

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41186  
 Company Tracking Number: KHPRESTD12192008  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: prestd12192008  
 Project Name/Number: /

## Filing at a Glance

Company: Medico Insurance Company  
 Product Name: prestd12192008 SERFF Tr Num: MDIC-125958175 State: ArkansasLH  
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized SERFF Status: Closed State Tr Num: 41186  
 Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized Co Tr Num: KHPRESTD12192008 State Status: Approved-Closed  
 Filing Type: Rate Co Status: Reviewer(s): Stephanie Fowler  
 Author: Karl Hug Disposition Date: 01/16/2009  
 Date Submitted: 12/19/2008 Disposition Status: Approved  
 Implementation Date Requested: 04/01/2009 Implementation Date: 04/01/2009  
 State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Authorized  
 Project Number: Date Approved in Domicile: 10/09/2008  
 Requested Filing Mode: Review & Approval Domicile Status Comments:  
 Explanation for Combination/Other: Market Type: Individual  
 Submission Type: New Submission Group Market Size:  
 Overall Rate Impact: 8% Group Market Type:  
 Filing Status Changed: 01/16/2009 Deemer Date:  
 State Status Changed: 01/16/2009  
 Corresponding Filing Tracking Number:  
 Filing Description:  
 MEDICO INSURANCE COMPANY  
 NAIC # 31119

RE: Annual Filing of Medicare Experience & Rates  
 Rate Schedules for Pre-Standardized Medicare Supplement Policy Forms 402Y, 484Z, 486Y, 397 and 990, and Rider

<i>SERFF Tracking Number:</i>	<i>MDIC-125958175</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Medico Insurance Company</i>	<i>State Tracking Number:</i>	<i>41186</i>
<i>Company Tracking Number:</i>	<i>KHPRESTD12192008</i>		
<i>TOI:</i>	<i>MS021 Individual Medicare Supplement - Pre-Standardized</i>	<i>Sub-TOI:</i>	<i>MS021.000 Medicare Supplement - Pre-Standardized</i>
<i>Product Name:</i>	<i>prestd12192008</i>		
<i>Project Name/Number:</i>	<i>/</i>		

Form 405B.

This filing includes the experience of the company and the supporting actuarial memorandum. Current and proposed rate schedules are attached

The submission includes a request for an 8% rate increase. Subject to your approval, the increase would be implemented after proper notification of the insureds.

Thank you for your review and approval of this filing. If you have any questions, please feel free to contact me.

## Company and Contact

### Filing Contact Information

Karl Hug, Compliance Analyst  
1515 S. 75th Street  
Omaha, NE 68124

khug@gomedico.com  
(800) 695-5976 [Phone]  
(402) 391-4858[FAX]

### Filing Company Information

Medico Insurance Company  
1515 S. 75th Street  
Omaha, NE 68124  
(800) 695-5976 ext. [Phone]

CoCode: 31119  
Group Code: 364  
Group Name: Medico  
FEIN Number: 47-0122200  
-----

State of Domicile: Nebraska  
Company Type: Life and Health  
State ID Number:

## Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	one rate filing for Med Supp Pre- STD = \$50.00
Per Company:	No

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 41186  
Company Tracking Number: KHPRESTD12192008  
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
Product Name: prest12192008  
Project Name/Number: /

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Medico Insurance Company	\$50.00	12/19/2008	24640320

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
Filing Company: Medico Insurance Company State Tracking Number: 41186  
Company Tracking Number: KHPRESTD12192008  
TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
Product Name: prestd12192008  
Project Name/Number: /

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved	Stephanie Fowler	01/16/2009	01/16/2009

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41186  
 Company Tracking Number: KHPRESTD12192008  
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized  
 Product Name: prestd12192008  
 Project Name/Number: /

## Disposition

Disposition Date: 01/16/2009

Implementation Date: 04/01/2009

Status: Approved

Comment: We have approved the requested 8% rate increase to be implemented on or after April 1, 2009. This approval is subject to the following:

Increases will not be given more frequently than once in a twelve-month period.

