

SERFF Tracking Number: ELCC-126778680 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 46572
Company Tracking Number: 2002 RI 2010
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: 2002 RI 2010/2002 Ri 2010

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiCare 2002

SERFF Tr Num: ELCC-126778680 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-

State Tr Num: 46572

Disapproved

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 2002 RI 2010

State Status: Disapproved-Closed

Filing Type: Rate

Reviewer(s): Marie Bennett, Harris Shearer

Authors: Mark Banks, Kathy Foster, Disposition Date: 11/02/2010

John Neville

Date Submitted: 08/23/2010

Disposition Status: Disapproved

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: 2002 RI 2010

Status of Filing in Domicile: Pending

Project Number: 2002 Ri 2010

Date Approved in Domicile:

Requested Filing Mode:

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Group Market Size:

Overall Rate Impact: 45%

Group Market Type:

Filing Status Changed: 11/02/2010

Explanation for Other Group Market Type:

State Status Changed: 11/02/2010

Deemer Date:

Created By: Kathy Foster

Submitted By: Kathy Foster

Corresponding Filing Tracking Number:

Filing Description:

Attached is an actuarial memorandum outlining Equitable Life & Casualty Insurance Company's request for a rate increase on our EquiCare 2002 series Long Term Care Policy. We are seeking a 45% rate increase.

Policyowner notification of the rate increase will begin as soon as possible subject to state insurance department approval. Policyowners will be notified of the increase at least 30 days before it takes effect.

Thank you for your consideration in this matter. If you should have any questions, please call me at (801) 579-3414.

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Richard E. Klar, Jr.,
 Corporate Actuary

Company and Contact

Filing Contact Information

Kathy Foster, Regulatory Compliance Analyst Kathy.Foster@Equilife.com
 Equitable Life & Casualty Insurance Company 801-579-3468 [Phone]
 3 Triad Center 801-579-3471 [FAX]
 Suite 200
 Salt Lake City, UT 84180

Filing Company Information

Equitable Life & Casualty Insurance Company CoCode: 62952 State of Domicile: Utah
 3 Triad Center Group Code: -99 Company Type: Life and Health
 Suite 200 Group Name: State ID Number:
 Salt Lake City, UT 84180 FEIN Number: 87-0129771
 (801) 579-3400 ext. [Phone]

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? Yes
 Fee Explanation: 1 rate filing
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Equitable Life & Casualty Insurance Company	\$50.00	08/23/2010	38952134

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Disapproved	Stephanie Fowler	11/02/2010	11/02/2010

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending	Marie Bennett	09/13/2010	09/13/2010	Kathy Foster	09/14/2010	09/14/2010
Industry Response						

Amendments

Schedule	Schedule Item Name	Created By	Created On	Date Submitted
Supporting Document	State List	Kathy Foster	10/20/2010	10/20/2010
Supporting Document	2002 Issue Year X Calendar Year -AR	Kathy Foster	10/20/2010	10/20/2010
Supporting Document	Rate Increase History 2002	Kathy Foster	10/20/2010	10/20/2010

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Disposition

Disposition Date: 11/02/2010

Implementation Date:

Status: Disapproved

Comment: It is the primary mission of the Arkansas Insurance Department to protect consumers. Arkansas is a relatively poor state and most of the seniors who would be affected by your proposed rate increase live on a fixed income. Therefore, given the fact that we approved a rate increase on this block of business of 27% on 11/26/08, and the past Arkansas loss ratio of 40.4% (indicating that the Equitable has enjoyed healthy profits on this Arkansas block for several years), we cannot approve this rate increase at this time.

We review rate increase filings on an annual basis and do not pre-approve multiple year rate increases. However, you may file a rate increase request next year and we will make a determination of whether to approve such filing at that time.

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Equitable Life & Casualty Insurance Company	45.000%	45.000%	\$870,174	1,144	\$1,933,721	45.000%	45.000%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Rate increase history	Disapproved	No
Supporting Document	State List	Disapproved	No
Supporting Document	2002 Issue Year X Calendar Year -AR	Disapproved	No
Supporting Document	Rate Increase History 2002	Disapproved	No
Rate	Premium Rates	Disapproved	Yes

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Product Name: EquiCare 2002
Project Name/Number: 2002 RI 2010/2002 Ri 2010

Objection Letter

Objection Letter Status Pending Industry Response

Objection Letter Date 09/13/2010

Submitted Date 09/13/2010

Respond By Date

Dear Kathy Foster,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment:

Exhibit II - Rate History is not attached to the filing. Please attach.

Please feel free to contact me if you have questions.

Sincerely,

Marie Bennett

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Company Tracking Number: 2002 RI 2010
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: 2002 RI 2010/2002 Ri 2010

Response Letter

Response Letter Status Submitted to State
Response Letter Date 09/14/2010
Submitted Date 09/14/2010

Dear Harris Shearer,

Comments:

Thank you for your review of Equitable Life & Casualty Insurance Company's recent submission of our rate increase on our EquiCare 2002 Long Term Care product. We appreciate your timely response. We have received your objection letter dated September 13, 2010, and will address your concerns below.

Response 1

Comments: The rate increase history was included as part of the rate pages. However, we have now also submitted it separately under the Supporting Documentation tab.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

Exhibit II - Rate History is not attached to the filing. Please attach.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Rate increase history

Comment:

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

With this additional information, we hope that this filing now meets with the approval of the Arkansas Insurance Department. We look forward to hearing from you soon.

Sincerely,

John Neville, Kathy Foster, Mark Banks

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Project Name/Number: 2002 RI 2010/2002 Ri 2010

Amendment Letter

Submitted Date: 10/20/2010

Comments:

Thank you for your review of Equitable Life & Casualty Insurance Company's recent request for a rate increase on our EquiCare 2002 Long Term Care Product (SERFF Tracking #ELCC-126778680). We appreciate your timely response. We have received the email request for additional information from INS, and will respond to your concerns below.

In response to your first request, we have attached, under Supporting Documentation, a document entitled "State List". This document lists all states where we have filed for this increase and the amount requested, as well as the amount approved, and the status in each state where we filed. We requested 45% in all states where we filed for the increase. (Please note that any states where we do not have any in-force business will not appear on the list.)

To satisfy your second request, we have attached, under the Supporting Documentation tab, a document entitled "2002 Issue Year X Calendar Year – AR".

In response to your third request, please find under the Supporting Documentation tab our "Rate Increase History 2002" which is the required Iowa Exhibit I.

With this additional information, we hope that this filing now meets with the approval of the Arkansas Insurance Department. We look forward to hearing from you soon.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: State List

Comment:

State List.pdf

User Added -Name: 2002 Issue Year X Calendar Year -AR

Comment:

2002 Iss Year X Cal Year_AR.pdf

User Added -Name: Rate Increase History 2002

Comment:

Rate Increase History 2002.pdf

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 Product Name: EquiCare 2002
 Project Name/Number: 2002 RI 2010/2002 Ri 2010

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 27.000%
Effective Date of Last Rate Revision: 11/26/2008
Filing Method of Last Filing: Electronic

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Equitable Life & Casualty Insurance Company	45.000%	45.000%	\$870,174	1,144	\$1,933,721	45.000%	45.000%

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 Product Name: EquiCare 2002
 Project Name/Number: 2002 RI 2010/2002 Ri 2010

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:*	Rate Action Information:	Attachments	
Disapprove Premium Rates d 11/02/2010		2002, 2002+, 2002 (97), 2002+ (97)	Revised	Previous State Filing Number: Percent Rate Change Request:	40253 27.000	2002 rate increase AR.pdf

