215.05	1,360.85	1,553.68	1,740.11	1,791.17	2,006.10	1,952.06	2,186.30
54	1,247.24	1,396.91	1,595.06	1,786.46	1,835.61	2,055.90	2,001.09	2,241.22
55	1,249.78	1,399.75	1,594.00	1,785.29	1,837.98	2,058.54	2,004.11	2,244.61
56	1,288.69	1,443.32	1,643.40	1,840.60	1,897.84	2,125.59	2,066.98	2,315.02
57	1,321.60	1,480.20	1,683.82	1,885.88	1,942.76	2,175.89	2,116.38	2,370.34
58	1,354.54	1,517.08	1,724.23	1,931.13	1,987.65	2,226.17	2,164.27	2,423.99
59	1,385.96	1,552.28	1,769.13	1,981.44	2,034.04	2,278.13	2,212.17	2,477.63
60	1,379.38	1,544.90	1,760.44	1,971.70	2,022.70	2,265.43	2,199.46	2,463.40
61	1,421.40	1,591.97	1,808.26	2,025.26	2,080.66	2,330.34	2,261.78	2,533.19
62	1,453.28	1,627.68	1,847.38	2,069.07	2,124.12	2,379.02	2,308.14	2,585.12
63	1,493.85	1,673.10	1,899.54	2,127.49	2,179.19	2,440.69	2,367.55	2,651.64
64	1,534.41	1,718.54	1,951.72	2,185.93	2,235.71	2,503.99	2,425.51	2,716.57
65	1,501.34	1,681.50	1,899.94	2,127.93	2,174.93	2,435.93	2,356.87	2,639.68
66	1,549.95	1,735.94	1,958.26	2,193.24	2,240.21	2,509.02	2,424.91	2,715.90
67	1,576.33	1,765.49	1,987.43	2,225.92	2,270.75	2,543.24	2,455.48	2,750.13
68	1,598.56	1,790.40	2,012.43	2,253.93	2,295.76	2,571.24	2,479.07	2,776.56
69	1,617.99	1,812.15	2,033.27	2,277.26	2,315.21	2,593.03	2,497.13	2,796.78
70	1,576.70	1,765.91	1,976.58	2,213.77	2,247.64	2,517.36	2,420.74	2,711.23
71	1,608.92	1,801.99	2,012.81	2,254.35	2,279.84	2,553.43	2,450.27	2,744.31
72	1,612.93	1,806.47	2,008.78	2,249.83	2,273.13	2,545.90	2,439.53	2,732.28
73	1,611.58	1,804.97	2,000.73	2,240.82	2,258.37	2,529.38	2,418.05	2,708.21
74	1,600.86	1,792.96	1,980.61	2,218.28	2,230.19	2,497.81	2,383.17	2,669.15
75	1,628.06	1,823.43	1,991.43	2,230.40	2,226.56	2,493.75	2,365.50	2,649.36
76	1,603.12	1,795.49	1,952.25	2,186.52	2,171.93	2,432.56	2,300.19	2,576.21
77	1,567.50	1,755.60	1,898.81	2,126.67	2,101.87	2,354.09	2,219.44	2,485.77
78	1,521.19	1,703.73	1,827.56	2,046.87	2,016.38	2,258.35	2,120.87	2,375.37
79	1,464.19	1,639.89	1,745.62	1,955.09	1,913.06	2,142.63	2,003.31	2,243.71
80	1,415.50	1,585.36	1,667.25	1,867.32	1,810.93	2,028.24	1,881.00	2,106.72
81	1,332.37	1,492.25	1,549.69	1,735.65	1,664.88	1,864.67	1,713.57	1,919.20
82	1,235.00	1,383.20	1,410.75	1,580.04	1,495.06	1,674.47	1,523.56	1,706.39
83	1,121.00	1,255.52	1,250.44	1,400.49	1,302.69	1,459.01	1,305.06	1,461.67
84	992.75	1,111.88	1,075.88	1,204.99	1,087.75	1,218.28	1,064.00	1,191.68
85	846.69	948.29	840.75	941.64	783.74	877.79	711.31	796.67

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	1,148.68	1,286.53	1,399.90	1,567.89	1,580.03	1,769.63	1,730.14	1,937.76
30	1,188.18	1,330.76	1,447.30	1,620.98	1,635.33	1,831.57	1,788.59	2,003.22
31	1,227.68	1,375.00	1,494.71	1,674.06	1,690.62	1,893.49	1,847.06	2,068.70
32	1,268.78	1,421.03	1,545.27	1,730.69	1,738.03	1,946.59	1,910.24	2,139.47
33	1,295.62	1,451.10	1,578.45	1,767.86	1,785.44	1,999.70	1,951.33	2,185.49
34	1,325.64	1,484.72	1,614.78	1,808.55	1,817.03	2,035.09	1,997.16	2,236.82
35	1,352.51	1,514.80	1,649.55	1,847.50	1,864.44	2,088.17	2,038.24	2,282.84
36	1,380.94	1,546.64	1,682.73	1,884.66	1,896.03	2,123.56	2,079.31	2,328.83
37	1,410.97	1,580.28	1,719.07	1,925.36	1,935.53	2,167.80	2,123.56	2,378.39
38	1,437.83	1,610.38	1,752.25	1,962.53	1,975.05	2,212.06	2,166.23	2,426.18
39	1,466.27	1,642.22	1,787.01	2,001.45	2,014.53	2,256.28	2,208.87	2,473.93
40	1,479.94	1,657.54	1,806.03	2,022.75	2,038.06	2,282.63	2,232.46	2,500.36
41	1,508.16	1,689.13	1,838.96	2,059.63	2,077.26	2,326.53	2,274.78	2,547.76
42	1,534.81	1,718.99	1,871.87	2,096.49	2,108.61	2,361.64	2,313.98	2,591.66
43	1,561.46	1,748.84	1,903.22	2,131.61	2,155.63	2,414.31	2,353.18	2,635.56
44	1,586.55	1,776.93	1,934.59	2,166.72	2,186.99	2,449.43	2,390.79	2,677.69
45	1,610.06	1,803.28	1,962.80	2,198.34	2,210.51	2,475.75	2,426.86	2,718.09
46	1,633.59	1,829.63	1,991.02	2,229.93	2,249.71	2,519.68	2,462.91	2,758.46
47	1,671.21	1,871.77	2,036.48	2,280.87	2,296.73	2,572.35	2,516.22	2,818.17
48	1,686.88	1,889.31	2,056.87	2,303.69	2,320.26	2,598.68	2,541.29	2,846.25
49	1,733.92	1,941.98	2,114.88	2,368.67	2,382.96	2,668.92	2,610.29	2,923.52
50	1,740.61	1,949.49	2,122.14	2,376.80	2,397.95	2,685.70	2,620.11	2,934.51
51	1,786.57	2,000.96	2,178.83	2,440.31	2,459.23	2,754.34	2,690.60	3,013.47
52	1,834.07	2,054.16	2,237.05	2,505.50	2,520.53	2,822.99	2,762.61	3,094.13
53	1,881.58	2,107.37	2,295.29	2,570.73	2,589.48	2,900.22	2,834.62	3,174.77
54	1,932.15	2,164.00	2,355.04	2,637.64	2,658.43	2,977.44	2,905.12	3,253.72
55	1,933.77	2,165.82	2,357.34	2,640.22	2,656.68	2,975.49	2,909.64	3,258.79
56	1,998.13	2,237.90	2,435.17	2,727.40	2,739.00	3,067.67	3,002.43	3,362.71
57	2,047.53	2,293.23	2,493.55	2,792.78	2,806.35	3,143.12	3,075.77	3,444.86
58	2,096.90	2,348.53	2,554.91	2,861.50	2,873.71	3,218.56	3,147.61	3,525.33
59	2,146.30	2,403.85	2,614.77	2,928.56	2,948.55	3,302.36	3,219.46	3,605.79
60	2,138.62	2,395.25	2,602.27	2,914.55	2,934.07	3,286.16	3,203.57	3,588.00
61	2,202.37	2,466.66	2,680.51	3,002.16	3,013.77	3,375.42	3,296.30	3,691.87
62	2,251.64	2,521.84	2,738.47	3,067.08	3,078.98	3,448.45	3,364.42	3,768.15
63	2,316.83	2,594.86	2,816.72	3,154.72	3,165.91	3,545.82	3,455.70	3,870.38
64	2,379.14	2,664.65	2,893.52	3,240.73	3,252.85	3,643.19	3,544.08	3,969.38
65	2,327.70	2,607.02	2,824.90	3,163.88	3,166.56	3,546.54	3,451.27	3,865.42
66	2,405.47	2,694.12	2,916.56	3,266.55	3,263.78	3,655.44	3,554.04	3,980.53
67	2,445.74	2,739.23	2,961.01	3,316.33	3,312.39	3,709.87	3,605.43	4,038.08
68	2,481.86	2,779.68	3,002.68	3,363.01	3,354.06	3,756.54	3,645.71	4,083.19
69	2,513.80	2,815.44	3,037.39	3,401.89	3,388.78	3,795.42	3,679.04	4,120.53
70	2,451.60	2,745.80	2,957.49	3,312.39	3,294.30	3,689.62	3,574.76	4,003.73
71	2,499.91	2,799.90	3,013.85	3,375.50	3,354.69	3,757.25	3,628.43	4,063.84
72	2,510.65	2,811.93	3,017.87	3,380.01	3,347.98	3,749.74	3,621.72	4,056.33
73	2,507.97	2,808.92	3,011.17	3,372.51	3,334.55	3,734.70	3,598.90	4,030.77
74	2,494.54	2,793.89	2,989.70	3,348.46	3,301.01	3,697.13	3,558.65	3,985.69
75	2,542.43	2,847.52	3,026.94	3,390.17	3,319.06	3,717.35	3,562.50	3,990.00
76	2,506.81	2,807.63	2,973.50	3,330.32	3,253.75	3,644.20	3,479.38	3,896.91
77	2,454.56	2,749.11	2,901.06	3,249.19	3,164.69	3,544.45	3,372.50	3,777.20
78	2,385.69	2,671.97	2,810.81	3,148.11	3,045.93	3,411.44	3,240.69	3,629.57
79	2,299.00	2,574.88	2,696.81	3,020.43	2,909.37	3,258.49	3,082.75	3,452.68
80	2,230.13	2,497.75	2,595.88	2,907.39	2,778.75	3,112.20	2,926.00	3,277.12
81	2,104.25	2,356.76	2,432.00	2,723.84	2,582.82	2,892.76	2,700.37	3,024.41
82	1,957.00	2,191.84	2,238.44	2,507.05	2,351.25	2,633.40	2,437.94	2,730.49
83	1,784.82	1,999.00	2,016.37	2,258.33	2,084.06	2,334.15	2,138.69	2,395.33
84	1,591.25	1,782.20	1,768.18	1,980.36	1,793.12	2,008.29	1,803.82	2,020.28
85	1,378.68	1,544.12	1,461.81	1,637.23	1,401.25	1,569.40	1,341.88	1,502.91

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

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	1,715.91	1,956.15	2,054.03	2,341.61	2,297.35	2,618.99	2,799.81	3,191.79
30	1,772.79	2,020.98	2,133.05	2,431.68	2,376.36	2,709.06	2,894.62	3,299.86
31	1,832.84	2,089.43	2,188.33	2,494.70	2,455.37	2,799.12	2,989.41	3,407.94
32	1,892.88	2,157.89	2,259.44	2,575.76	2,537.52	2,892.78	3,090.53	3,523.22
33	1,933.96	2,204.71	2,314.74	2,638.82	2,591.25	2,954.02	3,156.90	3,598.87
34	1,976.61	2,253.34	2,370.05	2,701.85	2,651.28	3,022.47	3,229.58	3,681.72
35	2,017.70	2,300.17	2,417.45	2,755.89	2,705.01	3,083.71	3,299.10	3,760.97
36	2,060.36	2,348.80	2,464.85	2,809.92	2,761.89	3,148.56	3,365.47	3,836.62
37	2,101.45	2,395.64	2,520.14	2,872.96	2,821.93	3,217.00	3,438.14	3,919.48
38	2,144.11	2,444.28	2,567.54	2,927.01	2,875.65	3,278.24	3,504.51	3,995.13
39	2,185.18	2,491.09	2,622.85	2,990.05	2,932.53	3,343.08	3,574.02	4,074.39
40	2,208.95	2,518.21	2,649.47	3,020.39	2,959.89	3,374.27	3,612.07	4,117.76
41	2,249.70	2,564.65	2,696.51	3,074.02	3,016.32	3,438.62	3,677.91	4,192.81
42	2,287.34	2,607.57	2,751.39	3,136.59	3,069.64	3,499.39	3,743.75	4,267.89
43	2,328.10	2,654.03	2,790.57	3,181.26	3,122.94	3,560.14	3,806.47	4,339.38
44	2,364.15	2,695.14	2,829.77	3,225.94	3,173.11	3,617.34	3,869.17	4,410.87
45	2,401.78	2,738.03	2,876.80	3,279.55	3,220.14	3,670.96	3,925.62	4,475.20
46	2,436.27	2,777.34	2,915.99	3,324.24	3,267.16	3,724.57	3,982.06	4,539.55
47	2,492.70	2,841.68	2,994.39	3,413.60	3,342.41	3,810.36	4,072.98	4,643.20
48	2,516.21	2,868.47	3,010.06	3,431.46	3,373.78	3,846.10	4,113.74	4,689.67
49	2,585.20	2,947.13	3,104.12	3,538.70	3,467.83	3,953.34	4,229.75	4,821.91
50	2,595.60	2,958.99	3,110.42	3,545.89	3,481.23	3,968.60	4,244.28	4,838.47
51	2,663.01	3,035.83	3,194.69	3,641.94	3,573.17	4,073.41	4,357.67	4,967.74
52	2,735.02	3,117.94	3,278.98	3,738.03	3,668.17	4,181.71	4,474.12	5,100.49
53	2,807.05	3,200.03	3,363.26	3,834.11	3,763.17	4,290.00	4,590.56	5,233.25
54	2,877.54	3,280.39	3,455.18	3,938.90	3,864.28	4,405.27	4,710.09	5,369.49
55	2,882.69	3,286.27	3,457.44	3,941.49	3,867.54	4,408.99	4,714.69	5,374.75
56	2,976.98	3,393.75	3,577.18	4,077.99	3,996.26	4,555.74	4,870.35	5,552.20
57	3,051.82	3,479.07	3,659.50	4,171.83	4,095.04	4,668.35	4,987.08	5,685.29
58	3,125.17	3,562.68	3,749.30	4,274.20	4,193.83	4,780.96	5,109.83	5,825.21
59	3,199.99	3,647.99	3,839.10	4,376.58	4,292.60	4,893.57	5,229.55	5,961.69
60	3,187.65	3,633.91	3,817.92	4,352.43	4,277.24	4,876.05	5,204.56	5,933.19
61	3,284.72	3,744.58	3,941.08	4,492.84	4,404.74	5,021.41	5,361.03	6,111.58
62	3,358.61	3,828.82	4,028.02	4,591.94	4,503.27	5,133.73	5,476.95	6,243.73
63	3,455.70	3,939.50	4,143.94	4,724.09	4,633.67	5,282.40	5,633.43	6,422.12
64	3,552.77	4,050.17	4,259.85	4,856.23	4,758.28	5,424.45	5,787.02	6,597.20
65	3,483.21	3,970.87	4,173.47	4,757.75	4,655.40	5,307.15	5,649.80	6,440.78
66	3,602.66	4,107.02	4,312.35	4,916.09	4,810.95	5,484.48	5,833.14	6,649.77
67	3,667.93	4,181.45	4,388.74	5,003.16	4,891.51	5,576.31	5,922.02	6,751.10
68	3,724.87	4,246.35	4,458.18	5,082.33	4,963.72	5,658.65	6,005.34	6,846.10
69	3,774.86	4,303.34	4,520.68	5,153.57	5,027.60	5,731.48	6,074.80	6,925.27
70	3,687.47	4,203.72	4,401.35	5,017.54	4,903.21	5,589.66	5,914.99	6,743.08
71	3,769.33	4,297.04	4,501.99	5,132.27	4,999.83	5,699.81	6,027.70	6,871.59
72	3,788.11	4,318.44	4,522.12	5,155.22	5,021.29	5,724.27	6,035.76	6,880.76
73	3,792.13	4,323.03	4,522.11	5,155.21	5,015.92	5,718.15	6,022.34	6,865.46
74	3,781.40	4,310.79	4,508.70	5,139.92	4,989.10	5,687.57	5,979.40	6,816.51
75	3,883.12	4,426.76	4,601.56	5,245.78	5,084.88	5,796.76	6,053.88	6,901.42
76	3,838.00	4,375.32	4,548.12	5,184.86	5,013.62	5,715.53	5,947.00	6,779.58
77	3,770.31	4,298.15	4,459.06	5,083.33	4,909.13	5,596.41	5,802.13	6,614.43
78	3,677.69	4,192.57	4,340.31	4,947.95	4,771.37	5,439.36	5,621.63	6,408.66
79	3,560.13	4,058.55	4,191.88	4,778.74	4,598.00	5,241.72	5,393.63	6,148.74
80	3,479.37	3,966.48	4,085.00	4,656.90	4,460.25	5,084.69	5,191.75	5,918.60
81	3,306.00	3,768.84	3,871.25	4,413.23	4,208.50	4,797.69	4,864.00	5,544.96
82	3,100.56	3,534.64	3,610.00	4,115.40	3,914.00	4,461.96	4,476.87	5,103.63
83	2,859.50	3,259.83	3,313.13	3,776.97	3,569.62	4,069.37	4,032.75	4,597.34
84	2,585.18	2,947.11	2,980.62	3,397.91	3,182.50	3,628.05	3,536.38	4,031.47
85	2,335.81	2,662.82	2,636.25	3,005.33	2,757.38	3,143.41	2,923.63	3,332.94

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	17.38	19.13	26.08	28.68
30	18.96	20.86	27.26	29.99
31	20.94	23.04	29.62	32.58
32	21.72	23.88	31.20	34.33
33	23.70	26.07	33.98	37.37
34	23.30	25.63	34.35	37.79
35	25.69	28.24	36.34	39.97
36	26.87	29.55	39.90	43.90
37	28.45	31.30	42.25	46.49
38	30.01	33.02	45.04	49.55
39	31.60	34.77	48.20	53.03
40	33.33	36.64	50.96	56.06
41	35.66	39.23	54.86	60.36
42	38.02	41.82	58.80	64.68
43	40.77	44.85	63.11	69.42
44	42.33	46.56	66.64	73.31
45	45.86	50.44	71.72	78.88
46	48.20	53.01	76.04	83.64
47	52.13	57.35	81.13	89.25
48	55.26	60.80	86.62	95.28
49	57.23	62.96	94.07	103.48
50	59.76	65.73	97.30	107.03
51	62.82	69.10	104.58	115.04
52	67.80	74.59	112.63	123.89
53	71.63	78.79	121.43	133.57
54	76.22	83.85	129.86	142.84
55	78.58	86.45	136.20	149.82
56	84.58	93.03	148.55	163.41
57	90.18	99.21	159.04	174.94
58	96.55	106.20	171.74	188.92
59	103.66	114.02	184.47	202.92
60	106.50	117.16	192.35	211.57
61	115.19	126.72	209.38	230.31
62	123.16	135.47	226.77	249.45
63	133.30	146.64	246.69	271.36
64	143.81	158.20	268.05	294.86
65	150.70	165.77	280.55	308.61
66	166.31	182.94	309.36	340.29
67	177.77	195.55	334.02	367.42
68	191.31	210.44	361.10	397.21
69	204.15	224.57	390.97	430.07
70	213.36	234.69	409.61	450.58
71	235.16	258.68	452.21	497.44
72	251.61	276.77	490.47	539.51
73	270.40	297.44	529.38	582.32
74	290.85	319.94	572.32	629.56
75	339.04	372.94	646.60	711.26
76	363.38	399.72	699.74	769.71
77	388.01	426.81	754.06	829.47
78	411.48	452.63	809.88	890.87
79	436.41	480.05	868.66	955.53
80	480.35	528.39	950.60	1,045.66
81	509.14	560.05	1,018.57	1,120.43
82	539.43	593.37	1,089.24	1,198.16
83	569.11	626.02	1,160.79	1,276.87
84	598.80	658.68	1,234.70	1,358.17
85	715.18	786.70	1,439.55	1,583.51

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	9.88	10.88	34.77	38.24	50.17	55.18	52.15	57.36
30	10.66	11.72	37.93	41.71	51.74	56.92	54.53	59.98
31	10.29	11.32	41.88	46.07	54.90	60.40	59.26	65.19
32	9.88	10.88	43.46	47.81	58.46	64.31	62.42	68.66
33	11.06	12.16	47.40	52.15	62.42	68.66	67.94	74.74
34	11.06	12.16	46.63	51.28	66.77	73.45	68.74	75.61
35	12.65	13.91	51.36	56.50	69.92	76.92	72.67	79.94
36	13.04	14.35	53.73	59.10	75.05	82.56	79.81	87.79
37	13.44	14.79	56.88	62.57	80.57	88.64	84.54	92.99
38	14.22	15.64	60.05	66.05	83.74	92.11	90.06	99.07
39	15.40	16.94	63.21	69.52	90.06	99.07	96.39	106.02
40	16.47	18.13	66.64	73.31	95.24	104.76	101.91	112.10
41	16.47	18.13	71.35	78.48	99.94	109.93	109.75	120.72
42	18.41	20.26	76.04	83.64	108.18	118.99	117.58	129.35
43	19.21	21.13	81.52	89.68	115.62	127.18	126.21	138.83
44	20.39	22.42	84.67	93.13	121.11	133.23	133.26	146.58
45	20.39	22.42	91.73	100.90	130.11	143.13	143.45	157.80
46	22.35	24.58	96.43	106.06	138.76	152.63	152.08	167.29
47	23.12	25.43	104.27	114.70	146.97	161.66	162.27	178.49
48	23.12	25.43	110.54	121.60	155.99	171.60	173.24	190.57
49	26.25	28.88	114.44	125.89	166.18	182.81	188.13	206.94
50	25.29	27.81	119.52	131.46	173.53	190.89	194.59	214.04
51	26.83	29.51	125.64	138.21	185.79	204.37	209.16	230.08
52	28.72	31.60	135.62	149.17	198.04	217.86	225.23	247.76
53	30.26	33.29	143.28	157.60	211.84	233.03	242.87	267.16
54	32.18	35.39	152.46	167.72	225.62	248.19	259.72	285.69
55	32.93	36.22	157.16	172.87	235.75	259.31	272.41	299.65
56	35.54	39.09	169.13	186.05	254.06	279.47	297.11	326.83
57	36.30	39.93	180.37	198.40	273.52	300.87	318.06	349.88
58	37.80	41.58	193.08	212.39	292.61	321.88	343.51	377.86
59	40.41	44.45	207.31	228.04	313.93	345.33	368.96	405.85
60	41.30	45.44	212.99	234.29	326.37	359.02	384.70	423.17
61	43.47	47.82	230.37	253.41	353.54	388.90	418.74	460.62
62	46.00	50.60	246.32	270.96	380.36	418.39	453.51	498.87
63	48.89	53.78	266.61	293.26	412.23	453.46	493.37	542.71
64	52.53	57.78	287.63	316.39	447.72	492.48	536.11	589.73
65	55.56	61.11	301.38	331.52	470.46	517.51	561.09	617.21
66	59.72	65.70	332.63	365.90	517.69	569.46	618.74	680.61
67	62.85	69.14	355.54	391.10	557.63	613.39	668.04	734.84
68	66.66	73.34	382.63	420.90	601.72	661.89	722.20	794.42
69	71.53	78.69	408.33	449.16	649.63	714.60	781.91	860.11
70	72.12	79.33	426.72	469.39	677.65	745.42	819.23	901.15
71	79.17	87.09	470.34	517.37	748.42	823.26	904.43	994.87
72	84.54	92.99	503.20	553.52	807.81	888.60	980.91	1,079.00
73	88.91	97.80	540.77	594.85	872.56	959.82	1,058.74	1,164.61
74	93.59	102.94	581.71	639.89	941.00	1,035.09	1,144.62	1,259.08
75	108.36	119.20	678.06	745.87	1,081.81	1,189.99	1,293.19	1,422.51
76	114.60	126.06	726.75	799.43	1,165.24	1,281.76	1,399.48	1,539.43
77	120.24	132.26	776.04	853.64	1,252.51	1,377.76	1,508.13	1,658.94
78	125.88	138.47	822.94	905.23	1,340.39	1,474.43	1,619.75	1,781.73
79	130.63	143.69	872.81	960.09	1,432.73	1,576.00	1,737.31	1,911.04
80	142.20	156.42	960.69	1,056.76	1,572.55	1,729.81	1,901.19	2,091.31
81	149.32	164.25	1,018.29	1,120.12	1,681.50	1,849.65	2,037.16	2,240.88
82	154.68	170.15	1,078.85	1,186.74	1,794.01	1,973.41	2,178.48	2,396.33
83	161.50	177.65	1,138.23	1,252.05	1,908.01	2,098.81	2,321.56	2,553.72
84	168.04	184.84	1,197.60	1,317.36	2,025.88	2,228.47	2,469.41	2,716.35
85	197.13	216.84	1,430.35	1,573.39	2,399.35	2,639.29	2,879.10	3,167.01

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	25.69	28.76	52.15	58.39	65.96	73.87	79.01	88.50
30	26.87	30.08	56.88	63.70	70.70	79.20	82.96	92.91
31	29.62	33.17	62.80	70.33	74.66	83.62	88.88	99.55
32	30.01	33.62	65.19	73.01	80.18	89.79	94.02	105.30
33	32.00	35.84	71.11	79.64	84.91	95.11	100.73	112.81
34	34.35	38.48	69.92	78.32	88.88	99.55	107.05	119.89
35	37.14	41.59	77.02	86.28	95.98	107.51	113.77	127.41
36	38.72	43.36	80.57	90.25	99.54	111.49	119.68	134.04
37	41.09	46.03	85.33	95.57	106.65	119.46	129.16	144.66
38	43.46	48.67	90.06	100.87	112.98	126.54	136.69	153.09
39	46.22	51.78	94.80	106.18	119.68	134.04	144.96	162.35
40	47.83	53.58	99.94	111.93	126.59	141.79	152.87	171.20
41	50.57	56.64	107.01	119.85	133.66	149.70	164.22	183.93
42	52.13	58.39	114.05	127.74	141.89	158.93	175.20	196.20
43	55.66	62.34	122.27	136.94	150.90	169.01	184.59	206.74
44	59.97	67.17	126.99	142.23	159.50	178.65	197.94	221.69
45	62.31	69.79	137.56	154.07	169.32	189.64	210.88	236.19
46	66.64	74.64	144.63	161.99	180.28	201.92	224.18	251.09
47	70.15	78.58	156.38	175.14	191.27	214.23	240.26	269.09
48	74.86	83.84	165.78	185.68	203.82	228.28	255.14	285.76
49	77.62	86.93	171.68	192.28	216.35	242.32	273.19	305.96
50	80.83	90.52	179.27	200.78	225.23	252.27	286.53	320.91
51	85.42	95.66	188.46	211.08	239.41	268.15	306.45	343.22
52	88.48	99.10	203.41	227.81	255.49	286.15	327.14	366.39
53	94.25	105.55	214.90	240.69	271.98	304.61	350.12	392.14
54	99.60	111.55	228.70	256.14	289.60	324.35	374.64	419.59
55	102.90	115.26	235.75	264.03	301.22	337.37	393.64	440.88
56	108.14	121.13	253.70	284.15	325.91	365.01	426.19	477.34
57	114.51	128.24	270.54	303.00	347.25	388.90	456.51	511.28
58	122.74	137.47	289.63	324.37	370.45	414.90	492.05	551.10
59	129.10	144.60	310.95	348.25	396.63	444.23	528.35	591.74
60	132.21	148.07	319.50	357.83	412.23	461.69	552.41	618.70
61	140.91	157.82	345.58	387.05	445.91	499.41	600.23	672.25
62	150.32	168.36	369.47	413.81	477.07	534.32	647.67	725.40
63	160.12	179.34	399.90	447.89	517.64	579.75	703.46	787.88
64	171.34	191.90	431.41	483.18	560.37	627.61	766.49	858.47
65	181.59	203.37	452.08	506.32	588.52	659.14	802.39	898.68
66	197.22	220.89	498.94	558.81	646.16	723.71	885.40	991.64
67	210.06	235.26	533.31	597.31	694.77	778.15	957.26	1,072.14
68	223.25	250.05	573.94	642.82	748.58	838.41	1,034.00	1,158.08
69	236.81	265.23	612.48	685.98	806.57	903.36	1,118.37	1,252.58
70	244.90	274.30	640.08	716.88	840.36	941.20	1,167.78	1,307.91
71	268.04	300.20	705.48	790.14	927.57	1,038.88	1,290.89	1,445.80
72	284.82	319.00	754.82	845.40	1,000.04	1,120.04	1,395.21	1,562.63
73	303.95	340.42	811.17	908.51	1,079.21	1,208.72	1,507.26	1,688.13
74	323.39	362.20	872.56	977.27	1,160.06	1,299.26	1,625.35	1,820.38
75	373.18	417.96	1,017.10	1,139.15	1,332.68	1,492.60	1,860.23	2,083.46
76	396.93	444.56	1,090.13	1,220.95	1,435.10	1,607.31	2,007.18	2,248.04
77	420.07	470.48	1,164.05	1,303.74	1,539.60	1,724.35	2,156.80	2,415.62
78	442.94	496.09	1,234.41	1,382.54	1,646.76	1,844.37	2,311.18	2,588.52
79	465.50	521.36	1,309.23	1,466.34	1,757.80	1,968.74	2,472.68	2,769.40
80	505.29	565.92	1,441.04	1,613.96	1,925.54	2,156.60	2,709.88	3,035.07
81	532.30	596.18	1,527.43	1,710.72	2,057.94	2,304.89	2,897.20	3,244.86
82	558.73	625.78	1,618.26	1,812.45	2,192.13	2,455.19	3,090.48	3,461.34
83	582.76	652.69	1,707.32	1,912.20	2,328.39	2,607.80	3,289.98	3,684.78
84	605.93	678.64	1,796.39	2,011.96	2,466.74	2,762.75	3,492.44	3,911.53
85	716.95	802.98	2,145.51	2,402.97	2,921.85	3,272.47	4,114.39	4,608.12

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	33.59	37.61	56.09	62.83	86.90	97.33	105.46	118.12
30	35.57	39.84	59.63	66.79	94.80	106.18	111.00	124.33
31	37.93	42.47	63.60	71.24	104.69	117.25	117.33	131.40
32	39.11	43.80	66.77	74.78	108.63	121.67	125.62	140.69
33	41.07	46.00	70.32	78.76	118.50	132.72	131.93	147.77
34	44.64	50.01	74.66	83.62	116.52	130.50	141.80	158.81
35	46.22	51.78	79.40	88.94	128.38	143.79	149.70	167.66
36	48.20	54.00	83.74	93.79	134.30	150.42	158.80	177.85
37	52.15	58.39	88.88	99.55	142.21	159.28	168.66	188.90
38	55.29	61.93	93.22	104.41	150.10	168.11	178.14	199.52
39	57.68	64.60	98.37	110.17	158.00	176.96	188.82	211.48
40	59.17	66.27	103.87	116.34	166.59	186.57	199.10	223.00
41	63.11	70.68	109.34	122.46	178.32	199.72	212.04	237.48
42	66.64	74.64	116.42	130.38	190.10	212.91	223.79	250.64
43	70.95	79.46	122.69	137.40	203.82	228.28	238.30	266.89
44	74.86	83.84	130.52	146.17	211.65	237.04	253.20	283.58
45	78.40	87.81	136.78	153.20	229.29	256.81	268.47	300.68
46	83.09	93.06	144.63	161.99	241.03	269.95	285.73	320.02
47	87.40	97.88	154.04	172.52	260.64	291.92	302.18	338.44
48	92.09	103.15	162.27	181.74	276.32	309.48	322.19	360.84
49	96.43	107.99	172.05	192.69	286.13	320.46	343.33	384.53
50	101.52	113.70	177.35	198.63	298.78	334.64	356.26	398.99
51	106.12	118.85	188.07	210.64	314.12	351.80	378.84	424.31
52	111.10	124.42	198.44	222.25	339.01	379.70	403.36	451.76
53	116.45	130.42	209.53	234.68	358.15	401.13	429.80	481.37
54	123.72	138.58	222.18	248.84	381.14	426.89	457.00	511.83
55	126.48	141.66	228.26	255.64	392.91	440.05	475.23	532.24
56	135.47	151.73	244.71	274.09	422.84	473.58	511.14	572.47
57	142.18	159.25	258.56	289.59	450.89	505.00	545.18	610.61
58	150.43	168.48	274.66	307.61	482.71	540.63	582.61	652.53
59	159.04	178.12	290.75	325.63	518.25	580.44	621.14	695.68
60	163.01	182.57	299.21	335.13	532.48	596.39	644.78	722.15
61	173.51	194.32	320.58	359.05	575.96	645.07	696.22	779.76
62	184.01	206.10	341.23	382.17	615.79	689.69	745.83	835.33
63	196.34	219.89	365.86	409.76	666.51	746.49	807.42	904.31
64	209.73	234.91	394.11	441.40	719.04	805.32	873.33	978.14
65	220.48	246.93	414.58	464.33	753.45	843.88	918.38	1,028.58
66	240.98	269.88	451.38	505.54	831.56	931.35	1,006.91	1,127.74
67	256.25	287.00	481.24	539.00	888.86	995.52	1,081.55	1,211.34
68	271.52	304.10	513.51	575.13	956.56	1,071.36	1,162.82	1,302.35
69	288.19	322.78	547.91	613.67	1,020.79	1,143.29	1,249.95	1,399.95
70	296.90	332.53	565.93	633.84	1,066.79	1,194.81	1,301.27	1,457.43
71	322.73	361.45	618.95	693.22	1,175.82	1,316.92	1,433.12	1,605.10
72	343.86	385.13	660.88	740.18	1,258.02	1,408.97	1,541.82	1,726.83
73	365.33	409.17	706.17	790.91	1,351.94	1,514.18	1,659.24	1,858.34
74	386.46	432.84	751.45	841.62	1,454.25	1,628.76	1,781.67	1,995.47
75	447.10	500.75	868.06	972.23	1,695.16	1,898.58	2,051.70	2,297.90
76	474.11	531.00	923.87	1,034.73	1,816.88	2,034.91	2,202.81	2,467.15
77	500.54	560.60	980.88	1,098.59	1,940.07	2,172.88	2,356.30	2,639.06
78	525.76	588.85	1,037.29	1,161.76	2,057.35	2,304.23	2,513.64	2,815.28
79	551.00	617.12	1,094.29	1,225.60	2,182.04	2,443.88	2,675.14	2,996.16
80	598.20	669.98	1,191.95	1,334.98	2,401.73	2,689.94	2,928.68	3,280.12
81	628.79	704.24	1,258.75	1,409.80	2,545.70	2,851.18	3,119.86	3,494.24
82	657.87	736.81	1,323.76	1,482.61	2,697.11	3,020.76	3,314.31	3,712.03
83	686.07	768.40	1,386.41	1,552.78	2,845.55	3,187.02	3,509.06	3,930.15
84	711.91	797.34	1,449.35	1,623.27	2,993.99	3,353.27	3,705.89	4,150.60
85	841.35	942.31	1,716.54	1,922.52	3,575.86	4,004.96	4,394.64	4,922.00

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	22.12	25.22	49.38	56.30	67.16	76.57	112.18	127.88
30	22.53	25.69	53.31	60.78	71.11	81.06	119.30	135.99
31	24.89	28.37	51.36	58.54	75.84	86.46	127.20	145.01
32	26.46	30.16	49.38	56.30	78.22	89.17	133.52	152.21
33	28.84	32.89	55.29	63.04	82.16	93.67	140.62	160.31
34	30.42	34.68	55.29	63.04	89.29	101.77	149.32	170.23
35	30.01	34.22	63.21	72.05	92.44	105.39	158.80	181.04
36	31.60	36.03	65.19	74.31	96.39	109.88	167.49	190.94
37	34.35	39.15	67.16	76.57	104.29	118.88	177.76	202.65
38	36.34	41.42	71.11	81.06	110.61	126.10	186.45	212.55
39	37.93	43.23	77.02	87.80	115.34	131.49	196.72	224.26
40	38.80	44.23	82.31	93.84	118.37	134.94	207.73	236.82
41	41.17	46.93	82.31	93.84	126.21	143.88	218.71	249.32
42	43.50	49.58	92.09	105.00	133.26	151.91	232.81	265.42
43	45.47	51.83	96.03	109.47	141.89	161.76	245.36	279.71
44	47.44	54.07	101.91	116.18	149.72	170.68	261.04	297.58
45	50.96	58.09	101.91	116.18	156.77	178.73	273.58	311.89
46	53.31	60.76	111.70	127.35	166.18	189.45	289.26	329.75
47	57.23	65.24	115.62	131.79	174.81	199.28	308.07	351.20
48	60.37	68.82	115.62	131.79	184.22	210.02	324.52	369.94
49	62.72	71.49	131.30	149.68	192.83	219.83	344.12	392.29
50	64.36	73.37	126.43	144.13	203.03	231.46	354.72	404.38
51	66.66	75.98	134.08	152.85	212.23	241.95	376.17	428.84
52	71.26	81.23	143.64	163.74	222.18	253.29	396.84	452.40
53	74.32	84.72	151.30	172.49	232.90	265.51	419.08	477.75
54	77.75	88.65	160.88	183.41	247.47	282.12	444.36	506.56
55	79.71	90.86	164.64	187.70	252.95	288.37	456.51	520.42
56	84.58	96.40	177.73	202.61	270.91	308.83	489.43	557.94
57	89.06	101.52	181.49	206.89	284.38	324.20	517.13	589.53
58	93.55	106.65	188.97	215.43	300.84	342.97	549.29	626.19
59	99.55	113.49	202.06	230.34	318.06	362.59	581.48	662.89
60	101.43	115.64	206.48	235.39	326.01	371.66	598.41	682.19
61	107.60	122.66	217.35	247.78	347.02	395.60	641.16	730.93
62	113.39	129.26	230.01	262.22	368.03	419.56	682.45	777.98
63	121.35	138.33	244.51	278.74	392.65	447.63	731.71	834.16
64	128.59	146.59	262.63	299.39	419.48	478.20	788.22	898.57
65	136.12	155.16	277.77	316.65	440.97	502.70	829.14	945.22
66	147.22	167.84	298.60	340.40	481.93	549.39	902.75	1,029.13
67	156.94	178.92	314.23	358.24	512.49	584.24	962.47	1,097.21
68	166.67	190.00	333.32	379.99	543.04	619.06	1,027.05	1,170.84
69	175.70	200.30	357.64	407.71	576.36	657.05	1,095.80	1,249.21
70	180.49	205.76	360.63	411.12	593.79	676.93	1,131.88	1,290.34
71	196.26	223.74	395.85	451.27	645.44	735.81	1,237.89	1,411.20
72	207.33	236.36	422.69	481.87	687.72	783.99	1,321.75	1,506.80
73	220.41	251.27	444.50	506.73	730.66	832.95	1,412.33	1,610.06
74	233.83	266.57	467.98	533.50	772.92	881.13	1,502.90	1,713.31
75	270.16	307.98	541.80	617.65	894.19	1,019.38	1,736.13	1,979.19
76	284.70	324.56	572.98	653.20	948.23	1,080.98	1,847.75	2,106.44
77	301.04	343.19	601.18	685.35	1,001.06	1,141.21	1,961.75	2,236.40
78	315.88	360.10	629.38	717.49	1,051.54	1,198.76	2,074.56	2,365.00
79	330.13	376.35	653.13	744.57	1,102.00	1,256.28	2,188.56	2,494.96
80	360.11	410.53	711.01	810.55	1,196.41	1,363.91	2,383.91	2,717.66
81	378.51	431.50	746.64	851.17	1,257.56	1,433.62	2,517.50	2,869.95
82	398.11	453.85	773.36	881.63	1,315.75	1,499.96	2,647.54	3,018.20
83	416.81	475.16	807.50	920.55	1,372.16	1,564.26	2,772.81	3,161.00
84	435.23	496.16	840.16	957.78	1,423.81	1,623.14	2,898.69	3,304.51
85	513.30	585.16	985.63	1,123.62	1,682.69	1,918.27	3,433.06	3,913.69

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	62.11	68.32	87.39	96.14
30	64.86	71.35	92.19	101.41
31	69.34	76.27	96.34	105.98
32	71.41	78.56	103.39	113.72
33	74.43	81.87	107.76	118.53
34	77.77	85.56	112.38	123.63
35	80.89	88.97	118.42	130.27
36	85.48	94.02	125.14	137.66
37	89.12	98.03	131.54	144.69
38	92.53	101.77	136.92	150.61
39	96.17	105.80	144.03	158.44
40	99.22	109.15	151.27	166.40
41	104.36	114.80	158.49	174.35
42	107.80	118.58	165.13	181.65
43	113.07	124.36	173.81	191.19
44	117.25	128.97	182.83	201.12
45	124.28	136.70	193.53	212.89
46	130.11	143.13	204.62	225.08
47	135.99	149.60	215.18	236.69
48	142.66	156.93	226.16	248.76
49	150.11	165.12	240.66	264.73
50	153.22	168.55	249.01	273.90
51	160.13	176.14	263.55	289.90
52	169.32	186.25	279.25	307.18
53	177.74	195.52	295.73	325.30
54	187.32	206.04	313.72	345.09
55	191.58	210.74	325.17	357.69
56	203.93	224.33	347.62	382.38
57	214.78	236.26	367.82	404.60
58	226.38	249.02	391.03	430.13
59	237.97	261.77	415.71	457.28
60	245.96	270.56	428.89	471.77
61	260.44	286.49	460.05	506.04
62	274.59	302.03	488.29	537.12
63	292.69	321.96	523.79	576.18
64	311.52	342.67	562.18	618.40
65	320.82	352.90	573.60	630.95
66	345.47	380.02	620.46	682.50
67	367.70	404.46	662.13	728.33
68	388.88	427.76	702.41	772.66
69	411.80	452.98	748.58	823.44
70	420.69	462.76	767.89	844.69
71	453.22	498.54	832.64	915.91
72	482.41	530.65	884.97	973.47
73	509.25	560.17	939.31	1,033.25
74	536.75	590.43	993.99	1,093.39
75	608.89	669.78	1,101.11	1,211.22
76	643.33	707.66	1,167.31	1,284.04
77	677.76	745.54	1,235.00	1,358.50
78	705.98	776.58	1,301.50	1,431.65
79	737.74	811.51	1,370.68	1,507.75
80	799.49	879.44	1,470.73	1,617.80
81	834.81	918.29	1,545.82	1,700.40
82	870.44	957.48	1,622.13	1,784.34
83	906.66	997.33	1,695.16	1,864.68
84	937.83	1,031.61	1,769.97	1,946.97
85	1,090.73	1,199.80	2,014.00	2,215.40

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	44.91	49.42	124.19	136.61	164.48	180.93	174.75	192.22
30	46.33	50.97	129.73	142.70	172.59	189.84	184.40	202.85
31	47.09	51.80	138.64	152.50	180.01	198.01	192.68	211.94
32	49.53	54.48	142.83	157.12	188.48	207.32	206.76	227.43
33	51.97	57.18	148.87	163.76	199.06	218.97	215.53	237.08
34	54.00	59.40	155.52	171.09	208.51	229.36	224.78	247.25
35	55.27	60.79	161.77	177.95	218.46	240.31	236.85	260.53
36	58.46	64.31	170.92	188.02	228.36	251.20	250.28	275.31
37	61.85	68.04	178.22	196.05	238.68	262.55	263.09	289.40
38	62.61	68.86	185.05	203.56	251.00	276.09	273.82	301.20
39	65.89	72.47	192.32	211.55	261.97	288.17	288.07	316.87
40	66.42	73.06	198.43	218.27	273.89	301.28	302.51	332.76
41	70.41	77.44	208.73	229.60	285.26	313.78	316.96	348.67
42	72.70	79.98	215.59	237.14	297.24	326.97	330.26	363.30
43	75.46	83.01	226.13	248.75	311.72	342.88	347.58	382.34
44	77.88	85.66	234.50	257.96	327.79	360.58	365.67	402.24
45	80.25	88.27	248.54	273.40	343.16	377.47	387.06	425.77
46	83.01	91.32	260.25	286.28	361.32	397.46	409.25	450.18
47	85.45	93.99	272.02	299.21	376.66	414.31	430.36	473.40
48	90.53	99.58	285.34	313.86	397.82	437.59	452.30	497.53
49	92.09	101.31	300.22	330.25	419.38	461.31	481.29	529.42
50	95.00	104.50	306.45	337.09	432.49	475.74	497.98	547.77
51	98.06	107.87	320.24	352.26	455.07	500.58	527.09	579.79
52	101.90	112.09	338.63	372.48	479.59	527.55	558.51	614.36
53	105.34	115.87	355.48	391.03	506.03	556.64	591.45	650.59
54	111.10	122.21	374.64	412.11	534.76	588.22	627.46	690.21
55	111.15	122.26	383.16	421.48	550.79	605.88	650.34	715.38
56	116.73	128.41	407.87	448.65	587.09	645.81	695.24	764.76
57	122.00	134.19	429.56	472.51	621.14	683.25	735.65	809.21
58	126.85	139.53	452.77	498.04	656.33	721.96	782.05	860.26
59	130.59	143.65	475.96	523.56	692.98	762.28	831.44	914.58
60	132.21	145.44	491.91	541.11	713.24	784.57	857.77	943.55
61	139.10	153.01	520.90	572.98	761.06	837.16	920.07	1,012.08
62	143.44	157.79	549.14	604.06	805.24	885.77	976.59	1,074.24
63	150.69	165.76	585.36	643.91	861.40	947.55	1,047.57	1,152.33
64	159.02	174.92	623.04	685.34	921.15	1,013.28	1,124.37	1,236.81
65	163.53	179.89	641.65	705.81	940.25	1,034.27	1,147.19	1,261.91
66	172.92	190.22	690.96	760.05	1,017.34	1,119.08	1,240.94	1,365.03
67	181.59	199.75	735.40	808.94	1,080.18	1,188.19	1,324.27	1,456.70
68	188.53	207.39	777.75	855.53	1,145.79	1,260.38	1,404.81	1,545.30
69	195.14	214.66	823.59	905.94	1,215.58	1,337.15	1,497.18	1,646.89
70	197.25	216.98	841.35	925.49	1,246.27	1,370.89	1,535.78	1,689.36
71	210.01	231.02	906.44	997.09	1,347.92	1,482.72	1,665.27	1,831.80
72	218.07	239.88	964.81	1,061.28	1,430.11	1,573.12	1,769.93	1,946.92
73	225.77	248.35	1,018.48	1,120.33	1,514.98	1,666.48	1,878.63	2,066.49
74	235.50	259.05	1,073.50	1,180.85	1,603.54	1,763.90	1,988.00	2,186.80
75	266.00	292.60	1,217.79	1,339.57	1,785.11	1,963.62	2,202.23	2,422.45
76	275.50	303.05	1,286.66	1,415.33	1,890.20	2,079.22	2,334.63	2,568.09
77	284.41	312.85	1,355.54	1,491.09	1,995.89	2,195.48	2,470.00	2,717.00
78	293.31	322.64	1,411.94	1,553.13	2,102.17	2,312.39	2,603.00	2,863.30
79	298.95	328.85	1,475.48	1,623.03	2,208.16	2,428.98	2,741.35	3,015.49
80	317.66	349.43	1,598.98	1,758.88	2,371.44	2,608.58	2,941.44	3,235.58
81	325.67	358.24	1,669.63	1,836.59	2,491.98	2,741.18	3,091.66	3,400.83
82	333.69	367.06	1,740.88	1,914.97	2,611.01	2,872.11	3,244.25	3,568.68
83	339.33	373.26	1,813.31	1,994.64	2,729.47	3,002.42	3,390.31	3,729.34
84	344.68	379.15	1,875.66	2,063.23	2,844.95	3,129.45	3,539.94	3,893.93
85	396.93	436.62	2,181.44	2,399.58	3,270.98	3,598.08	4,028.00	4,430.80

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	109.79	122.95	186.29	208.64	222.55	249.25	257.68	288.60
30	114.49	128.21	194.58	217.93	235.11	263.32	272.29	304.96
31	119.68	134.04	207.98	232.94	245.82	275.32	286.75	321.16
32	125.94	141.05	214.25	239.96	259.26	290.36	301.04	337.16
33	131.79	147.61	223.30	250.11	270.44	302.89	314.75	352.53
34	136.54	152.92	233.30	261.30	281.46	315.24	330.43	370.08
35	143.01	160.18	242.63	271.76	296.15	331.68	345.13	386.55
36	148.30	166.11	256.40	287.16	308.21	345.20	361.66	405.05
37	155.25	173.87	267.35	299.43	323.76	362.62	380.39	426.04
38	162.59	182.10	277.59	310.91	338.24	378.84	397.98	445.73
39	167.46	187.55	288.47	323.09	353.22	395.61	415.99	465.90
40	173.68	194.53	297.65	333.38	364.19	407.88	432.58	484.49
41	180.33	201.97	313.08	350.66	382.70	428.63	453.12	507.50
42	186.21	208.53	323.39	362.21	397.52	445.21	474.27	531.18
43	194.52	217.86	339.20	379.90	416.40	466.38	497.68	557.40
44	201.34	225.49	351.76	393.96	435.40	487.66	520.31	582.74
45	210.72	235.99	372.82	417.56	456.63	511.43	549.12	615.02
46	221.33	247.90	390.37	437.22	481.06	538.79	578.79	648.24
47	226.93	254.17	408.01	456.97	499.71	559.67	603.58	676.01
48	237.90	266.44	428.00	479.35	525.19	588.21	636.10	712.44
49	248.50	278.32	450.34	504.37	553.01	619.38	670.99	751.52
50	253.59	284.02	459.67	514.83	567.32	635.40	692.57	775.67
51	264.32	296.03	480.36	538.00	597.58	669.30	731.66	819.44
52	276.57	309.76	507.94	568.90	628.98	704.47	772.25	864.92
53	288.84	323.50	533.22	597.21	661.54	740.91	815.92	913.82
54	301.85	338.07	561.94	629.37	697.17	780.82	861.51	964.89
55	306.84	343.65	574.74	643.71	717.68	803.81	889.44	996.17
56	324.42	363.35	611.79	685.21	762.95	854.50	948.92	1,062.78
57	338.27	378.87	644.34	721.67	804.12	900.62	1,003.93	1,124.39
58	354.35	396.87	679.14	760.63	847.91	949.66	1,062.67	1,190.18
59	368.96	413.24	713.95	799.61	895.42	1,002.87	1,124.79	1,259.78
60	375.27	420.30	737.87	826.42	917.90	1,028.05	1,157.69	1,296.62
61	396.64	444.24	781.33	875.09	979.84	1,097.42	1,237.39	1,385.88
62	413.31	462.91	823.73	922.57	1,034.91	1,159.09	1,312.01	1,469.45
63	437.22	489.68	878.05	983.43	1,103.73	1,236.17	1,403.65	1,572.09
64	462.94	518.49	934.56	1,046.71	1,178.35	1,319.75	1,504.36	1,684.88
65	474.98	531.97	962.47	1,077.96	1,202.73	1,347.06	1,531.20	1,714.95
66	509.35	570.48	1,036.43	1,160.80	1,299.60	1,455.55	1,656.54	1,855.32
67	533.67	597.71	1,103.10	1,235.46	1,378.09	1,543.46	1,759.65	1,970.82
68	559.70	626.87	1,166.63	1,306.62	1,460.02	1,635.21	1,869.39	2,093.72
69	586.80	657.22	1,235.38	1,383.63	1,547.86	1,733.61	1,984.31	2,222.43
70	594.11	665.40	1,262.04	1,413.48	1,583.07	1,773.04	2,033.62	2,277.65
71	636.72	713.13	1,359.66	1,522.82	1,712.23	1,917.70	2,202.02	2,466.26
72	666.91	746.94	1,447.22	1,620.89	1,815.22	2,033.05	2,337.88	2,618.42
73	698.11	781.89	1,527.74	1,711.07	1,922.24	2,152.91	2,477.45	2,774.74
74	728.64	816.07	1,610.25	1,803.48	2,031.94	2,275.77	2,622.03	2,936.68
75	827.10	926.35	1,826.68	2,045.88	2,260.41	2,531.66	2,889.79	3,236.56
76	862.13	965.59	1,929.99	2,161.59	2,391.33	2,678.29	3,061.98	3,429.42
77	897.75	1,005.48	2,033.30	2,277.30	2,524.04	2,826.92	3,237.43	3,625.92
78	931.00	1,042.72	2,117.91	2,372.06	2,654.95	2,973.54	3,412.29	3,821.76
79	961.58	1,076.97	2,213.20	2,478.78	2,788.55	3,123.18	3,589.81	4,020.59
80	1,025.70	1,148.78	2,398.45	2,686.26	2,990.43	3,349.28	3,840.38	4,301.23
81	1,060.14	1,187.36	2,504.44	2,804.97	3,138.26	3,514.85	4,037.50	4,522.00
82	1,090.73	1,221.62	2,611.31	2,924.67	3,286.11	3,680.44	4,231.95	4,739.78
83	1,115.95	1,249.86	2,719.97	3,046.37	3,429.80	3,841.38	4,422.85	4,953.59
84	1,137.63	1,274.15	2,813.49	3,151.11	3,571.70	4,000.30	4,613.44	5,167.05
85	1,313.07	1,470.64	3,272.16	3,664.82	4,107.56	4,600.47	5,257.95	5,888.90

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	148.57	166.40	223.34	250.13	310.48	347.74	362.53	406.05
30	155.87	174.58	234.07	262.15	324.31	363.23	379.98	425.58
31	164.72	184.50	244.67	274.04	346.63	388.22	398.93	446.81
32	171.72	192.33	255.62	286.28	357.08	399.93	419.42	469.77
33	178.86	200.32	267.44	299.54	372.17	416.83	437.74	490.27
34	185.19	207.40	278.77	312.22	388.81	435.47	458.17	513.15
35	191.78	214.81	291.90	326.93	404.41	452.93	479.47	537.01
36	201.50	225.67	304.41	340.92	427.31	478.60	499.87	559.86
37	210.23	235.45	315.69	353.57	445.57	499.05	522.58	585.29
38	216.72	242.73	329.09	368.57	462.64	518.14	545.42	610.87
39	226.12	253.26	344.42	385.74	480.80	538.50	570.86	639.36
40	233.03	260.99	354.42	396.96	496.07	555.61	590.83	661.72
41	242.07	271.11	370.51	414.97	521.82	584.44	618.73	692.98
42	250.39	280.43	383.45	429.47	538.99	603.66	642.83	719.97
43	259.54	290.69	399.83	447.80	565.32	633.17	672.50	753.20
44	270.43	302.88	415.31	465.15	586.25	656.60	702.45	786.75
45	282.18	316.04	436.39	488.76	621.37	695.93	739.29	828.01
46	293.98	329.26	456.77	511.58	650.61	728.68	776.21	869.36
47	304.53	341.07	473.07	529.84	680.01	761.61	807.78	904.70
48	317.47	355.57	493.84	553.09	713.32	798.92	848.54	950.37
49	331.19	370.92	518.52	580.74	750.55	840.61	892.83	999.98
50	337.87	378.41	529.76	593.34	766.11	858.05	918.19	1,028.37
51	351.28	393.43	553.91	620.38	800.60	896.68	964.17	1,079.87
52	366.97	411.01	579.58	649.12	846.57	948.15	1,014.34	1,136.07
53	382.68	428.60	607.15	680.01	888.69	995.34	1,068.74	1,196.98
54	398.38	446.19	634.35	710.47	936.58	1,048.96	1,123.51	1,258.33
55	404.87	453.47	648.46	726.28	957.90	1,072.85	1,154.72	1,293.30
56	426.19	477.34	686.26	768.61	1,019.65	1,142.01	1,226.57	1,373.76
57	444.91	498.30	717.31	803.38	1,073.92	1,202.77	1,293.93	1,449.20
58	464.36	520.10	752.85	843.20	1,131.90	1,267.73	1,363.14	1,526.71
59	482.33	540.21	789.15	883.85	1,189.89	1,332.68	1,437.24	1,609.71
60	490.48	549.33	803.78	900.24	1,229.77	1,377.36	1,473.93	1,650.80
61	515.82	577.71	850.88	952.99	1,302.22	1,458.48	1,569.92	1,758.31
62	539.00	603.68	891.45	998.42	1,372.86	1,537.61	1,658.66	1,857.70
63	566.89	634.91	945.44	1,058.88	1,463.43	1,639.04	1,767.33	1,979.40
64	597.69	669.41	1,000.13	1,120.15	1,557.59	1,744.51	1,884.34	2,110.46
65	615.96	689.87	1,028.10	1,151.47	1,604.10	1,796.60	1,930.14	2,161.77
66	657.62	736.53	1,103.77	1,236.22	1,727.36	1,934.65	2,080.84	2,330.54
67	687.83	770.36	1,161.77	1,301.18	1,838.47	2,059.09	2,203.05	2,467.41
68	721.15	807.69	1,220.79	1,367.29	1,944.38	2,177.70	2,330.48	2,610.14
69	753.11	843.48	1,283.64	1,437.68	2,058.97	2,306.05	2,467.97	2,764.12
70	761.52	852.90	1,304.30	1,460.82	2,103.39	2,355.80	2,521.04	2,823.56
71	814.52	912.26	1,400.92	1,569.03	2,266.09	2,538.03	2,724.01	3,050.90
72	851.09	953.22	1,472.04	1,648.68	2,412.03	2,701.47	2,883.03	3,228.99
73	887.66	994.17	1,543.50	1,728.72	2,546.22	2,851.76	3,047.06	3,412.70
74	924.55	1,035.50	1,616.30	1,810.25	2,683.75	3,005.80	3,215.13	3,600.95
75	1,049.75	1,175.72	1,827.56	2,046.87	3,044.45	3,409.78	3,597.24	4,028.91
76	1,091.91	1,222.94	1,913.36	2,142.96	3,216.64	3,602.64	3,798.81	4,254.67
77	1,133.18	1,269.16	1,997.38	2,237.07	3,388.82	3,795.48	3,998.01	4,477.77
78	1,171.17	1,311.71	2,075.75	2,324.84	3,529.85	3,953.43	4,195.44	4,698.89
79	1,206.20	1,350.94	2,152.94	2,411.29	3,688.68	4,131.32	4,393.45	4,920.66
80	1,285.17	1,439.39	2,298.70	2,574.54	3,997.43	4,477.12	4,711.70	5,277.10
81	1,325.55	1,484.62	2,381.54	2,667.32	4,174.06	4,674.95	4,932.88	5,524.83
82	1,360.58	1,523.85	2,455.75	2,750.44	4,352.19	4,874.45	5,149.60	5,767.55
83	1,391.45	1,558.42	2,524.63	2,827.59	4,533.29	5,077.28	5,355.33	5,997.97
84	1,418.18	1,588.36	2,586.08	2,896.41	4,689.14	5,251.84	5,560.17	6,227.39
85	1,639.35	1,836.07	2,983.60	3,341.63	5,453.60	6,108.03	6,413.10	7,182.67

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

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

Comprehensive Coverage

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	113.69	129.60	224.57	256.01	297.13	338.72	446.68	509.22
30	118.04	134.56	231.68	264.12	311.75	355.40	468.17	533.71
31	123.93	141.28	235.43	268.39	329.44	375.56	489.35	557.86
32	129.65	147.80	247.67	282.34	343.42	391.48	511.21	582.78
33	136.05	155.11	259.84	296.22	357.72	407.80	534.87	609.75
34	141.36	161.15	269.95	307.74	370.34	422.20	557.54	635.59
35	145.97	166.40	276.36	315.05	383.57	437.28	583.79	665.53
36	152.19	173.49	292.30	333.24	403.01	459.42	608.78	694.01
37	156.41	178.32	309.29	352.58	420.45	479.32	631.39	719.77
38	161.41	184.00	313.01	356.84	433.42	494.11	658.12	750.27
39	168.25	191.80	329.44	375.56	452.27	515.59	688.83	785.27
40	174.28	198.67	332.17	378.69	466.04	531.28	708.82	808.05
41	179.74	204.91	352.03	401.32	484.16	551.94	741.01	844.76
42	186.02	212.06	363.57	414.46	500.80	570.92	766.91	874.27
43	191.42	218.21	377.39	430.22	519.08	591.75	799.65	911.60
44	198.94	226.80	389.34	443.85	540.83	616.54	830.61	946.90
45	204.88	233.57	401.19	457.35	564.36	643.37	872.79	994.97
46	213.26	243.12	415.06	473.16	587.96	670.28	913.52	1,041.41
47	220.28	251.11	427.22	487.03	609.07	694.34	946.14	1,078.59
48	229.29	261.40	452.68	516.05	634.94	723.83	987.68	1,125.96
49	238.69	272.11	460.51	524.98	662.38	755.12	1,037.07	1,182.27
50	241.34	275.13	475.00	541.50	675.71	770.32	1,059.54	1,207.88
51	249.36	284.28	490.31	558.96	702.54	800.91	1,107.80	1,262.89
52	259.34	295.65	509.48	580.80	733.93	836.69	1,159.14	1,321.42
53	267.75	305.23	526.70	600.44	765.35	872.50	1,214.31	1,384.30
54	278.47	317.45	555.45	633.21	796.77	908.30	1,268.69	1,446.31
55	281.39	320.79	555.66	633.46	809.74	923.10	1,296.93	1,478.50
56	293.36	334.43	583.72	665.44	852.39	971.74	1,372.50	1,564.65
57	304.59	347.22	609.92	695.31	889.82	1,014.39	1,434.62	1,635.47
58	316.93	361.30	634.23	723.03	928.73	1,058.75	1,505.71	1,716.51
59	326.67	372.41	652.95	744.37	964.64	1,099.70	1,578.31	1,799.27
60	328.54	374.53	661.08	753.63	980.93	1,118.25	1,607.60	1,832.67
61	344.85	393.13	695.49	792.85	1,031.64	1,176.07	1,701.78	1,940.03
62	356.80	406.77	717.21	817.63	1,078.01	1,228.92	1,782.92	2,032.53
63	372.74	424.93	753.45	858.92	1,133.78	1,292.52	1,890.85	2,155.58
64	390.84	445.55	795.10	906.41	1,195.37	1,362.73	2,000.25	2,280.29
65	402.77	459.16	817.68	932.15	1,231.90	1,404.37	2,056.19	2,344.04
66	426.02	485.67	864.55	985.60	1,315.23	1,499.36	2,207.57	2,516.64
67	442.69	504.67	907.96	1,035.07	1,375.66	1,568.25	2,323.53	2,648.83
68	460.05	524.46	942.67	1,074.64	1,442.32	1,644.24	2,441.58	2,783.42
69	477.41	544.25	975.67	1,112.26	1,506.21	1,717.07	2,567.28	2,926.69
70	479.05	546.12	986.28	1,124.35	1,523.03	1,736.25	2,608.61	2,973.81
71	508.23	579.38	1,050.02	1,197.02	1,629.04	1,857.11	2,801.84	3,194.09
72	528.04	601.96	1,090.28	1,242.92	1,702.18	1,940.48	2,944.08	3,356.25
73	547.49	624.13	1,128.86	1,286.90	1,775.30	2,023.84	3,086.99	3,519.17
74	566.95	646.33	1,177.51	1,342.36	1,849.11	2,107.98	3,232.58	3,685.14
75	640.66	730.35	1,330.00	1,516.20	2,099.50	2,393.43	3,655.13	4,166.85
76	661.74	754.38	1,377.50	1,570.35	2,183.81	2,489.54	3,826.73	4,362.47
77	683.11	778.75	1,422.04	1,621.13	2,266.35	2,583.64	3,994.75	4,554.02
78	700.33	798.38	1,466.56	1,671.88	2,342.35	2,670.28	4,151.50	4,732.71
79	718.44	819.02	1,494.76	1,704.03	2,412.41	2,750.15	4,305.88	4,908.70
80	762.08	868.77	1,588.29	1,810.65	2,570.35	2,930.20	4,597.41	5,241.05
81	781.97	891.45	1,628.36	1,856.33	2,651.10	3,022.25	4,763.06	5,429.89
82	801.26	913.44	1,668.44	1,902.02	2,721.16	3,102.12	4,911.50	5,599.11
83	817.89	932.39	1,696.64	1,934.17	2,782.91	3,172.52	5,049.25	5,756.15
84	831.25	947.63	1,723.36	1,964.63	2,836.35	3,233.44	5,172.16	5,896.26
85	957.73	1,091.81	1,984.61	2,262.46	3,278.69	3,737.71	5,967.19	6,802.60

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	190.34	209.37	327.85	360.64
30	193.61	212.97	336.74	370.43
31	198.09	217.91	345.24	379.76
32	202.12	222.32	353.73	389.11
33	207.24	227.98	357.93	393.73
34	209.51	230.46	366.87	403.56
35	211.27	232.40	371.56	408.72
36	214.39	235.83	378.57	416.43
37	219.99	241.99	383.09	421.40
38	223.86	246.23	391.07	430.17
39	225.94	248.54	398.81	438.69
40	228.12	250.93	403.17	443.48
41	231.39	254.53	410.93	452.03
42	233.61	256.98	416.15	457.77
43	238.77	262.65	423.29	465.62
44	240.88	264.98	431.71	474.88
45	245.69	270.26	439.62	483.57
46	251.43	276.59	449.80	494.78
47	255.21	280.73	459.35	505.28
48	259.16	285.07	468.67	515.54
49	265.06	291.57	480.04	528.05
50	263.22	289.54	479.89	527.88
51	269.65	296.61	490.83	539.92
52	278.29	306.13	507.97	558.78
53	284.97	313.46	521.83	574.02
54	292.65	321.91	538.43	592.27
55	295.13	324.66	541.40	595.56
56	305.71	336.29	563.53	619.88
57	315.80	347.39	584.10	642.52
58	326.67	359.35	607.28	668.01
59	338.27	372.09	630.88	693.97
60	342.68	376.95	639.35	703.28
61	358.62	394.48	670.50	737.54
62	370.93	408.02	698.02	767.82
63	391.58	430.73	733.16	806.49
64	410.04	451.05	772.28	849.50
65	411.80	452.98	769.78	846.75
66	436.79	480.47	819.76	901.73
67	459.02	504.93	856.91	942.61
68	477.41	525.15	896.84	986.53
69	498.59	548.45	937.82	1,031.60
70	503.88	554.27	948.70	1,043.58
71	535.74	589.32	1,012.45	1,113.69
72	563.59	619.95	1,060.76	1,166.84
73	587.41	646.15	1,110.73	1,221.81
74	613.24	674.56	1,163.06	1,279.37
75	686.38	755.02	1,265.58	1,392.14
76	718.14	789.95	1,326.14	1,458.75
77	747.54	822.29	1,387.89	1,526.68
78	772.48	849.73	1,450.24	1,595.26
79	800.98	881.08	1,511.69	1,662.86
80	859.45	945.40	1,606.69	1,767.36
81	893.00	982.30	1,675.86	1,843.45
82	924.76	1,017.24	1,743.85	1,918.24
83	955.05	1,050.56	1,809.45	1,990.40
84	983.25	1,081.58	1,876.85	2,064.54
85	1,136.74	1,250.41	2,117.61	2,329.37

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	113.66	125.04	380.65	418.73	553.80	609.18	655.64	721.22
30	118.00	129.80	387.25	425.96	568.69	625.56	673.52	740.87
31	119.95	131.96	396.18	435.81	581.21	639.34	690.49	759.55
32	123.85	136.24	404.24	444.67	593.30	652.62	707.46	778.20
33	125.00	137.51	414.51	455.95	603.60	663.94	715.85	787.43
34	127.52	140.26	419.03	460.93	613.37	674.70	733.77	807.15
35	128.21	141.04	422.55	464.80	622.59	684.85	743.12	817.42
36	131.38	144.51	428.76	471.63	633.05	696.35	757.12	832.83
37	132.72	146.00	439.98	483.98	642.81	707.08	766.19	842.79
38	134.10	147.51	447.68	492.45	654.84	720.34	782.09	860.30
39	135.42	148.95	451.89	497.08	664.88	731.36	797.60	877.36
40	136.77	150.45	456.23	501.85	673.54	740.90	806.31	886.94
41	138.46	152.32	462.79	509.08	685.25	753.78	821.88	904.06
42	137.84	151.63	467.22	513.94	690.28	759.31	832.29	915.52
43	140.01	154.02	477.53	525.28	702.51	772.75	846.59	931.26
44	141.89	156.08	481.78	529.95	715.23	786.76	863.41	949.75
45	143.49	157.84	491.40	540.55	728.90	801.79	879.23	967.16
46	144.75	159.22	502.87	553.15	741.71	815.88	899.60	989.55
47	146.79	161.48	510.42	561.46	757.53	833.29	918.70	1,010.57
48	150.04	165.05	518.30	570.13	771.56	848.72	937.36	1,031.10
49	151.58	166.75	530.08	583.08	787.17	865.89	960.08	1,056.09
50	150.27	165.30	526.44	579.09	786.45	865.10	959.76	1,055.73
51	151.80	166.96	539.28	593.21	803.65	884.01	981.68	1,079.86
52	155.18	170.71	556.57	612.23	829.09	912.01	1,015.97	1,117.57
53	157.08	172.79	569.91	626.91	851.25	936.38	1,043.66	1,148.03
54	159.59	175.56	585.31	643.85	875.97	963.57	1,076.86	1,184.55
55	158.15	173.97	590.28	649.30	880.37	968.41	1,082.82	1,191.09
56	164.26	180.68	611.43	672.56	913.00	1,004.30	1,127.04	1,239.74
57	166.89	183.58	631.62	694.79	946.31	1,040.94	1,168.20	1,285.03
58	171.74	188.92	653.33	718.67	980.36	1,078.40	1,214.61	1,336.08
59	175.12	192.62	676.52	744.17	1,017.03	1,118.73	1,261.75	1,387.93
60	174.61	192.06	685.34	753.88	1,025.12	1,127.64	1,278.70	1,406.57
61	181.48	199.63	717.21	788.94	1,075.47	1,183.03	1,341.00	1,475.09
62	185.10	203.61	741.85	816.04	1,117.12	1,228.84	1,396.04	1,535.66
63	191.63	210.79	783.16	861.48	1,172.55	1,289.80	1,466.31	1,612.95
64	199.23	219.16	820.10	902.10	1,232.67	1,355.94	1,544.56	1,699.02
65	201.39	221.52	823.59	905.94	1,230.85	1,353.94	1,539.53	1,693.50
66	211.45	232.60	873.58	960.93	1,309.33	1,440.26	1,639.54	1,803.50
67	217.01	238.72	918.03	1,009.82	1,368.36	1,505.20	1,713.84	1,885.22
68	222.92	245.21	954.83	1,050.32	1,430.86	1,573.95	1,793.69	1,973.06
69	229.52	252.46	997.19	1,096.91	1,495.78	1,645.35	1,875.64	2,063.21
70	228.79	251.67	1,007.75	1,108.52	1,510.62	1,661.68	1,897.42	2,087.16
71	241.54	265.70	1,071.50	1,178.65	1,612.59	1,773.85	2,024.89	2,227.38
72	247.58	272.34	1,127.18	1,239.89	1,688.08	1,856.90	2,121.51	2,333.65
73	254.96	280.45	1,174.82	1,292.30	1,766.59	1,943.25	2,221.48	2,443.63
74	263.01	289.31	1,226.48	1,349.13	1,847.10	2,031.81	2,326.15	2,558.76
75	293.31	322.64	1,372.75	1,510.03	2,024.99	2,227.49	2,531.16	2,784.28
76	301.04	331.14	1,436.29	1,579.92	2,121.76	2,333.94	2,652.29	2,917.52
77	309.05	339.96	1,495.06	1,644.57	2,219.14	2,441.05	2,775.79	3,053.37
78	314.69	346.16	1,544.94	1,699.43	2,315.62	2,547.18	2,900.48	3,190.53
79	320.93	353.02	1,601.94	1,762.13	2,413.30	2,654.63	3,023.38	3,325.72
80	337.55	371.31	1,718.91	1,890.80	2,567.98	2,824.78	3,213.38	3,534.72
81	343.79	378.17	1,786.00	1,964.60	2,677.23	2,944.95	3,351.73	3,686.90
82	350.01	385.01	1,849.54	2,034.49	2,785.57	3,064.13	3,487.69	3,836.46
83	354.76	390.24	1,910.10	2,101.11	2,891.26	3,180.39	3,618.91	3,980.80
84	358.04	393.84	1,966.50	2,163.15	2,997.25	3,296.98	3,753.69	4,129.06
85	410.29	451.32	2,273.48	2,500.83	3,417.63	3,759.39	4,235.23	4,658.75

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	310.27	347.50	570.99	639.52	721.79	808.42	899.02	1,006.90
30	316.71	354.71	580.85	650.56	738.79	827.44	918.54	1,028.77
31	324.62	363.58	594.25	665.55	754.16	844.66	940.28	1,053.11
32	332.54	372.45	606.36	679.12	771.43	863.99	962.76	1,078.29
33	336.03	376.36	621.75	696.35	785.45	879.70	978.04	1,095.40
34	340.34	381.17	628.54	703.97	797.29	892.97	992.80	1,111.95
35	347.31	388.98	633.78	709.83	808.72	905.77	1,008.18	1,129.16
36	349.56	391.52	643.13	720.30	822.07	920.72	1,024.01	1,146.90
37	356.69	399.50	659.96	739.16	832.98	932.92	1,042.10	1,167.16
38	360.88	404.20	671.53	752.11	846.29	947.83	1,059.29	1,186.41
39	365.62	409.49	677.84	759.18	860.63	963.92	1,077.25	1,206.53
40	369.77	414.15	684.32	766.44	869.67	974.03	1,087.40	1,217.89
41	373.65	418.49	694.20	777.51	883.25	989.24	1,105.80	1,238.50
42	377.11	422.36	700.83	784.92	890.04	996.84	1,115.74	1,249.63
43	382.07	427.92	716.32	802.27	904.81	1,013.39	1,137.55	1,274.06
44	387.22	433.69	722.65	809.37	921.13	1,031.67	1,155.89	1,294.59
45	393.57	440.79	737.08	825.54	937.67	1,050.19	1,179.85	1,321.43
46	399.95	447.95	754.29	844.81	953.63	1,068.06	1,201.18	1,345.31
47	407.33	456.20	765.64	857.51	971.14	1,087.67	1,225.39	1,372.42
48	412.71	462.23	777.45	870.75	990.04	1,108.84	1,251.04	1,401.17
49	418.35	468.57	795.13	890.54	1,008.93	1,130.01	1,276.81	1,430.03
50	415.41	465.26	789.66	884.43	1,005.97	1,126.69	1,274.03	1,426.91
51	421.56	472.15	808.93	905.99	1,028.19	1,151.56	1,300.91	1,457.03
52	434.02	486.10	834.85	935.03	1,057.71	1,184.64	1,344.35	1,505.68
53	441.52	494.50	854.87	957.46	1,087.55	1,218.05	1,381.63	1,547.42
54	451.40	505.56	877.98	983.32	1,115.25	1,249.08	1,421.89	1,592.51
55	451.38	505.53	885.41	991.67	1,120.61	1,255.08	1,430.30	1,601.95
56	464.75	520.52	917.12	1,027.17	1,161.84	1,301.26	1,485.51	1,663.76
57	477.83	535.17	947.43	1,061.11	1,202.99	1,347.35	1,540.13	1,724.95
58	491.69	550.69	979.98	1,097.57	1,244.53	1,393.88	1,597.00	1,788.65
59	504.77	565.35	1,014.78	1,136.54	1,290.93	1,445.85	1,657.62	1,856.55
60	505.68	566.36	1,028.02	1,151.39	1,300.78	1,456.87	1,673.14	1,873.92
61	525.59	588.66	1,075.84	1,204.95	1,361.62	1,525.02	1,755.73	1,966.41
62	542.26	607.33	1,112.78	1,246.31	1,415.24	1,585.07	1,827.11	2,046.35
63	564.01	631.69	1,174.71	1,315.67	1,485.52	1,663.79	1,920.20	2,150.63
64	588.27	658.87	1,230.14	1,377.76	1,559.78	1,746.95	2,019.09	2,261.37
65	593.38	664.59	1,235.38	1,383.63	1,557.92	1,744.88	2,011.05	2,252.37
66	626.36	701.53	1,310.37	1,467.62	1,655.50	1,854.15	2,139.86	2,396.64
67	648.58	726.42	1,377.04	1,542.29	1,727.72	1,935.05	2,237.06	2,505.51
68	671.85	752.47	1,432.24	1,604.10	1,804.80	2,021.38	2,338.46	2,619.07
69	695.81	779.31	1,495.78	1,675.27	1,887.08	2,113.53	2,445.40	2,738.85
70	697.11	780.76	1,511.63	1,693.03	1,904.80	2,133.37	2,469.39	2,765.72
71	738.70	827.35	1,607.22	1,800.09	2,032.28	2,276.16	2,638.13	2,954.71
72	765.21	857.04	1,690.76	1,893.65	2,128.22	2,383.61	2,763.26	3,094.84
73	793.38	888.59	1,762.22	1,973.69	2,226.17	2,493.31	2,892.08	3,239.12
74	818.89	917.15	1,839.71	2,060.48	2,326.82	2,606.04	3,026.26	3,389.41
75	915.86	1,025.76	2,059.13	2,306.23	2,547.49	2,853.19	3,281.06	3,674.79
76	948.51	1,062.33	2,154.43	2,412.96	2,669.20	2,989.50	3,440.19	3,853.01
77	979.10	1,096.59	2,242.60	2,511.71	2,791.81	3,126.83	3,601.39	4,033.56
78	1,007.60	1,128.51	2,317.41	2,595.50	2,911.45	3,260.82	3,761.11	4,212.44
79	1,033.13	1,157.11	2,402.91	2,691.26	3,032.29	3,396.16	3,924.69	4,395.65
80	1,093.99	1,225.27	2,578.36	2,887.76	3,223.18	3,609.96	4,160.11	4,659.32
81	1,122.79	1,257.52	2,679.00	3,000.48	3,359.14	3,762.24	4,339.72	4,860.49
82	1,148.31	1,286.11	2,774.30	3,107.22	3,492.44	3,911.53	4,515.48	5,057.34
83	1,168.50	1,308.72	2,865.14	3,208.96	3,622.17	4,056.83	4,688.85	5,251.51
84	1,185.13	1,327.35	2,949.75	3,303.72	3,751.61	4,201.80	4,861.63	5,445.03
85	1,358.80	1,521.86	3,410.20	3,819.42	4,281.24	4,794.99	5,494.56	6,153.91

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	410.72	460.01	647.72	725.45	951.67	1,065.86	1,154.54	1,293.09
30	420.30	470.75	663.83	743.49	968.10	1,084.27	1,180.45	1,322.10
31	429.43	480.96	679.08	760.55	990.45	1,109.31	1,209.37	1,354.49
32	439.31	492.03	693.85	777.12	1,010.58	1,131.85	1,236.64	1,385.03
33	445.40	498.85	703.71	788.16	1,036.27	1,160.62	1,254.86	1,405.43
34	452.44	506.73	716.47	802.46	1,047.56	1,173.27	1,274.84	1,427.83
35	459.65	514.82	724.20	811.10	1,056.33	1,183.09	1,295.31	1,450.74
36	465.33	521.18	735.37	823.61	1,071.89	1,200.51	1,316.09	1,474.02
37	471.69	528.29	748.60	838.44	1,099.94	1,231.93	1,335.85	1,496.15
38	479.87	537.45	759.58	850.74	1,119.20	1,253.52	1,358.67	1,521.71
39	484.35	542.48	769.39	861.72	1,129.72	1,265.28	1,380.16	1,545.78
40	488.47	547.09	777.80	871.15	1,140.54	1,277.40	1,392.26	1,559.33
41	496.12	555.64	788.45	883.06	1,156.99	1,295.82	1,416.39	1,586.35
42	497.75	557.48	793.11	888.29	1,168.04	1,308.21	1,426.62	1,597.81
43	505.75	566.45	806.76	903.57	1,193.84	1,337.10	1,451.50	1,625.67
44	511.92	573.35	817.94	916.10	1,204.42	1,348.96	1,477.56	1,654.85
45	519.67	582.04	830.59	930.27	1,228.49	1,375.90	1,503.37	1,683.78
46	527.62	590.93	844.48	945.81	1,257.17	1,408.03	1,529.95	1,713.55
47	536.16	600.50	859.91	963.10	1,276.05	1,429.18	1,557.95	1,744.91
48	542.98	608.14	873.86	978.72	1,295.75	1,451.24	1,587.81	1,778.33
49	550.52	616.59	887.73	994.26	1,325.22	1,484.25	1,618.48	1,812.70
50	547.78	613.51	882.46	988.36	1,316.11	1,474.04	1,612.33	1,805.80
51	554.64	621.18	898.65	1,006.50	1,348.22	1,510.01	1,645.24	1,842.68
52	568.93	637.21	923.79	1,034.64	1,391.44	1,558.41	1,696.73	1,900.34
53	580.81	650.51	943.98	1,057.26	1,424.77	1,595.75	1,740.58	1,949.45
54	592.99	664.15	965.21	1,081.04	1,463.28	1,638.87	1,786.65	2,001.05
55	590.62	661.49	966.32	1,082.28	1,475.69	1,652.78	1,793.36	2,008.56
56	607.68	680.61	996.82	1,116.45	1,528.54	1,711.96	1,858.94	2,082.02
57	624.14	699.03	1,027.87	1,151.22	1,579.04	1,768.53	1,921.79	2,152.41
58	639.86	716.64	1,058.93	1,186.01	1,633.30	1,829.29	1,989.52	2,228.28
59	657.44	736.33	1,091.50	1,222.48	1,691.30	1,894.27	2,060.25	2,307.47
60	658.18	737.16	1,095.76	1,227.25	1,713.37	1,918.98	2,074.87	2,323.84
61	683.18	765.16	1,141.39	1,278.36	1,793.06	2,008.22	2,172.30	2,432.98
62	703.10	787.47	1,180.16	1,321.79	1,854.63	2,077.18	2,253.81	2,524.27
63	729.54	817.09	1,231.23	1,378.98	1,957.86	2,192.80	2,363.20	2,646.78
64	759.60	850.76	1,284.83	1,439.01	2,050.23	2,296.26	2,479.84	2,777.43
65	766.29	858.24	1,294.40	1,449.72	2,058.97	2,306.05	2,484.64	2,782.80
66	807.27	904.14	1,368.36	1,532.57	2,183.96	2,446.03	2,637.05	2,953.50
67	833.31	933.30	1,420.43	1,590.88	2,295.06	2,570.47	2,751.65	3,081.85
68	861.79	965.19	1,475.98	1,653.10	2,387.06	2,673.51	2,868.66	3,212.90
69	891.64	998.64	1,531.89	1,715.72	2,492.96	2,792.12	2,995.38	3,354.83
70	890.34	997.18	1,536.79	1,721.20	2,519.38	2,821.70	3,019.55	3,381.90
71	941.34	1,054.29	1,630.71	1,826.40	2,678.72	3,000.17	3,221.51	3,608.09
72	973.20	1,089.99	1,694.13	1,897.43	2,817.94	3,156.09	3,366.10	3,770.03
73	1,005.41	1,126.06	1,757.86	1,968.81	2,937.03	3,289.48	3,516.39	3,938.36
74	1,036.93	1,161.37	1,822.95	2,041.71	3,066.19	3,434.13	3,669.36	4,109.69
75	1,161.98	1,301.42	2,032.11	2,275.96	3,431.88	3,843.71	4,043.44	4,528.65
76	1,200.26	1,344.29	2,109.89	2,363.08	3,590.70	4,021.58	4,228.39	4,735.80
77	1,233.51	1,381.53	2,183.81	2,445.87	3,737.66	4,186.18	4,410.38	4,939.63
78	1,265.57	1,417.44	2,251.80	2,522.02	3,862.35	4,325.83	4,589.99	5,140.79
79	1,295.26	1,450.69	2,318.89	2,597.16	4,004.85	4,485.43	4,768.11	5,340.28
80	1,368.89	1,533.16	2,455.75	2,750.44	4,297.26	4,812.93	5,068.85	5,677.11
81	1,401.85	1,570.07	2,526.11	2,829.24	4,465.00	5,000.80	5,269.54	5,901.88
82	1,432.43	1,604.32	2,590.54	2,901.40	4,623.83	5,178.69	5,464.88	6,120.67
83	1,457.06	1,631.91	2,648.13	2,965.91	4,775.24	5,348.27	5,648.94	6,326.81
84	1,476.95	1,654.18	2,698.89	3,022.76	4,916.25	5,506.20	5,832.11	6,531.96
85	1,696.64	1,900.24	3,091.95	3,462.98	5,683.68	6,365.72	6,675.24	7,476.27

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	297.42	339.05	568.34	647.91	821.47	936.46	1,295.44	1,476.81
30	303.31	345.77	589.98	672.58	840.62	958.30	1,327.68	1,513.55
31	309.54	352.87	599.79	683.75	858.88	979.11	1,358.13	1,548.26
32	316.03	360.28	619.23	705.91	878.63	1,001.64	1,387.73	1,582.01
33	321.04	365.99	625.07	712.57	890.79	1,015.50	1,407.43	1,604.47
34	323.99	369.35	637.54	726.80	904.89	1,031.58	1,432.93	1,633.55
35	328.31	374.29	641.09	730.85	919.33	1,048.03	1,448.43	1,651.20
36	332.26	378.77	656.90	748.86	930.64	1,060.92	1,470.72	1,676.63
37	336.83	383.99	663.61	756.53	943.37	1,075.44	1,497.20	1,706.82
38	341.27	389.05	670.41	764.27	959.71	1,094.07	1,519.16	1,731.86
39	346.12	394.57	677.05	771.83	968.72	1,104.34	1,538.81	1,754.23
40	347.28	395.90	683.85	779.60	976.95	1,113.72	1,555.64	1,773.44
41	351.28	400.46	692.31	789.24	992.24	1,131.15	1,576.94	1,797.72
42	351.95	401.23	689.26	785.76	995.49	1,134.86	1,586.20	1,808.28
43	357.05	407.03	700.00	798.01	1,011.51	1,153.13	1,613.53	1,839.42
44	362.32	413.04	709.48	808.81	1,023.87	1,167.22	1,635.91	1,864.94
45	366.34	417.63	717.48	817.92	1,039.32	1,184.82	1,661.18	1,893.75
46	369.63	421.38	723.75	825.07	1,055.25	1,202.98	1,688.96	1,925.40
47	374.67	427.12	733.93	836.67	1,072.34	1,222.47	1,719.85	1,960.63
48	379.08	432.15	750.16	855.19	1,085.99	1,238.01	1,747.72	1,992.41
49	383.57	437.27	757.93	864.03	1,101.05	1,255.19	1,775.47	2,024.04
50	378.63	431.63	751.32	856.51	1,095.54	1,248.92	1,764.95	2,012.04
51	383.84	437.58	758.93	865.19	1,109.28	1,264.57	1,797.31	2,048.93
52	390.55	445.23	775.92	884.55	1,137.87	1,297.17	1,847.60	2,106.26
53	396.72	452.26	785.39	895.36	1,161.60	1,324.22	1,887.96	2,152.28
54	403.42	459.89	797.99	909.70	1,185.98	1,352.01	1,930.43	2,200.70
55	401.26	457.44	790.72	901.43	1,181.24	1,346.61	1,932.62	2,203.19
56	410.87	468.39	821.33	936.31	1,215.34	1,385.50	1,993.63	2,272.75
57	419.84	478.61	834.44	951.26	1,248.28	1,423.02	2,055.77	2,343.58
58	428.82	488.86	858.75	978.98	1,279.70	1,458.85	2,117.87	2,414.36
59	437.42	498.67	875.58	998.17	1,314.88	1,498.97	2,182.99	2,488.61
60	435.41	496.37	872.99	995.22	1,316.36	1,500.65	2,191.52	2,498.32
61	449.54	512.47	907.40	1,034.44	1,366.33	1,557.62	2,282.79	2,602.39
62	459.32	523.61	925.50	1,055.07	1,406.20	1,603.06	2,360.31	2,690.75
63	474.16	540.55	958.11	1,092.25	1,459.07	1,663.33	2,462.45	2,807.20
64	490.10	558.71	996.14	1,135.61	1,519.21	1,731.89	2,569.69	2,929.44
65	495.47	564.83	1,006.91	1,147.88	1,532.59	1,747.16	2,588.80	2,951.23
66	518.04	590.56	1,057.26	1,205.28	1,614.54	1,840.58	2,736.73	3,119.87
67	532.97	607.59	1,085.04	1,236.94	1,666.61	1,899.94	2,840.89	3,238.62
68	546.86	623.42	1,114.55	1,270.59	1,723.55	1,964.85	2,952.00	3,365.27
69	562.14	640.83	1,147.54	1,308.20	1,783.27	2,032.93	3,063.78	3,492.72
70	559.23	637.51	1,143.96	1,304.11	1,780.67	2,029.95	3,073.58	3,503.88
71	587.41	669.65	1,207.69	1,376.77	1,882.65	2,146.22	3,261.44	3,718.04
72	603.85	688.38	1,237.89	1,411.20	1,946.40	2,218.90	3,388.24	3,862.59
73	618.61	705.21	1,274.79	1,453.26	2,010.81	2,292.33	3,515.71	4,007.92
74	635.39	724.34	1,315.04	1,499.15	2,073.88	2,364.22	3,645.88	4,156.30
75	709.54	808.88	1,466.56	1,671.88	2,323.94	2,649.29	4,064.23	4,633.22
76	726.75	828.50	1,505.16	1,715.88	2,400.54	2,736.62	4,219.79	4,810.56
77	743.68	847.80	1,545.24	1,761.57	2,467.04	2,812.43	4,367.63	4,979.10
78	757.33	863.36	1,573.44	1,793.72	2,531.16	2,885.52	4,503.60	5,134.10
79	770.99	878.93	1,604.61	1,829.26	2,590.54	2,953.22	4,637.79	5,287.08
80	812.55	926.31	1,687.74	1,924.02	2,737.79	3,121.08	4,911.50	5,599.11
81	827.99	943.91	1,718.91	1,959.56	2,803.69	3,196.21	5,052.23	5,759.54
82	843.13	961.17	1,750.08	1,995.09	2,864.85	3,265.93	5,181.06	5,906.41
83	856.49	976.40	1,773.83	2,022.17	2,914.13	3,322.11	5,296.25	6,037.73
84	865.69	986.89	1,790.16	2,040.78	2,953.91	3,367.46	5,397.79	6,153.48
85	990.98	1,129.72	2,051.41	2,338.61	3,393.29	3,868.35	6,183.91	7,049.66

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

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	65.79	72.36	108.45	119.29
30	68.74	75.61	113.77	125.14
31	72.29	79.51	117.91	129.70
32	75.84	83.43	122.67	134.93
33	77.21	84.92	126.77	139.45
34	80.04	88.06	131.67	144.84
35	81.43	89.57	135.59	149.14
36	85.48	94.02	140.81	154.89
37	88.53	97.38	146.15	160.75
38	91.26	100.39	151.00	166.11
39	93.67	103.04	157.62	173.39
40	97.16	106.87	161.27	177.41
41	99.81	109.78	166.14	182.74
42	104.90	115.40	174.91	192.40
43	106.08	116.69	180.05	198.05
44	109.63	120.59	187.35	206.09
45	114.36	125.80	194.47	213.91
46	118.29	130.11	202.93	223.22
47	124.29	136.74	211.69	232.87
48	127.38	140.12	220.28	242.31
49	132.48	145.74	229.29	252.23
50	135.22	148.74	236.36	260.00
51	141.35	155.50	247.84	272.62
52	147.87	162.66	260.48	286.54
53	155.15	170.66	273.52	300.88
54	161.66	177.83	287.67	316.45
55	165.02	181.52	295.97	325.58
56	176.62	194.28	312.82	344.10
57	184.10	202.51	331.54	364.68
58	192.34	211.57	348.74	383.61
59	201.67	221.84	367.46	404.19
60	205.39	225.92	377.09	414.80
61	218.08	239.88	402.44	442.68
62	227.85	250.63	423.82	466.20
63	242.33	266.57	453.15	498.47
64	257.20	282.92	483.58	531.93
65	264.58	291.05	491.30	540.43
66	283.67	312.05	530.18	583.20
67	300.34	330.37	563.88	620.26
68	315.96	347.57	597.20	656.92
69	333.32	366.66	632.62	695.88
70	339.16	373.07	647.78	712.57
71	365.33	401.86	701.80	771.98
72	386.80	425.48	744.40	818.84
73	406.25	446.87	789.02	867.93
74	429.06	471.97	835.33	918.86
75	487.18	535.90	926.55	1,019.21
76	513.00	564.30	983.25	1,081.58
77	537.94	591.73	1,039.66	1,143.63
78	563.76	620.14	1,096.06	1,205.67
79	587.81	646.59	1,155.74	1,271.31
80	633.54	696.89	1,243.01	1,367.31
81	662.04	728.24	1,308.92	1,439.81
82	689.05	757.96	1,374.24	1,511.66
83	716.06	787.67	1,373.94	1,511.33
84	741.89	816.08	1,411.64	1,552.80
85	864.80	951.28	1,597.19	1,756.91