Company Name:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):	Overall % Indicated Change:
Medico Insurance Company	8.000%	\$198	1	\$2,471	%	%	8.000%

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41186  
 Company Tracking Number: KHPRESTD12192008  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: prestd12192008  
 Project Name/Number: /

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved	No
Rate	rate sheets	Approved	Yes

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41186  
 Company Tracking Number: KHPRESTD12192008  
 TOI: MS021 Individual Medicare Supplement - Pre-Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre-Standardized  
 Product Name: prestd12192008  
 Project Name/Number: /

**Rate Information**

Rate data applies to filing.

**Filing Method:** Serff  
**Rate Change Type:** Increase  
**Overall Percentage of Last Rate Revision:** 8.000%  
**Effective Date of Last Rate Revision:** 04/01/2008  
**Filing Method of Last Filing:** Serff

**Company Rate Information**

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Premium:	Maximum % Change (where required):	Minimum % Change (where required):
Medico Insurance Company	8.000%	8.000%	\$198	1	\$2,471	%	%

SERFF Tracking Number: MDIC-125958175 State: Arkansas  
 Filing Company: Medico Insurance Company State Tracking Number: 41186  
 Company Tracking Number: KHPRESTD12192008  
 TOI: MS021 Individual Medicare Supplement - Pre- Standardized Sub-TOI: MS021.000 Medicare Supplement - Pre- Standardized  
 Product Name: prest12192008  
 Project Name/Number: /

## Rate/Rule Schedule

Review Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
Approved	rate sheets	397, 402Y, 405B, Revised 484Z, 486Y, 990		Previous State Filing Number: Percent Rate Change Request:	37765 8 AR_PSTAR_MIC Rates as Filed.pdf

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-397  
Gross Premium Code: 397BA - Rate Group: MS60  
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium  
65 & OV 2078.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-397  
Gross Premium Code: 397BA - Rate Group: MS60  
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age Premium  
65 & OV 2244.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-397  
Gross Premium Code: 397JB - Rate Group: MS60  
MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age	Premium
65 & OV	2441.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-397  
Gross Premium Code: 397JB - Rate Group: MS60  
MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 03/23/1982 Through 09/11/1986

Issue Age	Premium
65 & OV	2637.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS397(AR)

DATE: 12/8/2008

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Pre-Standardized Plans**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-402Y  
 Gross Premium Code: 402YD - Rate Group: MS60  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 05/03/1983 Through 01/11/1984

Plan 1	
Issue Age	Premium
65 & OV	2062.00
Plan 2	
Issue Age	Premium
65 & OV	2471.00
Plan 3	
Issue Age	Premium
65 & OV	2879.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS402Y(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-402Y  
 Gross Premium Code: 402YD - Rate Group: MS60  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 05/03/1983 Through 01/11/1984

Plan 1	
Issue Age	Premium
65 & OV	2227.00
Plan 2	
Issue Age	Premium
65 & OV	2668.00
Plan 3	
Issue Age	Premium
65 & OV	3109.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS402Y(AR)

DATE: 12/8/2008

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Pre-Standardized Plans**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 UR405B  
 Gross Premium Code: 405BC - Rate Group: MS60  
 MED SURG RIDER PART B - AR

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 05/03/1983 Through 07/10/1983

Plan 1	
Issue Age	Premium
65 - 0	130.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRSR405B(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 UR405B  
 Gross Premium Code: 405BC - Rate Group: MS60  
 MED SURG RIDER PART B - AR

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 05/03/1983 Through 07/10/1983

Plan 1	
Issue Age	Premium
65 - 0	140.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRSR405B(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Medico™ Life Insurance Company  
 Omaha, Nebraska  
 Actuarial Memorandum - Individual A&H Rate Filing  
 Medicare Supplement Pre-Standardized Plans  
 Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-484Z  
 Gross Premium Code: 484ZE - Rate Group: MS60  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 11/15/1983 Through 02/01/1985

	Plan 1 Std Class	Plan 1 1Cnd Class	Plan 1 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	2160.00	2286.00	2413.00

	Plan 2 Std Class	Plan 2 1Cnd Class	Plan 2 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	3190.00	3360.00	3531.00