EXHIBIT II: Original Rates for EquiCare 2002

SINGLE NO INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	<u>Elimination Period</u>					
	<u>Issue Age</u>	<u>0 Days</u>	<u>30 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>365 Days</u>
Single No Inflation	18-39	\$40.00	\$36.80	\$33.70	\$27.30	\$24.10
Single No Inflation	40	\$42.00	\$38.70	\$35.30	\$28.70	\$25.30
Single No Inflation	41	\$43.20	\$39.80	\$36.30	\$29.50	\$26.10
Single No Inflation	42	\$44.40	\$40.90	\$37.40	\$30.30	\$26.80
Single No Inflation	43	\$45.60	\$42.00	\$38.40	\$31.10	\$27.50
Single No Inflation	44	\$46.80	\$43.10	\$39.40	\$31.90	\$28.20
Single No Inflation						
Single No Inflation	45	\$48.00	\$44.20	\$40.40	\$32.80	\$29.00
Single No Inflation	46	\$49.40	\$45.50	\$41.60	\$33.70	\$29.80
Single No Inflation	47	\$50.80	\$46.80	\$42.70	\$34.70	\$30.60
Single No Inflation	48	\$52.20	\$48.10	\$43.90	\$35.60	\$31.50
Single No Inflation	49	\$53.60	\$49.30	\$45.10	\$36.60	\$32.30
Single No Inflation						
Single No Inflation	50	\$55.00	\$50.60	\$46.30	\$37.50	\$33.20
Single No Inflation	51	\$57.00	\$52.50	\$48.00	\$38.90	\$34.40
Single No Inflation	52	\$59.00	\$54.30	\$49.60	\$40.30	\$35.60
Single No Inflation	53	\$61.00	\$56.20	\$51.30	\$41.60	\$36.80
Single No Inflation	54	\$63.00	\$58.00	\$53.00	\$43.00	\$38.00
Single No Inflation						
Single No Inflation	55	\$65.00	\$59.80	\$54.70	\$44.40	\$39.20
Single No Inflation	56	\$67.10	\$61.80	\$56.50	\$45.80	\$40.50
Single No Inflation	57	\$69.20	\$63.70	\$58.20	\$47.30	\$41.80
Single No Inflation	58	\$71.40	\$65.70	\$60.00	\$48.70	\$43.00
Single No Inflation	59	\$73.50	\$67.60	\$61.80	\$50.20	\$44.30
Single No Inflation						
Single No Inflation	60	\$75.60	\$69.60	\$63.60	\$51.60	\$45.60
Single No Inflation	61	\$80.40	\$74.40	\$67.20	\$56.40	\$48.00
Single No Inflation	62	\$85.20	\$78.60	\$71.40	\$57.60	\$51.60
Single No Inflation	63	\$90.00	\$82.80	\$75.00	\$61.20	\$54.00
Single No Inflation	64	\$94.80	\$87.60	\$79.20	\$64.20	\$57.00
Single No Inflation						
Single No Inflation	65	\$99.00	\$91.20	\$82.80	\$67.20	\$59.40
Single No Inflation	66	\$111.00	\$102.00	\$91.80	\$74.40	\$66.60
Single No Inflation	67	\$123.00	\$113.40	\$100.80	\$81.60	\$73.80
Single No Inflation	68	\$135.00	\$124.20	\$109.80	\$89.40	\$81.00
Single No Inflation	69	\$147.00	\$135.60	\$118.80	\$96.60	\$88.20
Single No Inflation						
Single No Inflation	70	\$159.60	\$146.40	\$127.80	\$103.20	\$96.00
Single No Inflation	71	\$180.60	\$166.20	\$144.60	\$117.00	\$108.60
Single No Inflation	72	\$201.60	\$185.40	\$161.40	\$130.80	\$121.20
Single No Inflation	73	\$222.60	\$204.60	\$178.20	\$144.60	\$133.80
Single No Inflation	74	\$243.60	\$224.40	\$195.00	\$158.40	\$146.40
Single No Inflation						
Single No Inflation	75	\$264.60	\$243.60	\$211.80	\$171.60	\$159.00
Single No Inflation	76	\$301.80	\$277.80	\$241.80	\$195.60	\$181.20
Single No Inflation	77	\$339.00	\$312.00	\$271.80	\$219.60	\$203.40
Single No Inflation	78	\$376.20	\$346.20	\$301.80	\$244.20	\$225.60
Single No Inflation	79	\$413.40	\$380.40	\$331.20	\$268.20	\$248.40
Single No Inflation						
Single No Inflation	80	\$449.40	\$413.40	\$360.00	\$291.60	\$269.40
Single No Inflation	81	\$484.80	\$446.40	\$388.20	\$314.40	\$291.00
Single No Inflation	82	\$520.20	\$478.20	\$416.40	\$337.20	\$312.00
Single No Inflation	83	\$555.60	\$511.20	\$445.20	\$360.60	\$333.60
Single No Inflation	84	\$591.00	\$543.60	\$473.40	\$383.40	\$354.60
Single No Inflation						
Single No Inflation	85	\$625.20	\$575.40	\$501.00	\$405.60	\$375.00
Single No Inflation	86	\$635.40	\$584.40	\$509.40	\$412.20	\$381.00
Single No Inflation	87	\$645.60	\$594.00	\$517.20	\$418.80	\$387.60
Single No Inflation	88	\$655.80	\$603.00	\$525.60	\$425.40	\$393.60
Single No Inflation	89	\$666.00	\$612.60	\$533.40	\$432.00	\$399.60
Single No Inflation						
Single No Inflation	90	\$675.00	\$621.00	\$540.60	\$438.00	\$405.00
Single No Inflation	91	\$684.00	\$629.40	\$548.40	\$444.00	\$410.40
Single No Inflation	92	\$693.00	\$637.80	\$555.00	\$449.40	\$415.80
Single No Inflation	93	\$702.00	\$645.60	\$562.20	\$455.40	\$421.20
Single No Inflation	94	\$711.00	\$654.00	\$569.40	\$461.40	\$426.60
Single No Inflation						
Single No Inflation	95	\$720.00	\$662.40	\$576.60	\$467.40	\$432.00
Single No Inflation	96	\$729.00	\$670.80	\$584.40	\$472.80	\$437.40
Single No Inflation	97	\$738.00	\$679.20	\$591.60	\$478.80	\$442.80
Single No Inflation	98	\$747.00	\$687.00	\$598.20	\$484.80	\$448.20
Single No Inflation	99	\$756.00	\$695.40	\$606.00	\$490.20	\$453.60
Single No Inflation	100	\$765.00	\$703.80	\$613.20	\$496.20	\$459.00
Single No Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	<u>Elimination Period</u>		
	<u>Issue Age</u>	<u>0 Days</u>	<u>7 Days</u>
18-39	\$11.60	\$10.60	\$8.40
40	\$12.20	\$11.20	\$8.80
41	\$12.50	\$11.50	\$9.10
42	\$12.90	\$11.80	\$9.30
43	\$13.20	\$12.10	\$9.60
44	\$13.60	\$12.40	\$9.80
45	\$13.90	\$12.80	\$10.10
46	\$14.30	\$13.10	\$10.40
47	\$14.70	\$13.50	\$10.70
48	\$15.10	\$13.90	\$11.00
49	\$15.50	\$14.30	\$11.30
50	\$15.90	\$14.60	\$11.60
51	\$16.50	\$15.20	\$12.00
52	\$17.10	\$15.70	\$12.40
53	\$17.70	\$16.20	\$12.80
54	\$18.30	\$16.80	\$13.30
55	\$18.80	\$17.30	\$13.70
56	\$19.40	\$17.80	\$14.10
57	\$20.10	\$18.40	\$14.60
58	\$20.70	\$19.00	\$15.00
59	\$21.30	\$19.50	\$15.50
60	\$21.90	\$20.10	\$15.90
61	\$22.50	\$20.40	\$16.50
62	\$23.10	\$21.00	\$16.80
63	\$23.70	\$21.90	\$17.40
64	\$24.30	\$22.20	\$17.70
65	\$25.20	\$23.10	\$18.30
66	\$29.10	\$26.70	\$21.60
67	\$32.70	\$30.00	\$25.20
68	\$36.60	\$33.60	\$28.50
69	\$40.50	\$37.20	\$31.80
70	\$44.10	\$40.80	\$35.10
71	\$48.30	\$44.40	\$38.40
72	\$52.50	\$48.30	\$42.00
73	\$56.70	\$52.20	\$45.30
74	\$60.90	\$55.80	\$48.60
75	\$65.10	\$59.70	\$51.90
76	\$69.90	\$64.20	\$55.80
77	\$75.00	\$68.70	\$59.70
78	\$79.80	\$73.50	\$63.30
79	\$84.60	\$78.00	\$67.50
80	\$90.30	\$83.10	\$72.00
81	\$94.50	\$86.70	\$75.30
82	\$98.70	\$91.20	\$78.90
83	\$102.90	\$94.80	\$82.20
84	\$107.40	\$98.70	\$85.50
85	\$109.50	\$100.80	\$87.00
86	\$110.10	\$101.40	\$87.30
87	\$110.70	\$102.00	\$87.60
88	\$110.70	\$102.30	\$88.20
89	\$111.60	\$102.60	\$89.10
90	\$112.20	\$103.20	\$89.40
91	\$112.80	\$103.50	\$89.40
92	\$113.10	\$104.10	\$90.30
93	\$113.70	\$104.70	\$90.60
94	\$114.30	\$105.00	\$90.90
95	\$114.60	\$105.60	\$91.50
96	\$115.20	\$105.90	\$91.50
97	\$115.80	\$106.20	\$92.10
98	\$116.10	\$107.10	\$92.70
99	\$116.70	\$107.40	\$92.70
100	\$117.30	\$108.00	\$93.30

Single No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age 0 Days 30 Days 90 Days 180 Days 365 Days