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benef	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	39.11	43.02	131.54	144.69	187.84	206.62	216.87	238.55
30	37.93	41.71	137.46	151.21	195.52	215.09	227.52	250.28
31	40.90	44.98	144.58	159.04	202.06	222.27	235.83	259.40
32	43.26	47.58	151.68	166.85	209.75	230.72	245.32	269.85
33	44.05	48.44	154.38	169.81	217.87	239.67	253.52	278.87
34	43.35	47.69	160.08	176.08	224.71	247.19	263.36	289.69
35	46.99	51.68	162.87	179.16	233.18	256.51	271.17	298.29
36	47.38	52.12	170.91	188.01	242.62	266.90	281.63	309.79
37	47.97	52.77	177.04	194.76	249.50	274.44	292.27	321.50
38	49.91	54.90	182.49	200.75	258.96	284.85	302.02	332.22
39	50.77	55.86	187.33	206.06	266.91	293.60	315.25	346.76
40	52.03	57.23	194.28	213.71	275.20	302.73	322.54	354.79
41	53.77	59.14	199.61	219.58	283.96	312.36	332.27	365.50
42	54.33	59.78	209.82	230.79	294.38	323.82	349.83	384.81
43	57.27	63.00	212.14	233.35	304.64	335.12	360.08	396.09
44	60.14	66.17	219.27	241.21	314.35	345.78	374.71	412.18
45	60.20	66.22	228.74	251.62	326.56	359.23	388.93	427.83
46	62.91	69.20	236.58	260.24	338.88	372.77	405.84	446.42
47	63.91	70.30	248.58	273.44	353.10	388.41	423.39	465.73
48	65.45	71.99	254.78	280.25	364.89	401.38	440.53	484.59
49	67.01	73.72	264.95	291.44	382.53	420.79	458.57	504.43
50	68.96	75.85	270.45	297.49	391.11	430.21	472.70	519.98
51	70.10	77.10	282.71	310.97	409.49	450.45	495.68	545.26
52	74.69	82.16	295.73	325.30	426.74	469.41	520.96	573.06
53	75.86	83.44	310.29	341.32	448.18	493.01	547.01	601.71
54	77.75	85.53	323.29	355.63	470.01	517.01	575.36	632.90
55	80.08	88.09	330.04	363.05	480.83	528.92	591.96	651.16
56	82.69	90.97	353.23	388.55	510.39	561.42	625.64	688.20
57	86.07	94.68	368.20	405.02	535.09	588.60	663.05	729.36
58	89.06	97.97	384.66	423.13	562.03	618.23	697.48	767.23
59	91.68	100.84	403.38	443.72	591.20	650.33	734.89	808.39
60	93.10	102.41	410.78	451.86	605.29	665.82	754.18	829.60
61	97.07	106.79	436.13	479.74	642.61	706.87	804.89	885.37
62	99.62	109.57	455.70	501.27	678.10	745.91	847.62	932.39
63	105.41	115.95	484.68	533.14	721.20	793.33	906.32	996.95
64	110.48	121.54	514.36	565.81	767.22	843.94	967.17	1,063.89
65	112.85	124.14	529.16	582.06	782.27	860.49	982.61	1,080.88
66	121.18	133.30	567.35	624.08	843.38	927.71	1,060.39	1,166.43
67	125.36	137.90	600.68	660.74	892.35	981.58	1,127.74	1,240.52
68	129.87	142.85	631.92	695.11	944.76	1,039.24	1,194.41	1,313.85
69	135.07	148.58	666.64	733.31	999.97	1,099.97	1,265.23	1,391.75
70	136.53	150.18	678.33	746.16	1,022.85	1,125.14	1,295.59	1,425.14
71	145.93	160.52	730.66	803.72	1,105.71	1,216.28	1,403.61	1,543.96
72	150.97	166.06	773.60	850.96	1,172.80	1,290.09	1,488.82	1,637.70
73	156.66	172.33	812.52	893.76	1,242.58	1,366.84	1,578.05	1,735.85
74	162.03	178.23	858.13	943.95	1,312.70	1,443.97	1,670.64	1,837.70
75	184.06	202.47	974.35	1,071.79	1,464.79	1,611.27	1,853.10	2,038.41
76	191.19	210.31	1,026.00	1,128.60	1,551.18	1,706.30	1,966.50	2,163.15
77	198.31	218.14	1,075.88	1,183.47	1,637.86	1,801.65	2,079.31	2,287.24
78	203.95	224.35	1,127.54	1,240.29	1,725.74	1,898.31	2,192.13	2,411.34
79	209.60	230.56	1,175.63	1,293.19	1,814.80	1,996.28	2,311.48	2,542.63
80	221.76	243.94	1,267.06	1,393.77	1,952.55	2,147.81	2,486.04	2,734.64
81	227.70	250.47	1,324.06	1,456.47	2,053.49	2,258.84	2,617.85	2,879.64
82	234.24	257.66	1,378.10	1,515.91	2,155.91	2,371.50	2,748.48	3,023.33
83	239.29	263.22	1,432.13	1,575.34	2,257.14	2,482.85	2,747.88	3,022.67
84	243.44	267.78	1,483.79	1,632.17	2,357.49	2,593.24	2,823.29	3,105.62
85	280.25	308.28	1,729.60	1,902.56	2,721.16	2,993.28	3,194.38	3,513.82

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	102.52	114.83	197.33	221.01	247.09	276.73	301.61	337.80
30	108.45	121.45	206.21	230.96	256.55	287.34	314.63	352.40
31	111.40	124.77	216.87	242.89	268.42	300.63	327.06	366.32
32	116.14	130.07	227.52	254.83	278.49	311.90	340.11	380.92
33	119.93	134.33	231.59	259.38	286.69	321.10	352.20	394.46
34	123.13	137.90	240.14	268.96	295.13	330.54	364.39	408.11
35	126.87	142.09	244.30	273.62	304.89	341.49	376.60	421.78
36	130.51	146.18	256.38	287.14	315.93	353.83	389.93	436.72
37	134.03	150.11	265.58	297.44	326.96	366.19	403.16	451.53
38	139.08	155.77	273.77	306.63	337.90	378.47	416.67	466.68
39	143.38	160.58	281.00	314.72	348.70	390.55	431.09	482.82
40	146.81	164.42	291.44	326.42	357.62	400.55	443.31	496.50
41	151.50	169.69	299.42	335.35	370.64	415.13	458.40	513.41
42	155.85	174.55	314.72	352.49	380.88	426.59	475.03	532.04
43	159.78	178.95	318.23	356.40	394.63	441.98	491.46	550.43
44	165.35	185.18	328.90	368.37	409.85	459.02	509.87	571.06
45	170.36	190.80	343.08	384.25	423.16	473.94	529.43	592.96
46	175.21	196.24	354.87	397.46	438.90	491.56	548.82	614.69
47	182.57	204.47	372.88	417.62	454.39	508.91	572.12	640.77
48	187.35	209.83	382.13	427.99	470.32	526.76	591.04	661.96
49	194.40	217.73	397.44	445.11	490.70	549.58	618.09	692.26
50	198.04	221.82	405.66	454.34	501.42	561.59	633.96	710.04
51	204.18	228.67	424.05	474.93	523.64	586.48	664.24	743.93
52	212.98	238.54	443.59	496.82	547.78	613.51	695.64	779.12
53	221.79	248.41	465.42	521.26	572.67	641.39	729.34	816.86
54	230.62	258.30	484.96	543.15	599.88	671.86	764.58	856.33
55	232.75	260.67	495.03	554.43	614.04	687.73	785.40	879.66
56	244.71	274.09	529.85	593.43	649.19	727.10	832.18	932.04
57	254.83	285.41	552.30	618.57	680.28	761.92	874.85	979.82
58	265.30	297.14	577.00	646.23	714.70	800.45	920.86	1,031.36
59	275.02	308.02	605.06	677.67	749.49	839.43	969.14	1,085.43
60	280.01	313.61	616.17	690.11	765.77	857.66	993.61	1,112.84
61	293.42	328.63	654.19	732.71	813.92	911.60	1,057.00	1,183.84
62	306.45	343.23	683.53	765.54	854.51	957.05	1,114.59	1,248.35
63	322.03	360.68	727.00	814.24	910.30	1,019.54	1,188.12	1,330.70
64	339.05	379.74	771.56	864.14	967.17	1,083.23	1,265.65	1,417.52
65	348.60	390.43	793.73	888.98	986.42	1,104.79	1,286.06	1,440.39
66	372.21	416.88	851.02	953.13	1,061.78	1,189.19	1,386.07	1,552.40
67	388.88	435.54	901.01	1,009.14	1,120.80	1,255.29	1,469.75	1,646.12
68	407.63	456.54	947.89	1,061.65	1,185.04	1,327.24	1,556.54	1,743.33
69	426.02	477.15	999.97	1,119.96	1,254.83	1,405.40	1,649.59	1,847.54
70	432.43	484.32	1,017.49	1,139.58	1,281.49	1,435.27	1,687.08	1,889.53
71	462.28	517.75	1,095.98	1,227.50	1,384.82	1,550.99	1,825.63	2,044.70
72	482.74	540.66	1,160.39	1,299.64	1,467.68	1,643.80	1,935.32	2,167.55
73	505.55	566.22	1,218.76	1,365.02	1,552.55	1,738.86	2,050.05	2,296.05
74	529.04	592.53	1,287.19	1,441.65	1,639.78	1,836.56	2,170.15	2,430.57
75	597.31	668.99	1,461.51	1,636.89	1,827.56	2,046.87	2,394.60	2,681.95
76	623.14	697.92	1,539.00	1,723.68	1,934.14	2,166.24	2,538.29	2,842.88
77	649.26	727.17	1,613.81	1,807.47	2,041.31	2,286.27	2,683.16	3,005.14
78	673.61	754.44	1,691.30	1,894.26	2,149.67	2,407.63	2,829.51	3,169.05
79	696.18	779.72	1,763.44	1,975.05	2,258.63	2,529.67	2,979.44	3,336.97
80	742.79	831.92	1,900.60	2,128.67	2,426.95	2,718.18	3,195.56	3,579.03
81	769.20	861.50	1,986.10	2,224.43	2,551.35	2,857.51	3,362.41	3,765.90
82	792.66	887.78	2,067.14	2,315.20	2,675.14	2,996.16	3,529.55	3,953.10
83	814.32	912.04	2,148.19	2,405.97	2,796.56	3,132.15	3,695.80	4,139.30
84	832.74	932.67	2,225.67	2,492.75	2,917.99	3,268.15	3,862.94	4,326.49
85	963.06	1,078.63	2,594.39	2,905.72	3,368.35	3,772.55	4,418.10	4,948.27

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	135.70	151.98	218.05	244.22	328.84	368.31	393.43	440.64
30	141.03	157.95	226.93	254.17	343.66	384.90	407.66	456.58
31	145.18	162.59	236.42	264.79	361.44	404.81	426.61	477.82
32	150.50	168.55	244.73	274.09	379.21	424.71	442.61	495.73
33	156.35	175.10	254.08	284.58	385.98	432.30	458.09	513.06
34	160.71	179.98	261.12	292.45	400.23	448.27	470.90	527.41
35	166.40	186.37	268.75	300.99	407.18	456.04	489.12	547.82
36	170.52	190.99	277.96	311.31	427.29	478.57	505.64	566.32
37	174.74	195.71	284.61	318.77	442.61	495.73	520.89	583.41
38	181.29	203.04	295.05	330.45	456.29	511.04	537.13	601.58
39	186.60	208.99	303.93	340.41	468.33	524.53	554.76	621.33
40	191.43	214.40	311.58	348.97	485.74	544.03	570.31	638.75
41	196.30	219.85	321.06	359.59	499.04	558.92	588.43	659.04
42	202.51	226.81	330.82	370.52	524.53	587.48	609.14	682.24
43	208.32	233.31	342.61	383.72	530.38	594.02	630.61	706.28
44	213.62	239.25	352.83	395.16	548.16	613.95	651.52	729.70
45	221.60	248.19	365.28	409.11	571.82	640.45	674.92	755.92
46	227.72	255.05	375.88	420.98	591.46	662.44	696.25	779.80
47	235.32	263.55	390.50	437.35	621.46	696.03	726.80	814.01
48	241.03	269.95	400.56	448.63	636.90	713.33	748.99	838.87
49	250.84	280.94	417.01	467.05	662.38	741.87	782.69	876.61
50	254.74	285.31	424.43	475.36	676.11	757.24	798.29	894.09
51	264.69	296.45	441.68	494.68	706.75	791.56	833.93	934.00
52	273.88	306.74	458.91	513.98	739.32	828.04	871.84	976.47
53	285.00	319.21	478.44	535.87	775.69	868.78	910.16	1,019.37
54	294.19	329.49	498.37	558.17	808.26	905.25	953.44	1,067.85
55	298.61	334.43	506.28	567.03	825.07	924.07	973.63	1,090.48
56	313.19	350.79	531.71	595.51	883.07	989.05	1,029.75	1,153.32
57	324.79	363.76	555.66	622.33	920.49	1,030.94	1,077.64	1,206.96
58	337.89	378.44	578.12	647.49	961.66	1,077.06	1,131.52	1,267.30
59	351.34	393.51	603.17	675.56	1,008.42	1,129.43	1,186.53	1,328.91
60	354.27	396.78	613.63	687.26	1,026.93	1,150.17	1,210.94	1,356.24
61	373.45	418.27	645.86	723.37	1,090.33	1,221.16	1,282.67	1,436.59
62	387.59	434.11	675.21	756.24	1,139.23	1,275.94	1,350.77	1,512.87
63	406.07	454.80	712.15	797.62	1,211.67	1,357.07	1,432.28	1,604.15
64	427.80	479.13	750.91	841.02	1,285.93	1,440.24	1,521.74	1,704.34
65	439.91	492.71	770.80	863.30	1,322.88	1,481.62	1,554.81	1,741.39
66	468.75	524.99	823.59	922.41	1,418.36	1,588.56	1,673.21	1,874.00
67	489.91	548.70	864.56	968.32	1,501.69	1,681.89	1,764.86	1,976.64
68	511.45	572.83	907.27	1,016.14	1,579.82	1,769.39	1,865.91	2,089.82
69	534.71	598.87	951.71	1,065.92	1,666.61	1,866.60	1,969.74	2,206.10
70	540.77	605.67	965.81	1,081.70	1,695.79	1,899.28	2,011.13	2,252.46
71	577.35	646.63	1,034.24	1,158.35	1,826.63	2,045.83	2,171.16	2,431.70
72	602.50	674.80	1,085.24	1,215.47	1,933.98	2,166.06	2,295.61	2,571.08
73	630.02	705.62	1,138.25	1,274.84	2,031.27	2,275.02	2,426.11	2,717.24
74	655.84	734.55	1,191.59	1,334.58	2,145.32	2,402.75	2,559.96	2,867.15
75	743.08	832.25	1,344.55	1,505.90	2,435.86	2,728.16	2,866.32	3,210.28
76	774.25	867.16	1,408.38	1,577.39	2,565.00	2,872.80	3,027.54	3,390.84
77	804.24	900.75	1,471.01	1,647.53	2,689.69	3,012.45	3,188.74	3,571.39
78	831.25	931.00	1,529.80	1,713.38	2,818.83	3,157.09	3,348.75	3,750.60
79	858.56	961.59	1,589.18	1,779.88	2,939.06	3,291.75	3,508.76	3,929.81
80	915.86	1,025.76	1,699.61	1,903.56	3,167.66	3,547.78	3,770.61	4,223.08
81	945.85	1,059.35	1,764.63	1,976.39	3,310.16	3,707.38	3,954.08	4,428.57
82	972.56	1,089.27	1,825.19	2,044.21	3,445.24	3,858.67	4,135.18	4,631.40
83	998.10	1,117.87	1,883.38	2,109.39	3,580.31	4,009.95	4,310.93	4,828.24
84	1,019.48	1,141.82	1,936.51	2,168.89	3,709.45	4,154.58	4,485.79	5,024.08
85	1,180.08	1,321.69	2,242.30	2,511.38	4,323.99	4,842.87	5,188.49	5,811.11

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

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	95.41	108.76	195.52	222.90	271.36	309.36	436.08	497.15
30	99.54	113.47	189.61	216.15	282.05	321.54	453.87	517.41
31	101.92	116.19	204.43	233.04	290.33	330.97	472.82	539.02
32	107.25	122.28	216.28	246.57	301.01	343.15	489.41	557.94
33	110.27	125.71	220.19	251.02	312.69	356.47	508.18	579.32
34	113.78	129.70	216.67	247.01	321.37	366.35	522.22	595.35
35	117.10	133.49	234.96	267.86	332.82	379.42	537.45	612.69
36	120.19	137.02	236.90	270.07	341.07	388.82	555.92	633.75
37	122.91	140.11	239.85	273.43	349.46	398.38	569.22	648.92
38	125.78	143.38	249.54	284.48	362.59	413.35	590.12	672.73
39	129.79	147.97	253.94	289.49	373.17	425.41	607.86	692.96
40	132.69	151.26	260.19	296.62	382.84	436.44	623.19	710.44
41	136.31	155.40	268.79	306.42	392.57	447.54	642.09	731.99
42	140.80	160.51	271.70	309.73	404.98	461.69	661.62	754.25
43	142.49	162.44	286.36	326.45	416.59	474.92	685.24	781.18
44	147.54	168.20	300.81	342.92	427.25	487.07	705.65	804.44
45	151.17	172.33	300.99	343.14	443.20	505.25	730.54	832.82
46	155.52	177.29	314.55	358.59	455.41	519.17	751.76	857.00
47	160.26	182.69	319.58	364.32	470.60	536.47	780.97	890.32
48	164.22	187.20	327.26	373.08	482.08	549.57	801.11	913.26
49	169.71	193.47	335.09	382.00	501.68	571.91	834.03	950.81
50	170.85	194.77	344.76	393.03	509.48	580.80	848.86	967.70
51	177.74	202.63	350.50	399.57	529.39	603.51	883.34	1,007.01
52	183.48	209.17	373.48	425.77	547.78	624.48	917.81	1,046.29
53	189.24	215.73	379.24	432.33	569.99	649.80	956.89	1,090.84
54	196.52	224.02	388.81	443.25	588.38	670.75	996.73	1,136.27
55	198.69	226.51	400.38	456.43	597.19	680.79	1,012.54	1,154.30
56	206.18	235.04	413.48	471.37	626.40	714.09	1,063.44	1,212.32
57	212.92	242.73	430.31	490.56	649.59	740.52	1,111.33	1,266.92
58	220.77	251.67	445.28	507.62	675.77	770.38	1,156.23	1,318.10
59	229.00	261.07	458.38	522.56	702.72	801.11	1,206.37	1,375.26
60	228.93	261.00	465.47	530.65	708.53	807.73	1,227.24	1,399.05
61	239.08	272.55	485.39	553.34	746.92	851.49	1,291.73	1,472.56
62	247.39	282.04	498.07	567.79	775.18	883.70	1,350.40	1,539.47
63	259.35	295.67	527.04	600.82	812.13	925.83	1,424.30	1,623.69
64	270.58	308.46	552.41	629.75	855.60	975.39	1,501.82	1,712.08
65	279.16	318.25	564.21	643.20	879.84	1,003.02	1,541.62	1,757.45
66	295.13	336.45	605.89	690.72	937.46	1,068.71	1,647.17	1,877.77
67	305.89	348.73	626.72	714.45	979.84	1,117.01	1,729.11	1,971.18
68	318.75	363.38	649.28	740.18	1,022.89	1,166.09	1,814.53	2,068.57
69	331.93	378.40	675.33	769.88	1,069.42	1,219.13	1,903.42	2,169.90
70	333.46	380.14	682.68	778.25	1,081.56	1,232.98	1,931.63	2,202.06
71	353.59	403.09	729.64	831.79	1,154.69	1,316.35	2,068.51	2,358.11
72	368.02	419.55	754.82	860.50	1,205.01	1,373.71	2,170.49	2,474.36
73	383.44	437.13	783.32	892.98	1,260.02	1,436.42	2,276.50	2,595.20
74	396.86	452.42	810.15	923.57	1,311.69	1,495.33	2,383.17	2,716.81
75	447.69	510.37	920.31	1,049.15	1,486.16	1,694.22	2,689.10	3,065.57
76	464.01	528.97	955.94	1,089.77	1,548.50	1,765.29	2,816.75	3,211.10
77	480.05	547.26	991.56	1,130.38	1,608.48	1,833.67	2,942.04	3,353.93
78	494.30	563.50	1,019.76	1,162.53	1,662.50	1,895.25	3,059.60	3,487.94
79	507.66	578.73	1,047.98	1,194.70	1,717.13	1,957.53	3,178.35	3,623.32
80	541.20	616.97	1,108.82	1,264.05	1,831.73	2,088.17	3,399.23	3,875.12
81	557.82	635.91	1,138.51	1,297.90	1,891.69	2,156.53	3,529.25	4,023.35
82	573.56	653.86	1,171.18	1,335.15	1,945.13	2,217.45	3,650.38	4,161.43
83	589.00	671.46	1,196.41	1,363.91	1,996.19	2,275.66	3,766.75	4,294.10
84	602.95	687.36	1,217.19	1,387.60	2,038.94	2,324.39	3,873.04	4,415.27
85	694.69	791.95	1,401.25	1,597.43	2,360.16	2,690.58	4,484.60	5,112.44

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

Elimination Period Factors

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

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

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

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

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

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

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

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

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

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

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

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

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

Issue Age	Factor
< 60	1.20
60+	1.15

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

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

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

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

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

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

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

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

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

Risk Classifications

Marital Status

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

Policies Issued Before 1/4/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.800
Married Both insured	0.600
Married **	0.660

Policies Issued After 1/3/2013

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

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

** Applicable to Employer Sponsored plans.

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

Modal Factors

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

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

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA Transmittal Form 20170310.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA Simplicity ii memorandum 20170310.pdf PA Supplement to the Simplicity ii Actuarial Memorandum 20170310.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Tri-Plus Authorization to file MedAmerica 20170113.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not Applicable
Attachment(s):	
Item Status:	

Status Date:	

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

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not Applicable; this is a rate increase filing.
Attachment(s):	
Item Status:	
Status Date:	

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

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

Satisfied - Item:	Cover Letter
Comments:	
Attachment(s):	PA cover letter 20170310.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Exhibits - PDF
Comments:	
Attachment(s):	Simplicity ii PA Actuarial Memorandum Experience Exhibits.pdf PA SPL2_FSPL2 Supplement to AM Exhibits 20170310.pdf
Item Status:	
Status Date:	

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

Satisfied - Item:	Exhibits - Excel
Comments:	
Attachment(s):	PA SPL2_FSPL2 Supplement to AM Exhibits 20170310.xlsb
Item Status:	
Status Date:	

Satisfied - Item:	Current Rate Sheets
Comments:	
Attachment(s):	PA SPL2_SPL2 rev_Rate Manual_Current Rates 20170310.pdf PA FSPL2_FSPL2 rev_Rate Manual_Current Rates 20170310.pdf
Item Status:	
Status Date:	

Attachment PA SPL2_FSPL2 Supplement to AM Exhibits 20170310.xlsb is not a PDF document and cannot be reproduced here.

Life, Accident & Health, Annuity, Credit Transmittal Document

1.	Prepared for the State of	Pennsylvania

2.	Department Use Only
	State Tracking ID

3.	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #
	MedAmerica Insurance Company 165 Court Street Rochester, New York 14647	PA	Health	1186	69515	34-0977231	PA

4.	Contact Name & Address	Telephone #	Fax #	E-mail Address
	Todd Moltumyr 2800 South River Road Des Plaines, IL 60018	224-217-9037	855-226-2728	tmoltumyr@tri-plus.net

5.	Requested Filing Mode	☒ Review & Approval ☐ File & Use ☐ Informational ☐ Combination (please explain): _____ ☐ Other (please explain): _____

6.	Company Tracking Number	MEDAMERICA 2017 LTC RATE INCREASE
7.	☒ New Submission ☐ Resubmission	Previous file # _____
8.	Market	☒ Individual ☐ Franchise Group: ☐ Small ☐ Large ☐ Small and Large ☐ Employer ☐ Association ☐ Blanket ☐ Discretionary ☐ Trust ☐ Other: _____
9.	Type of Insurance (TOI)	LTC05I Individual Long Term Care-Nursing Home & Home Care
10.	Sub-Type of Insurance (Sub-TOI)	LTC05I.001 Qualified
11.	Submitted Documents	☐ **FORMS** ☐ Policy ☐ Outline of Coverage ☐ Certificate ☐ Application/Enrollment ☐ Rider/Endorsement ☐ Advertising ☐ Schedule of Benefits ☐ Other **Rates** ☐ New Rate ☒ Revised Rate ☐ **FILING OTHER THAN FORM OR RATE:** Please explain: _____ **SUPPORTING DOCUMENTATION** ☐ Articles of Incorporation ☒ Third Party Authorization ☐ Association Bylaws ☐ Trust Agreements ☐ Statement of Variability ☒ Certifications ☒ Actuarial Memorandum ☐ Other_____

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12.	**Filing Submission Date**	**03/10/2017**
13.	**Filing Fee (If required)**	Amount _____ Check Date _____ Retaliatory ☐ Yes ☐ No Check Number _____
14.	**Date of Domiciliary Approval**	**PA is the domicile state**
15.	**Filing Description:**	

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

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

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

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
< 40	15%	15.7%	33%
40-44	15%	14.8%	32%
45-49	15%	14.8%	32%
50-54	15%	12.2%	29%
55-59	15%	9.6%	26%
60-64	15%	6.1%	22%
65-69	15%	1.7%	17%
70-74	13%	0%	13%
75+	0%	0%	0%

The average rate increase across all ages is 9.4% in Pennsylvania.

As noted in the enclosed actuarial memorandum, one prior increase was approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 33%. In September 2015, the Department approved a reduced increase that capped the original request at 15% within any one issue age band.

The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or revenue. Therefore this current increase request is being sought in order to achieve a cumulative increase equal to the original request. If approved, the current rate increase request will not be implemented until at least 12 months after the prior approved increase was implemented (i.e., no policyholder will receive more than one increase in a 12-month period).

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

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

The following electronic items are included with this submission:

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

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16.	Certification (If required)

I HEREBY CERTIFY that I have reviewed the applicable filing requirements for this filing, and the filing complies with all applicable statutory and regulatory provisions for the state of **Pennsylvania**.

Print Name **Todd Moltumyr** Title **Vice President**

Signature Date: **03/10/2017**

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17.	Form Filing Attachment
This filing transmittal is part of company tracking number	
This filing corresponds to rate filing company tracking number	

	Document Name Description	Form Number		Replaced Form Number Previous State Filing Number
01	**None**		☐ **Initial** ☐ **Revised** ☐ **Other** _____	
02			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
03			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
04			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
05			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
06			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
07			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
08			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
09			☐ **Initial** ☐ **Revised** ☐ **Other** _____	
10			☐ **Initial** ☐ **Revised** ☐ **Other** _____	

LH FFA-1

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18.	Rate Filing Attachment			
This filing transmittal is part of company tracking number			**MEDAMERICA 2017 LTC RATE INCREASE**	
This filing corresponds to form filing company tracking number			**SPL2-336-PA et al**	
Overall percentage rate indication (when applicable)			**9.4%**	
Overall percentage rate impact for this filing			**9.4%**	
	Document Name **Description**	**Affected Form Numbers**		**Previous State Filing Number**
01	**Individual Long Term Care Policy**	**SPL2-336-PA**	☐ **New** ☒ **Revised** **Request +0% - 15.7%** ☐ **Other** _____	
02	**Individual Long Term Care Policy**	**SPL2-336-PA rev**	☐ **New** ☒ **Revised +0% - 15.7%** **Request** ☐ **Other** _____	
03	**Individual Long Term Care Policy**	**FSPL2-336-PA**	☐ **New** ☒ **Revised +0% - 15.7%** **Request** ☐ **Other** _____	
04	**Individual Long Term Care Policy**	**FSPL2-336-PA rev**	☐ **New** ☒ **Revised +0% - 15.7%** **Request** ☐ **Other** _____	

LH RFA-1

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MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Simplicity ii Actuarial Memorandum

March 10, 2017

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

These policy forms were issued in Pennsylvania MedAmerica Insurance Company (MedAmerica) from July 2007 through March 2014 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

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

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive coverage on a cash basis. A rider that converted the coverage to community only was available at issue prior to December 18, 2007. Effective on that date, the rider was no longer offered. It has benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, cash benefit account, and elimination period were selected at issue.

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

The available choices for the cash benefit account, monthly benefit, elimination period and inflation option are shown in Section 20.

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

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

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

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

a. Morbidity reflects claim costs developed using 2014 Milliman Long Term Care Guidelines. The claim costs are adjusted based on historical claim experience by attained age, duration, and coverage-type, to the extent credible.

b. Lapse Rates vary by duration, issue age, and premium payment option. The lifetime-pay lapse rates are shown in the following table.

Lifetime-Pay Lapse Rates

	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

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

- For the ten-pay option, a reduction of 65% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% thereafter
- For the paid up at age 65 option, a reduction of 50% of the above lapse rates is assumed until age 55, a reduction of 75% of the above lapse rates is assumed for ages 55 to 59, and 0% thereafter.

c. Mortality Rates reflect the 1994 Group Annuitant Mortality (GAM) Static Table with unisex durational factors. The assumed durational factors reflect the impact of both mortality selection and improvement and are shown in the following table.

Durational Mortality Adjustment Factors

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

d. Policyholder Behavior Due to the Rate Increase. At the time of the rate increase, policyholders have the option to elect a CBUL or reduced benefit options (RBO). Based on the cumulative rate increase level, for issue ages less than 65, 4% of in-force lifetime pay policies are assumed to elect CBUL. Policyholders who elect CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. No increase in morbidity is assumed for adverse selection.

e. Interest Rate of 4.50% is used for accumulating and discounting earned premiums and incurred claims in the calculation of cumulative loss ratios. This rate is supported by the average net investment earnings rate projected in MedAmerica's cash flow testing in 2016.

f. Improvement for the mortality and morbidity assumptions was assumed for 15 years. For mortality improvement, levels of 0.5% and 1.0% are assumed beginning in calendar year 2016 for females and males, respectively. For the morbidity improvement, 1.0% is assumed beginning in calendar year 2016.

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

The above assumptions are based on the experience of MedAmerica Insurance Company, MedAmerica Insurance Company of New York and MedAmerica Insurance Company of Florida (MedAmerica Companies) that issued the same products, industry experience and judgment. The morbidity assumptions are based on the nationwide claim experience through December 31, 2014 of the particular policy forms in this filing. In developing the persistency assumptions, policy termination experience through March 31, 2015 was used. The above assumptions are deemed reasonable for the particular policy form in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

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

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

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Issue ages are from 18 to 85.

10. Area Factors

Area factors are not used for this product.

11. Premium Modalization Rules

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

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

12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis. Claim reserves as of December 31, 2015 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31, 2015 has been allocated to the 2015 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

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

14. Actual to Expected Experience

Exhibit I provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibit II provides the same information as Exhibit I, but split by issue age based on the groupings in the rate increase request. Exhibit III provides the same information as Exhibit I, but based on MedAmerica's Pennsylvania-specific experience. Pennsylvania-specific experience is not considered fully credible, but is being provided as required. Values in Exhibits I through III are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Section 17 below.

Actual experience is provided from inception through 2015 and then projected on a seriatim basis for 60 years using the current best-estimate assumptions described above in section 5.

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

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

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

15. History of Previous Rate Revisions

In Pennsylvania, one prior rate increase has been approved and implemented on these policy forms. The prior approved increase varied by issue age from 0% to 15%. The prior rate increase was approved in September 2015. This increase was implemented by the company on each contract's next premium payment date beginning in November 2015.

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

Currently, this rate increase request has been submitted in 46 of the 48 jurisdictions with Simplicity ii business in force. Of the 46 jurisdictions in which a rate increase has been submitted thus far, 38 have reached a decision regarding the request. Of these 38 jurisdictions, 21 have approved the full rate increase request, and 17 have approved a portion of the original request. The average amount approved to date is 21% across these 38 jurisdictions. In any jurisdictions where the full rate increase request has not been approved, MedAmerica anticipates submitting additional rate increase filings until the full amount of the original request is achieved.

16. Analysis Performed to Consider a Rate Increase

This rate increase request is a follow-up to the 2015 rate increase request. At the time of the 2015, request, an analysis of the business was performed, as described below, which confirmed that a rate increase could be considered.

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

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

As the product was priced to cover any of the above scenarios, the most adverse scenario defines the threshold that must be crossed before the company may consider a rate increase, which is 70%. The analysis performed at the time of the 2015 rate increase request confirmed that the lifetime loss ratio using current assumptions exceeded this threshold, indicating that experience has been more than moderately adverse and so a rate increase could be considered.

Exhibit V provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse, and interest. These experience and projections are the same as those underlying the analysis performed for the 2015 rate increase request (i.e., based on experience through 2014).

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

The company originally requested a rate increase that varied by issue age and ranged from 0% to 33%. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The original rate request was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue.

The current request, which varies by issue age as shown in the table below, is being sought in order to achieve a cumulative rate increase equal to the original request.

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	15%	15.7%	33%
40-44	15%	14.8%	32%
45-49	15%	14.8%	32%
50-54	15%	12.2%	29%
55-59	15%	9.6%	26%
60-64	15%	6.1%	22%
65-69	15%	1.7%	17%
70-74	13%	0.0%	13%
75+	0%	0.0%	0%
All Ages[1]	14.6%	9.4%	25.3%

[1] Based on the distribution of MedAmerica business in force in Pennsylvania as of December 31, 2015

As discussed in the original rate request, company management has indicated that if the rate increase shown in the table above is approved, no future rate increases are anticipated unless experience deteriorates beyond a 72% lifetime loss ratio. This is equivalent to defining moderately adverse experience (MAE) as a 15% increase in the *future* (2015+) loss ratio due to any combination

of deterioration in the experience from that expected in the original 2015 filing. The projection in this filing uses updated assumptions that show some deterioration in the block since the 2015 filing, further illustrating the need for this increase.

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

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

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

The future projected incurred claims were increased by 15% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions. A 15% increase in future incurred claims was determined as one scenario that results in a lifetime loss ratio of 72% (which is MedAmerica's threshold for MAE as described above). It is among many possible alternative adverse experience scenarios, but considered one of the simplest since it involves only one assumption shift.

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

18. Average Annual Premium in Pennsylvania (Annualized Premium Based on December 31, 2015 In-Force)

Issue Ages	In-Force Count	Before Increase Premium [1]	After Cumulative Increase Premium
<40	62	$923	$1,068
40-44	63	1,084	1,245
45-49	96	1,320	1,515
50-54	137	2,105	2,362
55-59	145	2,527	2,770
60-64	115	2,446	2,595
65-69	33	3,193	3,247
70-74	7	4,110	4,110
75+	5	5,488	5,488
All Ages	663	2,036	2,228

[1] Before increase premiums reflect the prior increases by issue age band approved in Pennsylvania in September 2015.

19. Proposed Effective Date

This rate increase will apply to policies on their next premium payment date following at least a 60-day policyholder notification period following approval, but no sooner than 12 months after the prior rate increase was implemented..

20. Nationwide Distribution of Business as of December 31, 2015 (based on in-force insured count)

Issue Ages	Percent Distribution
<40	15%
40-44	8%
45-49	13%
50-54	19%
55-59	20%
60-64	15%
65-69	7%
70-74	2%
75+	1%

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

Cash Benefit Account Amount	Percent Distribution
$100,000	29%
$200,000	31%
$300,000	21%
$500,000	12%
$1,000,000	7%

Inflation Option	Percent Distribution
None	38%
3% Compound No Max	32%
5% Compound No Max	10%
5% Compound 2X	20%

Premium Payment Option	Percent Distribution
Lifetime	91%
10-Year	7%
To Age 65	2%

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

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2015 of MedAmerica in this jurisdiction, the number of insured and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insureds	Annualized Premium [1]
Pennsylvania	663	$1,349,926
Nationwide	18,025	$35,197,878

[1] Annualized premiums reflect all rate increases implemented in Pennsylvania and nationwide as of December 31, 2015.

22. Actuarial Certification

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

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

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

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

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

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

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

Date: March 10, 2017

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity ii Actuarial Memorandum

March 10, 2017

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

1. Purpose of Filing

This actuarial memorandum has been prepared for the purpose of demonstrating the compliance of the requested rate increase with Chapter 18 Section 3803(c) and (e), and Reg. 89.83 of the Insurance Regulations for the state of Pennsylvania. It may not be suitable for other purposes.

2. Demonstration of Compliance with Chapter 18 Section 3803

(c) and (e): We believe that we comply with these subsections of the regulation by submitting these rates before they are being used.

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

(1): This rate increase filing complies with loss ratio requirements (i.e., the 58%/85% test), as specified in Reg. 89a.118.(c)(2).

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

(2)(i): The primary reason why these forms are in need of a premium rate increase is due to emerging experience running more adverse than expected in pricing. At this time, the company is requesting a premium rate increase that varies by issue age as shown in Table 1 below. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds.

MEDAMERICA INSURANCE COMPANY

Address: 165 Court Street, Rochester, New York 14647

Supplement to the Simplicity ii Actuarial Memorandum

March 10, 2017

Table 1
Rate Increases by Issue Age

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	15%	15.7%	33%
40-44	15%	14.8%	32%
45-49	15%	14.8%	32%
50-54	15%	12.2%	29%
55-59	15%	9.6%	26%
60-64	15%	6.1%	22%
65-69	15%	1.7%	17%
70-74	13%	0%	13%
75+	0%	0%	0%
All ages [1]	14.6%	9.3%	25.3%

[1] Based on the distribution of MedAmerica business in force as of December 31, 2015

The current rate increase request is a follow-up to a prior rate increase request on these policy forms. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current request is being sought in order to achieve a cumulative rate increase equal to the original request.

The current rate schedules along with the proposed rate schedules are enclosed with this filing. Please note that the actual rates implemented may vary slightly from those shown due to rounding algorithms.

Attachment 1 to this supplement displays a comparison of actual and projected experience using current assumptions and expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to expected (A:E) loss ratios. This attachment is identical to Exhibit I of the actuarial memorandum. Attachment 2 to this supplement displays nationwide experience showing written premium, paid claims, and cumulative loss ratios. Values in Attachments 1 and 2 are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Table 1 above.

Attachments 3 and 4 display similar information to Attachments 1 and 2, respectively, for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(A): There has been one rate increase approved on these policy forms in Pennsylvania. In September 2015, the Department approved a rate increase that varied by issue age from 0% to 15%, and averaged 14.6% across all issue ages in Pennsylvania. This increase was implemented by the company on each contract's next premium payment date beginning in November 2015.

(2)(ii)(B): Table 2 shows 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
Forms: SPL2-336-PA, SPL2-336-PA rev, FSPL2-336-PA, FSPL2-336-PA rev

Issue Age	Duration 1	Durations 2-10	Durations 11+
Less than 65	90%	15%	8%
65 and Older	80%	15%	8%

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

(2)(ii)(C)(I): Premiums earned and written since inception for nationwide experience can be found in Attachments 1 and 2 to this supplement, respectively. Premiums earned and written since inception for Pennsylvania-specific experience can be found in Attachments 3 and 4 to this supplement, respectively. Attachment 5 provides reserve balances and the calculation basis for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(C)(II): Attachment 5 to this supplement provides a breakdown of historical incurred claims and active life reserve balance, including a description of the calculation basis, for both nationwide and Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

Attachment 6 to this supplement provides a comparison of actual and projected experience on a durational basis using current assumptions and expected experience using original pricing assumptions. Included are policy year earned premiums, incurred claims, durational loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Values in Attachment 6 are shown both before and after the follow-up request to achieve the cumulative rate increase by issue age shown in Table 1 above. The number of durations shown was chosen to capture the number of durations underlying Attachment 1.

Attachment 7 to this supplement provides similar information to Attachment 6 for Pennsylvania-specific experience. Please note that Pennsylvania-specific experience is not considered fully credible, but is being provided as required.

(2)(ii)(D): We believe that we have provided information sufficient to support the rate increase requested in this filing.

(2)(iii): We understand that data used in this rate increase filing is in agreement with those used in the annual statement filed with the Department.

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

MEDAmerica
INSURANCE COMPANY
An Excellus Company

Letter of Authorization

To: Department of Insurance

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

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

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Bill Naylon

Bill Naylon, President
MedAmerica Insurance Company

1/13/17
Date

March 10, 2017

Honorable Teresa D. Miller
Commissioner of Insurance
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Via SERFF

RE: MedAmerica Insurance Company (MedAmerica)
Company NAIC #69515
SERFF Tracking #

Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA
Tax-Qualified Long-Term Care Policy Form	SPL2-336-PA rev
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL2-336-PA rev

Dear Commissioner Miller:

The referenced rate filing is being submitted on behalf of MedAmerica for your review.

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

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

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
< 40	15%	15.7%	33%
40-44	15%	14.8%	32%
45-49	15%	14.8%	32%
50-54	15%	12.2%	29%
55-59	15%	9.6%	26%
60-64	15%	6.1%	22%
65-69	15%	1.7%	17%
70-74	13%	0%	13%
75+	0%	0%	0%

The average rate increase across all ages is 9.4% in Pennsylvania.

As noted in the enclosed actuarial memorandum, one prior increase was approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 33%. In September 2015, the Department approved a reduced increase that capped the original request at 15% within any one issue age band.

The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or revenue. Therefore this current increase request is being sought in order to achieve a cumulative increase equal to the original request. If approved, the current rate increase request will not be implemented until at least 12 months after the prior approved increase was implemented (i.e., no policyholder will receive more than one increase in a 12-month period).

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

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

The following electronic items are included with this submission:

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

No filing fee is required for this submission.

The contact person for this filing is:

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

Thank you for your assistance in reviewing this filing.

Respectfully,

Todd M. Moltumyr, ASA, MAAA
Vice President, Actuarial
TriPlus Services, Inc.

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,823	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,257,486	-	0.0%	3,716	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,600,576	47,881	0.6%	5,817	8,750,694	148,189	1.7%	5,968	0%	2%	0.23
	2010	12,116,831	761,632	6.3%	8,617	12,163,212	267,134	2.2%	8,834	3%	2%	1.69
	2011	16,606,872	824,156	5.0%	11,409	16,461,649	441,594	2.7%	11,624	4%	2%	1.77
	2012	21,554,421	851,644	4.0%	14,075	21,183,723	692,914	3.3%	14,390	4%	3%	1.54
	2013	29,425,531	2,499,133	8.5%	19,297	28,858,962	1,056,203	3.7%	19,519	5%	3%	1.84
	2014	35,812,053	2,344,165	6.5%	19,020	34,336,407	1,485,043	4.3%	19,114	6%	3%	1.74
	2015	34,912,646	3,603,867	10.3%	18,025	32,503,352	1,926,312	5.9%	18,363	6%	4%	1.75
Projected Future Experience (60 Years)	2016	35,328,500	2,857,186	8.1%	16,968	31,167,989	2,417,360	7.8%	17,792	7%	4%	1.58
	2017	35,508,065	3,378,981	9.5%	16,198	30,107,752	2,968,802	9.9%	17,312	7%	5%	1.45
	2018	35,372,572	3,975,229	11.2%	15,779	28,739,683	3,613,305	12.6%	16,862	8%	6%	1.34
	2019	34,080,269	4,613,872	13.5%	15,439	27,458,189	4,277,817	15.6%	16,415	8%	6%	1.26
	2020	32,894,846	5,299,690	16.1%	15,146	26,267,730	4,944,236	18.8%	15,968	9%	7%	1.21
	2021	31,446,109	6,066,363	19.3%	14,889	24,831,867	5,667,704	22.8%	15,521	9%	8%	1.16
	2022	29,948,927	6,935,793	23.2%	14,648	23,330,285	6,460,729	27.7%	15,073	10%	9%	1.13
	2023	27,666,614	7,907,042	28.6%	14,400	21,167,429	7,300,183	34.5%	14,624	11%	10%	1.11
	2024	25,443,057	8,991,006	35.3%	14,142	19,081,789	8,163,912	42.8%	14,175	12%	11%	1.09
	2025	24,682,115	10,232,979	41.5%	13,874	18,203,330	9,037,409	49.6%	13,725	13%	12%	1.08
	2026	23,968,572	11,652,746	48.6%	13,595	17,362,505	9,979,246	57.5%	13,273	14%	13%	1.07
	2027	23,198,817	13,241,836	57.1%	13,306	16,525,449	10,991,406	66.5%	12,821	16%	15%	1.07
	2028	22,424,587	14,963,755	66.7%	13,005	15,689,417	12,063,237	76.9%	11,913	17%	16%	1.07
	2029	21,665,849	16,777,909	77.4%	12,692	14,882,946	13,211,755	88.8%	12,367	18%	17%	1.08
	2030	20,883,865	18,813,411	90.1%	12,366	14,096,311	14,476,722	102.7%	11,458	20%	19%	1.08
	2031	20,077,514	21,048,030	104.8%	12,025	13,320,158	15,811,072	118.7%	11,003	22%	20%	1.09
	2032	19,254,621	23,386,830	121.5%	11,669	12,558,357	17,203,889	137.0%	10,548	23%	21%	1.10
	2033	18,413,848	25,821,286	140.2%	11,297	11,806,589	18,638,485	157.9%	10,094	25%	23%	1.11
	2034	17,541,909	28,330,086	161.5%	10,911	11,071,814	20,106,350	181.6%	9,641	27%	24%	1.12
	2035	16,661,680	30,893,604	185.4%	10,512	10,348,057	21,584,339	208.6%	9,190	29%	26%	1.13
	2036	15,771,415	33,448,537	212.1%	10,102	9,646,707	23,035,044	238.8%	8,742	31%	28%	1.14
	2037	14,877,015	35,936,668	241.6%	9,685	8,968,195	24,442,013	272.5%	8,298	34%	29%	1.15
	2038	13,982,663	38,391,359	274.6%	9,262	8,307,177	25,796,424	310.5%	7,859	36%	31%	1.16
	2039	13,099,175	40,750,293	311.1%	8,836	7,669,270	27,067,620	352.9%	7,426	38%	32%	1.18
	2040	12,223,677	42,935,372	351.2%	8,408	7,053,013	28,223,243	400.2%	7,000	40%	34%	1.19
	2041	11,367,663	44,861,243	394.6%	7,979	6,464,665	29,235,030	452.2%	6,582	43%	35%	1.20
	2042	10,530,529	46,484,732	441.4%	7,552	5,901,169	30,084,770	509.8%	6,174	45%	37%	1.21
	2043	9,720,806	47,799,325	491.7%	7,127	5,366,812	30,750,636	573.0%	5,777	47%	39%	1.22
	2044	8,932,070	48,704,820	545.3%	6,707	4,861,733	31,214,586	642.0%	5,392	49%	40%	1.23
	2045	8,179,255	49,206,073	601.6%	6,293	4,388,718	31,474,422	717.2%	5,020	51%	41%	1.24
	2046	7,459,224	49,313,237	661.1%	5,887	3,947,267	31,523,281	798.6%	4,661	53%	43%	1.25
	2047	6,774,191	49,052,191	724.1%	5,490	3,536,462	31,351,245	886.5%	4,317	55%	44%	1.25
	2048	6,126,256	48,377,241	789.7%	5,105	3,157,458	30,953,183	980.3%	3,988	57%	45%	1.26
	2049	5,516,864	47,345,055	858.2%	4,733	2,808,549	30,358,930	1080.9%	3,675	59%	46%	1.27
	2050	4,947,830	45,997,232	929.6%	4,375	2,490,118	29,589,379	1188.3%	3,379	60%	47%	1.27
	2051	4,418,868	44,378,208	1004.3%	4,032	2,198,982	28,655,021	1303.1%	3,099	62%	48%	1.28
	2052	3,930,178	42,555,882	1082.8%	3,706	1,936,161	27,583,323	1424.6%	2,835	63%	49%	1.28
	2053	3,483,181	40,558,584	1164.4%	3,396	1,700,558	26,398,246	1552.3%	2,588	64%	50%	1.29
	2054	3,075,437	38,463,599	1250.7%	3,104	1,489,471	25,141,505	1687.9%	2,358	65%	51%	1.29
	2055	2,705,659	36,328,845	1342.7%	2,830	1,300,918	23,841,834	1832.7%	2,143	66%	51%	1.30
	2056	2,372,198	34,123,627	1438.5%	2,573	1,133,699	22,502,515	1984.9%	1,943	67%	52%	1.30
	2057	2,073,107	31,920,559	1539.7%	2,334	985,849	21,151,920	2145.6%	1,758	68%	52%	1.30
	2058	1,806,215	29,729,207	1645.9%	2,113	855,528	19,812,233	2315.8%	1,588	69%	53%	1.30
	2059	1,569,197	27,566,555	1756.7%	1,908	741,008	18,493,139	2495.7%	1,430	70%	53%	1.31
	2060	1,359,651	25,486,481	1874.5%	1,719	640,639	17,219,916	2687.9%	1,285	70%	54%	1.31
	2061	1,175,158	23,495,566	1999.4%	1,545	552,874	15,995,926	2893.2%	1,151	71%	54%	1.31
	2062	1,013,338	21,584,847	2130.1%	1,386	476,282	14,824,599	3112.6%	1,029	71%	54%	1.31
	2063	871,889	19,780,845	2268.7%	1,241	409,557	13,711,282	3347.8%	917	71%	54%	1.31
	2064	748,624	18,051,750	2411.3%	1,108	351,514	12,647,273	3597.9%	814	72%	55%	1.31
	2065	641,499	16,432,712	2561.6%	987	301,090	11,645,449	3867.8%	721	72%	55%	1.31
	2066	548,627	14,924,248	2720.3%	876	257,338	10,703,222	4159.2%	635	72%	55%	1.31
	2067	468,281	13,499,148	2882.7%	776	219,417	9,809,992	4470.9%	558	73%	55%	1.32
	2068	398,903	12,178,752	3053.1%	686	186,589	8,968,600	4806.6%	488	73%	55%	1.32
	2069	339,097	10,947,332	3228.4%	603	158,205	8,169,392	5163.8%	424	73%	55%	1.32
	2070	287,627	9,796,093	3405.8%	529	133,697	7,410,533	5542.8%	367	73%	55%	1.32
	2071	243,394	8,724,410	3584.5%	462	112,571	6,693,180	5945.7%	316	73%	56%	1.32
	2072	205,433	7,718,761	3757.3%	402	94,393	6,004,141	6360.8%	270	73%	56%	1.32
	2073	172,898	6,787,355	3925.6%	348	78,786	5,351,119	6792.0%	229	73%	56%	1.32
	2074	145,054	5,935,525	4091.9%	300	65,421	4,731,116	7231.8%	193	73%	56%	1.32
	2075	121,262	5,151,864	4248.6%	257	54,013	4,145,445	7674.8%	161	74%	56%	1.32
History		163,502,240	10,932,479	6.7%	100,663	158,916,015	6,078,620	3.8%	102,188	6%	4%	1.75
Future		700,145,745	1,479,911,765	211.4%	419,624	489,019,512	1,015,628,685	207.7%	387,363	103%	89%	1.16
Lifetime		863,647,985	1,490,844,244	172.6%	520,287	647,935,527	1,021,707,306	157.7%	489,551	74%	56%	1.32

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,823	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,257,486	-	0.0%	3,716	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,600,576	47,881	0.6%	5,817	8,750,694	148,189	1.7%	5,968	0%	2%	0.23
	2010	12,116,831	761,632	6.3%	8,617	12,163,212	267,134	2.2%	8,834	3%	2%	1.69
	2011	16,606,872	824,156	5.0%	11,409	16,461,649	441,594	2.7%	11,624	4%	2%	1.77
	2012	21,554,421	851,644	4.0%	14,075	21,183,723	692,914	3.3%	14,390	4%	3%	1.54
	2013	29,425,531	2,499,133	8.5%	19,297	28,858,962	1,056,203	3.7%	19,519	5%	3%	1.84
	2014	35,812,053	2,344,165	6.5%	19,020	34,336,407	1,485,043	4.3%	19,114	6%	3%	1.74
	2015	34,912,646	3,603,867	10.3%	18,025	32,503,352	1,926,312	5.9%	18,363	6%	4%	1.75
Projected Future Experience (60 Years)	2016	35,328,500	2,857,186	8.1%	16,968	31,167,989	2,417,360	7.8%	17,792	7%	4%	1.58
	2017	35,508,065	3,378,981	9.5%	16,198	30,107,752	2,968,802	9.9%	17,312	7%	5%	1.45
	2018	36,372,288	3,975,229	10.9%	15,779	28,739,683	3,613,305	12.6%	16,862	8%	6%	1.34
	2019	35,971,128	4,613,872	12.8%	15,439	27,458,189	4,277,817	15.6%	16,415	8%	6%	1.25
	2020	34,719,620	5,299,690	15.3%	15,146	26,267,730	4,944,236	18.8%	15,968	9%	7%	1.19
	2021	33,184,336	6,066,363	18.3%	14,889	24,831,867	5,667,704	22.8%	15,521	9%	8%	1.15
	2022	31,611,977	6,935,793	21.9%	14,648	23,330,285	6,460,729	27.7%	15,073	10%	9%	1.11
	2023	29,190,113	7,907,042	27.1%	14,400	21,167,429	7,300,183	34.5%	14,624	11%	10%	1.08
	2024	26,838,588	8,991,006	33.5%	14,142	19,081,789	8,163,912	42.8%	14,175	12%	11%	1.07
	2025	26,041,556	10,232,979	39.3%	13,874	18,203,330	9,037,409	49.6%	13,725	13%	12%	1.05
	2026	25,294,597	11,652,746	46.1%	13,595	17,362,505	9,979,246	57.5%	13,273	14%	13%	1.05
	2027	24,488,331	13,241,836	54.1%	13,306	16,525,449	10,991,406	66.5%	12,821	15%	15%	1.04
	2028	23,677,391	14,963,755	63.2%	13,005	15,689,417	12,063,237	76.9%	11,913	17%	16%	1.05
	2029	22,883,107	16,777,909	73.3%	12,692	14,882,946	13,211,755	88.8%	12,367	18%	17%	1.05
	2030	22,064,722	18,813,411	85.3%	12,366	14,096,311	14,476,722	102.7%	11,458	20%	19%	1.05
	2031	21,220,315	21,048,030	99.2%	12,025	13,320,158	15,811,072	118.7%	11,003	21%	20%	1.06
	2032	20,359,019	23,386,830	114.9%	11,669	12,558,357	17,203,889	137.0%	10,548	23%	21%	1.07
	2033	19,477,888	25,821,286	132.6%	11,297	11,806,589	18,638,485	157.9%	10,094	25%	23%	1.08
	2034	18,564,013	28,330,086	152.6%	10,911	11,071,814	20,106,350	181.6%	9,641	27%	24%	1.09
	2035	17,640,122	30,893,604	175.1%	10,512	10,348,057	21,584,339	208.6%	9,190	28%	26%	1.10
	2036	16,705,695	33,448,537	200.2%	10,102	9,646,707	23,035,044	238.8%	8,742	31%	28%	1.11
	2037	15,765,928	35,936,668	227.9%	9,685	8,968,195	24,442,013	272.5%	8,298	33%	29%	1.12
	2038	14,825,718	38,391,359	259.0%	9,262	8,307,177	25,796,424	310.5%	7,859	35%	31%	1.13
	2039	13,896,859	40,750,293	293.2%	8,836	7,669,270	27,067,620	352.9%	7,426	37%	32%	1.14
	2040	12,976,237	42,935,372	330.9%	8,408	7,053,013	28,223,243	400.2%	7,000	39%	34%	1.15
	2041	12,075,234	44,861,243	371.5%	7,979	6,464,665	29,235,030	452.2%	6,582	41%	35%	1.16
	2042	11,193,712	46,484,732	415.3%	7,552	5,901,169	30,084,770	509.8%	6,174	43%	37%	1.17
	2043	10,340,210	47,799,325	462.3%	7,127	5,366,812	30,750,636	573.0%	5,777	46%	39%	1.18
	2044	9,508,417	48,704,820	512.2%	6,707	4,861,733	31,214,586	642.0%	5,392	48%	40%	1.19
	2045	8,713,478	49,206,073	564.7%	6,293	4,388,718	31,474,422	717.2%	5,020	50%	41%	1.20
	2046	7,952,524	49,313,237	620.1%	5,887	3,947,267	31,523,281	798.6%	4,661	52%	43%	1.21
	2047	7,227,923	49,052,191	678.6%	5,490	3,536,462	31,351,245	886.5%	4,317	54%	44%	1.22
	2048	6,541,912	48,377,241	739.5%	5,105	3,157,458	30,953,183	980.3%	3,988	55%	45%	1.22
	2049	5,896,093	47,345,055	803.0%	4,733	2,808,549	30,358,930	1080.9%	3,675	57%	46%	1.23
	2050	5,292,359	45,997,232	869.1%	4,375	2,490,118	29,589,379	1188.3%	3,379	58%	47%	1.24
	2051	4,730,623	44,378,208	938.1%	4,032	2,198,982	28,655,021	1303.1%	3,099	60%	48%	1.24
	2052	4,211,147	42,555,882	1010.6%	3,706	1,936,161	27,583,323	1424.6%	2,835	61%	49%	1.25
	2053	3,735,392	40,558,584	1085.8%	3,396	1,700,558	26,398,246	1552.3%	2,588	62%	50%	1.25
	2054	3,300,941	38,463,599	1165.2%	3,104	1,489,471	25,141,505	1687.9%	2,358	63%	51%	1.25
	2055	2,906,508	36,328,845	1249.9%	2,830	1,300,918	23,841,834	1832.7%	2,143	64%	51%	1.26
	2056	2,550,419	34,123,627	1338.0%	2,573	1,133,699	22,502,515	1984.9%	1,943	65%	52%	1.26
	2057	2,230,678	31,920,559	1431.0%	2,334	985,849	21,151,920	2145.6%	1,758	66%	52%	1.26
	2058	1,945,041	29,729,207	1528.5%	2,113	855,528	19,812,233	2315.8%	1,588	67%	53%	1.26
	2059	1,691,097	27,566,555	1630.1%	1,908	741,008	18,493,139	2495.7%	1,430	67%	53%	1.27
	2060	1,466,340	25,486,481	1738.1%	1,719	640,639	17,219,916	2687.9%	1,285	68%	54%	1.27
	2061	1,268,244	23,495,566	1852.6%	1,545	552,874	15,995,926	2893.2%	1,151	68%	54%	1.27
	2062	1,094,311	21,584,847	1972.5%	1,386	476,282	14,824,599	3112.6%	1,029	69%	54%	1.27
	2063	942,118	19,780,845	2099.6%	1,241	409,557	13,711,282	3347.8%	917	69%	54%	1.27
	2064	809,360	18,051,750	2230.4%	1,108	351,514	12,647,273	3597.9%	814	70%	55%	1.27
	2065	693,876	16,432,712	2368.3%	987	301,090	11,645,449	3867.8%	721	70%	55%	1.27
	2066	593,668	14,924,248	2513.9%	876	257,338	10,703,222	4159.2%	635	70%	55%	1.27
	2067	506,905	13,499,148	2663.1%	776	219,417	9,809,992	4470.9%	558	70%	55%	1.28
	2068	431,928	12,178,752	2819.6%	686	186,589	8,968,600	4806.6%	488	71%	55%	1.28
	2069	367,251	10,947,332	2980.9%	603	158,205	8,169,392	5163.8%	424	71%	55%	1.28
	2070	311,553	9,796,093	3144.3%	529	133,697	7,410,533	5542.8%	367	71%	55%	1.28
	2071	263,662	8,724,410	3308.9%	462	112,571	6,693,180	5945.7%	316	71%	56%	1.28
	2072	222,541	7,718,761	3468.5%	402	94,393	6,004,141	6360.8%	270	71%	56%	1.28
	2073	187,285	6,787,355	3624.1%	348	78,786	5,351,119	6792.0%	229	71%	56%	1.28
	2074	157,102	5,935,525	3778.1%	300	65,421	4,731,116	7231.8%	193	71%	56%	1.28
	2075	131,307	5,151,864	3923.5%	257	54,013	4,145,445	7674.8%	161	71%	56%	1.28
History		163,502,240	10,932,479	6.7%	100,663	158,916,015	6,078,620	3.8%	102,188	6%	4%	1.75
Future		736,097,271	1,479,911,765	201.0%	419,624	489,019,512	1,015,628,685	207.7%	387,363	99%	89%	1.11
Lifetime		899,599,511	1,490,844,244	165.7%	520,287	647,935,527	1,021,707,306	157.7%	489,551	71%	56%	1.28

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,937	-	0.0%	153	11,185	66	0.6%	151	0%	1%	0.00
	2008	248,370	-	0.0%	723	257,472	1,734	0.7%	788	0%	1%	0.00
	2009	543,127	-	0.0%	1,102	599,169	5,064	0.8%	1,337	0%	1%	0.00
	2010	783,064	-	0.0%	1,774	881,063	9,810	1.1%	2,131	0%	1%	0.00
	2011	1,038,383	-	0.0%	2,324	1,170,533	15,957	1.4%	2,792	0%	1%	0.00
	2012	1,266,026	-	0.0%	2,602	1,447,109	24,293	1.7%	3,281	0%	1%	0.00
	2013	1,617,486	17,786	1.1%	3,365	1,855,838	35,639	1.9%	4,178	0%	1%	0.21
	2014	1,965,116		0.0%	3,120	2,254,019	49,251	2.2%	4,071	0%	2%	0.14
	2015	1,850,640	149,822	8.1%	2,772	2,160,426	62,947	2.9%	3,937	2%	2%	0.91
Projected Future Experience (60 Years)	2016	1,827,590	35,450	1.9%	2,477	2,092,627	77,454	3.7%	3,837	2%	2%	0.82
	2017	1,852,878	40,008	2.2%	2,359	2,043,553	93,084	4.6%	3,756	2%	2%	0.75
	2018	1,828,339	44,721	2.4%	2,276	1,978,944	109,371	5.5%	3,682	2%	3%	0.70
	2019	1,717,976	49,499	2.9%	2,222	1,884,085	125,164	6.6%	3,609	2%	3%	0.65
	2020	1,633,369	54,283	3.3%	2,185	1,811,827	140,421	7.8%	3,538	2%	3%	0.62
	2021	1,557,736	59,285	3.8%	2,159	1,735,533	155,713	9.0%	3,468	2%	4%	0.60
	2022	1,498,198	64,853	4.3%	2,137	1,662,332	171,602	10.3%	3,399	2%	4%	0.58
	2023	1,364,294	70,931	5.2%	2,116	1,526,287	185,988	12.2%	3,331	2%	4%	0.57
	2024	1,156,823	77,511	6.7%	2,095	1,325,721	199,183	15.0%	3,264	3%	5%	0.56
	2025	1,141,372	84,997	7.4%	2,074	1,295,486	213,724	16.5%	3,199	3%	5%	0.55
	2026	1,129,267	93,528	8.3%	2,054	1,268,438	229,325	18.1%	3,134	3%	5%	0.55
	2027	1,117,163	102,928	9.2%	2,033	1,241,760	245,911	19.8%	3,070	3%	6%	0.54
	2028	1,105,038	113,016	10.2%	2,012	1,215,421	263,336	21.7%	2,944	3%	6%	0.54
	2029	1,092,881	124,223	11.4%	1,990	1,189,403	282,792	23.8%	3,007	4%	7%	0.54
	2030	1,080,681	137,831	12.8%	1,969	1,163,692	305,170	26.2%	2,883	4%	7%	0.54
	2031	1,068,393	154,033	14.4%	1,948	1,138,261	330,187	29.0%	2,821	4%	7%	0.55
	2032	1,055,964	172,743	16.4%	1,926	1,113,079	358,062	32.2%	2,761	4%	8%	0.55
	2033	1,041,747	195,255	18.7%	1,904	1,087,104	389,525	35.8%	2,701	4%	8%	0.55
	2034	1,025,529	223,347	21.8%	1,882	1,059,369	423,562	40.0%	2,641	5%	8%	0.56
	2035	1,010,418	257,359	25.5%	1,859	1,030,937	460,939	44.7%	2,581	5%	9%	0.57
	2036	990,466	296,548	29.9%	1,836	1,002,001	501,998	50.1%	2,521	5%	9%	0.58
	2037	972,574	342,235	35.2%	1,812	973,471	547,222	56.2%	2,462	6%	10%	0.59
	2038	951,697	397,457	41.8%	1,787	943,701	597,944	63.4%	2,402	6%	10%	0.61
	2039	927,761	461,939	49.8%	1,762	910,853	653,119	71.7%	2,342	7%	11%	0.63
	2040	900,020	536,597	59.6%	1,736	876,586	714,219	81.5%	2,282	7%	11%	0.64
	2041	876,476	621,737	70.9%	1,710	845,783	782,300	92.5%	2,222	8%	12%	0.67
	2042	852,731	718,640	84.3%	1,682	813,683	859,032	105.6%	2,161	9%	13%	0.69
	2043	833,611	832,767	99.9%	1,654	783,095	948,608	121.1%	2,100	9%	13%	0.71
	2044	809,134	965,517	119.3%	1,625	752,927	1,051,464	139.7%	2,038	10%	14%	0.74
	2045	790,900	1,119,220	141.5%	1,594	725,020	1,172,361	161.7%	1,976	11%	14%	0.77
	2046	772,751	1,295,548	167.7%	1,563	698,240	1,314,149	188.2%	1,913	12%	15%	0.80
	2047	754,261	1,498,290	198.6%	1,531	671,358	1,480,289	220.5%	1,849	13%	16%	0.83
	2048	735,317	1,733,291	235.7%	1,498	645,528	1,672,486	259.1%	1,785	15%	17%	0.86
	2049	715,637	1,999,834	279.4%	1,463	619,363	1,888,211	304.9%	1,720	16%	18%	0.89
	2050	695,833	2,299,878	330.5%	1,427	593,879	2,129,898	358.6%	1,655	17%	19%	0.93
	2051	674,971	2,634,434	390.3%	1,390	566,823	2,401,097	423.6%	1,588	19%	20%	0.96
	2052	653,133	3,004,282	460.0%	1,351	540,409	2,700,141	499.6%	1,521	21%	21%	1.00
	2053	632,140	3,418,486	540.8%	1,310	514,950	3,025,425	587.5%	1,453	23%	22%	1.03
	2054	610,408	3,891,551	637.5%	1,268	489,325	3,372,573	689.2%	1,384	25%	24%	1.07
	2055	587,936	4,413,114	750.6%	1,225	463,264	3,739,236	807.1%	1,315	27%	25%	1.10
	2056	564,735	4,963,600	878.9%	1,180	437,365	4,127,324	943.7%	1,245	30%	26%	1.14
	2057	540,829	5,532,104	1022.9%	1,133	411,498	4,527,660	1100.3%	1,175	33%	28%	1.17
	2058	516,251	6,132,530	1187.9%	1,085	385,670	4,934,426	1279.4%	1,104	35%	29%	1.21
	2059	491,050	6,708,164	1366.1%	1,035	359,958	5,326,791	1479.8%	1,034	38%	31%	1.24
	2060	465,289	7,245,565	1557.2%	984	334,452	5,702,599	1705.1%	964	41%	33%	1.27
	2061	439,049	7,741,588	1763.3%	932	309,252	6,060,192	1959.6%	894	45%	34%	1.30
	2062	412,428	8,138,570	1973.3%	879	284,468	6,370,978	2239.6%	825	48%	36%	1.33
	2063	385,545	8,452,377	2192.3%	825	260,220	6,619,770	2543.9%	758	51%	38%	1.36
	2064	358,540	8,638,852	2409.5%	771	236,634	6,792,655	2870.5%	692	54%	39%	1.38
	2065	331,578	8,709,549	2626.7%	716	213,843	6,891,328	3222.6%	628	57%	41%	1.40
	2066	304,844	8,681,325	2847.8%	662	191,977	6,914,123	3601.5%	566	60%	42%	1.42
	2067	278,534	8,517,145	3057.9%	608	171,163	6,842,919	3997.9%	507	62%	43%	1.44
	2068	252,849	8,250,835	3263.1%	555	151,515	6,684,243	4411.6%	451	65%	45%	1.45
	2069	227,989	7,891,276	3461.3%	504	133,131	6,442,533	4839.3%	398	67%	46%	1.46
	2070	204,138	7,451,734	3650.3%	454	116,086	6,129,956	5280.5%	349	69%	47%	1.47
	2071	181,466	6,954,827	3832.6%	406	100,430	5,763,152	5738.4%	303	71%	48%	1.48
	2072	160,117	6,405,091	4000.2%	361	86,188	5,342,884	6199.1%	261	72%	49%	1.49
	2073	140,208	5,828,550	4157.1%	318	73,357	4,891,096	6667.6%	224	74%	49%	1.49
	2074	121,820	5,248,425	4308.3%	279	61,908	4,418,453	7137.1%	190	75%	50%	1.50
	2075	105,002	4,668,507	4446.1%	242	51,794	3,938,083	7603.4%	159	76%	51%	1.50
History		9,322,149	167,608	1.8%	17,935	10,636,814	204,762	1.9%	22,666	2%	2%	0.91
Future		48,525,674	176,797,780	364.3%	86,832	47,665,027	151,033,453	316.9%	115,037	105%	76%	1.37
Lifetime		57,847,822	176,965,388	305.9%	104,767	58,301,840	151,238,215	259.4%	137,703	76%	51%	1.50

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,937	-	0.0%	153	11,185	66	0.6%	151	0%	1%	0.00
	2008	248,370	-	0.0%	723	257,472	1,734	0.7%	788	0%	1%	0.00
	2009	543,127	-	0.0%	1,102	599,169	5,064	0.8%	1,337	0%	1%	0.00
	2010	783,064	-	0.0%	1,774	881,063	9,810	1.1%	2,131	0%	1%	0.00
	2011	1,038,383	-	0.0%	2,324	1,170,533	15,957	1.4%	2,792	0%	1%	0.00
	2012	1,266,026	-	0.0%	2,602	1,447,109	24,293	1.7%	3,281	0%	1%	0.00
	2013	1,617,486	17,786	1.1%	3,365	1,855,838	35,639	1.9%	4,178	0%	1%	0.21
	2014	1,965,116		0.0%	3,120	2,254,019	49,251	2.2%	4,071	0%	2%	0.14
	2015	1,850,640	149,822	8.1%	2,772	2,160,426	62,947	2.9%	3,937	2%	2%	0.91
Projected Future Experience (60 Years)	2016	1,827,590	35,450	1.9%	2,477	2,092,627	77,454	3.7%	3,837	2%	2%	0.82
	2017	1,852,878	40,008	2.2%	2,359	2,043,553	93,084	4.6%	3,756	2%	2%	0.75
	2018	1,898,708	44,721	2.4%	2,276	1,978,944	109,371	5.5%	3,682	2%	3%	0.69
	2019	1,851,624	49,499	2.7%	2,222	1,884,085	125,164	6.6%	3,609	2%	3%	0.65
	2020	1,760,010	54,283	3.1%	2,185	1,811,827	140,421	7.8%	3,538	2%	3%	0.61
	2021	1,679,545	59,285	3.5%	2,159	1,735,533	155,713	9.0%	3,468	2%	4%	0.59
	2022	1,616,681	64,853	4.0%	2,137	1,662,332	171,602	10.3%	3,399	2%	4%	0.57
	2023	1,472,581	70,931	4.8%	2,116	1,526,287	185,988	12.2%	3,331	2%	4%	0.55
	2024	1,252,120	77,511	6.2%	2,095	1,325,721	199,183	15.0%	3,264	3%	5%	0.54
	2025	1,235,595	84,997	6.9%	2,074	1,295,486	213,724	16.5%	3,199	3%	5%	0.53
	2026	1,222,468	93,528	7.7%	2,054	1,268,438	229,325	18.1%	3,134	3%	5%	0.53
	2027	1,209,341	102,928	8.5%	2,033	1,241,760	245,911	19.8%	3,070	3%	6%	0.53
	2028	1,196,191	113,016	9.4%	2,012	1,215,421	263,336	21.7%	2,944	3%	6%	0.52
	2029	1,183,008	124,223	10.5%	1,990	1,189,403	282,792	23.8%	3,007	3%	7%	0.52
	2030	1,169,777	137,831	11.8%	1,969	1,163,692	305,170	26.2%	2,883	4%	7%	0.52
	2031	1,156,450	154,033	13.3%	1,948	1,138,261	330,187	29.0%	2,821	4%	7%	0.53
	2032	1,142,971	172,743	15.1%	1,926	1,113,079	358,062	32.2%	2,761	4%	8%	0.53
	2033	1,127,631	195,255	17.3%	1,904	1,087,104	389,525	35.8%	2,701	4%	8%	0.53
	2034	1,110,221	223,347	20.1%	1,882	1,059,369	423,562	40.0%	2,641	5%	8%	0.54
	2035	1,094,006	257,359	23.5%	1,859	1,030,937	460,939	44.7%	2,581	5%	9%	0.55
	2036	1,072,917	296,548	27.6%	1,836	1,002,001	501,998	50.1%	2,521	5%	9%	0.56
	2037	1,053,597	342,235	32.5%	1,812	973,471	547,222	56.2%	2,462	6%	10%	0.57
	2038	1,030,895	397,457	38.6%	1,787	943,701	597,944	63.4%	2,402	6%	10%	0.58
	2039	1,004,981	461,939	46.0%	1,762	910,853	653,119	71.7%	2,342	7%	11%	0.60
	2040	975,506	536,597	55.0%	1,736	876,586	714,219	81.5%	2,282	7%	11%	0.62
	2041	950,212	621,737	65.4%	1,710	845,783	782,300	92.5%	2,222	8%	12%	0.64
	2042	924,970	718,640	77.7%	1,682	813,683	859,032	105.6%	2,161	8%	13%	0.66
	2043	904,409	832,767	92.1%	1,654	783,095	948,608	121.1%	2,100	9%	13%	0.68
	2044	878,451	965,517	109.9%	1,625	752,927	1,051,464	139.7%	2,038	10%	14%	0.71
	2045	858,701	1,119,220	130.3%	1,594	725,020	1,172,361	161.7%	1,976	11%	14%	0.74
	2046	839,067	1,295,548	154.4%	1,563	698,240	1,314,149	188.2%	1,913	12%	15%	0.77
	2047	819,082	1,498,290	182.9%	1,531	671,358	1,480,289	220.5%	1,849	13%	16%	0.80
	2048	798,594	1,733,291	217.0%	1,498	645,528	1,672,486	259.1%	1,785	14%	17%	0.83
	2049	777,321	1,999,834	257.3%	1,463	619,363	1,888,211	304.9%	1,720	15%	18%	0.86
	2050	755,817	2,299,878	304.3%	1,427	593,879	2,129,898	358.6%	1,655	17%	19%	0.89
	2051	733,232	2,634,434	359.3%	1,390	566,823	2,401,097	423.6%	1,588	18%	20%	0.92
	2052	709,629	3,004,282	423.4%	1,351	540,409	2,700,141	499.6%	1,521	20%	21%	0.95
	2053	686,808	3,418,486	497.7%	1,310	514,950	3,025,425	587.5%	1,453	22%	22%	0.99
	2054	663,183	3,891,551	586.8%	1,268	489,325	3,372,573	689.2%	1,384	24%	24%	1.02
	2055	638,752	4,413,114	690.9%	1,225	463,264	3,739,236	807.1%	1,315	26%	25%	1.05
	2056	613,528	4,963,600	809.0%	1,180	437,365	4,127,324	943.7%	1,245	29%	26%	1.09
	2057	587,537	5,532,104	941.6%	1,133	411,498	4,527,660	1100.3%	1,175	31%	28%	1.12
	2058	560,816	6,132,530	1093.5%	1,085	385,670	4,934,426	1279.4%	1,104	34%	29%	1.15
	2059	533,417	6,708,164	1257.6%	1,035	359,958	5,326,791	1479.8%	1,034	37%	31%	1.19
	2060	505,410	7,245,565	1433.6%	984	334,452	5,702,599	1705.1%	964	40%	33%	1.22
	2061	476,883	7,741,588	1623.4%	932	309,252	6,060,192	1959.6%	894	43%	34%	1.25
	2062	447,942	8,138,570	1816.9%	879	284,468	6,370,978	2239.6%	825	46%	36%	1.27
	2063	418,714	8,452,377	2018.7%	825	260,220	6,619,770	2543.9%	758	49%	38%	1.30
	2064	389,353	8,638,852	2218.8%	771	236,634	6,792,655	2870.5%	692	52%	39%	1.32
	2065	360,038	8,709,549	2419.1%	716	213,843	6,891,328	3222.6%	628	54%	41%	1.34
	2066	330,969	8,681,325	2623.0%	662	191,977	6,914,123	3601.5%	566	57%	42%	1.36
	2067	302,362	8,517,145	2816.9%	608	171,163	6,842,919	3997.9%	507	60%	43%	1.37
	2068	274,436	8,250,835	3006.5%	555	151,515	6,684,243	4411.6%	451	62%	45%	1.39
	2069	247,406	7,891,276	3189.6%	504	133,131	6,442,533	4839.3%	398	64%	46%	1.40
	2070	221,477	7,451,734	3364.6%	454	116,086	6,129,956	5280.5%	349	66%	47%	1.41
	2071	196,831	6,954,827	3533.4%	406	100,430	5,763,152	5738.4%	303	68%	48%	1.42
	2072	173,627	6,405,091	3689.0%	361	86,188	5,342,884	6199.1%	261	69%	49%	1.42
	2073	151,991	5,828,550	3834.8%	318	73,357	4,891,096	6667.6%	224	71%	49%	1.43
	2074	132,013	5,248,425	3975.7%	279	61,908	4,418,453	7137.1%	190	72%	50%	1.43
	2075	113,746	4,668,507	4104.3%	242	51,794	3,938,083	7603.4%	159	73%	51%	1.44
History		9,322,149	167,608	1.8%	17,935	10,636,814	204,762	1.9%	22,666	2%	2%	0.91
Future		52,174,016	176,797,780	338.9%	86,832	47,665,027	151,033,453	316.9%	115,037	98%	76%	1.28
Lifetime		61,496,165	176,965,388	287.8%	104,767	58,301,840	151,238,215	259.4%	137,703	73%	51%	1.44

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,726	-	0.0%	45	10,969	93	0.8%	44	0%	1%	0.00
	2008	240,358	-	0.0%	314	251,871	1,600	0.6%	326	0%	1%	0.00
	2009	505,662	23,850	4.7%	545	541,715	4,512	0.8%	578	3%	1%	4.04
	2010	701,842	-	0.0%	820	758,200	8,597	1.1%	899	2%	1%	1.76
	2011	945,694	-	0.0%	1,084	1,012,797	14,027	1.4%	1,182	1%	1%	0.94
	2012	1,127,219	2,981	0.3%	1,282	1,229,084	21,872	1.8%	1,430	1%	1%	0.61
	2013	1,464,614	-	0.0%	1,700	1,584,267	32,934	2.1%	1,870	1%	2%	0.39
	2014	1,758,277		0.0%	1,659	1,858,047	46,680	2.5%	1,829	0%	2%	0.26
	2015	1,692,713	13,492	0.8%	1,534	1,779,105	60,829	3.4%	1,766	1%	2%	0.25
Projected Future Experience (60 Years)	2016	1,729,574	41,346	2.4%	1,444	1,721,001	76,239	4.4%	1,719	1%	2%	0.34
	2017	1,736,899	46,983	2.7%	1,372	1,678,431	93,243	5.6%	1,682	1%	3%	0.39
	2018	1,708,787	53,643	3.1%	1,339	1,595,135	111,304	7.0%	1,647	1%	3%	0.42
	2019	1,619,796	60,455	3.7%	1,313	1,511,925	128,656	8.5%	1,614	2%	4%	0.43
	2020	1,564,729	67,452	4.3%	1,292	1,457,965	145,375	10.0%	1,580	2%	4%	0.44
	2021	1,502,434	74,855	5.0%	1,277	1,387,370	162,053	11.7%	1,547	2%	4%	0.45
	2022	1,464,778	83,173	5.7%	1,263	1,343,768	179,713	13.4%	1,515	2%	5%	0.45
	2023	1,382,332	92,376	6.7%	1,250	1,261,533	196,009	15.5%	1,482	2%	5%	0.46
	2024	1,301,020	102,742	7.9%	1,236	1,181,812	212,278	18.0%	1,450	3%	6%	0.47
	2025	1,283,583	114,942	9.0%	1,223	1,153,495	230,728	20.0%	1,418	3%	6%	0.47
	2026	1,268,667	129,252	10.2%	1,209	1,127,423	251,509	22.3%	1,386	3%	7%	0.48
	2027	1,253,550	145,816	11.6%	1,195	1,101,512	275,146	25.0%	1,355	3%	7%	0.49
	2028	1,235,970	165,322	13.4%	1,180	1,075,611	301,167	28.0%	1,291	4%	8%	0.50
	2029	1,217,325	188,955	15.5%	1,165	1,043,753	329,213	31.5%	1,323	4%	8%	0.50
	2030	1,190,815	218,311	18.3%	1,150	1,011,252	361,248	35.7%	1,259	4%	9%	0.52
	2031	1,158,212	254,139	21.9%	1,134	977,502	396,126	40.5%	1,227	5%	9%	0.53
	2032	1,129,461	297,390	26.3%	1,118	938,970	434,777	46.3%	1,195	5%	10%	0.54
	2033	1,103,625	349,633	31.7%	1,100	901,364	477,185	52.9%	1,162	6%	10%	0.56
	2034	1,066,701	413,080	38.7%	1,082	863,226	523,457	60.6%	1,129	6%	11%	0.58
	2035	1,030,029	487,191	47.3%	1,064	817,262	574,558	70.3%	1,095	7%	12%	0.61
	2036	1,001,277	572,316	57.2%	1,044	779,458	632,012	81.1%	1,061	8%	12%	0.63
	2037	973,102	672,061	69.1%	1,024	747,496	699,520	93.6%	1,027	9%	13%	0.66
	2038	946,000	788,608	83.4%	1,003	715,620	779,620	108.9%	992	10%	14%	0.69
	2039	924,521	927,736	100.3%	981	689,229	875,495	127.0%	957	11%	15%	0.72
	2040	902,735	1,092,305	121.0%	959	663,212	990,534	149.4%	922	12%	16%	0.75
	2041	880,291	1,284,061	145.9%	936	637,065	1,129,562	177.3%	886	13%	17%	0.79
	2042	857,136	1,507,215	175.8%	912	610,769	1,294,571	212.0%	850	15%	18%	0.82
	2043	833,203	1,764,076	211.7%	887	584,292	1,485,886	254.3%	813	16%	19%	0.86
	2044	808,421	2,058,103	254.6%	861	557,605	1,702,248	305.3%	776	18%	20%	0.89
	2045	782,724	2,388,491	305.2%	834	530,682	1,943,357	366.2%	738	20%	22%	0.93
	2046	756,051	2,752,006	364.0%	805	503,511	2,205,346	438.0%	700	23%	23%	0.97
	2047	728,351	3,153,178	432.9%	776	476,091	2,484,824	521.9%	661	25%	25%	1.00
	2048	699,592	3,600,595	514.7%	745	448,440	2,774,735	618.8%	622	28%	27%	1.04
	2049	669,766	4,097,962	611.8%	713	420,600	3,068,900	729.6%	582	31%	29%	1.07
	2050	638,895	4,638,546	726.0%	680	392,646	3,368,891	858.0%	542	34%	31%	1.11
	2051	607,029	5,201,003	856.8%	646	364,673	3,671,863	1006.9%	502	37%	33%	1.14
	2052	574,246	5,774,922	1005.7%	611	336,800	3,971,208	1179.1%	462	41%	35%	1.18
	2053	540,654	6,330,728	1170.9%	575	309,163	4,255,500	1376.5%	423	45%	37%	1.22
	2054	506,384	6,850,222	1352.8%	538	281,910	4,514,550	1601.4%	384	48%	39%	1.25
	2055	471,593	7,287,439	1545.3%	500	255,197	4,737,052	1856.2%	346	52%	41%	1.28
	2056	436,457	7,599,693	1741.2%	462	229,183	4,908,070	2141.6%	309	56%	43%	1.31
	2057	401,173	7,782,383	1939.9%	424	204,026	5,012,071	2456.6%	273	60%	45%	1.34
	2058	365,963	7,769,699	2123.1%	386	179,888	5,028,908	2795.6%	239	64%	47%	1.36
	2059	331,083	7,586,248	2291.3%	348	156,934	4,953,979	3156.7%	206	67%	49%	1.38
	2060	296,823	7,266,644	2448.1%	311	135,330	4,788,844	3538.6%	176	71%	50%	1.40
	2061	263,506	6,819,771	2588.1%	276	115,242	4,530,641	3931.4%	149	73%	52%	1.42
	2062	231,471	6,282,125	2714.0%	241	96,815	4,196,293	4334.3%	123	76%	53%	1.43
	2063	201,054	5,663,383	2816.8%	209	80,166	3,799,278	4739.3%	101	78%	54%	1.44
	2064	172,560	5,000,142	2897.6%	178	65,367	3,357,113	5135.8%	81	80%	55%	1.45
	2065	146,246	4,336,767	2965.4%	150	52,439	2,897,322	5525.2%	64	81%	56%	1.45
	2066	122,307	3,687,188	3014.7%	125	41,350	2,438,305	5896.8%	50	83%	57%	1.46
	2067	100,869	3,087,195	3060.6%	103	32,020	2,006,205	6265.4%	38	84%	57%	1.46
	2068	81,984	2,547,646	3107.5%	83	24,328	1,616,196	6643.3%	28	84%	58%	1.47
	2069	65,629	2,068,650	3152.1%	66	18,119	1,273,167	7026.8%	21	85%	58%	1.47
	2070	51,710	1,650,940	3192.7%	52	13,215	980,092	7416.6%	15	86%	58%	1.47
	2071	40,079	1,291,756	3223.1%	40	9,429	736,196	7807.7%	10	86%	58%	1.48
	2072	30,536	990,067	3242.2%	30	6,575	539,561	8206.5%	7	86%	58%	1.48
	2073	22,856	742,663	3249.3%	22	4,475	385,661	8618.0%	5	86%	58%	1.48
	2074	16,793	544,723	3243.7%	16	2,969	268,457	9041.0%	3	86%	58%	1.48
	2075	12,104	390,772	3228.4%	12	1,918	181,782	9476.7%	2	86%	58%	1.48
History		8,446,105	40,323	0.5%	8,983	9,026,053	191,144	2.1%	9,925	1%	2%	0.25
Future		45,441,466	149,237,082	328.4%	43,968	35,924,558	105,943,798	294.9%	44,222	116%	90%	1.29
Lifetime		53,887,571	149,277,405	277.0%	52,951	44,950,611	106,134,943	236.1%	54,146	86%	58%	1.48

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	9,726	-	0.0%	45	10,969	93	0.8%	44	0%	1%	0.00
	2008	240,358	-	0.0%	314	251,871	1,600	0.6%	326	0%	1%	0.00
	2009	505,662	23,850	4.7%	545	541,715	4,512	0.8%	578	3%	1%	4.04
	2010	701,842	-	0.0%	820	758,200	8,597	1.1%	899	2%	1%	1.76
	2011	945,694	-	0.0%	1,084	1,012,797	14,027	1.4%	1,182	1%	1%	0.94
	2012	1,127,219	2,981	0.3%	1,282	1,229,084	21,872	1.8%	1,430	1%	1%	0.61
	2013	1,464,614	-	0.0%	1,700	1,584,267	32,934	2.1%	1,870	1%	2%	0.39
	2014	1,758,277		0.0%	1,659	1,858,047	46,680	2.5%	1,829	0%	2%	0.26
	2015	1,692,713	13,492	0.8%	1,534	1,779,105	60,829	3.4%	1,766	1%	2%	0.25
Projected Future Experience (60 Years)	2016	1,729,574	41,346	2.4%	1,444	1,721,001	76,239	4.4%	1,719	1%	2%	0.34
	2017	1,736,899	46,983	2.7%	1,372	1,678,431	93,243	5.6%	1,682	1%	3%	0.39
	2018	1,780,822	53,643	3.0%	1,339	1,595,135	111,304	7.0%	1,647	1%	3%	0.41
	2019	1,756,751	60,455	3.4%	1,313	1,511,925	128,656	8.5%	1,614	2%	4%	0.43
	2020	1,696,563	67,452	4.0%	1,292	1,457,965	145,375	10.0%	1,580	2%	4%	0.43
	2021	1,625,885	74,855	4.6%	1,277	1,387,370	162,053	11.7%	1,547	2%	4%	0.44
	2022	1,585,521	83,173	5.2%	1,263	1,343,768	179,713	13.4%	1,515	2%	5%	0.44
	2023	1,493,989	92,376	6.2%	1,250	1,261,533	196,009	15.5%	1,482	2%	5%	0.45
	2024	1,406,564	102,742	7.3%	1,236	1,181,812	212,278	18.0%	1,450	3%	6%	0.45
	2025	1,387,924	114,942	8.3%	1,223	1,153,495	230,728	20.0%	1,418	3%	6%	0.46
	2026	1,371,812	129,252	9.4%	1,209	1,127,423	251,509	22.3%	1,386	3%	7%	0.46
	2027	1,355,482	145,816	10.8%	1,195	1,101,512	275,146	25.0%	1,355	3%	7%	0.47
	2028	1,336,311	165,322	12.4%	1,180	1,075,611	301,167	28.0%	1,291	4%	8%	0.48
	2029	1,315,968	188,955	14.4%	1,165	1,043,753	329,213	31.5%	1,323	4%	8%	0.49
	2030	1,287,171	218,311	17.0%	1,150	1,011,252	361,248	35.7%	1,259	4%	9%	0.50
	2031	1,251,936	254,139	20.3%	1,134	977,502	396,126	40.5%	1,227	5%	9%	0.51
	2032	1,221,137	297,390	24.4%	1,118	938,970	434,777	46.3%	1,195	5%	10%	0.52
	2033	1,193,233	349,633	29.3%	1,100	901,364	477,185	52.9%	1,162	6%	10%	0.54
	2034	1,153,501	413,080	35.8%	1,082	863,226	523,457	60.6%	1,129	6%	11%	0.56
	2035	1,113,250	487,191	43.8%	1,064	817,262	574,558	70.3%	1,095	7%	12%	0.58
	2036	1,081,602	572,316	52.9%	1,044	779,458	632,012	81.1%	1,061	8%	12%	0.61
	2037	1,050,500	672,061	64.0%	1,024	747,496	699,520	93.6%	1,027	8%	13%	0.63
	2038	1,020,861	788,608	77.2%	1,003	715,620	779,620	108.9%	992	9%	14%	0.66
	2039	997,659	927,736	93.0%	981	689,229	875,495	127.0%	957	10%	15%	0.69
	2040	974,149	1,092,305	112.1%	959	663,212	990,534	149.4%	922	11%	16%	0.72
	2041	949,928	1,284,061	135.2%	936	637,065	1,129,562	177.3%	886	13%	17%	0.75
	2042	924,941	1,507,215	163.0%	912	610,769	1,294,571	212.0%	850	14%	18%	0.79
	2043	899,117	1,764,076	196.2%	887	584,292	1,485,886	254.3%	813	16%	19%	0.82
	2044	872,378	2,058,103	235.9%	861	557,605	1,702,248	305.3%	776	17%	20%	0.85
	2045	844,653	2,388,491	282.8%	834	530,682	1,943,357	366.2%	738	19%	22%	0.89
	2046	815,876	2,752,006	337.3%	805	503,511	2,205,346	438.0%	700	22%	23%	0.92
	2047	785,993	3,153,178	401.2%	776	476,091	2,484,824	521.9%	661	24%	25%	0.96
	2048	754,967	3,600,595	476.9%	745	448,440	2,774,735	618.8%	622	26%	27%	0.99
	2049	722,790	4,097,962	567.0%	713	420,600	3,068,900	729.6%	582	29%	29%	1.02
	2050	689,484	4,638,546	672.8%	680	392,646	3,368,891	858.0%	542	32%	31%	1.06
	2051	655,105	5,201,003	793.9%	646	364,673	3,671,863	1006.9%	502	36%	33%	1.09
	2052	619,738	5,774,922	931.8%	611	336,800	3,971,208	1179.1%	462	39%	35%	1.13
	2053	583,499	6,330,728	1085.0%	575	309,163	4,255,500	1376.5%	423	43%	37%	1.16
	2054	546,530	6,850,222	1253.4%	538	281,910	4,514,550	1601.4%	384	46%	39%	1.19
	2055	509,000	7,287,439	1431.7%	500	255,197	4,737,052	1856.2%	346	50%	41%	1.23
	2056	471,098	7,599,693	1613.2%	462	229,183	4,908,070	2141.6%	309	54%	43%	1.25
	2057	433,037	7,782,383	1797.2%	424	204,026	5,012,071	2456.6%	273	58%	45%	1.28
	2058	395,055	7,769,699	1966.7%	386	179,888	5,028,908	2795.6%	239	61%	47%	1.30
	2059	357,426	7,586,248	2122.5%	348	156,934	4,953,979	3156.7%	206	64%	49%	1.32
	2060	320,463	7,266,644	2267.5%	311	135,330	4,788,844	3538.6%	176	67%	50%	1.34
	2061	284,515	6,819,771	2397.0%	276	115,242	4,530,641	3931.4%	149	70%	52%	1.35
	2062	249,946	6,282,125	2513.4%	241	96,815	4,196,293	4334.3%	123	73%	53%	1.36
	2063	217,119	5,663,383	2608.4%	209	80,166	3,799,278	4739.3%	101	75%	54%	1.37
	2064	186,364	5,000,142	2683.0%	178	65,367	3,357,113	5135.8%	81	76%	55%	1.38
	2065	157,958	4,336,767	2745.5%	150	52,439	2,897,322	5525.2%	64	78%	56%	1.39
	2066	132,114	3,687,188	2790.9%	125	41,350	2,438,305	5896.8%	50	79%	57%	1.39
	2067	108,967	3,087,195	2833.1%	103	32,020	2,006,205	6265.4%	38	80%	57%	1.40
	2068	88,574	2,547,646	2876.3%	83	24,328	1,616,196	6643.3%	28	81%	58%	1.40
	2069	70,911	2,068,650	2917.2%	66	18,119	1,273,167	7026.8%	21	81%	58%	1.40
	2070	55,879	1,650,940	2954.5%	52	13,215	980,092	7416.6%	15	82%	58%	1.41
	2071	43,315	1,291,756	2982.3%	40	9,429	736,196	7807.7%	10	82%	58%	1.41
	2072	33,006	990,067	2999.7%	30	6,575	539,561	8206.5%	7	82%	58%	1.41
	2073	24,707	742,663	3005.8%	22	4,475	385,661	8618.0%	5	82%	58%	1.41
	2074	18,156	544,723	3000.2%	16	2,969	268,457	9041.0%	3	82%	58%	1.41
	2075	13,088	390,772	2985.8%	12	1,918	181,782	9476.7%	2	83%	58%	1.41
History		8,446,105	40,323	0.5%	8,983	9,026,053	191,144	2.1%	9,925	1%	2%	0.25
Future		48,760,762	149,237,082	306.1%	43,968	35,924,558	105,943,798	294.9%	44,222	109%	90%	1.21
Lifetime		57,206,867	149,277,405	260.9%	52,951	44,950,611	106,134,943	236.1%	54,146	83%	58%	1.41