	Plan 3 Std Class	Plan 3 1Cnd Class	Plan 3 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	3647.00	3818.00	3989.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS484Z(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-484Z  
 Gross Premium Code: 484ZE - Rate Group: MS60  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 11/15/1983 Through 02/01/1985

	Plan 1 Std Class	Plan 1 1Cnd Class	Plan 1 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	2333.00	2469.00	2606.00

	Plan 2 Std Class	Plan 2 1Cnd Class	Plan 2 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	3445.00	3629.00	3814.00

	Plan 3 Std Class	Plan 3 1Cnd Class	Plan 3 2Cnd Class
Issue Age	Premium	Premium	Premium
65 & OV	3939.00	4123.00	4308.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS484Z(AR)

DATE: 12/8/2008

**Medico™ Insurance Company (formerly Mutual Protective Ins Co)**  
**Medico™ Life Insurance Company**  
**Omaha, Nebraska**  
**Actuarial Memorandum - Individual A&H Rate Filing**  
**Medicare Supplement Pre-Standardized Plans**  
**Arkansas**

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-486Y  
 Gross Premium Code: 486YR - Rate Group: MS60  
 MEDICARE SUPPLEMENT

CURRENT RATE SCHEDULE - Arkansas  
 For Forms Issued From 12/20/1985 Through 07/27/1988

Plan 1  
 Issue Age Premium

65 & OV 2601.00

Plan 2  
 Issue Age Premium

65 & OV 3076.00

Plan 3  
 Issue Age Premium

65 & OV 3273.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS486Y(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
 Omaha, Nebraska  
 MP-486Y  
 Gross Premium Code: 486YR - Rate Group: MS60  
 MEDICARE SUPPLEMENT

PROPOSED RATE SCHEDULE - Arkansas  
 For Forms Issued From 12/20/1985 Through 07/27/1988

Plan 1  
 Issue Age Premium

65 & OV 2809.00

Plan 2  
 Issue Age Premium

65 & OV 3322.00

Plan 3  
 Issue Age Premium

65 & OV 3535.00

Monthly premiums are 1/11 of the annual premium.  
 Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS486Y(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990AA - Rate Group: MS60  
Plan A - 100% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
65 & OV	6296.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990AA - Rate Group: MS60  
Plan A - 100% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
65 & OV	6799.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990AA - Rate Group: MS65  
Plan A - 100% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
65 & OV	5490.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990AA - Rate Group: MS65  
Plan A - 100% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
65 & OV	5929.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990BA - Rate Group: MS60  
Plan B - 20% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4732.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990BA - Rate Group: MS60  
Plan B - 20% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	5111.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990BA - Rate Group: MS65  
Plan B - 20% Usual and Customary

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4117.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990BA - Rate Group: MS65  
Plan B - 20% Usual and Customary

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4447.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990CA - Rate Group: MS60  
Plan C - 20% of Approved Charges

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4507.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990CA - Rate Group: MS60  
Plan C - 20% of Approved Charges

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 03/05/1990 Through 11/04/1991  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4868.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 60% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Medico™ Life Insurance Company  
Omaha, Nebraska  
Actuarial Memorandum - Individual A&H Rate Filing  
Medicare Supplement Pre-Standardized Plans  
Arkansas

**Current Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990CA - Rate Group: MS65  
Plan C - 20% of Approved Charges

CURRENT RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	3919.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR) 1/08

**Proposed Rate Schedule**

Medico™ Insurance Company (formerly Mutual Protective Ins Co)  
Omaha, Nebraska  
MP-MS990  
Gross Premium Code: 990CA - Rate Group: MS65  
Plan C - 20% of Approved Charges

PROPOSED RATE SCHEDULE - Arkansas  
For Forms Issued From 11/05/1991 Through 04/27/1992  
Coverage for Part A Deductible

Issue Age	Premium
64 & OV	4233.00

Monthly premiums are 1/11 of the annual premium.  
Other modes are multiples of the monthly rate.

Rates certify to a 65% anticipated loss ratio.

MPRS990(AR)

DATE: 12/8/2008