Single No Inflation

18-39 \$29.80 \$26.00 \$25.10 \$20.30 \$18.10

Single No Inflation

40 \$31.30 \$27.30 \$26.30 \$21.30 \$19.00

Single No Inflation

41 \$32.20 \$28.10 \$27.10 \$21.90 \$19.50

Single No Inflation

42 \$33.10 \$28.90 \$27.80 \$22.60 \$20.10

Single No Inflation

43 \$34.00 \$29.70 \$28.60 \$23.20 \$20.60

Single No Inflation

44 \$34.90 \$30.50 \$29.30 \$23.80 \$21.20

Single No Inflation

45 \$35.80 \$31.20 \$30.10 \$24.40 \$21.70

Single No Inflation

46 \$36.90 \$32.10 \$31.00 \$25.10 \$22.30

Single No Inflation

47 \$37.90 \$33.10 \$31.90 \$25.80 \$23.00

Single No Inflation

48 \$38.90 \$34.00 \$32.70 \$26.50 \$23.60

Single No Inflation

49 \$40.00 \$34.90 \$33.60 \$27.20 \$24.20

Single No Inflation

50 \$41.00 \$35.80 \$34.50 \$27.90 \$24.90

Single No Inflation

51 \$42.50 \$37.10 \$35.70 \$29.00 \$25.80

Single No Inflation

52 \$44.00 \$38.40 \$37.00 \$30.00 \$26.70

Single No Inflation

53 \$45.50 \$39.70 \$38.20 \$31.00 \$27.60

Single No Inflation

54 \$47.00 \$41.00 \$39.50 \$32.00 \$28.50

Single No Inflation

55 \$48.50 \$42.30 \$40.80 \$33.00 \$29.40

Single No Inflation

56 \$50.10 \$43.70 \$42.10 \$34.10 \$30.40

Single No Inflation

57 \$51.70 \$45.10 \$43.40 \$35.20 \$31.30

Single No Inflation

58 \$53.20 \$46.40 \$44.70 \$36.20 \$32.30

Single No Inflation

59 \$54.80 \$47.80 \$46.10 \$37.30 \$33.20

Single No Inflation

60 \$56.40 \$49.20 \$47.40 \$38.40 \$34.20

Single No Inflation

61 \$60.00 \$55.80 \$50.40 \$42.60 \$36.00

Single No Inflation

62 \$64.20 \$59.40 \$53.40 \$43.20 \$38.40

Single No Inflation

63 \$67.20 \$62.40 \$56.40 \$46.20 \$40.20

Single No Inflation

64 \$71.40 \$63.00 \$59.40 \$48.00 \$42.60

Single No Inflation

65 \$74.40 \$64.20 \$62.40 \$50.40 \$44.40

Single No Inflation

66 \$83.40 \$76.20 \$68.40 \$55.80 \$49.80

Single No Inflation

67 \$92.40 \$85.20 \$75.60 \$61.20 \$55.20

Single No Inflation

68 \$101.40 \$93.00 \$82.20 \$67.20 \$60.60

Single No Inflation

69 \$110.40 \$101.40 \$89.40 \$72.60 \$66.00

Single No Inflation

70 \$119.40 \$110.40 \$96.00 \$77.40 \$72.00

Single No Inflation

71 \$135.60 \$124.20 \$108.60 \$87.60 \$81.60

Single No Inflation

72 \$151.20 \$139.20 \$121.20 \$98.40 \$90.60

Single No Inflation

73 \$167.40 \$153.60 \$133.80 \$108.60 \$100.20

Single No Inflation

74 \$182.40 \$168.60 \$146.40 \$118.80 \$109.80

Single No Inflation

75 \$198.60 \$183.00 \$158.40 \$128.40 \$119.40

Single No Inflation

76 \$226.20 \$208.20 \$181.20 \$146.40 \$136.20

Single No Inflation

77 \$254.40 \$234.00 \$204.00 \$164.40 \$152.40

Single No Inflation

78 \$282.00 \$259.20 \$226.20 \$183.00 \$169.20

Single No Inflation

79 \$310.20 \$285.60 \$248.40 \$201.00 \$186.60

Single No Inflation

80 \$337.20 \$310.20 \$270.00 \$218.40 \$202.20

Single No Inflation

81 \$363.60 \$334.80 \$291.00 \$235.80 \$218.40

Single No Inflation

82 \$390.00 \$358.80 \$312.00 \$252.60 \$234.00

Single No Inflation

83 \$416.40 \$383.40 \$334.20 \$270.60 \$250.20

Single No Inflation

84 \$443.40 \$407.40 \$355.20 \$287.40 \$265.80

Single No Inflation

85 \$469.20 \$431.40 \$375.60 \$304.20 \$281.40

Single No Inflation

86 \$476.40 \$438.60 \$382.20 \$309.00 \$285.60

Single No Inflation

87 \$484.20 \$445.20 \$388.20 \$314.40 \$290.40

Single No Inflation

88 \$491.40 \$452.40 \$394.20 \$319.20 \$295.20

Single No Inflation

89 \$499.20 \$459.60 \$400.20 \$324.00 \$299.40

Single No Inflation

90 \$506.40 \$465.60 \$405.60 \$328.20 \$303.60

Single No Inflation

91 \$513.00 \$472.20 \$411.60 \$333.00 \$307.80

Single No Inflation

92 \$519.60 \$478.20 \$416.40 \$337.20 \$311.40

Single No Inflation

93 \$526.20 \$484.20 \$421.80 \$341.40 \$316.20

Single No Inflation

94 \$533.40 \$490.80 \$427.20 \$346.20 \$319.80

Single No Inflation

95 \$540.00 \$496.80 \$432.60 \$350.40 \$324.00

Single No Inflation

96 \$546.60 \$503.40 \$438.60 \$354.60 \$328.20

Single No Inflation

97 \$553.80 \$508.80 \$443.40 \$359.40 \$332.40

Single No Inflation

98 \$560.40 \$515.40 \$448.80 \$363.60 \$336.00

Single No Inflation

99 \$567.00 \$521.40 \$454.20 \$376.80 \$340.20

Single No Inflation

100 \$573.60 \$528.00 \$460.20 \$378.00 \$344.40

Single No Inflation

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age 0 Days 7 Days 30 Days

18-39 \$8.70 \$8.10 \$6.30

40 \$9.20 \$8.50 \$6.70

41 \$9.40 \$8.70 \$6.90

42 \$9.70 \$9.00 \$7.00

43 \$10.00 \$9.20 \$7.20

44 \$10.20 \$9.50 \$7.40

45 \$10.50 \$9.70 \$7.60

46 \$10.80 \$10.00 \$7.80

47 \$11.10 \$10.30 \$8.10

48 \$11.40 \$10.60 \$8.30

49 \$11.70 \$10.80 \$8.50

50 \$12.00 \$11.10 \$8.70

51 \$12.40 \$11.50 \$9.00

52 \$12.90 \$11.90 \$9.40

53 \$13.30 \$12.30 \$9.70

54 \$13.80 \$12.80 \$10.00

55 \$14.20 \$13.20 \$10.30

56 \$14.60 \$13.60 \$10.70

57 \$15.10 \$14.00 \$11.00

58 \$15.60 \$14.40 \$11.30

59 \$16.00 \$14.90 \$11.70

60 \$16.50 \$15.30 \$12.00

61 \$17.10 \$15.60 \$12.30

62 \$17.10 \$15.90 \$12.60

63 \$18.00 \$16.50 \$12.90

64 \$18.00 \$16.50 \$13.20

65 \$18.90 \$17.40 \$15.00

66 \$21.60 \$20.10 \$16.50

67 \$24.60 \$22.50 \$18.90

68 \$27.30 \$25.50 \$21.30

69 \$30.30 \$27.90 \$23.70

70 \$33.30 \$30.30 \$26.40

71 \$36.00 \$33.60 \$28.80

72 \$39.30 \$36.00 \$31.20

73 \$42.30 \$39.00 \$33.90

74 \$45.90 \$41.70 \$36.30

75 \$48.60 \$44.70 \$39.30

76 \$52.50 \$48.30 \$42.00

77 \$56.10 \$51.60 \$44.70

78 \$60.00 \$55.20 \$47.70

79 \$63.60 \$58.20 \$50.70

80 \$67.50 \$62.10 \$54.00

81 \$70.80 \$65.10 \$56.70

82 \$74.10 \$68.10 \$59.40

83 \$77.40 \$71.10 \$61.50

84 \$80.40 \$74.10 \$64.20

85 \$81.00 \$75.00 \$64.80

86 \$81.60 \$75.60 \$65.70

87 \$82.50 \$76.50 \$66.00

88 \$83.10 \$76.80 \$66.30

89 \$84.00 \$77.10 \$66.60

90 \$84.00 \$77.40 \$66.90

91 \$84.60 \$77.70 \$66.90

92 \$84.90 \$78.00 \$67.50

93 \$85.50 \$78.60 \$67.80

94 \$85.50 \$78.60 \$68.10

95 \$86.10 \$79.20 \$68.40

96 \$86.40 \$79.20 \$68.40

97 \$86.70 \$80.10 \$69.00

98 \$87.00 \$80.10 \$69.30

99 \$87.60 \$80.70 \$69.60

100 \$87.90 \$80.70 \$69.60

Single No Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age 0 Days 30 Days 90 Days 180 Days 365 Days

Single No Inflation

18-39 \$27.90 \$25.70 \$23.50 \$19.00 \$16.80

Single No Inflation

40 \$29.30 \$27.00 \$24.70 \$20.00 \$17.70

Single No Inflation

41 \$30.20 \$27.80 \$25.40 \$20.60 \$18.20

Single No Inflation

42 \$31.00 \$28.50 \$26.10 \$21.10 \$18.70

Single No Inflation

43 \$31.80 \$29.30 \$26.80 \$21.70 \$19.20

Single No Inflation

44 \$32.70 \$30.10 \$27.50 \$22.30 \$19.70

Single No Inflation

45 \$33.50 \$30.90 \$28.20 \$22.90 \$20.20

Single No Inflation

46 \$34.50 \$31.80 \$29.00 \$23.50 \$20.80

Single No Inflation

47 \$35.50 \$32.70 \$29.80 \$24.20 \$21.40

Single No Inflation

48 \$36.50 \$33.60 \$30.70 \$24.90 \$22.00

Single No Inflation

49 \$37.40 \$34.50 \$31.50 \$25.50 \$22.50

Single No Inflation

50 \$38.40 \$35.40 \$32.30 \$26.20 \$23.10

Single No Inflation

51 \$39.80 \$36.60 \$33.50 \$27.10 \$24.00

Single No Inflation

52 \$41.20 \$37.90 \$34.70 \$28.10 \$24.80

Single No Inflation

53 \$42.60 \$39.20 \$35.80 \$29.00 \$25.70

Single No Inflation

54 \$44.00 \$40.50 \$37.00 \$30.00 \$26.50

Single No Inflation

55 \$45.40 \$41.80 \$38.20 \$31.00 \$27.30

Single No Inflation

56 \$46.90 \$43.10 \$39.40 \$32.00 \$28.20

Single No Inflation

57 \$48.40 \$44.50 \$40.70 \$33.00 \$29.10

Single No Inflation

58 \$49.80 \$45.90 \$41.90 \$34.00 \$30.00

Single No Inflation

59 \$51.30 \$47.20 \$43.20 \$35.00 \$30.90

Single No Inflation

60 \$52.80 \$48.60 \$44.40 \$36.00 \$31.80

Single No Inflation

61 \$56.40 \$52.20 \$47.40 \$39.60 \$33.60

Single No Inflation

62 \$60.00 \$55.20 \$49.80 \$40.20 \$36.60

Single No Inflation

63 \$63.00 \$58.20 \$52.20 \$42.60 \$37.80

Single No Inflation

64 \$66.60 \$61.20 \$55.20 \$45.00 \$40.20

Single No Inflation

65 \$69.60 \$63.60 \$58.20 \$47.40 \$41.40

Single No Inflation

66 \$78.00 \$71.40 \$64.20 \$52.20 \$46.20

Single No Inflation

67 \$86.40 \$79.20 \$70.80 \$57.60 \$51.60

Single No Inflation

68 \$94.80 \$87.00 \$76.80 \$62.40 \$57.00

Single No Inflation

69 \$103.20 \$94.80 \$83.40 \$67.80 \$61.80

Single No Inflation

70 \$111.60 \$102.60 \$89.40 \$72.60 \$67.20

Single No Inflation

71 \$126.60 \$116.40 \$101.40 \$82.20 \$76.20

Single No Inflation

72 \$141.00 \$129.60 \$112.80 \$91.20 \$84.60

Single No Inflation

73 \$156.00 \$143.40 \$124.80 \$101.40 \$93.60

Single No Inflation

74 \$170.40 \$157.20 \$136.20 \$111.00 \$102.60

Single No Inflation

75 \$185.40 \$170.40 \$148.20 \$120.00 \$111.60

Single No Inflation

76 \$211.20 \$194.40 \$169.20 \$137.40 \$126.60

Single No Inflation

77 \$237.60 \$218.40 \$190.20 \$153.60 \$142.20

Single No Inflation

78 \$263.40 \$242.40 \$211.20 \$171.00 \$157.80

Single No Inflation

79 \$289.20 \$266.40 \$231.60 \$187.80 \$174.00

Single No Inflation

80 \$314.40 \$289.80 \$252.00 \$204.00 \$188.40

Single No Inflation

81 \$339.60 \$312.60 \$271.80 \$220.20 \$204.00

Single No Inflation

82 \$364.20 \$334.80 \$291.60 \$236.40 \$218.40

Single No Inflation

83 \$388.80 \$357.60 \$311.40 \$252.60 \$233.40

Single No Inflation

84 \$413.40 \$380.40 \$331.20 \$268.20 \$248.40

Single No Inflation

85 \$437.40 \$402.60 \$350.40 \$283.80 \$262.80

Single No Inflation

86 \$444.60 \$409.20 \$356.40 \$288.60 \$266.40

Single No Inflation

87 \$451.80 \$415.80 \$362.40 \$293.40 \$271.20

Single No Inflation

88 \$459.00 \$422.40 \$367.80 \$297.60 \$275.40

Single No Inflation

89 \$466.20 \$429.00 \$373.20 \$302.40 \$279.60

Single No Inflation

90 \$472.80 \$434.40 \$378.60 \$306.60 \$283.20

Single No Inflation

91 \$478.80 \$440.40 \$384.00 \$310.80 \$287.40

Single No Inflation

92 \$485.40 \$446.40 \$388.20 \$314.40 \$291.00

Single No Inflation

93 \$491.40 \$452.40 \$393.60 \$318.60 \$294.60

Single No Inflation

94 \$497.40 \$457.80 \$398.40 \$322.80 \$298.80

Single No Inflation

95 \$504.00 \$463.80 \$403.20 \$327.00 \$302.40

Single No Inflation

96 \$510.60 \$469.20 \$409.20 \$331.20 \$306.00

Single No Inflation

97 \$516.60 \$475.80 \$414.00 \$335.40 \$309.60

Single No Inflation

98 \$522.60 \$481.20 \$418.80 \$339.60 \$313.80

Single No Inflation

99 \$529.20 \$486.60 \$424.20 \$343.20 \$317.40

Single No Inflation

100 \$535.80 \$492.60 \$429.60 \$347.40 \$321.60

Single No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age 0 Days 7 Days 30 Days

Single No Inflation

18-39 \$8.10 \$7.50 \$5.90

Single No Inflation

40 \$8.50 \$7.80 \$6.20

Single No Inflation

41 \$8.70 \$8.10 \$6.30

Single No Inflation

42 \$9.00 \$8.30 \$6.50

Single No Inflation

43 \$9.20 \$8.50 \$6.70

Single No Inflation

44 \$9.50 \$8.70 \$6.90

Single No Inflation

45 \$9.70 \$9.00 \$7.00

Single No Inflation

46 \$10.00 \$9.20 \$7.30

Single No Inflation

47 \$10.30 \$9.50 \$7.50

Single No Inflation

48 \$10.60 \$9.70 \$7.70

Single No Inflation

49 \$10.80 \$10.00 \$7.90

Single No Inflation

50 \$11.10 \$10.30 \$8.10

Single No Inflation

51 \$11.50 \$10.60 \$8.40

Single No Inflation

52 \$11.90 \$11.00 \$8.70

Single No Inflation

53 \$12.30 \$11.40 \$9.00

Single No Inflation

54 \$12.80 \$11.80 \$9.30

Single No Inflation

55 \$13.20 \$12.10 \$9.50

Single No Inflation

56 \$13.60 \$12.50 \$9.90

Single No Inflation

57 \$14.00 \$12.90 \$10.20

Single No Inflation

58 \$14.40 \$13.30 \$10.50

Single No Inflation

59 \$14.90 \$13.70 \$10.80

Single No Inflation

60 \$15.30 \$14.10 \$11.10

Single No Inflation

61 \$15.60 \$14.10 \$11.40

Single No Inflation

62 \$15.90 \$14.70 \$11.70

Single No Inflation

63 \$16.50 \$15.00 \$12.30

Single No Inflation

64 \$16.80 \$15.60 \$12.60

Single No Inflation

65 \$17.40 \$16.20 \$12.60

Single No Inflation

66 \$20.10 \$18.60 \$15.30

Single No Inflation

67 \$22.80 \$21.00 \$17.40

Single No Inflation

68 \$25.50 \$23.70 \$19.80

Single No Inflation

69 \$28.20 \$26.10 \$22.20

Single No Inflation

70 \$30.90 \$28.50 \$24.60

Single No Inflation

71 \$33.60 \$30.90 \$27.00

Single No Inflation

72 \$36.90 \$33.90 \$29.40

Single No Inflation

73 \$39.60 \$36.30 \$31.50

Single No Inflation

74 \$42.60 \$39.00 \$34.20

Single No Inflation

75 \$45.30 \$42.00 \$36.30

Single No Inflation

76 \$48.90 \$45.00 \$39.00

Single No Inflation

77 \$52.20 \$48.30 \$41.70

Single No Inflation

78 \$55.80 \$51.30 \$44.40

Single No Inflation

79 \$59.40 \$54.60 \$47.40

Single No Inflation

Single No Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age 0 Days 30 Days 90 Days 180 Days 365 Days