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	21,797	-	0.0%	88	26,809	169	0.6%	87	0%	1%	0.00
	2008	456,050	-	0.0%	469	468,443	3,287	0.7%	469	0%	1%	0.00
	2009	911,190	-	0.0%	764	934,580	8,796	0.9%	787	0%	1%	0.00
	2010	1,284,919	-	0.0%	1,094	1,301,689	16,386	1.3%	1,121	0%	1%	0.00
	2011	1,715,124	180	0.0%	1,468	1,754,286	26,964	1.5%	1,486	0%	1%	0.00
	2012	2,211,922	10,617	0.5%	1,781	2,238,910	42,361	1.9%	1,807	0%	1%	0.11
	2013	2,918,179	106,375	3.6%	2,444	2,939,750	64,715	2.2%	2,469	1%	2%	0.70
	2014	3,618,169	145,616	4.0%	2,429	3,595,333	92,275	2.6%	2,437	2%	2%	1.00
	2015	3,547,564	625,650	17.6%	2,329	3,440,458	120,444	3.5%	2,349	5%	2%	2.26
Projected Future Experience (60 Years)	2016	3,626,724	96,395	2.7%	2,194	3,326,131	151,656	4.6%	2,285	5%	3%	1.81
	2017	3,659,114	110,859	3.0%	2,086	3,235,320	186,765	5.8%	2,233	4%	3%	1.50
	2018	3,640,979	128,384	3.5%	2,035	3,068,396	224,792	7.3%	2,186	4%	3%	1.28
	2019	3,498,423	147,086	4.2%	1,996	2,944,549	262,792	8.9%	2,140	4%	4%	1.13
	2020	3,375,111	167,060	4.9%	1,963	2,841,639	301,310	10.6%	2,095	4%	4%	1.02
	2021	3,218,725	188,973	5.9%	1,939	2,703,555	341,609	12.6%	2,049	4%	5%	0.93
	2022	3,037,038	214,103	7.0%	1,917	2,532,255	385,480	15.2%	2,003	5%	5%	0.87
	2023	2,796,390	245,233	8.8%	1,895	2,310,662	426,488	18.5%	1,958	5%	6%	0.82
	2024	2,503,339	281,499	11.2%	1,873	2,055,512	467,603	22.7%	1,912	5%	6%	0.79
	2025	2,437,264	324,831	13.3%	1,849	1,986,063	513,916	25.9%	1,867	5%	7%	0.77
	2026	2,386,349	376,127	15.8%	1,825	1,915,484	562,803	29.4%	1,821	6%	8%	0.75
	2027	2,305,977	436,979	18.9%	1,801	1,841,497	616,918	33.5%	1,774	6%	8%	0.74
	2028	2,204,455	506,771	23.0%	1,775	1,735,273	674,782	38.9%	1,679	6%	9%	0.74
	2029	2,124,157	586,631	27.6%	1,748	1,645,949	736,432	44.7%	1,727	7%	9%	0.74
	2030	2,049,093	681,196	33.2%	1,720	1,563,919	809,082	51.7%	1,631	8%	10%	0.74
	2031	1,981,037	793,006	40.0%	1,690	1,487,421	892,073	60.0%	1,582	8%	11%	0.75
	2032	1,919,526	926,001	48.2%	1,659	1,422,394	989,639	69.6%	1,533	9%	12%	0.76
	2033	1,865,174	1,085,329	58.2%	1,627	1,358,187	1,104,941	81.4%	1,482	10%	12%	0.77
	2034	1,814,730	1,277,225	70.4%	1,593	1,302,396	1,242,414	95.4%	1,432	11%	13%	0.79
	2035	1,772,055	1,506,386	85.0%	1,557	1,253,371	1,407,633	112.3%	1,381	12%	14%	0.81
	2036	1,728,022	1,779,801	103.0%	1,520	1,204,314	1,609,627	133.7%	1,329	13%	15%	0.83
	2037	1,682,326	2,101,864	124.9%	1,481	1,154,969	1,850,546	160.2%	1,276	14%	16%	0.85
	2038	1,634,984	2,478,938	151.6%	1,441	1,105,276	2,128,398	192.6%	1,223	15%	18%	0.87
	2039	1,585,956	2,914,205	183.8%	1,399	1,055,177	2,444,171	231.6%	1,169	17%	19%	0.89
	2040	1,535,111	3,406,352	221.9%	1,356	1,004,629	2,797,440	278.5%	1,113	19%	20%	0.92
	2041	1,482,324	3,950,522	266.5%	1,310	953,599	3,181,402	333.6%	1,057	21%	22%	0.94
	2042	1,427,491	4,548,430	318.6%	1,262	902,078	3,590,012	398.0%	1,000	23%	24%	0.97
	2043	1,370,551	5,241,224	382.4%	1,213	850,095	4,011,327	471.9%	942	25%	26%	0.99
	2044	1,311,503	5,990,843	456.8%	1,161	797,735	4,442,774	556.9%	884	28%	28%	1.02
	2045	1,250,406	6,794,175	543.4%	1,107	745,131	4,886,092	655.7%	824	31%	30%	1.05
	2046	1,187,374	7,639,325	643.4%	1,051	692,462	5,340,715	771.3%	765	34%	32%	1.08
	2047	1,122,572	8,514,990	758.5%	994	639,943	5,791,339	905.0%	706	37%	34%	1.11
	2048	1,056,220	9,365,145	886.7%	935	587,829	6,213,353	1057.0%	646	41%	36%	1.13
	2049	988,586	10,151,813	1026.9%	874	536,399	6,603,586	1231.1%	588	44%	38%	1.16
	2050	919,975	10,779,693	1171.7%	813	485,944	6,947,641	1429.7%	531	48%	41%	1.19
	2051	850,724	11,222,561	1319.2%	751	436,756	7,220,078	1653.1%	475	52%	43%	1.21
	2052	781,218	11,451,301	1465.8%	689	389,128	7,387,214	1898.4%	421	55%	45%	1.23
	2053	711,907	11,418,148	1603.9%	627	343,368	7,417,313	2160.2%	369	59%	47%	1.25
	2054	643,311	11,143,231	1732.2%	565	299,797	7,317,227	2440.7%	320	62%	49%	1.27
	2055	576,023	10,674,468	1853.1%	505	258,743	7,093,101	2741.4%	274	65%	51%	1.28
	2056	510,691	10,015,068	1961.1%	446	220,527	6,726,073	3050.0%	231	67%	52%	1.29
	2057	447,987	9,202,987	2054.3%	390	185,438	6,230,701	3360.0%	192	70%	54%	1.30
	2058	388,561	8,276,438	2130.0%	337	153,700	5,633,725	3665.4%	158	72%	55%	1.30
	2059	333,002	7,302,919	2193.1%	288	125,458	4,976,387	3966.6%	127	73%	56%	1.31
	2060	281,799	6,330,813	2246.6%	243	100,756	4,296,614	4264.4%	101	75%	57%	1.32
	2061	235,319	5,385,422	2288.6%	202	79,544	3,618,241	4548.8%	79	76%	57%	1.32
	2062	193,790	4,501,387	2322.8%	165	61,675	2,974,458	4822.8%	60	77%	58%	1.32
	2063	157,286	3,704,805	2355.5%	133	46,924	2,392,448	5098.6%	45	77%	58%	1.33
	2064	125,737	2,998,118	2384.4%	106	34,998	1,881,745	5376.7%	33	78%	59%	1.33
	2065	98,942	2,385,188	2410.7%	83	25,565	1,446,217	5657.0%	24	78%	59%	1.33
	2066	76,589	1,861,145	2430.0%	64	18,271	1,084,410	5935.2%	17	79%	59%	1.33
	2067	58,283	1,421,995	2439.8%	48	12,762	792,836	6212.4%	11	79%	59%	1.33
	2068	43,571	1,063,250	2440.3%	36	8,702	565,111	6494.0%	8	79%	59%	1.33
	2069	31,976	777,870	2432.7%	26	5,785	392,267	6780.5%	5	79%	59%	1.34
	2070	23,022	556,815	2418.7%	19	3,745	264,882	7073.0%	3	79%	59%	1.34
	2071	16,253	389,949	2399.2%	13	2,358	173,745	7368.5%	2	79%	59%	1.34
	2072	11,249	267,746	2380.1%	9	1,443	110,648	7669.9%	1	79%	59%	1.34
	2073	7,633	180,923	2370.3%	6	857	68,420	7984.4%	1	79%	59%	1.34
	2074	5,079	120,232	2367.1%	4	494	41,066	8313.5%	0	79%	59%	1.34
	2075	3,319	78,680	2370.9%	3	276	23,936	8658.3%	0	79%	59%	1.34
History		16,684,915	888,438	5.3%	12,866	16,700,260	375,399	2.2%	13,013	5%	2%	2.26
Future		79,112,334	218,468,856	276.2%	60,416	58,062,623	154,266,414	265.7%	53,780	111%	93%	1.19
Lifetime		95,797,249	219,357,294	229.0%	73,282	74,762,883	154,641,812	206.8%	66,792	79%	59%	1.34

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	21,797	-	0.0%	88	26,809	169	0.6%	87	0%	1%	0.00
	2008	456,050	-	0.0%	469	468,443	3,287	0.7%	469	0%	1%	0.00
	2009	911,190	-	0.0%	764	934,580	8,796	0.9%	787	0%	1%	0.00
	2010	1,284,919	-	0.0%	1,094	1,301,689	16,386	1.3%	1,121	0%	1%	0.00
	2011	1,715,124	180	0.0%	1,468	1,754,286	26,964	1.5%	1,486	0%	1%	0.00
	2012	2,211,922	10,617	0.5%	1,781	2,238,910	42,361	1.9%	1,807	0%	1%	0.11
	2013	2,918,179	106,375	3.6%	2,444	2,939,750	64,715	2.2%	2,469	1%	2%	0.70
	2014	3,618,169	145,616	4.0%	2,429	3,595,333	92,275	2.6%	2,437	2%	2%	1.00
	2015	3,547,564	625,650	17.6%	2,329	3,440,458	120,444	3.5%	2,349	5%	2%	2.26
Projected Future Experience (60 Years)	2016	3,626,724	96,395	2.7%	2,194	3,326,131	151,656	4.6%	2,285	5%	3%	1.81
	2017	3,659,114	110,859	3.0%	2,086	3,235,320	186,765	5.8%	2,233	4%	3%	1.50
	2018	3,770,020	128,384	3.4%	2,035	3,068,396	224,792	7.3%	2,186	4%	3%	1.28
	2019	3,742,307	147,086	3.9%	1,996	2,944,549	262,792	8.9%	2,140	4%	4%	1.12
	2020	3,612,519	167,060	4.6%	1,963	2,841,639	301,310	10.6%	2,095	4%	4%	1.00
	2021	3,443,195	188,973	5.5%	1,939	2,703,555	341,609	12.6%	2,049	4%	5%	0.92
	2022	3,247,674	214,103	6.6%	1,917	2,532,255	385,480	15.2%	2,003	4%	5%	0.85
	2023	2,989,411	245,233	8.2%	1,895	2,310,662	426,488	18.5%	1,958	5%	6%	0.81
	2024	2,679,613	281,499	10.5%	1,873	2,055,512	467,603	22.7%	1,912	5%	6%	0.77
	2025	2,609,150	324,831	12.4%	1,849	1,986,063	513,916	25.9%	1,867	5%	7%	0.75
	2026	2,554,449	376,127	14.7%	1,825	1,915,484	562,803	29.4%	1,821	5%	8%	0.73
	2027	2,468,847	436,979	17.7%	1,801	1,841,497	616,918	33.5%	1,774	6%	8%	0.72
	2028	2,361,781	506,771	21.5%	1,775	1,735,273	674,782	38.9%	1,679	6%	9%	0.72
	2029	2,276,557	586,631	25.8%	1,748	1,645,949	736,432	44.7%	1,727	7%	9%	0.72
	2030	2,197,374	681,196	31.0%	1,720	1,563,919	809,082	51.7%	1,631	7%	10%	0.72
	2031	2,125,219	793,006	37.3%	1,690	1,487,421	892,073	60.0%	1,582	8%	11%	0.73
	2032	2,060,142	926,001	44.9%	1,659	1,422,394	989,639	69.6%	1,533	9%	12%	0.74
	2033	2,001,885	1,085,329	54.2%	1,627	1,358,187	1,104,941	81.4%	1,482	9%	12%	0.75
	2034	1,948,175	1,277,225	65.6%	1,593	1,302,396	1,242,414	95.4%	1,432	10%	13%	0.76
	2035	1,902,439	1,506,386	79.2%	1,557	1,253,371	1,407,633	112.3%	1,381	11%	14%	0.78
	2036	1,855,227	1,779,801	95.9%	1,520	1,204,314	1,609,627	133.7%	1,329	12%	15%	0.80
	2037	1,806,232	2,101,864	116.4%	1,481	1,154,969	1,850,546	160.2%	1,276	13%	16%	0.82
	2038	1,755,473	2,478,938	141.2%	1,441	1,105,276	2,128,398	192.6%	1,223	15%	18%	0.84
	2039	1,702,906	2,914,205	171.1%	1,399	1,055,177	2,444,171	231.6%	1,169	16%	19%	0.86
	2040	1,648,392	3,406,352	206.6%	1,356	1,004,629	2,797,440	278.5%	1,113	18%	20%	0.88
	2041	1,591,795	3,950,522	248.2%	1,310	953,599	3,181,402	333.6%	1,057	20%	22%	0.91
	2042	1,533,003	4,548,430	296.7%	1,262	902,078	3,590,012	398.0%	1,000	22%	24%	0.93
	2043	1,471,949	5,241,224	356.1%	1,213	850,095	4,011,327	471.9%	942	25%	26%	0.96
	2044	1,408,632	5,990,843	425.3%	1,161	797,735	4,442,774	556.9%	884	27%	28%	0.98
	2045	1,343,111	6,794,175	505.9%	1,107	745,131	4,886,092	655.7%	824	30%	30%	1.01
	2046	1,275,509	7,639,325	598.9%	1,051	692,462	5,340,715	771.3%	765	33%	32%	1.04
	2047	1,206,002	8,514,990	706.1%	994	639,943	5,791,339	905.0%	706	36%	34%	1.06
	2048	1,134,825	9,365,145	825.3%	935	587,829	6,213,353	1057.0%	646	39%	36%	1.09
	2049	1,062,264	10,151,813	955.7%	874	536,399	6,603,586	1231.1%	588	43%	38%	1.12
	2050	988,645	10,779,693	1090.4%	813	485,944	6,947,641	1429.7%	531	46%	41%	1.14
	2051	914,331	11,222,561	1227.4%	751	436,756	7,220,078	1653.1%	475	50%	43%	1.17
	2052	839,732	11,451,301	1363.7%	689	389,128	7,387,214	1898.4%	421	53%	45%	1.19
	2053	765,330	11,418,148	1491.9%	627	343,368	7,417,313	2160.2%	369	56%	47%	1.20
	2054	691,680	11,143,231	1611.0%	565	299,797	7,317,227	2440.7%	320	59%	49%	1.22
	2055	619,421	10,674,468	1723.3%	505	258,743	7,093,101	2741.4%	274	62%	51%	1.23
	2056	549,247	10,015,068	1823.4%	446	220,527	6,726,073	3050.0%	231	65%	52%	1.24
	2057	481,880	9,202,987	1909.8%	390	185,438	6,230,701	3360.0%	192	67%	54%	1.25
	2058	418,021	8,276,438	1979.9%	337	153,700	5,633,725	3665.4%	158	69%	55%	1.25
	2059	358,302	7,302,919	2038.2%	288	125,458	4,976,387	3966.6%	127	70%	56%	1.26
	2060	303,253	6,330,813	2087.6%	243	100,756	4,296,614	4264.4%	101	72%	57%	1.26
	2061	253,271	5,385,422	2126.3%	202	79,544	3,618,241	4548.8%	79	73%	57%	1.27
	2062	208,602	4,501,387	2157.9%	165	61,675	2,974,458	4822.8%	60	74%	58%	1.27
	2063	169,330	3,704,805	2187.9%	133	46,924	2,392,448	5098.6%	45	74%	58%	1.27
	2064	135,382	2,998,118	2214.6%	106	34,998	1,881,745	5376.7%	33	75%	59%	1.28
	2065	106,543	2,385,188	2238.7%	83	25,565	1,446,217	5657.0%	24	75%	59%	1.28
	2066	82,481	1,861,145	2256.4%	64	18,271	1,084,410	5935.2%	17	75%	59%	1.28
	2067	62,772	1,421,995	2265.3%	48	12,762	792,836	6212.4%	11	76%	59%	1.28
	2068	46,930	1,063,250	2265.6%	36	8,702	565,111	6494.0%	8	76%	59%	1.28
	2069	34,443	777,870	2258.5%	26	5,785	392,267	6780.5%	5	76%	59%	1.28
	2070	24,798	556,815	2245.4%	19	3,745	264,882	7073.0%	3	76%	59%	1.28
	2071	17,507	389,949	2227.4%	13	2,358	173,745	7368.5%	2	76%	59%	1.28
	2072	12,117	267,746	2209.7%	9	1,443	110,648	7669.9%	1	76%	59%	1.28
	2073	8,221	180,923	2200.7%	6	857	68,420	7984.4%	1	76%	59%	1.29
	2074	5,470	120,232	2197.9%	4	494	41,066	8313.5%	0	76%	59%	1.29
	2075	3,574	78,680	2201.6%	3	276	23,936	8658.3%	0	76%	59%	1.29
History		16,684,915	888,438	5.3%	12,866	16,700,260	375,399	2.2%	13,013	5%	2%	2.26
Future		84,173,198	218,468,856	259.5%	60,416	58,062,623	154,266,414	265.7%	53,780	105%	93%	1.13
Lifetime		100,858,113	219,357,294	217.5%	73,282	74,762,883	154,641,812	206.8%	66,792	76%	59%	1.29

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,169	-	0.0%	108	39,944	341	0.9%	106	0%	1%	0.00
	2008	797,162	-	0.0%	725	816,192	6,841	0.8%	703	0%	1%	0.00
	2009	1,621,253	-	0.0%	1,098	1,642,419	17,890	1.1%	1,099	0%	1%	0.00
	2010	2,268,726	3,162	0.1%	1,543	2,293,697	33,149	1.4%	1,537	0%	1%	0.05
	2011	3,045,527	302,095	9.9%	2,022	3,066,598	54,356	1.8%	2,007	4%	1%	2.65
	2012	3,976,219	-	0.0%	2,582	3,953,600	85,973	2.2%	2,530	3%	2%	1.55
	2013	5,303,263	205,653	3.9%	3,547	5,239,848	131,222	2.5%	3,455	3%	2%	1.55
	2014	6,511,113	372,437	5.7%	3,576	6,320,889	187,914	3.0%	3,440	4%	2%	1.69
	2015	6,372,697	310,624	4.9%	3,441	6,032,447	247,596	4.1%	3,309	4%	3%	1.55
Projected Future Experience (60 Years)	2016	6,517,302	224,352	3.4%	3,278	5,818,781	315,430	5.4%	3,211	4%	3%	1.30
	2017	6,604,395	263,950	4.0%	3,136	5,654,841	393,051	7.0%	3,132	4%	3%	1.13
	2018	6,596,621	314,461	4.8%	3,070	5,404,321	478,940	8.9%	3,060	4%	4%	1.01
	2019	6,324,868	371,531	5.9%	3,015	5,170,268	566,406	11.0%	2,987	4%	4%	0.92
	2020	6,080,493	435,959	7.2%	2,967	4,949,042	655,230	13.2%	2,915	4%	5%	0.86
	2021	5,799,741	510,151	8.8%	2,925	4,693,934	747,032	15.9%	2,842	5%	6%	0.82
	2022	5,461,570	597,975	10.9%	2,885	4,388,003	843,484	19.2%	2,768	5%	6%	0.79
	2023	4,921,766	700,523	14.2%	2,845	3,904,601	934,241	23.9%	2,694	5%	7%	0.77
	2024	4,463,654	816,419	18.3%	2,803	3,482,779	1,027,633	29.5%	2,619	6%	8%	0.77
	2025	4,297,171	949,538	22.1%	2,760	3,302,079	1,128,682	34.2%	2,543	7%	9%	0.77
	2026	4,163,361	1,102,983	26.5%	2,715	3,142,550	1,240,725	39.5%	2,466	7%	9%	0.77
	2027	4,023,347	1,280,415	31.8%	2,667	2,987,595	1,369,080	45.8%	2,388	8%	10%	0.78
	2028	3,922,866	1,482,779	37.8%	2,618	2,862,589	1,519,533	53.1%	2,230	9%	11%	0.79
	2029	3,838,673	1,716,354	44.7%	2,567	2,751,927	1,697,760	61.7%	2,309	9%	12%	0.80
	2030	3,755,030	2,001,957	53.3%	2,513	2,649,046	1,921,078	72.5%	2,149	10%	13%	0.81
	2031	3,667,821	2,348,746	64.0%	2,457	2,545,637	2,194,529	86.2%	2,068	11%	14%	0.83
	2032	3,576,489	2,757,223	77.1%	2,398	2,441,614	2,517,739	103.1%	1,986	13%	15%	0.84
	2033	3,480,544	3,237,087	93.0%	2,335	2,336,862	2,894,513	123.9%	1,903	14%	16%	0.86
	2034	3,379,836	3,791,990	112.2%	2,269	2,231,262	3,323,886	149.0%	1,818	15%	18%	0.88
	2035	3,274,175	4,424,911	135.1%	2,199	2,124,709	3,803,175	179.0%	1,732	17%	19%	0.89
	2036	3,163,465	5,139,014	162.4%	2,126	2,017,124	4,324,299	214.4%	1,644	19%	21%	0.91
	2037	3,047,722	5,936,417	194.8%	2,049	1,908,488	4,873,212	255.3%	1,556	21%	23%	0.93
	2038	2,927,251	6,854,893	234.2%	1,968	1,798,866	5,442,026	302.5%	1,466	23%	24%	0.95
	2039	2,802,289	7,884,672	281.4%	1,885	1,688,430	6,027,759	357.0%	1,374	26%	26%	0.97
	2040	2,672,942	9,026,849	337.7%	1,798	1,577,452	6,627,375	420.1%	1,282	28%	28%	1.00
	2041	2,539,436	10,261,012	404.1%	1,708	1,466,304	7,237,683	493.6%	1,190	31%	30%	1.03
	2042	2,402,120	11,536,010	480.2%	1,615	1,355,453	7,836,760	578.2%	1,098	34%	33%	1.05
	2043	2,261,455	12,823,605	567.1%	1,520	1,245,434	8,411,683	675.4%	1,006	38%	35%	1.08
	2044	2,117,995	14,008,876	661.4%	1,423	1,136,830	8,948,593	787.2%	916	41%	37%	1.11
	2045	1,972,365	15,007,667	760.9%	1,324	1,030,241	9,419,686	914.3%	827	45%	39%	1.14
	2046	1,825,271	15,763,029	863.6%	1,224	926,276	9,796,917	1057.7%	740	48%	42%	1.16
	2047	1,677,530	16,208,151	966.2%	1,123	825,570	10,027,216	1214.6%	656	52%	44%	1.18
	2048	1,530,090	16,279,937	1064.0%	1,022	728,788	10,089,227	1384.4%	576	55%	46%	1.20
	2049	1,384,048	16,003,885	1156.3%	923	636,614	9,984,361	1568.4%	499	58%	48%	1.22
	2050	1,240,647	15,429,619	1243.7%	825	549,745	9,694,320	1763.4%	428	61%	50%	1.23
	2051	1,101,248	14,572,998	1323.3%	730	468,854	9,210,343	1964.4%	362	64%	51%	1.24
	2052	967,269	13,475,400	1393.1%	639	394,542	8,552,641	2167.7%	301	66%	53%	1.25
	2053	840,101	12,207,708	1453.1%	553	327,288	7,760,423	2371.1%	247	68%	54%	1.26
	2054	721,015	10,840,432	1503.5%	473	267,399	6,881,280	2573.4%	200	70%	55%	1.27
	2055	611,081	9,446,118	1545.8%	399	214,978	5,954,466	2769.8%	159	71%	56%	1.27
	2056	511,113	8,068,973	1578.7%	332	169,924	5,023,772	2956.5%	124	72%	57%	1.28
	2057	421,625	6,773,920	1606.6%	273	131,933	4,139,417	3137.5%	95	73%	57%	1.28
	2058	342,813	5,601,571	1634.0%	220	100,531	3,338,360	3320.7%	71	74%	58%	1.29
	2059	274,562	4,554,207	1658.7%	175	75,108	2,632,696	3505.2%	52	75%	58%	1.29
	2060	216,476	3,637,357	1680.3%	137	54,968	2,027,851	3689.2%	38	75%	58%	1.29
	2061	167,915	2,848,595	1696.5%	106	39,366	1,523,909	3871.1%	26	75%	58%	1.29
	2062	128,055	2,184,911	1706.2%	80	27,559	1,116,665	4051.9%	18	76%	58%	1.30
	2063	95,946	1,639,603	1708.9%	59	18,837	797,755	4235.1%	12	76%	58%	1.30
	2064	70,579	1,202,886	1704.3%	43	12,555	554,944	4420.1%	8	76%	58%	1.30
	2065	50,939	863,382	1694.9%	31	8,150	375,372	4605.9%	5	76%	58%	1.30
	2066	36,052	606,112	1681.2%	22	5,146	246,566	4791.2%	3	76%	59%	1.30
	2067	25,013	416,701	1665.9%	15	3,157	157,169	4977.7%	2	76%	59%	1.30
	2068	17,012	281,688	1655.9%	10	1,881	97,232	5170.4%	1	76%	59%	1.30
	2069	11,345	187,294	1650.9%	7	1,087	58,363	5370.5%	1	76%	59%	1.30
	2070	7,427	122,592	1650.7%	4	610	34,005	5578.1%	0	76%	59%	1.30
	2071	4,782	79,119	1654.6%	3	332	19,256	5791.9%	0	76%	59%	1.30
	2072	3,036	50,452	1662.1%	2	177	10,619	6010.0%	0	76%	59%	1.30
	2073	1,905	31,958	1677.3%	1	92	5,722	6236.0%	0	76%	59%	1.30
	2074	1,187	20,241	1705.3%	1	47	3,030	6466.6%	0	76%	59%	1.30
	2075	737	12,860	1744.0%	0	24	1,590	6695.7%	0	76%	59%	1.30
History		29,929,130	1,193,971	4.0%	18,642	29,405,633	765,282	2.6%	18,186	4%	3%	1.55
Future		134,343,579	307,220,015	228.7%	81,270	94,058,597	208,836,710	222.0%	66,800	107%	93%	1.15
Lifetime		164,272,709	308,413,987	187.7%	99,912	123,464,230	209,601,992	169.8%	84,986	76%	59%	1.30

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	33,169	-	0.0%	108	39,944	341	0.9%	106	0%	1%	0.00
	2008	797,162	-	0.0%	725	816,192	6,841	0.8%	703	0%	1%	0.00
	2009	1,621,253	-	0.0%	1,098	1,642,419	17,890	1.1%	1,099	0%	1%	0.00
	2010	2,268,726	3,162	0.1%	1,543	2,293,697	33,149	1.4%	1,537	0%	1%	0.05
	2011	3,045,527	302,095	9.9%	2,022	3,066,598	54,356	1.8%	2,007	4%	1%	2.65
	2012	3,976,219	-	0.0%	2,582	3,953,600	85,973	2.2%	2,530	3%	2%	1.55
	2013	5,303,263	205,653	3.9%	3,547	5,239,848	131,222	2.5%	3,455	3%	2%	1.55
	2014	6,511,113	372,437	5.7%	3,576	6,320,889	187,914	3.0%	3,440	4%	2%	1.69
	2015	6,372,697	310,624	4.9%	3,441	6,032,447	247,596	4.1%	3,309	4%	3%	1.55
Projected Future Experience (60 Years)	2016	6,517,302	224,352	3.4%	3,278	5,818,781	315,430	5.4%	3,211	4%	3%	1.30
	2017	6,604,395	263,950	4.0%	3,136	5,654,841	393,051	7.0%	3,132	4%	3%	1.13
	2018	6,827,769	314,461	4.6%	3,070	5,404,321	478,940	8.9%	3,060	4%	4%	1.00
	2019	6,759,416	371,531	5.5%	3,015	5,170,268	566,406	11.0%	2,987	4%	4%	0.91
	2020	6,490,110	435,959	6.7%	2,967	4,949,042	655,230	13.2%	2,915	4%	5%	0.85
	2021	6,187,415	510,151	8.2%	2,925	4,693,934	747,032	15.9%	2,842	5%	6%	0.80
	2022	5,829,811	597,975	10.3%	2,885	4,388,003	843,484	19.2%	2,768	5%	6%	0.77
	2023	5,255,363	700,523	13.3%	2,845	3,904,601	934,241	23.9%	2,694	5%	7%	0.76
	2024	4,763,182	816,419	17.1%	2,803	3,482,779	1,027,633	29.5%	2,619	6%	8%	0.75
	2025	4,586,649	949,538	20.7%	2,760	3,302,079	1,128,682	34.2%	2,543	6%	9%	0.75
	2026	4,445,030	1,102,983	24.8%	2,715	3,142,550	1,240,725	39.5%	2,466	7%	9%	0.75
	2027	4,296,466	1,280,415	29.8%	2,667	2,987,595	1,369,080	45.8%	2,388	8%	10%	0.76
	2028	4,188,851	1,482,779	35.4%	2,618	2,862,589	1,519,533	53.1%	2,230	8%	11%	0.76
	2029	4,099,164	1,716,354	41.9%	2,567	2,751,927	1,697,760	61.7%	2,309	9%	12%	0.78
	2030	4,009,987	2,001,957	49.9%	2,513	2,649,046	1,921,078	72.5%	2,149	10%	13%	0.79
	2031	3,917,016	2,348,746	60.0%	2,457	2,545,637	2,194,529	86.2%	2,068	11%	14%	0.80
	2032	3,819,656	2,757,223	72.2%	2,398	2,441,614	2,517,739	103.1%	1,986	12%	15%	0.82
	2033	3,717,377	3,237,087	87.1%	2,335	2,336,862	2,894,513	123.9%	1,903	14%	16%	0.83
	2034	3,610,020	3,791,990	105.0%	2,269	2,231,262	3,323,886	149.0%	1,818	15%	18%	0.85
	2035	3,497,378	4,424,911	126.5%	2,199	2,124,709	3,803,175	179.0%	1,732	17%	19%	0.86
	2036	3,379,350	5,139,014	152.1%	2,126	2,017,124	4,324,299	214.4%	1,644	18%	21%	0.88
	2037	3,255,948	5,936,417	182.3%	2,049	1,908,488	4,873,212	255.3%	1,556	20%	23%	0.90
	2038	3,127,501	6,854,893	219.2%	1,968	1,798,866	5,442,026	302.5%	1,466	22%	24%	0.92
	2039	2,994,258	7,884,672	263.3%	1,885	1,688,430	6,027,759	357.0%	1,374	25%	26%	0.94
	2040	2,856,327	9,026,849	316.0%	1,798	1,577,452	6,627,375	420.1%	1,282	27%	28%	0.96
	2041	2,713,947	10,261,012	378.1%	1,708	1,466,304	7,237,683	493.6%	1,190	30%	30%	0.99
	2042	2,567,486	11,536,010	449.3%	1,615	1,355,453	7,836,760	578.2%	1,098	33%	33%	1.02
	2043	2,417,436	12,823,605	530.5%	1,520	1,245,434	8,411,683	675.4%	1,006	36%	35%	1.04
	2044	2,264,385	14,008,876	618.7%	1,423	1,136,830	8,948,593	787.2%	916	40%	37%	1.07
	2045	2,109,002	15,007,667	711.6%	1,324	1,030,241	9,419,686	914.3%	827	43%	39%	1.09
	2046	1,952,036	15,763,029	807.5%	1,224	926,276	9,796,917	1057.7%	740	47%	42%	1.12
	2047	1,794,356	16,208,151	903.3%	1,123	825,570	10,027,216	1214.6%	656	50%	44%	1.14
	2048	1,636,969	16,279,937	994.5%	1,022	728,788	10,089,227	1384.4%	576	53%	46%	1.16
	2049	1,481,040	16,003,885	1080.6%	923	636,614	9,984,361	1568.4%	499	56%	48%	1.17
	2050	1,327,891	15,429,619	1162.0%	825	549,745	9,694,320	1763.4%	428	59%	50%	1.19
	2051	1,178,972	14,572,998	1236.1%	730	468,854	9,210,343	1964.4%	362	61%	51%	1.20
	2052	1,035,797	13,475,400	1301.0%	639	394,542	8,552,641	2167.7%	301	64%	53%	1.21
	2053	899,855	12,207,708	1356.6%	553	327,288	7,760,423	2371.1%	247	66%	54%	1.22
	2054	772,506	10,840,432	1403.3%	473	267,399	6,881,280	2573.4%	200	67%	55%	1.22
	2055	654,902	9,446,118	1442.4%	399	214,978	5,954,466	2769.8%	159	69%	56%	1.23
	2056	547,919	8,068,973	1472.7%	332	169,924	5,023,772	2956.5%	124	70%	57%	1.23
	2057	452,115	6,773,920	1498.3%	273	131,933	4,139,417	3137.5%	95	71%	57%	1.24
	2058	367,709	5,601,571	1523.4%	220	100,531	3,338,360	3320.7%	71	71%	58%	1.24
	2059	294,587	4,554,207	1546.0%	175	75,108	2,632,696	3505.2%	52	72%	58%	1.24
	2060	232,332	3,637,357	1565.6%	137	54,968	2,027,851	3689.2%	38	72%	58%	1.24
	2061	180,267	2,848,595	1580.2%	106	39,366	1,523,909	3871.1%	26	73%	58%	1.25
	2062	137,516	2,184,911	1588.8%	80	27,559	1,116,665	4051.9%	18	73%	58%	1.25
	2063	103,066	1,639,603	1590.8%	59	18,837	797,755	4235.1%	12	73%	58%	1.25
	2064	75,839	1,202,886	1586.1%	43	12,555	554,944	4420.1%	8	73%	58%	1.25
	2065	54,751	863,382	1576.9%	31	8,150	375,372	4605.9%	5	73%	58%	1.25
	2066	38,762	606,112	1563.7%	22	5,146	246,566	4791.2%	3	73%	59%	1.25
	2067	26,901	416,701	1549.0%	15	3,157	157,169	4977.7%	2	73%	59%	1.25
	2068	18,300	281,688	1539.3%	10	1,881	97,232	5170.4%	1	73%	59%	1.25
	2069	12,207	187,294	1534.3%	7	1,087	58,363	5370.5%	1	73%	59%	1.25
	2070	7,993	122,592	1533.8%	4	610	34,005	5578.1%	0	73%	59%	1.25
	2071	5,147	79,119	1537.2%	3	332	19,256	5791.9%	0	73%	59%	1.25
	2072	3,268	50,452	1543.9%	2	177	10,619	6010.0%	0	73%	59%	1.25
	2073	2,051	31,958	1558.0%	1	92	5,722	6236.0%	0	73%	59%	1.25
	2074	1,278	20,241	1583.8%	1	47	3,030	6466.6%	0	73%	59%	1.25
	2075	794	12,860	1619.7%	0	24	1,590	6695.7%	0	73%	59%	1.25
History		29,929,130	1,193,971	4.0%	18,642	29,405,633	765,282	2.6%	18,186	4%	3%	1.55
Future		142,405,121	307,220,015	215.7%	81,270	94,058,597	208,836,710	222.0%	66,800	102%	93%	1.09
Lifetime		172,334,251	308,413,987	179.0%	99,912	123,464,230	209,601,992	169.8%	84,986	73%	59%	1.25

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	51,013	-	0.0%	131	60,493	570	0.9%	129	0%	1%	0.00
	2008	962,285	-	0.0%	686	994,735	9,578	1.0%	664	0%	1%	0.00
	2009	1,888,931	-	0.0%	1,084	1,933,116	24,788	1.3%	1,042	0%	1%	0.00
	2010	2,768,353	57,929	2.1%	1,644	2,770,004	46,645	1.7%	1,543	1%	1%	0.70
	2011	3,806,443	385,774	10.1%	2,131	3,722,015	76,699	2.1%	1,993	4%	2%	2.73
	2012	4,923,004	50,213	1.0%	2,663	4,761,827	121,345	2.5%	2,480	3%	2%	1.75
	2013	6,780,746	184,862	2.7%	3,782	6,574,837	188,564	2.9%	3,522	3%	2%	1.45
	2014	8,410,775	553,035	6.6%	3,794	7,971,602	272,576	3.4%	3,461	4%	3%	1.62
	2015	8,249,058	436,873	5.3%	3,662	7,560,365	360,234	4.8%	3,316	4%	3%	1.48
Projected Future Experience (60 Years)	2016	8,378,628	417,077	5.0%	3,480	7,255,129	457,009	6.3%	3,205	4%	3%	1.30
	2017	8,416,502	502,401	6.0%	3,322	7,011,228	568,243	8.1%	3,114	5%	4%	1.17
	2018	8,412,366	610,033	7.3%	3,244	6,689,021	695,850	10.4%	3,028	5%	5%	1.08
	2019	8,132,592	731,350	9.0%	3,177	6,421,885	827,490	12.9%	2,942	5%	5%	1.01
	2020	7,846,444	864,668	11.0%	3,117	6,143,383	959,891	15.6%	2,855	6%	6%	0.97
	2021	7,505,375	1,012,572	13.5%	3,063	5,809,284	1,098,949	18.9%	2,768	6%	7%	0.94
	2022	7,131,756	1,182,213	16.6%	3,012	5,444,731	1,255,594	23.1%	2,679	7%	7%	0.92
	2023	6,490,750	1,376,657	21.2%	2,958	4,862,759	1,422,095	29.2%	2,590	8%	8%	0.91
	2024	5,880,843	1,601,361	27.2%	2,903	4,317,676	1,609,383	37.3%	2,500	8%	9%	0.90
	2025	5,753,846	1,868,841	32.5%	2,845	4,152,437	1,820,336	43.8%	2,409	9%	10%	0.90
	2026	5,628,353	2,188,964	38.9%	2,785	3,991,418	2,071,636	51.9%	2,317	10%	11%	0.90
	2027	5,497,796	2,567,738	46.7%	2,722	3,829,551	2,370,573	61.9%	2,224	11%	13%	0.91
	2028	5,361,642	3,006,431	56.1%	2,655	3,666,648	2,718,503	74.1%	2,035	13%	14%	0.91
	2029	5,219,152	3,509,374	67.2%	2,586	3,502,500	3,114,698	88.9%	2,130	14%	15%	0.92
	2030	5,069,553	4,107,113	81.0%	2,513	3,336,930	3,570,179	107.0%	1,939	15%	17%	0.93
	2031	4,911,955	4,800,879	97.7%	2,435	3,169,823	4,070,753	128.4%	1,842	17%	18%	0.94
	2032	4,745,214	5,578,271	117.6%	2,352	3,001,141	4,609,582	153.6%	1,742	19%	20%	0.95
	2033	4,568,641	6,463,888	141.5%	2,265	2,830,957	5,168,951	182.6%	1,642	21%	22%	0.97
	2034	4,382,403	7,467,745	170.4%	2,172	2,659,491	5,740,811	215.9%	1,541	23%	24%	0.98
	2035	4,186,864	8,588,905	205.1%	2,075	2,487,136	6,323,033	254.2%	1,439	26%	26%	1.00
	2036	3,982,740	9,795,211	245.9%	1,973	2,314,453	6,909,531	298.5%	1,336	28%	28%	1.02
	2037	3,771,016	11,062,484	293.4%	1,867	2,142,137	7,498,223	350.0%	1,234	31%	30%	1.05
	2038	3,553,409	12,378,321	348.4%	1,759	1,970,984	8,074,301	409.7%	1,132	35%	32%	1.07
	2039	3,331,364	13,659,005	410.0%	1,648	1,801,878	8,610,004	477.8%	1,032	38%	34%	1.10
	2040	3,105,859	14,791,023	476.2%	1,535	1,635,750	9,082,355	555.2%	933	41%	37%	1.12
	2041	2,877,978	15,698,775	545.5%	1,421	1,473,557	9,470,733	642.7%	837	45%	39%	1.15
	2042	2,648,936	16,303,777	615.5%	1,307	1,316,268	9,741,545	740.1%	744	48%	41%	1.17
	2043	2,420,107	16,518,902	682.6%	1,192	1,164,867	9,852,626	845.8%	655	51%	43%	1.19
	2044	2,193,079	16,356,655	745.8%	1,079	1,020,361	9,786,367	959.1%	570	54%	45%	1.20
	2045	1,969,690	15,865,815	805.5%	967	883,789	9,539,882	1079.4%	490	57%	47%	1.22
	2046	1,751,997	15,078,719	860.7%	858	756,190	9,106,555	1204.3%	416	60%	49%	1.23
	2047	1,542,202	14,038,944	910.3%	754	638,529	8,506,319	1332.2%	348	62%	50%	1.24
	2048	1,342,503	12,782,079	952.1%	654	531,612	7,760,532	1459.8%	287	64%	52%	1.25
	2049	1,154,932	11,375,687	985.0%	561	435,990	6,906,084	1584.0%	233	66%	53%	1.25
	2050	981,235	9,910,472	1010.0%	475	351,908	5,992,605	1702.9%	186	67%	54%	1.26
	2051	822,770	8,464,242	1028.7%	397	279,290	5,067,089	1814.3%	145	69%	54%	1.26
	2052	680,448	7,109,965	1044.9%	327	217,751	4,183,833	1921.4%	112	70%	55%	1.27
	2053	554,685	5,883,484	1060.7%	265	166,623	3,380,410	2028.8%	84	70%	55%	1.27
	2054	445,411	4,786,917	1074.7%	212	125,015	2,669,301	2135.2%	62	71%	56%	1.27
	2055	352,093	3,825,890	1086.6%	167	91,877	2,057,913	2239.9%	45	71%	56%	1.28
	2056	273,809	2,997,868	1094.9%	129	66,069	1,547,283	2341.9%	32	72%	56%	1.28
	2057	209,330	2,300,148	1098.8%	98	46,435	1,134,189	2442.6%	22	72%	56%	1.28
	2058	157,214	1,726,666	1098.3%	73	31,857	810,347	2543.7%	15	72%	56%	1.28
	2059	115,902	1,267,281	1093.4%	54	21,307	563,543	2644.9%	10	72%	56%	1.28
	2060	83,814	909,437	1085.1%	38	13,873	380,934	2745.8%	6	72%	56%	1.28
	2061	59,415	637,911	1073.7%	27	8,783	249,922	2845.6%	4	72%	56%	1.28
	2062	41,272	438,249	1061.9%	19	5,399	159,055	2946.1%	2	72%	56%	1.28
	2063	28,090	295,684	1052.6%	13	3,220	98,200	3050.1%	1	72%	56%	1.28
	2064	18,740	195,999	1045.9%	8	1,862	58,802	3158.0%	1	72%	56%	1.28
	2065	12,266	127,867	1042.4%	5	1,045	34,161	3270.2%	0	72%	56%	1.28
	2066	7,891	82,201	1041.6%	3	569	19,273	3386.0%	0	72%	56%	1.28
	2067	5,004	52,200	1043.2%	2	302	10,581	3503.7%	0	72%	56%	1.28
	2068	3,137	32,949	1050.2%	1	157	5,673	3622.6%	0	72%	56%	1.28
	2069	1,954	20,823	1065.9%	1	80	2,989	3740.3%	0	72%	56%	1.28
	2070	1,213	13,196	1088.3%	1	40	1,562	3858.0%	0	72%	56%	1.28
	2071	751	8,333	1109.8%	0	21	814	3970.5%	0	72%	56%	1.28
	2072	463	5,223	1128.6%	0	10	423	4082.9%	0	72%	56%	1.28
	2073	284	3,214	1133.7%	0	5	218	4177.9%	0	72%	56%	1.28
	2074	171	1,902	1109.8%	0	3	111	4227.3%	0	72%	56%	1.28
	2075	99	1,046	1052.2%	0	1	53	4152.1%	0	72%	56%	1.28
History		37,840,608	1,668,686	4.4%	19,577	36,348,993	1,100,999	3.0%	18,150	4%	3%	1.48
Future		164,023,946	305,251,044	186.1%	75,571	110,102,995	199,747,899	181.4%	57,917	102%	90%	1.13
Lifetime		201,864,554	306,919,730	152.0%	95,148	146,451,988	200,848,898	137.1%	76,067	72%	56%	1.28

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	51,013	-	0.0%	131	60,493	570	0.9%	129	0%	1%	0.00
	2008	962,285	-	0.0%	686	994,735	9,578	1.0%	664	0%	1%	0.00
	2009	1,888,931	-	0.0%	1,084	1,933,116	24,788	1.3%	1,042	0%	1%	0.00
	2010	2,768,353	57,929	2.1%	1,644	2,770,004	46,645	1.7%	1,543	1%	1%	0.70
	2011	3,806,443	385,774	10.1%	2,131	3,722,015	76,699	2.1%	1,993	4%	2%	2.73
	2012	4,923,004	50,213	1.0%	2,663	4,761,827	121,345	2.5%	2,480	3%	2%	1.75
	2013	6,780,746	184,862	2.7%	3,782	6,574,837	188,564	2.9%	3,522	3%	2%	1.45
	2014	8,410,775	553,035	6.6%	3,794	7,971,602	272,576	3.4%	3,461	4%	3%	1.62
	2015	8,249,058	436,873	5.3%	3,662	7,560,365	360,234	4.8%	3,316	4%	3%	1.48
Projected Future Experience (60 Years)	2016	8,378,628	417,077	5.0%	3,480	7,255,129	457,009	6.3%	3,205	4%	3%	1.30
	2017	8,416,502	502,401	6.0%	3,322	7,011,228	568,243	8.1%	3,114	5%	4%	1.17
	2018	8,654,893	610,033	7.0%	3,244	6,689,021	695,850	10.4%	3,028	5%	5%	1.07
	2019	8,586,651	731,350	8.5%	3,177	6,421,885	827,490	12.9%	2,942	5%	5%	1.01
	2020	8,286,838	864,668	10.4%	3,117	6,143,383	959,891	15.6%	2,855	6%	6%	0.96
	2021	7,926,373	1,012,572	12.8%	3,063	5,809,284	1,098,949	18.9%	2,768	6%	7%	0.93
	2022	7,535,084	1,182,213	15.7%	3,012	5,444,731	1,255,594	23.1%	2,679	7%	7%	0.91
	2023	6,851,830	1,376,657	20.1%	2,958	4,862,759	1,422,095	29.2%	2,590	7%	8%	0.89
	2024	6,207,187	1,601,361	25.8%	2,903	4,317,676	1,609,383	37.3%	2,500	8%	9%	0.89
	2025	6,073,093	1,868,841	30.8%	2,845	4,152,437	1,820,336	43.8%	2,409	9%	10%	0.88
	2026	5,940,749	2,188,964	36.8%	2,785	3,991,418	2,071,636	51.9%	2,317	10%	11%	0.88
	2027	5,803,069	2,567,738	44.2%	2,722	3,829,551	2,370,573	61.9%	2,224	11%	13%	0.89
	2028	5,659,496	3,006,431	53.1%	2,655	3,666,648	2,718,503	74.1%	2,035	12%	14%	0.89
	2029	5,509,249	3,509,374	63.7%	2,586	3,502,500	3,114,698	88.9%	2,130	14%	15%	0.90
	2030	5,351,517	4,107,113	76.7%	2,513	3,336,930	3,570,179	107.0%	1,939	15%	17%	0.91
	2031	5,185,359	4,800,879	92.6%	2,435	3,169,823	4,070,753	128.4%	1,842	17%	18%	0.92
	2032	5,009,567	5,578,271	111.4%	2,352	3,001,141	4,609,582	153.6%	1,742	18%	20%	0.93
	2033	4,823,396	6,463,888	134.0%	2,265	2,830,957	5,168,951	182.6%	1,642	20%	22%	0.94
	2034	4,627,011	7,467,745	161.4%	2,172	2,659,491	5,740,811	215.9%	1,541	23%	24%	0.96
	2035	4,420,792	8,588,905	194.3%	2,075	2,487,136	6,323,033	254.2%	1,439	25%	26%	0.97
	2036	4,205,493	9,795,211	232.9%	1,973	2,314,453	6,909,531	298.5%	1,336	28%	28%	0.99
	2037	3,982,145	11,062,484	277.8%	1,867	2,142,137	7,498,223	350.0%	1,234	31%	30%	1.02
	2038	3,752,566	12,378,321	329.9%	1,759	1,970,984	8,074,301	409.7%	1,132	34%	32%	1.04
	2039	3,518,289	13,659,005	388.2%	1,648	1,801,878	8,610,004	477.8%	1,032	37%	34%	1.07
	2040	3,280,349	14,791,023	450.9%	1,535	1,635,750	9,082,355	555.2%	933	40%	37%	1.09
	2041	3,039,890	15,698,775	516.4%	1,421	1,473,557	9,470,733	642.7%	837	43%	39%	1.11
	2042	2,798,188	16,303,777	582.7%	1,307	1,316,268	9,741,545	740.1%	744	47%	41%	1.13
	2043	2,556,689	16,518,902	646.1%	1,192	1,164,867	9,852,626	845.8%	655	50%	43%	1.15
	2044	2,317,065	16,356,655	705.9%	1,079	1,020,361	9,786,367	959.1%	570	53%	45%	1.17
	2045	2,081,248	15,865,815	762.3%	967	883,789	9,539,882	1079.4%	490	56%	47%	1.18
	2046	1,851,411	15,078,719	814.4%	858	756,190	9,106,555	1204.3%	416	58%	49%	1.19
	2047	1,629,878	14,038,944	861.3%	754	638,529	8,506,319	1332.2%	348	60%	50%	1.20
	2048	1,418,970	12,782,079	900.8%	654	531,612	7,760,532	1459.8%	287	62%	52%	1.21
	2049	1,220,841	11,375,687	931.8%	561	435,990	6,906,084	1584.0%	233	64%	53%	1.21
	2050	1,037,333	9,910,472	955.4%	475	351,908	5,992,605	1702.9%	186	65%	54%	1.22
	2051	869,891	8,464,242	973.0%	397	279,290	5,067,089	1814.3%	145	67%	54%	1.22
	2052	719,482	7,109,965	988.2%	327	217,751	4,183,833	1921.4%	112	67%	55%	1.23
	2053	586,554	5,883,484	1003.1%	265	166,623	3,380,410	2028.8%	84	68%	55%	1.23
	2054	471,039	4,786,917	1016.2%	212	125,015	2,669,301	2135.2%	62	69%	56%	1.23
	2055	372,381	3,825,890	1027.4%	167	91,877	2,057,913	2239.9%	45	69%	56%	1.24
	2056	289,609	2,997,868	1035.1%	129	66,069	1,547,283	2341.9%	32	70%	56%	1.24
	2057	221,426	2,300,148	1038.8%	98	46,435	1,134,189	2442.6%	22	70%	56%	1.24
	2058	166,311	1,726,666	1038.2%	73	31,857	810,347	2543.7%	15	70%	56%	1.24
	2059	122,619	1,267,281	1033.5%	54	21,307	563,543	2644.9%	10	70%	56%	1.24
	2060	88,678	909,437	1025.5%	38	13,873	380,934	2745.8%	6	70%	56%	1.24
	2061	62,868	637,911	1014.7%	27	8,783	249,922	2845.6%	4	70%	56%	1.24
	2062	43,674	438,249	1003.5%	19	5,399	159,055	2946.1%	2	70%	56%	1.24
	2063	29,727	295,684	994.7%	13	3,220	98,200	3050.1%	1	70%	56%	1.24
	2064	19,833	195,999	988.2%	8	1,862	58,802	3158.0%	1	70%	56%	1.24
	2065	12,983	127,867	984.9%	5	1,045	34,161	3270.2%	0	70%	56%	1.24
	2066	8,353	82,201	984.1%	3	569	19,273	3386.0%	0	70%	56%	1.24
	2067	5,297	52,200	985.5%	2	302	10,581	3503.7%	0	70%	56%	1.24
	2068	3,321	32,949	992.0%	1	157	5,673	3622.6%	0	70%	56%	1.24
	2069	2,068	20,823	1006.8%	1	80	2,989	3740.3%	0	70%	56%	1.24
	2070	1,284	13,196	1027.8%	1	40	1,562	3858.0%	0	70%	56%	1.24
	2071	795	8,333	1048.0%	0	21	814	3970.5%	0	70%	56%	1.24
	2072	490	5,223	1065.6%	0	10	423	4082.9%	0	70%	56%	1.24
	2073	300	3,214	1070.2%	0	5	218	4177.9%	0	70%	56%	1.24
	2074	182	1,902	1047.3%	0	3	111	4227.3%	0	70%	56%	1.24
	2075	105	1,046	992.5%	0	1	53	4152.1%	0	70%	56%	1.24
History		37,840,608	1,668,686	4.4%	19,577	36,348,993	1,100,999	3.0%	18,150	4%	3%	1.48
Future		172,036,911	305,251,044	177.4%	75,571	110,102,995	199,747,899	181.4%	57,917	97%	90%	1.08
Lifetime		209,877,520	306,919,730	146.2%	95,148	146,451,988	200,848,898	137.1%	76,067	70%	56%	1.24

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,180	-	0.0%	93	51,685	537	1.0%	91	0%	1%	0.00
	2008	778,800	-	0.0%	466	800,936	8,988	1.1%	437	0%	1%	0.00
	2009	1,540,887	-	0.0%	729	1,519,164	22,608	1.5%	674	0%	1%	0.00
	2010	2,230,093	691,426	31.0%	1,063	2,167,574	42,272	2.0%	988	15%	2%	8.97
	2011	3,153,522	-	0.0%	1,438	3,037,087	71,477	2.4%	1,335	9%	2%	4.69
	2012	4,168,818	542,819	13.0%	1,899	3,982,855	115,655	2.9%	1,756	10%	2%	4.62
	2013	5,880,146	350,381	6.0%	2,719	5,616,452	182,241	3.2%	2,497	9%	3%	3.53
	2014	7,165,740	456,800	6.4%	2,729	6,642,585	263,400	4.0%	2,428	8%	3%	2.86
	2015	7,005,860	1,041,700	14.9%	2,633	6,247,492	348,522	5.6%	2,315	10%	3%	2.83
Projected Future Experience (60 Years)	2016	7,049,898	580,392	8.2%	2,501	5,961,233	444,783	7.5%	2,227	9%	4%	2.36
	2017	7,051,491	696,781	9.9%	2,383	5,735,205	558,949	9.7%	2,149	9%	5%	2.03
	2018	7,059,479	841,516	11.9%	2,325	5,494,602	696,647	12.7%	2,075	10%	5%	1.80
	2019	6,861,137	1,004,861	14.6%	2,272	5,261,832	846,422	16.1%	2,000	10%	6%	1.63
	2020	6,665,777	1,187,481	17.8%	2,223	5,041,120	1,010,350	20.0%	1,925	11%	7%	1.50
	2021	6,387,213	1,396,978	21.9%	2,175	4,755,394	1,200,949	25.3%	1,850	12%	8%	1.41
	2022	6,152,983	1,641,495	26.7%	2,127	4,499,702	1,424,727	31.7%	1,773	12%	9%	1.33
	2023	5,791,257	1,927,181	33.3%	2,078	4,136,071	1,675,274	40.5%	1,697	14%	11%	1.27
	2024	5,468,526	2,256,955	41.3%	2,026	3,817,743	1,955,164	51.2%	1,619	15%	12%	1.23
	2025	5,314,057	2,644,142	49.8%	1,971	3,632,145	2,252,692	62.0%	1,540	16%	14%	1.19
	2026	5,159,946	3,093,981	60.0%	1,913	3,450,850	2,578,200	74.7%	1,461	18%	15%	1.16
	2027	4,997,877	3,601,356	72.1%	1,852	3,267,909	2,920,520	89.4%	1,381	19%	17%	1.15
	2028	4,827,419	4,177,286	86.5%	1,788	3,083,410	3,269,483	106.0%	1,218	21%	19%	1.14
	2029	4,647,965	4,801,170	103.3%	1,720	2,897,582	3,629,733	125.3%	1,300	23%	21%	1.13
	2030	4,459,112	5,508,216	123.5%	1,649	2,710,810	4,006,997	147.8%	1,136	26%	23%	1.13
	2031	4,260,360	6,299,245	147.9%	1,574	2,523,656	4,385,678	173.8%	1,054	28%	25%	1.14
	2032	4,051,119	7,127,387	175.9%	1,494	2,336,857	4,759,193	203.7%	972	31%	27%	1.15
	2033	3,831,512	7,975,909	208.2%	1,411	2,151,294	5,122,905	238.1%	891	34%	29%	1.16
	2034	3,602,766	8,800,171	244.3%	1,324	1,967,937	5,469,646	277.9%	811	37%	31%	1.18
	2035	3,366,315	9,545,261	283.6%	1,235	1,787,787	5,783,704	323.5%	733	40%	34%	1.19
	2036	3,124,031	10,171,327	325.6%	1,144	1,611,872	6,036,274	374.5%	657	43%	36%	1.21
	2037	2,878,189	10,596,212	368.2%	1,051	1,441,235	6,203,487	430.4%	583	47%	38%	1.23
	2038	2,631,810	10,777,441	409.5%	959	1,276,930	6,280,209	491.8%	513	50%	40%	1.24
	2039	2,387,364	10,721,011	449.1%	868	1,120,020	6,256,302	558.6%	446	53%	42%	1.25
	2040	2,146,754	10,444,946	486.5%	778	971,588	6,114,193	629.3%	383	55%	44%	1.26
	2041	1,912,108	9,954,142	520.6%	691	832,719	5,842,311	701.6%	325	58%	46%	1.27
	2042	1,685,717	9,291,390	551.2%	607	704,441	5,459,449	775.0%	272	60%	47%	1.27
	2043	1,469,899	8,496,927	578.1%	527	587,634	4,993,423	849.8%	224	62%	48%	1.28
	2044	1,266,838	7,606,321	600.4%	452	482,928	4,459,478	923.4%	182	64%	49%	1.28
	2045	1,078,439	6,661,605	617.7%	383	390,640	3,879,652	993.2%	145	65%	50%	1.29
	2046	906,208	5,713,840	630.5%	320	310,740	3,284,438	1057.0%	114	66%	51%	1.29
	2047	751,171	4,817,290	641.3%	264	242,850	2,713,434	1117.3%	87	67%	52%	1.30
	2048	613,834	3,998,616	651.4%	214	186,289	2,194,312	1177.9%	66	68%	52%	1.30
	2049	494,193	3,261,084	659.9%	172	140,129	1,734,675	1237.9%	49	68%	52%	1.30
	2050	391,754	2,611,170	666.5%	135	103,262	1,338,677	1296.4%	35	69%	53%	1.30
	2051	305,586	2,051,804	671.4%	105	74,471	1,007,302	1352.6%	25	69%	53%	1.30
	2052	234,409	1,580,310	674.2%	80	52,504	738,933	1407.4%	17	69%	53%	1.31
	2053	176,697	1,191,760	674.5%	60	36,143	528,575	1462.5%	12	69%	53%	1.31
	2054	130,790	879,114	672.2%	44	24,261	368,174	1517.5%	8	70%	53%	1.31
	2055	94,995	634,520	668.0%	32	15,860	249,331	1572.1%	5	70%	53%	1.31
	2056	67,660	447,936	662.0%	22	10,083	163,912	1625.7%	3	70%	53%	1.31
	2057	47,233	309,636	655.6%	15	6,226	104,533	1679.1%	2	70%	53%	1.31
	2058	32,310	210,093	650.2%	10	3,729	64,670	1734.2%	1	70%	53%	1.31
	2059	21,664	140,047	646.5%	7	2,166	38,799	1791.4%	1	70%	53%	1.31
	2060	14,251	91,809	644.2%	5	1,220	22,585	1850.9%	0	70%	53%	1.31
	2061	9,213	59,224	642.9%	3	668	12,767	1912.3%	0	70%	53%	1.31
	2062	5,866	37,699	642.7%	2	355	7,018	1974.6%	0	70%	53%	1.31
	2063	3,690	23,827	645.8%	1	185	3,763	2037.2%	0	70%	53%	1.31
	2064	2,303	15,059	653.9%	1	94	1,980	2098.7%	0	70%	53%	1.31
	2065	1,431	9,554	667.5%	0	48	1,032	2159.4%	0	70%	53%	1.31
	2066	889	6,056	681.6%	0	24	537	2218.3%	0	70%	53%	1.31
	2067	550	3,813	693.7%	0	12	278	2274.4%	0	70%	53%	1.31
	2068	337	2,361	700.7%	0	6	143	2323.0%	0	70%	53%	1.31
	2069	203	1,419	700.2%	0	3	73	2358.5%	0	70%	53%	1.31
	2070	117	816	696.0%	0	2	36	2375.8%	0	70%	53%	1.31
	2071	64	426	664.6%	0	1	16	2284.1%	0	70%	53%	1.31
	2072	32	183	570.3%	0	0	6	1993.3%	0	70%	53%	1.31
	2073	13	46	358.4%	0	0	1	1279.1%	0	70%	53%	1.31
	2074	3	1	27.1%	0	0	0	156.7%	0	70%	53%	1.31
	2075	0	-	0.0%	0	0	0	0.0%	0	70%	53%	1.31
History		31,966,046	3,083,125	9.6%	13,769	30,065,831	1,055,700	3.5%	12,521	10%	3%	2.83
Future		131,894,825	197,928,600	150.1%	46,993	85,144,477	124,096,796	145.7%	33,963	96%	85%	1.13
Lifetime		163,860,871	201,011,725	122.7%	60,762	115,210,308	125,152,496	108.6%	46,485	70%	53%	1.31

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	42,180	-	0.0%	93	51,685	537	1.0%	91	0%	1%	0.00
	2008	778,800	-	0.0%	466	800,936	8,988	1.1%	437	0%	1%	0.00
	2009	1,540,887	-	0.0%	729	1,519,164	22,608	1.5%	674	0%	1%	0.00
	2010	2,230,093	691,426	31.0%	1,063	2,167,574	42,272	2.0%	988	15%	2%	8.97
	2011	3,153,522	-	0.0%	1,438	3,037,087	71,477	2.4%	1,335	9%	2%	4.69
	2012	4,168,818	542,819	13.0%	1,899	3,982,855	115,655	2.9%	1,756	10%	2%	4.62
	2013	5,880,146	350,381	6.0%	2,719	5,616,452	182,241	3.2%	2,497	9%	3%	3.53
	2014	7,165,740	456,800	6.4%	2,729	6,642,585	263,400	4.0%	2,428	8%	3%	2.86
	2015	7,005,860	1,041,700	14.9%	2,633	6,247,492	348,522	5.6%	2,315	10%	3%	2.83
Projected Future Experience (60 Years)	2016	7,049,898	580,392	8.2%	2,501	5,961,233	444,783	7.5%	2,227	9%	4%	2.36
	2017	7,051,491	696,781	9.9%	2,383	5,735,205	558,949	9.7%	2,149	9%	5%	2.03
	2018	7,228,680	841,516	11.6%	2,325	5,494,602	696,647	12.7%	2,075	10%	5%	1.79
	2019	7,185,989	1,004,861	14.0%	2,272	5,261,832	846,422	16.1%	2,000	10%	6%	1.62
	2020	6,985,145	1,187,481	17.0%	2,223	5,041,120	1,010,350	20.0%	1,925	11%	7%	1.49
	2021	6,694,207	1,396,978	20.9%	2,175	4,755,394	1,200,949	25.3%	1,850	11%	8%	1.39
	2022	6,448,020	1,641,495	25.5%	2,127	4,499,702	1,424,727	31.7%	1,773	12%	9%	1.31
	2023	6,067,939	1,927,181	31.8%	2,078	4,136,071	1,675,274	40.5%	1,697	13%	11%	1.25
	2024	5,729,646	2,256,955	39.4%	2,026	3,817,743	1,955,164	51.2%	1,619	15%	12%	1.20
	2025	5,568,152	2,644,142	47.5%	1,971	3,632,145	2,252,692	62.0%	1,540	16%	14%	1.17
	2026	5,406,810	3,093,981	57.2%	1,913	3,450,850	2,578,200	74.7%	1,461	17%	15%	1.14
	2027	5,237,139	3,601,356	68.8%	1,852	3,267,909	2,920,520	89.4%	1,381	19%	17%	1.12
	2028	5,058,685	4,177,286	82.6%	1,788	3,083,410	3,269,483	106.0%	1,218	21%	19%	1.11
	2029	4,870,814	4,801,170	98.6%	1,720	2,897,582	3,629,733	125.3%	1,300	23%	21%	1.11
	2030	4,673,100	5,508,216	117.9%	1,649	2,710,810	4,006,997	147.8%	1,136	25%	23%	1.11
	2031	4,465,020	6,299,245	141.1%	1,574	2,523,656	4,385,678	173.8%	1,054	28%	25%	1.11
	2032	4,245,946	7,127,387	167.9%	1,494	2,336,857	4,759,193	203.7%	972	30%	27%	1.12
	2033	4,015,999	7,975,909	198.6%	1,411	2,151,294	5,122,905	238.1%	891	33%	29%	1.14
	2034	3,776,457	8,800,171	233.0%	1,324	1,967,937	5,469,646	277.9%	811	36%	31%	1.15
	2035	3,528,820	9,545,261	270.5%	1,235	1,787,787	5,783,704	323.5%	733	39%	34%	1.17
	2036	3,275,041	10,171,327	310.6%	1,144	1,611,872	6,036,274	374.5%	657	42%	36%	1.18
	2037	3,017,505	10,596,212	351.2%	1,051	1,441,235	6,203,487	430.4%	583	45%	38%	1.19
	2038	2,759,384	10,777,441	390.6%	959	1,276,930	6,280,209	491.8%	513	48%	40%	1.21
	2039	2,503,267	10,721,011	428.3%	868	1,120,020	6,256,302	558.6%	446	51%	42%	1.22
	2040	2,251,145	10,444,946	464.0%	778	971,588	6,114,193	629.3%	383	54%	44%	1.23
	2041	2,005,247	9,954,142	496.4%	691	832,719	5,842,311	701.6%	325	56%	46%	1.24
	2042	1,767,973	9,291,390	525.5%	607	704,441	5,459,449	775.0%	272	58%	47%	1.24
	2043	1,541,755	8,496,927	551.1%	527	587,634	4,993,423	849.8%	224	60%	48%	1.25
	2044	1,328,883	7,606,321	572.4%	452	482,928	4,459,478	923.4%	182	62%	49%	1.25
	2045	1,131,357	6,661,605	588.8%	383	390,640	3,879,652	993.2%	145	63%	50%	1.26
	2046	950,761	5,713,840	601.0%	320	310,740	3,284,438	1057.0%	114	64%	51%	1.26
	2047	788,171	4,817,290	611.2%	264	242,850	2,713,434	1117.3%	87	65%	52%	1.26
	2048	644,126	3,998,616	620.8%	214	186,289	2,194,312	1177.9%	66	66%	52%	1.26
	2049	518,625	3,261,084	628.8%	172	140,129	1,734,675	1237.9%	49	66%	52%	1.27
	2050	411,154	2,611,170	635.1%	135	103,262	1,338,677	1296.4%	35	67%	53%	1.27
	2051	320,744	2,051,804	639.7%	105	74,471	1,007,302	1352.6%	25	67%	53%	1.27
	2052	246,055	1,580,310	642.3%	80	52,504	738,933	1407.4%	17	67%	53%	1.27
	2053	185,489	1,191,760	642.5%	60	36,143	528,575	1462.5%	12	68%	53%	1.27
	2054	137,307	879,114	640.3%	44	24,261	368,174	1517.5%	8	68%	53%	1.27
	2055	99,735	634,520	636.2%	32	15,860	249,331	1572.1%	5	68%	53%	1.27
	2056	71,041	447,936	630.5%	22	10,083	163,912	1625.7%	3	68%	53%	1.27
	2057	49,596	309,636	624.3%	15	6,226	104,533	1679.1%	2	68%	53%	1.28
	2058	33,929	210,093	619.2%	10	3,729	64,670	1734.2%	1	68%	53%	1.28
	2059	22,751	140,047	615.6%	7	2,166	38,799	1791.4%	1	68%	53%	1.28
	2060	14,967	91,809	613.4%	5	1,220	22,585	1850.9%	0	68%	53%	1.28
	2061	9,676	59,224	612.1%	3	668	12,767	1912.3%	0	68%	53%	1.28
	2062	6,161	37,699	611.9%	2	355	7,018	1974.6%	0	68%	53%	1.28
	2063	3,875	23,827	614.8%	1	185	3,763	2037.2%	0	68%	53%	1.28
	2064	2,419	15,059	622.6%	1	94	1,980	2098.7%	0	68%	53%	1.28
	2065	1,503	9,554	635.5%	0	48	1,032	2159.4%	0	68%	53%	1.28
	2066	933	6,056	648.9%	0	24	537	2218.3%	0	68%	53%	1.28
	2067	577	3,813	660.4%	0	12	278	2274.4%	0	68%	53%	1.28
	2068	354	2,361	667.1%	0	6	143	2323.0%	0	68%	53%	1.28
	2069	213	1,419	666.4%	0	3	73	2358.5%	0	68%	53%	1.28
	2070	123	816	662.4%	0	2	36	2375.8%	0	68%	53%	1.28
	2071	67	426	632.2%	0	1	16	2284.1%	0	68%	53%	1.28
	2072	34	183	542.1%	0	0	6	1993.3%	0	68%	53%	1.28
	2073	14	46	340.4%	0	0	1	1279.1%	0	68%	53%	1.28
	2074	3	1	25.7%	0	0	0	156.7%	0	68%	53%	1.28
	2075	0	-	0.0%	0	0	0	0.0%	0	68%	53%	1.28
History		31,966,046	3,083,125	9.6%	13,769	30,065,831	1,055,700	3.5%	12,521	10%	3%	2.83
Future		137,389,913	197,928,600	144.1%	46,993	85,144,477	124,096,796	145.7%	33,963	92%	85%	1.08
Lifetime		169,355,960	201,011,725	118.7%	60,762	115,210,308	125,152,496	108.6%	46,485	68%	53%	1.28

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,035	-	0.0%	40	29,649	457	1.5%	39	0%	2%	0.00
	2008	423,973	-	0.0%	221	447,265	7,657	1.7%	210	0%	2%	0.00
	2009	944,867	21,051	2.2%	345	951,265	21,243	2.2%	318	1%	2%	0.73
	2010	1,277,856	5,955	0.5%	480	1,237,174	40,497	3.3%	437	1%	3%	0.39
	2011	1,758,560	89,363	5.1%	648	1,645,980	70,075	4.3%	574	3%	3%	0.80
	2012	2,330,901	26,399	1.1%	884	2,174,243	112,775	5.2%	779	2%	4%	0.55
	2013	3,391,848	1,030,706	30.4%	1,238	3,164,900	176,060	5.6%	1,088	11%	4%	2.51
	2014	4,043,623	421,715	10.4%	1,219	3,649,907	251,126	6.9%	1,040	11%	5%	2.17
	2015	3,923,244	370,333	9.4%	1,180	3,401,779	332,246	9.8%	989	11%	6%	1.80
Projected Future Experience (60 Years)	2016	3,991,311	602,038	15.1%	1,140	3,234,616	427,664	13.2%	948	11%	7%	1.64
	2017	4,023,341	735,021	18.3%	1,105	3,102,068	536,079	17.3%	909	12%	8%	1.51
	2018	4,014,529	879,126	21.9%	1,073	2,971,236	667,123	22.5%	870	13%	9%	1.41
	2019	3,900,451	1,031,532	26.4%	1,043	2,832,730	807,258	28.5%	830	15%	11%	1.34
	2020	3,791,389	1,199,210	31.6%	1,015	2,698,003	949,490	35.2%	790	16%	12%	1.28
	2021	3,637,544	1,392,079	38.3%	986	2,535,651	1,108,565	43.7%	750	17%	14%	1.23
	2022	3,467,537	1,610,513	46.4%	958	2,361,207	1,280,337	54.2%	709	19%	16%	1.19
	2023	3,285,974	1,852,783	56.4%	927	2,174,236	1,470,467	67.6%	667	21%	18%	1.17
	2024	3,134,144	2,122,563	67.7%	895	2,011,609	1,655,300	82.3%	626	23%	20%	1.14
	2025	3,017,833	2,433,468	80.6%	861	1,884,122	1,821,511	96.7%	584	25%	22%	1.13
	2026	2,895,383	2,787,172	96.3%	825	1,756,261	1,983,481	112.9%	542	28%	25%	1.13
	2027	2,766,914	3,178,526	114.9%	787	1,628,513	2,139,008	131.3%	501	31%	27%	1.13
	2028	2,632,632	3,579,693	136.0%	748	1,501,470	2,285,118	152.2%	419	34%	29%	1.14
	2029	2,492,639	3,956,271	158.7%	707	1,375,776	2,425,257	176.3%	459	37%	32%	1.16
	2030	2,347,188	4,326,663	184.3%	664	1,252,097	2,554,520	204.0%	379	40%	34%	1.17
	2031	2,196,448	4,662,178	212.3%	620	1,131,123	2,657,136	234.9%	340	43%	36%	1.18
	2032	2,040,493	4,920,036	241.1%	574	1,013,578	2,725,646	268.9%	302	46%	39%	1.20
	2033	1,880,000	5,055,051	268.9%	527	900,199	2,753,842	305.9%	266	49%	41%	1.21
	2034	1,716,604	5,060,412	294.8%	479	791,718	2,742,969	346.5%	232	53%	43%	1.23
	2035	1,552,070	4,956,308	319.3%	431	688,863	2,680,937	389.2%	200	55%	45%	1.24
	2036	1,388,466	4,737,335	341.2%	384	592,362	2,560,286	432.2%	170	58%	46%	1.25
	2037	1,228,252	4,428,816	360.6%	338	502,919	2,392,844	475.8%	142	60%	48%	1.25
	2038	1,074,387	4,061,740	378.1%	294	421,159	2,191,596	520.4%	118	62%	49%	1.26
	2039	929,079	3,652,994	393.2%	253	347,561	1,963,281	564.9%	96	64%	51%	1.26
	2040	793,742	3,216,438	405.2%	215	282,402	1,714,674	607.2%	77	65%	51%	1.27
	2041	669,517	2,761,882	412.5%	180	225,718	1,454,222	644.3%	60	66%	52%	1.27
	2042	557,210	2,326,979	417.6%	149	177,307	1,203,298	678.7%	47	67%	53%	1.28
	2043	457,270	1,932,374	422.6%	121	136,752	975,578	713.4%	35	68%	53%	1.28
	2044	369,792	1,579,242	427.1%	97	103,460	773,861	748.0%	26	69%	54%	1.28
	2045	294,520	1,268,843	430.8%	77	76,707	599,631	781.7%	19	69%	54%	1.28
	2046	230,878	1,000,087	433.2%	60	55,678	452,933	813.5%	14	70%	54%	1.28
	2047	178,023	772,527	433.9%	46	39,523	333,623	844.1%	9	70%	54%	1.29
	2048	134,922	584,506	433.2%	34	27,403	239,733	874.8%	6	70%	54%	1.29
	2049	100,434	432,766	430.9%	25	18,533	167,821	905.5%	4	70%	54%	1.29
	2050	73,375	313,431	427.2%	18	12,211	114,260	935.7%	3	70%	54%	1.29
	2051	52,577	221,872	422.0%	13	7,826	75,503	964.7%	2	70%	54%	1.29
	2052	36,925	153,793	416.5%	9	4,873	48,392	993.1%	1	70%	55%	1.29
	2053	25,406	104,551	411.5%	6	2,943	30,084	1022.3%	1	70%	55%	1.29
	2054	17,128	69,796	407.5%	4	1,722	18,131	1052.6%	0	70%	55%	1.29
	2055	11,324	45,824	404.7%	3	977	10,596	1084.0%	0	70%	55%	1.29
	2056	7,353	29,560	402.0%	2	538	6,010	1116.3%	0	70%	55%	1.29
	2057	4,697	18,799	400.2%	1	288	3,313	1149.3%	0	70%	55%	1.29
	2058	2,959	11,853	400.5%	1	150	1,778	1183.0%	0	70%	55%	1.29
	2059	1,847	7,474	404.7%	0	77	934	1216.4%	0	70%	55%	1.29
	2060	1,148	4,733	412.1%	0	39	486	1249.0%	0	70%	55%	1.29
	2061	713	2,990	419.2%	0	20	252	1280.3%	0	70%	55%	1.29
	2062	442	1,874	424.3%	0	10	131	1309.4%	0	70%	55%	1.29
	2063	271	1,158	426.5%	0	5	67	1337.4%	0	70%	55%	1.29
	2064	164	694	423.7%	0	3	34	1355.6%	0	70%	55%	1.29
	2065	96	406	422.6%	0	1	17	1360.0%	0	70%	55%	1.29
	2066	55	219	402.5%	0	1	8	1323.7%	0	70%	55%	1.29
	2067	28	99	349.6%	0	0	3	1183.2%	0	70%	55%	1.29
	2068	12	23	193.3%	0	0	1	685.8%	0	70%	55%	1.29
	2069	3	0	1.1%	0	0	0	2.1%	0	70%	55%	1.29
	2070	0	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2071	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2072	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2073	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2074	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
	2075	-	-	0.0%	0	0	0	0.0%	0	70%	55%	1.29
History		18,120,907	1,965,523	10.8%	6,255	16,702,162	1,012,136	6.1%	5,473	11%	6%	1.80
Future		67,427,439	90,086,321	133.6%	18,693	40,884,244	53,005,091	129.6%	12,152	98%	89%	1.10
Lifetime		85,548,345	92,051,844	107.6%	24,948	57,586,405	54,017,227	93.8%	17,625	70%	55%	1.29

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	26,035	-	0.0%	40	29,649	457	1.5%	39	0%	2%	0.00
	2008	423,973	-	0.0%	221	447,265	7,657	1.7%	210	0%	2%	0.00
	2009	944,867	21,051	2.2%	345	951,265	21,243	2.2%	318	1%	2%	0.73
	2010	1,277,856	5,955	0.5%	480	1,237,174	40,497	3.3%	437	1%	3%	0.39
	2011	1,758,560	89,363	5.1%	648	1,645,980	70,075	4.3%	574	3%	3%	0.80
	2012	2,330,901	26,399	1.1%	884	2,174,243	112,775	5.2%	779	2%	4%	0.55
	2013	3,391,848	1,030,706	30.4%	1,238	3,164,900	176,060	5.6%	1,088	11%	4%	2.51
	2014	4,043,623	421,715	10.4%	1,219	3,649,907	251,126	6.9%	1,040	11%	5%	2.17
	2015	3,923,244	370,333	9.4%	1,180	3,401,779	332,246	9.8%	989	11%	6%	1.80
Projected Future Experience (60 Years)	2016	3,991,311	602,038	15.1%	1,140	3,234,616	427,664	13.2%	948	11%	7%	1.64
	2017	4,023,341	735,021	18.3%	1,105	3,102,068	536,079	17.3%	909	12%	8%	1.51
	2018	4,079,172	879,126	21.6%	1,073	2,971,236	667,123	22.5%	870	13%	9%	1.41
	2019	4,023,847	1,031,532	25.6%	1,043	2,832,730	807,258	28.5%	830	14%	11%	1.33
	2020	3,911,953	1,199,210	30.7%	1,015	2,698,003	949,490	35.2%	790	16%	12%	1.27
	2021	3,752,888	1,392,079	37.1%	986	2,535,651	1,108,565	43.7%	750	17%	14%	1.22
	2022	3,578,124	1,610,513	45.0%	958	2,361,207	1,280,337	54.2%	709	19%	16%	1.18
	2023	3,390,703	1,852,783	54.6%	927	2,174,236	1,470,467	67.6%	667	21%	18%	1.15
	2024	3,232,756	2,122,563	65.7%	895	2,011,609	1,655,300	82.3%	626	23%	20%	1.13
	2025	3,112,905	2,433,468	78.2%	861	1,884,122	1,821,511	96.7%	584	25%	22%	1.12
	2026	2,986,719	2,787,172	93.3%	825	1,756,261	1,983,481	112.9%	542	28%	25%	1.12
	2027	2,854,323	3,178,526	111.4%	787	1,628,513	2,139,008	131.3%	501	30%	27%	1.12
	2028	2,715,927	3,579,693	131.8%	748	1,501,470	2,285,118	152.2%	419	33%	29%	1.13
	2029	2,571,638	3,956,271	153.8%	707	1,375,776	2,425,257	176.3%	459	36%	32%	1.14
	2030	2,421,713	4,326,663	178.7%	664	1,252,097	2,554,520	204.0%	379	39%	34%	1.15
	2031	2,266,326	4,662,178	205.7%	620	1,131,123	2,657,136	234.9%	340	42%	36%	1.17
	2032	2,105,546	4,920,036	233.7%	574	1,013,578	2,725,646	268.9%	302	46%	39%	1.18
	2033	1,940,061	5,055,051	260.6%	527	900,199	2,753,842	305.9%	266	49%	41%	1.20
	2034	1,771,555	5,060,412	285.6%	479	791,718	2,742,969	346.5%	232	52%	43%	1.21
	2035	1,601,847	4,956,308	309.4%	431	688,863	2,680,937	389.2%	200	54%	45%	1.22
	2036	1,433,073	4,737,335	330.6%	384	592,362	2,560,286	432.2%	170	57%	46%	1.23
	2037	1,267,774	4,428,816	349.3%	338	502,919	2,392,844	475.8%	142	59%	48%	1.23
	2038	1,109,006	4,061,740	366.3%	294	421,159	2,191,596	520.4%	118	61%	49%	1.24
	2039	959,056	3,652,994	380.9%	253	347,561	1,963,281	564.9%	96	63%	51%	1.24
	2040	819,383	3,216,438	392.5%	215	282,402	1,714,674	607.2%	77	64%	51%	1.25
	2041	691,166	2,761,882	399.6%	180	225,718	1,454,222	644.3%	60	65%	52%	1.25
	2042	575,242	2,326,979	404.5%	149	177,307	1,203,298	678.7%	47	66%	53%	1.25
	2043	472,077	1,932,374	409.3%	121	136,752	975,578	713.4%	35	67%	53%	1.26
	2044	381,770	1,579,242	413.7%	97	103,460	773,861	748.0%	26	68%	54%	1.26
	2045	304,061	1,268,843	417.3%	77	76,707	599,631	781.7%	19	68%	54%	1.26
	2046	238,356	1,000,087	419.6%	60	55,678	452,933	813.5%	14	68%	54%	1.26
	2047	183,786	772,527	420.3%	46	39,523	333,623	844.1%	9	69%	54%	1.26
	2048	139,286	584,506	419.6%	34	27,403	239,733	874.8%	6	69%	54%	1.27
	2049	103,678	432,766	417.4%	25	18,533	167,821	905.5%	4	69%	54%	1.27
	2050	75,741	313,431	413.8%	18	12,211	114,260	935.7%	3	69%	54%	1.27
	2051	54,269	221,872	408.8%	13	7,826	75,503	964.7%	2	69%	54%	1.27
	2052	38,111	153,793	403.5%	9	4,873	48,392	993.1%	1	69%	55%	1.27
	2053	26,220	104,551	398.7%	6	2,943	30,084	1022.3%	1	69%	55%	1.27
	2054	17,675	69,796	394.9%	4	1,722	18,131	1052.6%	0	69%	55%	1.27
	2055	11,685	45,824	392.2%	3	977	10,596	1084.0%	0	69%	55%	1.27
	2056	7,587	29,560	389.6%	2	538	6,010	1116.3%	0	69%	55%	1.27
	2057	4,846	18,799	387.9%	1	288	3,313	1149.3%	0	69%	55%	1.27
	2058	3,053	11,853	388.2%	1	150	1,778	1183.0%	0	69%	55%	1.27
	2059	1,906	7,474	392.2%	0	77	934	1216.4%	0	69%	55%	1.27
	2060	1,185	4,733	399.5%	0	39	486	1249.0%	0	69%	55%	1.27
	2061	736	2,990	406.3%	0	20	252	1280.3%	0	69%	55%	1.27
	2062	456	1,874	411.3%	0	10	131	1309.4%	0	69%	55%	1.27
	2063	280	1,158	413.4%	0	5	67	1337.4%	0	69%	55%	1.27
	2064	169	694	410.6%	0	3	34	1355.6%	0	69%	55%	1.27
	2065	99	406	409.8%	0	1	17	1360.0%	0	69%	55%	1.27
	2066	56	219	390.6%	0	1	8	1323.7%	0	69%	55%	1.27
	2067	29	99	339.6%	0	0	3	1183.2%	0	69%	55%	1.27
	2068	12	23	187.7%	0	0	1	685.8%	0	69%	55%	1.27
	2069	3	0	1.1%	0	0	0	2.1%	0	69%	55%	1.27
	2070	0	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
	2071	-	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
	2072	-	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
	2073	-	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
	2074	-	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
	2075	-	-	0.0%	0	0	0	0.0%	0	69%	55%	1.27
History		18,120,907	1,965,523	10.8%	6,255	16,702,162	1,012,136	6.1%	5,473	11%	6%	1.80
Future		69,254,486	90,086,321	130.1%	18,693	40,884,244	53,005,091	129.6%	12,152	95%	89%	1.07
Lifetime		87,375,392	92,051,844	105.4%	24,948	57,586,405	54,017,227	93.8%	17,625	69%	55%	1.27

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,328	-	0.0%	22	20,085	772	3.8%	21	0%	4%	0.00
	2008	217,957	-	0.0%	80	225,700	9,174	4.1%	73	0%	4%	0.00
	2009	375,789	2,980	0.8%	106	370,676	19,861	5.4%	95	0%	5%	0.10
	2010	491,134	3,160	0.6%	148	468,112	32,644	7.0%	133	1%	6%	0.10
	2011	731,210	46,743	6.4%	218	684,671	54,585	8.0%	190	3%	7%	0.42
	2012	1,008,274	-	0.0%	285	925,931	83,331	9.0%	246	2%	7%	0.25
	2013	1,404,796	169,889	12.1%	392	1,301,074	126,144	9.7%	342	5%	8%	0.62
	2014	1,645,058	113,947	6.9%	387	1,445,022	174,022	12.0%	318	5%	9%	0.61
	2015	1,616,276	431,689	26.7%	375	1,336,087	221,527	16.6%	299	10%	10%	0.93
Projected Future Experience (60 Years)	2016	1,607,534	476,324	29.6%	360	1,258,855	274,237	21.8%	283	13%	12%	1.07
	2017	1,598,205	565,370	35.4%	346	1,191,152	329,749	27.7%	268	16%	14%	1.16
	2018	1,578,417	660,946	41.9%	334	1,124,397	398,267	35.4%	252	19%	15%	1.20
	2019	1,523,683	757,845	49.7%	322	1,058,434	466,035	44.0%	236	21%	18%	1.22
	2020	1,467,923	856,210	58.3%	310	992,037	528,763	53.3%	220	24%	20%	1.23
	2021	1,399,958	964,010	68.9%	297	917,756	594,678	64.8%	204	27%	22%	1.23
	2022	1,330,833	1,080,826	81.2%	285	843,736	658,756	78.1%	188	30%	24%	1.24
	2023	1,267,633	1,196,612	94.4%	271	775,503	728,920	94.0%	172	33%	27%	1.24
	2024	1,201,487	1,309,600	109.0%	257	708,096	787,355	111.2%	157	37%	30%	1.24
	2025	1,136,647	1,417,008	124.7%	243	644,493	825,134	128.0%	142	40%	32%	1.25
	2026	1,069,262	1,515,920	141.8%	228	582,286	853,370	146.6%	127	43%	34%	1.25
	2027	999,648	1,596,692	159.7%	212	521,844	869,900	166.7%	113	47%	37%	1.26
	2028	928,175	1,637,346	176.4%	196	463,539	871,565	188.0%	86	50%	39%	1.27
	2029	855,188	1,637,255	191.4%	180	407,744	860,585	211.1%	99	53%	41%	1.28
	2030	781,142	1,611,007	206.2%	164	354,835	836,602	235.8%	74	55%	43%	1.29
	2031	706,534	1,549,482	219.3%	147	305,193	794,293	260.3%	63	58%	45%	1.29
	2032	631,864	1,454,200	230.1%	131	259,182	738,012	284.7%	53	60%	47%	1.30
	2033	557,991	1,335,154	239.3%	115	217,123	671,642	309.3%	44	62%	48%	1.30
	2034	486,090	1,198,277	246.5%	99	179,258	598,160	333.7%	35	64%	49%	1.30
	2035	417,339	1,051,803	252.0%	85	145,725	519,875	356.8%	28	65%	50%	1.31
	2036	352,904	900,047	255.0%	71	116,545	439,155	376.8%	22	66%	51%	1.31
	2037	293,847	754,522	256.8%	59	91,617	361,674	394.8%	17	67%	51%	1.31
	2038	241,079	623,509	258.6%	48	70,729	291,916	412.7%	13	68%	52%	1.31
	2039	194,914	507,099	260.2%	38	53,575	230,586	430.4%	10	69%	52%	1.31
	2040	155,212	405,809	261.5%	30	39,780	178,005	447.5%	7	69%	52%	1.31
	2041	121,658	318,854	262.1%	23	28,924	134,033	463.4%	5	69%	53%	1.32
	2042	93,802	245,438	261.7%	18	20,572	98,412	478.4%	3	69%	53%	1.32
	2043	71,090	184,946	260.2%	13	14,294	70,509	493.3%	2	70%	53%	1.32
	2044	52,917	136,344	257.7%	10	9,690	49,230	508.1%	2	70%	53%	1.32
	2045	38,657	98,393	254.5%	7	6,400	33,441	522.6%	1	70%	53%	1.32
	2046	27,696	69,506	251.0%	5	4,112	22,056	536.4%	1	70%	53%	1.32
	2047	19,449	48,080	247.2%	4	2,567	14,109	549.7%	0	70%	53%	1.32
	2048	13,381	32,610	243.7%	2	1,554	8,756	563.3%	0	70%	53%	1.32
	2049	9,020	21,734	241.0%	2	912	5,268	577.4%	0	70%	53%	1.32
	2050	5,962	14,243	238.9%	1	519	3,073	591.9%	0	70%	53%	1.32
	2051	3,869	9,183	237.3%	1	287	1,740	607.1%	0	70%	53%	1.32
	2052	2,471	5,840	236.3%	0	154	957	622.4%	0	70%	53%	1.32
	2053	1,556	3,680	236.4%	0	80	513	637.8%	0	70%	53%	1.32
	2054	971	2,315	238.5%	0	41	268	652.9%	0	70%	53%	1.32
	2055	603	1,462	242.6%	0	21	139	667.2%	0	70%	53%	1.32
	2056	374	924	247.1%	0	11	72	681.0%	0	70%	53%	1.32
	2057	231	579	250.5%	0	5	37	693.8%	0	70%	53%	1.32
	2058	142	357	251.2%	0	3	19	702.9%	0	70%	53%	1.32
	2059	86	214	249.0%	0	1	10	710.5%	0	70%	53%	1.32
	2060	50	123	245.0%	0	1	5	706.7%	0	70%	53%	1.32
	2061	28	67	238.3%	0	0	2	694.8%	0	70%	53%	1.32
	2062	14	31	214.3%	0	0	1	629.5%	0	70%	53%	1.32
	2063	6	8	127.3%	0	0	0	381.0%	0	70%	53%	1.32
	2064	1	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2065	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2066	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2067	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2068	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2069	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2070	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2071	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2072	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2073	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2074	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
	2075	-	-	0.0%	0	0	0	0.0%	0	70%	53%	1.32
History		7,506,822	768,408	10.2%	2,013	6,777,358	722,059	10.7%	1,717	10%	10%	0.93
Future		23,247,546	28,257,805	121.6%	4,915	13,413,579	15,149,882	112.9%	2,926	102%	88%	1.15
Lifetime		30,754,368	29,026,212	94.4%	6,928	20,190,937	15,871,941	78.6%	4,643	70%	53%	1.32

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	16,328	-	0.0%	22	20,085	772	3.8%	21	0%	4%	0.00
	2008	217,957	-	0.0%	80	225,700	9,174	4.1%	73	0%	4%	0.00
	2009	375,789	2,980	0.8%	106	370,676	19,861	5.4%	95	0%	5%	0.10
	2010	491,134	3,160	0.6%	148	468,112	32,644	7.0%	133	1%	6%	0.10
	2011	731,210	46,743	6.4%	218	684,671	54,585	8.0%	190	3%	7%	0.42
	2012	1,008,274	-	0.0%	285	925,931	83,331	9.0%	246	2%	7%	0.25
	2013	1,404,796	169,889	12.1%	392	1,301,074	126,144	9.7%	342	5%	8%	0.62
	2014	1,645,058	113,947	6.9%	387	1,445,022	174,022	12.0%	318	5%	9%	0.61
	2015	1,616,276	431,689	26.7%	375	1,336,087	221,527	16.6%	299	10%	10%	0.93
Projected Future Experience (60 Years)	2016	1,607,534	476,324	29.6%	360	1,258,855	274,237	21.8%	283	13%	12%	1.07
	2017	1,598,205	565,370	35.4%	346	1,191,152	329,749	27.7%	268	16%	14%	1.16
	2018	1,598,649	660,946	41.3%	334	1,124,397	398,267	35.4%	252	19%	15%	1.19
	2019	1,562,506	757,845	48.5%	322	1,058,434	466,035	44.0%	236	21%	18%	1.21
	2020	1,506,208	856,210	56.8%	310	992,037	528,763	53.3%	220	24%	20%	1.22
	2021	1,436,814	964,010	67.1%	297	917,756	594,678	64.8%	204	27%	22%	1.22
	2022	1,366,228	1,080,826	79.1%	285	843,736	658,756	78.1%	188	30%	24%	1.23
	2023	1,301,513	1,196,612	91.9%	271	775,503	728,920	94.0%	172	33%	27%	1.23
	2024	1,233,768	1,309,600	106.1%	257	708,096	787,355	111.2%	157	36%	30%	1.23
	2025	1,167,250	1,417,008	121.4%	243	644,493	825,134	128.0%	142	40%	32%	1.23
	2026	1,098,120	1,515,920	138.0%	228	582,286	853,370	146.6%	127	43%	34%	1.24
	2027	1,026,703	1,596,692	155.5%	212	521,844	869,900	166.7%	113	46%	37%	1.25
	2028	953,380	1,637,346	171.7%	196	463,539	871,565	188.0%	86	49%	39%	1.26
	2029	878,502	1,637,255	186.4%	180	407,744	860,585	211.1%	99	52%	41%	1.26
	2030	802,531	1,611,007	200.7%	164	354,835	836,602	235.8%	74	55%	43%	1.27
	2031	725,974	1,549,482	213.4%	147	305,193	794,293	260.3%	63	57%	45%	1.28
	2032	649,340	1,454,200	224.0%	131	259,182	738,012	284.7%	53	60%	47%	1.28
	2033	573,502	1,335,154	232.8%	115	217,123	671,642	309.3%	44	61%	48%	1.28
	2034	499,669	1,198,277	239.8%	99	179,258	598,160	333.7%	35	63%	49%	1.29
	2035	429,051	1,051,803	245.1%	85	145,725	519,875	356.8%	28	64%	50%	1.29
	2036	362,851	900,047	248.0%	71	116,545	439,155	376.8%	22	66%	51%	1.29
	2037	302,163	754,522	249.7%	59	91,617	361,674	394.8%	17	66%	51%	1.29
	2038	247,928	623,509	251.5%	48	70,729	291,916	412.7%	13	67%	52%	1.29
	2039	200,472	507,099	253.0%	38	53,575	230,586	430.4%	10	68%	52%	1.30
	2040	159,654	405,809	254.2%	30	39,780	178,005	447.5%	7	68%	52%	1.30
	2041	125,153	318,854	254.8%	23	28,924	134,033	463.4%	5	68%	53%	1.30
	2042	96,506	245,438	254.3%	18	20,572	98,412	478.4%	3	69%	53%	1.30
	2043	73,148	184,946	252.8%	13	14,294	70,509	493.3%	2	69%	53%	1.30
	2044	54,455	136,344	250.4%	10	9,690	49,230	508.1%	2	69%	53%	1.30
	2045	39,785	98,393	247.3%	7	6,400	33,441	522.6%	1	69%	53%	1.30
	2046	28,508	69,506	243.8%	5	4,112	22,056	536.4%	1	69%	53%	1.30
	2047	20,022	48,080	240.1%	4	2,567	14,109	549.7%	0	69%	53%	1.30
	2048	13,777	32,610	236.7%	2	1,554	8,756	563.3%	0	69%	53%	1.30
	2049	9,288	21,734	234.0%	2	912	5,268	577.4%	0	69%	53%	1.30
	2050	6,139	14,243	232.0%	1	519	3,073	591.9%	0	69%	53%	1.30
	2051	3,985	9,183	230.4%	1	287	1,740	607.1%	0	69%	53%	1.30
	2052	2,545	5,840	229.5%	0	154	957	622.4%	0	69%	53%	1.30
	2053	1,603	3,680	229.5%	0	80	513	637.8%	0	69%	53%	1.30
	2054	1,000	2,315	231.5%	0	41	268	652.9%	0	69%	53%	1.30
	2055	621	1,462	235.4%	0	21	139	667.2%	0	69%	53%	1.30
	2056	385	924	239.8%	0	11	72	681.0%	0	69%	53%	1.30
	2057	238	579	243.0%	0	5	37	693.8%	0	69%	53%	1.30
	2058	146	357	243.7%	0	3	19	702.9%	0	69%	53%	1.30
	2059	89	214	241.4%	0	1	10	710.5%	0	69%	53%	1.30
	2060	52	123	237.4%	0	1	5	706.7%	0	69%	53%	1.30
	2061	29	67	230.7%	0	0	2	694.8%	0	69%	53%	1.30
	2062	15	31	207.5%	0	0	1	629.5%	0	69%	53%	1.30
	2063	7	8	123.5%	0	0	0	381.0%	0	69%	53%	1.30
	2064	2	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2065	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2066	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2067	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2068	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2069	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2070	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2071	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2072	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2073	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2074	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
	2075	-	-	0.0%	0	0	0	0.0%	0	69%	53%	1.30
History		7,506,822	768,408	10.2%	2,013	6,777,358	722,059	10.7%	1,717	10%	10%	0.93
Future		23,766,011	28,257,805	118.9%	4,915	13,413,579	15,149,882	112.9%	2,926	100%	88%	1.13
Lifetime		31,272,833	29,026,212	92.8%	6,928	20,190,937	15,871,941	78.6%	4,643	69%	53%	1.30