Single No Inflation

18-39 \$25.10 \$22.90 \$21.00 \$17.10 \$14.90

Single No Inflation

40 \$26.30 \$24.00 \$22.00 \$18.00 \$15.70

Single No Inflation

41 \$27.10 \$24.70 \$22.60 \$18.50 \$16.10

Single No Inflation

42 \$27.80 \$25.40 \$23.30 \$19.00 \$16.60

Single No Inflation

43 \$28.60 \$26.10 \$23.90 \$19.50 \$17.00

Single No Inflation

44 \$29.30 \$26.70 \$24.50 \$20.10 \$17.50

Single No Inflation

45 \$30.10 \$27.40 \$25.10 \$20.60 \$17.90

Single No Inflation

46 \$31.00 \$28.20 \$25.90 \$21.20 \$18.40

Single No Inflation

47 \$31.90 \$29.00 \$26.60 \$21.80 \$18.90

Single No Inflation

48 \$32.70 \$29.80 \$27.30 \$22.40 \$19.50

Single No Inflation

49 \$33.60 \$30.60 \$28.10 \$23.00 \$20.00

Single No Inflation

50 \$34.50 \$31.40 \$28.80 \$23.60 \$20.50

Single No Inflation

51 \$35.70 \$32.60 \$29.90 \$24.40 \$21.30

Single No Inflation

52 \$37.00 \$33.70 \$30.90 \$25.30 \$22.00

Single No Inflation

53 \$38.20 \$34.90 \$32.00 \$26.10 \$22.80

Single No Inflation

54 \$39.50 \$36.00 \$33.00 \$27.00 \$23.50

Single No Inflation

55 \$40.80 \$37.10 \$34.00 \$27.90 \$24.20

Single No Inflation

56 \$42.10 \$38.40 \$35.20 \$28.80 \$25.00

Single No Inflation

57 \$43.40 \$39.60 \$36.30 \$29.70 \$25.80

Single No Inflation

58 \$44.70 \$40.80 \$37.40 \$30.60 \$26.60

Single No Inflation

59 \$46.10 \$42.00 \$38.50 \$31.50 \$27.40

Single No Inflation

60 \$47.40 \$43.20 \$39.60 \$32.40 \$28.20

Single No Inflation

61 \$50.40 \$46.20 \$42.00 \$35.40 \$30.00

Single No Inflation

62 \$53.40 \$49.20 \$44.40 \$36.00 \$32.40

Single No Inflation

63 \$56.40 \$51.60 \$46.80 \$38.40 \$33.60

Single No Inflation

64 \$59.40 \$54.60 \$49.20 \$40.20 \$35.40

Single No Inflation

65 \$61.80 \$57.00 \$51.60 \$42.00 \$37.20

Single No Inflation

66 \$69.00 \$63.60 \$57.00 \$46.20 \$41.40

Single No Inflation

67 \$76.80 \$70.80 \$63.00 \$51.00 \$46.20

Single No Inflation

68 \$84.00 \$77.40 \$68.40 \$55.80 \$50.40

Single No Inflation

69 \$91.80 \$84.60 \$74.40 \$60.00 \$55.20

Single No Inflation

70 \$99.60 \$91.20 \$79.80 \$64.20 \$60.00

Single No Inflation

71 \$112.80 \$103.80 \$90.00 \$73.20 \$67.80

Single No Inflation

72 \$126.00 \$115.80 \$100.80 \$81.60 \$75.60

Single No Inflation

73 \$139.20 \$127.80 \$111.00 \$90.00 \$83.40

Single No Inflation

74 \$152.40 \$140.40 \$121.80 \$99.00 \$91.20

Single No Inflation

75 \$165.00 \$152.40 \$132.00 \$107.40 \$99.00

Single No Inflation

76 \$188.40 \$173.40 \$151.20 \$122.40 \$113.40

Single No Inflation

77 \$211.80 \$195.00 \$169.80 \$137.40 \$127.20

Single No Inflation

78 \$235.20 \$216.00 \$188.40 \$152.40 \$141.00

Single No Inflation

79 \$258.00 \$237.60 \$207.00 \$167.40 \$155.40

Single No Inflation

80 \$280.80 \$258.00 \$225.00 \$182.40 \$168.00

Single No Inflation

81 \$303.00 \$279.00 \$242.40 \$196.20 \$181.80

Single No Inflation

82 \$325.20 \$298.80 \$260.40 \$210.60 \$195.00

Single No Inflation

83 \$347.40 \$319.20 \$278.40 \$225.00 \$208.20

Single No Inflation

84 \$369.00 \$339.60 \$295.80 \$239.40 \$221.40

Single No Inflation

85 \$390.60 \$359.40 \$313.20 \$253.20 \$234.00

Single No Inflation

86 \$397.20 \$365.40 \$318.00 \$257.40 \$238.20

Single No Inflation

87 \$403.20 \$371.40 \$323.40 \$261.60 \$242.40

Single No Inflation

88 \$409.80 \$376.80 \$328.20 \$265.80 \$246.00

Single No Inflation

89 \$416.40 \$382.80 \$333.00 \$270.00 \$249.60

Single No Inflation

90 \$421.80 \$388.20 \$337.80 \$273.60 \$253.20

Single No Inflation

91 \$427.20 \$393.00 \$342.60 \$277.20 \$256.20

Single No Inflation

92 \$433.20 \$398.40 \$346.80 \$280.80 \$259.80

Single No Inflation

93 \$438.60 \$403.20 \$351.00 \$284.40 \$263.40

Single No Inflation

94 \$444.00 \$408.60 \$355.80 \$288.00 \$266.40

Single No Inflation

95 \$450.00 \$414.00 \$360.00 \$292.20 \$270.00

Single No Inflation

96 \$455.40 \$419.40 \$365.40 \$295.20 \$273.00

Single No Inflation

97 \$461.40 \$424.20 \$369.60 \$299.40 \$276.60

Single No Inflation

98 \$466.80 \$429.00 \$373.80 \$303.00 \$280.20

Single No Inflation

99 \$472.20 \$434.40 \$378.60 \$306.00 \$283.20

Single No Inflation

100 \$478.20 \$439.80 \$383.40 \$310.20 \$286.80

Single No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age 0 Days 7 Days 30 Days

18-39 \$7.10 \$6.30 \$5.30

40 \$7.50 \$6.70 \$5.60

41 \$7.70 \$6.90 \$5.80

42 \$7.90 \$7.00 \$5.90

43 \$8.10 \$7.20 \$6.10

44 \$8.40 \$7.40 \$6.30

45 \$8.60 \$7.60 \$6.40

46 \$8.80 \$7.80 \$6.60

47 \$9.10 \$8.10 \$6.80

48 \$9.30 \$8.30 \$7.00

49 \$9.60 \$8.50 \$7.20

50 \$9.80 \$8.70 \$7.30

51 \$10.20 \$9.00 \$7.60

52 \$10.50 \$9.40 \$7.90

53 \$10.90 \$9.70 \$8.10

54 \$11.30 \$10.00 \$8.40

55 \$11.60 \$10.30 \$8.70

56 \$12.00 \$10.70 \$9.00

57 \$12.40 \$11.00 \$9.30

58 \$12.70 \$11.30 \$9.50

59 \$13.10 \$11.70 \$9.80

60 \$13.50 \$12.00 \$10.10

61 \$13.80 \$12.00 \$10.40

62 \$14.40 \$12.30 \$10.40

63 \$14.70 \$12.90 \$10.70

64 \$15.00 \$12.90 \$11.00

65 \$15.60 \$13.50 \$11.30

66 \$18.30 \$15.60 \$13.10

67 \$20.40 \$17.70 \$14.60

68 \$23.10 \$19.80 \$16.70

69 \$25.20 \$21.90 \$18.20

70 \$27.60 \$24.00 \$20.00

71 \$30.30 \$26.10 \$21.80

72 \$32.70 \$28.20 \$23.30

73 \$35.40 \$30.60 \$25.10

74 \$37.80 \$32.40 \$26.60

75 \$40.80 \$34.80 \$28.40

76 \$43.80 \$37.50 \$29.90

77 \$46.80 \$39.90 \$31.70

78 \$49.80 \$42.60 \$33.50

79 \$53.10 \$45.00 \$35.00

80 \$56.40 \$48.00 \$37.10

81 \$59.10 \$50.10 \$38.60

82 \$61.80 \$52.50 \$40.10

83 \$64.20 \$54.60 \$41.30

84 \$67.20 \$56.70 \$42.80

85 \$67.80 \$57.00 \$42.80

86 \$68.40 \$57.30 \$43.10

87 \$69.00 \$57.90 \$43.40

88 \$69.60 \$58.20 \$43.40

89 \$69.60 \$58.80 \$43.70

90 \$70.20 \$58.80 \$43.70

91 \$70.50 \$59.10 \$44.00

92 \$70.80 \$59.40 \$44.00

93 \$71.10 \$59.70 \$44.30

94 \$71.40 \$60.00 \$44.30

95 \$71.70 \$60.00 \$44.30

96 \$72.00 \$60.30 \$44.30

97 \$72.30 \$60.60 \$44.60

98 \$72.60 \$60.90 \$44.60

99 \$73.20 \$61.20 \$44.60

100 \$73.20 \$61.20 \$44.60

Single No Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age 0 Days 30 Days 90 Days 180 Days 365 Days

Single No Inflation

18-39 \$20.00 \$18.10 \$14.90 \$13.00 \$9.80

Single No Inflation

40 \$21.00 \$19.00 \$15.70 \$13.70 \$10.30

Single No Inflation

41 \$21.60 \$19.50 \$16.10 \$14.10 \$10.60

Single No Inflation

42 \$22.20 \$20.10 \$16.60 \$14.40 \$10.90

Single No Inflation

43 \$22.80 \$20.60 \$17.00 \$14.80 \$11.20

Single No Inflation

44 \$23.40 \$21.20 \$17.50 \$15.20 \$11.50

Single No Inflation

45 \$24.00 \$21.70 \$17.90 \$15.60 \$11.80

Single No Inflation

46 \$24.70 \$22.30 \$18.40 \$16.10 \$12.20

Single No Inflation

47 \$25.40 \$23.00 \$18.90 \$16.50 \$12.50

Single No Inflation

48 \$26.10 \$23.60 \$19.50 \$17.00 \$12.80

Single No Inflation

49 \$26.80 \$24.20 \$20.00 \$17.40 \$13.20

Single No Inflation

50 \$27.50 \$24.90 \$20.50 \$17.90 \$13.50

Single No Inflation

51 \$28.50 \$25.80 \$21.30 \$18.50 \$14.00

Single No Inflation

52 \$29.50 \$26.70 \$22.00 \$19.20 \$14.50

Single No Inflation

53 \$30.50 \$27.60 \$22.80 \$19.80 \$15.00

Single No Inflation

54 \$31.50 \$28.50 \$23.50 \$20.50 \$15.50

Single No Inflation

55 \$32.50 \$29.40 \$24.20 \$21.20 \$16.00

Single No Inflation

56 \$33.60 \$30.40 \$25.00 \$21.80 \$16.50

Single No Inflation

57 \$34.60 \$31.30 \$25.80 \$22.50 \$17.00

Single No Inflation

58 \$35.70 \$32.30 \$26.60 \$23.20 \$17.60

Single No Inflation

59 \$36.70 \$33.20 \$27.40 \$23.90 \$18.10

Single No Inflation

60 \$37.80 \$34.20 \$28.20 \$24.60 \$18.60

Single No Inflation

61 \$40.20 \$36.00 \$30.00 \$25.80 \$19.80

Single No Inflation

62 \$42.60 \$38.40 \$31.80 \$27.60 \$21.00

Single No Inflation

63 \$45.00 \$40.20 \$33.60 \$29.40 \$22.20

Single No Inflation

64 \$47.40 \$42.60 \$35.40 \$30.60 \$23.40

Single No Inflation

65 \$49.20 \$44.40 \$37.20 \$31.80 \$24.60

Single No Inflation

66 \$55.20 \$49.80 \$41.40 \$36.00 \$27.60

Single No Inflation

67 \$61.20 \$55.20 \$46.20 \$39.60 \$30.60

Single No Inflation

68 \$67.20 \$60.60 \$50.40 \$43.80 \$33.60

Single No Inflation

69 \$73.20 \$66.00 \$55.20 \$47.40 \$36.60

Single No Inflation

70 \$79.80 \$72.00 \$60.00 \$51.60 \$39.60

Single No Inflation

71 \$90.00 \$81.00 \$67.80 \$58.80 \$45.00

Single No Inflation

72 \$100.80 \$90.60 \$75.60 \$65.40 \$50.40

Single No Inflation

73 \$111.00 \$100.20 \$83.40 \$72.00 \$55.80

Single No Inflation

74 \$121.80 \$109.80 \$91.20 \$79.20 \$60.60

Single No Inflation

75 \$132.00 \$118.80 \$99.00 \$85.80 \$66.00

Single No Inflation

76 \$150.60 \$135.60 \$112.80 \$97.80 \$75.60

Single No Inflation

77 \$169.20 \$152.40 \$127.20 \$109.80 \$84.60

Single No Inflation

78 \$187.80 \$169.20 \$141.00 \$122.40 \$94.20

Single No Inflation

79 \$206.40 \$186.00 \$154.80 \$134.40 \$103.20

Single No Inflation

80 \$224.40 \$202.20 \$168.60 \$145.80 \$112.20

Single No Inflation

81 \$242.40 \$217.80 \$181.80 \$157.20 \$121.20

Single No Inflation

82 \$259.80 \$234.00 \$195.00 \$169.20 \$130.20

Single No Inflation

83 \$277.80 \$250.20 \$208.20 \$180.60 \$138.60

Single No Inflation

84 \$295.20 \$265.80 \$221.40 \$192.00 \$147.60

Single No Inflation

85 \$312.60 \$281.40 \$234.60 \$202.80 \$156.00

Single No Inflation

86 \$317.40 \$285.60 \$238.20 \$206.40 \$159.00

Single No Inflation

87 \$322.80 \$290.40 \$241.80 \$210.00 \$161.40

Single No Inflation

88 \$327.60 \$295.20 \$246.00 \$213.00 \$163.80

Single No Inflation

89 \$333.00 \$299.40 \$249.60 \$216.60 \$166.20

Single No Inflation

90 \$337.20 \$303.60 \$253.20 \$219.00 \$168.60

Single No Inflation

91 \$342.00 \$307.80 \$256.20 \$222.00 \$171.00

Single No Inflation

92 \$346.20 \$312.00 \$259.80 \$225.00 \$173.40

Single No Inflation

93 \$351.00 \$315.60 \$263.40 \$228.00 \$175.20

Single No Inflation

94 \$355.20 \$319.80 \$266.40 \$231.00 \$177.60

Single No Inflation

95 \$360.00 \$324.00 \$270.00 \$234.00 \$180.00

Single No Inflation

96 \$364.20 \$328.20 \$273.00 \$237.00 \$182.40

Single No Inflation

97 \$369.00 \$331.80 \$276.60 \$240.00 \$184.20

Single No Inflation

98 \$373.20 \$336.00 \$280.20 \$242.40 \$186.60

Single No Inflation

99 \$378.00 \$340.20 \$283.20 \$245.40 \$189.00

Single No Inflation

100 \$382.20 \$344.40 \$286.80 \$248.40 \$191.40

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age 0 Days 7 Days 30 Days

18-39 \$5.70 \$5.10 \$4.30

40 \$6.00 \$5.30 \$4.50

41 \$6.20 \$5.50 \$4.60

42 \$6.30 \$5.60 \$4.80

43 \$6.50 \$5.80 \$4.90

44 \$6.70 \$5.90 \$5.00

45 \$6.90 \$6.10 \$5.10

46 \$7.10 \$6.30 \$5.30

47 \$7.30 \$6.50 \$5.40

48 \$7.50 \$6.60 \$5.60

49 \$7.70 \$6.80 \$5.70

50 \$7.90 \$7.00 \$5.90

51 \$8.10 \$7.20 \$6.10

52 \$8.40 \$7.50 \$6.30

53 \$8.70 \$7.70 \$6.50

54 \$9.00 \$8.00 \$6.80

55 \$9.30 \$8.30 \$7.00

56 \$9.60 \$8.50 \$7.20

57 \$9.90 \$8.80 \$7.40

58 \$10.20 \$9.10 \$7.60

59 \$10.50 \$9.30 \$7.90

60 \$10.80 \$9.60 \$8.10

61 \$11.10 \$10.20 \$8.40

62 \$11.40 \$10.20 \$8.70

63 \$11.70 \$10.80 \$9.00

64 \$12.00 \$10.80 \$9.00

65 \$12.60 \$11.40 \$9.30

66 \$14.70 \$13.20 \$11.10

67 \$16.50 \$14.70 \$12.30

68 \$18.60 \$16.50 \$13.80

69 \$20.40 \$18.30 \$15.00

70 \$21.90 \$19.80 \$16.50

71 \$24.30 \$21.90 \$18.00

72 \$26.10 \$23.70 \$19.50

73 \$28.50 \$25.50 \$21.30

74 \$30.30 \$27.30 \$22.80

75 \$32.70 \$29.40 \$24.60

76 \$35.10 \$31.50 \$26.40

77 \$37.50 \$33.60 \$27.90

78 \$39.90 \$36.00 \$30.00

79 \$42.60 \$38.10 \$31.80

80 \$45.30 \$40.50 \$33.90

81 \$47.10 \$42.60 \$35.40

82 \$49.50 \$44.40 \$36.90

83 \$51.60 \$46.20 \$38.70

84 \$53.70 \$48.30 \$40.20

85 \$54.30 \$48.60 \$40.50

86 \$54.90 \$49.20 \$40.80

87 \$55.20 \$49.50 \$41.40

88 \$55.80 \$49.80 \$41.70

89 \$55.80 \$50.40 \$42.00

90 \$56.10 \$50.40 \$42.00

91 \$56.40 \$50.70 \$42.30

92 \$56.70 \$50.70 \$42.30

93 \$56.70 \$51.30 \$42.60

94 \$57.30 \$51.30 \$42.90

95 \$57.30 \$51.60 \$42.90

96 \$57.60 \$51.60 \$43.50

97 \$57.90 \$52.20 \$43.50

98 \$58.20 \$52.50 \$43.50

99 \$58.20 \$52.50 \$43.80

100 \$58.80 \$52.80 \$44.10

Single No Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$13.70	\$12.10	\$12.20	\$8.90	\$6.70
40	\$14.30	\$12.70	\$10.70	\$9.30	\$7.00
41	\$14.70	\$13.00	\$11.00	\$9.60	\$7.20
42	\$15.20	\$13.40	\$11.30	\$9.90	\$7.40
43	\$15.60	\$13.80	\$11.60	\$10.10	\$7.60
44	\$16.00	\$14.10	\$11.90	\$10.40	\$7.80
45	\$16.40	\$14.50	\$12.20	\$10.70	\$8.00
46	\$16.90	\$14.90	\$12.50	\$11.00	\$8.20
47	\$17.30	\$15.30	\$12.90	\$11.30	\$8.50
48	\$17.80	\$15.70	\$13.30	\$11.60	\$8.70
49	\$18.30	\$16.20	\$13.60	\$11.90	\$8.90
50	\$18.80	\$16.60	\$14.00	\$12.20	\$9.20
51	\$19.50	\$17.20	\$14.50	\$12.70	\$9.50
52	\$20.10	\$17.80	\$15.00	\$13.10	\$9.80
53	\$20.80	\$18.40	\$15.50	\$13.60	\$10.20
54	\$21.50	\$19.00	\$16.00	\$14.00	\$10.50
55	\$22.20	\$19.60	\$16.50	\$14.40	\$10.80
56	\$22.90	\$20.20	\$17.00	\$14.90	\$11.20
57	\$23.60	\$20.90	\$17.60	\$15.40	\$11.50
58	\$24.40	\$21.50	\$18.10	\$15.90	\$11.90
59	\$25.10	\$22.20	\$18.70	\$16.30	\$12.20
60	\$25.80	\$22.80	\$19.20	\$16.80	\$12.60
61	\$27.00	\$24.60	\$20.40	\$17.40	\$13.80
62	\$28.80	\$25.80	\$21.60	\$18.60	\$14.40
63	\$30.60	\$27.60	\$22.80	\$19.80	\$15.00
64	\$32.40	\$28.80	\$24.00	\$21.00	\$16.20
65	\$33.60	\$30.00	\$25.20	\$21.60	\$16.80
66	\$37.80	\$33.60	\$28.20	\$24.60	\$18.60
67	\$42.00	\$37.80	\$31.20	\$27.00	\$21.00
68	\$45.60	\$41.40	\$34.20	\$30.00	\$22.80
69	\$49.80	\$45.00	\$37.20	\$32.40	\$24.60
70	\$54.00	\$48.60	\$40.80	\$35.40	\$27.00
71	\$61.20	\$55.20	\$46.20	\$39.60	\$30.60
72	\$68.40	\$61.80	\$51.60	\$44.40	\$34.20
73	\$75.60	\$67.80	\$56.40	\$49.20	\$37.80
74	\$82.80	\$74.40	\$61.80	\$54.00	\$41.40
75	\$90.00	\$81.00	\$67.20	\$58.20	\$45.00
76	\$102.60	\$92.40	\$76.80	\$66.60	\$51.00
77	\$115.20	\$103.80	\$86.40	\$75.00	\$57.60
78	\$127.80	\$115.20	\$96.00	\$82.80	\$63.60
79	\$140.40	\$126.60	\$105.60	\$91.20	\$70.20
80	\$152.40	\$137.40	\$114.60	\$99.00	\$76.20
81	\$165.00	\$148.20	\$123.60	\$106.80	\$82.20
82	\$177.00	\$159.00	\$132.60	\$114.60	\$88.20
83	\$189.00	\$169.80	\$141.60	\$122.40	\$94.20
84	\$201.00	\$180.60	\$150.60	\$130.80	\$100.20
85	\$212.40	\$191.40	\$159.60	\$138.00	\$106.20
86	\$216.00	\$194.40	\$162.00	\$140.40	\$108.00
87	\$219.60	\$197.40	\$164.40	\$142.80	\$109.80
88	\$222.60	\$200.40	\$167.40	\$144.60	\$111.60
89	\$226.20	\$203.40	\$169.80	\$147.00	\$113.40
90	\$229.20	\$206.40	\$172.20	\$148.80	\$114.60
91	\$232.20	\$209.40	\$174.60	\$151.20	\$116.40
92	\$235.80	\$211.80	\$176.40	\$153.00	\$117.60
93	\$238.80	\$214.80	\$178.80	\$154.80	\$119.40
94	\$241.80	\$217.20	\$181.20	\$157.20	\$120.60
95	\$244.80	\$220.20	\$183.60	\$159.00	\$122.40
96	\$247.80	\$223.20	\$186.00	\$160.80	\$123.60
97	\$250.80	\$225.60	\$187.80	\$163.20	\$125.40
98	\$253.80	\$228.60	\$190.20	\$165.00	\$126.60
99	\$256.80	\$231.00	\$192.60	\$166.80	\$128.40
100	\$259.80	\$234.00	\$195.00	\$169.20	\$130.20