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,639	-	0.0%	7	6,978	385	5.5%	7	0%	6%	0.00
	2008	132,532	-	0.0%	32	137,604	8,980	6.5%	29	0%	6%	0.00
	2009	268,870	-	0.0%	44	258,591	23,427	9.1%	39	0%	8%	0.00
	2010	310,844	-	0.0%	51	285,701	37,135	13.0%	45	0%	10%	0.00
	2011	412,409	-	0.0%	76	367,681	57,455	15.6%	65	0%	12%	0.00
	2012	542,037	218,616	40.3%	97	470,163	85,309	18.1%	83	12%	14%	0.90
	2013	664,452	433,481	65.2%	110	581,998	118,682	20.4%	98	26%	15%	1.71
	2014	694,181	280,616	40.4%	107	599,004	147,799	24.7%	90	29%	17%	1.70
	2015	654,594	223,683	34.2%	99	545,193	171,967	31.5%	83	30%	19%	1.55
Projected Future Experience (60 Years)	2016	599,939	383,812	64.0%	94	499,614	192,889	38.6%	76	34%	21%	1.59
	2017	565,240	417,608	73.9%	89	455,953	209,641	46.0%	69	38%	24%	1.61
	2018	533,055	442,399	83.0%	84	413,632	231,010	55.8%	62	42%	26%	1.61
	2019	501,344	459,714	91.7%	79	372,480	247,594	66.5%	56	45%	28%	1.60
	2020	469,612	467,368	99.5%	74	332,715	253,405	76.2%	50	48%	30%	1.58
	2021	437,383	467,460	106.9%	69	293,389	258,157	88.0%	44	51%	33%	1.57
	2022	404,234	460,643	114.0%	64	254,550	261,034	102.5%	38	54%	35%	1.55
	2023	366,217	444,745	121.4%	59	215,778	260,701	120.8%	33	56%	37%	1.53
	2024	333,220	422,356	126.7%	53	180,839	250,013	138.3%	28	58%	39%	1.51
	2025	300,342	395,211	131.6%	48	153,010	230,687	150.8%	24	60%	40%	1.49
	2026	267,983	364,820	136.1%	43	127,794	208,196	162.9%	20	62%	42%	1.48
	2027	236,544	331,386	140.1%	38	105,269	184,351	175.1%	16	63%	43%	1.47
	2028	206,391	295,110	143.0%	33	85,457	159,750	186.9%	10	64%	44%	1.46
	2029	177,868	257,675	144.9%	28	68,314	135,286	198.0%	13	65%	45%	1.46
	2030	151,251	221,116	146.2%	24	53,730	111,846	208.2%	8	66%	45%	1.45
	2031	126,754	186,323	147.0%	20	41,542	90,297	217.4%	6	66%	46%	1.45
	2032	104,491	153,579	147.0%	16	31,543	71,240	225.8%	5	67%	46%	1.45
	2033	84,615	123,979	146.5%	13	23,498	54,982	234.0%	3	67%	46%	1.45
	2034	67,251	97,838	145.5%	10	17,157	41,446	241.6%	2	67%	47%	1.45
	2035	52,415	75,479	144.0%	8	12,266	30,484	248.5%	2	68%	47%	1.45
	2036	40,043	56,938	142.2%	6	8,578	21,863	254.9%	1	68%	47%	1.45
	2037	29,987	42,057	140.2%	5	5,863	15,284	260.7%	1	68%	47%	1.45
	2038	22,047	30,452	138.1%	3	3,912	10,411	266.1%	1	68%	47%	1.45
	2039	15,927	21,632	135.8%	2	2,546	6,902	271.1%	0	68%	47%	1.45
	2040	11,302	15,053	133.2%	2	1,614	4,448	275.5%	0	68%	47%	1.45
	2041	7,875	10,258	130.3%	1	996	2,784	279.4%	0	68%	47%	1.45
	2042	5,387	6,853	127.2%	1	598	1,691	283.0%	0	68%	47%	1.45
	2043	3,619	4,502	124.4%	1	348	998	286.4%	0	68%	47%	1.45
	2044	2,391	2,918	122.1%	0	197	571	289.6%	0	68%	47%	1.45
	2045	1,555	1,865	119.9%	0	109	318	292.7%	0	68%	47%	1.45
	2046	997	1,178	118.2%	0	58	173	295.7%	0	68%	47%	1.45
	2047	631	740	117.2%	0	31	91	298.8%	0	68%	47%	1.45
	2048	396	463	116.7%	0	16	48	301.7%	0	68%	47%	1.45
	2049	247	290	117.2%	0	8	24	304.4%	0	68%	47%	1.45
	2050	154	180	117.1%	0	4	12	307.1%	0	68%	47%	1.45
	2051	94	112	118.6%	0	2	6	309.7%	0	68%	47%	1.45
	2052	58	68	117.3%	0	1	3	310.1%	0	68%	47%	1.45
	2053	34	39	115.9%	0	1	2	307.8%	0	68%	47%	1.45
	2054	20	22	112.7%	0	0	1	299.5%	0	68%	47%	1.45
	2055	11	11	102.1%	0	0	0	280.1%	0	68%	47%	1.45
	2056	6	6	94.9%	0	0	0	246.7%	0	68%	47%	1.45
	2057	3	2	71.6%	0	0	0	192.7%	0	68%	47%	1.45
	2058	1	0	32.5%	0	0	0	125.1%	0	68%	47%	1.45
	2059	0	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2060	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2061	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2062	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2063	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2064	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2065	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2066	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2067	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2068	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2069	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2070	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2071	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2072	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2073	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2074	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2075	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
History		3,685,559	1,156,396	31.4%	623	3,252,913	651,140	20.0%	537	30%	19%	1.55
Future		6,128,936	6,664,262	108.7%	966	3,763,412	3,548,642	94.3%	567	103%	83%	1.24
Lifetime		9,814,495	7,820,658	79.7%	1,589	7,016,325	4,199,782	59.9%	1,104	68%	47%	1.45

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,639	-	0.0%	7	6,978	385	5.5%	7	0%	6%	0.00
	2008	132,532	-	0.0%	32	137,604	8,980	6.5%	29	0%	6%	0.00
	2009	268,870	-	0.0%	44	258,591	23,427	9.1%	39	0%	8%	0.00
	2010	310,844	-	0.0%	51	285,701	37,135	13.0%	45	0%	10%	0.00
	2011	412,409	-	0.0%	76	367,681	57,455	15.6%	65	0%	12%	0.00
	2012	542,037	218,616	40.3%	97	470,163	85,309	18.1%	83	12%	14%	0.90
	2013	664,452	433,481	65.2%	110	581,998	118,682	20.4%	98	26%	15%	1.71
	2014	694,181	280,616	40.4%	107	599,004	147,799	24.7%	90	29%	17%	1.70
	2015	654,594	223,683	34.2%	99	545,193	171,967	31.5%	83	30%	19%	1.55
Projected Future Experience (60 Years)	2016	599,939	383,812	64.0%	94	499,614	192,889	38.6%	76	34%	21%	1.59
	2017	565,240	417,608	73.9%	89	455,953	209,641	46.0%	69	38%	24%	1.61
	2018	533,574	442,399	82.9%	84	413,632	231,010	55.8%	62	42%	26%	1.61
	2019	502,036	459,714	91.6%	79	372,480	247,594	66.5%	56	45%	28%	1.60
	2020	470,275	467,368	99.4%	74	332,715	253,405	76.2%	50	48%	30%	1.58
	2021	438,015	467,460	106.7%	69	293,389	258,157	88.0%	44	51%	33%	1.57
	2022	404,835	460,643	113.8%	64	254,550	261,034	102.5%	38	54%	35%	1.55
	2023	366,785	444,745	121.3%	59	215,778	260,701	120.8%	33	56%	37%	1.53
	2024	333,752	422,356	126.5%	53	180,839	250,013	138.3%	28	58%	39%	1.51
	2025	300,838	395,211	131.4%	48	153,010	230,687	150.8%	24	60%	40%	1.49
	2026	268,440	364,820	135.9%	43	127,794	208,196	162.9%	20	62%	42%	1.48
	2027	236,962	331,386	139.8%	38	105,269	184,351	175.1%	16	63%	43%	1.47
	2028	206,769	295,110	142.7%	33	85,457	159,750	186.9%	10	64%	44%	1.46
	2029	178,207	257,675	144.6%	28	68,314	135,286	198.0%	13	65%	45%	1.46
	2030	151,550	221,116	145.9%	24	53,730	111,846	208.2%	8	66%	45%	1.45
	2031	127,015	186,323	146.7%	20	41,542	90,297	217.4%	6	66%	46%	1.45
	2032	104,714	153,579	146.7%	16	31,543	71,240	225.8%	5	67%	46%	1.45
	2033	84,802	123,979	146.2%	13	23,498	54,982	234.0%	3	67%	46%	1.45
	2034	67,405	97,838	145.2%	10	17,157	41,446	241.6%	2	67%	47%	1.45
	2035	52,539	75,479	143.7%	8	12,266	30,484	248.5%	2	68%	47%	1.45
	2036	40,141	56,938	141.8%	6	8,578	21,863	254.9%	1	68%	47%	1.45
	2037	30,063	42,057	139.9%	5	5,863	15,284	260.7%	1	68%	47%	1.45
	2038	22,104	30,452	137.8%	3	3,912	10,411	266.1%	1	68%	47%	1.45
	2039	15,970	21,632	135.5%	2	2,546	6,902	271.1%	0	68%	47%	1.45
	2040	11,333	15,053	132.8%	2	1,614	4,448	275.5%	0	68%	47%	1.45
	2041	7,897	10,258	129.9%	1	996	2,784	279.4%	0	68%	47%	1.45
	2042	5,403	6,853	126.9%	1	598	1,691	283.0%	0	68%	47%	1.45
	2043	3,630	4,502	124.0%	1	348	998	286.4%	0	68%	47%	1.45
	2044	2,398	2,918	121.7%	0	197	571	289.6%	0	68%	47%	1.45
	2045	1,559	1,865	119.6%	0	109	318	292.7%	0	68%	47%	1.45
	2046	1,000	1,178	117.8%	0	58	173	295.7%	0	68%	47%	1.45
	2047	633	740	116.9%	0	31	91	298.8%	0	68%	47%	1.45
	2048	398	463	116.3%	0	16	48	301.7%	0	68%	47%	1.45
	2049	248	290	116.9%	0	8	24	304.4%	0	68%	47%	1.45
	2050	154	180	116.7%	0	4	12	307.1%	0	68%	47%	1.45
	2051	95	112	118.3%	0	2	6	309.7%	0	68%	47%	1.45
	2052	58	68	116.9%	0	1	3	310.1%	0	68%	47%	1.45
	2053	34	39	115.6%	0	1	2	307.8%	0	68%	47%	1.45
	2054	20	22	112.4%	0	0	1	299.5%	0	68%	47%	1.45
	2055	11	11	101.7%	0	0	0	280.1%	0	68%	47%	1.45
	2056	6	6	94.5%	0	0	0	246.7%	0	68%	47%	1.45
	2057	3	2	71.4%	0	0	0	192.7%	0	68%	47%	1.45
	2058	1	0	32.5%	0	0	0	125.1%	0	68%	47%	1.45
	2059	0	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2060	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2061	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2062	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2063	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2064	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2065	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2066	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2067	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2068	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2069	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2070	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2071	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2072	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2073	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2074	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
	2075	-	-	0.0%	0	0	0	0.0%	0	68%	47%	1.45
History		3,685,559	1,156,396	31.4%	623	3,252,913	651,140	20.0%	537	30%	19%	1.55
Future		6,136,851	6,664,262	108.6%	966	3,763,412	3,548,642	94.3%	567	103%	83%	1.23
Lifetime		9,822,410	7,820,658	79.6%	1,589	7,016,325	4,199,782	59.9%	1,104	68%	47%	1.45

Exhibit III
MedAmerica Insurance Company
Actual to Expected Experience by Calendar Year
Pennsylvania-Specific Experience After Approved Increases
Individual Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,331	-	0.0%	66	70,297	847	1.2%	62	0%	1%	0.00
	2009	160,008	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,966	2,959	1.2%	152	237,025	4,330	1.8%	144	1%	2%	0.38
	2011	365,920	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.19
	2012	649,350	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.10
	2013	1,061,445	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,330,425	24,584	1.8%	685	1,229,007	38,270	3.1%	627	1%	3%	0.27
	2015	1,296,359	14,659	1.1%	663	1,154,639	50,671	4.4%	598	1%	3%	0.27
Projected Future Experience (60 Years)	2016	1,365,436	79,845	5.8%	623	1,102,179	65,048	5.9%	578	2%	3%	0.51
	2017	1,334,179	93,667	7.0%	593	1,062,264	82,356	7.8%	562	3%	4%	0.64
	2018	1,290,253	109,662	8.5%	576	1,024,440	101,850	9.9%	547	3%	5%	0.71
	2019	1,249,433	127,697	10.2%	562	985,891	121,307	12.3%	532	4%	5%	0.75
	2020	1,219,315	146,514	12.0%	551	952,004	139,721	14.7%	517	5%	6%	0.78
	2021	1,169,927	167,017	14.3%	541	903,394	160,046	17.7%	502	5%	7%	0.80
	2022	1,095,444	189,462	17.3%	532	833,479	184,039	22.1%	487	6%	8%	0.81
	2023	1,028,398	213,953	20.8%	523	768,983	210,341	27.4%	472	7%	8%	0.82
	2024	972,266	242,847	25.0%	514	713,002	237,564	33.3%	457	8%	9%	0.82
	2025	938,292	278,612	29.7%	504	678,688	265,913	39.2%	442	9%	10%	0.83
	2026	911,655	323,039	35.4%	494	646,484	297,966	46.1%	427	10%	11%	0.84
	2027	881,440	372,490	42.3%	484	614,348	333,578	54.3%	412	11%	12%	0.85
	2028	856,950	427,960	49.9%	473	587,473	372,743	63.4%	382	12%	14%	0.86
	2029	831,595	490,450	59.0%	461	560,673	416,532	74.3%	397	13%	15%	0.88
	2030	805,348	562,363	69.8%	450	533,960	463,873	86.9%	367	14%	16%	0.89
	2031	778,107	642,555	82.6%	438	507,382	515,779	101.7%	352	16%	17%	0.91
	2032	749,410	727,543	97.1%	425	480,712	570,553	118.7%	336	17%	19%	0.92
	2033	718,877	820,361	114.1%	411	453,704	629,348	138.7%	321	19%	20%	0.94
	2034	687,508	922,622	134.2%	397	427,112	690,684	161.7%	306	21%	22%	0.96
	2035	654,522	1,027,134	156.9%	383	398,806	753,958	189.1%	291	23%	24%	0.97
	2036	622,238	1,137,721	182.8%	368	370,518	818,821	221.0%	276	25%	25%	0.99
	2037	588,889	1,250,643	212.4%	352	345,768	885,442	256.1%	261	27%	27%	1.01
	2038	555,121	1,366,590	246.2%	337	320,723	951,683	296.7%	247	29%	29%	1.02
	2039	520,628	1,484,418	285.1%	321	295,733	1,016,469	343.7%	232	32%	30%	1.04
	2040	486,159	1,598,784	328.9%	305	271,844	1,075,802	395.7%	218	34%	32%	1.06
	2041	451,783	1,702,757	376.9%	289	248,087	1,130,773	455.8%	204	36%	34%	1.07
	2042	419,846	1,795,735	427.7%	273	226,680	1,180,914	521.0%	190	39%	36%	1.09
	2043	388,522	1,874,480	482.5%	257	206,369	1,223,186	592.7%	177	41%	38%	1.10
	2044	357,962	1,938,392	541.5%	242	187,053	1,256,955	672.0%	164	44%	39%	1.11
	2045	327,644	1,989,777	607.3%	226	168,277	1,280,400	760.9%	152	46%	41%	1.13
	2046	298,846	2,025,955	677.9%	211	150,951	1,295,728	858.4%	140	49%	43%	1.14
	2047	271,479	2,040,833	751.7%	196	134,935	1,300,901	964.1%	128	51%	44%	1.15
	2048	245,440	2,035,569	829.4%	181	120,077	1,295,721	1079.1%	117	53%	46%	1.16
	2049	220,834	2,012,699	911.4%	167	106,380	1,279,941	1203.2%	107	55%	47%	1.17
	2050	197,740	1,970,346	996.4%	153	93,831	1,253,597	1336.0%	97	57%	48%	1.18
	2051	176,212	1,920,662	1090.0%	140	82,405	1,219,741	1480.2%	88	59%	49%	1.18
	2052	156,281	1,852,290	1185.2%	128	72,062	1,179,770	1637.2%	80	60%	51%	1.19
	2053	137,952	1,778,616	1289.3%	116	62,755	1,133,695	1806.6%	72	62%	52%	1.20
	2054	121,204	1,697,670	1400.7%	105	54,425	1,081,708	1987.5%	64	63%	52%	1.20
	2055	106,000	1,603,842	1513.1%	95	47,012	1,022,568	2175.1%	58	64%	53%	1.21
	2056	92,283	1,506,865	1632.9%	85	40,451	961,455	2376.8%	51	66%	54%	1.21
	2057	79,984	1,409,036	1761.7%	76	34,677	901,302	2599.2%	46	67%	55%	1.22
	2058	69,023	1,309,074	1896.6%	68	29,621	838,518	2830.8%	40	67%	55%	1.22
	2059	59,312	1,207,122	2035.2%	60	25,219	776,500	3079.1%	36	68%	56%	1.22
	2060	50,757	1,106,939	2180.9%	53	21,404	716,490	3347.5%	31	69%	56%	1.23
	2061	43,262	1,016,954	2350.7%	47	18,114	660,380	3645.6%	27	70%	57%	1.23
	2062	36,734	923,393	2513.7%	41	15,291	607,057	3970.0%	24	70%	57%	1.23
	2063	31,078	832,434	2678.5%	36	12,878	553,729	4299.8%	21	71%	57%	1.23
	2064	26,204	748,403	2856.1%	31	10,825	502,336	4640.7%	18	71%	58%	1.23
	2065	22,024	668,685	3036.2%	27	9,083	454,445	5003.3%	16	71%	58%	1.24
	2066	18,455	595,398	3226.1%	23	7,610	409,418	5379.8%	13	72%	58%	1.24
	2067	15,423	527,584	3420.7%	20	6,368	367,333	5768.2%	12	72%	58%	1.24
	2068	12,858	465,645	3621.4%	17	5,323	327,579	6154.1%	10	72%	58%	1.24
	2069	10,696	409,906	3832.3%	15	4,444	290,446	6535.5%	8	72%	58%	1.24
	2070	8,880	356,521	4014.9%	12	3,706	256,303	6916.3%	7	72%	58%	1.24
	2071	7,358	308,916	4198.4%	10	3,085	224,706	7283.4%	6	73%	59%	1.24
	2072	6,085	266,468	4378.9%	9	2,563	196,206	7655.1%	5	73%	59%	1.24
	2073	5,023	227,196	4523.4%	7	2,123	169,693	7991.5%	4	73%	59%	1.24
	2074	4,137	192,590	4655.9%	6	1,753	145,951	8326.8%	3	73%	59%	1.24
	2075	3,398	162,166	4772.7%	5	1,440	124,711	8659.1%	3	73%	59%	1.24
History		5,180,045	42,202	0.8%	3,071	4,855,740	145,244	3.0%	2,863	1%	3%	0.27
Future		26,792,104	57,284,868	213.8%	15,042	18,056,841	38,981,575	215.9%	12,140	99%	88%	1.13
Lifetime		31,972,149	57,327,070	179.3%	18,113	22,912,581	39,126,819	170.8%	15,003	73%	59%	1.24
Lifetime @ val interest rate										81%		

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

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	5,241	-	0.0%	13	6,135	101	1.7%	13	0%	2%	0.00
	2008	66,331	-	0.0%	66	70,297	847	1.2%	62	0%	1%	0.00
	2009	160,008	-	0.0%	112	160,969	2,290	1.4%	109	0%	1%	0.00
	2010	244,966	2,959	1.2%	152	237,025	4,330	1.8%	144	1%	2%	0.38
	2011	365,920	-	0.0%	259	350,933	7,759	2.2%	250	0%	2%	0.19
	2012	649,350	-	0.0%	451	626,832	15,035	2.4%	430	0%	2%	0.10
	2013	1,061,445	-	0.0%	670	1,019,903	25,941	2.5%	631	0%	2%	0.06
	2014	1,330,425	24,584	1.8%	685	1,229,007	38,270	3.1%	627	1%	3%	0.27
	2015	1,296,359	14,659	1.1%	663	1,154,639	50,671	4.4%	598	1%	3%	0.27
Projected Future Experience (60 Years)	2016	1,365,436	79,845	5.8%	623	1,102,179	65,048	5.9%	578	2%	3%	0.51
	2017	1,334,179	93,667	7.0%	593	1,062,264	82,356	7.8%	562	3%	4%	0.64
	2018	1,355,635	109,662	8.1%	576	1,024,440	101,850	9.9%	547	3%	5%	0.70
	2019	1,365,726	127,697	9.4%	562	985,891	121,307	12.3%	532	4%	5%	0.74
	2020	1,332,851	146,514	11.0%	551	952,004	139,721	14.7%	517	5%	6%	0.76
	2021	1,278,299	167,017	13.1%	541	903,394	160,046	17.7%	502	5%	7%	0.77
	2022	1,196,185	189,462	15.8%	532	833,479	184,039	22.1%	487	6%	8%	0.78
	2023	1,122,458	213,953	19.1%	523	768,983	210,341	27.4%	472	7%	8%	0.79
	2024	1,060,625	242,847	22.9%	514	713,002	237,564	33.3%	457	7%	9%	0.79
	2025	1,023,648	278,612	27.2%	504	678,688	265,913	39.2%	442	8%	10%	0.80
	2026	994,947	323,039	32.5%	494	646,484	297,966	46.1%	427	9%	11%	0.81
	2027	962,269	372,490	38.7%	484	614,348	333,578	54.3%	412	10%	12%	0.82
	2028	936,054	427,960	45.7%	473	587,473	372,743	63.4%	382	11%	14%	0.83
	2029	908,903	490,450	54.0%	461	560,673	416,532	74.3%	397	12%	15%	0.84
	2030	880,785	562,363	63.8%	450	533,960	463,873	86.9%	367	14%	16%	0.85
	2031	851,589	642,555	75.5%	438	507,382	515,779	101.7%	352	15%	17%	0.87
	2032	820,789	727,543	88.6%	425	480,712	570,553	118.7%	336	17%	19%	0.88
	2033	787,944	820,361	104.1%	411	453,704	629,348	138.7%	321	18%	20%	0.90
	2034	754,192	922,622	122.3%	397	427,112	690,684	161.7%	306	20%	22%	0.91
	2035	718,620	1,027,134	142.9%	383	398,806	753,958	189.1%	291	22%	24%	0.93
	2036	683,877	1,137,721	166.4%	368	370,518	818,821	221.0%	276	24%	25%	0.94
	2037	647,899	1,250,643	193.0%	352	345,768	885,442	256.1%	261	26%	27%	0.96
	2038	611,404	1,366,590	223.5%	337	320,723	951,683	296.7%	247	28%	29%	0.97
	2039	574,016	1,484,418	258.6%	321	295,733	1,016,469	343.7%	232	30%	30%	0.99
	2040	536,593	1,598,784	298.0%	305	271,844	1,075,802	395.7%	218	32%	32%	1.00
	2041	499,200	1,702,757	341.1%	289	248,087	1,130,773	455.8%	204	35%	34%	1.02
	2042	464,541	1,795,735	386.6%	273	226,680	1,180,914	521.0%	190	37%	36%	1.03
	2043	430,489	1,874,480	435.4%	257	206,369	1,223,186	592.7%	177	39%	38%	1.04
	2044	397,210	1,938,392	488.0%	242	187,053	1,256,955	672.0%	164	42%	39%	1.06
	2045	364,090	1,989,777	546.5%	226	168,277	1,280,400	760.9%	152	44%	41%	1.07
	2046	332,599	2,025,955	609.1%	211	150,951	1,295,728	858.4%	140	46%	43%	1.08
	2047	302,628	2,040,833	674.4%	196	134,935	1,300,901	964.1%	128	48%	44%	1.09
	2048	274,053	2,035,569	742.8%	181	120,077	1,295,721	1079.1%	117	50%	46%	1.10
	2049	246,993	2,012,699	814.9%	167	106,380	1,279,941	1203.2%	107	52%	47%	1.11
	2050	221,541	1,970,346	889.4%	153	93,831	1,253,597	1336.0%	97	54%	48%	1.11
	2051	197,764	1,920,662	971.2%	140	82,405	1,219,741	1480.2%	88	56%	49%	1.12
	2052	175,700	1,852,290	1054.2%	128	72,062	1,179,770	1637.2%	80	57%	51%	1.13
	2053	155,363	1,778,616	1144.8%	116	62,755	1,133,695	1806.6%	72	59%	52%	1.13
	2054	136,737	1,697,670	1241.6%	105	54,425	1,081,708	1987.5%	64	60%	52%	1.14
	2055	119,789	1,603,842	1338.9%	95	47,012	1,022,568	2175.1%	58	61%	53%	1.14
	2056	104,463	1,506,865	1442.5%	85	40,451	961,455	2376.8%	51	62%	54%	1.15
	2057	90,690	1,409,036	1553.7%	76	34,677	901,302	2599.2%	46	63%	55%	1.15
	2058	78,388	1,309,074	1670.0%	68	29,621	838,518	2830.8%	40	64%	55%	1.16
	2059	67,464	1,207,122	1789.3%	60	25,219	776,500	3079.1%	36	65%	56%	1.16
	2060	57,819	1,106,939	1914.5%	53	21,404	716,490	3347.5%	31	65%	56%	1.16
	2061	49,352	1,016,954	2060.6%	47	18,114	660,380	3645.6%	27	66%	57%	1.16
	2062	41,962	923,393	2200.6%	41	15,291	607,057	3970.0%	24	66%	57%	1.17
	2063	35,546	832,434	2341.8%	36	12,878	553,729	4299.8%	21	67%	57%	1.17
	2064	30,008	748,403	2494.0%	31	10,825	502,336	4640.7%	18	67%	58%	1.17
	2065	25,249	668,685	2648.4%	27	9,083	454,445	5003.3%	16	68%	58%	1.17
	2066	21,180	595,398	2811.1%	23	7,610	409,418	5379.8%	13	68%	58%	1.17
	2067	17,717	527,584	2977.8%	20	6,368	367,333	5768.2%	12	68%	58%	1.17
	2068	14,784	465,645	3149.7%	17	5,323	327,579	6154.1%	10	68%	58%	1.17
	2069	12,308	409,906	3330.4%	15	4,444	290,446	6535.5%	8	68%	58%	1.17
	2070	10,226	356,521	3486.6%	12	3,706	256,303	6916.3%	7	69%	58%	1.17
	2071	8,478	308,916	3643.5%	10	3,085	224,706	7283.4%	6	69%	59%	1.17
	2072	7,016	266,468	3797.9%	9	2,563	196,206	7655.1%	5	69%	59%	1.17
	2073	5,794	227,196	3921.1%	7	2,123	169,693	7991.5%	4	69%	59%	1.17
	2074	4,774	192,590	4034.1%	6	1,753	145,951	8326.8%	3	69%	59%	1.17
	2075	3,923	162,166	4133.6%	5	1,440	124,711	8659.1%	3	69%	59%	1.17
History		5,180,045	42,202	0.8%	3,071	4,855,740	145,244	3.0%	2,863	1%	3%	0.27
Future		29,110,761	57,284,868	196.8%	15,042	18,056,841	38,981,575	215.9%	12,140	92%	88%	1.05
Lifetime		34,290,806	57,327,070	167.2%	18,113	22,912,581	39,126,819	170.8%	15,003	69%	59%	1.17
Lifetime @ val interest rate										77%		

Exhibit IV
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions	Original Pricing Assumptions
Mortality	
1994 Group Annuitant mortality (GAM) Table adjusted using the durational factors shown in the following table. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY are collectively referred to as MedAmerica); based on historical experience from inception through March 31, 2015 on all policy forms priced beginning in 1998. For mortality improvement, levels of 0.5% and 1.0% are assumed beginning in calendar year 2016 for females and males respectively.	1994 Group Annuitant mortality (GAM) Table without selection

Duration	Durational Factor
1	25%
2	35%
3	42%
4	44%
5	45%
6	47%
7	48%
8	50%
9	53%
10	55%
11	58%
12	60%

Duration	Durational Factor
13	63%
14	64%
15	66%
16	67%
17	69%
18	70%
19	73%
20	75%
21	78%
22	80%
23	83%
24+	85%

Lapse Rates

Developed from combined historical experience of MedAmerica and its affinity partners through 2014 on the Simplicity and Simplicity ii individual policy forms combined, split by payment option and issue age band.

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

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

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

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

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

Exhibit IV
MedAmerica and Affinity Partners
Comparison of Current and Original Pricing Assumptions
Simplicity ii Policy Forms

Current Assumptions	Original Pricing Assumptions
Morbidity	
Expected claim costs are developed using the 2014 Milliman Long-Term Care Guidelines (LTCCGs) with adjustments for an all-lives exposure basis. The claim costs are further adjusted based on historical claim experience by attained age, duration, and coverage-type, as shown in	Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from the Milliman 2004 Long-Term Care Cost Guidelines LTCCGs. Adjusted for MedAmerica's available experience at the time this rate schedule was developed relative to the 2004 LTCCGs. All values were adjusted to reflect the effects of elimination periods, policy maximums, and the eligibility standards. Because this policy is a disability style LTCi form, admission rate loads for HHC were applied which range from 1.7 to 2.7 for males, depending on issue age, and 1.5 to 2.1 for females.

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

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

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

Interest Rates	
4.50%	5.25%

Exhibit V
MedAmerica and Affinity Partners
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
Simplicity ii Policy Forms

The following table provides the isolated impact of each changed assumption (current versus original pricing) on the projected lifetime loss ratio when actual historical experience is reflected and only the projection assumptions vary. All the lifetime loss ratios in the table below reflect actual historical experience, except for the loss ratio calculated using the original pricing assumptions from inception.

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio, i.e. 48%, is not the sum of each changed assumptions' impact on the lifetime loss ratio.

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio
Original Pricing Assumptions from Inception	56%	N/A
Historical Experience & Projections with Original Pricing Assumptions except for Current:		
Morbidity with Improvement	57%	2%
Mortality with Improvement	62%	11%
Lapse	66%	18%
Interest	64%	14%
Historical Experience & Projections with All Current Assumptions	82%	48%

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

1	Accumulated value of initial earned premium	181,863,913	x	58%	=	105,481,069
2a	Accumulated value of earned premium	181,980,185				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	116,273	x	85%	=	98,832
3	Present value of future projected initial earned premium	385,557,072	x	58%	=	223,623,102
4a	Present Value of future projected premium	453,967,222				
4b	Present Value of future projected premium in excess of the projected initial earned premiums (4a - 3)	68,410,150	x	85%	=	58,148,627
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**387,351,630**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					11,825,251
6b	Present value of future projected incurred claims without the inclusion of active life reserves					580,753,212
7	**Lifetime Incurred claims with Rate Increase: Sum of 6a and 6b**					**592,578,463**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 3.5 to 4.0%. The future projected incurred claims (item 6b) were increased by 15% to reflect assumptions with moderately adverse experience.

Attachment I
MedAmerica and Affinity Partners
Actual to Expected Experience by Calendar Year
Combined Nationwide Experience With Prior Approved Increases
All Simplicity ii Policy Forms
All Issue Ages

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 4.50% Interest	Expected (Column G) with 5.25% Interest	Actual-to-Expected Ratio
Historical Experience	2007	215,823	-	0.0%	687	257,797	3,391	1.3%	675	0%	1%	0.00
	2008	4,257,486	-	0.0%	3,716	4,400,219	57,839	1.3%	3,702	0%	1%	0.00
	2009	8,600,576	47,881	0.6%	5,817	8,750,694	148,189	1.7%	5,968	0%	2%	0.23
	2010	12,116,831	761,632	6.3%	8,617	12,163,212	267,134	2.2%	8,834	3%	2%	1.69
	2011	16,606,872	824,156	5.0%	11,409	16,461,649	441,594	2.7%	11,624	4%	2%	1.77
	2012	21,554,421	851,644	4.0%	14,075	21,183,723	692,914	3.3%	14,390	4%	3%	1.54
	2013	29,425,531	2,499,133	8.5%	19,297	28,858,962	1,056,203	3.7%	19,519	5%	3%	1.84
	2014	35,812,053	2,344,165	6.5%	19,020	34,336,407	1,485,043	4.3%	19,114	6%	3%	1.74
	2015	34,912,646	3,603,867	10.3%	18,025	32,503,352	1,926,312	5.9%	18,363	6%	4%	1.75
Projected Future Experience (60 Years)	2016	35,328,500	2,857,186	8.1%	16,968	31,167,989	2,417,360	7.8%	17,792	7%	4%	1.58
	2017	35,508,065	3,378,981	9.5%	16,198	30,107,752	2,968,802	9.9%	17,312	7%	5%	1.45
	2018	35,372,572	3,975,229	11.2%	15,779	28,739,683	3,613,305	12.6%	16,862	8%	6%	1.34
	2019	34,080,269	4,613,872	13.5%	15,439	27,458,189	4,277,817	15.6%	16,415	8%	6%	1.26
	2020	32,894,846	5,299,690	16.1%	15,146	26,267,730	4,944,236	18.8%	15,968	9%	7%	1.21
	2021	31,446,109	6,066,363	19.3%	14,889	24,831,867	5,667,704	22.8%	15,521	9%	8%	1.16
	2022	29,948,927	6,935,793	23.2%	14,648	23,330,285	6,460,729	27.7%	15,073	10%	9%	1.13
	2023	27,666,614	7,907,042	28.6%	14,400	21,167,429	7,300,183	34.5%	14,624	11%	10%	1.11
	2024	25,443,057	8,991,006	35.3%	14,142	19,081,789	8,163,912	42.8%	14,175	12%	11%	1.09
	2025	24,682,115	10,232,979	41.5%	13,874	18,203,330	9,037,409	49.6%	13,725	13%	12%	1.08
	2026	23,968,572	11,652,746	48.6%	13,595	17,362,505	9,979,246	57.5%	13,273	14%	13%	1.07
	2027	23,198,817	13,241,836	57.1%	13,306	16,525,449	10,991,406	66.5%	12,821	16%	15%	1.07
	2028	22,424,587	14,963,755	66.7%	13,005	15,689,417	12,063,237	76.9%	11,913	17%	16%	1.07
	2029	21,665,849	16,777,909	77.4%	12,692	14,882,946	13,211,755	88.8%	12,367	18%	17%	1.08
	2030	20,883,865	18,813,411	90.1%	12,366	14,096,311	14,476,722	102.7%	11,458	20%	19%	1.08
	2031	20,077,514	21,048,030	104.8%	12,025	13,320,158	15,811,072	118.7%	11,003	22%	20%	1.09
	2032	19,254,621	23,386,830	121.5%	11,669	12,558,357	17,203,889	137.0%	10,548	23%	21%	1.10
	2033	18,413,848	25,821,286	140.2%	11,297	11,806,589	18,638,485	157.9%	10,094	25%	23%	1.11
	2034	17,541,909	28,330,086	161.5%	10,911	11,071,814	20,106,350	181.6%	9,641	27%	24%	1.12
	2035	16,661,680	30,893,604	185.4%	10,512	10,348,057	21,584,339	208.6%	9,190	29%	26%	1.13
	2036	15,771,415	33,448,537	212.1%	10,102	9,646,707	23,035,044	238.8%	8,742	31%	28%	1.14
	2037	14,877,015	35,936,668	241.6%	9,685	8,968,195	24,442,013	272.5%	8,298	34%	29%	1.15
	2038	13,982,663	38,391,359	274.6%	9,262	8,307,177	25,796,424	310.5%	7,859	36%	31%	1.16
	2039	13,099,175	40,750,293	311.1%	8,836	7,669,270	27,067,620	352.9%	7,426	38%	32%	1.18
	2040	12,223,677	42,935,372	351.2%	8,408	7,053,013	28,223,243	400.2%	7,000	40%	34%	1.19
	2041	11,367,663	44,861,243	394.6%	7,979	6,464,665	29,235,030	452.2%	6,582	43%	35%	1.20
	2042	10,530,529	46,484,732	441.4%	7,552	5,901,169	30,084,770	509.8%	6,174	45%	37%	1.21
	2043	9,720,806	47,799,325	491.7%	7,127	5,366,812	30,750,636	573.0%	5,777	47%	39%	1.22
	2044	8,932,070	48,704,820	545.3%	6,707	4,861,733	31,214,586	642.0%	5,392	49%	40%	1.23
	2045	8,179,255	49,206,073	601.6%	6,293	4,388,718	31,474,422	717.2%	5,020	51%	41%	1.24
	2046	7,459,224	49,313,237	661.1%	5,887	3,947,267	31,523,281	798.6%	4,661	53%	43%	1.25
	2047	6,774,191	49,052,191	724.1%	5,490	3,536,462	31,351,245	886.5%	4,317	55%	44%	1.25
	2048	6,126,256	48,377,241	789.7%	5,105	3,157,458	30,953,183	980.3%	3,988	57%	45%	1.26
	2049	5,516,864	47,345,055	858.2%	4,733	2,808,549	30,358,930	1080.9%	3,675	59%	46%	1.27
	2050	4,947,830	45,997,232	929.6%	4,375	2,490,118	29,589,379	1188.3%	3,379	60%	47%	1.27
	2051	4,418,868	44,378,208	1004.3%	4,032	2,198,982	28,655,021	1303.1%	3,099	62%	48%	1.28
	2052	3,930,178	42,555,882	1082.8%	3,706	1,936,161	27,583,323	1424.6%	2,835	63%	49%	1.28
	2053	3,483,181	40,558,584	1164.4%	3,396	1,700,558	26,398,246	1552.3%	2,588	64%	50%	1.29
	2054	3,075,437	38,463,599	1250.7%	3,104	1,489,471	25,141,505	1687.9%	2,358	65%	51%	1.29
	2055	2,705,659	36,328,845	1342.7%	2,830	1,300,918	23,841,834	1832.7%	2,143	66%	51%	1.30
	2056	2,372,198	34,123,627	1438.5%	2,573	1,133,699	22,502,515	1984.9%	1,943	67%	52%	1.30
	2057	2,073,107	31,920,559	1539.7%	2,334	985,849	21,151,920	2145.6%	1,758	68%	52%	1.30
	2058	1,806,215	29,729,207	1645.9%	2,113	855,528	19,812,233	2315.8%	1,588	69%	53%	1.30
	2059	1,569,197	27,566,555	1756.7%	1,908	741,008	18,493,139	2495.7%	1,430	70%	53%	1.31
	2060	1,359,651	25,486,481	1874.5%	1,719	640,639	17,219,916	2687.9%	1,285	70%	54%	1.31
	2061	1,175,158	23,495,566	1999.4%	1,545	552,874	15,995,926	2893.2%	1,151	71%	54%	1.31
	2062	1,013,338	21,584,847	2130.1%	1,386	476,282	14,824,599	3112.6%	1,029	71%	54%	1.31
	2063	871,889	19,780,845	2268.7%	1,241	409,557	13,711,282	3347.8%	917	71%	54%	1.31
	2064	748,624	18,051,750	2411.3%	1,108	351,514	12,647,273	3597.9%	814	72%	55%	1.31
	2065	641,499	16,432,712	2561.6%	987	301,090	11,645,449	3867.8%	721	72%	55%	1.31
	2066	548,627	14,924,248	2720.3%	876	257,338	10,703,222	4159.2%	635	72%	55%	1.31
	2067	468,281	13,499,148	2882.7%	776	219,417	9,809,992	4470.9%	558	73%	55%	1.32
	2068	398,903	12,178,752	3053.1%	686	186,589	8,968,600	4806.6%	488	73%	55%	1.32
	2069	339,097	10,947,332	3228.4%	603	158,205	8,169,392	5163.8%	424	73%	55%	1.32
	2070	287,627	9,796,093	3405.8%	529	133,697	7,410,533	5542.8%	367	73%	55%	1.32
	2071	243,394	8,724,410	3584.5%	462	112,571	6,693,180	5945.7%	316	73%	56%	1.32
	2072	205,433	7,718,761	3757.3%	402	94,393	6,004,141	6360.8%	270	73%	56%	1.32
	2073	172,898	6,787,355	3925.6%	348	78,786	5,351,119	6792.0%	229	73%	56%	1.32
	2074	145,054	5,935,525	4091.9%	300	65,421	4,731,116	7231.8%	193	73%	56%	1.32
	2075	121,262	5,151,864	4248.6%	257	54,013	4,145,445	7674.8%	161	74%	56%	1.32
History		163,502,240	10,932,479	6.7%	100,663	158,916,015	6,078,620	3.8%	102,188	6%	4%	1.75
Future		700,145,745	1,479,911,765	211.4%	419,624	489,019,512	1,015,628,685	207.7%	387,363	103%	89%	1.16
Lifetime		863,647,985	1,490,844,244	172.6%	520,287	647,935,527	1,021,707,306	157.7%	489,551	74%	56%	1.32
Lifetime @ val interest rate										81%		

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	126.50	139.15	181.13	199.24
30	132.25	145.48	191.19	210.31
31	139.44	153.39	199.81	219.80
32	148.06	162.87	211.31	232.45
33	155.25	170.78	221.38	243.51
34	165.31	181.85	234.31	257.75
35	173.94	191.34	247.25	271.98
36	184.00	202.40	260.19	286.21
37	195.50	215.05	274.56	302.02
38	207.00	227.70	290.38	319.41
39	218.50	240.35	307.63	338.39
40	231.44	254.59	324.88	357.36
41	245.81	270.40	345.00	379.50
42	260.19	286.21	365.13	401.64
43	276.00	303.60	386.69	425.36
44	293.25	322.58	411.13	452.24
45	311.94	343.14	435.56	479.12
46	332.06	365.27	462.88	509.16
47	352.19	387.41	493.06	542.37
48	375.19	412.71	524.69	577.16
49	399.63	439.59	557.75	613.53
50	425.50	468.05	595.13	654.64
51	454.25	499.68	633.94	697.34
52	484.44	532.89	675.63	743.19
53	516.06	567.67	720.19	792.21
54	550.56	605.62	769.06	845.97
55	589.38	648.31	822.25	904.48
56	635.38	698.91	886.94	975.64
57	679.94	747.94	950.19	1,045.21
58	727.38	800.11	1,016.31	1,117.95
59	777.69	855.46	1,088.19	1,197.01
60	836.63	920.29	1,171.56	1,288.72
61	905.63	996.19	1,267.88	1,394.66
62	971.75	1,068.93	1,359.88	1,495.86
63	1,052.25	1,157.48	1,473.44	1,620.79
64	1,139.94	1,253.94	1,598.50	1,758.35
65	1,250.63	1,375.69	1,748.00	1,922.80
66	1,372.81	1,510.10	1,919.06	2,110.97
67	1,477.75	1,625.53	2,067.13	2,273.84
68	1,591.31	1,750.45	2,225.25	2,447.78
69	1,713.50	1,884.85	2,394.88	2,634.36
70	1,813.65	1,995.02	2,532.61	2,785.88
71	1,995.86	2,195.45	2,785.45	3,064.00
72	2,149.83	2,364.81	2,997.33	3,297.06
73	2,313.68	2,545.04	3,223.33	3,545.66
74	2,484.59	2,733.05	3,460.63	3,806.69
75	2,837.50	3,121.25	3,927.50	4,320.25
76	3,045.00	3,349.50	4,211.25	4,632.38
77	3,258.75	3,584.63	4,505.00	4,955.50
78	3,477.50	3,825.25	4,805.00	5,285.50
79	3,707.50	4,078.25	5,122.50	5,634.75
80	4,062.50	4,468.75	5,602.50	6,162.75
81	4,338.75	4,772.63	5,983.75	6,582.13
82	4,626.25	5,088.88	6,381.25	7,019.38
83	4,921.25	5,413.38	6,792.50	7,471.75
84	5,226.25	5,748.88	7,218.75	7,940.63
85	6,146.25	6,760.88	8,436.25	9,279.88

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	156.69	172.36	253.00	278.30	314.81	346.30	362.25	398.48
30	165.31	181.85	264.50	290.95	332.06	365.27	382.38	420.61
31	175.38	192.91	278.88	306.76	349.31	384.25	399.63	439.59
32	185.44	203.99	296.13	325.74	368.00	404.80	422.63	464.89
33	195.50	215.05	310.50	341.55	388.13	426.94	442.75	487.03
34	207.00	227.70	330.63	363.69	409.69	450.66	468.63	515.49
35	218.50	240.35	347.88	382.66	432.69	475.96	494.50	543.95
36	231.44	254.59	368.00	404.80	457.13	502.84	520.38	572.41
37	244.38	268.81	391.00	430.10	483.00	531.30	549.13	604.04
38	258.75	284.63	414.00	455.40	511.75	562.93	580.75	638.83
39	274.56	302.02	437.00	480.70	540.50	594.55	615.25	676.78
40	290.38	319.41	462.88	509.16	573.56	630.92	649.75	714.73
41	307.63	338.39	491.63	540.79	608.06	668.87	690.00	759.00
42	326.31	358.95	520.38	572.41	644.00	708.40	730.25	803.28
43	346.44	381.09	552.00	607.20	682.81	751.10	773.38	850.71
44	368.00	404.80	586.50	645.15	725.94	798.54	822.25	904.48
45	391.00	430.10	623.88	686.26	770.50	847.55	871.13	958.24
46	415.44	456.99	664.13	730.54	819.38	901.31	925.75	1,018.33
47	441.31	485.45	704.38	774.81	872.56	959.82	986.13	1,084.74
48	470.06	517.07	750.38	825.41	928.63	1,021.49	1,049.38	1,154.31
49	498.81	548.70	799.25	879.18	989.00	1,087.90	1,115.50	1,227.05
50	531.88	585.06	851.00	936.10	1,053.69	1,159.06	1,190.25	1,309.28
51	566.38	623.01	908.50	999.35	1,122.69	1,234.96	1,267.88	1,394.66
52	602.31	662.55	968.88	1,065.76	1,197.44	1,317.19	1,351.25	1,486.38
53	642.56	706.82	1,032.13	1,135.34	1,277.94	1,405.74	1,440.38	1,584.41
54	684.25	752.68	1,101.13	1,211.24	1,364.19	1,500.61	1,538.13	1,691.94
55	730.25	803.28	1,178.75	1,296.63	1,457.63	1,603.39	1,644.50	1,808.95
56	786.31	864.95	1,270.75	1,397.83	1,574.06	1,731.47	1,773.88	1,951.26
57	840.94	925.04	1,359.88	1,495.86	1,683.31	1,851.65	1,900.38	2,090.41
58	898.44	988.29	1,454.75	1,600.23	1,802.63	1,982.89	2,032.63	2,235.89
59	960.25	1,056.28	1,555.38	1,710.91	1,930.56	2,123.62	2,176.38	2,394.01
60	1,032.13	1,135.34	1,673.25	1,840.58	2,077.19	2,284.91	2,343.13	2,577.44
61	1,115.50	1,227.05	1,811.25	1,992.38	2,248.25	2,473.08	2,535.75	2,789.33
62	1,194.56	1,314.02	1,943.50	2,137.85	2,412.13	2,653.34	2,719.75	2,991.73
63	1,292.31	1,421.55	2,104.50	2,314.95	2,613.38	2,874.71	2,946.88	3,241.56
64	1,398.69	1,538.56	2,279.88	2,507.86	2,834.75	3,118.23	3,197.00	3,516.70
65	1,535.25	1,688.78	2,501.25	2,751.38	3,103.56	3,413.92	3,496.00	3,845.60
66	1,684.75	1,853.23	2,745.63	3,020.19	3,408.31	3,749.15	3,838.13	4,221.94
67	1,812.69	1,993.96	2,955.50	3,251.05	3,671.38	4,038.51	4,134.25	4,547.68
68	1,949.25	2,144.18	3,182.63	3,500.89	3,951.69	4,346.86	4,450.50	4,895.55
69	2,095.88	2,305.46	3,427.00	3,769.70	4,253.56	4,678.92	4,789.75	5,268.73
70	2,219.04	2,440.95	3,627.30	3,990.03	4,503.05	4,953.36	5,065.23	5,571.75
71	2,440.80	2,684.88	3,991.73	4,390.90	4,953.64	5,449.01	5,570.90	6,127.99
72	2,627.25	2,889.98	4,299.65	4,729.62	5,333.60	5,866.96	5,994.65	6,594.12
73	2,826.41	3,109.06	4,627.35	5,090.09	5,736.16	6,309.78	6,446.65	7,091.32
74	3,032.64	3,335.91	4,969.18	5,466.09	6,159.91	6,775.91	6,921.25	7,613.38
75	3,476.25	3,823.88	5,675.00	6,242.50	7,010.00	7,711.00	7,855.00	8,640.50
76	3,727.50	4,100.25	6,090.00	6,699.00	7,521.25	8,273.38	8,422.50	9,264.75
77	3,986.25	4,384.88	6,517.50	7,169.25	8,048.75	8,853.63	9,010.00	9,911.00
78	4,250.00	4,675.00	6,955.00	7,650.50	8,588.75	9,447.63	9,610.00	10,571.00
79	4,525.00	4,977.50	7,415.00	8,156.50	9,157.50	10,073.25	10,245.00	11,269.50
80	4,958.75	5,454.63	8,125.00	8,937.50	10,026.25	11,028.88	11,205.00	12,325.50
81	5,288.75	5,817.63	8,677.50	9,545.25	10,710.00	11,781.00	11,967.50	13,164.25
82	5,631.25	6,194.38	9,252.50	10,177.75	11,423.75	12,566.13	12,762.50	14,038.75
83	5,980.00	6,578.00	9,842.50	10,826.75	12,158.75	13,374.63	13,585.00	14,943.50
84	6,337.50	6,971.25	10,452.50	11,497.75	12,920.00	14,212.00	14,437.50	15,881.25
85	7,475.00	8,222.50	12,292.50	13,521.75	15,142.50	16,656.75	16,872.50	18,559.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	288.94	323.61	379.50	425.04	447.06	500.71	500.25	560.28
30	304.75	341.32	396.75	444.36	470.06	526.47	526.13	589.26
31	320.56	359.03	418.31	468.51	495.94	555.45	553.44	619.85
32	339.25	379.96	444.19	497.49	521.81	584.43	583.63	653.66
33	357.94	400.89	465.75	521.64	550.56	616.63	613.81	687.47
34	378.06	423.43	495.94	555.45	582.19	652.05	648.31	726.11
35	399.63	447.58	521.81	584.43	613.81	687.47	684.25	766.36
36	422.63	473.34	552.00	618.24	649.75	727.72	723.06	809.83
37	448.50	502.32	586.50	656.88	687.13	769.58	763.31	854.91
38	474.38	531.30	621.00	695.52	727.38	814.66	807.88	904.82
39	501.69	561.89	655.50	734.16	769.06	861.35	855.31	957.95
40	531.88	595.70	694.31	777.63	815.06	912.87	905.63	1,014.30
41	564.94	632.73	737.44	825.93	863.94	967.61	958.81	1,073.87
42	599.44	671.37	780.56	874.23	917.13	1,027.18	1,016.31	1,138.27
43	635.38	711.62	828.00	927.36	973.19	1,089.97	1,079.56	1,209.11
44	674.19	755.09	879.75	985.32	1,033.56	1,157.59	1,145.69	1,283.17
45	717.31	803.39	935.81	1,048.11	1,098.25	1,230.04	1,216.13	1,362.06
46	761.88	853.30	996.19	1,115.73	1,167.25	1,307.32	1,293.75	1,449.00
47	809.31	906.43	1,056.56	1,183.35	1,242.00	1,391.04	1,375.69	1,540.77
48	861.06	964.39	1,125.56	1,260.63	1,322.50	1,481.20	1,464.81	1,640.59
49	917.13	1,027.18	1,198.88	1,342.74	1,408.75	1,577.80	1,559.69	1,746.85
50	976.06	1,093.19	1,276.50	1,429.68	1,500.75	1,680.84	1,661.75	1,861.16
51	1,039.31	1,164.03	1,362.75	1,526.28	1,599.94	1,791.93	1,771.00	1,983.52
52	1,108.31	1,241.31	1,453.31	1,627.71	1,706.31	1,911.07	1,888.88	2,115.54
53	1,181.63	1,323.42	1,548.19	1,733.97	1,819.88	2,038.26	2,015.38	2,257.22
54	1,259.25	1,410.36	1,651.69	1,849.89	1,943.50	2,176.72	2,153.38	2,411.78
55	1,344.06	1,505.35	1,768.13	1,980.30	2,077.19	2,326.45	2,300.00	2,576.00
56	1,450.44	1,624.49	1,906.13	2,134.86	2,241.06	2,509.99	2,482.56	2,780.47
57	1,549.63	1,735.58	2,039.81	2,284.59	2,397.75	2,685.48	2,656.50	2,975.28
58	1,656.00	1,854.72	2,182.13	2,443.98	2,567.38	2,875.46	2,844.81	3,186.19
59	1,772.44	1,985.13	2,333.06	2,613.03	2,748.50	3,078.32	3,047.50	3,413.20
60	1,904.69	2,133.25	2,509.88	2,811.06	2,958.38	3,313.38	3,278.94	3,672.41
61	2,059.94	2,307.13	2,716.88	3,042.90	3,201.31	3,585.47	3,549.19	3,975.09
62	2,206.56	2,471.35	2,915.25	3,265.08	3,434.19	3,846.29	3,806.50	4,263.28
63	2,389.13	2,675.82	3,156.75	3,535.56	3,721.69	4,168.29	4,125.63	4,620.70
64	2,588.94	2,899.61	3,419.81	3,830.19	4,035.06	4,519.27	4,473.50	5,010.32
65	2,839.06	3,179.75	3,751.88	4,202.10	4,420.31	4,950.75	4,897.56	5,485.27
66	3,116.50	3,490.48	4,118.44	4,612.65	4,854.44	5,436.97	5,379.13	6,024.62
67	3,353.69	3,756.13	4,433.25	4,965.24	5,228.19	5,855.57	5,791.69	6,486.69
68	3,609.56	4,042.71	4,773.94	5,346.81	5,629.25	6,304.76	6,235.88	6,984.18
69	3,884.13	4,350.22	5,140.50	5,757.36	6,059.06	6,786.15	6,711.69	7,517.09
70	4,110.38	4,603.62	5,440.95	6,093.86	6,414.16	7,183.86	7,103.46	7,955.88
71	4,524.24	5,067.15	5,987.59	6,706.10	7,058.26	7,905.25	7,813.95	8,751.62
72	4,871.71	5,456.32	6,449.48	7,223.41	7,600.66	8,512.74	8,411.44	9,420.81
73	5,240.38	5,869.22	6,941.03	7,773.95	8,176.96	9,158.20	9,047.06	10,132.71
74	5,627.40	6,302.69	7,453.76	8,348.21	8,782.93	9,836.88	9,713.76	10,879.41
75	6,441.25	7,214.20	8,512.50	9,534.00	10,006.25	11,207.00	11,042.50	12,367.60
76	6,911.25	7,740.60	9,135.00	10,231.20	10,737.50	12,026.00	11,846.25	13,267.80
77	7,393.75	8,281.00	9,776.25	10,949.40	11,492.50	12,871.60	12,676.25	14,197.40
78	7,885.00	8,831.20	10,432.50	11,684.40	12,263.75	13,735.40	13,526.25	15,149.40
79	8,400.00	9,408.00	11,122.50	12,457.20	13,076.25	14,645.40	14,421.25	16,151.80
80	9,207.50	10,312.40	12,187.50	13,650.00	14,322.50	16,041.20	15,785.00	17,679.20
81	9,826.25	11,005.40	13,016.25	14,578.20	15,300.00	17,136.00	16,863.75	18,887.40
82	10,467.50	11,723.60	13,878.75	15,544.20	16,320.00	18,278.40	17,987.50	20,146.00
83	11,123.75	12,458.60	14,763.75	16,535.40	17,368.75	19,453.00	19,147.50	21,445.20
84	11,801.25	13,217.40	15,678.75	17,560.20	18,456.25	20,671.00	20,350.00	22,792.00
85	13,903.75	15,572.20	18,438.75	20,651.40	21,657.50	24,256.40	23,828.75	26,688.20

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	444.19	497.49	549.13	615.02	632.50	708.40	700.06	784.07
30	468.63	524.86	579.31	648.83	661.25	740.60	737.44	825.93
31	494.50	553.84	610.94	684.25	697.19	780.85	777.69	871.01
32	521.81	584.43	645.44	722.89	740.31	829.15	819.38	917.70
33	552.00	618.24	681.38	763.14	776.25	869.40	865.38	969.22
34	582.19	652.05	720.19	806.61	826.56	925.75	912.81	1,022.35
35	616.69	690.69	760.44	851.69	869.69	974.05	964.56	1,080.31
36	652.63	730.94	805.00	901.60	920.00	1,030.40	1,020.63	1,143.10
37	690.00	772.80	852.44	954.73	977.50	1,094.80	1,079.56	1,209.11
38	730.25	817.88	902.75	1,011.08	1,035.00	1,159.20	1,142.81	1,279.95
39	773.38	866.18	955.94	1,070.65	1,092.50	1,223.60	1,210.38	1,355.62
40	820.81	919.31	1,013.44	1,135.05	1,157.19	1,296.05	1,282.25	1,436.12
41	869.69	974.05	1,073.81	1,202.67	1,229.06	1,376.55	1,358.44	1,521.45
42	922.88	1,033.62	1,139.94	1,276.73	1,300.94	1,457.05	1,441.81	1,614.83
43	978.94	1,096.41	1,208.94	1,354.01	1,380.00	1,545.60	1,529.50	1,713.04
44	1,039.31	1,164.03	1,283.69	1,437.73	1,466.25	1,642.20	1,624.38	1,819.30
45	1,104.00	1,236.48	1,364.19	1,527.89	1,559.69	1,746.85	1,726.44	1,933.61
46	1,173.00	1,313.76	1,450.44	1,624.49	1,660.31	1,859.55	1,835.69	2,055.97
47	1,246.31	1,395.87	1,542.44	1,727.53	1,760.94	1,972.25	1,953.56	2,187.99
48	1,326.81	1,486.03	1,641.63	1,838.62	1,875.94	2,101.05	2,078.63	2,328.06
49	1,411.63	1,581.02	1,746.56	1,956.15	1,998.13	2,237.90	2,213.75	2,479.40
50	1,502.19	1,682.45	1,861.56	2,084.95	2,127.50	2,382.80	2,360.38	2,643.62
51	1,599.94	1,791.93	1,982.31	2,220.19	2,271.25	2,543.80	2,514.19	2,815.89
52	1,704.88	1,909.46	2,113.13	2,366.70	2,422.19	2,712.85	2,680.94	3,002.65
53	1,817.00	2,035.04	2,252.56	2,522.87	2,580.31	2,889.95	2,860.63	3,203.90
54	1,936.31	2,168.67	2,403.50	2,691.92	2,752.81	3,083.15	3,054.69	3,421.25
55	2,067.13	2,315.18	2,567.38	2,875.46	2,946.88	3,300.50	3,263.13	3,654.70
56	2,228.13	2,495.50	2,768.63	3,100.86	3,176.88	3,558.10	3,521.88	3,944.50
57	2,380.50	2,666.16	2,959.81	3,314.99	3,399.69	3,807.65	3,767.69	4,219.81
58	2,544.38	2,849.70	3,165.38	3,545.22	3,636.88	4,073.30	4,032.19	4,516.05
59	2,721.19	3,047.73	3,388.19	3,794.77	3,888.44	4,355.05	4,318.25	4,836.44
60	2,923.88	3,274.74	3,642.63	4,079.74	4,183.13	4,685.10	4,646.00	5,203.52
61	3,161.06	3,540.39	3,940.19	4,413.01	4,528.13	5,071.50	5,028.38	5,631.78
62	3,386.75	3,793.16	4,223.38	4,730.18	4,858.75	5,441.80	5,392.06	6,039.11
63	3,665.63	4,105.50	4,574.13	5,123.02	5,261.25	5,892.60	5,843.44	6,544.65
64	3,971.81	4,448.43	4,956.50	5,551.28	5,699.69	6,383.65	6,335.06	7,095.27
65	4,357.06	4,879.91	5,436.63	6,089.02	6,253.13	7,003.50	6,941.69	7,774.69
66	4,781.13	5,354.86	5,968.50	6,684.72	6,864.06	7,687.75	7,624.50	8,539.44
67	5,143.38	5,760.58	6,425.63	7,196.70	7,388.75	8,275.40	8,209.56	9,194.71
68	5,534.38	6,198.50	6,915.81	7,745.71	7,956.56	8,911.35	8,839.19	9,899.89
69	5,954.13	6,668.62	7,443.38	8,336.58	8,567.50	9,595.60	9,516.25	10,658.20
70	6,301.16	7,057.30	7,880.34	8,825.98	9,068.25	10,156.44	10,072.54	11,281.24
71	6,935.38	7,767.62	8,674.16	9,715.06	9,979.31	11,176.83	11,085.30	12,415.54
72	7,465.06	8,360.87	9,342.28	10,463.35	10,749.13	12,039.02	11,938.45	13,371.06
73	8,030.06	8,993.67	10,052.76	11,259.09	11,568.38	12,956.58	12,845.28	14,386.71
74	8,621.90	9,656.53	10,797.15	12,092.81	12,422.94	13,913.69	13,795.89	15,451.39
75	9,872.50	11,057.20	12,350.00	13,832.00	14,187.50	15,890.00	15,728.75	17,616.20
76	10,591.25	11,862.20	13,255.00	14,845.60	15,225.00	17,052.00	16,880.00	18,905.60
77	11,327.50	12,686.80	14,185.00	15,887.20	16,293.75	18,249.00	18,066.25	20,234.20
78	12,078.75	13,528.20	15,132.50	16,948.40	17,387.50	19,474.00	19,278.75	21,592.20
79	12,865.00	14,408.80	16,127.50	18,062.80	18,537.50	20,762.00	20,553.75	23,020.20
80	14,098.75	15,790.60	17,678.75	19,800.20	20,312.50	22,750.00	22,516.25	25,218.20
81	15,042.50	16,847.60	18,875.00	21,140.00	21,693.75	24,297.00	24,051.25	26,937.40
82	16,020.00	17,942.40	20,118.75	22,533.00	23,131.25	25,907.00	25,650.00	28,728.00
83	17,018.75	19,061.00	21,392.50	23,959.60	24,606.25	27,559.00	27,295.00	30,570.40
84	18,047.50	20,213.20	22,707.50	25,432.40	26,131.25	29,267.00	28,998.75	32,478.60
85	21,267.50	23,819.60	26,742.50	29,951.60	30,731.25	34,419.00	34,053.75	38,140.20

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

Indexing: None

	Comprehensive Coverage							
	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 7,500	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	649.75	740.72	783.44	893.12	888.38	1,012.75	1,098.25	1,252.01
30	685.69	781.69	826.56	942.29	937.25	1,068.47	1,158.63	1,320.83
31	723.06	824.30	876.88	999.64	989.00	1,127.46	1,221.88	1,392.94
32	763.31	870.18	927.19	1,057.00	1,043.63	1,189.73	1,290.88	1,471.60
33	806.44	919.34	977.50	1,114.35	1,104.00	1,258.56	1,362.75	1,553.54
34	852.44	971.78	1,035.00	1,179.90	1,164.38	1,327.39	1,440.38	1,642.03
35	902.75	1,029.14	1,092.50	1,245.45	1,233.38	1,406.05	1,520.88	1,733.80
36	954.50	1,088.13	1,157.19	1,319.20	1,305.25	1,487.99	1,610.00	1,835.40
37	1,010.56	1,152.05	1,221.88	1,392.94	1,380.00	1,573.20	1,704.88	1,943.56
38	1,069.50	1,219.23	1,293.75	1,474.88	1,460.50	1,664.97	1,805.50	2,058.27
39	1,132.75	1,291.34	1,372.81	1,565.01	1,546.75	1,763.30	1,911.88	2,179.54
40	1,200.31	1,368.36	1,451.88	1,655.14	1,641.63	1,871.45	2,026.88	2,310.64
41	1,272.19	1,450.30	1,538.13	1,753.46	1,739.38	1,982.89	2,147.63	2,448.29
42	1,349.81	1,538.79	1,631.56	1,859.99	1,845.75	2,104.16	2,279.88	2,599.06
43	1,431.75	1,632.20	1,732.19	1,974.70	1,957.88	2,231.98	2,417.88	2,756.38
44	1,519.44	1,732.16	1,840.00	2,097.60	2,078.63	2,369.63	2,567.38	2,926.81
45	1,612.88	1,838.68	1,955.00	2,228.70	2,208.00	2,517.12	2,728.38	3,110.35
46	1,713.50	1,953.39	2,077.19	2,368.00	2,346.00	2,674.44	2,900.88	3,307.00
47	1,819.88	2,074.66	2,206.56	2,515.49	2,492.63	2,841.59	3,084.88	3,516.76
48	1,934.88	2,205.76	2,350.31	2,679.36	2,653.63	3,025.13	3,283.25	3,742.91
49	2,058.50	2,346.69	2,494.06	2,843.24	2,823.25	3,218.51	3,493.13	3,982.16
50	2,190.75	2,497.46	2,659.38	3,031.69	3,004.38	3,424.99	3,723.13	4,244.36
51	2,331.63	2,658.05	2,831.88	3,228.34	3,199.88	3,647.86	3,964.63	4,519.67
52	2,481.13	2,828.48	3,011.56	3,433.19	3,409.75	3,887.12	4,226.25	4,817.93
53	2,642.13	3,012.02	3,212.81	3,662.61	3,634.00	4,142.76	4,505.13	5,135.84
54	2,816.06	3,210.32	3,421.25	3,900.23	3,872.63	4,414.79	4,807.00	5,479.98
55	3,002.94	3,423.35	3,651.25	4,162.43	4,134.25	4,713.05	5,134.75	5,853.62
56	3,234.38	3,687.19	3,931.56	4,481.99	4,456.25	5,080.13	5,537.25	6,312.47
57	3,452.88	3,936.28	4,204.69	4,793.35	4,761.00	5,427.54	5,919.63	6,748.37
58	3,688.63	4,205.03	4,492.19	5,121.10	5,088.75	5,801.18	6,330.75	7,217.06
59	3,941.63	4,493.45	4,801.25	5,473.43	5,442.38	6,204.31	6,776.38	7,725.07
60	4,232.00	4,824.48	5,160.63	5,883.11	5,847.75	6,666.44	7,285.25	8,305.19
61	4,572.69	5,212.87	5,577.50	6,358.35	6,322.13	7,207.22	7,880.38	8,983.63
62	4,894.69	5,579.95	5,972.81	6,809.01	6,773.50	7,721.79	8,446.75	9,629.30
63	5,294.31	6,035.52	6,461.56	7,366.19	7,331.25	8,357.63	9,148.25	10,429.01
64	5,731.31	6,533.70	6,993.44	7,972.52	7,943.63	9,055.73	9,913.00	11,300.82
65	6,290.50	7,171.17	7,676.25	8,750.93	8,714.13	9,934.10	10,873.25	12,395.51
66	6,900.00	7,866.00	8,423.75	9,603.08	9,562.25	10,900.97	11,937.00	13,608.18
67	7,417.50	8,455.95	9,063.44	10,332.32	10,286.75	11,726.90	12,851.25	14,650.43
68	7,975.25	9,091.79	9,746.25	11,110.73	11,068.75	12,618.38	13,831.63	15,768.05
69	8,576.13	9,776.78	10,479.38	11,946.49	11,908.25	13,575.41	14,886.75	16,970.90
70	9,071.08	10,341.03	11,095.19	12,648.52	12,602.33	14,366.65	15,760.68	17,967.17
71	9,979.31	11,376.42	12,204.00	13,912.56	13,870.75	15,812.66	17,348.33	19,777.09
72	10,737.83	12,241.12	13,136.25	14,975.33	14,930.13	17,020.34	18,684.55	21,300.39
73	11,544.36	13,160.58	14,132.06	16,110.56	16,060.13	18,308.54	20,105.53	22,920.30
74	12,386.21	14,120.29	15,163.19	17,286.04	17,243.80	19,657.93	21,594.30	24,617.50
75	14,197.50	16,185.15	17,381.25	19,814.63	19,745.00	22,509.30	24,700.00	28,158.00
76	15,223.75	17,355.08	18,637.50	21,246.75	21,182.50	24,148.05	26,510.00	30,221.40
77	16,272.50	18,550.65	19,931.25	22,721.63	22,655.00	25,826.70	28,370.00	32,341.80
78	17,340.00	19,767.60	21,250.00	24,225.00	24,157.50	27,539.55	30,265.00	34,502.10
79	18,455.00	21,038.70	22,625.00	25,792.50	25,730.00	29,332.20	32,255.00	36,770.70
80	20,221.25	23,052.23	24,793.75	28,264.88	28,197.50	32,145.15	35,357.50	40,307.55
81	21,558.75	24,576.98	26,443.75	30,145.88	30,085.00	34,296.90	37,750.00	43,035.00
82	22,941.25	26,153.03	28,156.25	32,098.13	32,040.00	36,525.60	40,237.50	45,870.75
83	24,350.00	27,759.00	29,900.00	34,086.00	34,037.50	38,802.75	42,785.00	48,774.90
84	25,797.50	29,409.15	31,687.50	36,123.75	36,095.00	41,148.30	45,415.00	51,773.10
85	30,426.25	34,685.93	37,375.00	42,607.50	42,535.00	48,489.90	53,485.00	60,972.90

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	218.50	240.35	277.44	305.19
30	230.00	253.00	290.38	319.41
31	240.06	264.07	307.63	338.39
32	251.56	276.72	320.56	352.62
33	263.06	289.37	334.94	368.44
34	273.13	300.44	347.88	382.66
35	284.63	313.09	360.81	396.90
36	294.69	324.16	376.63	414.29
37	306.19	336.81	391.00	430.10
38	317.69	349.46	406.81	447.50
39	330.63	363.69	422.63	464.89
40	343.56	377.92	438.44	482.29
41	355.06	390.57	454.25	499.68
42	366.56	403.22	467.19	513.91
43	379.50	417.45	484.44	532.89
44	393.88	433.26	501.69	551.86
45	411.13	452.24	526.13	578.74
46	428.38	471.21	549.13	604.04
47	439.88	483.86	560.63	616.69
48	458.56	504.42	586.50	645.15
49	478.69	526.56	612.38	673.61
50	500.25	550.28	638.25	702.08
51	520.38	572.41	665.56	732.12
52	541.94	596.14	694.31	763.75
53	564.94	621.44	723.06	795.37
54	589.38	648.31	753.25	828.58
55	612.38	673.61	783.44	861.79
56	642.56	706.82	822.25	904.48
57	668.44	735.29	853.88	939.26
58	694.31	763.75	888.38	977.21
59	723.06	795.37	922.88	1,015.16
60	754.69	830.16	961.69	1,057.86
61	789.19	868.11	1,006.25	1,106.88
62	819.38	901.31	1,043.63	1,147.99
63	856.75	942.43	1,088.19	1,197.01
64	895.56	985.12	1,132.75	1,246.03
65	928.63	1,021.49	1,173.00	1,290.30
66	977.50	1,075.25	1,230.50	1,353.55
67	1,010.56	1,111.62	1,266.44	1,393.09
68	1,042.19	1,146.41	1,303.81	1,434.20
69	1,072.38	1,179.61	1,336.88	1,470.56
70	1,081.98	1,190.17	1,344.70	1,479.17
71	1,127.18	1,239.89	1,392.73	1,532.00
72	1,152.60	1,267.86	1,418.15	1,559.97
73	1,175.20	1,292.72	1,437.93	1,581.72
74	1,193.56	1,312.92	1,453.46	1,598.81
75	1,251.25	1,376.38	1,498.75	1,648.63
76	1,263.75	1,390.13	1,503.75	1,654.13
77	1,270.00	1,397.00	1,500.00	1,650.00
78	1,270.00	1,397.00	1,490.00	1,639.00
79	1,263.75	1,390.13	1,468.75	1,615.63
80	1,273.75	1,401.13	1,460.00	1,606.00
81	1,256.25	1,381.88	1,420.00	1,562.00
82	1,228.75	1,351.63	1,368.75	1,505.63
83	1,191.25	1,310.38	1,305.00	1,435.50
84	1,147.50	1,262.25	1,228.75	1,351.63
85	1,151.25	1,266.38	1,173.75	1,291.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	301.88	332.06	437.00	480.70	511.75	562.93	554.88	610.36
30	316.25	347.88	460.00	506.00	536.19	589.81	580.75	638.83
31	332.06	365.27	480.13	528.14	563.50	619.85	615.25	676.78
32	347.88	382.66	503.13	553.44	592.25	651.48	641.13	705.24
33	360.81	396.90	526.13	578.74	615.25	676.78	669.88	736.86
34	376.63	414.29	546.25	600.88	639.69	703.66	695.75	765.33
35	391.00	430.10	569.25	626.18	665.56	732.12	721.63	793.79
36	405.38	445.91	589.38	648.31	691.44	760.59	753.25	828.58
37	421.19	463.31	612.38	673.61	718.75	790.63	782.00	860.20
38	438.44	482.29	635.38	698.91	746.06	820.67	813.63	894.99
39	452.81	498.10	661.25	727.38	776.25	853.88	845.25	929.78
40	471.50	518.65	687.13	755.84	803.56	883.92	876.88	964.56
41	488.75	537.63	710.13	781.14	833.75	917.13	908.50	999.35
42	501.69	551.86	733.13	806.44	859.63	945.59	934.38	1,027.81
43	520.38	572.41	759.00	834.90	891.25	980.38	968.88	1,065.76
44	537.63	591.39	787.75	866.53	921.44	1,013.59	1,003.38	1,103.71
45	562.06	618.27	822.25	904.48	964.56	1,061.02	1,052.25	1,157.48
46	586.50	645.15	856.75	942.43	1,007.69	1,108.46	1,098.25	1,208.08
47	602.31	662.55	879.75	967.73	1,032.13	1,135.34	1,121.25	1,233.38
48	626.75	689.43	917.13	1,008.84	1,076.69	1,184.36	1,173.00	1,290.30
49	655.50	721.05	957.38	1,053.11	1,124.13	1,236.54	1,224.75	1,347.23
50	681.38	749.51	1,000.50	1,100.55	1,173.00	1,290.30	1,276.50	1,404.15
51	710.13	781.14	1,040.75	1,144.83	1,223.31	1,345.65	1,331.13	1,464.24
52	740.31	814.35	1,083.88	1,192.26	1,275.06	1,402.57	1,388.63	1,527.49
53	770.50	847.55	1,129.88	1,242.86	1,328.25	1,461.08	1,446.13	1,590.74
54	802.13	882.34	1,178.75	1,296.63	1,384.31	1,522.75	1,506.50	1,657.15
55	835.19	918.71	1,224.75	1,347.23	1,440.38	1,584.41	1,566.88	1,723.56
56	875.44	962.99	1,285.13	1,413.64	1,509.38	1,660.31	1,644.50	1,808.95
57	909.94	1,000.94	1,336.88	1,470.56	1,571.19	1,728.31	1,707.75	1,878.53
58	945.88	1,040.46	1,388.63	1,527.49	1,633.00	1,796.30	1,776.75	1,954.43
59	984.69	1,083.16	1,446.13	1,590.74	1,697.69	1,867.46	1,845.75	2,030.33
60	1,027.81	1,130.60	1,509.38	1,660.31	1,771.00	1,948.10	1,923.38	2,115.71
61	1,075.25	1,182.78	1,578.38	1,736.21	1,852.94	2,038.24	2,012.50	2,213.75
62	1,116.94	1,228.64	1,638.75	1,802.63	1,921.94	2,114.14	2,087.25	2,295.98
63	1,168.69	1,285.56	1,713.50	1,884.85	2,006.75	2,207.43	2,176.38	2,394.01
64	1,221.88	1,344.06	1,791.13	1,970.24	2,091.56	2,300.72	2,265.50	2,492.05
65	1,275.06	1,402.57	1,857.25	2,042.98	2,169.19	2,386.11	2,346.00	2,580.60
66	1,342.63	1,476.89	1,955.00	2,150.50	2,275.56	2,503.12	2,461.00	2,707.10
67	1,388.63	1,527.49	2,021.13	2,223.24	2,347.44	2,582.19	2,532.88	2,786.16
68	1,436.06	1,579.67	2,084.38	2,292.81	2,419.31	2,661.25	2,607.63	2,868.39
69	1,483.50	1,631.85	2,144.75	2,359.23	2,486.88	2,735.56	2,673.75	2,941.13
70	1,498.66	1,648.53	2,163.95	2,380.35	2,501.54	2,751.70	2,689.40	2,958.34
71	1,567.88	1,724.66	2,254.35	2,479.79	2,597.59	2,857.35	2,785.45	3,064.00
72	1,607.43	1,768.17	2,305.20	2,535.72	2,648.44	2,913.29	2,836.30	3,119.93
73	1,644.15	1,808.57	2,350.40	2,585.44	2,693.64	2,963.01	2,875.85	3,163.44
74	1,676.64	1,844.31	2,387.13	2,625.84	2,727.54	3,000.30	2,906.93	3,197.62
75	1,783.75	1,962.13	2,502.50	2,752.75	2,831.25	3,114.38	2,997.50	3,297.25
76	1,812.50	1,993.75	2,527.50	2,780.25	2,847.50	3,132.25	3,007.50	3,308.25
77	1,831.25	2,014.38	2,540.00	2,794.00	2,850.00	3,135.00	3,000.00	3,300.00
78	1,840.00	2,024.00	2,540.00	2,794.00	2,837.50	3,121.25	2,980.00	3,278.00
79	1,843.75	2,028.13	2,527.50	2,780.25	2,810.00	3,091.00	2,937.50	3,231.25
80	1,878.75	2,066.63	2,547.50	2,802.25	2,808.75	3,089.63	2,920.00	3,212.00
81	1,867.50	2,054.25	2,512.50	2,763.75	2,747.50	3,022.25	2,840.00	3,124.00
82	1,843.75	2,028.13	2,457.50	2,703.25	2,665.00	2,931.50	2,737.50	3,011.25
83	1,808.75	1,989.63	2,382.50	2,620.75	2,558.75	2,814.63	2,610.00	2,871.00
84	1,763.75	1,940.13	2,295.00	2,524.50	2,433.75	2,677.13	2,457.50	2,703.25
85	1,836.25	2,019.88	2,302.50	2,532.75	2,375.00	2,612.50	2,347.50	2,582.25

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	531.88	595.70	655.50	734.16	741.75	830.76	796.38	891.94
30	557.75	624.68	690.00	772.80	777.69	871.01	835.19	935.41
31	585.06	655.27	720.19	806.61	815.06	912.87	876.88	982.10
32	612.38	685.86	754.69	845.25	855.31	957.95	920.00	1,030.40
33	636.81	713.23	789.19	883.89	891.25	998.20	958.81	1,073.87
34	662.69	742.21	819.38	917.70	925.75	1,036.84	996.19	1,115.73
35	688.56	771.19	853.88	956.34	963.13	1,078.70	1,036.44	1,160.81
36	715.88	801.78	884.06	990.15	1,000.50	1,120.56	1,076.69	1,205.89
37	741.75	830.76	918.56	1,028.79	1,039.31	1,164.03	1,119.81	1,254.19
38	770.50	862.96	953.06	1,067.43	1,079.56	1,209.11	1,162.94	1,302.49
39	802.13	898.38	991.88	1,110.90	1,122.69	1,257.41	1,207.50	1,352.40
40	830.88	930.58	1,030.69	1,154.37	1,165.81	1,305.71	1,253.50	1,403.92
41	861.06	964.39	1,065.19	1,193.01	1,208.94	1,354.01	1,302.38	1,458.66
42	885.50	991.76	1,099.69	1,231.65	1,242.00	1,391.04	1,338.31	1,498.91
43	918.56	1,028.79	1,138.50	1,275.12	1,288.00	1,442.56	1,385.75	1,552.04
44	951.63	1,065.82	1,181.63	1,323.42	1,334.00	1,494.08	1,437.50	1,610.00
45	991.88	1,110.90	1,233.38	1,381.38	1,394.38	1,561.70	1,502.19	1,682.45
46	1,035.00	1,159.20	1,285.13	1,439.34	1,456.19	1,630.93	1,568.31	1,756.51
47	1,063.75	1,191.40	1,319.63	1,477.98	1,493.56	1,672.79	1,608.56	1,801.59
48	1,109.75	1,242.92	1,375.69	1,540.77	1,558.25	1,745.24	1,679.00	1,880.48
49	1,155.75	1,294.44	1,436.06	1,608.39	1,625.81	1,820.91	1,752.31	1,962.59
50	1,206.06	1,350.79	1,500.75	1,680.84	1,697.69	1,901.41	1,828.50	2,047.92
51	1,257.81	1,408.75	1,561.13	1,748.46	1,769.56	1,981.91	1,906.13	2,134.86
52	1,309.56	1,466.71	1,625.81	1,820.91	1,844.31	2,065.63	1,986.63	2,225.02
53	1,362.75	1,526.28	1,694.81	1,898.19	1,921.94	2,152.57	2,070.00	2,318.40
54	1,420.25	1,590.68	1,768.13	1,980.30	2,001.00	2,241.12	2,154.81	2,413.39
55	1,479.19	1,656.69	1,837.13	2,057.58	2,082.94	2,332.89	2,243.94	2,513.21
56	1,549.63	1,735.58	1,927.69	2,159.01	2,185.00	2,447.20	2,353.19	2,635.57
57	1,612.88	1,806.42	2,005.31	2,245.95	2,272.69	2,545.41	2,448.06	2,741.83
58	1,677.56	1,878.87	2,082.94	2,332.89	2,363.25	2,646.84	2,542.94	2,848.09
59	1,743.69	1,952.93	2,169.19	2,429.49	2,456.69	2,751.49	2,642.13	2,959.18
60	1,821.31	2,039.87	2,264.06	2,535.75	2,564.50	2,872.24	2,758.56	3,089.59
61	1,906.13	2,134.86	2,367.56	2,651.67	2,682.38	3,004.26	2,885.06	3,231.27
62	1,980.88	2,218.58	2,458.13	2,753.10	2,783.00	3,116.96	2,992.88	3,352.02
63	2,071.44	2,320.01	2,570.25	2,878.68	2,906.63	3,255.42	3,123.69	3,498.53
64	2,163.44	2,423.05	2,686.69	3,009.09	3,033.13	3,397.10	3,255.94	3,646.65
65	2,255.44	2,526.09	2,785.88	3,120.18	3,146.69	3,524.29	3,373.81	3,778.67
66	2,373.31	2,658.11	2,932.50	3,284.40	3,303.38	3,699.78	3,537.69	3,962.21
67	2,455.25	2,749.88	3,031.69	3,395.49	3,409.75	3,818.92	3,649.81	4,087.79
68	2,537.19	2,841.65	3,126.56	3,501.75	3,514.69	3,936.45	3,757.63	4,208.54
69	2,616.25	2,930.20	3,217.13	3,603.18	3,615.31	4,049.15	3,861.13	4,324.46
70	2,645.61	2,963.09	3,245.93	3,635.44	3,641.43	4,078.40	3,882.96	4,348.92
71	2,761.44	3,092.81	3,381.53	3,787.31	3,784.09	4,238.18	4,028.45	4,511.86
72	2,829.24	3,168.75	3,457.80	3,872.74	3,861.78	4,325.19	4,104.73	4,597.29
73	2,891.39	3,238.35	3,525.60	3,948.67	3,928.16	4,399.54	4,169.70	4,670.06
74	2,943.65	3,296.89	3,580.69	4,010.37	3,981.84	4,459.66	4,219.14	4,725.43
75	3,116.25	3,490.20	3,753.75	4,204.20	4,146.25	4,643.80	4,370.00	4,894.40
76	3,158.75	3,537.80	3,791.25	4,246.20	4,176.25	4,677.40	4,391.25	4,918.20
77	3,186.25	3,568.60	3,810.00	4,267.20	4,185.00	4,687.20	4,390.00	4,916.80
78	3,200.00	3,584.00	3,810.00	4,267.20	4,175.00	4,676.00	4,366.25	4,890.20
79	3,198.75	3,582.60	3,791.25	4,246.20	4,140.00	4,636.80	4,318.75	4,837.00
80	3,246.25	3,635.80	3,821.25	4,279.80	4,148.75	4,646.60	4,310.00	4,827.20
81	3,217.50	3,603.60	3,768.75	4,221.00	4,068.75	4,557.00	4,206.25	4,711.00
82	3,170.00	3,550.40	3,686.25	4,128.60	3,956.25	4,431.00	4,071.25	4,559.80
83	3,100.00	3,472.00	3,573.75	4,002.60	3,812.50	4,270.00	3,900.00	4,368.00
84	3,008.75	3,369.80	3,442.50	3,855.60	3,637.50	4,074.00	3,695.00	4,138.40
85	3,095.00	3,466.40	3,453.75	3,868.20	3,582.50	4,012.40	3,580.00	4,009.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	832.31	932.19	989.00	1,107.68	1,092.50	1,223.60	1,180.19	1,321.81
30	871.13	975.66	1,036.44	1,160.81	1,150.00	1,288.00	1,239.13	1,387.82
31	912.81	1,022.35	1,086.75	1,217.16	1,200.31	1,344.35	1,299.50	1,455.44
32	957.38	1,072.26	1,139.94	1,276.73	1,257.81	1,408.75	1,362.75	1,526.28
33	994.75	1,114.12	1,184.50	1,326.64	1,315.31	1,473.15	1,417.38	1,587.46
34	1,036.44	1,160.81	1,231.94	1,379.77	1,365.63	1,529.50	1,474.88	1,651.86
35	1,076.69	1,205.89	1,280.81	1,434.51	1,423.13	1,593.90	1,533.81	1,717.87
36	1,116.94	1,250.97	1,331.13	1,490.86	1,473.44	1,650.25	1,594.19	1,785.49
37	1,160.06	1,299.27	1,382.88	1,548.82	1,530.94	1,714.65	1,657.44	1,856.33
38	1,206.06	1,350.79	1,436.06	1,608.39	1,588.44	1,779.05	1,720.69	1,927.17
39	1,250.63	1,400.70	1,490.69	1,669.57	1,653.13	1,851.50	1,786.81	2,001.23
40	1,296.63	1,452.22	1,546.75	1,732.36	1,717.81	1,923.95	1,855.81	2,078.51
41	1,345.50	1,506.96	1,604.25	1,796.76	1,775.31	1,988.35	1,926.25	2,157.40
42	1,382.88	1,548.82	1,650.25	1,848.28	1,832.81	2,052.75	1,979.44	2,216.97
43	1,433.19	1,605.17	1,710.63	1,915.90	1,897.50	2,125.20	2,052.75	2,299.08
44	1,483.50	1,661.52	1,772.44	1,985.13	1,969.38	2,205.70	2,126.06	2,381.19
45	1,549.63	1,735.58	1,850.06	2,072.07	2,055.63	2,302.30	2,220.94	2,487.45
46	1,617.19	1,811.25	1,930.56	2,162.23	2,141.88	2,398.90	2,320.13	2,598.54
47	1,658.88	1,857.94	1,980.88	2,218.58	2,199.38	2,463.30	2,377.63	2,662.94
48	1,729.31	1,936.83	2,067.13	2,315.18	2,292.81	2,567.95	2,482.56	2,780.47
49	1,804.06	2,020.55	2,156.25	2,415.00	2,393.44	2,680.65	2,590.38	2,901.22
50	1,881.69	2,107.49	2,248.25	2,518.04	2,501.25	2,801.40	2,701.06	3,025.19
51	1,960.75	2,196.04	2,344.56	2,625.91	2,601.88	2,914.10	2,817.50	3,155.60
52	2,041.25	2,286.20	2,442.31	2,735.39	2,709.69	3,034.85	2,936.81	3,289.23
53	2,126.06	2,381.19	2,544.38	2,849.70	2,824.69	3,163.65	3,059.00	3,426.08
54	2,215.19	2,481.01	2,650.75	2,968.84	2,946.88	3,300.50	3,185.50	3,567.76
55	2,305.75	2,582.44	2,758.56	3,089.59	3,061.88	3,429.30	3,317.75	3,715.88
56	2,416.44	2,706.41	2,892.25	3,239.32	3,212.81	3,598.35	3,478.75	3,896.20
57	2,514.19	2,815.89	3,010.13	3,371.34	3,342.19	3,743.25	3,618.19	4,052.37
58	2,614.81	2,928.59	3,130.88	3,506.58	3,471.56	3,888.15	3,763.38	4,214.98
59	2,719.75	3,046.12	3,254.50	3,645.04	3,615.31	4,049.15	3,911.44	4,380.81
60	2,840.50	3,181.36	3,399.69	3,807.65	3,773.44	4,226.25	4,083.94	4,574.01
61	2,974.19	3,331.09	3,559.25	3,986.36	3,945.94	4,419.45	4,272.25	4,784.92
62	3,087.75	3,458.28	3,695.81	4,139.31	4,096.88	4,588.50	4,433.25	4,965.24
63	3,230.06	3,617.67	3,864.00	4,327.68	4,283.75	4,797.80	4,631.63	5,187.42
64	3,373.81	3,778.67	4,037.94	4,522.49	4,477.81	5,015.15	4,834.31	5,414.43
65	3,517.56	3,939.67	4,201.81	4,706.03	4,643.13	5,200.30	5,016.88	5,618.90
66	3,703.00	4,147.36	4,420.31	4,950.75	4,887.50	5,474.00	5,268.44	5,900.65
67	3,833.81	4,293.87	4,571.25	5,119.80	5,052.81	5,659.15	5,442.38	6,095.46
68	3,960.31	4,435.55	4,722.19	5,288.85	5,210.94	5,836.25	5,610.56	6,283.83
69	4,086.81	4,577.23	4,868.81	5,453.07	5,361.88	6,005.30	5,773.00	6,465.76
70	4,131.56	4,627.35	4,916.91	5,506.94	5,409.88	6,059.06	5,819.50	6,517.84
71	4,313.78	4,831.43	5,128.79	5,744.24	5,635.88	6,312.18	6,051.15	6,777.29
72	4,423.95	4,954.82	5,251.68	5,881.88	5,763.00	6,454.56	6,178.28	6,919.67
73	4,521.41	5,063.98	5,361.85	6,005.27	5,876.00	6,581.12	6,289.86	7,044.65
74	4,604.75	5,157.32	5,455.08	6,109.68	5,967.81	6,683.95	6,380.26	7,145.89
75	4,887.50	5,474.00	5,755.00	6,445.60	6,256.25	7,007.00	6,662.50	7,462.00
76	4,956.25	5,551.00	5,826.25	6,525.40	6,318.75	7,077.00	6,715.00	7,520.80
77	5,003.75	5,604.20	5,870.00	6,574.40	6,350.00	7,112.00	6,737.50	7,546.00
78	5,027.50	5,630.80	5,887.50	6,594.00	6,350.00	7,112.00	6,726.25	7,533.40
79	5,028.75	5,632.20	5,877.50	6,582.80	6,318.75	7,077.00	6,680.00	7,481.60
80	5,112.50	5,726.00	5,950.00	6,664.00	6,368.75	7,133.00	6,707.50	7,512.40
81	5,073.75	5,682.60	5,887.50	6,594.00	6,281.25	7,035.00	6,588.75	7,379.40
82	5,003.75	5,604.20	5,786.25	6,480.60	6,143.75	6,881.00	6,422.50	7,193.20
83	4,900.00	5,488.00	5,642.50	6,319.60	5,956.25	6,671.00	6,203.75	6,948.20
84	4,763.75	5,335.40	5,461.25	6,116.60	5,737.50	6,426.00	5,937.50	6,650.00
85	4,925.00	5,516.00	5,570.00	6,238.40	5,756.25	6,447.00	5,888.75	6,595.40