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
18-39	\$3.80	\$3.70	\$3.00	
40	\$4.00	\$3.80	\$3.20	
41	\$4.10	\$3.90	\$3.30	
42	\$4.20	\$4.10	\$3.30	
43	\$4.30	\$4.20	\$3.40	
44	\$4.50	\$4.30	\$3.50	
45	\$4.60	\$4.40	\$3.60	
46	\$4.70	\$4.50	\$3.70	
47	\$4.80	\$4.60	\$3.80	
48	\$5.00	\$4.80	\$3.90	
49	\$5.10	\$4.90	\$4.00	
50	\$5.20	\$5.00	\$4.10	
51	\$5.40	\$5.20	\$4.30	
52	\$5.60	\$5.40	\$4.40	
53	\$5.80	\$5.60	\$4.60	
54	\$6.00	\$5.80	\$4.80	
55	\$6.20	\$5.90	\$4.90	
56	\$6.40	\$6.10	\$5.10	
57	\$6.60	\$6.30	\$5.20	
58	\$6.80	\$6.50	\$5.40	
59	\$7.00	\$6.70	\$5.50	
60	\$7.20	\$6.90	\$5.70	
61	\$7.80	\$6.90	\$5.70	
62	\$7.80	\$7.20	\$6.00	
63	\$8.10	\$7.20	\$6.00	
64	\$8.10	\$7.50	\$6.30	
65	\$8.40	\$7.80	\$6.30	
66	\$9.90	\$9.00	\$7.50	
67	\$11.10	\$9.90	\$8.40	
68	\$12.60	\$11.10	\$9.30	
69	\$13.80	\$12.30	\$10.50	
70	\$15.00	\$13.50	\$11.10	
71	\$16.50	\$14.70	\$12.30	
72	\$18.00	\$15.90	\$13.20	
73	\$19.20	\$17.40	\$14.70	
74	\$20.70	\$18.60	\$15.60	
75	\$22.20	\$19.80	\$16.80	
76	\$23.70	\$21.30	\$18.00	
77	\$25.50	\$22.80	\$19.20	
78	\$27.30	\$24.30	\$20.40	
79	\$28.80	\$25.80	\$21.60	
80	\$30.90	\$27.60	\$23.10	
81	\$32.10	\$29.10	\$24.00	
82	\$33.60	\$30.30	\$25.20	
83	\$34.80	\$31.50	\$26.40	
84	\$36.30	\$33.00	\$27.30	
85	\$36.90	\$33.00	\$27.60	
86	\$37.20	\$33.30	\$27.90	
87	\$37.50	\$33.60	\$28.20	
88	\$37.80	\$33.90	\$28.20	
89	\$38.10	\$34.20	\$28.50	
90	\$38.10	\$34.50	\$28.50	
91	\$38.40	\$34.50	\$28.50	
92	\$38.40	\$34.80	\$29.10	
93	\$38.70	\$34.80	\$29.10	
94	\$38.70	\$35.10	\$29.10	
95	\$39.00	\$35.10	\$29.10	
96	\$39.30	\$35.10	\$29.40	
97	\$39.30	\$35.40	\$29.70	
98	\$39.60	\$35.40	\$29.70	
99	\$39.90	\$36.00	\$29.70	
100	\$39.90	\$36.00	\$30.00	

EXHIBIT II: Original Rates for EquiCare 2002

SINGLE WITH COMPOUND INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Single w/ Inflation	18-39	\$64.00	\$58.88	\$53.92	\$43.68	\$38.56
Single w/ Inflation	40	\$67.20	\$61.92	\$56.48	\$45.92	\$40.48
Single w/ Inflation	41	\$69.12	\$63.68	\$58.08	\$47.20	\$41.76
Single w/ Inflation	42	\$71.04	\$65.44	\$59.84	\$48.48	\$42.88
Single w/ Inflation	43	\$72.96	\$67.20	\$61.44	\$49.76	\$44.00
Single w/ Inflation	44	\$74.88	\$68.96	\$63.04	\$51.04	\$45.12
Single w/ Inflation	45	\$76.80	\$70.72	\$64.64	\$52.48	\$46.40
Single w/ Inflation	46	\$79.04	\$72.80	\$66.56	\$53.92	\$47.68
Single w/ Inflation	47	\$81.28	\$74.88	\$68.32	\$55.52	\$48.96
Single w/ Inflation	48	\$83.52	\$76.96	\$70.24	\$56.96	\$50.40
Single w/ Inflation	49	\$85.76	\$78.88	\$72.16	\$58.56	\$51.68
Single w/ Inflation	50	\$88.00	\$80.96	\$74.08	\$60.00	\$53.12
Single w/ Inflation	51	\$91.20	\$84.00	\$76.80	\$62.24	\$55.04
Single w/ Inflation	52	\$94.40	\$86.88	\$79.36	\$64.48	\$56.96
Single w/ Inflation	53	\$97.60	\$89.92	\$82.08	\$66.56	\$58.88
Single w/ Inflation	54	\$100.80	\$92.80	\$84.80	\$68.80	\$60.80
Single w/ Inflation	55	\$104.00	\$95.68	\$87.52	\$71.04	\$62.72
Single w/ Inflation	56	\$107.36	\$98.88	\$90.40	\$73.28	\$64.80
Single w/ Inflation	57	\$110.72	\$101.92	\$93.12	\$75.68	\$66.88
Single w/ Inflation	58	\$114.24	\$105.12	\$96.00	\$77.92	\$68.80
Single w/ Inflation	59	\$117.60	\$108.16	\$98.88	\$80.32	\$70.88
Single w/ Inflation	60	\$120.96	\$111.36	\$101.76	\$82.56	\$72.96
Single w/ Inflation	61	\$128.64	\$119.04	\$107.52	\$90.24	\$76.80
Single w/ Inflation	62	\$136.32	\$125.76	\$114.24	\$92.16	\$82.56
Single w/ Inflation	63	\$144.00	\$132.48	\$120.00	\$97.92	\$86.40
Single w/ Inflation	64	\$151.68	\$140.16	\$126.72	\$102.72	\$91.20
Single w/ Inflation	65	\$148.50	\$136.80	\$124.20	\$100.80	\$89.10
Single w/ Inflation	66	\$166.50	\$153.00	\$137.70	\$111.60	\$99.90
Single w/ Inflation	67	\$184.50	\$170.10	\$151.20	\$122.40	\$110.70
Single w/ Inflation	68	\$202.50	\$186.30	\$164.70	\$134.10	\$121.50
Single w/ Inflation	69	\$220.50	\$203.40	\$178.20	\$144.90	\$132.30
Single w/ Inflation	70	\$231.42	\$212.28	\$185.31	\$149.64	\$139.20
Single w/ Inflation	71	\$261.87	\$240.99	\$209.67	\$169.65	\$157.47
Single w/ Inflation	72	\$292.32	\$268.83	\$234.03	\$189.66	\$175.74
Single w/ Inflation	73	\$322.77	\$296.67	\$258.39	\$209.67	\$194.01
Single w/ Inflation	74	\$353.22	\$325.38	\$282.75	\$229.68	\$212.28
Single w/ Inflation	75	\$343.98	\$316.68	\$275.34	\$223.08	\$206.70
Single w/ Inflation	76	\$392.34	\$361.14	\$314.34	\$254.28	\$235.56
Single w/ Inflation	77	\$440.70	\$405.60	\$353.34	\$285.48	\$264.42
Single w/ Inflation	78	\$489.06	\$450.06	\$392.34	\$317.46	\$293.28
Single w/ Inflation	79	\$537.42	\$494.52	\$430.56	\$348.66	\$322.92
Single w/ Inflation	80	\$539.28	\$496.08	\$432.00	\$349.92	\$323.28
Single w/ Inflation	81	\$581.76	\$535.68	\$465.84	\$377.28	\$349.20
Single w/ Inflation	82	\$624.24	\$573.84	\$499.68	\$404.64	\$374.40
Single w/ Inflation	83	\$666.72	\$613.44	\$534.24	\$432.72	\$400.32
Single w/ Inflation	84	\$709.20	\$652.32	\$568.08	\$460.08	\$425.52
Single w/ Inflation	85	\$750.24	\$690.48	\$601.20	\$486.72	\$450.00
Single w/ Inflation	86	\$762.48	\$701.28	\$611.28	\$494.64	\$457.20
Single w/ Inflation	87	\$774.72	\$712.80	\$620.64	\$502.56	\$465.12
Single w/ Inflation	88	\$786.96	\$723.60	\$630.72	\$510.48	\$472.32
Single w/ Inflation	89	\$799.20	\$735.12	\$640.08	\$518.40	\$479.52
Single w/ Inflation	90	\$742.50	\$683.10	\$594.66	\$481.80	\$445.50
Single w/ Inflation	91	\$752.40	\$692.34	\$603.24	\$488.40	\$451.44
Single w/ Inflation	92	\$762.30	\$701.58	\$610.50	\$494.34	\$457.38
Single w/ Inflation	93	\$772.20	\$710.16	\$618.42	\$500.94	\$463.32
Single w/ Inflation	94	\$782.10	\$719.40	\$626.34	\$507.54	\$469.26
Single w/ Inflation	95	\$792.00	\$728.64	\$634.26	\$514.14	\$475.20
Single w/ Inflation	96	\$801.90	\$737.88	\$642.84	\$520.08	\$481.14
Single w/ Inflation	97	\$811.80	\$747.12	\$650.76	\$526.68	\$487.08
Single w/ Inflation	98	\$821.70	\$755.70	\$658.02	\$533.28	\$493.02
Single w/ Inflation	99	\$831.60	\$764.94	\$666.60	\$539.22	\$498.96
Single w/ Inflation	100	\$841.50	\$774.18	\$674.52	\$545.82	\$504.90