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,285.13	1,465.04	1,509.38	1,720.69	1,664.63	1,897.67	1,978.00	2,254.92
30	1,346.94	1,535.51	1,581.25	1,802.63	1,742.25	1,986.17	2,072.88	2,363.08
31	1,411.63	1,609.25	1,660.31	1,892.76	1,825.63	2,081.21	2,173.50	2,477.79
32	1,477.75	1,684.64	1,739.38	1,982.89	1,914.75	2,182.82	2,279.88	2,599.06
33	1,536.69	1,751.83	1,804.06	2,056.64	1,989.50	2,268.03	2,369.00	2,700.66
34	1,597.06	1,820.66	1,883.13	2,146.76	2,072.88	2,363.08	2,463.88	2,808.82
35	1,658.88	1,891.12	1,955.00	2,228.70	2,153.38	2,454.85	2,561.63	2,920.25
36	1,722.13	1,963.22	2,026.88	2,310.64	2,233.88	2,546.62	2,662.25	3,034.97
37	1,788.25	2,038.61	2,105.94	2,400.77	2,320.13	2,644.94	2,765.75	3,152.96
38	1,857.25	2,117.27	2,192.19	2,499.10	2,412.13	2,749.82	2,872.13	3,274.22
39	1,926.25	2,195.93	2,264.06	2,581.04	2,501.25	2,851.43	2,981.38	3,398.77
40	1,996.69	2,276.23	2,357.50	2,687.55	2,593.25	2,956.31	3,093.50	3,526.59
41	2,071.44	2,361.44	2,443.75	2,785.88	2,691.00	3,067.74	3,208.50	3,657.69
42	2,127.50	2,425.35	2,508.44	2,859.62	2,765.75	3,152.96	3,300.50	3,762.57
43	2,203.69	2,512.21	2,601.88	2,966.14	2,866.38	3,267.67	3,421.25	3,900.23
44	2,281.31	2,600.70	2,688.13	3,064.46	2,967.00	3,382.38	3,544.88	4,041.16
45	2,381.94	2,715.41	2,810.31	3,203.76	3,099.25	3,533.15	3,700.13	4,218.14
46	2,484.00	2,831.76	2,932.50	3,343.05	3,234.38	3,687.19	3,861.13	4,401.68
47	2,547.25	2,903.87	3,011.56	3,433.19	3,317.75	3,782.24	3,961.75	4,516.40
48	2,655.06	3,026.78	3,133.75	3,572.48	3,458.63	3,942.83	4,134.25	4,713.05
49	2,767.19	3,154.60	3,277.50	3,736.35	3,608.13	4,113.26	4,312.50	4,916.25
50	2,883.63	3,287.33	3,406.88	3,883.84	3,763.38	4,290.25	4,496.50	5,126.01
51	3,002.94	3,423.35	3,550.63	4,047.71	3,921.50	4,470.51	4,689.13	5,345.60
52	3,126.56	3,564.29	3,701.56	4,219.79	4,082.50	4,654.05	4,884.63	5,568.47
53	3,255.94	3,711.77	3,852.50	4,391.85	4,252.13	4,847.42	5,088.75	5,801.18
54	3,386.75	3,860.90	4,010.63	4,572.11	4,430.38	5,050.63	5,301.50	6,043.71
55	3,523.31	4,016.58	4,175.94	4,760.57	4,611.50	5,257.11	5,517.13	6,289.52
56	3,694.38	4,211.59	4,377.19	4,990.00	4,832.88	5,509.48	5,784.50	6,594.33
57	3,841.00	4,378.74	4,549.69	5,186.65	5,028.38	5,732.35	6,020.25	6,863.09
58	3,991.94	4,550.81	4,729.38	5,391.49	5,229.63	5,961.77	6,261.75	7,138.40
59	4,150.06	4,731.08	4,923.44	5,612.72	5,439.50	6,201.03	6,509.00	7,420.26
60	4,334.06	4,940.84	5,139.06	5,858.54	5,681.00	6,476.34	6,799.38	7,751.29
61	4,535.31	5,170.26	5,376.25	6,128.93	5,948.38	6,781.15	7,118.50	8,115.09
62	4,709.25	5,368.55	5,584.69	6,366.55	6,175.50	7,040.07	7,391.63	8,426.45
63	4,924.88	5,614.36	5,843.44	6,661.52	6,460.13	7,364.54	7,728.00	8,809.92
64	5,146.25	5,866.73	6,109.38	6,964.69	6,747.63	7,692.29	8,075.88	9,206.50
65	5,376.25	6,128.93	6,375.31	7,267.86	7,035.13	8,020.04	8,403.63	9,580.13
66	5,662.31	6,455.04	6,713.13	7,652.96	7,406.00	8,442.84	8,840.63	10,078.31
67	5,863.56	6,684.47	6,943.13	7,915.16	7,667.63	8,741.09	9,142.50	10,422.45
68	6,061.94	6,910.61	7,180.31	8,185.56	7,920.63	9,029.51	9,444.38	10,766.59
69	6,257.44	7,133.48	7,417.50	8,455.95	8,173.63	9,317.93	9,737.63	11,100.89
70	6,330.83	7,217.14	7,493.31	8,542.38	8,263.13	9,419.96	9,833.83	11,210.56
71	6,618.98	7,545.63	7,839.38	8,936.89	8,627.55	9,835.41	10,257.58	11,693.64
72	6,791.30	7,742.08	8,037.13	9,162.32	8,847.90	10,086.61	10,503.35	11,973.82
73	6,948.09	7,920.83	8,220.75	9,371.66	9,042.83	10,308.82	10,723.70	12,225.02
74	7,086.51	8,078.63	8,383.19	9,556.84	9,209.50	10,498.83	10,910.15	12,437.57
75	7,570.00	8,629.80	8,918.75	10,167.38	9,775.00	11,143.50	11,510.00	13,121.40
76	7,687.50	8,763.75	9,062.50	10,331.25	9,912.50	11,300.25	11,652.50	13,283.85
77	7,773.75	8,862.08	9,156.25	10,438.13	10,007.50	11,408.55	11,740.00	13,383.60
78	7,823.75	8,919.08	9,200.00	10,488.00	10,055.00	11,462.70	11,775.00	13,423.50
79	7,840.00	8,937.60	9,218.75	10,509.38	10,057.50	11,465.55	11,755.00	13,400.70
80	8,002.50	9,122.85	9,393.75	10,708.88	10,225.00	11,656.50	11,900.00	13,566.00
81	7,963.75	9,078.68	9,337.50	10,644.75	10,147.50	11,568.15	11,775.00	13,423.50
82	7,877.50	8,980.35	9,218.75	10,509.38	10,007.50	11,408.55	11,572.50	13,192.65
83	7,738.75	8,822.18	9,043.75	10,309.88	9,800.00	11,172.00	11,285.00	12,864.90
84	7,552.50	8,609.85	8,818.75	10,053.38	9,527.50	10,861.35	10,922.50	12,451.65
85	7,916.25	9,024.53	9,181.25	10,466.63	9,850.00	11,229.00	11,140.00	12,699.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	1,029.25	1,132.18	1,371.38	1,508.51
30	1,052.25	1,157.48	1,397.25	1,536.98
31	1,072.38	1,179.61	1,427.44	1,570.19
32	1,093.94	1,203.34	1,454.75	1,600.23
33	1,105.44	1,215.99	1,473.44	1,620.79
34	1,116.94	1,228.64	1,484.94	1,633.44
35	1,129.88	1,242.86	1,500.75	1,650.83
36	1,141.38	1,255.51	1,515.13	1,666.64
37	1,150.00	1,265.00	1,532.38	1,685.61
38	1,160.06	1,276.07	1,545.31	1,699.85
39	1,171.56	1,288.72	1,558.25	1,714.08
40	1,183.06	1,301.37	1,572.63	1,729.89
41	1,193.13	1,312.44	1,587.00	1,745.70
42	1,190.25	1,309.28	1,581.25	1,739.38
43	1,198.88	1,318.76	1,594.19	1,753.61
44	1,208.94	1,329.84	1,605.69	1,766.26
45	1,217.56	1,339.32	1,618.63	1,780.49
46	1,224.75	1,347.23	1,628.69	1,791.56
47	1,233.38	1,356.71	1,637.31	1,801.05
48	1,242.00	1,366.20	1,647.38	1,812.11
49	1,247.75	1,372.53	1,656.00	1,821.60
50	1,254.94	1,380.44	1,663.19	1,829.51
51	1,259.25	1,385.18	1,668.94	1,835.84
52	1,280.81	1,408.90	1,697.69	1,867.46
53	1,296.63	1,426.29	1,716.38	1,888.01
54	1,309.56	1,440.52	1,732.19	1,905.41
55	1,321.06	1,453.17	1,749.44	1,924.39
56	1,344.06	1,478.47	1,778.19	1,956.01
57	1,367.06	1,503.77	1,805.50	1,986.05
58	1,390.06	1,529.07	1,834.25	2,017.68
59	1,413.06	1,554.37	1,864.44	2,050.89
60	1,443.25	1,587.58	1,900.38	2,090.41
61	1,477.75	1,625.53	1,944.94	2,139.44
62	1,500.75	1,650.83	1,973.69	2,171.06
63	1,536.69	1,690.36	2,016.81	2,218.50
64	1,574.06	1,731.47	2,058.50	2,264.35
65	1,592.75	1,752.03	2,077.19	2,284.91
66	1,643.06	1,807.37	2,136.13	2,349.74
67	1,664.63	1,831.09	2,159.13	2,375.04
68	1,684.75	1,853.23	2,177.81	2,395.60
69	1,702.00	1,872.20	2,195.06	2,414.57
70	1,686.53	1,855.18	2,168.19	2,385.01
71	1,728.90	1,901.79	2,211.98	2,433.17
72	1,737.38	1,911.11	2,214.80	2,436.28
73	1,741.61	1,915.78	2,210.56	2,431.62
74	1,741.61	1,915.78	2,199.26	2,419.19
75	1,787.50	1,966.25	2,226.25	2,448.88
76	1,778.75	1,956.63	2,202.50	2,422.75
77	1,763.75	1,940.13	2,168.75	2,385.63
78	1,740.00	1,914.00	2,126.25	2,338.88
79	1,710.00	1,881.00	2,072.50	2,279.75
80	1,701.25	1,871.38	2,037.50	2,241.25
81	1,656.25	1,821.88	1,962.50	2,158.75
82	1,602.50	1,762.75	1,876.25	2,063.88
83	1,540.00	1,694.00	1,776.25	1,953.88
84	1,468.75	1,615.63	1,663.75	1,830.13
85	1,460.00	1,606.00	1,590.00	1,749.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	1,346.94	1,481.64	2,058.50	2,264.35	2,481.13	2,729.24	2,742.75	3,017.03
30	1,372.81	1,510.10	2,104.50	2,314.95	2,530.00	2,783.00	2,794.50	3,073.95
31	1,400.13	1,540.14	2,144.75	2,359.23	2,581.75	2,839.93	2,854.88	3,140.36
32	1,427.44	1,570.19	2,187.88	2,406.66	2,634.94	2,898.44	2,909.50	3,200.45
33	1,443.25	1,587.58	2,210.88	2,431.96	2,662.25	2,928.48	2,946.88	3,241.56
34	1,457.63	1,603.39	2,233.88	2,457.26	2,689.56	2,958.52	2,969.88	3,266.86
35	1,473.44	1,620.79	2,259.75	2,485.73	2,716.88	2,988.56	3,001.50	3,301.65
36	1,486.38	1,635.01	2,282.75	2,511.03	2,744.19	3,018.61	3,030.25	3,333.28
37	1,500.75	1,650.83	2,300.00	2,530.00	2,771.50	3,048.65	3,064.75	3,371.23
38	1,515.13	1,666.64	2,320.13	2,552.14	2,795.94	3,075.54	3,090.63	3,399.69
39	1,529.50	1,682.45	2,343.13	2,577.44	2,823.25	3,105.58	3,116.50	3,428.15
40	1,543.88	1,698.26	2,366.13	2,602.74	2,846.25	3,130.88	3,145.25	3,459.78
41	1,556.81	1,712.50	2,386.25	2,624.88	2,870.69	3,157.76	3,174.00	3,491.40
42	1,553.94	1,709.34	2,380.50	2,618.55	2,864.94	3,151.44	3,162.50	3,478.75
43	1,565.44	1,721.99	2,397.75	2,637.53	2,887.94	3,176.74	3,188.38	3,507.21
44	1,576.94	1,734.64	2,417.88	2,659.66	2,908.06	3,198.87	3,211.38	3,532.51
45	1,588.44	1,747.29	2,435.13	2,678.64	2,929.63	3,222.59	3,237.25	3,560.98
46	1,599.94	1,759.94	2,449.50	2,694.45	2,949.75	3,244.73	3,257.38	3,583.11
47	1,610.00	1,771.00	2,466.75	2,713.43	2,965.56	3,262.12	3,274.63	3,602.09
48	1,618.63	1,780.49	2,484.00	2,732.40	2,984.25	3,282.68	3,294.75	3,624.23
49	1,630.13	1,793.14	2,495.50	2,745.05	3,000.06	3,300.07	3,312.00	3,643.20
50	1,637.31	1,801.05	2,509.88	2,760.86	3,014.44	3,315.89	3,326.38	3,659.01
51	1,644.50	1,808.95	2,518.50	2,770.35	3,027.38	3,330.11	3,337.88	3,671.66
52	1,674.69	1,842.16	2,561.63	2,817.79	3,079.13	3,387.04	3,395.38	3,734.91
53	1,691.94	1,861.14	2,593.25	2,852.58	3,112.19	3,423.41	3,432.75	3,776.03
54	1,712.06	1,883.27	2,619.13	2,881.04	3,142.38	3,456.61	3,464.38	3,810.81
55	1,729.31	1,902.25	2,642.13	2,906.34	3,172.56	3,489.82	3,498.88	3,848.76
56	1,759.50	1,935.45	2,688.13	2,956.94	3,227.19	3,549.91	3,556.38	3,912.01
57	1,789.69	1,968.66	2,734.13	3,007.54	3,280.38	3,608.41	3,611.00	3,972.10
58	1,819.88	2,001.86	2,780.13	3,058.14	3,332.13	3,665.34	3,668.50	4,035.35
59	1,851.50	2,036.65	2,826.13	3,108.74	3,385.31	3,723.85	3,728.88	4,101.76
60	1,891.75	2,080.93	2,886.50	3,175.15	3,457.19	3,802.91	3,800.75	4,180.83
61	1,939.19	2,133.11	2,955.50	3,251.05	3,537.69	3,891.46	3,889.88	4,278.86
62	1,972.25	2,169.48	3,001.50	3,301.65	3,590.88	3,949.96	3,947.38	4,342.11
63	2,021.13	2,223.24	3,073.38	3,380.71	3,672.81	4,040.10	4,033.63	4,436.99
64	2,071.44	2,278.59	3,148.13	3,462.94	3,753.31	4,128.65	4,117.00	4,528.70
65	2,104.50	2,314.95	3,185.50	3,504.05	3,792.13	4,171.34	4,154.38	4,569.81
66	2,174.94	2,392.44	3,286.13	3,614.74	3,904.25	4,294.68	4,272.25	4,699.48
67	2,208.00	2,428.80	3,329.25	3,662.18	3,948.81	4,343.70	4,318.25	4,750.08
68	2,239.63	2,463.59	3,369.50	3,706.45	3,990.50	4,389.55	4,355.63	4,791.19
69	2,269.81	2,496.80	3,404.00	3,744.40	4,026.44	4,429.09	4,390.13	4,829.14
70	2,252.94	2,478.24	3,373.05	3,710.36	3,981.84	4,380.03	4,336.38	4,770.01
71	2,316.50	2,548.15	3,457.80	3,803.58	4,068.00	4,474.80	4,423.95	4,866.35
72	2,336.28	2,569.90	3,474.75	3,822.23	4,079.30	4,487.23	4,429.60	4,872.56
73	2,348.99	2,583.89	3,483.23	3,831.55	4,080.71	4,488.79	4,421.13	4,863.24
74	2,357.46	2,593.21	3,483.23	3,831.55	4,069.41	4,476.36	4,398.53	4,838.38
75	2,453.75	2,699.13	3,575.00	3,932.50	4,141.25	4,555.38	4,452.50	4,897.75
76	2,455.00	2,700.50	3,557.50	3,913.25	4,107.50	4,518.25	4,405.00	4,845.50
77	2,445.00	2,689.50	3,527.50	3,880.25	4,055.00	4,460.50	4,337.50	4,771.25
78	2,425.00	2,667.50	3,480.00	3,828.00	3,986.25	4,384.88	4,252.50	4,677.75
79	2,396.25	2,635.88	3,420.00	3,762.00	3,898.75	4,288.63	4,145.00	4,559.50
80	2,407.50	2,648.25	3,402.50	3,742.75	3,851.25	4,236.38	4,075.00	4,482.50
81	2,363.75	2,600.13	3,312.50	3,643.75	3,727.50	4,100.25	3,925.00	4,317.50
82	2,307.50	2,538.25	3,205.00	3,525.50	3,580.00	3,938.00	3,752.50	4,127.75
83	2,238.75	2,462.63	3,080.00	3,388.00	3,410.00	3,751.00	3,552.50	3,907.75
84	2,160.00	2,376.00	2,937.50	3,231.25	3,220.00	3,542.00	3,327.50	3,660.25
85	2,217.50	2,439.25	2,920.00	3,212.00	3,127.50	3,440.25	3,180.00	3,498.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	2,423.63	2,714.46	3,087.75	3,458.28	3,562.13	3,989.58	3,885.56	4,351.83
30	2,472.50	2,769.20	3,156.75	3,535.56	3,635.44	4,071.69	3,964.63	4,440.38
31	2,524.25	2,827.16	3,217.13	3,603.18	3,710.19	4,155.41	4,046.56	4,532.15
32	2,573.13	2,881.90	3,281.81	3,675.63	3,784.94	4,239.13	4,127.06	4,622.31
33	2,601.88	2,914.10	3,316.31	3,714.27	3,823.75	4,282.60	4,171.63	4,672.22
34	2,629.19	2,944.69	3,350.81	3,752.91	3,862.56	4,326.07	4,214.75	4,720.52
35	2,655.06	2,973.67	3,389.63	3,796.38	3,904.25	4,372.76	4,257.88	4,768.82
36	2,683.81	3,005.87	3,424.13	3,835.02	3,941.63	4,414.62	4,299.56	4,815.51
37	2,706.81	3,031.63	3,450.00	3,864.00	3,980.44	4,458.09	4,341.25	4,862.20
38	2,734.13	3,062.22	3,480.19	3,897.81	4,017.81	4,499.95	4,381.50	4,907.28
39	2,760.00	3,091.20	3,514.69	3,936.45	4,056.63	4,543.42	4,421.75	4,952.36
40	2,783.00	3,116.96	3,549.19	3,975.09	4,091.13	4,582.06	4,462.00	4,997.44
41	2,807.44	3,144.33	3,579.38	4,008.90	4,127.06	4,622.31	4,500.81	5,040.91
42	2,798.81	3,134.67	3,570.75	3,999.24	4,115.56	4,609.43	4,489.31	5,028.03
43	2,823.25	3,162.04	3,596.63	4,028.22	4,148.63	4,646.46	4,520.94	5,063.45
44	2,844.81	3,186.19	3,626.81	4,062.03	4,178.81	4,680.27	4,556.88	5,103.70
45	2,864.94	3,208.73	3,652.69	4,091.01	4,207.56	4,712.47	4,588.50	5,139.12
46	2,883.63	3,229.66	3,674.25	4,115.16	4,237.75	4,746.28	4,618.69	5,172.93
47	2,902.31	3,250.59	3,700.13	4,144.14	4,265.06	4,776.87	4,647.44	5,205.13
48	2,921.00	3,271.52	3,726.00	4,173.12	4,289.50	4,804.24	4,673.31	5,234.11
49	2,936.81	3,289.23	3,743.25	4,192.44	4,312.50	4,830.00	4,699.19	5,263.09
50	2,954.06	3,308.55	3,764.81	4,216.59	4,334.06	4,854.15	4,722.19	5,288.85
51	2,967.00	3,323.04	3,777.75	4,231.08	4,351.31	4,873.47	4,742.31	5,311.39
52	3,017.31	3,379.39	3,842.44	4,303.53	4,428.94	4,960.41	4,824.25	5,403.16
53	3,051.81	3,418.03	3,889.88	4,356.66	4,474.94	5,011.93	4,874.56	5,459.51
54	3,083.44	3,453.45	3,928.69	4,400.13	4,520.94	5,063.45	4,920.56	5,511.03
55	3,115.06	3,488.87	3,963.19	4,438.77	4,562.63	5,110.14	4,968.00	5,564.16
56	3,169.69	3,550.05	4,032.19	4,516.05	4,643.13	5,200.30	5,052.81	5,659.15
57	3,224.31	3,611.23	4,101.19	4,593.33	4,719.31	5,285.63	5,134.75	5,750.92
58	3,280.38	3,674.02	4,170.19	4,670.61	4,795.50	5,370.96	5,216.69	5,842.69
59	3,335.00	3,735.20	4,239.19	4,747.89	4,873.13	5,457.90	5,298.63	5,934.46
60	3,408.31	3,817.31	4,329.75	4,849.32	4,975.19	5,572.21	5,407.88	6,056.82
61	3,493.13	3,912.30	4,433.25	4,965.24	5,094.50	5,705.84	5,534.38	6,198.50
62	3,550.63	3,976.70	4,502.25	5,042.52	5,172.13	5,792.78	5,617.75	6,291.88
63	3,638.31	4,074.91	4,610.06	5,163.27	5,290.00	5,924.80	5,742.81	6,431.95
64	3,724.56	4,171.51	4,722.19	5,288.85	5,409.31	6,058.43	5,867.88	6,572.02
65	3,780.63	4,234.30	4,778.25	5,351.64	5,468.25	6,124.44	5,923.94	6,634.81
66	3,904.25	4,372.76	4,929.19	5,520.69	5,633.56	6,309.59	6,096.44	6,828.01
67	3,960.31	4,435.55	4,993.88	5,593.14	5,702.56	6,386.87	6,166.88	6,906.90
68	4,013.50	4,495.12	5,054.25	5,660.76	5,764.38	6,456.10	6,228.69	6,976.13
69	4,062.38	4,549.86	5,106.00	5,718.72	5,819.00	6,517.28	6,281.88	7,035.70
70	4,034.10	4,518.19	5,059.58	5,666.72	5,758.76	6,449.81	6,209.35	6,954.47
71	4,140.04	4,636.84	5,186.70	5,809.10	5,888.71	6,595.36	6,339.30	7,100.02
72	4,169.70	4,670.06	5,212.13	5,837.58	5,908.49	6,617.51	6,353.43	7,115.84
73	4,190.89	4,693.79	5,224.84	5,851.82	5,914.14	6,623.83	6,350.60	7,112.67
74	4,199.36	4,703.29	5,224.84	5,851.82	5,901.43	6,609.60	6,328.00	7,087.36
75	4,350.00	4,872.00	5,362.50	6,006.00	6,025.00	6,748.00	6,427.50	7,198.80
76	4,342.50	4,863.60	5,336.25	5,976.60	5,981.25	6,699.00	6,368.75	7,133.00
77	4,318.75	4,837.00	5,291.25	5,926.20	5,912.50	6,622.00	6,282.50	7,036.40
78	4,277.50	4,790.80	5,220.00	5,846.40	5,820.00	6,518.40	6,170.00	6,910.40
79	4,220.00	4,726.40	5,130.00	5,745.60	5,701.25	6,385.40	6,028.75	6,752.20
80	4,223.75	4,730.60	5,103.75	5,716.20	5,643.75	6,321.00	5,946.25	6,659.80
81	4,136.25	4,632.60	4,968.75	5,565.00	5,473.75	6,130.60	5,743.75	6,433.00
82	4,027.50	4,510.80	4,807.50	5,384.40	5,270.00	5,902.40	5,510.00	6,171.20
83	3,896.25	4,363.80	4,620.00	5,174.40	5,032.50	5,636.40	5,235.00	5,863.20
84	3,743.75	4,193.00	4,406.25	4,935.00	4,765.00	5,336.80	4,930.00	5,521.60
85	3,802.50	4,258.80	4,380.00	4,905.60	4,663.75	5,223.40	4,761.25	5,332.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	3,757.63	4,208.54	4,574.13	5,123.02	5,146.25	5,763.80	5,639.31	6,316.03
30	3,833.81	4,293.87	4,664.69	5,224.45	5,261.25	5,892.60	5,752.88	6,443.22
31	3,911.44	4,380.81	4,759.56	5,330.71	5,361.88	6,005.30	5,869.31	6,573.63
32	3,989.06	4,467.75	4,854.44	5,436.97	5,469.69	6,126.05	5,988.63	6,707.26
33	4,030.75	4,514.44	4,907.63	5,496.54	5,527.19	6,190.45	6,051.88	6,778.10
34	4,073.88	4,562.74	4,956.50	5,551.28	5,584.69	6,254.85	6,115.13	6,848.94
35	4,112.69	4,606.21	5,009.69	5,610.85	5,649.38	6,327.30	6,176.94	6,918.17
36	4,154.38	4,652.90	5,058.56	5,665.59	5,706.88	6,391.70	6,237.31	6,985.79
37	4,196.06	4,699.59	5,106.00	5,718.72	5,750.00	6,440.00	6,299.13	7,055.02
38	4,234.88	4,743.06	5,154.88	5,773.46	5,800.31	6,496.35	6,358.06	7,121.03
39	4,275.13	4,788.14	5,203.75	5,828.20	5,857.81	6,560.75	6,417.00	7,187.04
40	4,311.06	4,828.39	5,248.31	5,878.11	5,915.31	6,625.15	6,474.50	7,251.44
41	4,349.88	4,871.86	5,295.75	5,931.24	5,965.63	6,681.50	6,530.56	7,314.23
42	4,338.38	4,858.98	5,281.38	5,915.14	5,951.25	6,665.40	6,513.31	7,294.91
43	4,371.44	4,896.01	5,323.06	5,961.83	5,994.38	6,713.70	6,565.06	7,352.87
44	4,405.94	4,934.65	5,364.75	6,008.52	6,044.69	6,770.05	6,613.94	7,407.61
45	4,437.56	4,970.07	5,403.56	6,051.99	6,087.81	6,818.35	6,661.38	7,460.74
46	4,467.75	5,003.88	5,439.50	6,092.24	6,123.75	6,858.60	6,705.94	7,510.65
47	4,497.94	5,037.69	5,474.00	6,130.88	6,166.88	6,906.90	6,749.06	7,558.95
48	4,523.81	5,066.67	5,507.06	6,167.91	6,210.00	6,955.20	6,789.31	7,604.03
49	4,551.13	5,097.26	5,540.13	6,204.94	6,238.75	6,987.40	6,826.69	7,645.89
50	4,574.13	5,123.02	5,568.88	6,237.14	6,274.69	7,027.65	6,859.75	7,682.92
51	4,595.69	5,147.17	5,593.31	6,264.51	6,296.25	7,051.80	6,889.94	7,716.73
52	4,676.19	5,237.33	5,691.06	6,373.99	6,404.06	7,172.55	7,010.69	7,851.97
53	4,726.50	5,293.68	5,752.88	6,443.22	6,483.13	7,261.10	7,084.00	7,934.08
54	4,776.81	5,350.03	5,814.69	6,512.45	6,547.81	7,333.55	7,155.88	8,014.58
55	4,825.69	5,404.77	5,870.75	6,575.24	6,605.31	7,397.95	7,224.88	8,091.86
56	4,913.38	5,502.98	5,977.13	6,694.38	6,720.31	7,526.75	7,351.38	8,233.54
57	4,996.75	5,596.36	6,077.75	6,807.08	6,835.31	7,655.55	7,473.56	8,370.39
58	5,083.00	5,692.96	6,181.25	6,923.00	6,950.31	7,784.35	7,595.75	8,507.24
59	5,169.25	5,789.56	6,284.75	7,038.92	7,065.31	7,913.15	7,719.38	8,645.70
60	5,282.81	5,916.75	6,421.31	7,191.87	7,216.25	8,082.20	7,883.25	8,829.24
61	5,415.06	6,064.87	6,580.88	7,370.58	7,388.75	8,275.40	8,071.56	9,040.15
62	5,504.19	6,164.69	6,687.25	7,489.72	7,503.75	8,404.20	8,198.06	9,181.83
63	5,640.75	6,317.64	6,849.69	7,671.65	7,683.44	8,605.45	8,387.81	9,394.35
64	5,775.88	6,468.98	7,013.56	7,855.19	7,870.31	8,814.75	8,577.56	9,606.87
65	5,865.00	6,568.80	7,109.88	7,963.06	7,963.75	8,919.40	8,675.31	9,716.35
66	6,059.06	6,786.15	7,338.44	8,219.05	8,215.31	9,201.15	8,939.81	10,012.59
67	6,149.63	6,887.58	7,441.94	8,334.97	8,323.13	9,321.90	9,053.38	10,139.78
68	6,233.00	6,980.96	7,538.25	8,442.84	8,423.75	9,434.60	9,155.44	10,254.09
69	6,310.63	7,067.90	7,627.38	8,542.66	8,510.00	9,531.20	9,244.56	10,353.91
70	6,267.26	7,019.33	7,568.18	8,476.36	8,432.63	9,444.54	9,155.83	10,254.52
71	6,435.35	7,207.59	7,763.10	8,694.67	8,644.50	9,681.84	9,366.29	10,490.24
72	6,486.20	7,264.54	7,813.95	8,751.62	8,686.88	9,729.30	9,404.43	10,532.96
73	6,520.10	7,302.51	7,846.44	8,788.01	8,708.06	9,753.03	9,418.55	10,548.78
74	6,535.64	7,319.91	7,856.33	8,799.08	8,708.06	9,753.03	9,405.84	10,534.54
75	6,785.00	7,599.20	8,111.25	9,084.60	8,937.50	10,010.00	9,621.25	10,775.80
76	6,777.50	7,590.80	8,088.75	9,059.40	8,893.75	9,961.00	9,558.75	10,705.80
77	6,746.25	7,555.80	8,035.00	8,999.20	8,818.75	9,877.00	9,458.75	10,593.80
78	6,685.00	7,487.20	7,948.75	8,902.60	8,700.00	9,744.00	9,317.50	10,435.60
79	6,598.75	7,390.60	7,831.25	8,771.00	8,550.00	9,576.00	9,137.50	10,234.00
80	6,615.00	7,408.80	7,821.25	8,759.80	8,506.25	9,527.00	9,061.25	10,148.60
81	6,485.00	7,263.20	7,646.25	8,563.80	8,281.25	9,275.00	8,801.25	9,857.40
82	6,321.25	7,079.80	7,428.75	8,320.20	8,012.50	8,974.00	8,490.00	9,508.80
83	6,121.25	6,855.80	7,167.50	8,027.60	7,700.00	8,624.00	8,125.00	9,100.00
84	5,891.25	6,598.20	6,871.25	7,695.80	7,343.75	8,225.00	7,712.50	8,638.00
85	6,011.25	6,732.60	6,926.25	7,757.40	7,300.00	8,176.00	7,592.50	8,503.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	5,616.31	6,402.60	6,734.69	7,677.55	7,515.25	8,567.39	9,148.25	10,429.01
30	5,729.88	6,532.06	6,864.06	7,825.04	7,667.63	8,741.09	9,329.38	10,635.49
31	5,846.31	6,664.80	7,000.63	7,980.71	7,822.88	8,918.08	9,519.13	10,851.80
32	5,964.19	6,799.18	7,137.19	8,136.40	7,978.13	9,095.06	9,708.88	11,068.12
33	6,026.00	6,869.64	7,216.25	8,226.53	8,061.50	9,190.11	9,815.25	11,189.39
34	6,089.25	6,941.75	7,288.13	8,308.46	8,147.75	9,288.44	9,913.00	11,300.82
35	6,148.19	7,008.94	7,367.19	8,398.60	8,225.38	9,376.93	10,019.38	11,422.09
36	6,210.00	7,079.40	7,431.88	8,472.34	8,308.75	9,471.98	10,117.13	11,533.52
37	6,270.38	7,148.23	7,503.75	8,554.28	8,392.13	9,567.02	10,212.00	11,641.68
38	6,329.31	7,215.42	7,575.63	8,636.21	8,469.75	9,655.52	10,309.75	11,753.12
39	6,386.81	7,280.97	7,647.50	8,718.15	8,550.25	9,747.29	10,407.50	11,864.55
40	6,444.31	7,346.52	7,719.38	8,800.09	8,622.13	9,829.22	10,496.63	11,966.15
41	6,500.38	7,410.43	7,784.06	8,873.84	8,699.75	9,917.72	10,591.50	12,074.31
42	6,483.13	7,390.76	7,769.69	8,857.45	8,676.75	9,891.50	10,562.75	12,041.54
43	6,533.44	7,448.12	7,827.19	8,923.00	8,742.88	9,966.88	10,646.13	12,136.58
44	6,582.31	7,503.84	7,884.69	8,988.55	8,811.88	10,045.54	10,729.50	12,231.63
45	6,631.19	7,559.56	7,942.19	9,054.10	8,875.13	10,117.64	10,807.13	12,320.12
46	6,675.75	7,610.36	7,999.69	9,119.65	8,935.50	10,186.47	10,879.00	12,402.06
47	6,720.31	7,661.16	8,050.00	9,177.00	8,995.88	10,255.30	10,948.00	12,480.72
48	6,760.56	7,707.05	8,093.13	9,226.16	9,047.63	10,314.29	11,014.13	12,556.10
49	6,799.38	7,751.29	8,150.63	9,291.71	9,102.25	10,376.57	11,080.25	12,631.49
50	6,835.31	7,792.26	8,186.56	9,332.69	9,148.25	10,429.01	11,137.75	12,697.04
51	6,865.50	7,826.67	8,222.50	9,373.65	9,191.38	10,478.17	11,186.63	12,752.75
52	6,989.13	7,967.60	8,373.44	9,545.72	9,352.38	10,661.71	11,382.13	12,975.62
53	7,065.31	8,054.46	8,459.69	9,644.05	9,453.00	10,776.42	11,505.75	13,116.56
54	7,138.63	8,138.03	8,560.31	9,758.76	9,553.63	10,891.13	11,629.38	13,257.49
55	7,210.50	8,219.97	8,646.56	9,857.09	9,651.38	11,002.57	11,741.50	13,385.31
56	7,342.75	8,370.74	8,797.50	10,029.15	9,826.75	11,202.50	11,954.25	13,627.85
57	7,469.25	8,514.95	8,948.44	10,201.22	9,993.50	11,392.59	12,155.50	13,857.27
58	7,595.75	8,659.16	9,099.38	10,373.29	10,166.00	11,589.24	12,362.50	14,093.25
59	7,726.56	8,808.29	9,257.50	10,553.55	10,338.50	11,785.89	12,569.50	14,329.23
60	7,897.63	9,003.29	9,458.75	10,782.98	10,565.63	12,044.81	12,842.63	14,640.59
61	8,096.00	9,229.44	9,695.94	11,053.37	10,830.13	12,346.34	13,161.75	15,004.40
62	8,232.56	9,385.13	9,861.25	11,241.83	11,008.38	12,549.55	13,374.50	15,246.93
63	8,438.13	9,619.46	10,105.63	11,520.41	11,281.50	12,860.91	13,699.38	15,617.29
64	8,645.13	9,855.44	10,357.19	11,807.20	11,551.75	13,169.00	14,027.13	15,990.92
65	8,796.06	10,027.52	10,522.50	11,995.65	11,730.00	13,372.20	14,219.75	16,210.52
66	9,090.75	10,363.46	10,874.69	12,397.15	12,118.13	13,814.66	14,676.88	16,731.64
67	9,233.06	10,525.70	11,040.00	12,585.60	12,299.25	14,021.15	14,883.88	16,967.62
68	9,365.31	10,676.46	11,198.13	12,765.86	12,466.00	14,211.24	15,076.50	17,187.21
69	9,488.94	10,817.39	11,349.06	12,937.94	12,621.25	14,388.23	15,254.75	17,390.42
70	9,431.26	10,751.64	11,264.69	12,841.75	12,534.53	14,289.36	15,136.35	17,255.44
71	9,698.23	11,055.98	11,582.50	13,204.05	12,870.70	14,672.60	15,526.20	17,699.87
72	9,782.98	11,152.59	11,681.38	13,316.77	12,972.40	14,788.54	15,627.90	17,815.81
73	9,846.54	11,225.06	11,744.94	13,389.23	13,040.20	14,865.83	15,692.88	17,889.88
74	9,883.26	11,266.92	11,787.31	13,437.54	13,071.28	14,901.25	15,712.65	17,912.42
75	10,320.00	11,764.80	12,268.75	13,986.38	13,570.00	15,469.80	16,222.50	18,493.65
76	10,326.25	11,771.93	12,275.00	13,993.50	13,555.00	15,452.70	16,177.50	18,442.35
77	10,293.75	11,734.88	12,225.00	13,936.50	13,492.50	15,381.45	16,070.00	18,319.80
78	10,218.75	11,649.38	12,125.00	13,822.50	13,370.00	15,241.80	15,897.50	18,123.15
79	10,106.25	11,521.13	11,981.25	13,658.63	13,197.50	15,045.15	15,662.50	17,855.25
80	10,170.00	11,593.80	12,037.50	13,722.75	13,230.00	15,082.20	15,642.50	17,832.45
81	9,997.50	11,397.15	11,818.75	13,473.38	12,970.00	14,785.80	15,292.50	17,433.45
82	9,773.75	11,142.08	11,537.50	13,152.75	12,642.50	14,412.45	14,857.50	16,937.55
83	9,496.25	10,825.73	11,193.75	12,760.88	12,242.50	13,956.45	14,335.00	16,341.90
84	9,172.50	10,456.65	10,800.00	12,312.00	11,782.50	13,432.05	13,742.50	15,666.45
85	9,476.25	10,802.93	11,087.50	12,639.75	12,022.50	13,705.65	13,852.50	15,791.85

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	287.50	316.25	383.81	422.20
30	297.56	327.32	395.31	434.85
31	307.63	338.39	409.69	450.66
32	316.25	347.88	422.63	464.89
33	324.88	357.36	434.13	477.54
34	330.63	363.69	441.31	485.45
35	339.25	373.18	451.38	496.51
36	345.00	379.50	461.44	507.59
37	352.19	387.41	471.50	518.65
38	359.38	395.31	480.13	528.14
39	366.56	403.22	488.75	537.63
40	373.75	411.13	498.81	548.70
41	380.94	419.04	507.44	558.19
42	386.69	425.36	514.63	566.09
43	395.31	434.85	526.13	578.74
44	401.06	441.17	533.31	586.65
45	405.38	445.91	541.94	596.14
46	412.56	453.82	549.13	604.04
47	421.19	463.31	560.63	616.69
48	425.50	468.05	564.94	621.44
49	437.00	480.70	582.19	640.41
50	449.94	494.94	596.56	656.22
51	461.44	507.59	612.38	673.61
52	472.94	520.24	629.63	692.59
53	485.88	534.46	645.44	709.99
54	498.81	548.70	661.25	727.38
55	510.31	561.35	677.06	744.77
56	526.13	578.74	700.06	770.07
57	539.06	592.97	714.44	785.89
58	552.00	607.20	731.69	804.86
59	566.38	623.01	748.94	823.84
60	582.19	640.41	767.63	844.39
61	598.00	657.80	789.19	868.11
62	610.94	672.04	805.00	885.50
63	628.19	691.01	825.13	907.64
64	645.44	709.99	843.81	928.20
65	655.50	721.05	855.31	940.85
66	675.63	743.19	879.75	967.73
67	685.69	754.26	888.38	977.21
68	694.31	763.75	897.00	986.70
69	701.50	771.65	902.75	993.03
70	693.54	762.90	889.88	978.86
71	706.25	776.88	898.35	988.19
72	704.84	775.33	894.11	983.53
73	702.01	772.22	884.23	972.65
74	694.95	764.45	870.10	957.11
75	698.75	768.63	858.75	944.63
76	685.00	753.50	833.75	917.13
77	666.25	732.88	802.50	882.75
78	641.25	705.38	765.00	841.50
79	612.50	673.75	718.75	790.63
80	585.00	643.50	671.25	738.38
81	543.75	598.13	607.50	668.25
82	495.00	544.50	535.00	588.50
83	438.75	482.63	452.50	497.75
84	377.50	415.25	360.00	396.00
85	295.00	324.50	223.75	246.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	373.75	411.13	575.00	632.50	692.88	762.16	767.63	844.39
30	388.13	426.94	595.13	654.64	715.88	787.46	790.63	869.69
31	398.19	438.01	615.25	676.78	740.31	814.35	819.38	901.31
32	411.13	452.24	632.50	695.75	766.19	842.81	845.25	929.78
33	421.19	463.31	649.75	714.73	782.00	860.20	868.25	955.08
34	431.25	474.38	661.25	727.38	799.25	879.18	882.63	970.89
35	439.88	483.86	678.50	746.35	816.50	898.15	902.75	993.03
36	448.50	493.35	690.00	759.00	832.31	915.55	922.88	1,015.16
37	458.56	504.42	704.38	774.81	851.00	936.10	943.00	1,037.30
38	467.19	513.91	718.75	790.63	866.81	953.50	960.25	1,056.28
39	477.25	524.98	733.13	806.44	885.50	974.05	977.50	1,075.25
40	485.88	534.46	747.50	822.25	899.88	989.86	997.63	1,097.39
41	494.50	543.95	761.88	838.06	915.69	1,007.26	1,014.88	1,116.36
42	504.56	555.02	773.38	850.71	932.94	1,026.24	1,029.25	1,132.18
43	511.75	562.93	790.63	869.69	950.19	1,045.21	1,052.25	1,157.48
44	518.94	570.84	802.13	882.34	964.56	1,061.02	1,066.63	1,173.29
45	527.56	580.32	810.75	891.83	978.94	1,076.84	1,083.88	1,192.26
46	534.75	588.23	825.13	907.64	993.31	1,092.65	1,098.25	1,208.08
47	549.13	604.04	842.38	926.61	1,014.88	1,116.36	1,121.25	1,233.38
48	552.00	607.20	851.00	936.10	1,024.94	1,127.44	1,129.88	1,242.86
49	569.25	626.18	874.00	961.40	1,052.25	1,157.48	1,164.38	1,280.81
50	583.63	641.99	899.88	989.86	1,081.00	1,189.10	1,193.13	1,312.44
51	599.44	659.39	922.88	1,015.16	1,109.75	1,220.73	1,224.75	1,347.23
52	615.25	676.78	945.88	1,040.46	1,139.94	1,253.94	1,259.25	1,385.18
53	631.06	694.17	971.75	1,068.93	1,168.69	1,285.56	1,290.88	1,419.96
54	648.31	713.15	997.63	1,097.39	1,198.88	1,318.76	1,322.50	1,454.75
55	664.13	730.54	1,020.63	1,122.69	1,229.06	1,351.97	1,354.13	1,489.54
56	687.13	755.84	1,052.25	1,157.48	1,266.44	1,393.09	1,400.13	1,540.14
57	702.94	773.24	1,078.13	1,185.94	1,298.06	1,427.87	1,428.88	1,571.76
58	720.19	792.21	1,104.00	1,214.40	1,328.25	1,461.08	1,463.38	1,609.71
59	737.44	811.19	1,132.75	1,246.03	1,358.44	1,494.29	1,497.88	1,647.66
60	757.56	833.32	1,164.38	1,280.81	1,394.38	1,533.81	1,535.25	1,688.78
61	782.00	860.20	1,196.00	1,315.60	1,434.63	1,578.09	1,578.38	1,736.21
62	799.25	879.18	1,221.88	1,344.06	1,463.38	1,609.71	1,610.00	1,771.00
63	822.25	904.48	1,256.38	1,382.01	1,502.19	1,652.41	1,650.25	1,815.28
64	845.25	929.78	1,290.88	1,419.96	1,538.13	1,691.94	1,687.63	1,856.39
65	863.94	950.34	1,311.00	1,442.10	1,561.13	1,717.24	1,710.63	1,881.69
66	892.69	981.96	1,351.25	1,486.38	1,607.13	1,767.84	1,759.50	1,935.45
67	908.50	999.35	1,371.38	1,508.51	1,627.25	1,789.98	1,776.75	1,954.43
68	922.88	1,015.16	1,388.63	1,527.49	1,644.50	1,808.95	1,794.00	1,973.40
69	935.81	1,029.40	1,403.00	1,543.30	1,657.44	1,823.19	1,805.50	1,986.05
70	926.60	1,019.26	1,387.08	1,525.78	1,634.26	1,797.69	1,779.75	1,957.73
71	947.79	1,042.57	1,412.50	1,553.75	1,656.86	1,822.55	1,796.70	1,976.37
72	952.03	1,047.23	1,409.68	1,550.64	1,649.80	1,814.78	1,788.23	1,967.05
73	952.03	1,047.23	1,404.03	1,544.43	1,637.09	1,800.80	1,768.45	1,945.30
74	949.20	1,044.12	1,389.90	1,528.89	1,615.90	1,777.49	1,740.20	1,914.22
75	968.75	1,065.63	1,397.50	1,537.25	1,607.50	1,768.25	1,717.50	1,889.25
76	957.50	1,053.25	1,370.00	1,507.00	1,565.00	1,721.50	1,667.50	1,834.25
77	938.75	1,032.63	1,332.50	1,465.75	1,512.50	1,663.75	1,605.00	1,765.50
78	913.75	1,005.13	1,282.50	1,410.75	1,447.50	1,592.25	1,530.00	1,683.00
79	882.50	970.75	1,225.00	1,347.50	1,368.75	1,505.63	1,437.50	1,581.25
80	860.00	946.00	1,170.00	1,287.00	1,290.00	1,419.00	1,342.50	1,476.75
81	815.00	896.50	1,087.50	1,196.25	1,181.25	1,299.38	1,215.00	1,336.50
82	760.00	836.00	990.00	1,089.00	1,053.75	1,159.13	1,070.00	1,177.00
83	697.50	767.25	877.50	965.25	910.00	1,001.00	905.00	995.50
84	627.50	690.25	755.00	830.50	751.25	826.38	720.00	792.00
85	555.00	610.50	590.00	649.00	520.00	572.00	447.50	492.25

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	675.63	756.70	862.50	966.00	993.31	1,112.51	1,085.31	1,215.55
30	695.75	779.24	892.69	999.81	1,027.81	1,151.15	1,121.25	1,255.80
31	721.63	808.22	922.88	1,033.62	1,060.88	1,188.18	1,158.63	1,297.66
32	744.63	833.98	948.75	1,062.60	1,098.25	1,230.04	1,198.88	1,342.74
33	761.88	853.30	974.63	1,091.58	1,122.69	1,257.41	1,226.19	1,373.33
34	777.69	871.01	991.88	1,110.90	1,147.13	1,284.78	1,252.06	1,402.31
35	794.94	890.33	1,017.75	1,139.88	1,173.00	1,313.76	1,279.38	1,432.90
36	812.19	909.65	1,035.00	1,159.20	1,196.00	1,339.52	1,305.25	1,461.88
37	828.00	927.36	1,056.56	1,183.35	1,220.44	1,366.89	1,332.56	1,492.47
38	845.25	946.68	1,078.13	1,207.50	1,244.88	1,394.26	1,359.88	1,523.06
39	861.06	964.39	1,099.69	1,231.65	1,270.75	1,423.24	1,385.75	1,552.04
40	876.88	982.10	1,121.25	1,255.80	1,293.75	1,449.00	1,411.63	1,581.02
41	892.69	999.81	1,142.81	1,279.95	1,316.75	1,474.76	1,437.50	1,610.00
42	908.50	1,017.52	1,160.06	1,299.27	1,341.19	1,502.13	1,463.38	1,638.98
43	924.31	1,035.23	1,185.94	1,328.25	1,362.75	1,526.28	1,487.81	1,666.35
44	940.13	1,052.94	1,203.19	1,347.57	1,384.31	1,550.43	1,510.81	1,692.11
45	953.06	1,067.43	1,216.13	1,362.06	1,405.88	1,574.58	1,533.81	1,717.87
46	967.44	1,083.53	1,237.69	1,386.21	1,426.00	1,597.12	1,555.38	1,742.02
47	990.44	1,109.29	1,263.56	1,415.19	1,460.50	1,635.76	1,591.31	1,782.27
48	999.06	1,118.95	1,276.50	1,429.68	1,472.00	1,648.64	1,605.69	1,798.37
49	1,026.38	1,149.54	1,311.00	1,468.32	1,512.25	1,693.72	1,650.25	1,848.28
50	1,055.13	1,181.74	1,349.81	1,511.79	1,553.94	1,740.41	1,694.81	1,898.19
51	1,083.88	1,213.94	1,384.31	1,550.43	1,595.63	1,787.10	1,739.38	1,948.10
52	1,111.19	1,244.53	1,418.81	1,589.07	1,637.31	1,833.79	1,785.38	1,999.62
53	1,139.94	1,276.73	1,457.63	1,632.54	1,680.44	1,882.09	1,831.38	2,051.14
54	1,170.13	1,310.54	1,496.44	1,676.01	1,722.13	1,928.78	1,877.38	2,102.66
55	1,200.31	1,344.35	1,530.94	1,714.65	1,765.25	1,977.08	1,924.81	2,155.79
56	1,237.69	1,386.21	1,578.38	1,767.78	1,822.75	2,041.48	1,985.19	2,223.41
57	1,269.31	1,421.63	1,617.19	1,811.25	1,865.88	2,089.78	2,032.63	2,276.54
58	1,300.94	1,457.05	1,656.00	1,854.72	1,909.00	2,138.08	2,078.63	2,328.06
59	1,331.13	1,490.86	1,699.13	1,903.02	1,953.56	2,187.99	2,124.63	2,379.58
60	1,368.50	1,532.72	1,746.56	1,956.15	2,006.75	2,247.56	2,182.13	2,443.98
61	1,410.19	1,579.41	1,794.00	2,009.28	2,064.25	2,311.96	2,243.94	2,513.21
62	1,441.81	1,614.83	1,832.81	2,052.75	2,107.38	2,360.26	2,289.94	2,564.73
63	1,482.06	1,659.91	1,884.56	2,110.71	2,162.00	2,421.44	2,348.88	2,630.74
64	1,522.31	1,704.99	1,936.31	2,168.67	2,218.06	2,484.23	2,406.38	2,695.14
65	1,553.94	1,740.41	1,966.50	2,202.48	2,251.13	2,521.26	2,439.44	2,732.17
66	1,604.25	1,796.76	2,026.88	2,270.10	2,318.69	2,596.93	2,509.88	2,811.06
67	1,631.56	1,827.35	2,057.06	2,303.91	2,350.31	2,632.35	2,541.50	2,846.48
68	1,654.56	1,853.11	2,082.94	2,332.89	2,376.19	2,661.33	2,565.94	2,873.85
69	1,674.69	1,875.65	2,104.50	2,357.04	2,396.31	2,683.87	2,584.63	2,894.78
70	1,659.69	1,858.85	2,080.61	2,330.29	2,365.94	2,649.85	2,548.15	2,853.93
71	1,693.59	1,896.82	2,118.75	2,373.00	2,399.84	2,687.82	2,579.23	2,888.73
72	1,697.83	1,901.56	2,114.51	2,368.25	2,392.78	2,679.91	2,567.93	2,876.08
73	1,696.41	1,899.98	2,106.04	2,358.76	2,377.24	2,662.51	2,545.33	2,850.76
74	1,685.11	1,887.33	2,084.85	2,335.03	2,347.58	2,629.28	2,508.60	2,809.63
75	1,713.75	1,919.40	2,096.25	2,347.80	2,343.75	2,625.00	2,490.00	2,788.80
76	1,687.50	1,890.00	2,055.00	2,301.60	2,286.25	2,560.60	2,421.25	2,711.80
77	1,650.00	1,848.00	1,998.75	2,238.60	2,212.50	2,478.00	2,336.25	2,616.60
78	1,601.25	1,793.40	1,923.75	2,154.60	2,122.50	2,377.20	2,232.50	2,500.40
79	1,541.25	1,726.20	1,837.50	2,058.00	2,013.75	2,255.40	2,108.75	2,361.80
80	1,490.00	1,668.80	1,755.00	1,965.60	1,906.25	2,135.00	1,980.00	2,217.60
81	1,402.50	1,570.80	1,631.25	1,827.00	1,752.50	1,962.80	1,803.75	2,020.20
82	1,300.00	1,456.00	1,485.00	1,663.20	1,573.75	1,762.60	1,603.75	1,796.20
83	1,180.00	1,321.60	1,316.25	1,474.20	1,371.25	1,535.80	1,373.75	1,538.60
84	1,045.00	1,170.40	1,132.50	1,268.40	1,145.00	1,282.40	1,120.00	1,254.40
85	891.25	998.20	885.00	991.20	825.00	924.00	748.75	838.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	1,045.06	1,170.47	1,273.63	1,426.46	1,437.50	1,610.00	1,574.06	1,762.95
30	1,081.00	1,210.72	1,316.75	1,474.76	1,487.81	1,666.35	1,627.25	1,822.52
31	1,116.94	1,250.97	1,359.88	1,523.06	1,538.13	1,722.70	1,680.44	1,882.09
32	1,154.31	1,292.83	1,405.88	1,574.58	1,581.25	1,771.00	1,737.94	1,946.49
33	1,178.75	1,320.20	1,436.06	1,608.39	1,624.38	1,819.30	1,775.31	1,988.35
34	1,206.06	1,350.79	1,469.13	1,645.42	1,653.13	1,851.50	1,817.00	2,035.04
35	1,230.50	1,378.16	1,500.75	1,680.84	1,696.25	1,899.80	1,854.38	2,076.90
36	1,256.38	1,407.14	1,530.94	1,714.65	1,725.00	1,932.00	1,891.75	2,118.76
37	1,283.69	1,437.73	1,564.00	1,751.68	1,760.94	1,972.25	1,932.00	2,163.84
38	1,308.13	1,465.10	1,594.19	1,785.49	1,796.88	2,012.50	1,970.81	2,207.31
39	1,334.00	1,494.08	1,625.81	1,820.91	1,832.81	2,052.75	2,009.63	2,250.78
40	1,357.00	1,519.84	1,656.00	1,854.72	1,868.75	2,093.00	2,047.00	2,292.64
41	1,382.88	1,548.82	1,686.19	1,888.53	1,904.69	2,133.25	2,085.81	2,336.11
42	1,407.31	1,576.19	1,716.38	1,922.34	1,933.44	2,165.45	2,121.75	2,376.36
43	1,431.75	1,603.56	1,745.13	1,954.54	1,976.56	2,213.75	2,157.69	2,416.61
44	1,454.75	1,629.32	1,773.88	1,986.74	2,005.31	2,245.95	2,192.19	2,455.25
45	1,476.31	1,653.47	1,799.75	2,015.72	2,026.88	2,270.10	2,225.25	2,492.28
46	1,497.88	1,677.62	1,825.63	2,044.70	2,062.81	2,310.35	2,258.31	2,529.31
47	1,532.38	1,716.26	1,867.31	2,091.39	2,105.94	2,358.65	2,307.19	2,584.05
48	1,546.75	1,732.36	1,886.00	2,112.32	2,127.50	2,382.80	2,330.19	2,609.81
49	1,589.88	1,780.66	1,939.19	2,171.89	2,185.00	2,447.20	2,393.44	2,680.65
50	1,633.00	1,828.96	1,990.94	2,229.85	2,249.69	2,519.65	2,458.13	2,753.10
51	1,676.13	1,877.26	2,044.13	2,289.42	2,307.19	2,584.05	2,524.25	2,827.16
52	1,720.69	1,927.17	2,098.75	2,350.60	2,364.69	2,648.45	2,591.81	2,902.83
53	1,765.25	1,977.08	2,153.38	2,411.78	2,429.38	2,720.90	2,659.38	2,978.50
54	1,812.69	2,030.21	2,209.44	2,474.57	2,494.06	2,793.35	2,725.50	3,052.56
55	1,857.25	2,080.12	2,264.06	2,535.75	2,551.56	2,857.75	2,794.50	3,129.84
56	1,919.06	2,149.35	2,338.81	2,619.47	2,630.63	2,946.30	2,883.63	3,229.66
57	1,966.50	2,202.48	2,394.88	2,682.26	2,695.31	3,018.75	2,954.06	3,308.55
58	2,013.94	2,255.61	2,453.81	2,748.27	2,760.00	3,091.20	3,023.06	3,385.83
59	2,061.38	2,308.74	2,511.31	2,812.67	2,831.88	3,171.70	3,092.06	3,463.11
60	2,121.75	2,376.36	2,581.75	2,891.56	2,910.94	3,260.25	3,178.31	3,559.71
61	2,185.00	2,447.20	2,659.38	2,978.50	2,990.00	3,348.80	3,270.31	3,662.75
62	2,233.88	2,501.94	2,716.88	3,042.90	3,054.69	3,421.25	3,337.88	3,738.42
63	2,298.56	2,574.39	2,794.50	3,129.84	3,140.94	3,517.85	3,428.44	3,839.85
64	2,360.38	2,643.62	2,870.69	3,215.17	3,227.19	3,614.45	3,516.13	3,938.06
65	2,409.25	2,698.36	2,923.88	3,274.74	3,277.50	3,670.80	3,572.19	4,000.85
66	2,489.75	2,788.52	3,018.75	3,381.00	3,378.13	3,783.50	3,678.56	4,119.99
67	2,531.44	2,835.21	3,064.75	3,432.52	3,428.44	3,839.85	3,731.75	4,179.56
68	2,568.81	2,877.07	3,107.88	3,480.82	3,471.56	3,888.15	3,773.44	4,226.25
69	2,601.88	2,914.10	3,143.81	3,521.07	3,507.50	3,928.40	3,807.94	4,264.89
70	2,580.64	2,890.31	3,113.15	3,486.73	3,467.69	3,883.81	3,762.90	4,214.45
71	2,631.49	2,947.27	3,172.48	3,553.17	3,531.25	3,955.00	3,819.40	4,277.73
72	2,642.79	2,959.92	3,176.71	3,557.92	3,524.19	3,947.09	3,812.34	4,269.82
73	2,639.96	2,956.76	3,169.65	3,550.01	3,510.06	3,931.27	3,788.33	4,242.92
74	2,625.84	2,940.94	3,147.05	3,524.70	3,474.75	3,891.72	3,745.95	4,195.46
75	2,676.25	2,997.40	3,186.25	3,568.60	3,493.75	3,913.00	3,750.00	4,200.00
76	2,638.75	2,955.40	3,130.00	3,505.60	3,425.00	3,836.00	3,662.50	4,102.00
77	2,583.75	2,893.80	3,053.75	3,420.20	3,331.25	3,731.00	3,550.00	3,976.00
78	2,511.25	2,812.60	2,958.75	3,313.80	3,206.25	3,591.00	3,411.25	3,820.60
79	2,420.00	2,710.40	2,838.75	3,179.40	3,062.50	3,430.00	3,245.00	3,634.40
80	2,347.50	2,629.20	2,732.50	3,060.40	2,925.00	3,276.00	3,080.00	3,449.60
81	2,215.00	2,480.80	2,560.00	2,867.20	2,718.75	3,045.00	2,842.50	3,183.60
82	2,060.00	2,307.20	2,356.25	2,639.00	2,475.00	2,772.00	2,566.25	2,874.20
83	1,878.75	2,104.20	2,122.50	2,377.20	2,193.75	2,457.00	2,251.25	2,521.40
84	1,675.00	1,876.00	1,861.25	2,084.60	1,887.50	2,114.00	1,898.75	2,126.60
85	1,451.25	1,625.40	1,538.75	1,723.40	1,475.00	1,652.00	1,412.50	1,582.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,561.13	1,779.68	1,868.75	2,130.38	2,090.13	2,382.74	2,547.25	2,903.87
30	1,612.88	1,838.68	1,940.63	2,212.31	2,162.00	2,464.68	2,633.50	3,002.19
31	1,667.50	1,900.95	1,990.94	2,269.67	2,233.88	2,546.62	2,719.75	3,100.52
32	1,722.13	1,963.22	2,055.63	2,343.41	2,308.63	2,631.83	2,811.75	3,205.40
33	1,759.50	2,005.83	2,105.94	2,400.77	2,357.50	2,687.55	2,872.13	3,274.22
34	1,798.31	2,050.08	2,156.25	2,458.13	2,412.13	2,749.82	2,938.25	3,349.61
35	1,835.69	2,092.69	2,199.38	2,507.29	2,461.00	2,805.54	3,001.50	3,421.71
36	1,874.50	2,136.93	2,242.50	2,556.45	2,512.75	2,864.54	3,061.88	3,490.54
37	1,911.88	2,179.54	2,292.81	2,613.81	2,567.38	2,926.81	3,128.00	3,565.92
38	1,950.69	2,223.79	2,335.94	2,662.97	2,616.25	2,982.53	3,188.38	3,634.75
39	1,988.06	2,266.40	2,386.25	2,720.33	2,668.00	3,041.52	3,251.63	3,706.85
40	2,025.44	2,309.00	2,429.38	2,769.49	2,714.00	3,093.96	3,312.00	3,775.68
41	2,062.81	2,351.61	2,472.50	2,818.65	2,765.75	3,152.96	3,372.38	3,844.51
42	2,097.31	2,390.94	2,522.81	2,876.01	2,814.63	3,208.67	3,432.75	3,913.34
43	2,134.69	2,433.55	2,558.75	2,916.98	2,863.50	3,264.39	3,490.25	3,978.89
44	2,167.75	2,471.24	2,594.69	2,957.95	2,909.50	3,316.83	3,547.75	4,044.44
45	2,202.25	2,510.57	2,637.81	3,007.11	2,952.63	3,365.99	3,599.50	4,103.43
46	2,233.88	2,546.62	2,673.75	3,048.08	2,995.75	3,415.16	3,651.25	4,162.43
47	2,285.63	2,605.61	2,745.63	3,130.01	3,064.75	3,493.82	3,734.63	4,257.47
48	2,307.19	2,630.20	2,760.00	3,146.40	3,093.50	3,526.59	3,772.00	4,300.08
49	2,370.44	2,702.30	2,846.25	3,244.73	3,179.75	3,624.92	3,878.38	4,421.35
50	2,435.13	2,776.04	2,918.13	3,326.66	3,266.00	3,723.24	3,981.88	4,539.34
51	2,498.38	2,848.15	2,997.19	3,416.80	3,352.25	3,821.57	4,088.25	4,660.61
52	2,565.94	2,925.17	3,076.25	3,506.93	3,441.38	3,923.17	4,197.50	4,785.15
53	2,633.50	3,002.19	3,155.31	3,597.06	3,530.50	4,024.77	4,306.75	4,909.70
54	2,699.63	3,077.57	3,241.56	3,695.39	3,625.38	4,132.93	4,418.88	5,037.52
55	2,768.63	3,156.23	3,320.63	3,785.51	3,714.50	4,234.53	4,528.13	5,162.06
56	2,859.19	3,259.48	3,435.63	3,916.61	3,838.13	4,375.46	4,677.63	5,332.49
57	2,931.06	3,341.42	3,514.69	4,006.75	3,933.00	4,483.62	4,789.75	5,460.32
58	3,001.50	3,421.71	3,600.94	4,105.07	4,027.88	4,591.78	4,907.63	5,594.69
59	3,073.38	3,503.65	3,687.19	4,203.40	4,122.75	4,699.94	5,022.63	5,725.79
60	3,162.50	3,605.25	3,787.81	4,318.11	4,243.50	4,837.59	5,163.50	5,886.39
61	3,258.81	3,715.05	3,910.00	4,457.40	4,370.00	4,981.80	5,318.75	6,063.38
62	3,332.13	3,798.62	3,996.25	4,555.73	4,467.75	5,093.24	5,433.75	6,194.48
63	3,428.44	3,908.42	4,111.25	4,686.83	4,597.13	5,240.72	5,589.00	6,371.46
64	3,524.75	4,018.22	4,226.25	4,817.93	4,720.75	5,381.66	5,741.38	6,545.17
65	3,605.25	4,109.99	4,319.69	4,924.45	4,818.50	5,493.09	5,847.75	6,666.44
66	3,728.88	4,250.92	4,463.44	5,088.32	4,979.50	5,676.63	6,037.50	6,882.75
67	3,796.44	4,327.94	4,542.50	5,178.45	5,062.88	5,771.68	6,129.50	6,987.63
68	3,855.38	4,395.13	4,614.38	5,260.39	5,137.63	5,856.89	6,215.75	7,085.96
69	3,907.13	4,454.12	4,679.06	5,334.14	5,203.75	5,932.28	6,287.63	7,167.89
70	3,881.55	4,424.97	4,633.00	5,281.62	5,161.28	5,883.85	6,226.30	7,097.98
71	3,967.71	4,523.20	4,738.94	5,402.39	5,262.98	5,999.79	6,344.95	7,233.24
72	3,987.49	4,545.74	4,760.13	5,426.54	5,285.58	6,025.56	6,353.43	7,242.90
73	3,991.73	4,550.57	4,760.13	5,426.54	5,279.93	6,019.11	6,339.30	7,226.80
74	3,980.43	4,537.68	4,746.00	5,410.44	5,251.68	5,986.91	6,294.10	7,175.27
75	4,087.50	4,659.75	4,843.75	5,521.88	5,352.50	6,101.85	6,372.50	7,264.65
76	4,040.00	4,605.60	4,787.50	5,457.75	5,277.50	6,016.35	6,260.00	7,136.40
77	3,968.75	4,524.38	4,693.75	5,350.88	5,167.50	5,890.95	6,107.50	6,962.55
78	3,871.25	4,413.23	4,568.75	5,208.38	5,022.50	5,725.65	5,917.50	6,745.95
79	3,747.50	4,272.15	4,412.50	5,030.25	4,840.00	5,517.60	5,677.50	6,472.35
80	3,662.50	4,175.25	4,300.00	4,902.00	4,695.00	5,352.30	5,465.00	6,230.10
81	3,480.00	3,967.20	4,075.00	4,645.50	4,430.00	5,050.20	5,120.00	5,836.80
82	3,263.75	3,720.68	3,800.00	4,332.00	4,120.00	4,696.80	4,712.50	5,372.25
83	3,010.00	3,431.40	3,487.50	3,975.75	3,757.50	4,283.55	4,245.00	4,839.30
84	2,721.25	3,102.23	3,137.50	3,576.75	3,350.00	3,819.00	3,722.50	4,243.65
85	2,458.75	2,802.98	2,775.00	3,163.50	2,902.50	3,308.85	3,077.50	3,508.35

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	15.81	17.40	23.72	26.09
30	17.25	18.98	24.79	27.28
31	19.04	20.95	26.96	29.65
32	19.77	21.75	28.39	31.23
33	21.56	23.72	30.91	34.01
34	21.21	23.32	31.27	34.40
35	23.36	25.69	33.06	36.37
36	24.44	26.89	36.29	39.93
37	25.88	28.46	38.46	42.30
38	27.31	30.05	40.97	45.07
39	28.75	31.63	43.85	48.23
40	30.54	33.60	46.72	51.39
41	32.71	35.97	50.31	55.35
42	34.86	38.34	53.91	59.31
43	37.38	41.11	57.86	63.64
44	38.81	42.70	61.10	67.21
45	42.04	46.25	65.77	72.35
46	44.21	48.62	69.72	76.69
47	47.79	52.58	74.39	81.83
48	50.67	55.74	79.42	87.37
49	52.47	57.72	86.25	94.88
50	56.06	61.67	91.29	100.42
51	58.94	64.84	98.11	107.92
52	63.61	69.97	105.66	116.23
53	67.21	73.92	113.92	125.32
54	71.52	78.67	121.83	134.01
55	75.47	83.02	130.81	143.90
56	81.22	89.34	142.67	156.94
57	86.61	95.27	152.73	168.00
58	92.72	101.99	164.96	181.45
59	99.54	109.50	177.17	194.89
60	105.66	116.23	190.83	209.91
61	114.29	125.72	207.72	228.49
62	122.19	134.41	224.97	247.47
63	132.25	145.48	244.73	269.20
64	142.67	156.94	265.94	292.54
65	155.97	171.57	290.38	319.41
66	172.14	189.36	320.21	352.22
67	184.00	202.40	345.72	380.29
68	198.02	217.82	373.75	411.13
69	211.31	232.45	404.66	445.13
70	224.59	247.05	431.16	474.28
71	247.54	272.30	476.01	523.62
72	264.85	291.34	516.27	567.90
73	284.62	313.09	557.24	612.96
74	306.16	336.77	602.44	662.68
75	356.88	392.57	680.63	748.69
76	382.50	420.75	736.56	810.22
77	408.44	449.28	793.75	873.13
78	433.13	476.44	852.50	937.75
79	459.38	505.32	914.38	1,005.82
80	505.63	556.19	1,000.63	1,100.69
81	535.94	589.53	1,072.19	1,179.41
82	567.81	624.59	1,146.56	1,261.22
83	599.06	658.97	1,221.88	1,344.07
84	630.31	693.34	1,299.69	1,429.66
85	752.81	828.09	1,515.31	1,666.84

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	8.98	9.88	31.63	34.79	45.64	50.21	47.44	52.19
30	9.71	10.67	34.50	37.95	47.08	51.78	49.60	54.56
31	9.35	10.28	38.10	41.91	49.96	54.95	53.91	59.31
32	8.98	9.88	39.54	43.49	53.19	58.51	56.79	62.47
33	10.06	11.07	43.13	47.44	56.79	62.47	61.81	68.00
34	10.06	11.07	42.41	46.66	60.73	66.80	62.54	68.79
35	11.50	12.65	46.72	51.39	63.61	69.97	66.13	72.74
36	11.86	13.04	48.88	53.76	68.29	75.12	72.60	79.86
37	12.22	13.44	51.75	56.93	73.31	80.65	76.91	84.61
38	12.94	14.24	54.63	60.09	76.19	83.81	81.94	90.14
39	14.02	15.42	57.50	63.25	81.94	90.14	87.69	96.46
40	15.10	16.61	61.10	67.21	87.33	96.06	93.44	102.79
41	15.10	16.61	65.41	71.96	91.64	100.81	100.63	110.69
42	16.89	18.58	69.72	76.69	99.19	109.11	107.81	118.60
43	17.61	19.37	74.75	82.23	106.02	116.62	115.72	127.29
44	18.69	20.56	77.63	85.39	111.04	122.15	122.19	134.41
45	18.69	20.56	84.10	92.51	119.31	131.25	131.54	144.69
46	20.48	22.53	88.41	97.26	127.22	139.94	139.44	153.39
47	21.21	23.32	95.60	105.16	134.77	148.25	148.79	163.67
48	21.21	23.32	101.35	111.48	143.04	157.34	158.85	174.73
49	24.08	26.48	104.94	115.44	152.38	167.61	172.50	189.75
50	23.72	26.09	112.13	123.34	162.79	179.08	182.56	200.82
51	25.16	27.68	117.88	129.66	174.29	191.73	196.22	215.84
52	26.96	29.65	127.22	139.94	185.79	204.38	211.31	232.45
53	28.39	31.23	134.41	147.86	198.73	218.60	227.85	250.63
54	30.19	33.21	143.04	157.34	211.67	232.84	243.66	268.03
55	31.63	34.79	150.94	166.04	226.41	249.06	261.63	287.79
56	34.14	37.56	162.44	178.69	244.02	268.42	285.35	313.88
57	34.86	38.34	173.22	190.54	262.71	288.97	305.47	336.02
58	36.29	39.93	185.44	203.99	281.04	309.14	329.91	362.91
59	38.81	42.70	199.10	219.01	301.52	331.67	354.35	389.78
60	40.97	45.07	211.31	232.45	323.79	356.18	381.66	419.83
61	43.13	47.44	228.56	251.42	350.75	385.83	415.44	456.99
62	45.64	50.21	244.38	268.81	377.35	415.08	449.94	494.94
63	48.52	53.37	264.50	290.95	408.97	449.87	489.47	538.42
64	52.11	57.32	285.35	313.88	444.19	488.61	531.88	585.06
65	57.50	63.25	311.94	343.14	486.96	535.65	580.75	638.83
66	61.81	68.00	344.29	378.72	535.83	589.41	640.41	704.46
67	65.04	71.55	368.00	404.80	577.16	634.88	691.44	760.59
68	69.00	75.90	396.04	435.64	622.79	685.08	747.50	822.25
69	74.04	81.44	422.63	464.89	672.39	739.63	809.31	890.25
70	75.92	83.52	449.18	494.09	713.31	784.65	862.34	948.57
71	83.34	91.68	495.09	544.59	787.82	866.61	952.03	1,047.23
72	88.99	97.89	529.69	582.66	850.33	935.36	1,032.54	1,135.80
73	93.58	102.93	569.24	626.17	918.48	1,010.32	1,114.46	1,225.91
74	98.52	108.38	612.32	673.56	990.51	1,089.57	1,204.86	1,325.35
75	114.06	125.47	713.75	785.13	1,138.75	1,252.63	1,361.25	1,497.38
76	120.63	132.69	765.00	841.50	1,226.56	1,349.22	1,473.13	1,620.44
77	126.56	139.22	816.88	898.57	1,318.44	1,450.28	1,587.50	1,746.25
78	132.50	145.75	866.25	952.88	1,410.94	1,552.03	1,705.00	1,875.50
79	137.50	151.25	918.75	1,010.63	1,508.13	1,658.94	1,828.75	2,011.63
80	149.69	164.66	1,011.25	1,112.38	1,655.31	1,820.84	2,001.25	2,201.38
81	157.19	172.91	1,071.88	1,179.07	1,770.00	1,947.00	2,144.38	2,358.82
82	162.81	179.09	1,135.63	1,249.19	1,888.44	2,077.28	2,293.13	2,522.44
83	170.00	187.00	1,198.13	1,317.94	2,008.44	2,209.28	2,443.75	2,688.13
84	176.88	194.57	1,260.63	1,386.69	2,132.50	2,345.75	2,599.38	2,859.32
85	207.50	228.25	1,505.63	1,656.19	2,525.63	2,778.19	3,030.63	3,333.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	23.36	26.16	47.44	53.13	60.02	67.22	71.88	80.50
30	24.44	27.37	51.75	57.96	64.33	72.05	75.47	84.54
31	26.96	30.19	57.14	64.00	67.92	76.07	80.86	90.56
32	27.31	30.59	59.29	66.41	72.96	81.71	85.54	95.81
33	29.11	32.60	64.69	72.45	77.27	86.54	91.64	102.64
34	31.27	35.02	63.61	71.24	80.86	90.56	97.39	109.08
35	33.79	37.85	70.08	78.49	87.33	97.81	103.50	115.92
36	35.22	39.46	73.31	82.11	90.56	101.43	108.89	121.96
37	37.38	41.86	77.63	86.94	97.04	108.69	117.52	131.62
38	39.54	44.29	81.94	91.77	102.79	115.13	124.35	139.28
39	42.04	47.09	86.25	96.60	108.89	121.96	131.89	147.72
40	43.85	49.12	91.64	102.64	116.08	130.01	140.16	156.99
41	46.36	51.92	98.11	109.88	122.54	137.25	150.58	168.65
42	47.79	53.53	104.58	117.13	130.10	145.72	160.64	179.92
43	51.04	57.17	112.13	125.58	138.36	154.96	169.27	189.58
44	54.98	61.58	116.44	130.41	146.27	163.82	181.48	203.26
45	57.14	64.00	126.14	141.28	155.25	173.88	193.35	216.56
46	61.10	68.44	132.61	148.52	165.31	185.15	205.56	230.23
47	64.33	72.05	143.39	160.60	175.38	196.42	220.29	246.73
48	68.64	76.88	152.02	170.26	186.88	209.30	233.96	262.03
49	71.16	79.71	157.41	176.31	198.38	222.18	250.48	280.54
50	75.83	84.93	168.19	188.37	211.31	236.67	268.81	301.07
51	80.14	89.76	176.81	198.03	224.61	251.56	287.50	322.00
52	83.02	92.98	190.83	213.73	239.71	268.47	306.91	343.75
53	88.41	99.03	201.61	225.80	255.16	285.79	328.47	367.90
54	93.44	104.65	214.54	240.29	271.69	304.29	351.47	393.66
55	98.83	110.69	226.41	253.59	289.29	324.01	378.06	423.43
56	103.86	116.32	243.66	272.91	313.02	350.58	409.33	458.45
57	109.97	123.18	259.83	291.01	333.50	373.52	438.44	491.05
58	117.88	132.02	278.16	311.55	355.79	398.49	472.58	529.29
59	123.98	138.86	298.64	334.48	380.94	426.65	507.44	568.33
60	131.17	146.91	316.97	355.02	408.97	458.06	548.04	613.81
61	139.79	156.57	342.85	384.00	442.39	495.48	595.48	666.94
62	149.14	167.04	366.56	410.55	473.29	530.09	642.56	719.67
63	158.85	177.92	396.75	444.36	513.54	575.17	697.91	781.67
64	169.98	190.38	428.02	479.38	555.96	622.67	760.44	851.69
65	187.96	210.51	467.91	524.07	609.14	682.24	830.52	930.18
66	204.13	228.62	516.42	578.39	668.79	749.05	916.41	1,026.39
67	217.42	243.51	552.00	618.24	719.11	805.40	990.79	1,109.69
68	231.08	258.81	594.04	665.33	774.81	867.79	1,070.22	1,198.66
69	245.10	274.52	633.94	710.01	834.83	935.01	1,157.54	1,296.45
70	257.79	288.73	673.76	754.61	884.58	990.73	1,229.23	1,376.74
71	282.15	316.00	742.62	831.74	976.39	1,093.56	1,358.83	1,521.88
72	299.80	335.78	794.54	889.89	1,052.66	1,178.99	1,468.65	1,644.88
73	319.94	358.33	853.86	956.33	1,136.00	1,272.32	1,586.59	1,776.98
74	340.41	381.26	918.48	1,028.70	1,221.11	1,367.65	1,710.89	1,916.20
75	392.81	439.95	1,070.63	1,199.11	1,402.81	1,571.15	1,958.13	2,193.11
76	417.81	467.95	1,147.50	1,285.20	1,510.63	1,691.91	2,112.81	2,366.35
77	442.19	495.25	1,225.31	1,372.35	1,620.63	1,815.11	2,270.31	2,542.75
78	466.25	522.20	1,299.38	1,455.31	1,733.44	1,941.45	2,432.81	2,724.75
79	490.00	548.80	1,378.13	1,543.51	1,850.31	2,072.35	2,602.81	2,915.15
80	531.87	595.69	1,516.88	1,698.91	2,026.88	2,270.11	2,852.50	3,194.80
81	560.31	627.55	1,607.81	1,800.75	2,166.25	2,426.20	3,049.69	3,415.65
82	588.13	658.71	1,703.44	1,907.85	2,307.50	2,584.40	3,253.13	3,643.51
83	613.44	687.05	1,797.19	2,012.85	2,450.94	2,745.05	3,463.13	3,878.71
84	637.81	714.35	1,890.94	2,117.85	2,596.56	2,908.15	3,676.25	4,117.40
85	754.69	845.25	2,258.44	2,529.45	3,075.63	3,444.71	4,330.94	4,850.65

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	30.54	34.21	51.04	57.17	79.06	88.55	95.96	107.47
30	32.35	36.24	54.27	60.78	86.25	96.60	100.98	113.10
31	34.50	38.64	57.86	64.80	95.23	106.66	106.73	119.54
32	35.58	39.85	60.73	68.02	98.83	110.69	114.29	128.01
33	37.38	41.86	63.97	71.66	107.81	120.75	120.04	134.45
34	40.61	45.48	67.92	76.07	106.02	118.74	129.02	144.50
35	42.04	47.09	72.23	80.90	116.79	130.81	136.21	152.55
36	43.85	49.12	76.19	85.33	122.19	136.85	144.47	161.82
37	47.44	53.13	80.86	90.56	129.38	144.90	153.46	171.87
38	50.31	56.35	84.81	94.99	136.56	152.95	162.08	181.53
39	52.47	58.78	89.48	100.22	143.75	161.00	171.79	192.41
40	54.27	60.78	95.23	106.66	152.73	171.06	182.56	204.47
41	57.86	64.80	100.27	112.30	163.52	183.14	194.42	217.75
42	61.10	68.44	106.73	119.54	174.29	195.21	205.21	229.83
43	65.04	72.85	112.48	125.98	186.88	209.30	218.50	244.72
44	68.64	76.88	119.67	134.03	194.06	217.35	232.16	260.03
45	71.88	80.50	125.42	140.47	210.23	235.46	246.17	275.71
46	76.19	85.33	132.61	148.52	221.02	247.54	261.98	293.42
47	80.14	89.76	141.23	158.18	238.98	267.66	277.08	310.33
48	84.46	94.59	148.79	166.65	253.36	283.76	295.41	330.87
49	88.41	99.03	157.77	176.70	262.35	293.84	314.81	352.59
50	95.23	106.66	166.39	186.36	280.31	313.95	334.22	374.34
51	99.54	111.49	176.46	197.63	294.69	330.05	355.42	398.07
52	104.22	116.74	186.16	208.51	318.04	356.21	378.42	423.83
53	109.25	122.36	196.58	220.17	336.02	376.34	403.22	451.62
54	116.08	130.01	208.44	233.45	357.58	400.49	428.73	480.18
55	121.47	136.06	219.22	245.54	377.35	422.64	456.41	511.19
56	130.10	145.72	235.04	263.25	406.10	454.84	490.91	549.83
57	136.56	152.95	248.33	278.13	433.04	485.01	523.61	586.44
58	144.47	161.82	263.79	295.45	463.60	519.24	559.54	626.69
59	152.73	171.06	279.23	312.74	497.73	557.46	596.56	668.15
60	161.72	181.14	296.85	332.48	528.29	591.69	639.69	716.45
61	172.14	192.80	318.04	356.21	571.41	639.99	690.72	773.62
62	182.56	204.47	338.54	379.17	610.94	684.25	739.96	828.75
63	194.79	218.17	362.97	406.54	661.25	740.60	801.04	897.17
64	208.08	233.05	391.00	437.92	713.36	798.96	866.46	970.43
65	228.21	255.59	429.10	480.60	779.85	873.44	950.54	1,064.61
66	249.41	279.35	467.19	523.25	860.71	963.99	1,042.19	1,167.25
67	265.22	297.06	498.10	557.88	920.00	1,030.40	1,119.46	1,253.79
68	281.04	314.77	531.52	595.30	990.08	1,108.89	1,203.54	1,347.97
69	298.29	334.09	567.10	635.16	1,056.56	1,183.35	1,293.75	1,449.00
70	312.51	350.02	595.72	667.21	1,122.94	1,257.69	1,369.77	1,534.14
71	339.70	380.46	651.51	729.70	1,237.70	1,386.23	1,508.55	1,689.58
72	361.95	405.39	695.66	779.15	1,324.22	1,483.14	1,622.96	1,817.72
73	384.55	430.70	743.33	832.53	1,423.10	1,593.88	1,746.56	1,956.15
74	406.80	455.62	791.00	885.92	1,530.80	1,714.49	1,875.45	2,100.50
75	470.62	527.09	913.75	1,023.40	1,784.38	1,998.51	2,159.69	2,418.85
76	499.06	558.95	972.50	1,089.20	1,912.50	2,142.00	2,318.75	2,597.00
77	526.88	590.11	1,032.50	1,156.40	2,042.19	2,287.25	2,480.31	2,777.95
78	553.44	619.85	1,091.88	1,222.91	2,165.63	2,425.51	2,645.94	2,963.45
79	580.00	649.60	1,151.88	1,290.11	2,296.88	2,572.51	2,815.94	3,153.85
80	629.69	705.25	1,254.69	1,405.25	2,528.13	2,831.51	3,082.81	3,452.75
81	661.88	741.31	1,325.00	1,484.00	2,679.69	3,001.25	3,284.06	3,678.15
82	692.50	775.60	1,393.44	1,560.65	2,839.06	3,179.75	3,488.75	3,907.40
83	722.19	808.85	1,459.38	1,634.51	2,995.31	3,354.75	3,693.75	4,137.00
84	749.38	839.31	1,525.63	1,708.71	3,151.56	3,529.75	3,900.94	4,369.05
85	885.63	991.91	1,806.88	2,023.71	3,764.06	4,215.75	4,625.94	5,181.05

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	20.13	22.94	44.92	51.21	61.10	69.66	102.06	116.36
30	20.48	23.35	48.52	55.32	64.69	73.75	108.54	123.73
31	22.64	25.82	46.72	53.27	69.00	78.66	115.72	131.93
32	24.08	27.45	44.92	51.21	71.16	81.12	121.47	138.48
33	26.23	29.90	50.31	57.36	74.75	85.22	127.94	145.85
34	27.67	31.54	50.31	57.36	81.22	92.60	135.85	154.87
35	27.31	31.14	57.50	65.55	84.09	95.86	144.47	164.70
36	28.75	32.78	59.29	67.60	87.69	99.97	152.38	173.71
37	31.27	35.65	61.10	69.66	94.88	108.16	161.72	184.37
38	33.06	37.70	64.69	73.75	100.63	114.71	169.63	193.37
39	34.50	39.33	70.08	79.89	104.94	119.63	178.97	204.03
40	35.58	40.56	75.47	86.04	108.54	123.73	190.47	217.14
41	37.73	43.01	75.47	86.04	115.72	131.93	200.54	228.61
42	39.89	45.48	84.46	96.28	122.19	139.30	213.47	243.36
43	41.69	47.53	88.04	100.37	130.10	148.32	224.97	256.47
44	43.48	49.57	93.44	106.52	137.29	156.50	239.35	272.86
45	46.72	53.27	93.44	106.52	143.75	163.88	250.85	285.97
46	48.88	55.72	102.42	116.76	152.38	173.71	265.22	302.36
47	52.47	59.82	106.02	120.87	160.29	182.72	282.47	322.02
48	55.35	63.10	106.02	120.87	168.91	192.56	297.56	339.23
49	57.50	65.55	120.39	137.25	176.81	201.57	315.54	359.71
50	60.38	68.83	118.60	135.21	190.47	217.14	332.79	379.37
51	62.54	71.29	125.79	143.39	199.10	226.98	352.91	402.32
52	66.85	76.21	134.77	153.64	208.44	237.62	372.31	424.44
53	69.71	79.48	141.96	161.83	218.50	249.09	393.16	448.20
54	72.96	83.17	150.94	172.07	232.16	264.66	416.88	475.24
55	76.54	87.26	158.13	180.26	242.94	276.95	438.44	499.82
56	81.22	92.60	170.71	194.60	260.19	296.62	470.06	535.88
57	85.54	97.51	174.29	198.70	273.13	311.36	496.66	566.19
58	89.85	102.43	181.48	206.89	288.94	329.39	527.56	601.43
59	95.59	108.97	194.06	221.24	305.47	348.24	558.47	636.66
60	100.63	114.71	204.85	233.53	323.44	368.72	593.69	676.81
61	106.73	121.67	215.63	245.81	344.29	392.48	636.10	725.16
62	112.48	128.23	228.21	260.15	365.13	416.24	677.06	771.86
63	120.39	137.25	242.58	276.54	389.56	444.11	725.94	827.57
64	127.58	145.44	260.54	297.02	416.16	474.42	782.00	891.48
65	140.88	160.60	287.50	327.75	456.40	520.29	858.19	978.34
66	152.38	173.71	309.06	352.34	498.81	568.65	934.38	1,065.19
67	162.44	185.18	325.23	370.76	530.44	604.70	996.19	1,135.66
68	172.50	196.65	345.00	393.30	562.06	640.76	1,063.04	1,211.86
69	181.85	207.31	370.16	421.98	596.56	680.09	1,134.19	1,292.98
70	189.99	216.59	379.61	432.76	625.04	712.54	1,191.45	1,358.25
71	206.58	235.49	416.69	475.03	679.41	774.54	1,303.04	1,485.46
72	218.24	248.79	444.94	507.23	723.91	825.26	1,391.31	1,586.10
73	232.00	264.48	467.89	533.39	769.11	876.79	1,486.66	1,694.80
74	246.13	280.58	492.61	561.58	813.60	927.50	1,582.00	1,803.48
75	284.38	324.19	570.31	650.15	941.25	1,073.03	1,827.50	2,083.35
76	299.69	341.65	603.12	687.56	998.13	1,137.87	1,945.00	2,217.30
77	316.88	361.24	632.81	721.40	1,053.75	1,201.28	2,065.00	2,354.10
78	332.50	379.05	662.50	755.25	1,106.88	1,261.84	2,183.75	2,489.48
79	347.50	396.15	687.50	783.75	1,160.00	1,322.40	2,303.75	2,626.28
80	379.06	432.13	748.44	853.22	1,259.38	1,435.69	2,509.38	2,860.69
81	398.44	454.22	785.94	895.97	1,323.75	1,509.08	2,650.00	3,021.00
82	419.06	477.73	814.06	928.03	1,385.00	1,578.90	2,786.88	3,177.04
83	438.75	500.18	850.00	969.00	1,444.38	1,646.59	2,918.75	3,327.38
84	458.13	522.27	884.38	1,008.19	1,498.75	1,708.58	3,051.25	3,478.43
85	540.31	615.95	1,037.50	1,182.75	1,771.25	2,019.23	3,613.75	4,119.68