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Single w/ Inflation	18-39	\$18.56	\$16.96	\$13.44
Single w/ Inflation	40	\$19.52	\$17.92	\$14.08
Single w/ Inflation	41	\$20.00	\$18.40	\$14.56
Single w/ Inflation	42	\$20.64	\$18.88	\$14.88
Single w/ Inflation	43	\$21.12	\$19.36	\$15.36
Single w/ Inflation	44	\$21.76	\$19.84	\$15.68
Single w/ Inflation	45	\$22.24	\$20.48	\$16.16
Single w/ Inflation	46	\$22.88	\$20.96	\$16.64
Single w/ Inflation	47	\$23.52	\$21.60	\$17.12
Single w/ Inflation	48	\$24.16	\$22.24	\$17.60
Single w/ Inflation	49	\$24.80	\$22.88	\$18.08
Single w/ Inflation	50	\$25.44	\$23.36	\$18.56
Single w/ Inflation	51	\$26.40	\$24.32	\$19.20
Single w/ Inflation	52	\$27.36	\$25.12	\$19.84
Single w/ Inflation	53	\$28.32	\$25.92	\$20.48
Single w/ Inflation	54	\$29.28	\$26.88	\$21.28
Single w/ Inflation	55	\$30.08	\$27.68	\$21.92
Single w/ Inflation	56	\$31.04	\$28.48	\$22.56
Single w/ Inflation	57	\$32.16	\$29.44	\$23.36
Single w/ Inflation	58	\$33.12	\$30.40	\$24.00
Single w/ Inflation	59	\$34.08	\$31.20	\$24.80
Single w/ Inflation	60	\$35.04	\$32.16	\$25.44
Single w/ Inflation	61	\$36.00	\$32.64	\$26.40
Single w/ Inflation	62	\$36.96	\$33.60	\$26.88
Single w/ Inflation	63	\$37.92	\$35.04	\$27.84
Single w/ Inflation	64	\$38.88	\$35.52	\$28.32
Single w/ Inflation	65	\$37.80	\$34.65	\$27.45
Single w/ Inflation	66	\$43.65	\$40.05	\$32.40
Single w/ Inflation	67	\$49.05	\$45.00	\$37.80
Single w/ Inflation	68	\$54.90	\$50.40	\$42.75
Single w/ Inflation	69	\$60.75	\$55.80	\$47.70
Single w/ Inflation	70	\$63.95	\$59.16	\$50.90
Single w/ Inflation	71	\$70.04	\$64.38	\$55.68
Single w/ Inflation	72	\$76.13	\$70.04	\$60.90
Single w/ Inflation	73	\$82.22	\$75.69	\$65.69
Single w/ Inflation	74	\$88.31	\$80.91	\$70.47
Single w/ Inflation	75	\$84.63	\$77.61	\$67.47
Single w/ Inflation	76	\$90.87	\$83.46	\$72.54
Single w/ Inflation	77	\$97.50	\$89.31	\$77.61
Single w/ Inflation	78	\$103.74	\$95.55	\$82.29
Single w/ Inflation	79	\$109.98	\$101.40	\$87.75
Single w/ Inflation	80	\$108.36	\$99.72	\$86.40
Single w/ Inflation	81	\$113.40	\$104.04	\$90.36
Single w/ Inflation	82	\$118.44	\$109.44	\$94.68
Single w/ Inflation	83	\$123.48	\$113.76	\$98.64
Single w/ Inflation	84	\$128.88	\$118.44	\$102.60
Single w/ Inflation	85	\$131.40	\$120.96	\$104.40
Single w/ Inflation	86	\$132.12	\$121.68	\$104.76
Single w/ Inflation	87	\$132.84	\$122.40	\$105.12
Single w/ Inflation	88	\$132.84	\$122.76	\$105.84
Single w/ Inflation	89	\$133.92	\$123.12	\$106.92
Single w/ Inflation	90	\$123.42	\$113.52	\$98.34
Single w/ Inflation	91	\$124.08	\$113.85	\$98.34
Single w/ Inflation	92	\$124.41	\$114.51	\$99.33
Single w/ Inflation	93	\$125.07	\$115.17	\$99.66
Single w/ Inflation	94	\$125.73	\$115.50	\$99.99
Single w/ Inflation	95	\$126.06	\$116.16	\$100.65
Single w/ Inflation	96	\$126.72	\$116.49	\$100.65
Single w/ Inflation	97	\$127.38	\$116.82	\$101.31
Single w/ Inflation	98	\$127.71	\$117.81	\$101.97
Single w/ Inflation	99	\$128.37	\$118.14	\$101.97
Single w/ Inflation	100	\$129.03	\$118.80	\$102.63

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$47.68	\$41.60	\$40.16	\$32.48	\$28.96
40	\$50.08	\$43.68	\$42.08	\$34.08	\$30.40
41	\$51.52	\$44.96	\$43.36	\$35.04	\$31.20
42	\$52.96	\$46.24	\$44.48	\$36.16	\$32.16
43	\$54.40	\$47.52	\$45.76	\$37.12	\$32.96
44	\$55.84	\$48.80	\$46.88	\$38.08	\$33.92
45	\$57.28	\$49.92	\$48.16	\$39.04	\$34.72
46	\$59.04	\$51.36	\$49.60	\$40.16	\$35.68
47	\$60.64	\$52.96	\$51.04	\$41.28	\$36.80
48	\$62.24	\$54.40	\$52.32	\$42.40	\$37.76
49	\$64.00	\$55.84	\$53.76	\$43.52	\$38.72
50	\$65.60	\$57.28	\$55.20	\$44.64	\$39.84
51	\$68.00	\$59.36	\$57.12	\$46.40	\$41.28
52	\$70.40	\$61.44	\$59.20	\$48.00	\$42.72
53	\$72.80	\$63.52	\$61.12	\$49.60	\$44.16
54	\$75.20	\$65.60	\$63.20	\$51.20	\$45.60
55	\$77.60	\$67.68	\$65.28	\$52.80	\$47.04
56	\$80.16	\$69.92	\$67.36	\$54.56	\$48.64
57	\$82.72	\$72.16	\$69.44	\$56.32	\$50.08
58	\$85.12	\$74.24	\$71.52	\$57.92	\$51.68
59	\$87.68	\$76.48	\$73.76	\$59.68	\$53.12
60	\$90.24	\$78.72	\$75.84	\$61.44	\$54.72
61	\$96.00	\$89.28	\$80.64	\$68.16	\$57.60
62	\$102.72	\$95.04	\$85.44	\$69.12	\$61.44
63	\$107.52	\$99.84	\$90.24	\$73.92	\$64.32
64	\$114.24	\$100.80	\$95.04	\$76.80	\$68.16
65	\$111.60	\$96.30	\$93.60	\$75.60	\$66.60
66	\$125.10	\$114.30	\$102.60	\$83.70	\$74.70
67	\$138.60	\$127.80	\$113.40	\$91.80	\$82.80
68	\$152.10	\$139.50	\$123.30	\$100.80	\$90.90
69	\$165.60	\$152.10	\$134.10	\$108.90	\$99.00
70	\$173.13	\$160.08	\$139.20	\$112.23	\$104.40
71	\$196.62	\$180.09	\$157.47	\$127.02	\$118.32
72	\$219.24	\$201.84	\$175.74	\$142.68	\$131.37
73	\$242.73	\$222.72	\$194.01	\$157.47	\$145.29
74	\$264.48	\$244.47	\$212.28	\$172.26	\$159.21
75	\$258.18	\$237.90	\$205.92	\$166.92	\$155.22
76	\$294.06	\$270.66	\$235.56	\$190.32	\$177.06
77	\$330.72	\$304.20	\$265.20	\$213.72	\$198.12
78	\$366.60	\$336.96	\$294.06	\$237.90	\$219.96
79	\$403.26	\$371.28	\$322.92	\$261.30	\$242.58
80	\$404.64	\$372.24	\$324.00	\$262.08	\$242.64
81	\$436.32	\$401.76	\$349.20	\$282.96	\$262.08
82	\$468.00	\$430.56	\$374.40	\$303.12	\$280.80
83	\$499.68	\$460.08	\$401.04	\$324.72	\$300.24
84	\$532.08	\$488.88	\$426.24	\$344.88	\$318.96
85	\$563.04	\$517.68	\$450.72	\$365.04	\$337.68
86	\$571.68	\$526.32	\$458.64	\$370.80	\$342.72
87	\$581.04	\$534.24	\$465.84	\$377.28	\$348.48
88	\$589.68	\$542.88	\$473.04	\$383.04	\$354.24
89	\$599.04	\$551.52	\$480.24	\$388.80	\$359.28
90	\$557.04	\$512.16	\$446.16	\$361.02	\$333.96
91	\$564.30	\$519.42	\$452.76	\$366.30	\$338.58
92	\$571.56	\$526.02	\$458.04	\$370.92	\$342.54
93	\$578.82	\$532.62	\$463.98	\$375.54	\$347.82
94	\$586.74	\$539.88	\$469.92	\$380.82	\$351.78
95	\$594.00	\$546.48	\$475.86	\$385.44	\$356.40
96	\$601.26	\$553.74	\$482.46	\$390.06	\$361.02
97	\$609.18	\$559.68	\$487.74	\$395.34	\$365.64
98	\$616.44	\$566.94	\$493.68	\$399.96	\$369.60
99	\$623.70	\$573.54	\$499.62	\$414.48	\$374.22
100	\$630.96	\$580.80	\$506.22	\$415.80	\$378.84

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$13.92	\$12.96	\$10.08
40	\$14.72	\$13.60	\$10.72
41	\$15.04	\$13.92	\$11.04
42	\$15.52	\$14.40	\$11.20
43	\$16.00	\$14.72	\$11.52
44	\$16.32	\$15.20	\$11.84
45	\$16.80	\$15.52	\$12.16
46	\$17.28	\$16.00	\$12.48
47	\$17.76	\$16.48	\$12.96
48	\$18.24	\$16.96	\$13.28
49	\$18.72	\$17.28	\$13.60
50	\$19.20	\$17.76	\$13.92
51	\$19.84	\$18.40	\$14.40
52	\$20.64	\$19.04	\$15.04
53	\$21.28	\$19.68	\$15.52
54	\$22.08	\$20.48	\$16.00
55	\$22.72	\$21.12	\$16.48
56	\$23.36	\$21.76	\$17.12
57	\$24.16	\$22.40	\$17.60
58	\$24.96	\$23.04	\$18.08
59	\$25.60	\$23.84	\$18.72
60	\$26.40	\$24.48	\$19.20
61	\$27.36	\$24.96	\$19.68
62	\$27.36	\$25.44	\$20.16
63	\$28.80	\$26.40	\$20.64
64	\$28.80	\$26.40	\$21.12
65	\$28.35	\$26.10	\$22.50
66	\$32.40	\$30.15	\$24.75
67	\$36.90	\$33.75	\$28.35
68	\$40.95	\$38.25	\$31.95
69	\$45.45	\$41.85	\$35.55
70	\$48.29	\$43.94	\$38.28
71	\$52.20	\$48.72	\$41.76
72	\$56.99	\$52.20	\$45.24
73	\$61.34	\$56.55	\$49.16
74	\$66.56	\$60.47	\$52.64
75	\$63.18	\$58.11	\$51.09
76	\$68.25	\$62.79	\$54.60
77	\$72.93	\$67.08	\$58.11
78	\$78.00	\$71.76	\$62.01
79	\$82.68	\$75.66	\$65.91
80	\$81.00	\$74.52	\$64.80
81	\$84.96	\$78.12	\$68.04
82	\$88.92	\$81.72	\$71.28
83	\$92.88	\$85.32	\$73.80
84	\$96.48	\$88.92	\$77.04
85	\$97.20	\$90.00	\$77.76
86	\$97.92	\$90.72	\$78.84
87	\$99.00	\$91.80	\$79.20
88	\$99.72	\$92.16	\$79.56
89	\$100.80	\$92.52	\$79.92
90	\$92.40	\$85.14	\$73.59
91	\$93.06	\$85.47	\$73.59
92	\$93.39	\$85.80	\$74.25
93	\$94.05	\$86.46	\$74.58
94	\$94.05	\$86.46	\$74.91
95	\$94.71	\$87.12	\$75.24
96	\$95.04	\$87.12	\$75.24
97	\$95.37	\$88.11	\$75.90
98	\$95.70	\$88.11	\$76.23
99	\$96.36	\$88.77	\$76.56
100	\$96.69	\$88.77	\$76.56