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	56.50	62.15	79.50	87.45
30	59.01	64.91	83.88	92.26
31	63.07	69.37	87.65	96.42
32	64.98	71.47	94.05	103.45
33	67.72	74.50	98.04	107.85
34	70.75	77.82	102.25	112.47
35	73.59	80.95	107.74	118.52
36	77.75	85.53	113.85	125.24
37	81.08	89.18	119.67	131.64
38	84.18	92.60	124.56	137.01
39	87.49	96.24	131.04	144.15
40	90.98	100.07	138.69	152.56
41	95.69	105.26	145.31	159.85
42	98.84	108.73	151.41	166.55
43	103.67	114.05	159.36	175.29
44	107.51	118.27	167.65	184.41
45	113.95	125.35	177.45	195.19
46	119.31	131.25	187.62	206.39
47	124.71	137.17	197.29	217.03
48	130.81	143.90	207.36	228.09
49	137.64	151.41	220.66	242.73
50	143.75	158.13	233.60	256.96
51	150.22	165.24	247.25	271.98
52	158.85	174.73	261.98	288.18
53	166.75	183.43	277.44	305.19
54	175.73	193.30	294.33	323.76
55	184.00	202.40	312.29	343.53
56	195.86	215.44	333.86	367.24
57	206.29	226.92	353.27	388.60
58	217.42	239.17	375.54	413.10
59	228.56	251.42	399.27	439.20
60	244.02	268.42	425.50	468.05
61	258.39	284.23	456.41	502.06
62	272.41	299.66	484.44	532.89
63	290.38	319.41	519.66	571.63
64	309.06	339.97	557.75	613.53
65	332.06	365.27	593.69	653.06
66	357.58	393.33	642.21	706.42
67	380.58	418.63	685.33	753.86
68	402.50	442.75	727.02	799.72
69	426.22	468.84	774.81	852.30
70	442.82	487.11	808.30	889.13
71	477.07	524.78	876.46	964.10
72	507.80	558.58	931.55	1,024.71
73	536.05	589.66	988.75	1,087.63
74	565.00	621.50	1,046.31	1,150.94
75	640.94	705.03	1,159.06	1,274.97
76	677.19	744.91	1,228.75	1,351.63
77	713.44	784.78	1,300.00	1,430.00
78	743.13	817.44	1,370.00	1,507.00
79	776.56	854.22	1,442.81	1,587.09
80	841.56	925.72	1,548.13	1,702.94
81	878.75	966.63	1,627.19	1,789.91
82	916.25	1,007.88	1,707.50	1,878.25
83	954.38	1,049.82	1,784.38	1,962.82
84	987.19	1,085.91	1,863.13	2,049.44
85	1,148.13	1,262.94	2,120.00	2,332.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	40.86	44.94	112.99	124.29	149.65	164.61	158.99	174.89
30	42.16	46.38	118.02	129.82	157.01	172.71	167.76	184.54
31	42.84	47.13	126.14	138.76	163.77	180.15	175.31	192.83
32	45.07	49.58	129.95	142.95	171.45	188.60	188.09	206.91
33	47.28	52.00	135.45	148.99	181.11	199.23	196.08	215.68
34	49.12	54.03	141.50	155.64	189.70	208.68	204.50	224.95
35	50.29	55.32	147.18	161.90	198.75	218.63	215.49	237.04
36	53.19	58.51	155.51	171.06	207.76	228.54	227.70	250.47
37	56.28	61.90	162.15	178.37	217.13	238.84	239.35	263.28
38	56.95	62.64	168.36	185.20	228.34	251.18	249.10	274.01
39	59.95	65.94	174.97	192.48	238.34	262.18	262.09	288.29
40	60.92	67.01	181.94	200.13	251.14	276.25	277.38	305.12
41	64.56	71.01	191.39	210.53	261.57	287.73	290.64	319.70
42	66.68	73.35	197.69	217.45	272.55	299.81	302.83	333.11
43	69.21	76.13	207.35	228.08	285.81	314.39	318.71	350.58
44	71.40	78.55	215.03	236.53	300.55	330.61	335.28	368.82
45	73.58	80.94	227.91	250.70	314.64	346.10	354.89	390.38
46	76.12	83.73	238.63	262.49	331.30	364.44	375.25	412.77
47	78.35	86.18	249.41	274.36	345.36	379.89	394.60	434.06
48	83.02	91.32	261.63	287.79	364.77	401.25	414.72	456.19
49	84.46	92.90	275.29	302.82	384.54	422.99	441.31	485.45
50	89.13	98.04	287.50	316.25	405.73	446.30	467.19	513.91
51	92.00	101.20	300.44	330.49	426.94	469.64	494.50	543.95
52	95.60	105.16	317.69	349.46	449.94	494.94	523.97	576.37
53	98.83	108.71	333.50	366.85	474.73	522.20	554.88	610.36
54	104.22	114.64	351.47	386.62	501.69	551.86	588.66	647.53
55	106.73	117.40	368.00	404.80	529.00	581.90	624.60	687.06
56	112.13	123.34	391.72	430.89	563.86	620.24	667.72	734.49
57	117.16	128.88	412.56	453.82	596.56	656.22	706.54	777.19
58	121.83	134.01	434.85	478.33	630.35	693.38	751.10	826.21
59	125.42	137.97	457.13	502.84	665.56	732.12	798.54	878.39
60	131.17	144.29	488.04	536.84	707.61	778.37	851.00	936.10
61	138.00	151.80	516.79	568.47	755.04	830.55	912.81	1,004.10
62	142.31	156.55	544.81	599.30	798.89	878.78	968.88	1,065.76
63	149.50	164.45	580.75	638.83	854.60	940.06	1,039.31	1,143.25
64	157.77	173.55	618.13	679.94	913.89	1,005.28	1,115.50	1,227.05
65	169.27	186.20	664.13	730.54	973.19	1,070.51	1,187.38	1,306.11
66	178.97	196.87	715.16	786.68	1,052.97	1,158.27	1,284.41	1,412.86
67	187.96	206.75	761.16	837.28	1,118.02	1,229.82	1,370.66	1,507.73
68	195.14	214.66	805.00	885.50	1,185.94	1,304.54	1,454.04	1,599.44
69	201.97	222.17	852.44	937.69	1,258.17	1,383.99	1,549.63	1,704.59
70	207.64	228.41	885.64	974.21	1,311.86	1,443.04	1,616.61	1,778.27
71	221.06	243.16	954.15	1,049.57	1,418.86	1,560.74	1,752.91	1,928.21
72	229.54	252.49	1,015.59	1,117.15	1,505.37	1,655.91	1,863.09	2,049.40
73	237.65	261.41	1,072.09	1,179.30	1,594.71	1,754.19	1,977.50	2,175.25
74	247.90	272.69	1,130.00	1,243.00	1,687.94	1,856.74	2,092.62	2,301.89
75	280.00	308.00	1,281.88	1,410.07	1,879.06	2,066.97	2,318.13	2,549.94
76	290.00	319.00	1,354.38	1,489.82	1,989.69	2,188.66	2,457.50	2,703.25
77	299.38	329.32	1,426.88	1,569.57	2,100.94	2,311.03	2,600.00	2,860.00
78	308.75	339.63	1,486.25	1,634.88	2,212.81	2,434.09	2,740.00	3,014.00
79	314.69	346.16	1,553.13	1,708.44	2,324.38	2,556.82	2,885.63	3,174.19
80	334.38	367.82	1,683.13	1,851.44	2,496.25	2,745.88	3,096.25	3,405.88
81	342.81	377.09	1,757.50	1,933.25	2,623.13	2,885.44	3,254.38	3,579.82
82	351.25	386.38	1,832.50	2,015.75	2,748.44	3,023.28	3,415.00	3,756.50
83	357.19	392.91	1,908.75	2,099.63	2,873.13	3,160.44	3,568.75	3,925.63
84	362.81	399.09	1,974.38	2,171.82	2,994.69	3,294.16	3,726.25	4,098.88
85	417.81	459.59	2,296.25	2,525.88	3,443.13	3,787.44	4,240.00	4,664.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	99.87	111.85	169.49	189.83	202.47	226.77	234.42	262.55
30	104.14	116.64	177.03	198.27	213.90	239.57	247.72	277.45
31	108.89	121.96	189.21	211.91	223.64	250.48	260.87	292.17
32	114.56	128.31	194.93	218.32	235.85	264.16	273.88	306.75
33	119.90	134.29	203.16	227.54	246.04	275.56	286.36	320.72
34	124.22	139.13	212.24	237.72	256.08	286.81	300.62	336.70
35	130.11	145.73	220.75	247.25	269.43	301.76	314.00	351.67
36	134.93	151.12	233.27	261.26	280.39	314.04	329.03	368.51
37	141.23	158.18	243.23	272.41	294.55	329.90	346.08	387.61
38	147.92	165.68	252.54	282.84	307.72	344.64	362.07	405.51
39	152.36	170.65	262.46	293.96	321.37	359.93	378.45	423.87
40	159.26	178.38	272.92	305.67	333.94	374.01	396.65	444.25
41	165.35	185.18	287.09	321.54	350.91	393.02	415.48	465.34
42	170.73	191.22	296.53	332.11	364.49	408.23	434.87	487.06
43	178.34	199.74	311.02	348.34	381.81	427.63	456.33	511.09
44	184.61	206.76	322.53	361.24	399.23	447.14	477.08	534.32
45	193.21	216.40	341.85	382.87	418.69	468.94	503.50	563.93
46	202.95	227.31	357.94	400.89	441.08	494.02	530.71	594.40
47	208.08	233.05	374.11	419.00	458.21	513.19	553.44	619.85
48	218.14	244.32	392.44	439.53	481.56	539.35	583.27	653.26
49	227.85	255.20	412.92	462.47	507.08	567.93	615.25	689.08
50	237.91	266.47	431.25	483.00	532.23	596.10	649.75	727.72
51	247.97	277.74	450.66	504.75	560.63	627.90	686.41	768.79
52	259.47	290.62	476.54	533.73	590.10	660.92	724.50	811.44
53	270.97	303.50	500.25	560.28	620.64	695.12	765.47	857.34
54	283.19	317.17	527.21	590.47	654.06	732.55	808.23	905.22
55	294.69	330.05	552.00	618.24	689.29	772.01	854.23	956.74
56	311.58	348.97	587.58	658.09	732.77	820.70	911.38	1,020.74
57	324.88	363.86	618.85	693.12	772.29	864.97	964.21	1,079.91
58	340.33	381.17	652.27	730.54	814.35	912.08	1,020.63	1,143.10
59	354.35	396.88	685.69	767.97	859.98	963.18	1,080.29	1,209.93
60	372.31	416.99	732.04	819.89	910.66	1,019.95	1,148.56	1,286.39
61	393.52	440.74	775.17	868.19	972.11	1,088.76	1,227.63	1,374.94
62	410.04	459.25	817.22	915.30	1,026.73	1,149.94	1,301.66	1,457.87
63	433.77	485.82	871.13	975.66	1,095.02	1,226.42	1,392.58	1,559.69
64	459.29	514.41	927.19	1,038.45	1,169.04	1,309.33	1,492.48	1,671.58
65	491.63	550.62	996.19	1,115.73	1,244.88	1,394.26	1,584.85	1,775.04
66	527.21	590.47	1,072.73	1,201.46	1,345.14	1,506.56	1,714.58	1,920.33
67	552.36	618.64	1,141.73	1,278.74	1,426.36	1,597.52	1,821.31	2,039.87
68	579.31	648.83	1,207.50	1,352.40	1,511.17	1,692.51	1,934.88	2,167.06
69	607.35	680.24	1,278.66	1,432.11	1,602.10	1,794.36	2,053.83	2,300.29
70	625.39	700.43	1,328.46	1,487.88	1,666.40	1,866.36	2,140.65	2,397.53
71	670.24	750.67	1,431.21	1,602.96	1,802.35	2,018.63	2,317.91	2,596.06
72	702.01	786.25	1,523.39	1,706.20	1,910.76	2,140.05	2,460.93	2,756.24
73	734.85	823.04	1,608.14	1,801.12	2,023.41	2,266.23	2,607.83	2,920.77
74	766.99	859.03	1,695.00	1,898.40	2,138.88	2,395.54	2,760.03	3,091.23
75	870.63	975.11	1,922.81	2,153.55	2,379.38	2,664.91	3,041.88	3,406.91
76	907.50	1,016.40	2,031.56	2,275.35	2,517.19	2,819.25	3,223.13	3,609.91
77	945.00	1,058.40	2,140.31	2,397.15	2,656.88	2,975.71	3,407.81	3,816.75
78	980.00	1,097.60	2,229.38	2,496.91	2,794.69	3,130.05	3,591.88	4,022.91
79	1,012.19	1,133.65	2,329.69	2,609.25	2,935.31	3,287.55	3,778.75	4,232.20
80	1,079.69	1,209.25	2,524.69	2,827.65	3,147.81	3,525.55	4,042.50	4,527.60
81	1,115.94	1,249.85	2,636.25	2,952.60	3,303.44	3,699.85	4,250.00	4,760.00
82	1,148.13	1,285.91	2,748.75	3,078.60	3,459.06	3,874.15	4,454.69	4,989.25
83	1,174.69	1,315.65	2,863.13	3,206.71	3,610.31	4,043.55	4,655.63	5,214.31
84	1,197.50	1,341.20	2,961.56	3,316.95	3,759.69	4,210.85	4,856.25	5,439.00
85	1,382.19	1,548.05	3,444.38	3,857.71	4,323.75	4,842.60	5,534.69	6,198.85

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	135.16	151.37	203.19	227.57	282.47	316.38	329.83	369.41
30	141.81	158.83	212.97	238.52	295.04	330.45	345.68	387.16
31	149.86	167.84	222.59	249.31	315.35	353.20	362.93	406.48
32	156.22	174.96	232.55	260.46	324.88	363.86	381.58	427.37
33	162.73	182.25	243.32	272.52	338.61	379.24	398.25	446.04
34	168.46	188.68	253.62	284.05	353.73	396.18	416.85	466.88
35	174.49	195.43	265.57	297.44	367.93	412.08	436.23	488.58
36	183.32	205.32	276.93	310.17	388.77	435.42	454.78	509.36
37	191.26	214.21	287.21	321.68	405.38	454.02	475.46	532.51
38	197.17	220.82	299.38	335.31	420.90	471.41	496.23	555.77
39	205.74	230.43	313.35	350.96	437.44	489.93	519.35	581.67
40	213.66	239.29	324.97	363.96	454.86	509.44	541.74	606.75
41	221.96	248.60	339.72	380.49	478.47	535.89	567.33	635.41
42	229.60	257.15	351.60	393.79	494.21	553.52	589.43	660.17
43	237.97	266.52	366.61	410.60	518.36	580.57	616.63	690.62
44	247.95	277.70	380.81	426.51	537.56	602.06	644.09	721.38
45	258.74	289.79	400.14	448.16	569.76	638.12	677.87	759.21
46	269.56	301.91	418.82	469.07	596.56	668.15	711.74	797.15
47	279.23	312.74	433.77	485.82	623.52	698.34	740.67	829.55
48	291.10	326.04	452.81	507.15	654.06	732.55	778.04	871.41
49	303.67	340.11	475.46	532.51	688.21	770.79	818.66	916.91
50	316.97	355.02	497.02	556.66	718.75	805.00	861.42	964.79
51	329.54	369.09	519.66	582.03	751.10	841.24	904.54	1,013.09
52	344.29	385.61	543.73	608.98	794.22	889.54	951.63	1,065.82
53	359.02	402.10	569.61	637.96	833.75	933.80	1,002.66	1,122.99
54	373.75	418.60	595.13	666.54	878.67	984.11	1,054.04	1,180.53
55	388.85	435.52	622.79	697.53	920.00	1,030.40	1,109.04	1,242.13
56	409.33	458.45	659.10	738.20	979.29	1,096.81	1,178.04	1,319.41
57	427.29	478.57	688.92	771.59	1,031.41	1,155.19	1,242.72	1,391.86
58	445.98	499.50	723.06	809.83	1,087.11	1,217.56	1,309.21	1,466.31
59	463.23	518.82	757.92	848.87	1,142.81	1,279.95	1,380.36	1,546.00
60	486.60	545.00	797.46	893.15	1,220.08	1,366.49	1,462.29	1,637.77
61	511.75	573.16	844.17	945.47	1,291.96	1,446.99	1,557.54	1,744.45
62	534.75	598.92	884.42	990.55	1,362.04	1,525.49	1,645.58	1,843.05
63	562.42	629.91	937.97	1,050.54	1,451.88	1,626.10	1,753.39	1,963.80
64	592.97	664.14	992.23	1,111.30	1,545.31	1,730.75	1,869.47	2,093.82
65	637.54	714.05	1,064.11	1,191.80	1,660.31	1,859.55	1,997.77	2,237.50
66	680.66	762.35	1,142.46	1,279.55	1,787.89	2,002.44	2,153.73	2,412.18
67	711.92	797.35	1,202.47	1,346.78	1,902.89	2,131.24	2,280.23	2,553.86
68	746.42	835.99	1,263.56	1,415.19	2,012.50	2,254.00	2,412.13	2,701.58
69	779.48	873.02	1,328.61	1,488.04	2,131.10	2,386.84	2,554.44	2,860.97
70	801.60	897.80	1,372.95	1,537.70	2,214.10	2,479.80	2,653.74	2,972.18
71	857.39	960.27	1,474.65	1,651.61	2,385.36	2,671.60	2,867.38	3,211.46
72	895.88	1,003.38	1,549.51	1,735.45	2,538.97	2,843.66	3,034.76	3,398.94
73	934.37	1,046.50	1,624.73	1,819.70	2,680.22	3,001.86	3,207.44	3,592.33
74	973.21	1,090.00	1,701.36	1,905.53	2,825.00	3,164.00	3,384.35	3,790.47
75	1,105.00	1,237.60	1,923.75	2,154.60	3,204.69	3,589.25	3,786.56	4,240.95
76	1,149.38	1,287.31	2,014.06	2,255.75	3,385.94	3,792.25	3,998.75	4,478.60
77	1,192.81	1,335.95	2,102.50	2,354.80	3,567.19	3,995.25	4,208.44	4,713.45
78	1,232.81	1,380.75	2,185.00	2,447.20	3,715.63	4,161.51	4,416.25	4,946.20
79	1,269.69	1,422.05	2,266.25	2,538.20	3,882.81	4,348.75	4,624.69	5,179.65
80	1,352.81	1,515.15	2,419.69	2,710.05	4,207.81	4,712.75	4,959.69	5,554.85
81	1,395.31	1,562.75	2,506.88	2,807.71	4,393.75	4,921.00	5,192.50	5,815.60
82	1,432.19	1,604.05	2,585.00	2,895.20	4,581.25	5,131.00	5,420.63	6,071.11
83	1,464.69	1,640.45	2,657.50	2,976.40	4,771.88	5,344.51	5,637.19	6,313.65
84	1,492.81	1,671.95	2,722.19	3,048.85	4,935.94	5,528.25	5,852.81	6,555.15
85	1,725.63	1,932.71	3,140.63	3,517.51	5,740.63	6,429.51	6,750.63	7,560.71

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Comprehensive Coverage

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	103.43	117.91	204.31	232.91	270.32	308.17	406.39	463.28
30	107.39	122.42	210.77	240.28	283.62	323.33	425.94	485.56
31	112.73	128.51	214.19	244.18	299.72	341.69	445.20	507.53
32	117.94	134.46	225.33	256.88	312.44	356.19	465.11	530.22
33	123.79	141.12	236.39	269.49	325.45	371.01	486.62	554.75
34	128.60	146.61	245.59	279.98	336.94	384.11	507.24	578.25
35	132.80	151.40	251.42	286.63	348.97	397.82	531.13	605.49
36	138.47	157.86	265.94	303.17	366.65	417.99	553.85	631.40
37	142.31	162.24	281.39	320.79	382.52	436.08	574.43	654.84
38	146.84	167.41	284.77	324.65	394.34	449.55	598.76	682.58
39	153.07	174.49	299.72	341.69	411.47	469.07	626.69	714.43
40	159.80	182.17	304.57	347.21	427.33	487.15	649.93	740.92
41	164.81	187.88	322.79	367.99	443.93	506.08	679.45	774.58
42	170.56	194.43	333.36	380.03	459.20	523.48	703.20	801.65
43	175.50	200.08	346.05	394.50	475.94	542.57	733.21	835.85
44	182.40	207.94	357.01	406.99	495.91	565.34	761.62	868.25
45	187.85	214.15	367.86	419.36	517.48	589.93	800.29	912.33
46	195.55	222.93	380.58	433.86	539.12	614.59	837.64	954.90
47	201.97	230.25	391.72	446.57	558.47	636.66	867.54	988.99
48	210.23	239.66	415.08	473.19	582.19	663.70	905.63	1,032.41
49	218.86	249.49	422.27	481.39	607.35	692.38	950.91	1,084.04
50	226.41	258.11	445.63	508.01	633.94	722.69	994.04	1,133.20
51	233.96	266.71	460.00	524.40	659.10	751.38	1,039.31	1,184.82
52	243.29	277.36	477.97	544.89	688.56	784.97	1,087.47	1,239.72
53	251.21	286.37	494.14	563.33	718.04	818.56	1,139.22	1,298.72
54	261.27	297.85	521.10	594.06	747.50	852.15	1,190.25	1,356.89
55	270.25	308.09	533.67	608.38	777.69	886.57	1,245.60	1,419.99
56	281.75	321.20	560.63	639.11	818.66	933.27	1,318.19	1,502.74
57	292.54	333.49	585.79	667.79	854.60	974.25	1,377.85	1,570.75
58	304.39	347.01	609.14	694.43	891.97	1,016.85	1,446.13	1,648.58
59	313.73	357.65	627.11	714.90	926.47	1,056.18	1,515.85	1,728.07
60	325.96	371.59	655.86	747.67	973.19	1,109.44	1,594.91	1,818.20
61	342.13	390.02	690.00	786.60	1,023.50	1,166.79	1,688.35	1,924.72
62	353.98	403.54	711.56	811.19	1,069.50	1,219.23	1,768.85	2,016.49
63	369.79	421.57	747.50	852.15	1,124.85	1,282.33	1,875.94	2,138.57
64	387.77	442.06	788.83	899.27	1,185.94	1,351.97	1,984.47	2,262.30
65	416.88	475.24	846.33	964.82	1,275.06	1,453.58	2,128.22	2,426.18
66	440.96	502.69	894.85	1,020.13	1,361.31	1,551.90	2,284.91	2,604.80
67	458.21	522.35	939.77	1,071.34	1,423.85	1,623.19	2,404.94	2,741.63
68	476.17	542.83	975.71	1,112.30	1,492.85	1,701.85	2,527.13	2,880.92
69	494.14	563.33	1,009.85	1,151.23	1,558.97	1,777.23	2,657.22	3,029.24
70	504.26	574.86	1,038.19	1,183.54	1,603.19	1,827.64	2,745.90	3,130.33
71	534.99	609.88	1,105.29	1,260.03	1,714.78	1,954.84	2,949.30	3,362.20
72	555.82	633.64	1,147.66	1,308.34	1,791.76	2,042.61	3,099.03	3,532.89
73	576.30	656.98	1,188.26	1,354.62	1,868.74	2,130.37	3,249.46	3,704.39
74	596.79	680.34	1,239.47	1,413.00	1,946.43	2,218.92	3,402.71	3,879.10
75	674.38	768.79	1,400.00	1,596.00	2,210.00	2,519.40	3,847.50	4,386.15
76	696.56	794.08	1,450.00	1,653.00	2,298.75	2,620.58	4,028.13	4,592.07
77	719.06	819.73	1,496.88	1,706.44	2,385.63	2,719.62	4,205.00	4,793.70
78	737.19	840.40	1,543.75	1,759.88	2,465.63	2,810.82	4,370.00	4,981.80
79	756.25	862.13	1,573.44	1,793.72	2,539.38	2,894.89	4,532.50	5,167.05
80	802.19	914.50	1,671.88	1,905.94	2,705.63	3,084.42	4,839.38	5,516.89
81	823.13	938.37	1,714.06	1,954.03	2,790.63	3,181.32	5,013.75	5,715.68
82	843.44	961.52	1,756.25	2,002.13	2,864.38	3,265.39	5,170.00	5,893.80
83	860.94	981.47	1,785.94	2,035.97	2,929.38	3,339.49	5,315.00	6,059.10
84	875.00	997.50	1,814.06	2,068.03	2,985.63	3,403.62	5,444.38	6,206.59
85	1,008.13	1,149.27	2,089.06	2,381.53	3,451.25	3,934.43	6,281.25	7,160.63

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Benefit	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	173.17	190.49	298.25	328.08
30	176.16	193.78	306.37	337.01
31	180.22	198.24	314.10	345.51
32	183.89	202.27	321.82	353.99
33	188.55	207.41	325.63	358.20
34	190.61	209.68	333.79	367.17
35	192.21	211.43	338.04	371.85
36	195.04	214.54	344.41	378.86
37	200.15	220.16	348.54	383.40
38	203.65	224.02	355.76	391.35
39	205.56	226.12	362.83	399.11
40	209.16	230.08	369.67	406.64
41	212.18	233.39	376.80	414.48
42	214.20	235.62	381.57	419.73
43	218.94	240.83	388.13	426.94
44	220.87	242.96	395.84	435.42
45	225.29	247.81	403.09	443.39
46	230.55	253.61	412.44	453.68
47	234.01	257.42	421.19	463.31
48	237.62	261.38	429.74	472.72
49	243.03	267.33	440.16	484.18
50	246.95	271.64	450.21	495.24
51	252.98	278.28	460.49	506.54
52	261.08	287.19	476.57	524.23
53	267.34	294.08	489.57	538.52
54	274.56	302.02	505.14	555.66
55	283.46	311.81	519.98	571.99
56	293.61	322.97	541.22	595.34
57	303.31	333.65	560.98	617.08
58	313.73	345.10	583.27	641.60
59	324.88	357.36	605.91	666.51
60	339.97	373.97	634.29	697.73
61	355.79	391.37	665.21	731.72
62	368.00	404.80	692.52	761.77
63	388.48	427.33	727.38	800.11
64	406.81	447.50	766.19	842.81
65	426.22	468.84	796.73	876.40
66	452.10	497.31	848.48	933.33
67	475.10	522.61	886.94	975.64
68	494.14	543.56	928.27	1,021.10
69	516.06	567.67	970.67	1,067.74
70	530.40	583.44	998.64	1,098.51
71	563.94	620.34	1,065.74	1,172.31
72	593.25	652.58	1,116.59	1,228.24
73	618.32	680.16	1,169.20	1,286.12
74	645.51	710.07	1,224.29	1,346.71
75	722.50	794.75	1,332.19	1,465.41
76	755.94	831.53	1,395.94	1,535.53
77	786.88	865.57	1,460.94	1,607.03
78	813.13	894.44	1,526.56	1,679.22
79	843.13	927.44	1,591.25	1,750.38
80	904.69	995.16	1,691.25	1,860.38
81	940.00	1,034.00	1,764.06	1,940.47
82	973.44	1,070.78	1,835.63	2,019.19
83	1,005.31	1,105.84	1,904.69	2,095.16
84	1,035.00	1,138.50	1,975.63	2,173.19
85	1,196.56	1,316.22	2,229.06	2,451.97

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	103.41	113.75	346.32	380.96	503.86	554.24	596.51	656.16
30	107.35	118.09	352.30	387.54	517.40	569.14	612.75	674.03
31	109.14	120.05	360.44	396.49	528.78	581.66	628.19	691.01
32	112.68	123.95	367.77	404.55	539.76	593.75	643.63	708.00
33	113.74	125.11	377.12	414.83	549.14	604.05	651.28	716.40
34	116.01	127.62	381.23	419.35	558.04	613.85	667.58	734.33
35	116.66	128.32	384.42	422.87	566.42	623.06	676.09	743.69
36	119.53	131.48	390.08	429.09	575.93	633.52	688.83	757.71
37	120.75	132.83	400.29	440.32	584.82	643.30	697.07	766.79
38	121.99	134.19	407.31	448.04	595.77	655.35	711.54	782.69
39	123.20	135.52	411.13	452.24	604.90	665.39	725.65	798.22
40	125.41	137.95	418.31	460.15	617.60	679.35	739.34	813.27
41	126.96	139.66	424.35	466.79	628.31	691.15	753.60	828.95
42	126.40	139.04	428.41	471.25	632.95	696.24	763.14	839.45
43	128.37	141.21	437.86	481.65	644.15	708.56	776.25	853.88
44	130.11	143.12	441.75	485.92	655.82	721.41	791.69	870.86
45	131.57	144.73	450.57	495.63	668.36	735.20	806.18	886.80
46	132.72	145.99	461.09	507.21	680.09	748.10	824.87	907.36
47	134.60	148.05	468.03	514.83	694.60	764.06	842.38	926.61
48	137.57	151.33	475.24	522.77	707.47	778.22	859.49	945.44
49	138.99	152.89	486.05	534.66	721.79	793.96	880.33	968.36
50	140.98	155.08	493.90	543.29	737.83	811.61	900.43	990.47
51	142.40	156.64	505.94	556.54	753.95	829.35	920.98	1,013.08
52	145.59	160.15	522.16	574.38	777.85	855.63	953.15	1,048.47
53	147.36	162.09	534.68	588.14	798.62	878.49	979.14	1,077.06
54	149.73	164.70	549.13	604.04	821.80	903.98	1,010.28	1,111.30
55	151.89	167.08	566.93	623.62	845.53	930.07	1,039.96	1,143.95
56	157.77	173.55	587.22	645.94	876.88	964.56	1,082.44	1,190.69
57	160.29	176.32	606.63	667.29	908.86	999.74	1,121.97	1,234.17
58	164.96	181.45	627.47	690.22	941.56	1,035.72	1,166.54	1,283.19
59	168.19	185.01	649.75	714.73	976.79	1,074.47	1,211.81	1,333.00
60	173.22	190.54	679.94	747.94	1,017.04	1,118.74	1,268.60	1,395.46
61	180.04	198.05	711.56	782.72	1,066.98	1,173.68	1,330.41	1,463.46
62	183.64	202.01	736.00	809.60	1,108.31	1,219.15	1,385.04	1,523.54
63	190.11	209.12	776.97	854.67	1,163.29	1,279.63	1,454.75	1,600.23
64	197.66	217.43	813.63	894.99	1,222.96	1,345.25	1,532.38	1,685.61
65	208.44	229.29	852.44	937.69	1,273.98	1,401.38	1,593.47	1,752.82
66	218.86	240.74	904.19	994.61	1,355.21	1,490.72	1,696.97	1,866.67
67	224.61	247.07	950.19	1,045.21	1,416.29	1,557.93	1,773.88	1,951.26
68	230.72	253.79	988.29	1,087.12	1,480.98	1,629.08	1,856.54	2,042.19
69	237.54	261.30	1,032.13	1,135.34	1,548.19	1,703.01	1,941.35	2,135.48
70	240.84	264.92	1,060.79	1,166.87	1,590.12	1,749.14	1,997.28	2,197.00
71	254.25	279.68	1,127.89	1,240.67	1,697.47	1,867.22	2,131.46	2,344.61
72	260.61	286.67	1,186.50	1,305.15	1,776.93	1,954.62	2,233.16	2,456.48
73	268.38	295.21	1,236.65	1,360.32	1,859.56	2,045.51	2,338.40	2,572.24
74	276.85	304.54	1,291.03	1,420.13	1,944.31	2,138.74	2,448.57	2,693.43
75	308.75	339.63	1,445.00	1,589.50	2,131.56	2,344.72	2,664.38	2,930.82
76	316.88	348.57	1,511.88	1,663.07	2,233.44	2,456.78	2,791.88	3,071.07
77	325.31	357.84	1,573.75	1,731.13	2,335.94	2,569.53	2,921.88	3,214.07
78	331.25	364.38	1,626.25	1,788.88	2,437.50	2,681.25	3,053.13	3,358.44
79	337.81	371.59	1,686.25	1,854.88	2,540.31	2,794.34	3,182.50	3,500.75
80	355.31	390.84	1,809.38	1,990.32	2,703.13	2,973.44	3,382.50	3,720.75
81	361.88	398.07	1,880.00	2,068.00	2,818.13	3,099.94	3,528.13	3,880.94
82	368.44	405.28	1,946.88	2,141.57	2,932.19	3,225.41	3,671.25	4,038.38
83	373.44	410.78	2,010.63	2,211.69	3,043.44	3,347.78	3,809.38	4,190.32
84	376.88	414.57	2,070.00	2,277.00	3,155.00	3,470.50	3,951.25	4,346.38
85	431.88	475.07	2,393.13	2,632.44	3,597.50	3,957.25	4,458.13	4,903.94

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	282.28	316.16	519.49	581.83	656.70	735.49	817.93	916.08
30	288.13	322.71	528.46	591.87	672.15	752.81	835.68	935.96
31	295.33	330.77	540.66	605.54	686.12	768.46	855.46	958.12
32	302.54	338.85	551.66	617.85	701.85	786.07	875.91	981.02
33	305.72	342.40	565.67	633.56	714.61	800.37	889.81	996.59
34	309.64	346.79	571.84	640.46	725.36	812.41	903.26	1,011.64
35	315.97	353.89	576.62	645.82	735.77	824.07	917.23	1,027.30
36	318.02	356.18	585.12	655.34	747.90	837.65	931.65	1,043.45
37	324.52	363.46	600.43	672.47	757.84	848.78	948.11	1,061.88
38	328.33	367.72	610.95	684.26	769.94	862.33	963.73	1,079.38
39	332.64	372.55	616.69	690.69	783.01	876.98	980.09	1,097.70
40	339.05	379.74	627.47	702.78	797.42	893.11	997.05	1,116.70
41	342.62	383.73	636.53	712.91	809.88	907.06	1,013.94	1,135.61
42	345.78	387.27	642.61	719.72	816.10	914.03	1,023.05	1,145.81
43	350.32	392.37	656.80	735.62	829.66	929.21	1,043.05	1,168.22
44	355.05	397.66	662.62	742.13	844.62	945.97	1,059.85	1,187.03
45	360.87	404.18	675.86	756.95	859.79	962.96	1,081.84	1,211.66
46	366.74	410.75	691.64	774.64	874.40	979.33	1,101.39	1,233.56
47	373.50	418.31	702.03	786.28	890.46	997.31	1,123.58	1,258.41
48	378.42	423.83	712.86	798.41	907.79	1,016.73	1,147.13	1,284.78
49	383.59	429.63	729.08	816.57	925.12	1,036.13	1,170.73	1,311.22
50	389.74	436.51	740.84	829.75	943.78	1,057.03	1,195.25	1,338.68
51	395.50	442.96	758.92	849.99	964.62	1,080.38	1,220.48	1,366.94
52	407.19	456.06	783.24	877.23	992.31	1,111.39	1,261.24	1,412.59
53	414.22	463.92	802.02	898.27	1,020.30	1,142.74	1,296.20	1,451.75
54	423.49	474.31	823.69	922.53	1,046.28	1,171.84	1,333.98	1,494.06
55	433.52	485.54	850.38	952.43	1,076.27	1,205.43	1,373.71	1,538.55
56	446.35	499.92	880.83	986.53	1,115.86	1,249.76	1,426.72	1,597.94
57	458.92	513.99	909.94	1,019.13	1,155.39	1,294.04	1,479.19	1,656.69
58	472.22	528.90	941.21	1,054.15	1,195.29	1,338.73	1,533.81	1,717.87
59	484.79	542.97	974.63	1,091.58	1,239.85	1,388.64	1,592.04	1,783.09
60	501.69	561.89	1,019.91	1,142.31	1,290.52	1,445.38	1,659.96	1,859.15
61	521.46	584.03	1,067.35	1,195.44	1,350.89	1,513.00	1,741.89	1,950.92
62	537.98	602.54	1,104.00	1,236.48	1,404.08	1,572.57	1,812.69	2,030.21
63	559.54	626.69	1,165.46	1,305.31	1,473.79	1,650.65	1,905.04	2,133.65
64	583.63	653.66	1,220.44	1,366.89	1,547.47	1,733.18	2,003.16	2,243.55
65	614.17	687.87	1,278.66	1,432.11	1,612.52	1,806.02	2,081.50	2,331.28
66	648.31	726.11	1,356.29	1,519.05	1,713.50	1,919.12	2,214.83	2,480.61
67	671.31	751.87	1,425.29	1,596.33	1,788.25	2,002.84	2,315.46	2,593.31
68	695.39	778.84	1,482.42	1,660.31	1,868.04	2,092.21	2,420.39	2,710.84
69	720.19	806.61	1,548.19	1,733.97	1,953.21	2,187.59	2,531.08	2,834.81
70	733.80	821.86	1,591.19	1,782.13	2,005.05	2,245.66	2,599.35	2,911.28
71	777.59	870.90	1,691.82	1,894.84	2,139.24	2,395.95	2,776.98	3,110.21
72	805.48	902.14	1,779.75	1,993.32	2,240.23	2,509.05	2,908.69	3,257.73
73	835.14	935.36	1,854.96	2,077.56	2,343.34	2,624.54	3,044.29	3,409.61
74	861.98	965.42	1,936.54	2,168.92	2,449.28	2,743.19	3,185.54	3,567.81
75	964.06	1,079.75	2,167.50	2,427.60	2,681.56	3,003.35	3,453.75	3,868.20
76	998.44	1,118.25	2,267.81	2,539.95	2,809.69	3,146.85	3,621.25	4,055.80
77	1,030.63	1,154.31	2,360.63	2,643.91	2,938.75	3,291.40	3,790.94	4,245.85
78	1,060.63	1,187.91	2,439.38	2,732.11	3,064.69	3,432.45	3,959.06	4,434.15
79	1,087.50	1,218.00	2,529.38	2,832.91	3,191.88	3,574.91	4,131.25	4,627.00
80	1,151.56	1,289.75	2,714.06	3,039.75	3,392.81	3,799.95	4,379.06	4,904.55
81	1,181.88	1,323.71	2,820.00	3,158.40	3,535.94	3,960.25	4,568.13	5,116.31
82	1,208.75	1,353.80	2,920.31	3,270.75	3,676.25	4,117.40	4,753.13	5,323.51
83	1,230.00	1,377.60	3,015.94	3,377.85	3,812.81	4,270.35	4,935.63	5,527.91
84	1,247.50	1,397.20	3,105.00	3,477.60	3,949.06	4,422.95	5,117.50	5,731.60
85	1,430.31	1,601.95	3,589.69	4,020.45	4,506.56	5,047.35	5,783.75	6,477.80

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	373.68	418.52	589.29	660.01	865.81	969.71	1,050.39	1,176.44
30	382.39	428.27	603.96	676.43	880.76	986.46	1,073.97	1,202.85
31	390.70	437.59	617.81	691.96	901.09	1,009.23	1,100.26	1,232.29
32	399.68	447.65	631.27	707.02	919.43	1,029.76	1,125.08	1,260.09
33	405.21	453.84	640.24	717.07	942.78	1,055.92	1,141.65	1,278.65
34	411.63	461.02	651.83	730.05	953.06	1,067.43	1,159.84	1,299.03
35	418.20	468.38	658.88	737.94	961.04	1,076.37	1,178.46	1,319.88
36	423.35	474.16	669.02	749.31	975.20	1,092.22	1,197.37	1,341.05
37	429.13	480.63	681.08	762.81	1,000.72	1,120.80	1,215.35	1,361.20
38	436.57	488.97	691.07	774.00	1,018.26	1,140.44	1,236.11	1,384.45
39	440.67	493.55	699.99	783.99	1,027.81	1,151.15	1,255.66	1,406.35
40	447.90	501.65	713.21	798.79	1,045.79	1,171.29	1,276.59	1,429.78
41	454.89	509.48	722.96	809.72	1,060.88	1,188.18	1,298.73	1,454.58
42	456.39	511.15	727.21	814.48	1,071.01	1,199.53	1,308.11	1,465.09
43	463.74	519.39	739.74	828.51	1,094.66	1,226.03	1,330.91	1,490.62
44	469.41	525.73	750.01	840.01	1,104.36	1,236.88	1,354.80	1,517.38
45	476.49	533.67	761.59	852.98	1,126.43	1,261.60	1,378.49	1,543.91
46	483.79	541.85	774.33	867.25	1,152.74	1,291.07	1,402.84	1,571.18
47	491.63	550.62	788.49	883.11	1,170.06	1,310.46	1,428.53	1,599.95
48	497.88	557.62	801.26	897.41	1,188.10	1,330.68	1,455.90	1,630.61
49	504.79	565.36	813.98	911.66	1,215.12	1,360.94	1,484.03	1,662.12
50	513.91	575.59	827.92	927.27	1,234.74	1,382.91	1,512.63	1,694.15
51	520.35	582.80	843.10	944.28	1,264.86	1,416.65	1,543.53	1,728.75
52	533.76	597.82	866.69	970.69	1,305.40	1,462.05	1,591.83	1,782.85
53	544.89	610.28	885.62	991.89	1,336.69	1,497.09	1,632.95	1,828.91
54	556.32	623.08	905.54	1,014.21	1,372.81	1,537.55	1,676.18	1,877.33
55	567.25	635.32	928.07	1,039.44	1,417.31	1,587.38	1,722.39	1,929.08
56	583.63	653.66	957.38	1,072.26	1,468.04	1,644.21	1,785.38	1,999.62
57	599.44	671.37	987.21	1,105.67	1,516.56	1,698.55	1,845.75	2,067.24
58	614.54	688.29	1,017.04	1,139.09	1,568.67	1,756.91	1,910.79	2,140.09
59	631.42	707.19	1,048.29	1,174.09	1,624.38	1,819.30	1,978.72	2,216.18
60	652.98	731.34	1,087.11	1,217.56	1,699.85	1,903.84	2,058.50	2,305.52
61	677.79	759.13	1,132.39	1,268.28	1,778.91	1,992.39	2,155.17	2,413.79
62	697.54	781.25	1,170.85	1,311.36	1,840.00	2,060.80	2,236.04	2,504.37
63	723.79	810.65	1,221.52	1,368.10	1,942.42	2,175.51	2,344.56	2,625.91
64	753.61	844.04	1,274.71	1,427.67	2,034.06	2,278.15	2,460.29	2,755.53
65	793.14	888.32	1,339.75	1,500.52	2,131.10	2,386.84	2,571.69	2,880.29
66	835.54	935.81	1,416.29	1,586.25	2,260.47	2,531.74	2,729.46	3,056.99
67	862.50	966.00	1,470.21	1,646.63	2,375.47	2,660.54	2,848.04	3,189.81
68	891.97	999.02	1,527.71	1,711.03	2,470.71	2,767.19	2,969.16	3,325.47
69	922.88	1,033.62	1,585.56	1,775.83	2,580.31	2,889.95	3,100.33	3,472.37
70	937.20	1,049.67	1,617.66	1,811.79	2,651.97	2,970.22	3,178.48	3,559.90
71	990.87	1,109.78	1,716.54	1,922.53	2,819.70	3,158.07	3,391.06	3,797.99
72	1,024.41	1,147.35	1,783.29	1,997.29	2,966.25	3,322.20	3,543.26	3,968.46
73	1,058.31	1,185.31	1,850.38	2,072.42	3,091.61	3,462.60	3,701.46	4,145.64
74	1,091.51	1,222.49	1,918.89	2,149.16	3,227.56	3,614.87	3,862.49	4,325.99
75	1,223.13	1,369.91	2,139.06	2,395.75	3,612.50	4,046.00	4,256.25	4,767.00
76	1,263.44	1,415.05	2,220.94	2,487.45	3,779.69	4,233.25	4,450.94	4,985.05
77	1,298.44	1,454.25	2,298.75	2,574.60	3,934.38	4,406.51	4,642.50	5,199.60
78	1,332.19	1,492.05	2,370.31	2,654.75	4,065.63	4,553.51	4,831.56	5,411.35
79	1,363.44	1,527.05	2,440.94	2,733.85	4,215.63	4,721.51	5,019.06	5,621.35
80	1,440.94	1,613.85	2,585.00	2,895.20	4,523.44	5,066.25	5,335.63	5,975.91
81	1,475.63	1,652.71	2,659.06	2,978.15	4,700.00	5,264.00	5,546.88	6,212.51
82	1,507.81	1,688.75	2,726.88	3,054.11	4,867.19	5,451.25	5,752.50	6,442.80
83	1,533.75	1,717.80	2,787.50	3,122.00	5,026.56	5,629.75	5,946.25	6,659.80
84	1,554.69	1,741.25	2,840.94	3,181.85	5,175.00	5,796.00	6,139.06	6,875.75
85	1,785.94	2,000.25	3,254.69	3,645.25	5,982.81	6,700.75	7,026.56	7,869.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	270.58	308.46	517.07	589.47	747.36	851.99	1,178.58	1,343.58
30	275.95	314.58	536.76	611.92	764.78	871.85	1,207.90	1,377.01
31	281.61	321.03	545.68	622.07	781.40	890.80	1,235.62	1,408.60
32	287.53	327.78	563.36	642.23	799.37	911.27	1,262.53	1,439.28
33	292.09	332.98	568.68	648.29	810.44	923.90	1,280.47	1,459.73
34	294.76	336.02	580.04	661.24	823.26	938.52	1,303.67	1,486.19
35	298.70	340.52	583.27	664.93	836.40	953.49	1,317.76	1,502.25
36	302.28	344.60	597.64	681.32	846.69	965.23	1,338.06	1,525.38
37	306.45	349.36	603.75	688.28	858.27	978.42	1,362.15	1,552.86
38	310.49	353.96	609.93	695.31	873.14	995.38	1,382.13	1,575.63
39	314.88	358.96	615.97	702.21	881.33	1,004.71	1,399.99	1,595.98
40	318.44	363.02	627.04	714.83	895.79	1,021.20	1,426.40	1,626.10
41	322.08	367.17	634.80	723.67	909.80	1,037.17	1,445.93	1,648.36
42	322.70	367.89	631.99	720.48	912.79	1,040.58	1,454.44	1,658.06
43	327.39	373.23	641.85	731.71	927.48	1,057.32	1,479.48	1,686.60
44	332.21	378.72	650.54	741.62	938.80	1,070.24	1,500.00	1,710.00
45	335.90	382.93	657.87	749.97	952.98	1,086.41	1,523.18	1,736.42
46	338.92	386.37	663.62	756.53	967.59	1,103.05	1,548.65	1,765.46
47	343.55	391.64	672.97	767.19	983.25	1,120.91	1,576.97	1,797.75
48	347.59	396.26	687.85	784.15	995.76	1,135.17	1,602.53	1,826.88
49	351.70	400.95	694.96	792.25	1,009.59	1,150.93	1,627.97	1,855.89
50	355.22	404.95	704.88	803.56	1,027.81	1,171.71	1,655.83	1,887.64
51	360.10	410.52	712.00	811.68	1,040.69	1,186.39	1,686.19	1,922.26
52	366.39	417.68	727.95	829.86	1,067.52	1,216.98	1,733.37	1,976.05
53	372.21	424.32	736.83	839.98	1,089.79	1,242.36	1,771.23	2,019.20
54	378.47	431.45	748.65	853.46	1,112.66	1,268.43	1,811.08	2,064.63
55	385.39	439.35	759.43	865.74	1,134.49	1,293.31	1,856.15	2,116.01
56	394.60	449.85	788.83	899.27	1,167.25	1,330.67	1,914.75	2,182.82
57	403.22	459.68	801.41	913.61	1,198.88	1,366.72	1,974.41	2,250.83
58	411.85	469.51	824.77	940.24	1,229.06	1,401.14	2,034.06	2,318.84
59	420.11	478.92	840.94	958.67	1,262.85	1,439.65	2,096.60	2,390.13
60	431.97	492.45	866.10	987.36	1,305.97	1,488.81	2,174.22	2,478.62
61	445.98	508.42	900.23	1,026.26	1,355.56	1,545.35	2,264.79	2,581.85
62	455.69	519.49	918.21	1,046.75	1,395.10	1,590.42	2,341.69	2,669.53
63	470.42	536.28	950.54	1,083.62	1,447.56	1,650.23	2,443.04	2,785.06
64	486.23	554.30	988.29	1,126.64	1,507.22	1,718.24	2,549.41	2,906.33
65	512.83	584.63	1,042.19	1,188.10	1,586.29	1,808.36	2,679.50	3,054.63
66	536.19	611.26	1,094.29	1,247.50	1,671.10	1,905.06	2,832.60	3,229.17
67	551.64	628.88	1,123.04	1,280.27	1,725.00	1,966.50	2,940.41	3,352.07
68	566.02	645.27	1,153.60	1,315.11	1,783.94	2,033.69	3,055.41	3,483.17
69	581.83	663.29	1,187.73	1,354.01	1,845.75	2,104.16	3,171.13	3,615.08
70	588.66	671.07	1,204.16	1,372.75	1,874.39	2,136.81	3,235.34	3,688.29
71	618.32	704.89	1,271.25	1,449.23	1,981.74	2,259.19	3,433.09	3,913.72
72	635.63	724.61	1,303.04	1,485.46	2,048.84	2,335.68	3,566.56	4,065.89
73	651.16	742.33	1,341.88	1,529.74	2,116.64	2,412.97	3,700.75	4,218.86
74	668.82	762.46	1,384.25	1,578.05	2,183.02	2,488.64	3,837.76	4,375.05
75	746.88	851.44	1,543.75	1,759.88	2,446.25	2,788.73	4,278.13	4,877.07
76	765.00	872.10	1,584.38	1,806.19	2,526.88	2,880.64	4,441.88	5,063.74
77	782.81	892.40	1,626.56	1,854.28	2,596.88	2,960.44	4,597.50	5,241.15
78	797.19	908.80	1,656.25	1,888.13	2,664.38	3,037.39	4,740.63	5,404.32
79	811.56	925.18	1,689.06	1,925.53	2,726.88	3,108.64	4,881.88	5,565.34
80	855.31	975.05	1,776.56	2,025.28	2,881.88	3,285.34	5,170.00	5,893.80
81	871.56	993.58	1,809.38	2,062.69	2,951.25	3,364.43	5,318.13	6,062.67
82	887.50	1,011.75	1,842.19	2,100.10	3,015.63	3,437.82	5,453.75	6,217.28
83	901.56	1,027.78	1,867.19	2,128.60	3,067.50	3,496.95	5,575.00	6,355.50
84	911.25	1,038.83	1,884.38	2,148.19	3,109.38	3,544.69	5,681.88	6,477.34
85	1,043.13	1,189.17	2,159.38	2,461.69	3,571.88	4,071.94	6,509.38	7,420.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000
Issue Age				
18-29	59.83	65.81	98.65	108.51
30	62.54	68.79	103.50	113.85
31	65.77	72.35	107.27	118.00
32	69.00	75.90	111.58	122.74
33	70.23	77.26	115.32	126.86
34	72.83	80.11	119.80	131.78
35	74.09	81.50	123.35	135.69
36	77.75	85.53	128.11	140.92
37	80.53	88.58	132.95	146.25
38	83.03	91.33	137.39	151.13
39	85.22	93.74	143.41	157.75
40	89.08	97.99	147.88	162.67
41	91.52	100.67	152.33	167.57
42	96.19	105.80	160.38	176.42
43	97.27	107.00	165.08	181.60
44	100.52	110.57	171.79	188.97
45	104.87	115.36	178.31	196.14
46	108.47	119.31	186.07	204.68
47	113.97	125.36	194.11	213.52
48	116.79	128.48	201.97	222.17
49	121.47	133.62	210.23	231.25
50	126.86	139.54	221.73	243.90
51	132.61	145.87	232.52	255.77
52	138.72	152.59	244.38	268.81
53	145.54	160.10	256.60	282.26
54	151.66	166.83	269.89	296.88
55	158.48	174.33	284.27	312.70
56	169.63	186.59	300.44	330.49
57	176.81	194.50	318.41	350.26
58	184.72	203.19	334.94	368.44
59	193.71	213.07	352.91	388.21
60	203.77	224.15	374.11	411.52
61	216.35	237.98	399.27	439.20
62	226.04	248.65	420.47	462.52
63	240.42	264.47	449.58	494.53
64	255.16	280.68	479.77	527.75
65	273.85	301.23	508.52	559.37
66	293.61	322.97	548.77	603.65
67	310.86	341.94	583.63	641.99
68	327.04	359.74	618.13	679.94
69	345.00	379.50	654.79	720.27
70	357.01	392.71	681.89	750.07
71	384.55	423.00	738.74	812.62
72	407.15	447.86	783.59	861.94
73	427.64	470.40	830.55	913.61
74	451.65	496.82	879.29	967.21
75	512.81	564.09	975.31	1,072.84
76	540.00	594.00	1,035.00	1,138.50
77	566.25	622.88	1,094.38	1,203.82
78	593.44	652.78	1,153.75	1,269.13
79	618.75	680.63	1,216.56	1,338.22
80	666.88	733.57	1,308.44	1,439.28
81	696.88	766.57	1,377.81	1,515.59
82	725.31	797.84	1,446.56	1,591.22
83	753.75	829.13	1,446.25	1,590.88
84	780.94	859.03	1,485.94	1,634.53
85	910.31	1,001.34	1,681.25	1,849.38

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benefit	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	35.58	39.13	119.67	131.64	170.88	187.97	197.29	217.03
30	34.50	37.95	125.06	137.57	177.89	195.68	207.00	227.70
31	37.19	40.91	131.54	144.69	183.82	202.19	214.54	236.00
32	39.35	43.29	138.00	151.80	190.83	209.91	223.17	245.49
33	40.07	44.07	140.46	154.50	198.21	218.04	230.66	253.72
34	39.42	43.37	145.65	160.22	204.45	224.89	239.59	263.55
35	42.75	47.02	148.18	163.00	212.14	233.36	246.70	271.37
36	43.10	47.41	155.50	171.05	220.74	242.82	256.22	281.84
37	43.64	48.01	161.07	177.18	226.98	249.68	265.91	292.50
38	45.40	49.94	166.05	182.65	235.59	259.15	274.78	302.25
39	46.21	50.83	170.43	187.47	242.83	267.12	286.81	315.49
40	47.71	52.49	178.16	195.97	252.34	277.58	295.76	325.34
41	49.29	54.22	183.03	201.34	260.37	286.41	304.66	335.12
42	49.83	54.81	192.38	211.62	269.92	296.91	320.77	352.84
43	52.51	57.76	194.52	213.98	279.36	307.29	330.17	363.18
44	55.17	60.69	201.05	221.16	288.24	317.06	343.57	377.94
45	55.20	60.72	209.73	230.70	299.45	329.39	356.62	392.28
46	57.68	63.46	216.94	238.63	310.73	341.80	372.13	409.34
47	58.60	64.47	227.93	250.72	323.77	356.14	388.22	427.04
48	60.02	66.02	233.60	256.96	334.58	368.03	403.94	444.34
49	61.46	67.60	242.94	267.24	350.75	385.83	420.47	462.52
50	64.69	71.16	253.72	279.09	366.92	403.62	443.47	487.82
51	65.77	72.35	265.22	291.74	384.17	422.59	465.04	511.54
52	70.08	77.08	277.44	305.19	400.35	440.38	488.75	537.63
53	71.16	78.28	291.10	320.21	420.47	462.52	513.19	564.51
54	72.96	80.25	303.31	333.65	440.96	485.05	539.79	593.77
55	76.91	84.61	316.97	348.67	461.79	507.98	568.54	625.39
56	79.42	87.37	339.25	373.18	490.19	539.21	600.88	660.96
57	82.66	90.93	353.63	388.99	513.91	565.31	636.81	700.50
58	85.54	94.09	369.44	406.39	539.79	593.77	669.88	736.86
59	88.04	96.85	387.41	426.16	567.81	624.60	705.81	776.40
60	92.36	101.59	407.54	448.29	600.52	660.57	748.22	823.04
61	96.31	105.95	432.69	475.96	637.54	701.29	798.54	878.39
62	98.83	108.71	452.10	497.31	672.75	740.03	840.94	925.04
63	104.58	115.03	480.85	528.93	715.52	787.07	899.16	989.08
64	109.61	120.57	510.31	561.35	761.16	837.28	959.54	1,055.49
65	116.79	128.48	547.69	602.46	809.67	890.64	1,017.04	1,118.74
66	125.42	137.97	587.22	645.94	872.92	960.22	1,097.54	1,207.29
67	129.73	142.70	621.72	683.89	923.60	1,015.96	1,167.25	1,283.98
68	134.41	147.86	654.06	719.47	977.86	1,075.64	1,236.25	1,359.88
69	139.79	153.78	690.00	759.00	1,035.00	1,138.50	1,309.56	1,440.52
70	143.72	158.10	714.02	785.43	1,076.68	1,184.34	1,363.77	1,500.15
71	153.61	168.97	769.11	846.02	1,163.90	1,280.29	1,477.48	1,625.22
72	158.91	174.80	814.31	895.74	1,234.53	1,357.98	1,567.17	1,723.89
73	164.91	181.40	855.27	940.80	1,307.98	1,438.77	1,661.10	1,827.21
74	170.56	187.61	903.30	993.63	1,381.78	1,519.95	1,758.56	1,934.42
75	193.75	213.13	1,025.63	1,128.19	1,541.88	1,696.07	1,950.63	2,145.69
76	201.25	221.38	1,080.00	1,188.00	1,632.81	1,796.09	2,070.00	2,277.00
77	208.75	229.63	1,132.50	1,245.75	1,724.06	1,896.47	2,188.75	2,407.63
78	214.69	236.16	1,186.88	1,305.57	1,816.56	1,998.22	2,307.50	2,538.25
79	220.63	242.69	1,237.50	1,361.25	1,910.31	2,101.34	2,433.13	2,676.44
80	233.44	256.78	1,333.75	1,467.13	2,055.31	2,260.84	2,616.88	2,878.57
81	239.69	263.66	1,393.75	1,533.13	2,161.56	2,377.72	2,755.63	3,031.19
82	246.56	271.22	1,450.63	1,595.69	2,269.38	2,496.32	2,893.13	3,182.44
83	251.88	277.07	1,507.50	1,658.25	2,375.94	2,613.53	2,892.50	3,181.75
84	256.25	281.88	1,561.88	1,718.07	2,481.56	2,729.72	2,971.88	3,269.07
85	295.00	324.50	1,820.63	2,002.69	2,864.38	3,150.82	3,362.50	3,698.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benefit	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	93.25	104.44	179.50	201.04	224.79	251.77	274.38	307.30
30	98.65	110.48	187.60	210.12	233.42	261.43	286.25	320.60
31	101.35	113.52	197.29	220.97	244.19	273.49	297.56	333.27
32	105.66	118.35	207.00	231.84	253.36	283.76	309.42	346.55
33	109.10	122.19	210.69	235.98	260.83	292.13	320.42	358.88
34	112.02	125.47	218.48	244.70	268.51	300.74	331.51	371.29
35	115.41	129.26	222.27	248.94	277.40	310.70	342.62	383.73
36	118.73	132.97	233.24	261.23	287.43	321.92	354.76	397.34
37	121.93	136.56	241.60	270.60	297.46	333.16	366.78	410.79
38	126.52	141.70	249.08	278.97	307.42	344.31	379.09	424.58
39	130.46	146.11	255.65	286.33	317.24	355.30	392.20	439.25
40	134.61	150.77	267.23	299.29	327.92	367.28	406.48	455.26
41	138.92	155.60	274.55	307.50	339.85	380.63	420.31	470.75
42	142.90	160.05	288.57	323.20	349.24	391.15	435.57	487.84
43	146.51	164.09	291.79	326.81	361.85	405.27	450.63	504.70
44	151.59	169.79	301.58	337.77	375.80	420.89	467.51	523.61
45	156.20	174.95	314.59	352.35	388.02	434.59	485.45	543.71
46	160.66	179.93	325.39	364.44	402.44	450.73	503.23	563.62
47	167.39	187.48	341.90	382.93	416.63	466.62	524.61	587.56
48	171.79	192.41	350.39	392.44	431.25	483.00	541.94	606.97
49	178.25	199.64	364.41	408.15	449.94	503.93	566.73	634.74
50	185.79	208.09	380.58	426.25	470.42	526.87	594.77	666.14
51	191.54	214.53	397.83	445.57	491.27	550.22	623.16	697.95
52	199.81	223.79	416.16	466.11	513.91	575.59	652.63	730.94
53	208.08	233.05	436.64	489.04	537.27	601.74	684.25	766.36
54	216.35	242.32	454.97	509.58	562.79	630.33	717.31	803.39
55	223.54	250.37	475.46	532.51	589.73	660.50	754.33	844.85
56	235.04	263.25	508.88	569.94	623.52	698.34	799.25	895.16
57	244.73	274.10	530.44	594.09	653.35	731.76	840.22	941.06
58	254.79	285.37	554.16	620.67	686.41	768.79	884.42	990.55
59	264.14	295.84	581.11	650.84	719.83	806.21	930.79	1,042.49
60	277.79	311.13	611.29	684.65	759.72	850.90	985.77	1,104.06
61	291.10	326.04	649.04	726.93	807.52	904.42	1,048.66	1,174.51
62	304.04	340.53	678.14	759.52	847.77	949.50	1,105.79	1,238.49
63	319.48	357.82	721.27	807.82	903.11	1,011.48	1,178.75	1,320.20
64	336.38	376.74	765.47	857.34	959.54	1,074.69	1,255.66	1,406.35
65	360.81	404.11	821.54	920.13	1,020.98	1,143.50	1,331.13	1,490.86
66	385.25	431.48	880.83	986.53	1,098.97	1,230.86	1,434.63	1,606.78
67	402.50	450.80	932.58	1,044.49	1,160.06	1,299.27	1,521.23	1,703.78
68	421.91	472.55	981.10	1,098.84	1,226.54	1,373.73	1,611.08	1,804.41
69	440.96	493.87	1,035.00	1,159.20	1,298.79	1,454.65	1,707.39	1,912.28
70	455.18	509.80	1,071.03	1,199.55	1,348.94	1,510.81	1,775.86	1,988.97
71	486.61	545.01	1,153.66	1,292.10	1,457.70	1,632.62	1,921.71	2,152.32
72	508.15	569.12	1,221.46	1,368.03	1,544.92	1,730.31	2,037.18	2,281.64
73	532.16	596.02	1,282.90	1,436.85	1,634.26	1,830.37	2,157.95	2,416.90
74	556.88	623.70	1,354.94	1,517.53	1,726.08	1,933.20	2,284.36	2,558.49
75	628.75	704.20	1,538.44	1,723.05	1,923.75	2,154.60	2,520.63	2,823.11
76	655.94	734.65	1,620.00	1,814.40	2,035.94	2,280.25	2,671.88	2,992.51
77	683.44	765.45	1,698.75	1,902.60	2,148.75	2,406.60	2,824.38	3,163.31
78	709.06	794.15	1,780.31	1,993.95	2,262.81	2,534.35	2,978.44	3,335.85
79	732.81	820.75	1,856.25	2,079.00	2,377.50	2,662.80	3,136.25	3,512.60
80	781.87	875.69	2,000.63	2,240.71	2,554.69	2,861.25	3,363.75	3,767.40
81	809.69	906.85	2,090.63	2,341.51	2,685.63	3,007.91	3,539.38	3,964.11
82	834.38	934.51	2,175.94	2,437.05	2,815.94	3,153.85	3,715.31	4,161.15
83	857.19	960.05	2,261.25	2,532.60	2,943.75	3,297.00	3,890.31	4,357.15
84	876.56	981.75	2,342.81	2,623.95	3,071.56	3,440.15	4,066.25	4,554.20
85	1,013.75	1,135.40	2,730.94	3,058.65	3,545.63	3,971.11	4,650.63	5,208.71

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benefit	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	123.44	138.25	198.38	222.18	299.18	335.09	357.94	400.89
30	128.29	143.69	206.46	231.23	312.66	350.19	370.88	415.38
31	132.07	147.91	215.08	240.89	328.83	368.29	388.13	434.70
32	136.92	153.35	222.63	249.34	345.00	386.40	402.68	451.01
33	142.24	159.31	231.16	258.90	351.15	393.29	416.77	466.79
34	146.19	163.73	237.57	266.08	364.12	407.82	428.41	479.81
35	151.40	169.57	244.49	273.83	370.45	414.91	445.00	498.41
36	155.15	173.77	252.89	283.23	388.75	435.39	460.02	515.22
37	158.96	178.04	258.93	290.01	402.68	451.01	473.90	530.77
38	164.93	184.72	268.44	300.66	415.13	464.95	488.68	547.32
39	169.75	190.12	276.52	309.70	426.06	477.19	504.71	565.28
40	175.51	196.57	285.71	319.99	445.38	498.82	522.94	585.70
41	179.99	201.58	294.38	329.71	457.57	512.49	539.55	604.29
42	185.68	207.97	303.32	339.72	480.95	538.67	558.53	625.55
43	190.99	213.91	314.15	351.84	486.31	544.67	578.22	647.61
44	195.88	219.39	323.51	362.33	502.62	562.94	597.40	669.09
45	203.18	227.56	334.93	375.12	524.32	587.24	618.86	693.13
46	208.79	233.85	344.66	386.01	542.33	607.41	638.41	715.02
47	215.75	241.64	358.05	401.02	569.83	638.20	666.43	746.40
48	221.02	247.54	367.29	411.37	583.98	654.06	686.77	769.18
49	230.00	257.60	382.38	428.26	607.35	680.24	717.67	803.79
50	238.98	267.66	398.19	445.97	634.29	710.41	748.94	838.81
51	248.33	278.13	414.36	464.08	663.04	742.61	782.36	876.24
52	256.96	287.79	430.54	482.21	693.60	776.84	817.94	916.09
53	267.38	299.46	448.86	502.72	727.73	815.06	853.88	956.34
54	276.00	309.12	467.54	523.65	758.29	849.29	894.48	1,001.82
55	286.79	321.21	486.23	544.58	792.42	887.51	935.10	1,047.32
56	300.79	336.89	510.67	571.95	848.13	949.90	989.00	1,107.68
57	311.94	349.37	533.67	597.71	884.06	990.15	1,035.00	1,159.20
58	324.52	363.46	555.23	621.86	923.60	1,034.44	1,086.75	1,217.16
59	337.46	377.95	579.31	648.83	968.52	1,084.74	1,139.58	1,276.33
60	351.47	393.66	608.79	681.85	1,018.83	1,141.09	1,201.39	1,345.56
61	370.52	414.98	640.77	717.66	1,081.72	1,211.54	1,272.54	1,425.25
62	384.54	430.69	669.88	750.26	1,130.23	1,265.86	1,340.11	1,500.92
63	402.86	451.20	706.54	791.33	1,202.11	1,346.36	1,420.97	1,591.50
64	424.42	475.35	744.98	834.38	1,275.79	1,428.89	1,509.73	1,690.90
65	455.33	509.97	797.81	893.55	1,369.22	1,533.54	1,609.29	1,802.41
66	485.16	543.39	852.44	954.73	1,468.04	1,644.21	1,731.83	1,939.65
67	507.08	567.93	894.85	1,002.24	1,554.29	1,740.81	1,826.71	2,045.91
68	529.36	592.88	939.04	1,051.73	1,635.16	1,831.39	1,931.29	2,163.05
69	553.44	619.85	985.04	1,103.25	1,725.00	1,932.00	2,038.73	2,283.38
70	569.24	637.55	1,016.65	1,138.64	1,785.05	1,999.25	2,116.99	2,371.02
71	607.73	680.66	1,088.69	1,219.33	1,922.76	2,153.50	2,285.43	2,559.68
72	634.21	710.32	1,142.36	1,279.44	2,035.76	2,280.06	2,416.44	2,706.41
73	663.17	742.76	1,198.15	1,341.93	2,138.17	2,394.75	2,553.80	2,860.26
74	690.36	773.20	1,254.30	1,404.82	2,258.24	2,529.22	2,694.70	3,018.06
75	782.19	876.05	1,415.31	1,585.15	2,564.06	2,871.75	3,017.19	3,379.25
76	815.00	912.80	1,482.50	1,660.40	2,700.00	3,024.00	3,186.88	3,569.31
77	846.56	948.15	1,548.44	1,734.25	2,831.25	3,171.00	3,356.56	3,759.35
78	875.00	980.00	1,610.31	1,803.55	2,967.19	3,323.25	3,525.00	3,948.00
79	903.75	1,012.20	1,672.81	1,873.55	3,093.75	3,465.00	3,693.44	4,136.65
80	964.06	1,079.75	1,789.06	2,003.75	3,334.38	3,734.51	3,969.06	4,445.35
81	995.63	1,115.11	1,857.50	2,080.40	3,484.38	3,902.51	4,162.19	4,661.65
82	1,023.75	1,146.60	1,921.25	2,151.80	3,626.56	4,061.75	4,352.81	4,875.15
83	1,050.63	1,176.71	1,982.50	2,220.40	3,768.75	4,221.00	4,537.81	5,082.35
84	1,073.13	1,201.91	2,038.44	2,283.05	3,904.69	4,373.25	4,721.88	5,288.51
85	1,242.19	1,391.25	2,360.31	2,643.55	4,551.56	5,097.75	5,461.56	6,116.95

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: SPL2-336-PA
Policy Form Number: SPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Benefit	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	86.79	98.95	177.89	202.80	246.89	281.46	396.75	452.30
30	90.56	103.25	172.50	196.65	256.60	292.53	412.92	470.73
31	92.72	105.71	185.98	212.01	264.14	301.13	430.17	490.39
32	97.57	111.23	196.75	224.30	273.85	312.19	445.27	507.61
33	100.31	114.36	200.32	228.37	284.48	324.30	462.33	527.06
34	103.51	118.00	197.12	224.72	292.38	333.30	475.12	541.64
35	106.54	121.45	213.75	243.67	302.80	345.18	488.97	557.43
36	109.33	124.64	215.52	245.70	310.30	353.75	505.77	576.58
37	111.83	127.48	218.21	248.77	317.93	362.43	517.88	590.39
38	114.43	130.44	227.03	258.82	329.88	376.06	536.88	612.04
39	118.09	134.63	231.02	263.36	339.51	387.04	553.04	630.46
40	121.65	138.68	238.58	271.98	351.03	400.17	571.41	651.41
41	124.99	142.50	246.46	280.96	359.96	410.35	588.75	671.17
42	129.11	147.19	249.12	284.00	371.35	423.34	606.66	691.59
43	130.65	148.95	262.56	299.31	382.00	435.47	628.30	716.27
44	135.30	154.24	275.80	314.42	391.76	446.60	647.02	737.61
45	138.61	158.01	275.98	314.62	406.38	463.27	669.86	763.65
46	142.60	162.56	288.41	328.79	417.59	476.05	689.31	785.82
47	146.95	167.52	293.03	334.05	431.51	491.92	716.11	816.36
48	150.58	171.66	300.08	342.09	442.04	503.92	734.56	837.41
49	155.61	177.39	307.27	350.29	460.00	524.40	764.75	871.82
50	160.29	182.72	323.44	368.72	477.97	544.89	796.38	907.87
51	166.75	190.10	328.83	374.87	496.66	566.19	828.72	944.75
52	172.14	196.25	350.39	399.45	513.91	585.86	861.06	981.62
53	177.54	202.39	355.79	405.59	534.75	609.62	897.72	1,023.41
54	184.36	210.16	364.77	415.84	552.00	629.28	935.10	1,066.02
55	190.83	217.55	384.54	438.37	573.56	653.87	972.47	1,108.62
56	198.02	225.75	397.11	452.70	601.60	685.83	1,021.35	1,164.34
57	204.48	233.11	413.29	471.14	623.88	711.22	1,067.35	1,216.78
58	212.04	241.72	427.66	487.53	649.04	739.90	1,110.47	1,265.94
59	219.94	250.73	440.23	501.86	674.91	769.40	1,158.63	1,320.83
60	227.13	258.92	461.79	526.45	702.94	801.35	1,217.56	1,388.03
61	237.19	270.40	481.56	548.99	741.04	844.78	1,281.54	1,460.95
62	245.46	279.82	494.14	563.33	769.06	876.74	1,339.75	1,527.32
63	257.31	293.34	522.89	596.10	805.72	918.53	1,413.06	1,610.90
64	268.46	306.04	548.04	624.77	848.85	967.69	1,489.97	1,698.57
65	288.94	329.39	583.98	665.74	910.66	1,038.15	1,595.63	1,819.01
66	305.47	348.24	627.11	714.90	970.31	1,106.16	1,704.88	1,943.56
67	316.61	360.93	648.67	739.48	1,014.16	1,156.14	1,789.69	2,040.25
68	329.91	376.10	672.04	766.12	1,058.72	1,206.95	1,878.10	2,141.04
69	343.56	391.67	698.98	796.84	1,106.88	1,261.84	1,970.10	2,245.92
70	351.01	400.16	718.61	819.22	1,138.48	1,297.86	2,033.30	2,317.96
71	372.20	424.30	768.05	875.58	1,215.46	1,385.63	2,177.37	2,482.20
72	387.38	441.60	794.54	905.77	1,268.43	1,446.00	2,284.72	2,604.58
73	403.62	460.14	824.55	939.99	1,326.34	1,512.03	2,396.31	2,731.80
74	417.75	476.24	852.80	972.20	1,380.72	1,574.02	2,508.60	2,859.80
75	471.25	537.23	968.75	1,104.38	1,564.38	1,783.39	2,830.63	3,226.92
76	488.44	556.82	1,006.25	1,147.13	1,630.00	1,858.20	2,965.00	3,380.10
77	505.31	576.05	1,043.75	1,189.88	1,693.13	1,930.17	3,096.88	3,530.44
78	520.31	593.15	1,073.44	1,223.72	1,750.00	1,995.00	3,220.63	3,671.52
79	534.38	609.19	1,103.13	1,257.57	1,807.50	2,060.55	3,345.63	3,814.02
80	569.69	649.45	1,167.19	1,330.60	1,928.13	2,198.07	3,578.13	4,079.07
81	587.19	669.40	1,198.44	1,366.22	1,991.25	2,270.03	3,715.00	4,235.10
82	603.75	688.28	1,232.81	1,405.40	2,047.50	2,334.15	3,842.50	4,380.45
83	620.00	706.80	1,259.38	1,435.69	2,101.25	2,395.43	3,965.00	4,520.10
84	634.69	723.55	1,281.25	1,460.63	2,146.25	2,446.73	4,076.88	4,647.64
85	731.25	833.63	1,475.00	1,681.50	2,484.38	2,832.19	4,720.63	5,381.52

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

Elimination Period Factors

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

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

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

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

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

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

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

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

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

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

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

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

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

Issue Age	Factor
< 60	1.20
60+	1.15

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

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

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

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

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

Community Only Rider
Form Number: S2-COMMR-PA

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

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

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

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

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

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

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

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

Risk Classifications

Marital Status

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

Policies Issued before 1/4/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.800
Married Both insured	0.600
"Married"	0.660

Policies Issued after 1/3/2013

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

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

Medical Underwriting

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

Policies Issued before 1/4/2015

Rate Class	Factors
I	0.90
II	1.00

Policies Issued after 1/3/2015

Rate Class	Factors
I	0.95
II	1.00

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

Modal Factors

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

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

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	120.18	132.19	172.07	189.28
30	125.64	138.21	181.63	199.79
31	132.47	145.72	189.82	208.81
32	140.66	154.72	200.74	220.82
33	147.49	162.24	210.31	231.35
34	157.04	172.75	222.59	244.86
35	165.24	181.77	234.89	258.38
36	174.80	192.28	247.18	271.89
37	185.73	204.30	260.83	286.91
38	196.65	216.32	275.86	303.45
39	207.58	228.33	292.25	321.47
40	219.87	241.86	308.64	339.50
41	233.52	256.88	327.75	360.53
42	247.18	271.89	346.87	381.56
43	262.20	288.42	367.36	404.09
44	278.59	306.45	390.57	429.63
45	296.34	325.98	413.78	455.16
46	315.46	347.00	439.74	483.71
47	334.58	368.03	468.41	515.25
48	356.43	392.07	498.46	548.30
49	379.65	417.61	529.86	582.85
50	404.23	444.65	565.37	621.91
51	431.54	474.70	602.24	662.47
52	460.22	506.24	641.85	706.03
53	490.26	539.28	684.18	752.59
54	523.03	575.33	730.61	803.67
55	559.91	615.91	781.14	859.26
56	603.61	663.98	842.59	926.85
57	645.94	710.54	902.68	992.94
58	691.01	760.12	965.49	1,062.05
59	738.81	812.68	1,033.78	1,137.15
60	794.80	874.28	1,112.98	1,224.28
61	860.35	946.38	1,204.49	1,324.94
62	923.16	1,015.48	1,291.89	1,421.08
63	999.64	1,099.61	1,399.77	1,539.75
64	1,082.94	1,191.24	1,518.58	1,670.43
65	1,188.10	1,306.91	1,660.60	1,826.66
66	1,304.17	1,434.59	1,823.11	2,005.42
67	1,403.86	1,544.25	1,963.77	2,160.15
68	1,511.74	1,662.92	2,113.99	2,325.39
69	1,627.83	1,790.61	2,275.14	2,502.65
70	1,722.97	1,895.27	2,405.98	2,646.58
71	1,896.07	2,085.67	2,646.18	2,910.80
72	2,042.34	2,246.58	2,847.46	3,132.21
73	2,198.00	2,417.79	3,062.16	3,368.38
74	2,360.36	2,596.39	3,287.60	3,616.36
75	2,695.63	2,965.19	3,731.13	4,104.24
76	2,892.75	3,182.03	4,000.69	4,400.76
77	3,095.81	3,405.39	4,279.75	4,707.73
78	3,303.63	3,633.99	4,564.75	5,021.23
79	3,522.13	3,874.34	4,866.38	5,353.02
80	3,859.38	4,245.32	5,322.38	5,854.62
81	4,121.81	4,533.99	5,684.56	6,253.02
82	4,394.94	4,834.43	6,062.19	6,668.41
83	4,675.19	5,142.71	6,452.88	7,098.17
84	4,964.94	5,461.43	6,857.81	7,543.59
85	5,838.94	6,422.83	8,014.44	8,815.88

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	148.86	163.74	240.35	264.39	299.07	328.98	344.14	378.56
30	157.04	172.75	251.28	276.40	315.46	347.00	363.26	399.59
31	166.61	183.28	264.94	291.43	331.84	365.03	379.65	417.61
32	176.17	193.79	281.32	309.45	349.60	384.56	401.50	441.65
33	185.73	204.30	294.98	324.47	368.72	405.59	420.61	462.68
34	196.65	216.32	314.10	345.51	389.21	428.12	445.20	489.72
35	207.58	228.33	330.49	363.54	411.06	452.16	469.78	516.75
36	219.87	241.86	349.60	384.56	434.27	477.70	494.36	543.80
37	232.16	255.38	371.45	408.60	458.85	504.74	521.67	573.84
38	245.81	270.40	393.30	432.63	486.16	534.78	551.71	606.89
39	260.83	286.91	415.15	456.67	513.48	564.82	584.49	642.94
40	275.86	303.45	439.74	483.71	544.88	599.37	617.26	678.99
41	292.25	321.47	467.05	513.75	577.66	635.42	655.50	721.05
42	309.99	341.00	494.36	543.80	611.80	672.98	693.74	763.12
43	329.12	362.03	524.40	576.84	648.67	713.54	734.71	808.19
44	349.60	384.56	557.18	612.89	689.64	758.61	781.14	859.26
45	371.45	408.60	592.69	651.96	731.98	805.17	827.57	910.33
46	394.67	434.14	630.92	694.01	778.41	856.26	879.46	967.41
47	419.24	461.17	669.16	736.08	828.93	911.82	936.82	1,030.50
48	446.56	491.21	712.86	784.15	882.20	970.42	996.91	1,096.61
49	473.87	521.26	759.29	835.22	939.55	1,033.51	1,059.73	1,165.70
50	505.29	555.82	808.45	889.30	1,001.01	1,101.10	1,130.74	1,243.82
51	538.06	591.87	863.08	949.38	1,066.56	1,173.21	1,204.49	1,324.94
52	572.19	629.42	920.44	1,012.48	1,137.57	1,251.33	1,283.69	1,412.06
53	610.43	671.47	980.52	1,078.57	1,214.04	1,335.45	1,368.36	1,505.20
54	650.04	715.05	1,046.07	1,150.68	1,295.98	1,425.57	1,461.22	1,607.34
55	693.74	763.12	1,119.81	1,231.80	1,384.75	1,523.22	1,562.28	1,718.50
56	746.99	821.70	1,207.21	1,327.94	1,495.36	1,644.89	1,685.19	1,853.71
57	798.89	878.78	1,291.89	1,421.08	1,599.14	1,759.06	1,805.36	1,985.90
58	853.52	938.87	1,382.01	1,520.22	1,712.50	1,883.75	1,931.00	2,124.10
59	912.24	1,003.47	1,477.61	1,625.38	1,834.03	2,017.43	2,067.56	2,274.32
60	980.52	1,078.57	1,589.59	1,748.55	1,973.33	2,170.66	2,225.97	2,448.57
61	1,059.73	1,165.70	1,720.69	1,892.76	2,135.84	2,349.43	2,408.96	2,649.86
62	1,134.83	1,248.31	1,846.33	2,030.96	2,291.52	2,520.67	2,583.76	2,842.14
63	1,227.69	1,350.47	1,999.28	2,199.20	2,482.71	2,730.99	2,799.54	3,079.49
64	1,328.76	1,461.63	2,165.89	2,382.48	2,693.01	2,962.32	3,037.15	3,340.87
65	1,458.49	1,604.34	2,376.19	2,613.81	2,948.38	3,243.22	3,321.20	3,653.32
66	1,600.51	1,760.57	2,608.35	2,869.18	3,237.89	3,561.69	3,646.22	4,010.84
67	1,722.06	1,894.26	2,807.73	3,088.50	3,487.81	3,836.60	3,927.54	4,320.30
68	1,851.79	2,036.97	3,023.50	3,325.85	3,754.11	4,129.51	4,227.98	4,650.77
69	1,991.09	2,190.20	3,255.65	3,581.22	4,040.88	4,444.97	4,550.26	5,005.29
70	2,108.08	2,318.90	3,445.94	3,790.53	4,277.90	4,705.69	4,811.97	5,293.17
71	2,318.76	2,550.64	3,792.14	4,171.36	4,705.95	5,176.55	5,292.36	5,821.59
72	2,495.89	2,745.48	4,084.67	4,493.14	5,066.92	5,573.61	5,694.92	6,264.41
73	2,685.09	2,953.61	4,395.98	4,835.59	5,449.36	5,994.29	6,124.32	6,736.75
74	2,881.00	3,169.11	4,720.72	5,192.79	5,851.92	6,437.11	6,575.19	7,232.71
75	3,302.44	3,632.68	5,391.25	5,930.38	6,659.50	7,325.45	7,462.25	8,208.48
76	3,541.13	3,895.24	5,785.50	6,364.05	7,145.19	7,859.71	8,001.38	8,801.52
77	3,786.94	4,165.63	6,191.63	6,810.79	7,646.31	8,410.94	8,559.50	9,415.45
78	4,037.50	4,441.25	6,607.25	7,267.98	8,159.31	8,975.24	9,129.50	10,042.45
79	4,298.75	4,728.63	7,044.25	7,748.68	8,699.63	9,569.59	9,732.75	10,706.03
80	4,710.81	5,181.89	7,718.75	8,490.63	9,524.94	10,477.43	10,644.75	11,709.23
81	5,024.31	5,526.74	8,243.63	9,067.99	10,174.50	11,191.95	11,369.13	12,506.04
82	5,349.69	5,884.66	8,789.88	9,668.87	10,852.56	11,937.82	12,124.38	13,336.82
83	5,681.00	6,249.10	9,350.38	10,285.42	11,550.81	12,705.89	12,905.75	14,196.33
84	6,020.63	6,622.69	9,929.88	10,922.87	12,274.00	13,501.40	13,715.63	15,087.19
85	7,101.25	7,811.38	11,677.88	12,845.67	14,385.38	15,823.92	16,028.88	17,631.77

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	274.49	307.43	360.53	403.79	424.71	475.67	475.24	532.27
30	289.51	324.25	376.91	422.14	446.56	500.15	499.82	559.81
31	304.53	341.08	397.39	445.08	471.14	527.68	525.77	588.86
32	322.29	360.96	421.98	472.62	495.72	555.21	554.45	620.99
33	340.04	380.85	442.46	495.56	523.03	585.80	583.12	653.10
34	359.16	402.26	471.14	527.68	553.08	619.45	615.89	689.80
35	379.65	425.21	495.72	555.21	583.12	653.10	650.04	728.04
36	401.50	449.68	524.40	587.33	617.26	691.33	686.91	769.34
37	426.08	477.20	557.18	624.04	652.77	731.11	725.14	812.16
38	450.66	504.75	589.95	660.74	691.01	773.94	767.49	859.59
39	476.61	533.80	622.73	697.45	730.61	818.28	812.54	910.05
40	505.29	565.93	659.59	738.75	774.31	867.23	860.35	963.60
41	536.69	601.09	700.57	784.63	820.74	919.23	910.87	1,020.18
42	569.47	637.80	741.53	830.52	871.27	975.83	965.49	1,081.36
43	603.61	676.05	786.60	880.99	924.53	1,035.47	1,025.58	1,148.65
44	640.48	717.34	835.76	936.05	981.88	1,099.71	1,088.41	1,219.01
45	681.44	763.22	889.02	995.70	1,043.34	1,168.54	1,155.32	1,293.97
46	723.79	810.65	946.38	1,059.94	1,108.89	1,241.95	1,229.06	1,376.55
47	768.84	861.11	1,003.73	1,124.18	1,179.90	1,321.49	1,306.91	1,463.73
48	818.01	916.17	1,069.28	1,197.60	1,256.38	1,407.14	1,391.57	1,558.56
49	871.27	975.83	1,138.94	1,275.61	1,338.31	1,498.91	1,481.71	1,659.51
50	927.26	1,038.53	1,212.68	1,358.20	1,425.71	1,596.80	1,578.66	1,768.10
51	987.34	1,105.83	1,294.61	1,449.97	1,519.94	1,702.33	1,682.45	1,884.34
52	1,052.89	1,179.24	1,380.64	1,546.32	1,620.99	1,815.52	1,794.44	2,009.77
53	1,122.55	1,257.26	1,470.78	1,647.27	1,728.89	1,936.36	1,914.61	2,144.37
54	1,196.29	1,339.84	1,569.11	1,757.40	1,846.33	2,067.88	2,045.71	2,291.20
55	1,276.86	1,430.08	1,679.72	1,881.30	1,973.33	2,210.13	2,185.00	2,447.20
56	1,377.92	1,543.27	1,810.82	2,028.13	2,129.01	2,384.49	2,358.43	2,641.45
57	1,472.15	1,648.81	1,937.82	2,170.36	2,277.86	2,551.21	2,523.68	2,826.52
58	1,573.20	1,761.98	2,073.02	2,321.79	2,439.01	2,731.70	2,702.57	3,026.88
59	1,683.82	1,885.87	2,216.41	2,482.38	2,611.08	2,924.40	2,895.13	3,242.54
60	1,809.46	2,026.59	2,384.39	2,670.52	2,810.46	3,147.72	3,114.99	3,488.79
61	1,956.94	2,191.77	2,581.04	2,890.77	3,041.24	3,406.20	3,371.73	3,776.34
62	2,096.23	2,347.78	2,769.49	3,101.83	3,262.48	3,653.98	3,616.18	4,050.12
63	2,269.67	2,542.04	2,998.91	3,358.78	3,535.61	3,959.88	3,919.35	4,389.68
64	2,459.49	2,754.63	3,248.82	3,638.68	3,833.31	4,293.31	4,249.83	4,759.80
65	2,697.11	3,020.76	3,564.29	3,992.01	4,199.29	4,703.21	4,652.68	5,211.01
66	2,960.68	3,315.96	3,912.52	4,382.02	4,611.72	5,165.12	5,110.17	5,723.40
67	3,186.01	3,568.32	4,211.59	4,716.98	4,966.78	5,562.79	5,502.11	6,162.36
68	3,429.08	3,840.57	4,535.24	5,079.47	5,347.79	5,989.52	5,924.09	6,634.98
69	3,689.92	4,132.72	4,883.48	5,469.49	5,756.11	6,446.84	6,376.11	7,141.24
70	3,904.86	4,373.45	5,168.90	5,789.17	6,093.46	6,824.67	6,748.29	7,558.08
71	4,298.02	4,813.79	5,688.21	6,370.79	6,705.35	7,509.99	7,423.25	8,314.04
72	4,628.13	5,183.50	6,127.01	6,862.25	7,220.63	8,087.10	7,990.86	8,949.77
73	4,978.36	5,575.77	6,593.98	7,385.26	7,768.12	8,700.29	8,594.71	9,626.07
74	5,346.03	5,987.55	7,081.08	7,930.80	8,343.78	9,345.04	9,228.08	10,335.44
75	6,119.19	6,853.49	8,086.88	9,057.31	9,505.94	10,646.65	10,490.38	11,749.23
76	6,565.69	7,353.57	8,678.25	9,719.64	10,200.63	11,424.71	11,253.94	12,604.41
77	7,024.06	7,866.95	9,287.44	10,401.93	10,917.88	12,228.03	12,042.44	13,487.53
78	7,490.75	8,389.64	9,910.88	11,100.19	11,650.56	13,048.63	12,849.94	14,391.93
79	7,980.00	8,937.60	10,566.38	11,834.35	12,422.44	13,913.13	13,700.19	15,344.21
80	8,747.13	9,796.79	11,578.13	12,967.51	13,606.38	15,239.15	14,995.75	16,795.24
81	9,334.94	10,455.13	12,365.44	13,849.29	14,535.00	16,279.20	16,020.56	17,943.03
82	9,944.13	11,137.43	13,184.81	14,766.99	15,504.00	17,364.48	17,088.13	19,138.71
83	10,567.56	11,835.67	14,025.56	15,708.63	16,500.31	18,480.35	18,190.13	20,372.95
84	11,211.19	12,556.53	14,894.81	16,682.19	17,533.44	19,637.45	19,332.50	21,652.40
85	13,208.56	14,793.59	17,516.81	19,618.83	20,574.63	23,043.59	22,637.31	25,353.79

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	421.98	472.62	521.67	584.28	600.88	672.98	665.06	744.87
30	445.20	498.63	550.34	616.39	628.19	703.57	700.57	784.63
31	469.78	526.15	580.39	650.04	662.33	741.81	738.81	827.46
32	495.72	555.21	613.17	686.75	703.29	787.69	778.41	871.83
33	524.40	587.33	647.31	724.99	737.44	825.93	822.11	920.77
34	553.08	619.45	684.18	766.28	785.23	879.46	867.17	971.23
35	585.86	656.16	722.42	809.11	826.21	925.35	916.33	1,026.29
36	620.00	694.40	764.75	856.52	874.00	978.88	969.60	1,085.96
37	655.50	734.16	809.82	906.99	928.63	1,040.06	1,025.58	1,148.65
38	693.74	776.99	857.61	960.53	983.25	1,101.24	1,085.67	1,215.95
39	734.71	822.88	908.14	1,017.12	1,037.88	1,162.42	1,149.86	1,287.85
40	779.77	873.34	962.77	1,078.30	1,099.33	1,231.25	1,218.14	1,364.31
41	826.21	925.35	1,020.12	1,142.54	1,167.61	1,307.72	1,290.52	1,445.38
42	876.74	981.95	1,082.94	1,212.89	1,235.89	1,384.20	1,369.72	1,534.09
43	929.99	1,041.59	1,148.49	1,286.31	1,311.00	1,468.32	1,453.03	1,627.39
44	987.34	1,105.83	1,219.51	1,365.84	1,392.94	1,560.09	1,543.16	1,728.35
45	1,048.80	1,174.66	1,295.98	1,451.50	1,481.71	1,659.51	1,640.12	1,836.93
46	1,114.35	1,248.07	1,377.92	1,543.27	1,577.29	1,766.57	1,743.91	1,953.17
47	1,183.99	1,326.08	1,465.32	1,641.15	1,672.89	1,873.64	1,855.88	2,078.59
48	1,260.47	1,411.73	1,559.55	1,746.70	1,782.14	1,996.00	1,974.70	2,211.67
49	1,341.05	1,501.98	1,659.23	1,858.34	1,898.22	2,126.02	2,103.06	2,355.43
50	1,427.08	1,598.33	1,768.48	1,980.70	2,021.13	2,263.66	2,242.36	2,511.45
51	1,519.94	1,702.33	1,883.19	2,109.18	2,157.69	2,416.61	2,388.48	2,675.10
52	1,619.64	1,814.00	2,007.47	2,248.38	2,301.08	2,577.21	2,546.89	2,852.52
53	1,726.15	1,933.29	2,139.93	2,396.73	2,451.29	2,745.45	2,717.60	3,043.72
54	1,839.49	2,060.24	2,283.33	2,557.32	2,615.17	2,928.99	2,901.96	3,250.19
55	1,963.77	2,199.43	2,439.01	2,731.70	2,799.54	3,135.49	3,099.97	3,471.98
56	2,116.72	2,370.74	2,630.20	2,945.83	3,018.04	3,380.21	3,345.79	3,747.29
57	2,261.48	2,532.85	2,811.82	3,149.24	3,229.71	3,617.27	3,579.31	4,008.82
58	2,417.16	2,707.23	3,007.11	3,367.97	3,455.04	3,869.65	3,830.58	4,290.25
59	2,585.13	2,895.34	3,218.78	3,605.03	3,694.02	4,137.30	4,102.34	4,594.62
60	2,777.69	3,111.01	3,460.50	3,875.76	3,973.97	4,450.86	4,413.70	4,943.34
61	3,003.01	3,363.37	3,743.18	4,192.36	4,301.72	4,817.94	4,776.96	5,350.20
62	3,217.41	3,603.50	4,012.21	4,493.68	4,615.81	5,169.71	5,122.46	5,737.15
63	3,482.35	3,900.24	4,345.42	4,866.88	4,998.19	5,597.97	5,551.27	6,217.42
64	3,773.22	4,226.01	4,708.68	5,273.72	5,414.71	6,064.47	6,018.31	6,740.51
65	4,139.21	4,635.91	5,164.80	5,784.58	5,940.47	6,653.34	6,594.61	7,385.96
66	4,542.07	5,087.13	5,670.08	6,350.48	6,520.86	7,303.36	7,243.28	8,112.47
67	4,886.21	5,472.56	6,104.35	6,836.88	7,019.31	7,861.63	7,799.08	8,734.97
68	5,257.66	5,888.59	6,570.02	7,358.42	7,558.73	8,465.78	8,397.23	9,404.90
69	5,656.42	6,335.20	7,071.21	7,919.76	8,139.13	9,115.82	9,040.44	10,125.29
70	5,986.11	6,704.44	7,486.32	8,384.68	8,614.84	9,648.62	9,568.91	10,717.18
71	6,588.61	7,379.25	8,240.46	9,229.31	9,480.35	10,617.99	10,531.04	11,794.76
72	7,091.81	7,942.83	8,875.17	9,940.19	10,211.67	11,437.08	11,341.53	12,702.51
73	7,628.56	8,543.99	9,550.13	10,696.14	10,989.96	12,308.76	12,203.02	13,667.38
74	8,190.81	9,173.70	10,257.29	11,488.17	11,801.79	13,218.01	13,106.09	14,678.82
75	9,378.88	10,504.35	11,732.50	13,140.40	13,478.13	15,095.51	14,942.31	16,735.39
76	10,061.69	11,269.09	12,592.25	14,103.32	14,463.75	16,199.40	16,036.00	17,960.32
77	10,761.13	12,052.47	13,475.75	15,092.84	15,479.06	17,336.55	17,162.94	19,222.49
78	11,474.81	12,851.79	14,375.88	16,100.99	16,518.13	18,500.31	18,314.81	20,512.59
79	12,221.75	13,688.36	15,321.13	17,159.67	17,610.63	19,723.91	19,526.06	21,869.19
80	13,393.81	15,001.07	16,794.81	18,810.19	19,296.88	21,612.51	21,390.44	23,957.29
81	14,290.38	16,005.23	17,931.25	20,083.00	20,609.06	23,082.15	22,848.69	25,590.53
82	15,219.00	17,045.28	19,112.81	21,406.35	21,974.69	24,611.65	24,367.50	27,291.60
83	16,167.81	18,107.95	20,322.88	22,761.63	23,375.94	26,181.05	25,930.25	29,041.88
84	17,145.13	19,202.55	21,572.13	24,160.79	24,824.69	27,803.65	27,548.81	30,854.67
85	20,204.13	22,628.63	25,405.38	28,454.03	29,194.69	32,698.05	32,351.06	36,233.19

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	617.26	703.69	744.27	848.47	843.96	962.11	1,043.34	1,189.41
30	651.41	742.60	785.23	895.16	890.39	1,015.05	1,100.70	1,254.80
31	686.91	783.07	833.04	949.66	939.55	1,071.09	1,160.79	1,323.29
32	725.14	826.67	880.83	1,004.15	991.45	1,130.25	1,226.34	1,398.02
33	766.12	873.38	928.63	1,058.63	1,048.80	1,195.63	1,294.61	1,475.86
34	809.82	923.20	983.25	1,120.91	1,106.16	1,261.02	1,368.36	1,559.93
35	857.61	977.68	1,037.88	1,183.18	1,171.71	1,335.75	1,444.84	1,647.11
36	906.78	1,033.72	1,099.33	1,253.24	1,239.99	1,413.59	1,529.50	1,743.63
37	960.03	1,094.43	1,160.79	1,323.29	1,311.00	1,494.54	1,619.64	1,846.38
38	1,016.03	1,158.27	1,229.06	1,401.14	1,387.48	1,581.72	1,715.23	1,955.36
39	1,076.11	1,226.77	1,304.17	1,486.75	1,469.41	1,675.14	1,816.29	2,070.56
40	1,140.29	1,299.94	1,379.29	1,572.38	1,559.55	1,777.89	1,925.54	2,195.11
41	1,208.58	1,377.78	1,461.22	1,665.80	1,652.41	1,883.75	2,040.25	2,325.89
42	1,282.32	1,461.85	1,549.98	1,766.98	1,753.46	1,998.95	2,165.89	2,469.11
43	1,360.16	1,550.59	1,645.58	1,875.96	1,859.99	2,120.38	2,296.99	2,618.56
44	1,443.47	1,645.56	1,748.00	1,992.72	1,974.70	2,251.16	2,439.01	2,780.47
45	1,532.24	1,746.75	1,857.25	2,117.27	2,097.60	2,391.26	2,591.96	2,954.83
46	1,627.83	1,855.72	1,973.33	2,249.60	2,228.70	2,540.72	2,755.84	3,141.65
47	1,728.89	1,970.93	2,096.23	2,389.70	2,368.00	2,699.52	2,930.64	3,340.92
48	1,838.14	2,095.47	2,232.79	2,545.39	2,520.95	2,873.88	3,119.09	3,555.77
49	1,955.58	2,229.36	2,369.36	2,701.06	2,682.09	3,057.59	3,318.47	3,783.06
50	2,081.21	2,372.59	2,526.41	2,880.11	2,854.16	3,253.74	3,536.97	4,032.15
51	2,215.05	2,525.16	2,690.29	3,066.92	3,039.89	3,465.47	3,766.40	4,293.70
52	2,357.07	2,687.07	2,860.98	3,261.52	3,239.26	3,692.77	4,014.94	4,577.03
53	2,510.02	2,861.43	3,052.17	3,479.47	3,452.30	3,935.62	4,279.87	4,879.06
54	2,675.26	3,049.79	3,250.19	3,705.22	3,679.00	4,194.06	4,566.65	5,205.98
55	2,852.79	3,252.19	3,468.69	3,954.31	3,927.54	4,477.40	4,878.01	5,560.94
56	3,072.66	3,502.83	3,734.98	4,257.88	4,233.44	4,826.12	5,260.39	5,996.85
57	3,280.24	3,739.47	3,994.46	4,553.68	4,522.95	5,156.16	5,623.65	6,410.96
58	3,504.20	3,994.79	4,267.58	4,865.04	4,834.31	5,511.12	6,014.21	6,856.21
59	3,744.55	4,268.79	4,561.19	5,199.76	5,170.26	5,894.10	6,437.56	7,338.82
60	4,020.40	4,583.26	4,902.60	5,588.97	5,555.36	6,333.12	6,920.99	7,889.93
61	4,344.06	4,952.22	5,298.63	6,040.43	6,006.02	6,846.87	7,486.36	8,534.45
62	4,649.96	5,300.95	5,674.17	6,468.55	6,434.83	7,335.70	8,024.41	9,147.84
63	5,029.59	5,733.74	6,138.48	6,997.87	6,964.69	7,939.75	8,690.84	9,907.56
64	5,444.74	6,207.01	6,643.77	7,573.90	7,546.45	8,602.95	9,417.35	10,735.78
65	5,975.98	6,812.61	7,292.44	8,313.38	8,278.42	9,437.41	10,329.59	11,775.74
66	6,555.00	7,472.70	8,002.56	9,122.93	9,084.14	10,355.92	11,340.15	12,927.77
67	7,046.63	8,033.15	8,610.27	9,815.71	9,772.41	11,140.56	12,208.69	13,917.91
68	7,576.49	8,637.20	9,258.94	10,555.19	10,515.31	11,987.46	13,140.05	14,979.66
69	8,147.32	9,287.95	9,955.41	11,349.17	11,312.84	12,896.64	14,142.41	16,122.36
70	8,617.53	9,823.98	10,540.43	12,016.08	11,972.21	13,648.32	14,972.65	17,068.82
71	9,480.35	10,807.60	11,593.80	13,216.93	13,177.21	15,022.03	16,480.91	18,788.24
72	10,200.94	11,629.07	12,479.44	14,226.56	14,183.62	16,169.33	17,750.32	20,235.37
73	10,967.15	12,502.55	13,425.46	15,305.03	15,257.12	17,393.12	19,100.25	21,774.29
74	11,766.90	13,414.28	14,405.03	16,421.73	16,381.61	18,675.04	20,514.59	23,386.63
75	13,487.63	15,375.90	16,512.19	18,823.90	18,757.75	21,383.84	23,465.00	26,750.10
76	14,462.56	16,487.32	17,705.63	20,184.42	20,123.38	22,940.65	25,184.50	28,710.33
77	15,458.88	17,623.12	18,934.69	21,585.55	21,522.25	24,535.37	26,951.50	30,724.71
78	16,473.00	18,779.22	20,187.50	23,013.75	22,949.63	26,162.58	28,751.75	32,777.00
79	17,532.25	19,986.77	21,493.75	24,502.88	24,443.50	27,865.59	30,642.25	34,932.17
80	19,210.19	21,899.62	23,554.06	26,851.63	26,787.63	30,537.90	33,589.63	38,292.18
81	20,480.81	23,348.12	25,121.56	28,638.58	28,580.75	32,582.06	35,862.50	40,883.25
82	21,794.19	24,845.38	26,748.44	30,493.22	30,438.00	34,699.32	38,225.63	43,577.22
83	23,132.50	26,371.05	28,405.00	32,381.70	32,335.63	36,862.62	40,645.75	46,336.16
84	24,507.63	27,938.70	30,103.13	34,317.57	34,290.25	39,090.89	43,144.25	49,184.45
85	28,904.94	32,951.63	35,506.25	40,477.13	40,408.25	46,065.41	50,810.75	57,924.26

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	207.58	228.33	263.56	289.92
30	218.50	240.35	275.85	303.44
31	228.06	250.86	292.25	321.47
32	238.99	262.89	304.54	335.00
33	249.91	274.90	318.18	350.00
34	259.47	285.42	330.49	363.54
35	270.39	297.42	342.77	377.05
36	279.96	307.95	357.79	393.56
37	290.88	319.96	371.45	408.60
38	301.81	331.98	386.47	425.12
39	314.10	345.51	401.49	441.63
40	326.38	359.02	416.51	458.16
41	337.32	371.05	431.54	474.70
42	348.23	383.05	443.82	488.20
43	360.53	396.58	460.22	506.24
44	374.19	411.61	476.59	524.25
45	390.56	429.62	499.82	549.80
46	406.96	447.66	521.66	573.83
47	417.88	459.67	532.60	585.86
48	435.63	479.19	557.18	612.89
49	454.74	500.22	581.76	639.94
50	475.24	522.77	606.34	666.98
51	494.36	543.80	632.28	695.51
52	514.84	566.33	659.59	725.56
53	536.69	590.36	686.91	755.60
54	559.91	615.91	715.59	787.15
55	581.75	639.93	744.27	818.70
56	610.43	671.47	781.14	859.26
57	635.02	698.52	811.18	892.30
58	659.59	725.56	843.96	928.36
59	686.91	755.60	876.73	964.40
60	716.94	788.64	913.61	1,004.96
61	749.72	824.69	955.94	1,051.54
62	778.41	856.26	991.44	1,090.58
63	813.91	895.31	1,033.78	1,137.15
64	850.78	935.86	1,076.11	1,183.73
65	882.19	970.40	1,114.35	1,225.79
66	928.63	1,021.49	1,168.98	1,285.87
67	960.03	1,056.03	1,203.11	1,323.42
68	990.08	1,089.08	1,238.62	1,362.49
69	1,018.76	1,120.64	1,270.03	1,397.03
70	1,027.88	1,130.67	1,277.47	1,405.21
71	1,070.81	1,177.89	1,323.09	1,455.41
72	1,094.97	1,204.47	1,347.24	1,481.97
73	1,116.44	1,228.08	1,366.02	1,502.63
74	1,133.89	1,247.27	1,380.78	1,518.86
75	1,188.68	1,307.55	1,423.81	1,566.19
76	1,200.56	1,320.62	1,428.56	1,571.42
77	1,206.50	1,327.15	1,425.00	1,567.50
78	1,206.50	1,327.15	1,415.50	1,557.05
79	1,200.56	1,320.62	1,395.31	1,534.84
80	1,210.06	1,331.07	1,387.00	1,525.70
81	1,193.44	1,312.78	1,349.00	1,483.90
82	1,167.31	1,284.04	1,300.31	1,430.34
83	1,131.69	1,244.86	1,239.75	1,363.73
84	1,090.12	1,199.13	1,167.32	1,284.05
85	1,093.69	1,203.06	1,115.06	1,226.57

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	286.78	315.46	415.15	456.67	486.16	534.78	527.14	579.85
30	300.44	330.49	437.00	480.70	509.38	560.31	551.71	606.89
31	315.46	347.00	456.11	501.72	535.33	588.86	584.49	642.94
32	330.48	363.53	477.96	525.76	562.64	618.91	609.06	669.97
33	342.77	377.05	499.82	549.80	584.49	642.94	636.39	700.03
34	357.80	393.58	518.94	570.84	607.71	668.47	660.96	727.06
35	371.45	408.60	540.79	594.87	632.28	695.51	685.55	754.10
36	385.10	423.61	559.91	615.91	656.86	722.55	715.59	787.15
37	400.12	440.13	581.76	639.94	682.81	751.10	742.90	817.19
38	416.52	458.17	603.61	663.98	708.76	779.63	772.95	850.24
39	430.18	473.20	628.19	691.01	737.44	811.19	802.99	883.29
40	447.93	492.72	652.76	718.04	763.39	839.73	833.04	916.34
41	464.31	510.75	674.61	742.07	792.06	871.27	863.08	949.38
42	476.61	524.26	696.46	766.11	816.65	898.31	887.66	976.43
43	494.35	543.79	721.05	793.16	846.69	931.36	920.43	1,012.47
44	510.75	561.82	748.36	823.20	875.37	962.91	953.21	1,048.54
45	533.96	587.35	781.14	859.26	916.33	1,007.96	999.64	1,099.61
46	557.18	612.89	813.91	895.31	957.29	1,053.02	1,043.34	1,147.68
47	572.21	629.43	835.76	919.34	980.52	1,078.57	1,065.19	1,171.71
48	595.41	654.96	871.26	958.39	1,022.84	1,125.13	1,114.35	1,225.79
49	622.73	685.00	909.51	1,000.47	1,067.92	1,174.71	1,163.51	1,279.87
50	647.30	712.03	950.48	1,045.52	1,114.35	1,225.79	1,212.68	1,333.94
51	674.61	742.07	988.71	1,087.59	1,162.14	1,278.36	1,264.56	1,391.02
52	703.31	773.64	1,029.68	1,132.65	1,211.31	1,332.44	1,319.20	1,451.12
53	731.98	805.17	1,073.38	1,180.72	1,261.84	1,388.03	1,373.81	1,511.19
54	762.02	838.22	1,119.81	1,231.80	1,315.09	1,446.61	1,431.18	1,574.29
55	793.43	872.77	1,163.51	1,279.87	1,368.35	1,505.19	1,488.54	1,637.39
56	831.67	914.84	1,220.87	1,342.96	1,433.91	1,577.31	1,562.28	1,718.50
57	864.44	950.89	1,270.03	1,397.03	1,492.63	1,641.89	1,622.36	1,784.60
58	898.58	988.44	1,319.20	1,451.12	1,551.35	1,706.49	1,687.91	1,856.71
59	935.46	1,029.00	1,373.81	1,511.19	1,612.81	1,774.08	1,753.46	1,928.81
60	976.42	1,074.07	1,433.91	1,577.31	1,682.45	1,850.70	1,827.20	2,009.92
61	1,021.49	1,123.64	1,499.46	1,649.41	1,760.29	1,936.32	1,911.88	2,103.06
62	1,061.09	1,167.20	1,556.81	1,712.50	1,825.83	2,008.42	1,982.89	2,181.18
63	1,110.26	1,221.28	1,627.83	1,790.61	1,906.41	2,097.06	2,067.55	2,274.31
64	1,160.78	1,276.86	1,701.56	1,871.72	1,986.98	2,185.68	2,152.23	2,367.45
65	1,211.31	1,332.44	1,764.39	1,940.83	2,060.73	2,266.80	2,228.70	2,451.57
66	1,275.50	1,403.05	1,857.25	2,042.98	2,161.79	2,377.97	2,337.95	2,571.75
67	1,319.19	1,451.10	1,920.07	2,112.08	2,230.06	2,453.07	2,406.24	2,646.86
68	1,364.26	1,500.68	1,980.15	2,178.17	2,298.34	2,528.18	2,477.25	2,724.97
69	1,409.33	1,550.26	2,037.51	2,241.27	2,362.54	2,598.79	2,540.06	2,794.07
70	1,423.73	1,566.10	2,055.75	2,261.33	2,376.46	2,614.11	2,554.93	2,810.42
71	1,489.49	1,638.43	2,141.63	2,355.80	2,467.72	2,714.49	2,646.18	2,910.80
72	1,527.06	1,679.77	2,189.94	2,408.93	2,516.01	2,767.62	2,694.49	2,963.93
73	1,561.94	1,718.14	2,232.88	2,456.17	2,558.95	2,814.85	2,732.06	3,005.27
74	1,592.81	1,752.10	2,267.76	2,494.54	2,591.16	2,850.28	2,761.58	3,037.75
75	1,694.56	1,864.02	2,377.38	2,615.12	2,689.69	2,958.66	2,847.63	3,132.39
76	1,721.87	1,894.06	2,401.13	2,641.24	2,705.12	2,975.63	2,857.12	3,142.83
77	1,739.69	1,913.66	2,413.00	2,654.30	2,707.50	2,978.25	2,850.00	3,135.00
78	1,748.00	1,922.80	2,413.00	2,654.30	2,695.63	2,965.19	2,831.00	3,114.10
79	1,751.56	1,926.72	2,401.13	2,641.24	2,669.50	2,936.45	2,790.63	3,069.69
80	1,784.82	1,963.30	2,420.13	2,662.14	2,668.31	2,935.14	2,774.00	3,051.40
81	1,774.13	1,951.54	2,386.87	2,625.56	2,610.13	2,871.14	2,698.00	2,967.80
82	1,751.56	1,926.72	2,334.62	2,568.08	2,531.75	2,784.93	2,600.62	2,860.68
83	1,718.31	1,890.14	2,263.37	2,489.71	2,430.82	2,673.90	2,479.50	2,727.45
84	1,675.56	1,843.12	2,180.25	2,398.28	2,312.06	2,543.27	2,334.62	2,568.08
85	1,744.44	1,918.88	2,187.37	2,406.11	2,256.25	2,481.88	2,230.12	2,453.13

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	505.28	565.90	622.73	697.45	704.66	789.22	756.56	847.35
30	529.86	593.45	655.50	734.16	738.81	827.46	793.42	888.63
31	555.82	622.52	684.18	766.28	774.31	867.23	833.03	932.98
32	581.76	651.58	716.96	802.99	812.56	910.06	874.00	978.88
33	604.97	677.57	749.73	839.70	846.69	948.29	910.88	1,020.19
34	629.56	705.10	778.40	871.80	879.46	985.00	946.38	1,059.94
35	654.13	732.63	811.19	908.53	914.97	1,024.78	984.62	1,102.77
36	680.08	761.68	839.86	940.64	950.48	1,064.53	1,022.86	1,145.60
37	704.66	789.22	872.63	977.35	987.34	1,105.83	1,063.83	1,191.49
38	731.98	819.81	905.41	1,014.06	1,025.58	1,148.65	1,104.78	1,237.35
39	762.01	853.45	942.29	1,055.37	1,066.56	1,194.54	1,147.13	1,284.78
40	789.33	884.04	979.16	1,096.65	1,107.53	1,240.44	1,190.83	1,333.72
41	818.01	916.17	1,011.93	1,133.36	1,148.49	1,286.31	1,237.26	1,385.74
42	841.23	942.17	1,044.71	1,170.07	1,179.90	1,321.49	1,271.41	1,423.98
43	872.63	977.35	1,081.58	1,211.36	1,223.60	1,370.43	1,316.46	1,474.44
44	904.04	1,012.52	1,122.55	1,257.26	1,267.30	1,419.38	1,365.63	1,529.50
45	942.29	1,055.37	1,171.71	1,312.32	1,324.66	1,483.63	1,427.07	1,598.32
46	983.25	1,101.24	1,220.86	1,367.36	1,383.38	1,549.38	1,489.89	1,668.68
47	1,010.56	1,131.83	1,253.65	1,404.09	1,418.88	1,589.15	1,528.13	1,711.51
48	1,054.26	1,180.77	1,306.91	1,463.73	1,480.34	1,657.98	1,595.05	1,786.46
49	1,097.96	1,229.72	1,364.26	1,527.97	1,544.52	1,729.86	1,664.69	1,864.46
50	1,145.77	1,283.26	1,425.71	1,596.80	1,612.81	1,806.34	1,737.08	1,945.52
51	1,194.93	1,338.32	1,483.07	1,661.05	1,681.08	1,882.81	1,810.82	2,028.13
52	1,244.09	1,393.39	1,544.53	1,729.88	1,752.11	1,962.36	1,887.29	2,113.76
53	1,294.61	1,449.97	1,610.07	1,803.28	1,825.83	2,044.93	1,966.50	2,202.48
54	1,349.24	1,511.15	1,679.71	1,881.27	1,900.95	2,129.06	2,047.07	2,292.72
55	1,405.23	1,573.86	1,745.26	1,954.69	1,978.79	2,216.25	2,131.74	2,387.55
56	1,472.14	1,648.79	1,831.29	2,051.05	2,075.75	2,324.84	2,235.53	2,503.79
57	1,532.23	1,716.09	1,905.06	2,133.66	2,159.06	2,418.14	2,325.66	2,604.74
58	1,593.68	1,784.93	1,978.78	2,216.23	2,245.09	2,514.50	2,415.79	2,705.69
59	1,656.51	1,855.28	2,060.73	2,308.02	2,333.86	2,613.92	2,510.02	2,811.23
60	1,730.24	1,937.88	2,150.86	2,408.96	2,436.28	2,728.63	2,620.63	2,935.11
61	1,810.81	2,028.11	2,249.18	2,519.09	2,548.26	2,854.06	2,740.81	3,069.71
62	1,881.84	2,107.66	2,335.22	2,615.46	2,643.85	2,961.11	2,843.24	3,184.43
63	1,967.86	2,204.00	2,441.74	2,734.75	2,761.29	3,092.64	2,967.49	3,323.59
64	2,055.27	2,301.90	2,552.36	2,858.64	2,881.47	3,227.26	3,093.14	3,464.32
65	2,142.67	2,399.79	2,646.58	2,964.16	2,989.36	3,348.08	3,205.13	3,589.75
66	2,254.64	2,525.20	2,785.88	3,120.18	3,138.20	3,514.78	3,360.79	3,764.09
67	2,332.49	2,612.39	2,880.11	3,225.72	3,239.26	3,627.97	3,467.32	3,883.40
68	2,410.33	2,699.57	2,970.23	3,326.66	3,338.96	3,739.63	3,569.74	3,998.10
69	2,485.44	2,783.69	3,056.27	3,423.03	3,434.56	3,846.70	3,668.06	4,108.23
70	2,513.32	2,814.92	3,083.63	3,453.68	3,459.35	3,874.46	3,688.82	4,131.47
71	2,623.37	2,938.18	3,212.45	3,597.95	3,594.88	4,026.27	3,827.03	4,286.27
72	2,687.77	3,010.31	3,284.91	3,679.10	3,668.68	4,108.92	3,899.49	4,367.44
73	2,746.82	3,076.44	3,349.32	3,751.24	3,731.76	4,179.56	3,961.22	4,436.56
74	2,796.47	3,132.04	3,401.65	3,809.85	3,782.74	4,236.68	4,008.18	4,489.16
75	2,960.44	3,315.69	3,566.06	3,993.99	3,938.94	4,411.61	4,151.50	4,649.68
76	3,000.81	3,360.91	3,601.69	4,033.89	3,967.43	4,443.52	4,171.69	4,672.29
77	3,026.94	3,390.17	3,619.50	4,053.84	3,975.75	4,452.84	4,170.50	4,670.96
78	3,040.00	3,404.80	3,619.50	4,053.84	3,966.25	4,442.20	4,147.94	4,645.69
79	3,038.81	3,403.47	3,601.68	4,033.88	3,933.00	4,404.96	4,102.81	4,595.15
80	3,083.93	3,454.00	3,630.18	4,065.80	3,941.31	4,414.27	4,094.50	4,585.84
81	3,056.62	3,423.41	3,580.31	4,009.95	3,865.31	4,329.15	3,995.94	4,475.45
82	3,011.50	3,372.88	3,501.94	3,922.17	3,758.44	4,209.45	3,867.68	4,331.80
83	2,945.00	3,298.40	3,395.07	3,802.48	3,621.88	4,056.51	3,705.00	4,149.60
84	2,858.31	3,201.31	3,270.38	3,662.83	3,455.62	3,870.29	3,510.25	3,931.48
85	2,940.25	3,293.08	3,281.07	3,674.80	3,403.37	3,811.77	3,401.00	3,809.12

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	790.69	885.58	939.55	1,052.30	1,037.88	1,162.42	1,121.18	1,255.72
30	827.56	926.87	984.62	1,102.77	1,092.50	1,223.60	1,177.16	1,318.42
31	867.17	971.23	1,032.41	1,156.30	1,140.29	1,277.13	1,234.53	1,382.67
32	909.51	1,018.66	1,082.94	1,212.89	1,194.93	1,338.32	1,294.61	1,449.97
33	945.01	1,058.41	1,125.28	1,260.31	1,249.54	1,399.49	1,346.50	1,508.08
34	984.62	1,102.77	1,170.34	1,310.78	1,297.35	1,453.04	1,401.14	1,569.28
35	1,022.86	1,145.60	1,216.77	1,362.78	1,351.96	1,514.19	1,457.13	1,631.99
36	1,061.08	1,188.41	1,264.57	1,416.33	1,399.77	1,567.74	1,514.47	1,696.20
37	1,102.06	1,234.31	1,313.73	1,471.37	1,454.39	1,628.92	1,574.57	1,763.51
38	1,145.76	1,283.25	1,364.26	1,527.97	1,509.02	1,690.10	1,634.66	1,830.81
39	1,188.09	1,330.65	1,416.16	1,586.09	1,570.47	1,758.94	1,697.47	1,901.17
40	1,231.80	1,379.62	1,469.41	1,645.74	1,631.92	1,827.75	1,763.02	1,974.58
41	1,278.23	1,431.61	1,524.04	1,706.92	1,686.56	1,888.94	1,829.94	2,049.53
42	1,313.73	1,471.37	1,567.74	1,755.87	1,741.17	1,950.11	1,880.47	2,106.12
43	1,361.53	1,524.91	1,625.09	1,820.09	1,802.63	2,018.94	1,950.11	2,184.13
44	1,409.33	1,578.44	1,683.82	1,885.87	1,870.91	2,095.43	2,019.76	2,262.13
45	1,472.15	1,648.81	1,757.56	1,968.47	1,952.84	2,187.17	2,109.89	2,363.08
46	1,536.33	1,720.69	1,834.03	2,054.12	2,034.79	2,278.97	2,204.11	2,468.60
47	1,575.94	1,765.05	1,881.83	2,107.64	2,089.40	2,340.12	2,258.75	2,529.80
48	1,642.86	1,840.00	1,963.76	2,199.41	2,178.17	2,439.55	2,358.43	2,641.45
49	1,713.86	1,919.52	2,048.44	2,294.25	2,273.76	2,546.61	2,460.86	2,756.17
50	1,787.61	2,002.12	2,135.84	2,392.14	2,376.19	2,661.33	2,566.01	2,873.93
51	1,862.71	2,086.24	2,227.34	2,494.63	2,471.79	2,768.41	2,676.63	2,997.82
52	1,939.19	2,171.89	2,320.19	2,598.62	2,574.21	2,883.11	2,789.97	3,124.77
53	2,019.76	2,262.13	2,417.16	2,707.23	2,683.46	3,005.47	2,906.05	3,254.78
54	2,104.43	2,356.96	2,518.21	2,820.40	2,799.54	3,135.49	3,026.23	3,389.37
55	2,190.46	2,453.32	2,620.63	2,935.11	2,908.78	3,257.82	3,151.86	3,530.09
56	2,295.61	2,571.08	2,747.64	3,077.35	3,052.17	3,418.43	3,304.81	3,701.39
57	2,388.48	2,675.10	2,859.62	3,202.78	3,175.08	3,556.09	3,437.28	3,849.75
58	2,484.07	2,782.16	2,974.33	3,331.24	3,297.98	3,693.74	3,575.20	4,004.22
59	2,583.76	2,893.81	3,091.78	3,462.79	3,434.54	3,846.69	3,715.87	4,161.77
60	2,698.48	3,022.29	3,229.69	3,617.26	3,584.76	4,014.93	3,879.74	4,345.31
61	2,825.48	3,164.54	3,381.29	3,787.04	3,748.63	4,198.47	4,058.64	4,545.67
62	2,933.36	3,285.37	3,511.02	3,932.34	3,892.04	4,359.09	4,211.59	4,716.98
63	3,068.56	3,436.79	3,670.80	4,111.30	4,069.56	4,557.91	4,400.04	4,928.04
64	3,205.13	3,589.75	3,836.04	4,296.37	4,253.92	4,764.39	4,592.61	5,143.72
65	3,341.69	3,742.70	3,991.72	4,470.73	4,410.96	4,940.27	4,766.03	5,337.94
66	3,517.85	3,939.99	4,199.29	4,703.21	4,643.13	5,200.30	5,005.02	5,605.62
67	3,642.12	4,079.18	4,342.69	4,863.81	4,800.17	5,376.19	5,170.26	5,790.70
68	3,762.29	4,213.77	4,486.08	5,024.41	4,950.39	5,544.44	5,330.03	5,969.64
69	3,882.47	4,348.37	4,625.37	5,180.42	5,093.79	5,705.05	5,484.35	6,142.47
70	3,924.99	4,395.98	4,671.07	5,231.59	5,139.39	5,756.12	5,528.53	6,191.95
71	4,098.08	4,589.85	4,872.35	5,457.03	5,354.08	5,996.56	5,748.59	6,438.42
72	4,202.75	4,707.08	4,989.09	5,587.77	5,474.85	6,131.83	5,869.37	6,573.70
73	4,295.34	4,810.78	5,093.76	5,705.01	5,582.20	6,252.06	5,975.36	6,692.40
74	4,374.51	4,899.45	5,182.33	5,804.21	5,669.42	6,349.75	6,061.25	6,788.60
75	4,643.12	5,200.29	5,467.25	6,123.32	5,943.43	6,656.64	6,329.38	7,088.91
76	4,708.44	5,273.45	5,534.94	6,199.13	6,002.81	6,723.15	6,379.25	7,144.76
77	4,753.56	5,323.99	5,576.50	6,245.68	6,032.50	6,756.40	6,400.62	7,168.69
78	4,776.13	5,349.27	5,593.12	6,264.29	6,032.50	6,756.40	6,389.94	7,156.73
79	4,777.31	5,350.59	5,583.62	6,253.65	6,002.81	6,723.15	6,346.00	7,107.52
80	4,856.88	5,439.71	5,652.50	6,330.80	6,050.31	6,776.35	6,372.12	7,136.77
81	4,820.06	5,398.47	5,593.13	6,264.31	5,967.19	6,683.25	6,259.31	7,010.43
82	4,753.56	5,323.99	5,496.94	6,156.57	5,836.56	6,536.95	6,101.38	6,833.55
83	4,655.00	5,213.60	5,360.37	6,003.61	5,658.44	6,337.45	5,893.56	6,600.79
84	4,525.56	5,068.63	5,188.18	5,810.76	5,450.62	6,104.69	5,640.63	6,317.51
85	4,678.75	5,240.20	5,291.50	5,926.48	5,468.44	6,124.65	5,594.32	6,265.64

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	1,220.87	1,391.80	1,433.90	1,634.64	1,581.39	1,802.79	1,879.10	2,142.17
30	1,279.59	1,458.74	1,502.19	1,712.50	1,655.14	1,886.86	1,969.23	2,244.92
31	1,341.05	1,528.80	1,577.29	1,798.12	1,734.35	1,977.16	2,064.83	2,353.90
32	1,403.86	1,600.41	1,652.40	1,883.73	1,819.01	2,073.68	2,165.88	2,469.10
33	1,459.86	1,664.23	1,713.86	1,953.79	1,890.03	2,154.63	2,250.55	2,565.63
34	1,517.21	1,729.61	1,788.97	2,039.43	1,969.23	2,244.92	2,340.68	2,668.37
35	1,575.94	1,796.56	1,857.25	2,117.27	2,045.70	2,332.10	2,433.54	2,774.24
36	1,636.02	1,865.07	1,925.53	2,195.10	2,122.19	2,419.29	2,529.14	2,883.22
37	1,698.84	1,936.68	2,000.63	2,280.73	2,204.12	2,512.70	2,627.46	2,995.31
38	1,764.39	2,011.41	2,082.58	2,374.14	2,291.52	2,612.34	2,728.52	3,110.52
39	1,829.94	2,086.13	2,150.87	2,451.98	2,376.19	2,708.86	2,832.30	3,228.82
40	1,896.86	2,162.41	2,239.63	2,553.17	2,463.59	2,808.50	2,938.83	3,350.26
41	1,967.87	2,243.37	2,321.56	2,646.59	2,556.45	2,914.35	3,048.08	3,474.81
42	2,021.13	2,304.08	2,383.02	2,716.65	2,627.46	2,995.31	3,135.48	3,574.44
43	2,093.51	2,386.60	2,471.78	2,817.82	2,723.05	3,104.28	3,250.19	3,705.22
44	2,167.24	2,470.66	2,553.72	2,911.25	2,818.65	3,213.26	3,367.63	3,839.09
45	2,262.83	2,579.63	2,669.79	3,043.57	2,944.29	3,356.49	3,515.11	4,007.23
46	2,359.80	2,690.17	2,785.88	3,175.90	3,072.66	3,502.83	3,668.06	4,181.60
47	2,419.89	2,758.68	2,860.99	3,261.53	3,151.86	3,593.13	3,763.66	4,290.58
48	2,522.31	2,875.43	2,977.06	3,393.86	3,285.69	3,745.69	3,927.54	4,477.40
49	2,628.83	2,996.87	3,113.63	3,549.53	3,427.72	3,907.61	4,096.88	4,670.44
50	2,739.45	3,122.97	3,236.53	3,689.64	3,575.20	4,075.73	4,271.68	4,869.71
51	2,852.78	3,252.18	3,373.09	3,845.32	3,725.43	4,246.98	4,454.66	5,078.32
52	2,970.23	3,386.06	3,516.49	4,008.80	3,878.38	4,421.35	4,640.40	5,290.06
53	3,093.13	3,526.18	3,659.88	4,172.26	4,039.52	4,605.06	4,834.31	5,511.12
54	3,217.41	3,667.86	3,810.10	4,343.52	4,208.85	4,798.09	5,036.43	5,741.52
55	3,347.14	3,815.75	3,967.14	4,522.55	4,380.93	4,994.25	5,241.27	5,975.06
56	3,509.65	4,001.00	4,158.33	4,740.50	4,591.24	5,234.01	5,495.28	6,264.61
57	3,648.95	4,159.80	4,322.21	4,927.31	4,776.96	5,445.73	5,719.24	6,519.94
58	3,792.33	4,323.26	4,492.90	5,121.90	4,968.15	5,663.69	5,948.66	6,781.48
59	3,942.56	4,494.51	4,677.27	5,332.09	5,167.53	5,890.98	6,183.55	7,049.25
60	4,117.36	4,693.78	4,882.11	5,565.60	5,396.95	6,152.52	6,459.41	7,363.73
61	4,308.54	4,911.74	5,107.44	5,822.48	5,650.95	6,442.08	6,762.58	7,709.34
62	4,473.79	5,100.12	5,305.46	6,048.22	5,866.73	6,688.07	7,022.05	8,005.14
63	4,678.64	5,333.64	5,551.27	6,328.45	6,137.12	6,996.32	7,341.60	8,369.42
64	4,888.94	5,573.39	5,803.90	6,616.44	6,410.24	7,307.68	7,672.09	8,746.18
65	5,107.44	5,822.48	6,056.54	6,904.46	6,683.36	7,619.04	7,983.45	9,101.13
66	5,379.19	6,132.28	6,377.47	7,270.32	7,035.70	8,020.70	8,398.60	9,574.41
67	5,570.38	6,350.23	6,595.96	7,519.40	7,284.25	8,304.05	8,685.38	9,901.33
68	5,758.84	6,565.09	6,821.29	7,776.28	7,524.60	8,578.05	8,972.15	10,228.25
69	5,944.56	6,776.80	7,046.63	8,033.15	7,764.95	8,852.04	9,250.75	10,545.86
70	6,014.28	6,856.28	7,118.65	8,115.26	7,849.96	8,948.96	9,342.13	10,650.02
71	6,288.02	7,168.35	7,447.41	8,490.05	8,196.17	9,343.64	9,744.69	11,108.95
72	6,451.74	7,354.98	7,635.27	8,704.21	8,405.51	9,582.28	9,978.18	11,375.13
73	6,600.68	7,524.77	7,809.71	8,903.08	8,590.68	9,793.37	10,187.52	11,613.77
74	6,732.19	7,674.70	7,964.04	9,079.00	8,749.03	9,973.89	10,364.64	11,815.70
75	7,191.50	8,198.31	8,472.81	9,659.00	9,286.25	10,586.33	10,934.50	12,465.33
76	7,303.13	8,325.57	8,609.37	9,814.68	9,416.87	10,735.23	11,069.88	12,619.66
77	7,385.06	8,418.97	8,698.44	9,916.22	9,507.13	10,838.13	11,153.00	12,714.42
78	7,432.56	8,473.12	8,740.00	9,963.60	9,552.25	10,889.57	11,186.25	12,752.33
79	7,448.00	8,490.72	8,757.81	9,983.90	9,554.63	10,892.28	11,167.25	12,730.67
80	7,602.37	8,666.70	8,924.07	10,173.44	9,713.75	11,073.68	11,305.00	12,887.70
81	7,565.57	8,624.75	8,870.63	10,112.52	9,640.13	10,989.75	11,186.25	12,752.33
82	7,483.62	8,531.33	8,757.81	9,983.90	9,507.13	10,838.13	10,993.87	12,533.01
83	7,351.81	8,381.06	8,591.56	9,794.38	9,310.00	10,613.40	10,720.75	12,221.66
84	7,174.87	8,179.35	8,377.81	9,550.70	9,051.13	10,318.29	10,376.38	11,829.07
85	7,520.44	8,573.30	8,722.19	9,943.30	9,357.50	10,667.55	10,583.00	12,064.62

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	977.79	1,075.57	1,302.80	1,433.08
30	999.64	1,099.61	1,327.39	1,460.13
31	1,018.75	1,120.63	1,356.07	1,491.68
32	1,039.24	1,143.17	1,382.01	1,520.22
33	1,050.17	1,155.19	1,399.76	1,539.74
34	1,061.09	1,167.20	1,410.69	1,551.76
35	1,073.38	1,180.72	1,425.71	1,568.29
36	1,084.31	1,192.75	1,439.36	1,583.30
37	1,092.50	1,201.75	1,455.76	1,601.34
38	1,102.06	1,212.26	1,468.04	1,614.85
39	1,112.98	1,224.28	1,480.34	1,628.38
40	1,123.91	1,236.30	1,493.99	1,643.38
41	1,133.47	1,246.82	1,507.65	1,658.42
42	1,130.74	1,243.82	1,502.19	1,652.41
43	1,138.94	1,252.83	1,514.48	1,665.92
44	1,148.49	1,263.34	1,525.39	1,677.93
45	1,156.68	1,272.35	1,537.70	1,691.47
46	1,163.51	1,279.87	1,547.24	1,701.97
47	1,171.70	1,288.87	1,555.46	1,711.00
48	1,179.90	1,297.89	1,565.00	1,721.50
49	1,185.36	1,303.90	1,573.20	1,730.52
50	1,192.19	1,311.41	1,580.02	1,738.02
51	1,196.29	1,315.92	1,585.49	1,744.04
52	1,216.77	1,338.45	1,612.79	1,774.07
53	1,231.80	1,354.98	1,630.55	1,793.61
54	1,244.09	1,368.50	1,645.58	1,810.13
55	1,255.01	1,380.51	1,661.97	1,828.17
56	1,276.86	1,404.54	1,689.28	1,858.20
57	1,298.71	1,428.58	1,715.23	1,886.75
58	1,320.56	1,452.61	1,742.54	1,916.80
59	1,342.41	1,476.65	1,771.22	1,948.34
60	1,371.09	1,508.20	1,805.36	1,985.90
61	1,403.86	1,544.25	1,847.68	2,032.45
62	1,425.71	1,568.29	1,874.99	2,062.49
63	1,459.86	1,605.84	1,915.97	2,107.57
64	1,495.36	1,644.89	1,955.58	2,151.13
65	1,513.11	1,664.43	1,973.33	2,170.66
66	1,560.92	1,717.01	2,029.32	2,232.25
67	1,581.40	1,739.54	2,051.16	2,256.28
68	1,600.51	1,760.57	2,068.92	2,275.82
69	1,616.90	1,778.59	2,085.31	2,293.84
70	1,602.20	1,762.43	2,059.78	2,265.75
71	1,642.46	1,806.70	2,101.38	2,311.52
72	1,650.50	1,815.55	2,104.06	2,314.47
73	1,654.52	1,819.98	2,100.03	2,310.03
74	1,654.53	1,819.99	2,089.29	2,298.22
75	1,698.12	1,867.93	2,114.93	2,326.42
76	1,689.81	1,858.79	2,092.37	2,301.61
77	1,675.57	1,843.13	2,060.31	2,266.34
78	1,653.00	1,818.30	2,019.94	2,221.93
79	1,624.50	1,786.95	1,968.87	2,165.76
80	1,616.18	1,777.80	1,935.62	2,129.18
81	1,573.44	1,730.78	1,864.38	2,050.82
82	1,522.37	1,674.61	1,782.44	1,960.68
83	1,463.00	1,609.30	1,687.43	1,856.17
84	1,395.31	1,534.84	1,580.57	1,738.63
85	1,387.00	1,525.70	1,510.50	1,661.55

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	1,279.59	1,407.55	1,955.58	2,151.13	2,357.07	2,592.78	2,605.61	2,866.18
30	1,304.18	1,434.60	1,999.28	2,199.20	2,403.50	2,643.85	2,654.78	2,920.25
31	1,330.11	1,463.12	2,037.51	2,241.27	2,452.66	2,697.93	2,712.13	2,983.34
32	1,356.07	1,491.68	2,078.48	2,286.33	2,503.19	2,753.51	2,764.03	3,040.43
33	1,371.09	1,508.20	2,100.34	2,310.37	2,529.14	2,782.06	2,799.54	3,079.49
34	1,384.75	1,523.22	2,122.18	2,334.40	2,555.08	2,810.59	2,821.38	3,103.52
35	1,399.77	1,539.75	2,146.76	2,361.44	2,581.03	2,839.13	2,851.43	3,136.57
36	1,412.05	1,553.26	2,168.61	2,385.48	2,606.97	2,867.66	2,878.74	3,166.62
37	1,425.71	1,568.29	2,185.00	2,403.50	2,632.93	2,896.22	2,911.51	3,202.67
38	1,439.37	1,583.31	2,204.12	2,424.53	2,656.14	2,921.76	2,936.10	3,229.71
39	1,453.03	1,598.33	2,225.97	2,448.57	2,682.09	2,950.30	2,960.68	3,256.74
40	1,466.68	1,613.35	2,247.81	2,472.59	2,703.94	2,974.34	2,987.99	3,286.79
41	1,478.97	1,626.87	2,266.94	2,493.64	2,727.16	2,999.87	3,015.30	3,316.83
42	1,476.24	1,623.87	2,261.48	2,487.62	2,721.69	2,993.86	3,004.38	3,304.81
43	1,487.17	1,635.89	2,277.86	2,505.65	2,743.54	3,017.90	3,028.95	3,331.85
44	1,498.09	1,647.90	2,296.99	2,526.69	2,762.66	3,038.92	3,050.81	3,355.90
45	1,509.02	1,659.92	2,313.36	2,544.70	2,783.15	3,061.46	3,075.39	3,382.93
46	1,519.94	1,671.94	2,327.03	2,559.73	2,802.26	3,082.49	3,094.51	3,403.97
47	1,529.50	1,682.45	2,343.41	2,577.76	2,817.29	3,099.02	3,110.89	3,421.97
48	1,537.70	1,691.47	2,359.80	2,595.78	2,835.04	3,118.55	3,130.01	3,443.02
49	1,548.62	1,703.48	2,370.73	2,607.80	2,850.06	3,135.06	3,146.40	3,461.04
50	1,555.44	1,710.99	2,384.39	2,622.83	2,863.72	3,150.09	3,160.06	3,476.07
51	1,562.28	1,718.50	2,392.58	2,631.83	2,876.00	3,163.60	3,170.98	3,488.08
52	1,590.96	1,750.05	2,433.54	2,676.89	2,925.16	3,217.68	3,225.61	3,548.18
53	1,607.34	1,768.08	2,463.59	2,709.95	2,956.58	3,252.23	3,261.11	3,587.23
54	1,626.46	1,789.10	2,488.16	2,736.98	2,985.25	3,283.78	3,291.15	3,620.27
55	1,642.84	1,807.13	2,510.02	2,761.02	3,013.93	3,315.32	3,323.94	3,656.33
56	1,671.53	1,838.68	2,553.72	2,809.09	3,065.83	3,372.41	3,378.55	3,716.41
57	1,700.21	1,870.22	2,597.41	2,857.15	3,116.36	3,428.00	3,430.45	3,773.50
58	1,728.88	1,901.77	2,641.12	2,905.23	3,165.51	3,482.06	3,485.08	3,833.58
59	1,758.93	1,934.82	2,684.81	2,953.29	3,216.06	3,537.66	3,542.43	3,896.67
60	1,797.16	1,976.88	2,742.18	3,016.39	3,284.33	3,612.76	3,610.71	3,971.79
61	1,842.23	2,026.45	2,807.73	3,088.50	3,360.81	3,696.88	3,695.39	4,064.93
62	1,873.64	2,061.01	2,851.43	3,136.57	3,411.33	3,752.46	3,750.01	4,125.02
63	1,920.07	2,112.08	2,919.71	3,211.69	3,489.17	3,838.09	3,831.94	4,215.13
64	1,967.87	2,164.66	2,990.71	3,289.78	3,565.64	3,922.21	3,911.15	4,302.27
65	1,999.28	2,199.20	3,026.23	3,328.85	3,602.52	3,962.77	3,946.66	4,341.33
66	2,066.19	2,272.81	3,121.81	3,433.99	3,709.04	4,079.95	4,058.64	4,464.51
67	2,097.60	2,307.36	3,162.79	3,479.07	3,751.37	4,126.51	4,102.34	4,512.58
68	2,127.65	2,340.41	3,201.03	3,521.13	3,790.98	4,170.07	4,137.85	4,551.63
69	2,156.32	2,371.96	3,233.80	3,557.18	3,825.12	4,207.63	4,170.62	4,587.68
70	2,140.30	2,354.33	3,204.40	3,524.84	3,782.74	4,161.02	4,119.55	4,531.50
71	2,200.68	2,420.74	3,284.91	3,613.40	3,864.60	4,251.06	4,202.75	4,623.03
72	2,219.47	2,441.41	3,301.01	3,631.12	3,875.34	4,262.87	4,208.12	4,628.93
73	2,231.54	2,454.69	3,309.07	3,639.98	3,876.68	4,264.35	4,200.07	4,620.08
74	2,239.59	2,463.55	3,309.06	3,639.97	3,865.94	4,252.54	4,178.60	4,596.47
75	2,331.06	2,564.17	3,396.25	3,735.88	3,934.19	4,327.61	4,229.88	4,652.87
76	2,332.25	2,565.48	3,379.63	3,717.59	3,902.12	4,292.33	4,184.75	4,603.23
77	2,322.75	2,555.03	3,351.12	3,686.23	3,852.25	4,237.48	4,120.63	4,532.69
78	2,303.75	2,534.13	3,306.00	3,636.60	3,786.94	4,165.63	4,039.88	4,443.87
79	2,276.44	2,504.08	3,249.00	3,573.90	3,703.81	4,074.19	3,937.75	4,331.53
80	2,287.13	2,515.84	3,232.38	3,555.62	3,658.69	4,024.56	3,871.25	4,258.38
81	2,245.57	2,470.13	3,146.87	3,461.56	3,541.13	3,895.24	3,728.75	4,101.63
82	2,192.12	2,411.33	3,044.75	3,349.23	3,401.00	3,741.10	3,564.87	3,921.36
83	2,126.81	2,339.49	2,926.00	3,218.60	3,239.50	3,563.45	3,374.88	3,712.37
84	2,052.00	2,257.20	2,790.62	3,069.68	3,059.00	3,364.90	3,161.12	3,477.23
85	2,106.63	2,317.29	2,774.00	3,051.40	2,971.12	3,268.23	3,021.00	3,323.10

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	2,302.44	2,578.73	2,933.36	3,285.37	3,384.02	3,790.11	3,691.28	4,134.24
30	2,348.88	2,630.74	2,998.91	3,358.78	3,453.67	3,868.11	3,766.39	4,218.35
31	2,398.04	2,685.80	3,056.27	3,423.03	3,524.68	3,947.64	3,844.23	4,305.54
32	2,444.47	2,737.82	3,117.72	3,491.85	3,595.69	4,027.17	3,920.71	4,391.19
33	2,471.78	2,768.38	3,150.49	3,528.56	3,632.56	4,068.47	3,963.05	4,438.62
34	2,497.73	2,797.46	3,183.27	3,565.26	3,669.43	4,109.77	4,004.01	4,484.49
35	2,522.31	2,824.99	3,220.15	3,606.57	3,709.04	4,154.12	4,044.99	4,530.39
36	2,549.62	2,855.58	3,252.92	3,643.28	3,744.55	4,193.90	4,084.59	4,574.75
37	2,571.47	2,880.05	3,277.50	3,670.80	3,781.41	4,235.17	4,124.19	4,619.09
38	2,597.41	2,909.10	3,306.18	3,702.92	3,816.92	4,274.95	4,162.43	4,661.92
39	2,622.00	2,936.64	3,338.96	3,739.63	3,853.80	4,316.26	4,200.66	4,704.74
40	2,643.85	2,961.11	3,371.73	3,776.34	3,886.57	4,352.97	4,238.90	4,747.57
41	2,667.07	2,987.11	3,400.40	3,808.44	3,920.71	4,391.19	4,275.78	4,788.88
42	2,658.87	2,977.94	3,392.21	3,799.28	3,909.78	4,378.96	4,264.86	4,776.64
43	2,682.09	3,003.94	3,416.80	3,826.82	3,941.19	4,414.13	4,294.89	4,810.28
44	2,702.57	3,026.88	3,445.47	3,858.93	3,969.88	4,446.27	4,329.03	4,848.50
45	2,721.69	3,048.29	3,470.06	3,886.46	3,997.18	4,476.85	4,359.08	4,882.16
46	2,739.44	3,068.17	3,490.54	3,909.40	4,025.86	4,508.97	4,387.76	4,914.28
47	2,757.21	3,088.07	3,515.12	3,936.94	4,051.81	4,538.03	4,415.07	4,944.87
48	2,774.95	3,107.94	3,539.70	3,964.46	4,075.03	4,564.03	4,439.66	4,972.42
49	2,789.97	3,124.77	3,556.09	3,982.82	4,096.88	4,588.50	4,464.23	4,999.94
50	2,806.37	3,143.13	3,576.57	4,005.76	4,117.36	4,611.44	4,486.08	5,024.41
51	2,818.65	3,156.89	3,588.86	4,019.53	4,133.74	4,629.80	4,505.19	5,045.82
52	2,866.46	3,210.43	3,650.32	4,088.35	4,207.49	4,712.39	4,583.04	5,133.00
53	2,899.22	3,247.13	3,695.38	4,138.82	4,251.18	4,761.32	4,630.83	5,186.53
54	2,929.27	3,280.78	3,732.26	4,180.12	4,294.89	4,810.28	4,674.53	5,235.48
55	2,959.32	3,314.44	3,765.02	4,216.82	4,334.49	4,854.62	4,719.60	5,285.95
56	3,011.21	3,372.55	3,830.57	4,290.24	4,410.97	4,940.30	4,800.18	5,376.20
57	3,063.09	3,430.67	3,896.13	4,363.66	4,483.34	5,021.35	4,878.01	5,463.37
58	3,116.36	3,490.33	3,961.67	4,437.07	4,555.73	5,102.41	4,955.86	5,550.56
59	3,168.25	3,548.44	4,027.23	4,510.50	4,629.47	5,185.02	5,033.70	5,637.75
60	3,237.89	3,626.44	4,113.26	4,606.85	4,726.42	5,293.59	5,137.48	5,753.97
61	3,318.46	3,716.67	4,211.59	4,716.98	4,839.78	5,420.55	5,257.65	5,888.56
62	3,373.10	3,777.88	4,277.14	4,790.39	4,913.51	5,503.13	5,336.86	5,977.29
63	3,456.39	3,871.16	4,379.56	4,905.11	5,025.50	5,628.56	5,455.67	6,110.35
64	3,538.33	3,962.93	4,486.08	5,024.41	5,138.86	5,755.52	5,574.49	6,243.43
65	3,591.60	4,022.60	4,539.34	5,084.06	5,194.84	5,818.22	5,627.74	6,303.07
66	3,709.04	4,154.12	4,682.73	5,244.66	5,351.88	5,994.11	5,791.61	6,486.60
67	3,762.29	4,213.77	4,744.19	5,313.49	5,417.43	6,067.53	5,858.53	6,561.54
68	3,812.83	4,270.36	4,801.54	5,377.72	5,476.16	6,133.31	5,917.24	6,627.31
69	3,859.25	4,322.36	4,850.70	5,432.78	5,528.05	6,191.42	5,967.78	6,683.90
70	3,832.40	4,292.28	4,806.60	5,383.40	5,470.83	6,127.32	5,898.88	6,606.75
71	3,933.04	4,405.01	4,927.37	5,518.65	5,594.28	6,265.59	6,022.34	6,745.02
72	3,961.22	4,436.56	4,951.51	5,545.69	5,613.06	6,286.63	6,035.76	6,760.06
73	3,981.34	4,459.10	4,963.59	5,559.23	5,618.43	6,292.64	6,033.07	6,757.04
74	3,989.40	4,468.12	4,963.59	5,559.23	5,606.35	6,279.10	6,011.60	6,732.99
75	4,132.50	4,628.40	5,094.37	5,705.69	5,723.75	6,410.60	6,106.12	6,838.85
76	4,125.37	4,620.41	5,069.44	5,677.77	5,682.18	6,364.04	6,050.31	6,776.35
77	4,102.82	4,595.16	5,026.69	5,629.89	5,616.87	6,290.89	5,968.37	6,684.57
78	4,063.63	4,551.27	4,959.00	5,554.08	5,529.00	6,192.48	5,861.50	6,564.88
79	4,009.00	4,490.08	4,873.50	5,458.32	5,416.19	6,066.13	5,727.31	6,414.59
80	4,012.56	4,494.07	4,848.56	5,430.39	5,361.56	6,004.95	5,648.94	6,326.81
81	3,929.44	4,400.97	4,720.31	5,286.75	5,200.06	5,824.07	5,456.57	6,111.36
82	3,826.12	4,285.25	4,567.13	5,115.19	5,006.50	5,607.28	5,234.50	5,862.64
83	3,701.44	4,145.61	4,389.00	4,915.68	4,780.88	5,354.59	4,973.25	5,570.04
84	3,556.56	3,983.35	4,185.94	4,688.25	4,526.75	5,069.96	4,683.50	5,245.52
85	3,612.38	4,045.87	4,161.00	4,660.32	4,430.56	4,962.23	4,523.19	5,065.97

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	3,569.74	3,998.10	4,345.41	4,866.86	4,888.94	5,475.61	5,357.36	6,000.24
30	3,642.12	4,079.18	4,431.46	4,963.23	4,998.19	5,597.97	5,465.23	6,121.05
31	3,715.87	4,161.77	4,521.58	5,064.17	5,093.78	5,705.02	5,575.84	6,244.95
32	3,789.62	4,244.37	4,611.72	5,165.12	5,196.21	5,819.75	5,689.19	6,371.89
33	3,829.21	4,288.72	4,662.24	5,221.70	5,250.83	5,880.93	5,749.28	6,439.18
34	3,870.18	4,334.59	4,708.68	5,273.72	5,305.46	5,942.11	5,809.37	6,506.50
35	3,907.06	4,375.90	4,759.21	5,330.31	5,366.90	6,010.92	5,868.09	6,572.26
36	3,946.65	4,420.24	4,805.63	5,382.31	5,421.54	6,072.13	5,925.44	6,636.50
37	3,986.26	4,464.61	4,850.70	5,432.78	5,462.50	6,118.00	5,984.17	6,702.28
38	4,023.14	4,505.92	4,897.14	5,484.80	5,510.29	6,171.53	6,040.17	6,764.99
39	4,061.36	4,548.72	4,943.56	5,536.79	5,564.92	6,232.71	6,096.15	6,827.69
40	4,095.52	4,586.98	4,985.89	5,584.20	5,619.54	6,293.89	6,150.78	6,888.87
41	4,132.38	4,628.26	5,030.96	5,634.68	5,667.35	6,347.44	6,204.03	6,948.52
42	4,121.45	4,616.02	5,017.30	5,619.37	5,653.69	6,332.13	6,187.66	6,930.18
43	4,152.87	4,651.21	5,056.91	5,663.74	5,694.66	6,378.03	6,236.81	6,985.23
44	4,185.64	4,687.92	5,096.51	5,708.09	5,742.46	6,431.55	6,283.23	7,037.22
45	4,215.68	4,721.57	5,133.38	5,749.39	5,783.42	6,477.43	6,328.30	7,087.69
46	4,244.36	4,753.69	5,167.53	5,787.63	5,817.56	6,515.67	6,370.64	7,135.12
47	4,273.04	4,785.81	5,200.30	5,824.34	5,858.53	6,561.54	6,411.62	7,181.01
48	4,297.63	4,813.35	5,231.71	5,859.51	5,899.50	6,607.44	6,449.84	7,223.83
49	4,323.56	4,842.39	5,263.12	5,894.70	5,926.81	6,638.03	6,485.36	7,263.60
50	4,345.41	4,866.86	5,290.44	5,925.29	5,960.96	6,676.27	6,516.76	7,298.77
51	4,365.91	4,889.81	5,313.66	5,951.30	5,981.44	6,699.21	6,545.44	7,330.89
52	4,442.37	4,975.45	5,406.51	6,055.29	6,083.86	6,813.92	6,660.16	7,459.37
53	4,490.18	5,029.00	5,465.24	6,121.07	6,158.97	6,898.06	6,729.80	7,537.38
54	4,537.98	5,082.54	5,523.96	6,186.83	6,220.43	6,966.88	6,798.08	7,613.84
55	4,584.39	5,134.52	5,577.21	6,246.48	6,275.04	7,028.05	6,863.63	7,687.26
56	4,667.70	5,227.82	5,678.26	6,359.65	6,384.29	7,150.41	6,983.80	7,821.85
57	4,746.91	5,316.54	5,773.86	6,466.73	6,493.54	7,272.77	7,099.88	7,951.87
58	4,828.85	5,408.31	5,872.19	6,576.85	6,602.79	7,395.13	7,215.96	8,081.88
59	4,910.79	5,500.08	5,970.51	6,686.97	6,712.04	7,517.49	7,333.41	8,213.43
60	5,018.67	5,620.91	6,100.24	6,832.28	6,855.44	7,678.09	7,489.09	8,387.78
61	5,144.32	5,761.64	6,251.83	7,002.04	7,019.31	7,861.63	7,667.98	8,588.14
62	5,228.98	5,856.46	6,352.89	7,115.23	7,128.56	7,983.99	7,788.17	8,722.75
63	5,358.71	6,001.76	6,507.19	7,288.06	7,299.27	8,175.18	7,968.42	8,924.63
64	5,487.09	6,145.54	6,662.88	7,462.43	7,476.79	8,374.01	8,148.69	9,126.54
65	5,571.75	6,240.36	6,754.38	7,564.90	7,565.56	8,473.43	8,241.54	9,230.53
66	5,756.11	6,446.84	6,971.52	7,808.10	7,804.56	8,741.10	8,492.82	9,511.96
67	5,842.14	6,543.19	7,069.83	7,918.21	7,906.97	8,855.82	8,600.71	9,632.80
68	5,921.35	6,631.91	7,161.34	8,020.70	8,002.56	8,962.87	8,697.67	9,741.39
69	5,995.09	6,714.49	7,246.00	8,115.52	8,084.50	9,054.64	8,782.33	9,836.21
70	5,953.90	6,668.37	7,189.77	8,052.55	8,011.00	8,972.32	8,698.04	9,741.81
71	6,113.58	6,847.21	7,374.95	8,259.94	8,212.28	9,197.75	8,897.97	9,965.73
72	6,161.89	6,901.32	7,423.25	8,314.04	8,252.53	9,242.82	8,934.21	10,006.32
73	6,194.10	6,937.39	7,454.11	8,348.61	8,272.65	9,265.37	8,947.62	10,021.34
74	6,208.85	6,953.92	7,463.51	8,359.14	8,272.66	9,265.38	8,935.55	10,007.82
75	6,445.75	7,219.24	7,705.69	8,630.37	8,490.62	9,509.49	9,140.19	10,237.01
76	6,438.62	7,211.25	7,684.31	8,606.43	8,449.06	9,462.95	9,080.81	10,170.51
77	6,408.93	7,178.00	7,633.25	8,549.24	8,377.82	9,383.16	8,985.81	10,064.11
78	6,350.75	7,112.84	7,551.31	8,457.47	8,265.00	9,256.80	8,851.63	9,913.83
79	6,268.81	7,021.07	7,439.68	8,332.44	8,122.50	9,097.20	8,680.63	9,722.31
80	6,284.25	7,038.36	7,430.19	8,321.81	8,080.93	9,050.64	8,608.19	9,641.17
81	6,160.75	6,900.04	7,263.94	8,135.61	7,867.19	8,811.25	8,361.19	9,364.53
82	6,005.19	6,725.81	7,057.32	7,904.20	7,611.87	8,525.29	8,065.50	9,033.36
83	5,815.19	6,513.01	6,809.12	7,626.21	7,315.00	8,192.80	7,718.75	8,645.00
84	5,596.68	6,268.28	6,527.68	7,311.00	6,976.56	7,813.75	7,326.88	8,206.11
85	5,710.68	6,395.96	6,579.93	7,369.52	6,935.00	7,767.20	7,212.88	8,078.43

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	5,335.49	6,082.47	6,397.96	7,293.67	7,139.49	8,139.02	8,690.84	9,907.56
30	5,443.38	6,205.45	6,520.87	7,433.78	7,284.25	8,304.05	8,862.90	10,103.70
31	5,554.01	6,331.57	6,650.59	7,581.67	7,431.74	8,472.18	9,043.16	10,309.21
32	5,665.98	6,459.22	6,780.33	7,729.58	7,579.21	8,640.31	9,223.43	10,514.70
33	5,724.70	6,526.16	6,855.44	7,815.20	7,658.43	8,730.60	9,324.49	10,629.92
34	5,784.79	6,594.66	6,923.72	7,893.05	7,740.36	8,824.02	9,417.35	10,735.78
35	5,840.78	6,658.49	6,998.83	7,978.67	7,814.10	8,908.07	9,518.40	10,850.97
36	5,899.50	6,725.43	7,060.28	8,048.71	7,893.31	8,998.38	9,611.27	10,956.86
37	5,956.86	6,790.82	7,128.56	8,126.57	7,972.52	9,088.68	9,701.40	11,059.60
38	6,012.84	6,854.64	7,196.85	8,204.41	8,046.26	9,172.75	9,794.26	11,165.47
39	6,067.47	6,916.92	7,265.13	8,282.24	8,122.74	9,259.93	9,887.13	11,271.32
40	6,122.11	6,979.20	7,333.40	8,360.07	8,191.01	9,337.76	9,971.79	11,367.84
41	6,175.35	7,039.90	7,394.86	8,430.13	8,264.76	9,421.84	10,061.93	11,470.59
42	6,158.97	7,021.23	7,381.21	8,414.57	8,242.91	9,396.93	10,034.61	11,439.46
43	6,206.77	7,075.72	7,435.83	8,476.85	8,305.73	9,468.53	10,113.81	11,529.75
44	6,253.19	7,128.64	7,490.46	8,539.12	8,371.28	9,543.25	10,193.03	11,620.05
45	6,299.62	7,181.57	7,545.08	8,601.39	8,431.37	9,611.77	10,266.76	11,704.11
46	6,341.96	7,229.84	7,599.71	8,663.66	8,488.73	9,677.15	10,335.05	11,781.96
47	6,384.29	7,278.10	7,647.50	8,718.15	8,546.08	9,742.52	10,400.60	11,856.68
48	6,422.53	7,321.68	7,688.47	8,764.86	8,595.24	9,798.58	10,463.42	11,928.31
49	6,459.41	7,363.73	7,743.10	8,827.14	8,647.14	9,857.74	10,526.24	11,999.92
50	6,493.54	7,402.64	7,777.23	8,866.04	8,690.84	9,907.56	10,580.86	12,062.19
51	6,522.23	7,435.34	7,811.38	8,904.97	8,731.80	9,954.25	10,627.29	12,115.11
52	6,639.66	7,569.22	7,954.77	9,068.44	8,884.76	10,128.63	10,813.02	12,326.85
53	6,712.04	7,651.73	8,036.71	9,161.84	8,980.35	10,237.60	10,930.46	12,460.73
54	6,781.70	7,731.14	8,132.29	9,270.82	9,075.94	10,346.57	11,047.91	12,594.62
55	6,849.98	7,808.97	8,214.23	9,364.22	9,168.81	10,452.44	11,154.43	12,716.04
56	6,975.61	7,952.20	8,357.63	9,527.69	9,335.41	10,642.38	11,356.54	12,946.46
57	7,095.79	8,089.20	8,501.02	9,691.17	9,493.83	10,822.96	11,547.73	13,164.41
58	7,215.96	8,226.20	8,644.40	9,854.61	9,657.70	11,009.78	11,744.38	13,388.59
59	7,340.23	8,367.86	8,794.63	10,025.87	9,821.58	11,196.60	11,941.03	13,612.77
60	7,502.75	8,553.14	8,985.81	10,243.83	10,037.35	11,442.58	12,200.50	13,908.57
61	7,691.20	8,767.97	9,211.14	10,500.71	10,288.61	11,729.02	12,503.66	14,254.18
62	7,820.93	8,915.86	9,368.19	10,679.74	10,457.96	11,922.07	12,705.78	14,484.58
63	8,016.22	9,138.50	9,600.35	10,944.40	10,717.43	12,217.86	13,014.41	14,836.43
64	8,212.87	9,362.68	9,839.33	11,216.84	10,974.16	12,510.55	13,325.77	15,191.39
65	8,356.26	9,526.13	9,996.38	11,395.87	11,143.50	12,703.59	13,508.76	15,400.00
66	8,636.21	9,845.29	10,330.96	11,777.29	11,512.22	13,123.94	13,943.04	15,895.06
67	8,771.41	9,999.40	10,488.00	11,956.32	11,684.29	13,320.09	14,139.69	16,119.24
68	8,897.04	10,142.63	10,638.22	12,127.58	11,842.70	13,500.68	14,322.68	16,327.85
69	9,014.48	10,276.52	10,781.61	12,291.03	11,990.19	13,668.82	14,492.01	16,520.90
70	8,959.69	10,214.05	10,701.46	12,199.66	11,907.79	13,574.88	14,379.53	16,392.67
71	9,213.31	10,503.17	11,003.38	12,543.85	12,227.17	13,938.97	14,749.89	16,814.87
72	9,293.82	10,594.96	11,097.31	12,650.94	12,323.78	14,049.11	14,846.51	16,925.02
73	9,354.21	10,663.80	11,157.69	12,719.77	12,388.19	14,122.54	14,908.23	16,995.38
74	9,389.10	10,703.57	11,197.95	12,765.67	12,417.72	14,156.20	14,927.02	17,016.81
75	9,804.00	11,176.56	11,655.31	13,287.05	12,891.50	14,696.31	15,411.38	17,568.97
76	9,809.94	11,183.33	11,661.25	13,293.83	12,877.25	14,680.07	15,368.63	17,520.24
77	9,779.06	11,148.13	11,613.75	13,239.68	12,817.88	14,612.38	15,266.50	17,403.81
78	9,707.81	11,066.90	11,518.75	13,131.38	12,701.50	14,479.71	15,102.63	17,217.00
79	9,600.94	10,945.07	11,382.19	12,975.70	12,537.63	14,292.90	14,879.38	16,962.49
80	9,661.50	11,014.11	11,435.63	13,036.62	12,568.50	14,328.09	14,860.37	16,940.82
81	9,497.63	10,827.30	11,227.82	12,799.71	12,321.50	14,046.51	14,527.88	16,561.78
82	9,285.06	10,584.97	10,960.62	12,495.11	12,010.38	13,691.83	14,114.62	16,090.67
83	9,021.44	10,284.44	10,634.06	12,122.83	11,630.37	13,258.62	13,618.25	15,524.81
84	8,713.87	9,933.81	10,260.00	11,696.40	11,193.38	12,760.45	13,055.38	14,883.13
85	9,002.44	10,262.78	10,533.13	12,007.77	11,421.38	13,020.37	13,159.88	15,002.26

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	273.13	300.44	364.62	401.09
30	282.68	310.95	375.54	413.10
31	292.24	321.46	389.21	428.12
32	300.44	330.49	401.50	441.65
33	308.64	339.50	412.41	453.65
34	314.10	345.51	419.26	461.18
35	322.29	354.52	428.81	471.70
36	327.75	360.53	438.37	482.21
37	334.58	368.03	447.93	492.72
38	341.41	375.56	456.11	501.72
39	348.23	383.05	464.31	510.75
40	355.06	390.57	473.87	521.26
41	361.89	398.08	482.07	530.28
42	367.36	404.09	488.89	537.77
43	375.54	413.10	499.81	549.79
44	381.01	419.11	506.64	557.31
45	385.10	423.61	514.84	566.33
46	391.94	431.14	521.66	573.83
47	400.13	440.14	532.60	585.86
48	404.23	444.65	536.69	590.36
49	415.15	456.67	553.08	608.38
50	427.44	470.19	566.73	623.40
51	438.37	482.21	581.75	639.93
52	449.29	494.22	598.14	657.95
53	461.59	507.75	613.17	674.49
54	473.88	521.27	628.19	691.01
55	484.79	533.28	643.21	707.53
56	499.81	549.79	665.06	731.56
57	512.11	563.32	678.72	746.59
58	524.40	576.84	695.11	764.61
59	538.05	591.86	711.49	782.64
60	553.07	608.37	729.25	802.17
61	568.10	624.91	749.72	824.69
62	580.39	638.43	764.75	841.23
63	596.78	656.45	783.86	862.25
64	613.17	674.49	801.62	881.79
65	622.73	685.00	812.54	893.80
66	641.85	706.03	835.76	919.34
67	651.41	716.54	843.95	928.35
68	659.61	725.57	852.15	937.37
69	666.43	733.07	857.61	943.38
70	658.86	724.75	845.38	929.91
71	670.94	738.04	853.43	938.78
72	669.59	736.56	849.40	934.34
73	666.90	733.60	840.01	924.01
74	660.20	726.23	826.60	909.25
75	663.81	730.19	815.81	897.39
76	650.75	715.83	792.06	871.27
77	632.94	696.23	762.38	838.62
78	609.18	670.10	726.75	799.43
79	581.87	640.06	682.81	751.09
80	555.75	611.33	637.68	701.45
81	516.57	568.23	577.13	634.84
82	470.25	517.28	508.25	559.08
83	416.81	458.49	429.87	472.86
84	358.62	394.48	342.00	376.20
85	280.25	308.28	212.56	233.82

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	355.06	390.57	546.25	600.88	658.24	724.06	729.25	802.17
30	368.72	405.59	565.37	621.91	680.09	748.10	751.09	826.19
31	378.27	416.09	584.49	642.94	703.31	773.64	778.40	856.24
32	390.56	429.62	600.88	660.96	727.88	800.66	802.99	883.29
33	400.13	440.14	617.26	678.99	742.90	817.19	824.84	907.33
34	409.69	450.66	628.19	691.01	759.29	835.22	838.49	922.33
35	417.89	459.68	644.58	709.03	775.68	853.24	857.61	943.38
36	426.08	468.68	655.50	721.05	790.69	869.77	876.73	964.40
37	435.63	479.19	669.16	736.08	808.45	889.30	895.85	985.44
38	443.83	488.21	682.81	751.10	823.47	905.82	912.24	1,003.47
39	453.39	498.73	696.47	766.12	841.23	925.35	928.63	1,021.49
40	461.58	507.74	710.13	781.14	854.89	940.38	947.75	1,042.52
41	469.78	516.75	723.78	796.16	869.91	956.89	964.14	1,060.55
42	479.34	527.28	734.70	808.17	886.29	974.92	977.79	1,075.57
43	486.16	534.78	751.10	826.21	902.68	992.94	999.64	1,099.61
44	492.99	542.29	762.02	838.22	916.33	1,007.96	1,013.30	1,114.63
45	501.18	551.30	770.21	847.24	929.99	1,022.99	1,029.68	1,132.65
46	508.01	558.82	783.86	862.25	943.64	1,038.01	1,043.34	1,147.68
47	521.67	573.84	800.25	880.28	964.14	1,060.55	1,065.19	1,171.71
48	524.40	576.84	808.45	889.30	973.68	1,071.05	1,073.38	1,180.72
49	540.79	594.87	830.30	913.33	999.64	1,099.61	1,106.16	1,216.78
50	554.44	609.88	854.89	940.38	1,026.95	1,129.65	1,133.47	1,246.82
51	569.46	626.41	876.74	964.41	1,054.26	1,159.69	1,163.51	1,279.87
52	584.49	642.94	898.58	988.44	1,082.94	1,191.24	1,196.29	1,315.92
53	599.52	659.47	923.16	1,015.48	1,110.26	1,221.28	1,226.33	1,348.96
54	615.89	677.49	947.74	1,042.51	1,138.93	1,252.82	1,256.38	1,382.01
55	630.92	694.01	969.60	1,066.56	1,167.61	1,284.37	1,286.42	1,415.06
56	652.77	718.05	999.64	1,099.61	1,203.12	1,323.43	1,330.11	1,463.12
57	667.79	734.57	1,024.21	1,126.63	1,233.17	1,356.48	1,357.43	1,493.17
58	684.18	752.59	1,048.80	1,153.68	1,261.84	1,388.03	1,390.20	1,529.22
59	700.57	770.63	1,076.11	1,183.73	1,290.52	1,419.57	1,422.98	1,565.28
60	719.68	791.65	1,106.16	1,216.78	1,324.65	1,457.12	1,458.49	1,604.34
61	742.90	817.19	1,136.20	1,249.82	1,362.90	1,499.19	1,499.46	1,649.41
62	759.29	835.22	1,160.79	1,276.87	1,390.20	1,529.22	1,529.50	1,682.45
63	781.14	859.26	1,193.56	1,312.92	1,427.07	1,569.77	1,567.74	1,724.52
64	802.99	883.29	1,226.33	1,348.96	1,461.22	1,607.34	1,603.25	1,763.57
65	820.74	902.82	1,245.45	1,370.00	1,483.07	1,631.38	1,625.10	1,787.61
66	848.06	932.86	1,283.69	1,412.06	1,526.77	1,679.45	1,671.53	1,838.68
67	863.08	949.38	1,302.81	1,433.10	1,545.89	1,700.48	1,687.91	1,856.71
68	876.74	964.41	1,319.19	1,451.10	1,562.28	1,718.50	1,704.30	1,874.73
69	889.02	977.93	1,332.85	1,466.14	1,574.57	1,732.03	1,715.23	1,886.75
70	880.27	968.30	1,317.73	1,449.50	1,552.55	1,707.80	1,690.76	1,859.84
71	900.40	990.43	1,341.88	1,476.06	1,574.02	1,731.42	1,706.87	1,877.55
72	904.43	994.87	1,339.20	1,473.11	1,567.31	1,724.04	1,698.82	1,868.70
73	904.42	994.86	1,333.83	1,467.21	1,555.23	1,710.75	1,680.03	1,848.04
74	901.74	991.91	1,320.41	1,452.45	1,535.11	1,688.62	1,653.19	1,818.51
75	920.31	1,012.34	1,327.63	1,460.39	1,527.13	1,679.84	1,631.63	1,794.79
76	909.62	1,000.58	1,301.50	1,431.65	1,486.75	1,635.43	1,584.12	1,742.53
77	891.81	980.99	1,265.87	1,392.46	1,436.88	1,580.57	1,524.75	1,677.23
78	868.06	954.87	1,218.38	1,340.22	1,375.13	1,512.64	1,453.50	1,598.85
79	838.38	922.22	1,163.75	1,280.13	1,300.31	1,430.34	1,365.63	1,502.19
80	817.00	898.70	1,111.50	1,222.65	1,225.50	1,348.05	1,275.38	1,402.92
81	774.25	851.68	1,033.12	1,136.43	1,122.19	1,234.41	1,154.25	1,269.68
82	722.00	794.20	940.50	1,034.55	1,001.07	1,101.18	1,016.50	1,118.15
83	662.63	728.89	833.62	916.98	864.50	950.95	859.75	945.73
84	596.12	655.73	717.24	788.96	713.69	785.06	684.00	752.40
85	527.25	579.98	560.49	616.54	494.00	543.40	425.12	467.63

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	641.84	718.85	819.38	917.70	943.66	1,056.90	1,031.04	1,154.77
30	660.96	740.28	848.06	949.82	976.43	1,093.60	1,065.19	1,193.01
31	685.55	767.82	876.74	981.95	1,007.83	1,128.76	1,100.69	1,232.77
32	707.40	792.29	901.31	1,009.47	1,043.34	1,168.54	1,138.93	1,275.59
33	723.78	810.62	925.90	1,037.01	1,066.56	1,194.54	1,164.88	1,304.66
34	738.81	827.46	942.28	1,055.34	1,089.76	1,220.53	1,189.47	1,332.21
35	755.18	845.80	966.86	1,082.89	1,114.35	1,248.07	1,215.41	1,361.27
36	771.57	864.16	983.25	1,101.24	1,136.20	1,272.54	1,239.99	1,388.79
37	786.60	880.99	1,003.73	1,124.18	1,159.41	1,298.53	1,265.94	1,417.86
38	802.99	899.35	1,024.22	1,147.14	1,182.63	1,324.54	1,291.88	1,446.90
39	818.01	916.17	1,044.71	1,170.07	1,207.21	1,352.08	1,316.46	1,474.44
40	833.03	932.98	1,065.19	1,193.01	1,229.06	1,376.55	1,341.04	1,501.96
41	848.06	949.82	1,085.67	1,215.95	1,250.91	1,401.02	1,365.63	1,529.50
42	863.08	966.64	1,102.07	1,234.32	1,274.12	1,427.01	1,390.21	1,557.04
43	878.09	983.47	1,126.64	1,261.84	1,294.61	1,449.97	1,413.43	1,583.04
44	893.11	1,000.28	1,143.03	1,280.19	1,315.11	1,472.92	1,435.27	1,607.50
45	905.42	1,014.07	1,155.32	1,293.97	1,335.59	1,495.86	1,457.12	1,631.98
46	919.06	1,029.34	1,175.81	1,316.90	1,354.70	1,517.26	1,477.61	1,654.93
47	940.92	1,053.83	1,200.39	1,344.44	1,387.48	1,553.97	1,511.74	1,693.16
48	949.12	1,063.01	1,212.68	1,358.20	1,398.40	1,566.21	1,525.41	1,708.45
49	975.05	1,092.05	1,245.45	1,394.90	1,436.64	1,609.03	1,567.74	1,755.87
50	1,002.37	1,122.66	1,282.32	1,436.20	1,476.24	1,653.39	1,610.07	1,803.28
51	1,029.69	1,153.25	1,315.09	1,472.91	1,515.84	1,697.73	1,652.41	1,850.71
52	1,055.63	1,182.30	1,347.88	1,509.63	1,555.46	1,742.11	1,696.10	1,899.63
53	1,082.93	1,212.88	1,384.74	1,550.90	1,596.41	1,787.97	1,739.80	1,948.57
54	1,111.62	1,245.02	1,421.62	1,592.21	1,636.02	1,832.35	1,783.50	1,997.52
55	1,140.31	1,277.14	1,454.38	1,628.91	1,676.99	1,878.23	1,828.57	2,048.00
56	1,175.81	1,316.90	1,499.45	1,679.38	1,731.61	1,939.41	1,885.93	2,112.24
57	1,205.84	1,350.55	1,536.33	1,720.69	1,772.59	1,985.30	1,931.00	2,162.72
58	1,235.89	1,384.20	1,573.20	1,761.98	1,813.55	2,031.18	1,974.70	2,211.67
59	1,264.56	1,416.31	1,614.17	1,807.88	1,855.88	2,078.59	2,018.40	2,260.61
60	1,300.08	1,456.08	1,659.23	1,858.34	1,906.41	2,135.18	2,073.01	2,321.77
61	1,339.68	1,500.44	1,704.30	1,908.82	1,961.04	2,196.36	2,131.74	2,387.55
62	1,369.73	1,534.10	1,741.17	1,950.11	2,002.00	2,242.24	2,175.44	2,436.49
63	1,407.96	1,576.91	1,790.33	2,005.17	2,053.90	2,300.37	2,231.43	2,499.19
64	1,446.19	1,619.74	1,839.51	2,060.25	2,107.17	2,360.03	2,286.06	2,560.39
65	1,476.24	1,653.39	1,868.18	2,092.36	2,138.57	2,395.21	2,317.47	2,595.56
66	1,524.04	1,706.92	1,925.53	2,156.58	2,202.76	2,467.08	2,384.38	2,670.50
67	1,549.98	1,735.98	1,954.21	2,188.71	2,232.79	2,500.73	2,414.43	2,704.16
68	1,571.84	1,760.47	1,978.79	2,216.25	2,257.38	2,528.26	2,437.63	2,730.15
69	1,590.94	1,781.86	1,999.28	2,239.19	2,276.51	2,549.69	2,455.39	2,750.03
70	1,576.70	1,765.91	1,976.58	2,213.77	2,247.64	2,517.36	2,420.74	2,711.23
71	1,608.92	1,801.99	2,012.81	2,254.35	2,279.84	2,553.43	2,450.27	2,744.31
72	1,612.93	1,806.47	2,008.78	2,249.83	2,273.13	2,545.90	2,439.53	2,732.28
73	1,611.58	1,804.97	2,000.73	2,240.82	2,258.37	2,529.38	2,418.05	2,708.21
74	1,600.86	1,792.96	1,980.61	2,218.28	2,230.19	2,497.81	2,383.17	2,669.15
75	1,628.06	1,823.43	1,991.43	2,230.40	2,226.56	2,493.75	2,365.50	2,649.36
76	1,603.12	1,795.49	1,952.25	2,186.52	2,171.93	2,432.56	2,300.19	2,576.21
77	1,567.50	1,755.60	1,898.81	2,126.67	2,101.87	2,354.09	2,219.44	2,485.77
78	1,521.19	1,703.73	1,827.56	2,046.87	2,016.38	2,258.35	2,120.87	2,375.37
79	1,464.19	1,639.89	1,745.62	1,955.09	1,913.06	2,142.63	2,003.31	2,243.71
80	1,415.50	1,585.36	1,667.25	1,867.32	1,810.93	2,028.24	1,881.00	2,106.72
81	1,332.37	1,492.25	1,549.69	1,735.65	1,664.88	1,864.67	1,713.57	1,919.20
82	1,235.00	1,383.20	1,410.75	1,580.04	1,495.06	1,674.47	1,523.56	1,706.39
83	1,121.00	1,255.52	1,250.44	1,400.49	1,302.69	1,459.01	1,305.06	1,461.67
84	992.75	1,111.88	1,075.88	1,204.99	1,087.75	1,218.28	1,064.00	1,191.68
85	846.69	948.29	840.75	941.64	783.74	877.79	711.31	796.67

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**
Community Monthly Cash Benef	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**
Issue Age								
18-29	992.81	1,111.95	1,209.94	1,355.13	1,365.63	1,529.50	1,495.37	1,674.81
30	1,026.95	1,150.18	1,250.91	1,401.02	1,413.42	1,583.03	1,545.89	1,731.39
31	1,061.09	1,188.42	1,291.88	1,446.90	1,461.21	1,636.55	1,596.42	1,787.99
32	1,096.61	1,228.20	1,335.58	1,495.84	1,502.19	1,682.45	1,651.03	1,849.15
33	1,119.81	1,254.19	1,364.26	1,527.97	1,543.16	1,728.35	1,686.54	1,888.93
34	1,145.76	1,283.25	1,395.66	1,563.14	1,570.47	1,758.94	1,726.15	1,933.29
35	1,168.98	1,309.25	1,425.71	1,596.80	1,611.44	1,804.81	1,761.66	1,973.07
36	1,193.55	1,336.77	1,454.39	1,628.92	1,638.75	1,835.40	1,797.16	2,012.82
37	1,219.51	1,365.84	1,485.80	1,664.10	1,672.89	1,873.64	1,835.40	2,055.65
38	1,242.72	1,391.86	1,514.48	1,696.22	1,707.04	1,911.89	1,872.28	2,096.96
39	1,267.30	1,419.38	1,544.52	1,729.86	1,741.17	1,950.11	1,909.14	2,138.23
40	1,289.15	1,443.85	1,573.20	1,761.98	1,775.31	1,988.35	1,944.65	2,178.01
41	1,313.73	1,471.37	1,601.88	1,794.10	1,809.46	2,026.59	1,981.52	2,219.30
42	1,336.94	1,497.38	1,630.55	1,826.21	1,836.77	2,057.18	2,015.66	2,257.54
43	1,360.16	1,523.38	1,657.86	1,856.80	1,877.73	2,103.06	2,049.81	2,295.78
44	1,382.01	1,547.85	1,685.18	1,887.39	1,905.04	2,133.65	2,082.57	2,332.48
45	1,402.49	1,570.80	1,709.76	1,914.93	1,925.53	2,156.58	2,113.99	2,367.67
46	1,422.99	1,593.75	1,734.34	1,942.45	1,959.68	2,194.84	2,145.39	2,402.84
47	1,455.76	1,630.46	1,773.94	1,986.82	2,000.64	2,240.72	2,191.83	2,454.85
48	1,469.41	1,645.74	1,791.70	2,006.70	2,021.13	2,263.66	2,213.67	2,479.31
49	1,510.38	1,691.62	1,842.23	2,063.30	2,075.75	2,324.84	2,273.77	2,546.62
50	1,551.35	1,737.51	1,891.39	2,118.36	2,137.21	2,393.67	2,335.21	2,615.43
51	1,592.31	1,783.39	1,941.92	2,174.96	2,191.83	2,454.85	2,398.04	2,685.80
52	1,634.64	1,830.80	1,993.81	2,233.07	2,246.46	2,516.03	2,462.22	2,757.69
53	1,676.99	1,878.23	2,045.71	2,291.20	2,307.91	2,584.87	2,526.40	2,829.56
54	1,722.06	1,928.70	2,098.97	2,350.84	2,369.37	2,653.69	2,589.23	2,899.93
55	1,764.39	1,976.11	2,150.86	2,408.96	2,423.98	2,714.86	2,654.78	2,973.35
56	1,823.11	2,041.88	2,221.87	2,488.50	2,499.09	2,798.97	2,739.44	3,068.17
57	1,868.18	2,092.36	2,275.14	2,548.16	2,560.54	2,867.81	2,806.36	3,143.12
58	1,913.23	2,142.82	2,331.12	2,610.86	2,622.00	2,936.64	2,871.91	3,216.54
59	1,958.30	2,193.29	2,385.74	2,672.04	2,690.28	3,013.10	2,937.46	3,289.95
60	2,015.66	2,257.54	2,452.66	2,746.98	2,765.38	3,097.23	3,019.39	3,381.72
61	2,075.75	2,324.84	2,526.40	2,829.56	2,840.50	3,181.36	3,106.79	3,479.61
62	2,122.19	2,376.85	2,581.03	2,890.74	2,901.96	3,250.19	3,170.99	3,551.51
63	2,183.63	2,445.67	2,654.78	2,973.35	2,983.89	3,341.96	3,257.02	3,647.86
64	2,242.36	2,511.45	2,727.16	3,054.41	3,065.83	3,433.73	3,340.32	3,741.17
65	2,288.79	2,563.44	2,777.68	3,110.99	3,113.63	3,487.26	3,393.58	3,800.81
66	2,365.26	2,649.09	2,867.81	3,211.95	3,209.22	3,594.34	3,494.63	3,913.99
67	2,404.86	2,693.44	2,911.51	3,260.89	3,257.02	3,647.86	3,545.16	3,970.58
68	2,440.37	2,733.22	2,952.49	3,306.79	3,297.99	3,693.75	3,584.77	4,014.94
69	2,471.78	2,768.38	2,986.62	3,345.02	3,332.13	3,731.98	3,617.54	4,051.65
70	2,451.60	2,745.80	2,957.49	3,312.39	3,294.30	3,689.62	3,574.76	4,003.73
71	2,499.91	2,799.90	3,013.85	3,375.50	3,354.69	3,757.25	3,628.43	4,063.84
72	2,510.65	2,811.93	3,017.87	3,380.01	3,347.98	3,749.74	3,621.72	4,056.33
73	2,507.97	2,808.92	3,011.17	3,372.51	3,334.55	3,734.70	3,598.90	4,030.77
74	2,494.54	2,793.89	2,989.70	3,348.46	3,301.01	3,697.13	3,558.65	3,985.69
75	2,542.43	2,847.52	3,026.94	3,390.17	3,319.06	3,717.35	3,562.50	3,990.00
76	2,506.81	2,807.63	2,973.50	3,330.32	3,253.75	3,644.20	3,479.38	3,896.91
77	2,454.56	2,749.11	2,901.06	3,249.19	3,164.69	3,544.45	3,372.50	3,777.20
78	2,385.69	2,671.97	2,810.81	3,148.11	3,045.93	3,411.44	3,240.69	3,629.57
79	2,299.00	2,574.88	2,696.81	3,020.43	2,909.37	3,258.49	3,082.75	3,452.68
80	2,230.13	2,497.75	2,595.88	2,907.39	2,778.75	3,112.20	2,926.00	3,277.12
81	2,104.25	2,356.76	2,432.00	2,723.84	2,582.82	2,892.76	2,700.37	3,024.41
82	1,957.00	2,191.84	2,238.44	2,507.05	2,351.25	2,633.40	2,437.94	2,730.49
83	1,784.82	1,999.00	2,016.37	2,258.33	2,084.06	2,334.15	2,138.69	2,395.33
84	1,591.25	1,782.20	1,768.18	1,980.36	1,793.12	2,008.29	1,803.82	2,020.28
85	1,378.68	1,544.12	1,461.81	1,637.23	1,401.25	1,569.40	1,341.88	1,502.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Lifetime Payment Plan
90 day Elimination Period
Single Insured Rates

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	1,483.07	1,690.71	1,775.31	2,023.86	1,985.61	2,263.60	2,419.89	2,758.68
30	1,532.23	1,746.74	1,843.60	2,101.71	2,053.90	2,341.45	2,501.83	2,852.08
31	1,584.13	1,805.90	1,891.38	2,156.18	2,122.19	2,419.29	2,583.76	2,945.50
32	1,636.02	1,865.07	1,952.84	2,226.24	2,193.19	2,500.24	2,671.16	3,045.13
33	1,671.53	1,905.54	2,000.64	2,280.74	2,239.63	2,553.17	2,728.52	3,110.52
34	1,708.39	1,947.57	2,048.44	2,335.22	2,291.51	2,612.33	2,791.34	3,182.13
35	1,743.91	1,988.05	2,089.41	2,381.93	2,337.95	2,665.26	2,851.43	3,250.62
36	1,780.78	2,030.08	2,130.38	2,428.63	2,387.11	2,721.31	2,908.79	3,316.01
37	1,816.29	2,070.56	2,178.17	2,483.11	2,439.01	2,780.47	2,971.60	3,387.62
38	1,853.16	2,112.60	2,219.14	2,529.83	2,485.44	2,833.40	3,028.96	3,453.01
39	1,888.66	2,153.06	2,266.94	2,584.31	2,534.60	2,889.44	3,089.04	3,521.51
40	1,924.17	2,193.56	2,307.90	2,631.00	2,578.30	2,939.26	3,146.40	3,586.90
41	1,959.67	2,234.02	2,348.88	2,677.72	2,627.46	2,995.31	3,203.75	3,652.27
42	1,992.46	2,271.40	2,396.68	2,732.22	2,673.90	3,048.25	3,261.11	3,717.67
43	2,027.96	2,311.87	2,430.81	2,771.13	2,720.33	3,101.17	3,315.74	3,779.95
44	2,059.36	2,347.68	2,464.96	2,810.05	2,764.03	3,150.99	3,370.36	3,842.22
45	2,092.14	2,385.04	2,505.92	2,856.75	2,805.00	3,197.70	3,419.53	3,898.26
46	2,122.19	2,419.29	2,540.06	2,895.68	2,845.96	3,244.40	3,468.69	3,954.31
47	2,171.34	2,475.33	2,608.35	2,973.52	2,911.51	3,319.13	3,547.89	4,044.60
48	2,191.82	2,498.67	2,622.00	2,989.08	2,938.83	3,350.26	3,583.40	4,085.08
49	2,251.92	2,567.19	2,703.94	3,082.49	3,020.76	3,443.68	3,684.45	4,200.27
50	2,313.37	2,637.25	2,772.21	3,160.33	3,102.70	3,537.08	3,782.78	4,312.36
51	2,373.45	2,705.73	2,847.32	3,245.94	3,184.64	3,630.49	3,883.84	4,427.58
52	2,437.63	2,778.91	2,922.44	3,331.58	3,269.31	3,727.01	3,987.63	4,545.89
53	2,501.83	2,852.08	2,997.56	3,417.21	3,353.98	3,823.53	4,091.41	4,664.22
54	2,564.65	2,923.70	3,079.48	3,510.61	3,444.10	3,926.27	4,197.94	4,785.64
55	2,630.19	2,998.42	3,154.60	3,596.25	3,528.78	4,022.80	4,301.72	4,903.97
56	2,716.22	3,096.49	3,263.85	3,720.79	3,646.22	4,156.70	4,443.75	5,065.88
57	2,784.51	3,174.33	3,338.96	3,806.41	3,736.35	4,259.44	4,550.26	5,187.31
58	2,851.43	3,250.62	3,420.89	3,899.82	3,826.49	4,362.19	4,662.25	5,314.97
59	2,919.70	3,328.46	3,502.83	3,993.23	3,916.61	4,464.94	4,771.49	5,439.50
60	3,004.38	3,424.99	3,598.42	4,102.20	4,031.33	4,595.71	4,905.33	5,592.07
61	3,095.87	3,529.29	3,714.50	4,234.53	4,151.50	4,732.71	5,052.81	5,760.21
62	3,165.51	3,608.69	3,796.44	4,327.94	4,244.36	4,838.58	5,162.06	5,884.76
63	3,257.02	3,713.01	3,905.69	4,452.49	4,367.27	4,978.70	5,309.55	6,052.89
64	3,348.51	3,817.31	4,014.94	4,577.03	4,484.71	5,112.58	5,454.31	6,217.91
65	3,424.99	3,904.49	4,103.71	4,678.22	4,577.58	5,218.44	5,555.36	6,333.12
66	3,542.44	4,038.37	4,240.27	4,833.91	4,730.53	5,392.80	5,735.63	6,538.61
67	3,606.62	4,111.55	4,315.38	4,919.53	4,809.74	5,483.10	5,823.03	6,638.25
68	3,662.61	4,175.37	4,383.66	4,997.37	4,880.75	5,564.06	5,904.96	6,731.66
69	3,711.76	4,231.41	4,445.11	5,067.42	4,943.56	5,635.67	5,973.25	6,809.51
70	3,687.47	4,203.72	4,401.35	5,017.54	4,903.21	5,589.66	5,914.99	6,743.08
71	3,769.33	4,297.04	4,501.99	5,132.27	4,999.83	5,699.81	6,027.70	6,871.59
72	3,788.11	4,318.44	4,522.12	5,155.22	5,021.29	5,724.27	6,035.76	6,880.76
73	3,792.13	4,323.03	4,522.11	5,155.21	5,015.92	5,718.15	6,022.34	6,865.46
74	3,781.40	4,310.79	4,508.70	5,139.92	4,989.10	5,687.57	5,979.40	6,816.51
75	3,883.12	4,426.76	4,601.56	5,245.78	5,084.88	5,796.76	6,053.88	6,901.42
76	3,838.00	4,375.32	4,548.12	5,184.86	5,013.62	5,715.53	5,947.00	6,779.58
77	3,770.31	4,298.15	4,459.06	5,083.33	4,909.13	5,596.41	5,802.13	6,614.43
78	3,677.69	4,192.57	4,340.31	4,947.95	4,771.37	5,439.36	5,621.63	6,408.66
79	3,560.13	4,058.55	4,191.88	4,778.74	4,598.00	5,241.72	5,393.63	6,148.74
80	3,479.37	3,966.48	4,085.00	4,656.90	4,460.25	5,084.69	5,191.75	5,918.60
81	3,306.00	3,768.84	3,871.25	4,413.23	4,208.50	4,797.69	4,864.00	5,544.96
82	3,100.56	3,534.64	3,610.00	4,115.40	3,914.00	4,461.96	4,476.87	5,103.63
83	2,859.50	3,259.83	3,313.13	3,776.97	3,569.62	4,069.37	4,032.75	4,597.34
84	2,585.18	2,947.11	2,980.62	3,397.91	3,182.50	3,628.05	3,536.38	4,031.47
85	2,335.81	2,662.82	2,636.25	3,005.33	2,757.38	3,143.41	2,923.63	3,332.94

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	15.02	16.53	22.54	24.79
30	16.39	18.03	23.56	25.92
31	18.10	19.91	25.60	28.16
32	18.77	20.64	26.97	29.67
33	20.48	22.53	29.37	32.30
34	20.14	22.15	29.69	32.66
35	22.20	24.41	31.41	34.55
36	23.22	25.54	34.49	37.94
37	24.59	27.05	36.52	40.18
38	25.94	28.54	38.93	42.83
39	27.31	30.05	41.66	45.83
40	29.03	31.92	44.39	48.83
41	31.06	34.17	47.79	52.58
42	33.12	36.43	51.22	56.34
43	35.51	39.07	54.97	60.47
44	36.87	40.56	58.05	63.86
45	39.95	43.94	62.47	68.71
46	41.99	46.18	66.24	72.86
47	45.41	49.96	70.67	77.74
48	48.14	52.96	75.45	83.00
49	49.85	54.84	81.94	90.14
50	53.26	58.58	86.72	95.39
51	55.99	61.59	93.21	102.53
52	60.43	66.48	100.38	110.42
53	63.84	70.22	108.23	119.05
54	67.93	74.73	115.74	127.31
55	71.70	78.88	124.27	136.70
56	77.17	84.88	135.54	149.10
57	82.28	90.52	145.11	159.62
58	88.09	96.90	156.70	172.37
59	94.58	104.03	168.31	185.15
60	100.38	110.42	181.29	199.41
61	108.57	119.43	197.34	217.07
62	116.08	127.68	213.73	235.11
63	125.64	138.21	232.51	255.76
64	135.54	149.10	252.64	277.91
65	148.18	163.00	275.86	303.45
66	163.53	179.88	304.19	334.60
67	174.80	192.28	328.44	361.28
68	188.11	206.92	355.06	390.57
69	200.74	220.82	384.43	422.88
70	213.36	234.69	409.61	450.58
71	235.16	258.68	452.21	497.44
72	251.61	276.77	490.47	539.51
73	270.40	297.44	529.38	582.32
74	290.85	319.94	572.32	629.56
75	339.04	372.94	646.60	711.26
76	363.38	399.72	699.74	769.71
77	388.01	426.81	754.06	829.47
78	411.48	452.63	809.88	890.87
79	436.41	480.05	868.66	955.53
80	480.35	528.39	950.60	1,045.66
81	509.14	560.05	1,018.57	1,120.43
82	539.43	593.37	1,089.24	1,198.16
83	569.11	626.02	1,160.79	1,276.87
84	598.80	658.68	1,234.70	1,358.17
85	715.18	786.70	1,439.55	1,583.51

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**
Community Monthly Cash Benef	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**
Issue Age								
18-29	8.54	9.40	30.05	33.05	43.36	47.69	45.07	49.58
30	9.21	10.13	32.78	36.05	44.72	49.20	47.13	51.84
31	8.89	9.78	36.20	39.82	47.45	52.20	51.22	56.34
32	8.54	9.40	37.56	41.32	50.53	55.58	53.95	59.34
33	9.56	10.51	40.97	45.07	53.95	59.34	58.72	64.60
34	9.56	10.51	40.30	44.32	57.71	63.48	59.41	65.35
35	10.93	12.02	44.39	48.83	60.43	66.48	62.81	69.09
36	11.27	12.40	46.44	51.08	64.87	71.36	68.98	75.88
37	11.62	12.78	49.16	54.08	69.64	76.61	73.07	80.37
38	12.29	13.52	51.90	57.09	72.38	79.61	77.84	85.63
39	13.31	14.64	54.63	60.09	77.84	85.63	83.31	91.63
40	14.35	15.79	58.05	63.86	82.96	91.25	88.77	97.65
41	14.35	15.79	62.15	68.36	87.06	95.76	95.60	105.16
42	16.04	17.65	66.24	72.86	94.23	103.65	102.42	112.67
43	16.73	18.41	71.01	78.12	100.71	110.78	109.94	120.93
44	17.76	19.53	73.75	81.12	105.50	116.05	116.08	127.68
45	17.76	19.53	79.90	87.89	113.34	124.68	124.96	137.46
46	19.47	21.41	84.00	92.39	120.87	132.95	132.47	145.72
47	20.14	22.15	90.83	99.91	128.02	140.82	141.35	155.48
48	20.14	22.15	96.29	105.92	135.88	149.48	150.91	166.00
49	22.87	25.16	99.69	109.66	144.76	159.24	163.88	180.26
50	22.54	24.79	106.52	117.17	154.66	170.13	173.43	190.77
51	23.91	26.30	111.98	123.18	165.59	182.15	186.42	205.06
52	25.60	28.16	120.87	132.95	176.51	194.17	200.74	220.82
53	26.97	29.67	127.70	140.46	188.81	207.69	216.46	238.11
54	28.68	31.54	135.88	149.48	201.09	221.20	231.48	254.63
55	30.05	33.05	143.39	157.73	215.10	236.60	248.55	273.40
56	32.43	35.67	154.32	169.75	231.81	254.99	271.09	298.20
57	33.12	36.43	164.57	181.02	249.56	274.52	290.20	319.23
58	34.49	37.94	176.17	193.79	266.98	293.69	313.42	344.76
59	36.87	40.56	189.15	208.07	286.43	315.08	336.64	370.30
60	38.93	42.83	200.74	220.82	307.61	338.38	362.58	398.84
61	40.97	45.07	217.13	238.84	333.21	366.54	394.67	434.14
62	43.36	47.69	232.16	255.38	358.49	394.34	427.44	470.19
63	46.08	50.69	251.28	276.40	388.53	427.39	465.00	511.51
64	49.51	54.46	271.09	298.20	421.98	464.17	505.29	555.82
65	54.63	60.09	296.34	325.98	462.60	508.86	551.71	606.89
66	58.72	64.60	327.07	359.78	509.04	559.94	608.40	669.23
67	61.80	67.98	349.60	384.56	548.31	603.14	656.87	722.56
68	65.55	72.11	376.23	413.86	591.66	650.83	710.13	781.14
69	70.33	77.37	401.50	441.65	638.77	702.65	768.84	845.73
70	72.12	79.33	426.72	469.39	677.65	745.42	819.23	901.15
71	79.17	87.09	470.34	517.37	748.42	823.26	904.43	994.87
72	84.54	92.99	503.20	553.52	807.81	888.60	980.91	1,079.00
73	88.91	97.80	540.77	594.85	872.56	959.82	1,058.74	1,164.61
74	93.59	102.94	581.71	639.89	941.00	1,035.09	1,144.62	1,259.08
75	108.36	119.20	678.06	745.87	1,081.81	1,189.99	1,293.19	1,422.51
76	114.60	126.06	726.75	799.43	1,165.24	1,281.76	1,399.48	1,539.43
77	120.24	132.26	776.04	853.64	1,252.51	1,377.76	1,508.13	1,658.94
78	125.88	138.47	822.94	905.23	1,340.39	1,474.43	1,619.75	1,781.73
79	130.63	143.69	872.81	960.09	1,432.73	1,576.00	1,737.31	1,911.04
80	142.20	156.42	960.69	1,056.76	1,572.55	1,729.81	1,901.19	2,091.31
81	149.32	164.25	1,018.29	1,120.12	1,681.50	1,849.65	2,037.16	2,240.88
82	154.68	170.15	1,078.85	1,186.74	1,794.01	1,973.41	2,178.48	2,396.33
83	161.50	177.65	1,138.23	1,252.05	1,908.01	2,098.81	2,321.56	2,553.72
84	168.04	184.84	1,197.60	1,317.36	2,025.88	2,228.47	2,469.41	2,716.35
85	197.13	216.84	1,430.35	1,573.39	2,399.35	2,639.29	2,879.10	3,167.01

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	22.20	24.86	45.07	50.47	57.01	63.85	68.29	76.49
30	23.22	26.00	49.16	55.06	61.11	68.45	71.70	80.30
31	25.60	28.67	54.28	60.79	64.53	72.27	76.82	86.04
32	25.94	29.06	56.34	63.10	69.30	77.61	81.26	91.01
33	27.66	30.98	61.46	68.83	73.39	82.20	87.06	97.50
34	29.69	33.26	60.43	67.69	76.82	86.04	92.52	103.62
35	32.10	35.95	66.57	74.57	82.96	92.92	98.33	110.12
36	33.47	37.48	69.64	78.00	86.03	96.36	103.44	115.85
37	35.51	39.78	73.75	82.60	92.18	103.25	111.63	125.03
38	37.56	42.07	77.84	87.18	97.65	109.37	118.14	132.32
39	39.95	44.75	81.94	91.77	103.44	115.85	125.29	140.32
40	41.66	46.67	87.06	97.50	110.27	123.51	133.16	149.13
41	44.05	49.34	93.21	104.40	116.43	130.40	143.05	160.22
42	45.41	50.86	99.35	111.27	123.60	138.44	152.61	170.91
43	48.48	54.30	106.51	119.29	131.45	147.22	160.79	180.09
44	52.24	58.51	110.62	123.89	138.94	155.62	172.42	193.11
45	54.28	60.79	119.83	134.21	147.49	165.19	183.69	205.74
46	58.05	65.02	125.98	141.11	157.04	175.89	195.28	218.72
47	61.11	68.45	136.22	152.56	166.61	186.61	209.29	234.40
48	65.21	73.03	144.41	161.74	177.54	198.85	222.25	248.92
49	67.61	75.72	149.55	167.49	188.46	211.08	237.97	266.52
50	72.04	80.68	159.78	178.95	200.74	224.84	255.37	286.02
51	76.13	85.26	167.97	188.13	213.38	238.99	273.13	305.90
52	78.86	88.32	181.29	203.04	227.71	255.04	291.57	326.55
53	84.00	94.07	191.53	214.52	242.41	271.49	312.05	349.50
54	88.77	99.42	203.83	228.29	258.11	289.08	333.90	373.97
55	93.89	105.16	215.10	240.90	274.84	307.82	359.16	402.26
56	98.67	110.52	231.48	259.26	297.36	333.04	388.86	435.53
57	104.48	117.01	246.84	276.46	316.83	354.84	416.52	466.50
58	111.99	125.43	264.26	295.96	338.00	378.56	448.95	502.83
59	117.79	131.93	283.71	317.75	361.89	405.32	482.07	539.91
60	124.61	139.56	301.13	337.26	388.53	435.15	520.65	583.13
61	132.81	148.75	325.71	364.80	420.27	470.70	565.72	633.60
62	141.68	158.68	348.23	390.02	449.64	503.60	610.43	683.69
63	150.91	169.03	376.91	422.14	487.88	546.42	663.02	742.58
64	161.49	180.87	406.61	455.40	528.15	591.53	722.42	809.11
65	178.55	199.97	444.52	497.86	578.68	648.12	788.98	883.66
66	193.92	217.20	490.60	549.47	635.36	711.61	870.60	975.06
67	206.55	231.33	524.40	587.33	683.16	765.14	941.26	1,054.22
68	219.52	245.87	564.35	632.07	736.07	824.40	1,016.72	1,138.72
69	232.85	260.80	602.24	674.51	793.09	888.26	1,099.68	1,231.64
70	244.90	274.30	640.08	716.88	840.36	941.20	1,167.78	1,307.91
71	268.04	300.20	705.48	790.14	927.57	1,038.88	1,290.89	1,445.80
72	284.82	319.00	754.82	845.40	1,000.04	1,120.04	1,395.21	1,562.63
73	303.95	340.42	811.17	908.51	1,079.21	1,208.72	1,507.26	1,688.13
74	323.39	362.20	872.56	977.27	1,160.06	1,299.26	1,625.35	1,820.38
75	373.18	417.96	1,017.10	1,139.15	1,332.68	1,492.60	1,860.23	2,083.46
76	396.93	444.56	1,090.13	1,220.95	1,435.10	1,607.31	2,007.18	2,248.04
77	420.07	470.48	1,164.05	1,303.74	1,539.60	1,724.35	2,156.80	2,415.62
78	442.94	496.09	1,234.41	1,382.54	1,646.76	1,844.37	2,311.18	2,588.52
79	465.50	521.36	1,309.23	1,466.34	1,757.80	1,968.74	2,472.68	2,769.40
80	505.29	565.92	1,441.04	1,613.96	1,925.54	2,156.60	2,709.88	3,035.07
81	532.30	596.18	1,527.43	1,710.72	2,057.94	2,304.89	2,897.20	3,244.86
82	558.73	625.78	1,618.26	1,812.45	2,192.13	2,455.19	3,090.48	3,461.34
83	582.76	652.69	1,707.32	1,912.20	2,328.39	2,607.80	3,289.98	3,684.78
84	605.93	678.64	1,796.39	2,011.96	2,466.74	2,762.75	3,492.44	3,911.53
85	716.95	802.98	2,145.51	2,402.97	2,921.85	3,272.47	4,114.39	4,608.12

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	29.03	32.51	48.48	54.30	75.11	84.12	91.15	102.09
30	30.74	34.43	51.54	57.73	81.94	91.77	95.94	107.46
31	32.78	36.71	54.97	61.57	90.48	101.34	101.41	113.57
32	33.80	37.86	57.71	64.63	93.89	105.16	108.57	121.60
33	35.50	39.76	60.78	68.07	102.42	114.71	114.03	127.72
34	38.58	43.22	64.53	72.27	100.71	112.79	122.56	137.26
35	39.95	44.75	68.63	76.87	110.96	124.28	129.39	144.91
36	41.66	46.67	72.38	81.06	116.08	130.01	137.25	153.72
37	45.07	50.47	76.82	86.04	122.91	137.67	145.77	163.27
38	47.79	53.53	80.57	90.24	129.73	145.30	153.97	172.45
39	49.85	55.83	85.02	95.22	136.56	152.95	163.20	182.78
40	51.54	57.73	90.48	101.34	145.11	162.52	173.43	194.25
41	54.97	61.57	95.24	106.67	155.33	173.97	184.70	206.86
42	58.05	65.02	101.41	113.57	165.59	185.46	194.94	218.33
43	61.80	69.22	106.87	119.69	177.54	198.85	207.58	232.48
44	65.21	73.03	113.69	127.33	184.36	206.48	220.56	247.02
45	68.29	76.49	119.15	133.45	199.73	223.70	233.86	261.92
46	72.38	81.06	125.98	141.11	209.96	235.15	248.89	278.76
47	76.13	85.26	134.18	150.28	227.04	254.29	263.22	294.81
48	80.22	89.85	141.35	158.31	240.70	269.58	280.65	314.32
49	84.00	94.07	149.87	167.85	249.24	279.15	299.07	334.96
50	90.48	101.34	158.07	177.03	266.29	298.25	317.52	355.61
51	94.58	105.93	167.62	187.74	279.96	313.55	337.65	378.17
52	99.02	110.89	176.86	198.08	302.15	338.41	359.50	402.64
53	103.79	116.24	186.75	209.16	319.21	357.51	383.07	429.03
54	110.27	123.51	198.02	221.78	339.70	380.47	407.31	456.18
55	115.40	129.25	208.27	233.25	358.49	401.51	433.60	485.62
56	123.60	138.44	223.28	250.08	385.80	432.10	466.37	522.33
57	129.73	145.30	235.91	264.22	411.40	460.77	497.43	557.13
58	137.25	153.72	250.60	280.67	440.43	493.28	531.58	595.37
59	145.11	162.52	265.28	297.11	472.86	529.60	566.73	634.74
60	153.64	172.07	282.01	315.86	501.87	562.10	607.71	680.63
61	163.53	183.15	302.15	338.41	542.85	607.98	656.19	734.93
62	173.43	194.25	321.61	360.20	580.39	650.04	702.95	787.30
63	185.05	207.25	344.83	386.20	628.19	703.57	761.00	852.32
64	197.67	221.40	371.45	416.02	677.70	759.02	823.12	921.90
65	216.79	242.80	407.65	456.57	740.86	829.77	903.03	1,011.39
66	236.95	265.37	443.83	497.09	817.66	915.78	990.08	1,108.89
67	251.97	282.20	473.20	529.99	874.00	978.88	1,063.47	1,191.09
68	266.98	299.02	504.93	565.52	940.57	1,053.45	1,143.38	1,280.58
69	283.37	317.38	538.75	603.41	1,003.73	1,124.18	1,229.06	1,376.55
70	296.90	332.53	565.93	633.84	1,066.79	1,194.81	1,301.27	1,457.43
71	322.73	361.45	618.95	693.22	1,175.82	1,316.92	1,433.12	1,605.10
72	343.86	385.13	660.88	740.18	1,258.02	1,408.97	1,541.82	1,726.83
73	365.33	409.17	706.17	790.91	1,351.94	1,514.18	1,659.24	1,858.34
74	386.46	432.84	751.45	841.62	1,454.25	1,628.76	1,781.67	1,995.47
75	447.10	500.75	868.06	972.23	1,695.16	1,898.58	2,051.70	2,297.90
76	474.11	531.00	923.87	1,034.73	1,816.88	2,034.91	2,202.81	2,467.15
77	500.54	560.60	980.88	1,098.59	1,940.07	2,172.88	2,356.30	2,639.06
78	525.76	588.85	1,037.29	1,161.76	2,057.35	2,304.23	2,513.64	2,815.28
79	551.00	617.12	1,094.29	1,225.60	2,182.04	2,443.88	2,675.14	2,996.16
80	598.20	669.98	1,191.95	1,334.98	2,401.73	2,689.94	2,928.68	3,280.12
81	628.79	704.24	1,258.75	1,409.80	2,545.70	2,851.18	3,119.86	3,494.24
82	657.87	736.81	1,323.76	1,482.61	2,697.11	3,020.76	3,314.31	3,712.03
83	686.07	768.40	1,386.41	1,552.78	2,845.55	3,187.02	3,509.06	3,930.15
84	711.91	797.34	1,449.35	1,623.27	2,993.99	3,353.27	3,705.89	4,150.60
85	841.35	942.31	1,716.54	1,922.52	3,575.86	4,004.96	4,394.64	4,922.00

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	19.12	21.80	42.68	48.66	58.05	66.18	96.96	110.53
30	19.47	22.20	46.08	52.53	61.46	70.06	103.11	117.54
31	21.51	24.52	44.39	50.60	65.55	74.73	109.94	125.33
32	22.87	26.07	42.68	48.66	67.61	77.07	115.40	131.56
33	24.93	28.43	47.79	54.49	71.01	80.96	121.54	138.56
34	26.29	29.97	47.79	54.49	77.17	87.96	129.06	147.13
35	25.94	29.58	54.63	62.27	79.90	91.09	137.25	156.47
36	27.31	31.14	56.34	64.23	83.31	94.97	144.76	165.03
37	29.69	33.84	58.05	66.18	90.14	102.75	153.64	175.15
38	31.41	35.80	61.46	70.06	95.60	108.99	161.15	183.71
39	32.78	37.36	66.57	75.89	99.69	113.65	170.03	193.83
40	33.80	38.53	71.70	81.74	103.11	117.54	180.95	206.29
41	35.86	40.88	71.70	81.74	109.94	125.33	190.51	217.18
42	37.89	43.19	80.22	91.46	116.08	132.33	202.80	231.20
43	39.61	45.15	83.65	95.36	123.60	140.91	213.73	243.65
44	41.32	47.10	88.77	101.20	130.42	148.68	227.39	259.22
45	44.39	50.60	88.77	101.20	136.56	155.69	238.31	271.68
46	46.44	52.93	97.30	110.93	144.76	165.03	251.97	287.24
47	49.85	56.83	100.71	114.80	152.27	173.59	268.35	305.92
48	52.59	59.95	100.71	114.80	160.47	182.94	282.68	322.25
49	54.63	62.27	114.37	130.38	167.97	191.49	299.76	341.72
50	57.36	65.39	112.68	128.46	180.95	206.29	316.15	360.41
51	59.41	67.72	119.50	136.23	189.15	215.64	335.27	382.21
52	63.51	72.40	128.02	145.94	198.02	225.75	353.69	403.21
53	66.24	75.51	134.85	153.73	207.58	236.64	373.51	425.80
54	69.30	79.01	143.39	163.47	220.56	251.44	396.04	451.48
55	72.73	82.90	150.22	171.26	230.79	263.11	416.52	474.84
56	77.17	87.96	162.16	184.86	247.18	281.78	446.56	509.07
57	81.26	92.63	165.59	188.77	259.47	295.80	471.83	537.89
58	85.36	97.31	172.42	196.56	274.49	312.93	501.18	571.34
59	90.83	103.55	184.36	210.16	290.20	330.83	530.55	604.83
60	95.60	108.99	194.61	221.86	307.27	350.29	564.01	642.97
61	101.41	115.61	204.85	233.53	327.07	372.86	604.30	688.91
62	106.87	121.83	216.79	247.14	346.87	395.44	643.21	733.25
63	114.37	130.38	230.45	262.71	370.08	421.89	689.64	786.20
64	121.20	138.16	247.53	282.18	395.36	450.71	742.90	846.91
65	133.84	152.57	273.13	311.36	433.60	494.30	815.28	929.42
66	144.76	165.03	293.61	334.71	473.87	540.21	887.66	1,011.93
67	154.32	175.93	308.98	352.25	503.92	574.47	946.38	1,078.87
68	163.88	186.82	327.75	373.64	533.96	608.71	1,009.88	1,151.27
69	172.76	196.95	351.66	400.89	566.73	646.07	1,077.48	1,228.33
70	180.49	205.76	360.63	411.12	593.79	676.93	1,131.88	1,290.34
71	196.26	223.74	395.85	451.27	645.44	735.81	1,237.89	1,411.20
72	207.33	236.36	422.69	481.87	687.72	783.99	1,321.75	1,506.80
73	220.41	251.27	444.50	506.73	730.66	832.95	1,412.33	1,610.06
74	233.83	266.57	467.98	533.50	772.92	881.13	1,502.90	1,713.31
75	270.16	307.98	541.80	617.65	894.19	1,019.38	1,736.13	1,979.19
76	284.70	324.56	572.98	653.20	948.23	1,080.98	1,847.75	2,106.44
77	301.04	343.19	601.18	685.35	1,001.06	1,141.21	1,961.75	2,236.40
78	315.88	360.10	629.38	717.49	1,051.54	1,198.76	2,074.56	2,365.00
79	330.13	376.35	653.13	744.57	1,102.00	1,256.28	2,188.56	2,494.96
80	360.11	410.53	711.01	810.55	1,196.41	1,363.91	2,383.91	2,717.66
81	378.51	431.50	746.64	851.17	1,257.56	1,433.62	2,517.50	2,869.95
82	398.11	453.85	773.36	881.63	1,315.75	1,499.96	2,647.54	3,018.20
83	416.81	475.16	807.50	920.55	1,372.16	1,564.26	2,772.81	3,161.00
84	435.23	496.16	840.16	957.78	1,423.81	1,623.14	2,898.69	3,304.51
85	513.30	585.16	985.63	1,123.62	1,682.69	1,918.27	3,433.06	3,913.69

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	53.68	59.05	75.53	83.09
30	56.06	61.67	79.68	87.65
31	59.93	65.92	83.27	91.60
32	61.72	67.90	89.36	98.29
33	64.33	70.76	93.14	102.45
34	67.22	73.95	97.13	106.85
35	69.91	76.90	102.35	112.59
36	73.88	81.26	108.16	118.98
37	77.03	84.73	113.69	125.06
38	79.97	87.96	118.34	130.17
39	83.12	91.44	124.49	136.94
40	86.43	95.08	131.77	144.95
41	90.91	100.00	138.06	151.87
42	93.90	103.29	143.84	158.23
43	98.49	108.33	151.40	166.54
44	102.13	112.34	159.26	175.19
45	108.26	119.08	168.58	185.44
46	113.34	124.68	178.24	196.06
47	118.46	130.31	187.44	206.18
48	124.27	136.70	197.00	216.69
49	130.76	143.83	209.63	230.60
50	136.56	150.22	221.93	244.12
51	142.72	156.99	234.89	258.38
52	150.91	166.00	248.89	273.78
53	158.41	174.26	263.57	289.93
54	166.95	183.64	279.61	307.57
55	174.80	192.28	296.69	326.36
56	186.07	204.68	317.17	348.89
57	195.97	215.57	335.60	369.16
58	206.55	227.21	356.78	392.45
59	217.13	238.84	379.30	417.23
60	231.82	255.00	404.23	444.65
61	245.47	270.02	433.60	476.95
62	258.80	284.67	460.22	506.24
63	275.86	303.45	493.68	543.05
64	293.61	322.97	529.86	582.85
65	315.46	347.00	564.01	620.40
66	339.70	373.67	610.09	671.09
67	361.55	397.70	651.06	716.16
68	382.38	420.61	690.67	759.74
69	404.92	445.41	736.07	809.68
70	420.69	462.76	767.89	844.69
71	453.22	498.54	832.64	915.91
72	482.41	530.65	884.97	973.47
73	509.25	560.17	939.31	1,033.25
74	536.75	590.43	993.99	1,093.39
75	608.89	669.78	1,101.11	1,211.22
76	643.33	707.66	1,167.31	1,284.04
77	677.76	745.54	1,235.00	1,358.50
78	705.98	776.58	1,301.50	1,431.65
79	737.74	811.51	1,370.68	1,507.75
80	799.49	879.44	1,470.73	1,617.80
81	834.81	918.29	1,545.82	1,700.40
82	870.44	957.48	1,622.13	1,784.34
83	906.66	997.33	1,695.16	1,864.68
84	937.83	1,031.61	1,769.97	1,946.97
85	1,090.73	1,199.80	2,014.00	2,215.40

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benef	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	38.82	42.71	107.34	118.07	142.16	156.38	151.04	166.14
30	40.04	44.05	112.13	123.34	149.17	164.08	159.38	175.32
31	40.70	44.77	119.83	131.81	155.58	171.14	166.53	183.18
32	42.81	47.09	123.45	135.80	162.90	179.19	178.70	196.57
33	44.92	49.42	128.67	141.54	172.05	189.26	186.28	204.91
34	46.67	51.34	134.42	147.87	180.22	198.24	194.28	213.70
35	47.77	52.54	139.82	153.80	188.82	207.70	204.71	225.18
36	50.53	55.58	147.73	162.51	197.37	217.11	216.32	237.95
37	53.46	58.81	154.04	169.45	206.29	226.92	227.39	250.13
38	54.11	59.52	159.94	175.94	216.94	238.63	236.66	260.33
39	56.95	62.64	166.22	182.84	226.42	249.07	248.98	273.87
40	57.86	63.64	172.85	190.13	238.58	262.44	263.51	289.86
41	61.33	67.46	181.82	200.00	248.48	273.33	276.10	303.72
42	63.33	69.67	187.80	206.57	258.92	284.82	287.68	316.46
43	65.73	72.31	196.98	216.68	271.53	298.68	302.77	333.05
44	67.84	74.62	204.27	224.70	285.53	314.09	318.53	350.38
45	69.90	76.89	216.50	238.15	298.92	328.81	337.16	370.88
46	72.31	79.55	226.70	249.37	314.74	346.22	356.49	392.14
47	74.43	81.87	236.95	260.64	328.10	360.90	374.88	412.37
48	78.86	86.74	248.55	273.40	346.53	381.18	393.99	433.39
49	80.22	88.25	261.52	287.67	365.31	401.84	419.24	461.17
50	84.67	93.14	273.13	300.44	385.46	424.01	443.83	488.21
51	87.40	96.14	285.42	313.96	405.59	446.15	469.78	516.75
52	90.82	99.90	301.81	331.98	427.44	470.19	497.78	547.56
53	93.89	103.27	316.83	348.51	451.01	496.11	527.14	579.85
54	99.02	108.92	333.90	367.30	476.61	524.26	559.23	615.16
55	101.41	111.55	349.60	384.56	502.55	552.81	593.38	652.72
56	106.51	117.16	372.14	409.35	535.67	589.24	634.34	697.77
57	111.31	122.44	391.93	431.12	566.73	623.40	671.21	738.33
58	115.74	127.31	413.11	454.42	598.84	658.72	713.55	784.91
59	119.15	131.07	434.27	477.70	632.28	695.51	758.61	834.47
60	124.61	137.08	463.63	510.00	672.23	739.46	808.45	889.30
61	131.10	144.21	490.95	540.04	717.30	789.03	867.17	953.89
62	135.19	148.72	517.57	569.33	758.94	834.84	920.44	1,012.48
63	142.03	156.23	551.71	606.89	811.88	893.07	987.34	1,086.08
64	149.88	164.86	587.22	645.94	868.19	955.02	1,059.73	1,165.70
65	160.80	176.88	630.92	694.01	924.53	1,016.98	1,128.01	1,240.82
66	170.03	187.04	679.41	747.35	1,000.33	1,100.37	1,220.20	1,342.21
67	178.55	196.41	723.11	795.42	1,062.12	1,168.33	1,302.13	1,432.35
68	185.38	203.92	764.75	841.23	1,126.64	1,239.31	1,381.33	1,519.47
69	191.88	211.07	809.82	890.80	1,195.26	1,314.80	1,472.15	1,619.36
70	197.25	216.98	841.35	925.49	1,246.27	1,370.89	1,535.78	1,689.36
71	210.01	231.02	906.44	997.09	1,347.92	1,482.72	1,665.27	1,831.80
72	218.07	239.88	964.81	1,061.28	1,430.11	1,573.12	1,769.93	1,946.92
73	225.77	248.35	1,018.48	1,120.33	1,514.98	1,666.48	1,878.63	2,066.49
74	235.50	259.05	1,073.50	1,180.85	1,603.54	1,763.90	1,988.00	2,186.80
75	266.00	292.60	1,217.79	1,339.57	1,785.11	1,963.62	2,202.23	2,422.45
76	275.50	303.05	1,286.66	1,415.33	1,890.20	2,079.22	2,334.63	2,568.09
77	284.41	312.85	1,355.54	1,491.09	1,995.89	2,195.48	2,470.00	2,717.00
78	293.31	322.64	1,411.94	1,553.13	2,102.17	2,312.39	2,603.00	2,863.30
79	298.95	328.85	1,475.48	1,623.03	2,208.16	2,428.98	2,741.35	3,015.49
80	317.66	349.43	1,598.98	1,758.88	2,371.44	2,608.58	2,941.44	3,235.58
81	325.67	358.24	1,669.63	1,836.59	2,491.98	2,741.18	3,091.66	3,400.83
82	333.69	367.06	1,740.88	1,914.97	2,611.01	2,872.11	3,244.25	3,568.68
83	339.33	373.26	1,813.31	1,994.64	2,729.47	3,002.42	3,390.31	3,729.34
84	344.68	379.15	1,875.66	2,063.23	2,844.95	3,129.45	3,539.94	3,893.93
85	396.93	436.62	2,181.44	2,399.58	3,270.98	3,598.08	4,028.00	4,430.80

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	94.89	106.27	161.01	180.33	192.35	215.43	222.71	249.44
30	98.95	110.81	168.18	188.36	203.21	227.59	235.34	263.58
31	103.44	115.85	179.76	201.33	212.46	237.96	247.84	277.58
32	108.85	121.91	185.18	207.40	224.08	250.96	260.19	291.41
33	113.91	127.58	193.00	216.17	233.74	261.79	272.04	304.69
34	118.01	132.17	201.64	225.84	243.27	272.46	285.59	319.86
35	123.60	138.44	209.71	234.88	255.96	286.67	298.30	334.10
36	128.18	143.57	221.61	248.19	266.39	298.36	312.58	350.09
37	134.18	150.28	231.07	258.80	279.83	313.41	328.77	368.23
38	140.53	157.39	239.92	268.72	292.34	327.43	343.98	385.25
39	144.74	162.10	249.33	279.25	305.29	341.93	359.54	402.68
40	151.29	169.45	259.28	290.40	317.24	355.30	376.81	422.03
41	157.08	175.93	272.72	305.45	333.36	373.37	394.70	442.07
42	162.20	181.65	281.70	315.51	346.27	387.81	413.13	462.70
43	169.44	189.77	295.47	330.92	362.72	406.25	433.52	485.54
44	175.38	196.42	306.41	343.17	379.27	424.79	453.23	507.61
45	183.55	205.57	324.76	363.73	397.76	445.50	478.33	535.73
46	192.80	215.94	340.04	380.85	419.04	469.33	504.17	564.67
47	197.67	221.40	355.41	398.06	435.29	487.52	525.77	588.86
48	207.23	232.09	372.82	417.55	457.48	512.38	554.09	620.59
49	216.46	242.44	392.28	439.35	481.72	539.53	584.49	654.63
50	226.02	253.14	409.69	458.85	505.63	566.31	617.26	691.33
51	235.58	263.84	428.13	479.50	532.60	596.52	652.10	730.34
52	246.50	276.08	452.71	507.04	560.59	627.87	688.28	770.87
53	257.43	288.32	475.24	532.27	589.61	660.35	727.20	814.46
54	269.03	301.31	500.84	560.94	621.36	695.92	767.83	859.97
55	279.96	313.55	524.40	587.33	654.82	733.40	811.53	908.91
56	296.00	331.52	558.20	625.19	696.12	779.65	865.80	969.69
57	308.64	345.68	587.90	658.46	733.69	821.73	915.99	1,025.90
58	323.31	362.11	619.65	694.01	773.64	866.48	969.59	1,085.93
59	336.64	377.04	651.41	729.57	816.99	915.03	1,026.27	1,149.43
60	353.69	396.14	695.45	778.91	865.13	968.94	1,091.13	1,222.07
61	373.84	418.70	736.41	824.78	923.51	1,034.33	1,166.25	1,306.20
62	389.55	436.30	776.37	869.53	975.41	1,092.45	1,236.58	1,384.97
63	412.08	461.53	827.57	926.89	1,040.27	1,165.10	1,322.95	1,481.71
64	436.32	488.68	880.83	986.53	1,110.60	1,243.87	1,417.87	1,588.01
65	467.04	523.08	946.38	1,059.94	1,182.63	1,324.54	1,505.60	1,686.28
66	500.84	560.94	1,019.11	1,141.40	1,277.88	1,431.22	1,628.85	1,824.31
67	524.75	587.72	1,084.66	1,214.81	1,355.05	1,517.66	1,730.24	1,937.88
68	550.34	616.39	1,147.13	1,284.78	1,435.61	1,607.88	1,838.14	2,058.72
69	576.99	646.23	1,214.73	1,360.50	1,521.99	1,704.63	1,951.14	2,185.28
70	594.11	665.40	1,262.04	1,413.48	1,583.07	1,773.04	2,033.62	2,277.65
71	636.72	713.13	1,359.66	1,522.82	1,712.23	1,917.70	2,202.02	2,466.26
72	666.91	746.94	1,447.22	1,620.89	1,815.22	2,033.05	2,337.88	2,618.42
73	698.11	781.89	1,527.74	1,711.07	1,922.24	2,152.91	2,477.45	2,774.74
74	728.64	816.07	1,610.25	1,803.48	2,031.94	2,275.77	2,622.03	2,936.68
75	827.10	926.35	1,826.68	2,045.88	2,260.41	2,531.66	2,889.79	3,236.56
76	862.13	965.59	1,929.99	2,161.59	2,391.33	2,678.29	3,061.98	3,429.42
77	897.75	1,005.48	2,033.30	2,277.30	2,524.04	2,826.92	3,237.43	3,625.92
78	931.00	1,042.72	2,117.91	2,372.06	2,654.95	2,973.54	3,412.29	3,821.76
79	961.58	1,076.97	2,213.20	2,478.78	2,788.55	3,123.18	3,589.81	4,020.59
80	1,025.70	1,148.78	2,398.45	2,686.26	2,990.43	3,349.28	3,840.38	4,301.23
81	1,060.14	1,187.36	2,504.44	2,804.97	3,138.26	3,514.85	4,037.50	4,522.00
82	1,090.73	1,221.62	2,611.31	2,924.67	3,286.11	3,680.44	4,231.95	4,739.78
83	1,115.95	1,249.86	2,719.97	3,046.37	3,429.80	3,841.38	4,422.85	4,953.59
84	1,137.63	1,274.15	2,813.49	3,151.11	3,571.70	4,000.30	4,613.44	5,167.05
85	1,313.07	1,470.64	3,272.16	3,664.82	4,107.56	4,600.47	5,257.95	5,888.90

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	128.41	143.82	193.03	216.19	268.35	300.55	313.34	350.95
30	134.72	150.89	202.31	226.58	280.30	313.94	328.42	367.83
31	142.37	159.46	211.47	236.85	299.59	335.54	344.80	386.18
32	148.42	166.23	220.93	247.43	308.63	345.66	362.51	406.02
33	154.59	173.14	231.15	258.89	321.67	360.27	378.34	423.74
34	160.06	179.26	240.94	269.85	336.05	376.38	396.00	443.52
35	165.76	185.66	252.29	282.57	349.53	391.47	414.41	464.14
36	174.16	195.05	263.10	294.66	369.33	413.66	432.04	483.89
37	181.70	203.50	272.85	305.59	385.11	431.33	451.67	505.87
38	187.31	209.79	284.43	318.56	399.86	447.83	471.41	527.98
39	195.44	218.89	297.68	333.40	415.56	465.43	493.40	552.60
40	202.99	227.34	308.73	345.78	432.12	483.98	514.66	576.41
41	210.86	236.16	322.74	361.47	454.55	509.09	538.96	603.64
42	218.11	244.28	334.02	374.10	469.50	525.84	559.96	627.15
43	226.08	253.21	348.28	390.07	492.44	551.54	585.80	656.10
44	235.57	263.83	361.77	405.18	510.67	571.95	611.89	685.32
45	245.80	275.30	380.13	425.75	541.26	606.21	643.98	721.26
46	256.08	286.81	397.88	445.63	566.73	634.74	676.14	757.28
47	265.27	297.10	412.08	461.53	592.34	663.42	703.64	788.07
48	276.54	309.73	430.17	481.79	621.36	695.92	739.15	827.85
49	288.49	323.10	451.67	505.87	653.79	732.24	777.73	871.06
50	301.13	337.26	472.16	528.82	682.81	764.75	818.35	916.55
51	313.08	350.65	493.68	552.92	713.55	799.18	859.33	962.45
52	327.07	366.32	516.56	578.54	754.52	845.05	904.05	1,012.54
53	341.07	382.00	541.13	606.07	792.06	887.11	952.53	1,066.83
54	355.06	397.67	565.37	633.22	834.74	934.90	1,001.35	1,121.51
55	369.41	413.75	591.66	662.66	874.00	978.88	1,053.58	1,180.02
56	388.86	435.53	626.15	701.29	930.34	1,041.98	1,119.13	1,253.43
57	405.94	454.65	654.48	733.01	979.85	1,097.42	1,180.59	1,322.26
58	423.69	474.54	686.91	769.34	1,032.76	1,156.69	1,243.74	1,392.98
59	440.08	492.89	720.03	806.43	1,085.67	1,215.95	1,311.35	1,468.71
60	462.28	517.75	757.57	848.48	1,159.07	1,298.17	1,389.19	1,555.89
61	486.16	544.50	801.96	898.20	1,227.35	1,374.63	1,479.66	1,657.22
62	508.01	568.97	840.20	941.02	1,293.93	1,449.21	1,563.30	1,750.90
63	534.30	598.41	891.08	998.00	1,379.29	1,544.81	1,665.72	1,865.60
64	563.33	630.92	942.63	1,055.75	1,468.04	1,644.21	1,776.00	1,989.12
65	605.66	678.34	1,010.91	1,132.22	1,577.29	1,766.57	1,897.88	2,125.63
66	646.63	724.22	1,085.32	1,215.56	1,698.49	1,902.31	2,046.06	2,291.58
67	676.33	757.48	1,142.35	1,279.43	1,807.74	2,024.67	2,166.22	2,426.17
68	709.10	794.19	1,200.38	1,344.43	1,911.88	2,141.30	2,291.52	2,566.51
69	740.52	829.38	1,262.18	1,413.65	2,024.55	2,267.50	2,426.72	2,717.92
70	761.52	852.90	1,304.30	1,460.82	2,103.39	2,355.80	2,521.04	2,823.56
71	814.52	912.26	1,400.92	1,569.03	2,266.09	2,538.03	2,724.01	3,050.90
72	851.09	953.22	1,472.04	1,648.68	2,412.03	2,701.47	2,883.03	3,228.99
73	887.66	994.17	1,543.50	1,728.72	2,546.22	2,851.76	3,047.06	3,412.70
74	924.55	1,035.50	1,616.30	1,810.25	2,683.75	3,005.80	3,215.13	3,600.95
75	1,049.75	1,175.72	1,827.56	2,046.87	3,044.45	3,409.78	3,597.24	4,028.91
76	1,091.91	1,222.94	1,913.36	2,142.96	3,216.64	3,602.64	3,798.81	4,254.67
77	1,133.18	1,269.16	1,997.38	2,237.07	3,388.82	3,795.48	3,998.01	4,477.77
78	1,171.17	1,311.71	2,075.75	2,324.84	3,529.85	3,953.43	4,195.44	4,698.89
79	1,206.20	1,350.94	2,152.94	2,411.29	3,688.68	4,131.32	4,393.45	4,920.66
80	1,285.17	1,439.39	2,298.70	2,574.54	3,997.43	4,477.12	4,711.70	5,277.10
81	1,325.55	1,484.62	2,381.54	2,667.32	4,174.06	4,674.95	4,932.88	5,524.83
82	1,360.58	1,523.85	2,455.75	2,750.44	4,352.19	4,874.45	5,149.60	5,767.55
83	1,391.45	1,558.42	2,524.63	2,827.59	4,533.29	5,077.28	5,355.33	5,997.97
84	1,418.18	1,588.36	2,586.08	2,896.41	4,689.14	5,251.84	5,560.17	6,227.39
85	1,639.35	1,836.07	2,983.60	3,341.63	5,453.60	6,108.03	6,413.10	7,182.67

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

Comprehensive Coverage

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**	**$ 16,000**
Community Monthly Cash Bene	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**	**$ 9,000**	**$ 9,000**	**$ 12,000**	**$ 12,000**
Issue Age								
18-29	98.26	112.01	194.10	221.27	256.81	292.76	386.07	440.12
30	102.02	116.30	200.24	228.28	269.45	307.17	404.64	461.29
31	107.11	122.11	203.48	231.97	284.74	324.60	422.95	482.16
32	112.06	127.74	214.06	244.03	296.82	338.36	441.84	503.70
33	117.59	134.06	224.58	256.02	309.18	352.46	462.29	527.01
34	122.18	139.28	233.32	265.98	320.09	364.91	481.88	549.34
35	126.16	143.82	238.86	272.30	331.52	377.94	504.57	575.22
36	131.54	149.95	252.64	288.02	348.32	397.08	526.17	599.84
37	135.19	154.12	267.32	304.74	363.40	414.28	545.71	622.10
38	139.51	159.03	270.54	308.42	374.61	427.06	568.82	648.46
39	145.42	165.77	284.74	324.60	390.90	445.63	595.36	678.71
40	151.81	173.06	289.35	329.87	405.96	462.79	617.44	703.88
41	156.57	178.49	306.65	349.58	421.74	480.78	645.48	735.85
42	162.04	184.72	316.70	361.03	436.24	497.32	668.04	761.56
43	166.74	190.08	328.74	374.76	452.16	515.46	696.56	794.08
44	173.29	197.56	339.15	386.63	471.11	537.06	723.53	824.83
45	178.47	203.46	349.47	398.39	491.60	560.43	760.27	866.70
46	185.77	211.78	361.55	412.16	512.16	583.87	795.75	907.15
47	191.88	218.74	372.14	424.24	530.55	604.83	824.16	939.54
48	199.73	227.70	394.32	449.52	553.08	630.51	860.35	980.80
49	207.92	237.03	401.14	457.30	576.99	657.77	903.37	1,029.85
50	215.10	245.21	423.35	482.62	602.24	686.56	944.33	1,076.54
51	222.25	253.37	437.00	498.18	626.15	713.82	987.34	1,125.57
52	231.14	263.50	454.08	517.65	654.13	745.71	1,033.10	1,177.74
53	238.64	272.04	469.43	535.15	682.13	777.63	1,082.27	1,233.78
54	248.19	282.93	495.05	564.36	710.13	809.54	1,130.74	1,289.05
55	256.74	292.69	506.99	577.97	738.81	842.24	1,183.33	1,349.00
56	267.66	305.14	532.59	607.15	777.73	886.62	1,252.28	1,427.60
57	277.91	316.81	556.50	634.41	811.88	925.54	1,308.96	1,492.22
58	289.17	329.65	578.68	659.70	847.38	966.01	1,373.82	1,566.16
59	298.06	339.79	595.76	679.17	880.15	1,003.38	1,440.06	1,641.67
60	309.65	353.00	623.07	710.30	924.53	1,053.96	1,515.17	1,727.30
61	325.02	370.53	655.50	747.27	972.33	1,108.45	1,603.94	1,828.49
62	336.29	383.38	675.98	770.62	1,016.03	1,158.27	1,680.41	1,915.67
63	351.31	400.50	710.13	809.54	1,068.60	1,218.21	1,782.14	2,031.65
64	368.37	419.93	749.39	854.30	1,126.64	1,284.38	1,885.25	2,149.19
65	396.04	451.48	804.01	916.57	1,211.31	1,380.89	2,021.82	2,304.86
66	418.90	477.55	850.10	969.12	1,293.24	1,474.30	2,170.67	2,474.57
67	435.29	496.23	892.78	1,017.77	1,352.66	1,542.04	2,284.69	2,604.55
68	452.36	515.69	926.91	1,056.68	1,418.21	1,616.76	2,400.77	2,736.89
69	469.43	535.15	959.36	1,093.67	1,481.03	1,688.37	2,524.37	2,877.77
70	479.05	546.12	986.28	1,124.35	1,523.03	1,736.25	2,608.61	2,973.81
71	508.23	579.38	1,050.02	1,197.02	1,629.04	1,857.11	2,801.84	3,194.09
72	528.04	601.96	1,090.28	1,242.92	1,702.18	1,940.48	2,944.08	3,356.25
73	547.49	624.13	1,128.86	1,286.90	1,775.30	2,023.84	3,086.99	3,519.17
74	566.95	646.33	1,177.51	1,342.36	1,849.11	2,107.98	3,232.58	3,685.14
75	640.66	730.35	1,330.00	1,516.20	2,099.50	2,393.43	3,655.13	4,166.85
76	661.74	754.38	1,377.50	1,570.35	2,183.81	2,489.54	3,826.73	4,362.47
77	683.11	778.75	1,422.04	1,621.13	2,266.35	2,583.64	3,994.75	4,554.02
78	700.33	798.38	1,466.56	1,671.88	2,342.35	2,670.28	4,151.50	4,732.71
79	718.44	819.02	1,494.76	1,704.03	2,412.41	2,750.15	4,305.88	4,908.70
80	762.08	868.77	1,588.29	1,810.65	2,570.35	2,930.20	4,597.41	5,241.05
81	781.97	891.45	1,628.36	1,856.33	2,651.10	3,022.25	4,763.06	5,429.89
82	801.26	913.44	1,668.44	1,902.02	2,721.16	3,102.12	4,911.50	5,599.11
83	817.89	932.39	1,696.64	1,934.17	2,782.91	3,172.52	5,049.25	5,756.15
84	831.25	947.63	1,723.36	1,964.63	2,836.35	3,233.44	5,172.16	5,896.26
85	957.73	1,091.81	1,984.61	2,262.46	3,278.69	3,737.71	5,967.19	6,802.60

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	164.51	180.96	283.36	311.70
30	167.34	184.07	291.05	320.16
31	171.21	188.34	298.39	328.23
32	174.69	192.15	305.73	336.31
33	179.12	197.04	309.36	340.30
34	181.08	199.19	317.09	348.80
35	182.60	200.86	321.14	353.26
36	185.30	203.83	327.20	359.92
37	190.14	209.15	331.11	364.22
38	193.48	212.82	338.00	371.80
39	195.28	214.81	344.69	379.16
40	198.71	218.58	351.19	386.31
41	201.56	221.72	357.95	393.75
42	203.49	223.85	362.50	398.75
43	207.99	228.79	368.72	405.59
44	209.83	230.82	376.05	413.66
45	214.02	235.42	382.94	421.23
46	219.02	240.93	391.81	430.99
47	222.31	244.54	400.13	440.14
48	225.75	248.32	408.25	449.08
49	230.89	253.98	418.15	459.97
50	234.60	258.06	427.71	470.48
51	240.33	264.36	437.46	481.21
52	248.03	272.84	452.74	498.02
53	253.98	279.38	465.09	511.60
54	260.83	286.91	479.88	527.87
55	269.28	296.22	493.98	543.39
56	278.93	306.83	514.17	565.58
57	288.14	316.96	532.94	586.24
58	298.06	327.87	554.09	609.50
59	308.64	339.50	575.62	633.18
60	322.98	355.28	602.59	662.85
61	338.00	371.80	631.95	695.14
62	349.60	384.56	657.89	723.68
63	369.07	405.97	691.01	760.12
64	386.47	425.12	727.88	800.66
65	404.92	445.41	756.91	832.60
66	429.49	472.44	806.06	886.66
67	451.35	496.49	842.59	926.85
68	469.43	516.37	881.85	970.04
69	490.26	539.28	922.14	1,014.36
70	503.88	554.27	948.70	1,043.58
71	535.74	589.32	1,012.45	1,113.69
72	563.59	619.95	1,060.76	1,166.84
73	587.41	646.15	1,110.73	1,221.81
74	613.24	674.56	1,163.06	1,279.37
75	686.38	755.02	1,265.58	1,392.14
76	718.14	789.95	1,326.14	1,458.75
77	747.54	822.29	1,387.89	1,526.68
78	772.48	849.73	1,450.24	1,595.26
79	800.98	881.08	1,511.69	1,662.86
80	859.45	945.40	1,606.69	1,767.36
81	893.00	982.30	1,675.86	1,843.45
82	924.76	1,017.24	1,743.85	1,918.24
83	955.05	1,050.56	1,809.45	1,990.40
84	983.25	1,081.58	1,876.85	2,064.54
85	1,136.74	1,250.41	2,117.61	2,329.37

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benef	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	98.24	108.07	329.00	361.91	478.65	526.52	566.67	623.35
30	101.99	112.19	334.70	368.16	491.52	540.67	582.13	640.34
31	103.67	114.05	342.42	376.67	502.34	552.58	596.79	656.48
32	107.04	117.75	349.39	384.33	512.79	564.06	611.46	672.60
33	108.04	118.85	358.26	394.08	521.69	573.85	618.71	680.58
34	110.22	121.23	362.17	398.38	530.14	583.15	634.20	697.62
35	110.81	121.90	365.21	401.73	538.11	591.92	642.28	706.50
36	113.55	124.90	370.58	407.63	547.15	601.86	654.38	719.82
37	114.71	126.19	380.28	418.31	555.58	611.13	662.22	728.43
38	115.90	127.49	386.93	425.63	565.98	622.59	675.96	743.56
39	117.04	128.74	390.57	429.63	574.66	632.12	689.37	758.31
40	119.14	131.05	397.41	437.15	586.71	645.38	702.36	772.60
41	120.61	132.68	403.13	443.45	596.91	656.60	715.92	787.51
42	120.07	132.08	406.99	447.68	601.29	661.42	724.99	797.49
43	121.96	134.16	415.97	457.56	611.94	673.13	737.45	811.20
44	123.60	135.96	419.67	461.63	623.02	685.33	752.10	827.31
45	124.99	137.49	428.05	470.86	634.93	698.42	765.88	842.47
46	126.09	138.69	438.04	481.84	646.09	710.70	783.62	861.98
47	127.87	140.66	444.62	489.08	659.87	725.86	800.26	880.29
48	130.70	143.77	451.48	496.63	672.09	739.30	816.52	898.17
49	132.04	145.25	461.74	507.91	685.69	754.26	836.31	919.94
50	133.93	147.33	469.20	516.12	700.94	771.03	855.40	940.94
51	135.29	148.81	480.64	528.71	716.27	787.89	874.94	962.44
52	138.31	152.15	496.05	545.66	738.94	812.84	905.50	996.05
53	140.00	154.00	507.94	558.74	758.69	834.56	930.18	1,023.20
54	142.24	156.47	521.67	573.84	780.72	858.80	959.77	1,055.75
55	144.30	158.73	538.58	592.43	803.26	883.59	987.97	1,086.76
56	149.87	164.85	557.87	613.65	833.03	916.33	1,028.32	1,131.15
57	152.27	167.50	576.30	633.93	863.42	949.76	1,065.88	1,172.47
58	156.70	172.37	596.10	655.72	894.49	983.94	1,108.22	1,219.05
59	159.78	175.75	617.26	678.99	927.95	1,020.74	1,151.23	1,266.36
60	164.57	181.02	645.94	710.54	966.18	1,062.81	1,205.18	1,325.70
61	171.05	188.15	675.98	743.58	1,013.64	1,115.01	1,263.90	1,390.28
62	174.46	191.90	699.20	769.12	1,052.89	1,158.19	1,315.78	1,447.37
63	180.61	198.67	738.13	811.95	1,105.14	1,215.65	1,382.01	1,520.22
64	187.78	206.56	772.95	850.24	1,161.80	1,277.98	1,455.76	1,601.34
65	198.02	217.82	809.82	890.80	1,210.28	1,331.31	1,513.80	1,665.19
66	207.92	228.71	858.98	944.87	1,287.44	1,416.18	1,612.13	1,773.35
67	213.38	234.73	902.68	992.94	1,345.49	1,480.04	1,685.19	1,853.71
68	219.19	241.11	938.87	1,032.76	1,406.94	1,547.64	1,763.71	1,940.08
69	225.68	248.24	980.52	1,078.57	1,470.78	1,617.85	1,844.29	2,028.72
70	228.79	251.67	1,007.75	1,108.52	1,510.62	1,661.68	1,897.42	2,087.16
71	241.54	265.70	1,071.50	1,178.65	1,612.59	1,773.85	2,024.89	2,227.38
72	247.58	272.34	1,127.18	1,239.89	1,688.08	1,856.90	2,121.51	2,333.65
73	254.96	280.45	1,174.82	1,292.30	1,766.59	1,943.25	2,221.48	2,443.63
74	263.01	289.31	1,226.48	1,349.13	1,847.10	2,031.81	2,326.15	2,558.76
75	293.31	322.64	1,372.75	1,510.03	2,024.99	2,227.49	2,531.16	2,784.28
76	301.04	331.14	1,436.29	1,579.92	2,121.76	2,333.94	2,652.29	2,917.52
77	309.05	339.96	1,495.06	1,644.57	2,219.14	2,441.05	2,775.79	3,053.37
78	314.69	346.16	1,544.94	1,699.43	2,315.62	2,547.18	2,900.48	3,190.53
79	320.93	353.02	1,601.94	1,762.13	2,413.30	2,654.63	3,023.38	3,325.72
80	337.55	371.31	1,718.91	1,890.80	2,567.98	2,824.78	3,213.38	3,534.72
81	343.79	378.17	1,786.00	1,964.60	2,677.23	2,944.95	3,351.73	3,686.90
82	350.01	385.01	1,849.54	2,034.49	2,785.57	3,064.13	3,487.69	3,836.46
83	354.76	390.24	1,910.10	2,101.11	2,891.26	3,180.39	3,618.91	3,980.80
84	358.04	393.84	1,966.50	2,163.15	2,997.25	3,296.98	3,753.69	4,129.06
85	410.29	451.32	2,273.48	2,500.83	3,417.63	3,759.39	4,235.23	4,658.75

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000
Community Monthly Cash Benef	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500
Issue Age								
18-29	268.17	300.35	493.51	552.74	623.85	698.72	777.03	870.27
30	273.73	306.58	502.03	562.28	638.54	715.16	793.90	889.17
31	280.57	314.24	513.61	575.24	651.82	730.04	812.69	910.21
32	287.42	321.91	524.08	586.97	666.75	746.75	832.12	931.97
33	290.43	325.29	537.38	601.86	678.87	760.33	845.32	946.76
34	294.16	329.45	543.25	608.44	689.10	771.80	858.08	961.06
35	300.18	336.20	547.78	613.51	698.98	782.86	871.37	975.94
36	302.13	338.39	555.86	622.56	710.52	795.78	885.06	991.27
37	308.29	345.29	570.41	638.86	719.95	806.33	900.69	1,008.78
38	311.91	349.35	580.41	650.05	731.45	819.21	915.55	1,025.42
39	316.01	353.92	585.86	656.16	743.85	833.12	931.07	1,042.81
40	322.10	360.76	596.10	667.63	757.55	848.46	947.21	1,060.88
41	325.48	364.54	604.70	677.27	769.38	861.71	963.24	1,078.83
42	328.49	367.91	610.48	683.73	775.30	868.33	971.90	1,088.53
43	332.81	372.75	623.97	698.84	788.16	882.74	990.90	1,109.81
44	337.30	377.78	629.49	705.03	802.38	898.67	1,006.87	1,127.69
45	342.83	383.96	642.06	719.11	816.79	914.80	1,027.74	1,151.07
46	348.39	390.20	657.05	735.90	830.69	930.37	1,046.32	1,171.87
47	354.82	397.39	666.93	746.96	845.94	947.45	1,067.41	1,195.49
48	359.50	402.64	677.22	758.49	862.40	965.89	1,089.76	1,220.53
49	364.42	408.16	692.62	775.73	878.86	984.33	1,112.20	1,245.67
50	370.24	414.67	703.80	788.26	896.59	1,004.18	1,135.50	1,271.76
51	375.72	420.81	720.97	807.48	916.39	1,026.35	1,159.46	1,298.60
52	386.83	433.24	744.07	833.36	942.70	1,055.83	1,198.17	1,341.96
53	393.51	440.73	761.92	853.35	969.30	1,085.61	1,231.40	1,379.16
54	402.32	450.59	782.51	876.40	993.98	1,113.26	1,267.28	1,419.35
55	411.84	461.25	807.86	904.81	1,022.45	1,145.15	1,305.02	1,461.63
56	424.04	474.93	836.79	937.20	1,060.07	1,187.28	1,355.39	1,518.03
57	435.98	488.29	864.44	968.17	1,097.62	1,229.33	1,405.23	1,573.86
58	448.62	502.45	894.14	1,001.43	1,135.52	1,271.79	1,457.12	1,631.98
59	460.56	515.83	925.89	1,036.99	1,177.86	1,319.21	1,512.43	1,693.93
60	476.61	533.80	968.92	1,085.19	1,225.99	1,373.11	1,576.95	1,766.18
61	495.37	554.82	1,013.99	1,135.67	1,283.34	1,437.34	1,654.79	1,853.36
62	511.08	572.41	1,048.80	1,174.66	1,333.87	1,493.94	1,722.06	1,928.70
63	531.58	595.37	1,107.17	1,240.03	1,400.11	1,568.13	1,809.80	2,026.98
64	554.45	620.99	1,159.42	1,298.55	1,470.10	1,646.51	1,903.01	2,131.36
65	583.46	653.48	1,214.73	1,360.50	1,531.88	1,715.71	1,977.43	2,214.72
66	615.89	689.80	1,288.47	1,443.09	1,627.83	1,823.16	2,104.09	2,356.58
67	637.74	714.28	1,354.02	1,516.51	1,698.84	1,902.70	2,199.67	2,463.63
68	660.62	739.89	1,408.30	1,577.29	1,774.63	1,987.59	2,299.37	2,575.29
69	684.18	766.28	1,470.78	1,647.27	1,855.54	2,078.20	2,404.52	2,693.07
70	697.11	780.76	1,511.63	1,693.03	1,904.80	2,133.37	2,469.39	2,765.72
71	738.70	827.35	1,607.22	1,800.09	2,032.28	2,276.16	2,638.13	2,954.71
72	765.21	857.04	1,690.76	1,893.65	2,128.22	2,383.61	2,763.26	3,094.84
73	793.38	888.59	1,762.22	1,973.69	2,226.17	2,493.31	2,892.08	3,239.12
74	818.89	917.15	1,839.71	2,060.48	2,326.82	2,606.04	3,026.26	3,389.41
75	915.86	1,025.76	2,059.13	2,306.23	2,547.49	2,853.19	3,281.06	3,674.79
76	948.51	1,062.33	2,154.43	2,412.96	2,669.20	2,989.50	3,440.19	3,853.01
77	979.10	1,096.59	2,242.60	2,511.71	2,791.81	3,126.83	3,601.39	4,033.56
78	1,007.60	1,128.51	2,317.41	2,595.50	2,911.45	3,260.82	3,761.11	4,212.44
79	1,033.13	1,157.11	2,402.91	2,691.26	3,032.29	3,396.16	3,924.69	4,395.65
80	1,093.99	1,225.27	2,578.36	2,887.76	3,223.18	3,609.96	4,160.11	4,659.32
81	1,122.79	1,257.52	2,679.00	3,000.48	3,359.14	3,762.24	4,339.72	4,860.49
82	1,148.31	1,286.11	2,774.30	3,107.22	3,492.44	3,911.53	4,515.48	5,057.34
83	1,168.50	1,308.72	2,865.14	3,208.96	3,622.17	4,056.83	4,688.85	5,251.51
84	1,185.13	1,327.35	2,949.75	3,303.72	3,751.61	4,201.80	4,861.63	5,445.03
85	1,358.80	1,521.86	3,410.20	3,819.42	4,281.24	4,794.99	5,494.56	6,153.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	354.99	397.59	559.83	627.01	822.53	921.23	997.87	1,117.62
30	363.27	406.87	573.75	642.60	836.73	937.14	1,020.27	1,142.70
31	371.16	415.70	586.93	657.35	856.05	958.78	1,045.26	1,170.69
32	379.70	425.26	599.70	671.67	873.45	978.26	1,068.83	1,197.09
33	384.96	431.16	608.22	681.21	895.65	1,003.13	1,084.58	1,214.72
34	391.05	437.97	619.25	693.57	905.41	1,014.06	1,101.85	1,234.08
35	397.28	444.96	625.93	701.04	912.99	1,022.55	1,119.54	1,253.88
36	402.19	450.46	635.58	711.85	926.44	1,037.61	1,137.50	1,274.00
37	407.68	456.60	647.02	724.67	950.68	1,064.76	1,154.58	1,293.13
38	414.75	464.52	656.51	735.30	967.33	1,083.42	1,174.30	1,315.22
39	418.63	468.87	664.99	744.79	976.42	1,093.59	1,192.88	1,336.02
40	425.50	476.56	677.53	758.84	993.50	1,112.72	1,212.77	1,358.30
41	432.16	484.01	686.80	769.22	1,007.83	1,128.76	1,233.79	1,381.84
42	433.58	485.61	690.86	773.77	1,017.46	1,139.56	1,242.70	1,391.82
43	440.55	493.42	702.75	787.08	1,039.93	1,164.72	1,264.37	1,416.09
44	445.92	499.43	712.49	798.00	1,049.15	1,175.05	1,287.07	1,441.51
45	452.67	507.00	723.51	810.34	1,070.11	1,198.52	1,309.56	1,466.71
46	459.60	514.75	735.61	823.88	1,095.10	1,226.51	1,332.71	1,492.64
47	467.04	523.08	749.05	838.94	1,111.54	1,244.93	1,357.10	1,519.96
48	472.98	529.74	761.20	852.54	1,128.70	1,264.15	1,383.11	1,549.07
49	479.55	537.10	773.28	866.08	1,154.37	1,292.90	1,409.83	1,579.01
50	488.22	546.80	786.51	880.89	1,173.00	1,313.76	1,437.01	1,609.45
51	494.33	553.64	800.94	897.06	1,201.62	1,345.82	1,466.35	1,642.32
52	507.07	567.92	823.34	922.14	1,240.14	1,388.96	1,512.24	1,693.71
53	517.66	579.78	841.34	942.30	1,269.85	1,422.24	1,551.32	1,737.48
54	528.51	591.93	860.26	963.49	1,304.17	1,460.67	1,592.38	1,783.47
55	538.89	603.55	881.68	987.48	1,346.43	1,508.01	1,636.28	1,832.63
56	554.45	620.99	909.51	1,018.66	1,394.65	1,562.01	1,696.11	1,899.65
57	569.47	637.80	937.84	1,050.38	1,440.73	1,613.62	1,753.46	1,963.88
58	583.81	653.87	966.18	1,082.13	1,490.24	1,669.06	1,815.26	2,033.10
59	599.85	671.83	995.89	1,115.40	1,543.16	1,728.35	1,879.79	2,105.36
60	620.34	694.78	1,032.76	1,156.69	1,614.86	1,808.65	1,955.58	2,190.24
61	643.90	721.17	1,075.77	1,204.86	1,689.97	1,892.76	2,047.41	2,293.10
62	662.68	742.20	1,112.31	1,245.80	1,748.00	1,957.76	2,124.23	2,379.14
63	687.60	770.11	1,160.44	1,299.70	1,845.30	2,066.73	2,227.33	2,494.61
64	715.93	801.85	1,210.96	1,356.28	1,932.36	2,164.24	2,337.27	2,617.75
65	753.48	843.89	1,272.76	1,425.49	2,024.55	2,267.50	2,443.11	2,736.28
66	793.78	889.03	1,345.49	1,506.95	2,147.45	2,405.14	2,592.97	2,904.13
67	819.38	917.70	1,396.69	1,564.29	2,256.70	2,527.50	2,705.65	3,030.33
68	847.38	949.06	1,451.31	1,625.47	2,347.16	2,628.82	2,820.71	3,159.19
69	876.74	981.95	1,506.28	1,687.04	2,451.29	2,745.45	2,945.31	3,298.75
70	890.34	997.18	1,536.79	1,721.20	2,519.38	2,821.70	3,019.55	3,381.90
71	941.34	1,054.29	1,630.71	1,826.40	2,678.72	3,000.17	3,221.51	3,608.09
72	973.20	1,089.99	1,694.13	1,897.43	2,817.94	3,156.09	3,366.10	3,770.03
73	1,005.41	1,126.06	1,757.86	1,968.81	2,937.03	3,289.48	3,516.39	3,938.36
74	1,036.93	1,161.37	1,822.95	2,041.71	3,066.19	3,434.13	3,669.36	4,109.69
75	1,161.98	1,301.42	2,032.11	2,275.96	3,431.88	3,843.71	4,043.44	4,528.65
76	1,200.26	1,344.29	2,109.89	2,363.08	3,590.70	4,021.58	4,228.39	4,735.80
77	1,233.51	1,381.53	2,183.81	2,445.87	3,737.66	4,186.18	4,410.38	4,939.63
78	1,265.57	1,417.44	2,251.80	2,522.02	3,862.35	4,325.83	4,589.99	5,140.79
79	1,295.26	1,450.69	2,318.89	2,597.16	4,004.85	4,485.43	4,768.11	5,340.28
80	1,368.89	1,533.16	2,455.75	2,750.44	4,297.26	4,812.93	5,068.85	5,677.11
81	1,401.85	1,570.07	2,526.11	2,829.24	4,465.00	5,000.80	5,269.54	5,901.88
82	1,432.43	1,604.32	2,590.54	2,901.40	4,623.83	5,178.69	5,464.88	6,120.67
83	1,457.06	1,631.91	2,648.13	2,965.91	4,775.24	5,348.27	5,648.94	6,326.81
84	1,476.95	1,654.18	2,698.89	3,022.76	4,916.25	5,506.20	5,832.11	6,531.96
85	1,696.64	1,900.24	3,091.95	3,462.98	5,683.68	6,365.72	6,675.24	7,476.27

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	257.06	293.04	491.22	559.99	710.00	809.39	1,119.65	1,276.41
30	262.15	298.85	509.92	581.31	726.55	828.26	1,147.52	1,308.17
31	267.54	304.99	518.40	590.97	742.33	846.25	1,173.84	1,338.17
32	273.15	311.39	535.20	610.12	759.40	865.72	1,199.42	1,367.34
33	277.48	316.33	540.25	615.88	769.91	877.70	1,216.45	1,386.75
34	280.03	319.23	551.03	628.18	782.10	891.60	1,238.49	1,411.88
35	283.76	323.50	554.10	631.68	794.58	905.82	1,251.88	1,427.14
36	287.17	327.37	567.76	647.24	804.36	916.96	1,271.15	1,449.12
37	291.12	331.88	573.56	653.87	815.36	929.51	1,294.04	1,475.21
38	294.96	336.26	579.44	660.56	829.48	945.61	1,313.02	1,496.85
39	299.15	341.03	585.18	667.10	837.27	954.49	1,330.00	1,516.19
40	302.51	344.86	595.69	679.09	851.00	970.14	1,355.09	1,544.81
41	305.99	348.83	603.06	687.49	864.32	985.32	1,373.64	1,565.96
42	306.58	349.50	600.40	684.46	867.15	988.55	1,381.71	1,575.16
43	311.02	354.56	609.76	695.13	881.11	1,004.47	1,405.51	1,602.28
44	315.61	359.79	618.01	704.54	891.87	1,016.74	1,425.01	1,624.51
45	319.11	363.79	624.98	712.47	905.33	1,032.07	1,447.02	1,649.61
46	321.98	367.06	630.44	718.70	919.21	1,047.89	1,471.22	1,677.18
47	326.37	372.06	639.31	728.81	934.09	1,064.87	1,498.13	1,707.87
48	330.21	376.44	653.45	744.94	945.98	1,078.41	1,522.40	1,735.55
49	334.12	380.90	660.22	752.64	959.10	1,093.37	1,546.58	1,763.10
50	337.46	384.70	669.63	763.38	976.42	1,113.12	1,573.04	1,793.26
51	342.10	390.00	676.41	771.11	988.66	1,127.07	1,601.88	1,826.14
52	348.08	396.82	691.55	788.37	1,014.14	1,156.12	1,646.70	1,877.24
53	353.58	403.08	699.99	798.00	1,035.29	1,180.23	1,682.67	1,918.25
54	359.55	409.88	711.22	810.78	1,057.02	1,205.00	1,720.53	1,961.41
55	366.11	417.37	721.46	822.47	1,077.77	1,228.66	1,763.34	2,010.21
56	374.88	427.36	749.39	854.30	1,108.89	1,264.14	1,819.01	2,073.68
57	383.07	436.69	761.35	867.94	1,138.94	1,298.38	1,875.70	2,138.30
58	391.26	446.04	783.53	893.23	1,167.61	1,331.07	1,932.36	2,202.88
59	399.11	454.99	798.89	910.74	1,199.71	1,367.67	1,991.78	2,270.63
60	410.38	467.83	822.80	938.00	1,240.68	1,414.37	2,065.52	2,354.68
61	423.69	483.01	855.23	974.97	1,287.78	1,468.07	2,151.55	2,452.77
62	432.91	493.51	872.29	994.41	1,325.35	1,510.90	2,224.61	2,536.05
63	446.90	509.47	903.03	1,029.45	1,375.18	1,567.70	2,320.88	2,645.81
64	461.92	526.59	938.87	1,070.32	1,431.87	1,632.32	2,421.95	2,761.02
65	487.19	555.39	990.08	1,128.69	1,506.97	1,717.95	2,545.53	2,901.90
66	509.38	580.69	1,039.59	1,185.13	1,587.55	1,809.81	2,690.98	3,067.72
67	524.06	597.43	1,066.90	1,216.26	1,638.75	1,868.18	2,793.40	3,184.48
68	537.72	613.00	1,095.92	1,249.35	1,694.74	1,932.01	2,902.65	3,309.02
69	552.74	630.12	1,128.36	1,286.33	1,753.46	1,998.95	3,012.57	3,434.34
70	559.23	637.51	1,143.96	1,304.11	1,780.67	2,029.95	3,073.58	3,503.88
71	587.41	669.65	1,207.69	1,376.77	1,882.65	2,146.22	3,261.44	3,718.04
72	603.85	688.38	1,237.89	1,411.20	1,946.40	2,218.90	3,388.24	3,862.59
73	618.61	705.21	1,274.79	1,453.26	2,010.81	2,292.33	3,515.71	4,007.92
74	635.39	724.34	1,315.04	1,499.15	2,073.88	2,364.22	3,645.88	4,156.30
75	709.54	808.88	1,466.56	1,671.88	2,323.94	2,649.29	4,064.23	4,633.22
76	726.75	828.50	1,505.16	1,715.88	2,400.54	2,736.62	4,219.79	4,810.56
77	743.68	847.80	1,545.24	1,761.57	2,467.04	2,812.43	4,367.63	4,979.10
78	757.33	863.36	1,573.44	1,793.72	2,531.16	2,885.52	4,503.60	5,134.10
79	770.99	878.93	1,604.61	1,829.26	2,590.54	2,953.22	4,637.79	5,287.08
80	812.55	926.31	1,687.74	1,924.02	2,737.79	3,121.08	4,911.50	5,599.11
81	827.99	943.91	1,718.91	1,959.56	2,803.69	3,196.21	5,052.23	5,759.54
82	843.13	961.17	1,750.08	1,995.09	2,864.85	3,265.93	5,181.06	5,906.41
83	856.49	976.40	1,773.83	2,022.17	2,914.13	3,322.11	5,296.25	6,037.73
84	865.69	986.89	1,790.16	2,040.78	2,953.91	3,367.46	5,397.79	6,153.48
85	990.98	1,129.72	2,051.41	2,338.61	3,393.29	3,868.35	6,183.91	7,049.66

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums			
Facility Monthly Cash Benefit	**$ 1,500**	**$ 2,000**	**$ 3,000**	**$ 4,000**
Community Monthly Cash Bene	**$ 1,500**	**$ 1,500**	**$ 3,000**	**$ 3,000**
Issue Age				
18-29	56.86	62.54	93.73	103.10
30	59.41	65.35	98.33	108.16
31	62.48	68.72	101.91	112.10
32	65.55	72.11	106.02	116.62
33	66.73	73.40	109.57	120.53
34	69.18	76.11	113.80	125.19
35	70.38	77.42	117.19	128.90
36	73.88	81.26	121.70	133.87
37	76.52	84.17	126.32	138.94
38	78.88	86.77	130.51	143.57
39	80.96	89.06	136.23	149.86
40	84.63	93.09	140.48	154.54
41	86.94	95.63	144.72	159.18
42	91.38	100.52	152.36	167.60
43	92.40	101.65	156.84	172.52
44	95.50	105.04	163.20	179.52
45	99.62	109.58	169.40	186.33
46	103.04	113.34	176.77	194.44
47	108.27	119.11	184.40	202.85
48	110.96	122.06	191.88	211.07
49	115.40	126.95	199.73	219.71
50	120.52	132.57	210.66	231.73
51	125.98	138.59	220.89	242.98
52	131.79	144.97	232.16	255.38
53	138.28	152.10	243.78	268.16
54	144.08	158.49	256.39	282.04
55	150.57	165.62	270.05	297.06
56	161.15	177.26	285.42	313.96
57	167.97	184.77	302.50	332.74
58	175.49	193.04	318.19	350.01
59	184.01	202.41	335.27	368.79
60	193.58	212.93	355.41	390.95
61	205.54	226.09	379.30	417.23
62	214.75	236.22	399.45	439.40
63	228.40	251.24	427.10	469.81
64	242.41	266.65	455.78	501.35
65	260.16	286.18	483.09	531.40
66	278.93	306.83	521.32	573.45
67	295.32	324.85	554.45	609.89
68	310.68	341.76	587.22	645.94
69	327.75	360.53	622.05	684.25
70	339.16	373.07	647.78	712.57
71	365.33	401.86	701.80	771.98
72	386.80	425.48	744.40	818.84
73	406.25	446.87	789.02	867.93
74	429.06	471.97	835.33	918.86
75	487.18	535.90	926.55	1,019.21
76	513.00	564.30	983.25	1,081.58
77	537.94	591.73	1,039.66	1,143.63
78	563.76	620.14	1,096.06	1,205.67
79	587.81	646.59	1,155.74	1,271.31
80	633.54	696.89	1,243.01	1,367.31
81	662.04	728.24	1,308.92	1,439.81
82	689.05	757.96	1,374.24	1,511.66
83	716.06	787.67	1,373.94	1,511.33
84	741.89	816.08	1,411.64	1,552.80
85	864.80	951.28	1,597.19	1,756.91

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 1,500	$ 2,000	$ 3,000	$ 4,000	$ 4,500	$ 6,000	$ 6,000	$ 8,000
Community Monthly Cash Benef	$ 1,500	$ 1,500	$ 3,000	$ 3,000	$ 4,500	$ 4,500	$ 6,000	$ 6,000
Issue Age								
18-29	33.80	37.18	113.69	125.06	162.35	178.58	187.44	206.18
30	32.78	36.05	118.81	130.69	168.99	185.90	196.65	216.32
31	35.35	38.88	124.96	137.46	174.64	192.11	203.83	224.20
32	37.39	41.12	131.10	144.21	181.29	199.41	212.03	233.23
33	38.07	41.87	133.43	146.77	188.31	207.15	219.12	241.03
34	37.47	41.22	138.36	152.19	194.22	213.65	227.62	250.38
35	40.61	44.67	140.77	154.85	201.54	221.70	234.37	257.81
36	40.95	45.05	147.72	162.50	209.70	230.68	243.41	267.75
37	41.46	45.61	153.02	168.33	215.64	237.20	252.61	277.87
38	43.14	47.45	157.73	173.51	223.82	246.20	261.04	287.14
39	43.88	48.28	161.91	178.10	230.69	253.76	272.47	299.71
40	45.32	49.85	169.23	186.16	239.72	263.70	280.96	309.05
41	46.84	51.52	173.88	191.27	247.35	272.09	289.43	318.38
42	47.33	52.07	182.77	201.04	256.43	282.07	304.73	335.20
43	49.89	54.88	184.79	203.27	265.37	291.92	313.66	345.03
44	52.39	57.64	191.00	210.11	273.82	301.20	326.40	359.04
45	52.44	57.68	199.25	219.18	284.46	312.92	338.79	372.67
46	54.80	60.28	206.08	226.69	295.19	324.71	353.52	388.87
47	55.67	61.24	216.53	238.19	307.58	338.34	368.81	405.69
48	57.01	62.71	221.93	244.12	317.85	349.63	383.74	422.12
49	58.37	64.22	230.79	253.87	333.21	366.54	399.45	439.40
50	61.46	67.60	241.04	265.14	348.58	383.43	421.30	463.44
51	62.48	68.72	251.97	277.16	364.96	401.47	441.78	485.97
52	66.57	73.23	263.57	289.93	380.34	418.37	464.31	510.75
53	67.61	74.37	276.55	304.21	399.45	439.40	487.53	536.28
54	69.30	76.23	288.14	316.96	418.90	460.79	512.80	564.08
55	73.07	80.37	301.13	331.25	438.71	482.59	540.11	594.12
56	75.45	83.00	322.29	354.52	465.68	512.24	570.84	627.92
57	78.53	86.39	335.95	369.54	488.22	537.04	604.97	665.47
58	81.26	89.39	350.97	386.07	512.80	564.08	636.39	700.03
59	83.65	92.01	368.05	404.85	539.42	593.37	670.52	737.58
60	87.75	96.52	387.16	425.88	570.49	627.54	710.82	781.90
61	91.49	100.65	411.06	452.16	605.66	666.23	758.61	834.47
62	93.89	103.27	429.50	472.45	639.11	703.03	798.89	878.78
63	99.35	109.28	456.81	502.49	679.74	747.72	854.21	939.63
64	104.13	114.55	484.79	533.28	723.11	795.42	911.56	1,002.72
65	110.96	122.06	520.31	572.33	769.19	846.11	966.18	1,062.81
66	119.15	131.07	557.87	613.65	829.28	912.20	1,042.66	1,146.93
67	123.26	135.59	590.64	649.70	877.43	965.17	1,108.89	1,219.78
68	127.70	140.46	621.36	683.49	928.97	1,021.87	1,174.44	1,291.89
69	132.81	146.10	655.50	721.05	983.25	1,081.58	1,244.08	1,368.49
70	136.53	150.18	678.33	746.16	1,022.85	1,125.14	1,295.59	1,425.14
71	145.93	160.52	730.66	803.72	1,105.71	1,216.28	1,403.61	1,543.96
72	150.97	166.06	773.60	850.96	1,172.80	1,290.09	1,488.82	1,637.70
73	156.66	172.33	812.52	893.76	1,242.58	1,366.84	1,578.05	1,735.85
74	162.03	178.23	858.13	943.95	1,312.70	1,443.97	1,670.64	1,837.70
75	184.06	202.47	974.35	1,071.79	1,464.79	1,611.27	1,853.10	2,038.41
76	191.19	210.31	1,026.00	1,128.60	1,551.18	1,706.30	1,966.50	2,163.15
77	198.31	218.14	1,075.88	1,183.47	1,637.86	1,801.65	2,079.31	2,287.24
78	203.95	224.35	1,127.54	1,240.29	1,725.74	1,898.31	2,192.13	2,411.34
79	209.60	230.56	1,175.63	1,293.19	1,814.80	1,996.28	2,311.48	2,542.63
80	221.76	243.94	1,267.06	1,393.77	1,952.55	2,147.81	2,486.04	2,734.64
81	227.70	250.47	1,324.06	1,456.47	2,053.49	2,258.84	2,617.85	2,879.64
82	234.24	257.66	1,378.10	1,515.91	2,155.91	2,371.50	2,748.48	3,023.33
83	239.29	263.22	1,432.13	1,575.34	2,257.14	2,482.85	2,747.88	3,022.67
84	243.44	267.78	1,483.79	1,632.17	2,357.49	2,593.24	2,823.29	3,105.62
85	280.25	308.28	1,729.60	1,902.56	2,721.16	2,993.28	3,194.38	3,513.82

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	**$ 3,000**	**$ 4,000**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 8,000**	**$ 7,500**	**$ 10,000**
Community Monthly Cash Benef	**$ 3,000**	**$ 3,000**	**$ 4,500**	**$ 4,500**	**$ 6,000**	**$ 6,000**	**$ 7,500**	**$ 7,500**
Issue Age								
18-29	88.61	99.25	170.55	191.02	213.56	239.18	260.68	291.96
30	93.73	104.97	178.23	199.62	221.74	248.35	271.94	304.58
31	96.28	107.84	187.44	209.93	232.00	259.84	282.68	316.61
32	100.38	112.42	196.65	220.25	240.70	269.58	293.96	329.23
33	103.66	116.10	200.16	224.18	247.79	277.53	304.41	340.93
34	106.42	119.19	207.55	232.46	255.08	285.69	314.94	352.73
35	109.65	122.81	211.15	236.49	263.52	295.15	325.50	364.55
36	112.80	126.34	221.59	248.18	273.06	305.82	337.02	377.46
37	115.84	129.74	229.54	257.08	282.59	316.50	348.45	390.26
38	120.21	134.63	236.62	265.02	292.05	327.11	360.13	403.35
39	123.92	138.79	242.87	272.01	301.38	337.55	372.59	417.30
40	127.88	143.22	253.87	284.34	311.52	348.91	386.16	432.49
41	131.97	147.81	260.82	292.12	322.86	361.61	399.30	447.22
42	135.76	152.05	274.15	307.05	331.78	371.59	413.79	463.45
43	139.18	155.88	277.20	310.45	343.75	385.00	428.10	479.47
44	144.03	161.31	286.50	320.88	357.01	399.84	444.14	497.44
45	148.40	166.20	298.85	334.71	368.61	412.84	461.18	516.52
46	152.62	170.94	309.12	346.22	382.32	428.19	478.07	535.44
47	159.03	178.11	324.81	363.78	395.81	443.30	498.36	558.16
48	163.20	182.78	332.87	372.81	409.69	458.85	514.84	576.62
49	169.34	189.66	346.20	387.73	427.44	478.73	538.41	603.01
50	176.51	197.70	361.55	404.94	446.90	500.53	565.03	632.83
51	181.98	203.81	377.94	423.29	466.70	522.71	592.01	663.04
52	189.82	212.60	395.36	442.80	488.22	546.80	620.00	694.40
53	197.67	221.40	414.81	464.58	510.40	571.65	650.04	728.04
54	205.54	230.21	432.23	484.09	534.65	598.81	681.44	763.22
55	212.36	237.84	451.67	505.87	560.26	627.49	716.61	802.61
56	223.28	250.08	483.44	541.45	592.33	663.41	759.29	850.40
57	232.51	260.41	503.92	564.39	620.69	695.18	798.22	894.00
58	242.06	271.11	526.46	589.63	652.10	730.34	840.20	941.02
59	250.93	281.04	552.06	618.31	683.84	765.90	884.25	990.36
60	263.91	295.58	580.74	650.43	721.74	808.35	936.48	1,048.86
61	276.55	309.74	616.58	690.58	767.13	859.19	996.23	1,115.78
62	288.83	323.50	644.23	721.53	805.38	902.03	1,050.51	1,176.58
63	303.52	339.94	685.20	767.43	857.96	960.92	1,119.81	1,254.19
64	319.56	357.91	727.20	814.46	911.56	1,020.95	1,192.88	1,336.02
65	342.77	383.90	780.46	874.12	969.93	1,086.32	1,264.56	1,416.31
66	365.99	409.91	836.79	937.20	1,044.03	1,169.31	1,362.90	1,526.45
67	382.38	428.26	885.95	992.27	1,102.06	1,234.31	1,445.18	1,618.60
68	400.82	448.91	932.05	1,043.90	1,165.23	1,305.05	1,530.52	1,714.19
69	418.90	469.17	983.25	1,101.24	1,233.85	1,381.91	1,622.02	1,816.66
70	432.43	484.32	1,017.49	1,139.58	1,281.49	1,435.27	1,687.08	1,889.53
71	462.28	517.75	1,095.98	1,227.50	1,384.82	1,550.99	1,825.63	2,044.70
72	482.74	540.66	1,160.39	1,299.64	1,467.68	1,643.80	1,935.32	2,167.55
73	505.55	566.22	1,218.76	1,365.02	1,552.55	1,738.86	2,050.05	2,296.05
74	529.04	592.53	1,287.19	1,441.65	1,639.78	1,836.56	2,170.15	2,430.57
75	597.31	668.99	1,461.51	1,636.89	1,827.56	2,046.87	2,394.60	2,681.95
76	623.14	697.92	1,539.00	1,723.68	1,934.14	2,166.24	2,538.29	2,842.88
77	649.26	727.17	1,613.81	1,807.47	2,041.31	2,286.27	2,683.16	3,005.14
78	673.61	754.44	1,691.30	1,894.26	2,149.67	2,407.63	2,829.51	3,169.05
79	696.18	779.72	1,763.44	1,975.05	2,258.63	2,529.67	2,979.44	3,336.97
80	742.79	831.92	1,900.60	2,128.67	2,426.95	2,718.18	3,195.56	3,579.03
81	769.20	861.50	1,986.10	2,224.43	2,551.35	2,857.51	3,362.41	3,765.90
82	792.66	887.78	2,067.14	2,315.20	2,675.14	2,996.16	3,529.55	3,953.10
83	814.32	912.04	2,148.19	2,405.97	2,796.56	3,132.15	3,695.80	4,139.30
84	832.74	932.67	2,225.67	2,492.75	2,917.99	3,268.15	3,862.94	4,326.49
85	963.06	1,078.63	2,594.39	2,905.72	3,368.35	3,772.55	4,418.10	4,948.27

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 4,500	$ 6,000	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000
Community Monthly Cash Benef	$ 4,500	$ 4,500	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000
Issue Age								
18-29	117.29	131.36	188.46	211.08	284.22	318.33	340.04	380.85
30	121.89	136.52	196.14	219.68	297.03	332.67	352.34	394.62
31	125.48	140.53	204.34	228.86	312.39	349.88	368.72	412.98
32	130.08	145.68	211.52	236.90	327.75	367.08	382.55	428.46
33	135.13	151.34	219.60	245.96	333.60	373.64	395.93	443.44
34	138.90	155.56	225.69	252.77	345.92	387.44	407.00	455.84
35	143.82	161.08	232.28	260.15	351.93	394.16	422.75	473.48
36	147.38	165.07	240.24	269.07	369.31	413.63	437.03	489.47
37	151.03	169.15	245.99	275.51	382.55	428.46	450.21	504.24
38	156.69	175.49	255.01	285.61	394.37	441.69	464.24	519.95
39	161.28	180.63	262.69	294.22	404.78	453.35	479.48	537.02
40	166.75	186.76	271.41	303.98	423.12	473.89	496.79	556.40
41	170.99	191.51	279.67	313.23	434.70	486.86	512.57	574.08
42	176.40	197.57	288.17	322.75	456.91	511.74	530.61	594.29
43	181.46	203.23	298.44	334.25	462.00	517.44	549.31	615.23
44	186.08	208.41	307.34	344.22	477.49	534.80	567.53	635.63
45	193.03	216.19	318.19	356.37	498.10	557.88	587.91	658.47
46	198.36	222.17	327.42	366.71	515.21	577.04	606.49	679.27
47	204.98	229.57	340.16	380.97	541.34	606.30	633.10	709.07
48	209.96	235.15	348.92	390.79	554.79	621.37	652.43	730.72
49	218.50	244.72	363.25	406.84	576.99	646.23	681.79	763.60
50	227.04	254.29	378.28	423.67	602.59	674.90	711.49	796.87
51	235.91	264.22	393.65	440.89	629.90	705.49	743.25	832.44
52	244.10	273.39	409.01	458.09	658.93	738.00	777.04	870.29
53	254.01	284.50	426.42	477.60	691.35	774.31	811.19	908.53
54	262.20	293.66	444.18	497.48	720.37	806.82	849.77	951.74
55	272.45	305.14	461.93	517.36	752.80	843.13	888.35	994.96
56	285.76	320.06	485.14	543.35	805.72	902.42	939.55	1,052.30
57	296.34	331.90	506.99	567.82	839.86	940.64	983.25	1,101.24
58	308.29	345.29	527.48	590.78	877.43	982.72	1,032.41	1,156.30
59	320.57	359.04	550.34	616.39	920.09	1,030.50	1,082.60	1,212.51
60	333.90	373.97	578.35	647.75	967.89	1,084.04	1,141.32	1,278.27
61	351.98	394.22	608.73	681.78	1,027.64	1,150.95	1,208.93	1,354.00
62	365.31	409.15	636.39	712.76	1,073.73	1,202.58	1,273.11	1,425.89
63	382.72	428.65	671.21	751.76	1,142.01	1,279.05	1,349.93	1,511.92
64	403.20	451.58	707.74	792.67	1,212.00	1,357.44	1,434.25	1,606.35
65	432.56	484.47	757.92	848.87	1,300.77	1,456.85	1,528.82	1,712.28
66	460.91	516.21	809.82	906.99	1,394.65	1,562.01	1,645.24	1,842.67
67	481.72	539.53	850.11	952.13	1,476.59	1,653.78	1,735.36	1,943.60
68	502.90	563.25	892.10	999.15	1,553.41	1,739.81	1,834.72	2,054.89
69	525.77	588.86	935.80	1,048.10	1,638.75	1,835.40	1,936.81	2,169.22
70	540.77	605.67	965.81	1,081.70	1,695.79	1,899.28	2,011.13	2,252.46
71	577.35	646.63	1,034.24	1,158.35	1,826.63	2,045.83	2,171.16	2,431.70
72	602.50	674.80	1,085.24	1,215.47	1,933.98	2,166.06	2,295.61	2,571.08
73	630.02	705.62	1,138.25	1,274.84	2,031.27	2,275.02	2,426.11	2,717.24
74	655.84	734.55	1,191.59	1,334.58	2,145.32	2,402.75	2,559.96	2,867.15
75	743.08	832.25	1,344.55	1,505.90	2,435.86	2,728.16	2,866.32	3,210.28
76	774.25	867.16	1,408.38	1,577.39	2,565.00	2,872.80	3,027.54	3,390.84
77	804.24	900.75	1,471.01	1,647.53	2,689.69	3,012.45	3,188.74	3,571.39
78	831.25	931.00	1,529.80	1,713.38	2,818.83	3,157.09	3,348.75	3,750.60
79	858.56	961.59	1,589.18	1,779.88	2,939.06	3,291.75	3,508.76	3,929.81
80	915.86	1,025.76	1,699.61	1,903.56	3,167.66	3,547.78	3,770.61	4,223.08
81	945.85	1,059.35	1,764.63	1,976.39	3,310.16	3,707.38	3,954.08	4,428.57
82	972.56	1,089.27	1,825.19	2,044.21	3,445.24	3,858.67	4,135.18	4,631.40
83	998.10	1,117.87	1,883.38	2,109.39	3,580.31	4,009.95	4,310.93	4,828.24
84	1,019.48	1,141.82	1,936.51	2,168.89	3,709.45	4,154.58	4,485.79	5,024.08
85	1,180.08	1,321.69	2,242.30	2,511.38	4,323.99	4,842.87	5,188.49	5,811.11

MEDAMERICA INSURANCE COMPANY
Address: 165 Court Street, Rochester, New York 14647
Policy Form Number: FSPL2-336-PA
Policy Form Number: FSPL2-336-PA rev
ANNUAL PREMIUM RATES EFFECTIVE 9/1/2015

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

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

	Annual Premiums							
Facility Monthly Cash Benefit	$ 6,000	$ 8,000	$ 7,500	$ 10,000	$ 9,000	$ 12,000	$ 12,000	$ 16,000
Community Monthly Cash Bene	$ 6,000	$ 6,000	$ 7,500	$ 7,500	$ 9,000	$ 9,000	$ 12,000	$ 12,000
Issue Age								
18-29	82.46	94.00	168.99	192.65	234.54	267.38	376.91	429.69
30	86.03	98.07	163.88	186.82	243.78	277.91	392.28	447.20
31	88.09	100.42	176.69	201.42	250.93	286.06	408.66	465.88
32	92.70	105.69	186.93	213.11	260.16	296.59	423.00	482.23
33	95.31	108.65	190.31	216.96	270.26	308.10	439.22	500.71
34	98.34	112.10	187.27	213.49	277.76	316.64	451.36	514.56
35	101.21	115.38	203.08	231.51	287.66	327.93	464.52	529.55
36	103.88	118.43	204.75	233.42	294.79	336.06	480.48	547.75
37	106.23	121.10	207.30	236.33	302.04	344.32	491.98	560.86
38	108.71	123.92	215.68	245.88	313.39	357.26	510.04	581.44
39	112.18	127.89	219.48	250.21	322.53	367.68	525.38	598.93
40	115.58	131.76	226.65	258.38	333.48	380.17	542.85	618.85
41	118.74	135.37	234.14	266.92	341.96	389.84	559.31	637.62
42	122.65	139.82	236.67	269.80	352.77	402.17	576.32	657.01
43	124.12	141.50	249.44	284.36	362.88	413.69	596.90	680.47
44	128.52	146.52	262.03	298.71	372.17	424.28	614.68	700.73
45	131.68	150.11	262.19	298.90	386.06	440.11	636.36	725.45
46	135.47	154.43	274.00	312.36	396.70	452.24	654.84	746.52
47	139.60	159.14	278.38	317.35	409.93	467.31	680.29	775.54
48	143.05	163.07	285.07	324.98	419.93	478.72	697.83	795.52
49	147.83	168.53	291.89	332.75	437.00	498.18	726.51	828.23
50	152.27	173.59	307.27	350.29	454.08	517.65	756.56	862.48
51	158.41	180.60	312.39	356.12	471.83	537.89	787.29	897.51
52	163.53	186.43	332.87	379.47	488.22	556.58	818.01	932.52
53	168.66	192.27	338.00	385.32	508.01	579.14	852.84	972.23
54	175.15	199.66	346.53	395.05	524.40	597.82	888.35	1,012.72
55	181.29	206.67	365.31	416.45	544.88	621.16	923.85	1,053.19
56	188.12	214.45	377.26	430.08	571.53	651.54	970.29	1,106.13
57	194.27	221.47	392.62	447.59	592.69	675.66	1,013.99	1,155.95
58	201.43	229.63	406.28	463.16	616.58	702.90	1,054.95	1,202.65
59	208.94	238.20	418.23	476.79	641.17	730.94	1,100.70	1,254.80
60	215.77	245.99	438.71	500.14	667.79	761.29	1,156.68	1,318.61
61	225.33	256.88	457.48	521.53	703.98	802.54	1,217.46	1,387.90
62	233.17	265.82	469.43	535.15	730.61	832.89	1,272.76	1,450.96
63	244.44	278.67	496.74	566.28	765.44	872.60	1,342.41	1,530.34
64	255.02	290.73	520.65	593.54	806.41	919.31	1,415.48	1,613.65
65	274.49	312.93	554.78	632.45	865.13	986.25	1,515.85	1,728.07
66	290.20	330.83	595.76	679.17	921.79	1,050.85	1,619.64	1,846.38
67	300.78	342.90	616.24	702.51	963.46	1,098.34	1,700.21	1,938.23
68	313.42	357.31	638.43	727.81	1,005.79	1,146.60	1,784.20	2,033.99
69	326.38	372.07	664.04	757.01	1,051.54	1,198.75	1,871.60	2,133.63
70	333.46	380.14	682.68	778.25	1,081.56	1,232.98	1,931.63	2,202.06
71	353.59	403.09	729.64	831.79	1,154.69	1,316.35	2,068.51	2,358.11
72	368.02	419.55	754.82	860.50	1,205.01	1,373.71	2,170.49	2,474.36
73	383.44	437.13	783.32	892.98	1,260.02	1,436.42	2,276.50	2,595.20
74	396.86	452.42	810.15	923.57	1,311.69	1,495.33	2,383.17	2,716.81
75	447.69	510.37	920.31	1,049.15	1,486.16	1,694.22	2,689.10	3,065.57
76	464.01	528.97	955.94	1,089.77	1,548.50	1,765.29	2,816.75	3,211.10
77	480.05	547.26	991.56	1,130.38	1,608.48	1,833.67	2,942.04	3,353.93
78	494.30	563.50	1,019.76	1,162.53	1,662.50	1,895.25	3,059.60	3,487.94
79	507.66	578.73	1,047.98	1,194.70	1,717.13	1,957.53	3,178.35	3,623.32
80	541.20	616.97	1,108.82	1,264.05	1,831.73	2,088.17	3,399.23	3,875.12
81	557.82	635.91	1,138.51	1,297.90	1,891.69	2,156.53	3,529.25	4,023.35
82	573.56	653.86	1,171.18	1,335.15	1,945.13	2,217.45	3,650.38	4,161.43
83	589.00	671.46	1,196.41	1,363.91	1,996.19	2,275.66	3,766.75	4,294.10
84	602.95	687.36	1,217.19	1,387.60	2,038.94	2,324.39	3,873.04	4,415.27
85	694.69	791.95	1,401.25	1,597.43	2,360.16	2,690.58	4,484.60	5,112.44

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

Elimination Period Factors

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

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

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

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

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

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

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

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

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

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

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

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

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

Issue Age	Factor
< 60	1.20
60+	1.15

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

Survivor Rider
Form Number: S2-SVR-PA

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

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

* the rate for issue age 55 is N/A

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

Shared Waiver Rider
Form Number: S2-SWR-PA

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

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

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

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

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

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

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

Risk Classifications

Marital Status

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

Policies Issued Before 1/4/2013

Marital Status	Factors*
Single	1.000
Married one insured	0.800
Married Both insured	0.600
Married **	0.660

Policies Issued After 1/3/2013

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

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

** Applicable to Employer Sponsored plans.

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

Modal Factors

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

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