Single w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$44.64	\$41.12	\$37.60	\$30.40	\$26.88
40	\$46.88	\$43.20	\$39.52	\$32.00	\$28.32
41	\$48.32	\$44.48	\$40.64	\$32.96	\$29.12
42	\$49.60	\$45.60	\$41.76	\$33.76	\$29.92
43	\$50.88	\$46.88	\$42.88	\$34.72	\$30.72
44	\$52.32	\$48.16	\$44.00	\$35.68	\$31.52
45	\$53.60	\$49.44	\$45.12	\$36.64	\$32.32
46	\$55.20	\$50.88	\$46.40	\$37.60	\$33.28
47	\$56.80	\$52.32	\$47.68	\$38.72	\$34.24
48	\$58.40	\$53.76	\$49.12	\$39.84	\$35.20
49	\$59.84	\$55.20	\$50.40	\$40.80	\$36.00
50	\$61.44	\$56.64	\$51.68	\$41.92	\$36.96
51	\$63.68	\$58.56	\$53.60	\$43.36	\$38.40
52	\$65.92	\$60.64	\$55.52	\$44.96	\$39.68
53	\$68.16	\$62.72	\$57.28	\$46.40	\$41.12
54	\$70.40	\$64.80	\$59.20	\$48.00	\$42.40
55	\$72.64	\$66.88	\$61.12	\$49.60	\$43.68
56	\$75.04	\$68.96	\$63.04	\$51.20	\$45.12
57	\$77.44	\$71.20	\$65.12	\$52.80	\$46.56
58	\$79.68	\$73.44	\$67.04	\$54.40	\$48.00
59	\$82.08	\$75.52	\$69.12	\$56.00	\$49.44
60	\$84.48	\$77.76	\$71.04	\$57.60	\$50.88
61	\$90.24	\$83.52	\$75.84	\$63.36	\$53.76
62	\$96.00	\$88.32	\$79.68	\$64.32	\$58.56
63	\$100.80	\$93.12	\$83.52	\$68.16	\$60.48
64	\$106.56	\$97.92	\$88.32	\$72.00	\$64.32
65	\$104.40	\$95.40	\$87.30	\$71.10	\$62.10
66	\$117.00	\$107.10	\$96.30	\$78.30	\$69.30
67	\$129.60	\$118.80	\$106.20	\$86.40	\$77.40
68	\$142.20	\$130.50	\$115.20	\$93.60	\$85.50
69	\$154.80	\$142.20	\$125.10	\$101.70	\$92.70
70	\$161.82	\$148.77	\$129.63	\$105.27	\$97.44
71	\$183.57	\$168.78	\$147.03	\$119.19	\$110.49
72	\$204.45	\$187.92	\$163.56	\$132.24	\$122.67
73	\$226.20	\$207.93	\$180.96	\$147.03	\$135.72
74	\$247.08	\$227.94	\$197.49	\$160.95	\$148.77
75	\$241.02	\$221.52	\$192.66	\$156.00	\$145.08
76	\$274.56	\$252.72	\$219.96	\$178.62	\$164.58
77	\$308.88	\$283.92	\$247.26	\$199.68	\$184.86
78	\$342.42	\$315.12	\$274.56	\$222.30	\$205.14
79	\$375.96	\$346.32	\$301.08	\$244.14	\$226.20
80	\$377.28	\$347.76	\$302.40	\$244.80	\$226.08
81	\$407.52	\$375.12	\$326.16	\$264.24	\$244.80
82	\$437.04	\$401.76	\$349.92	\$283.68	\$262.08
83	\$466.56	\$429.12	\$373.68	\$303.12	\$280.08
84	\$496.08	\$456.48	\$397.44	\$321.84	\$298.08
85	\$524.88	\$483.12	\$420.48	\$340.56	\$315.36
86	\$533.52	\$491.04	\$427.68	\$346.32	\$319.68
87	\$542.16	\$498.96	\$434.88	\$352.08	\$325.44
88	\$550.80	\$506.88	\$441.36	\$357.12	\$330.48
89	\$559.44	\$514.80	\$447.84	\$362.88	\$335.52
90	\$520.08	\$477.84	\$416.46	\$337.26	\$311.52
91	\$526.68	\$484.44	\$422.40	\$341.88	\$316.14
92	\$533.94	\$491.04	\$427.02	\$345.84	\$320.10
93	\$540.54	\$497.64	\$432.96	\$350.46	\$324.06
94	\$547.14	\$503.58	\$438.24	\$355.08	\$328.68
95	\$554.40	\$510.18	\$443.52	\$359.70	\$332.64
96	\$561.66	\$516.12	\$450.12	\$364.32	\$336.60
97	\$568.26	\$523.38	\$455.40	\$368.94	\$340.56
98	\$574.86	\$529.32	\$460.68	\$373.56	\$345.18
99	\$582.12	\$535.26	\$466.62	\$377.52	\$349.14
100	\$589.38	\$541.86	\$472.56	\$382.14	\$353.76

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$12.96	\$12.00	\$9.44
40	\$13.60	\$12.48	\$9.92
41	\$13.92	\$12.96	\$10.08
42	\$14.40	\$13.28	\$10.40
43	\$14.72	\$13.60	\$10.72
44	\$15.20	\$13.92	\$11.04
45	\$15.52	\$14.40	\$11.20
46	\$16.00	\$14.72	\$11.68
47	\$16.48	\$15.20	\$12.00
48	\$16.96	\$15.52	\$12.32
49	\$17.28	\$16.00	\$12.64
50	\$17.76	\$16.48	\$12.96
51	\$18.40	\$16.96	\$13.44
52	\$19.04	\$17.60	\$13.92
53	\$19.68	\$18.24	\$14.40
54	\$20.48	\$18.88	\$14.88
55	\$21.12	\$19.36	\$15.20
56	\$21.76	\$20.00	\$15.84
57	\$22.40	\$20.64	\$16.32
58	\$23.04	\$21.28	\$16.80
59	\$23.84	\$21.92	\$17.28
60	\$24.48	\$22.56	\$17.76
61	\$24.96	\$22.56	\$18.24
62	\$25.44	\$23.52	\$18.72
63	\$26.40	\$24.00	\$19.68
64	\$26.88	\$24.96	\$20.16
65	\$26.10	\$24.30	\$18.90
66	\$30.15	\$27.90	\$22.95
67	\$34.20	\$31.50	\$26.10
68	\$38.25	\$35.55	\$29.70
69	\$42.30	\$39.15	\$33.30
70	\$44.81	\$41.33	\$35.67

Single w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$40.16	\$36.64	\$33.60	\$27.36	\$23.84
40	\$42.08	\$38.40	\$35.20	\$28.80	\$25.12
41	\$43.36	\$39.52	\$36.16	\$29.60	\$25.76
42	\$44.48	\$40.64	\$37.28	\$30.40	\$26.56
43	\$45.76	\$41.76	\$38.24	\$31.20	\$27.20
44	\$46.88	\$42.72	\$39.20	\$32.16	\$28.00
45	\$48.16	\$43.84	\$40.16	\$32.96	\$28.64
46	\$49.60	\$45.12	\$41.44	\$33.92	\$29.44
47	\$51.04	\$46.40	\$42.56	\$34.88	\$30.24
48	\$52.32	\$47.68	\$43.68	\$35.84	\$31.20
49	\$53.76	\$48.96	\$44.96	\$36.80	\$32.00
50	\$55.20	\$50.24	\$46.08	\$37.76	\$32.80
51	\$57.12	\$52.16	\$47.84	\$39.04	\$34.08
52	\$59.20	\$53.92	\$49.44	\$40.48	\$35.20
53	\$61.12	\$55.84	\$51.20	\$41.76	\$36.48
54	\$63.20	\$57.60	\$52.80	\$43.20	\$37.60
55	\$65.28	\$59.36	\$54.40	\$44.64	\$38.72
56	\$67.36	\$61.44	\$56.32	\$46.08	\$40.00
57	\$69.44	\$63.36	\$58.08	\$47.52	\$41.28
58	\$71.52	\$65.28	\$59.84	\$48.96	\$42.56
59	\$73.76	\$67.20	\$61.60	\$50.40	\$43.84
60	\$75.84	\$69.12	\$63.36	\$51.84	\$45.12
61	\$80.64	\$73.92	\$67.20	\$56.64	\$48.00
62	\$85.44	\$78.72	\$71.04	\$57.60	\$51.84
63	\$90.24	\$82.56	\$74.88	\$61.44	\$53.76
64	\$95.04	\$87.36	\$78.72	\$64.32	\$56.64
65	\$92.70	\$85.50	\$77.40	\$63.00	\$55.80
66	\$103.50	\$95.40	\$85.50	\$69.30	\$62.10
67	\$115.20	\$106.20	\$94.50	\$76.50	\$69.30
68	\$126.00	\$116.10	\$102.60	\$83.70	\$75.60
69	\$137.70	\$126.90	\$111.60	\$90.00	\$82.80
70	\$144.42	\$132.24	\$115.71	\$93.09	\$87.00
71	\$163.56	\$150.51	\$130.50	\$106.14	\$98.31
72	\$182.70	\$167.91	\$146.16	\$118.32	\$109.62
73	\$201.84	\$185.31	\$160.95	\$130.50	\$120.93
74	\$220.98	\$203.58	\$176.61	\$143.55	\$132.24
75	\$214.50	\$198.12	\$171.60	\$139.62	\$128.70
76	\$244.92	\$225.42	\$196.56	\$159.12	\$147.42
77	\$275.34	\$253.50	\$220.74	\$178.62	\$165.36
78	\$305.76	\$280.80	\$244.92	\$198.12	\$183.30
79	\$335.40	\$308.88	\$269.10	\$217.62	\$202.02
80	\$336.96	\$309.60	\$270.00	\$218.88	\$201.60
81	\$363.60	\$334.80	\$290.88	\$235.44	\$218.16
82	\$390.24	\$358.56	\$312.48	\$252.72	\$234.00
83	\$416.88	\$383.04	\$334.08	\$270.00	\$249.84
84	\$442.80	\$407.52	\$354.96	\$287.28	\$265.68
85	\$468.72	\$431.28	\$375.84	\$303.84	\$280.80
86	\$476.64	\$438.48	\$381.60	\$308.88	\$285.84
87	\$483.84	\$445.68	\$388.08	\$313.92	\$290.88
88	\$491.76	\$452.16	\$393.84	\$318.96	\$295.20
89	\$499.68	\$459.36	\$399.60	\$324.00	\$299.52
90	\$463.98	\$427.02	\$371.58	\$300.96	\$278.52
91	\$469.92	\$432.30	\$376.86	\$304.92	\$281.82
92	\$476.52	\$438.24	\$381.48	\$308.88	\$285.78
93	\$482.46	\$443.52	\$386.10	\$312.84	\$289.74
94	\$488.40	\$449.46	\$391.38	\$316.80	\$293.04
95	\$495.00	\$455.40	\$396.00	\$321.42	\$297.00
96	\$500.94	\$461.34	\$401.94	\$324.72	\$300.30
97	\$507.54	\$466.62	\$406.56	\$329.34	\$304.26
98	\$513.48	\$471.90	\$411.18	\$333.30	\$308.22
99	\$519.42	\$477.84	\$416.46	\$336.60	\$311.52
100	\$526.02	\$483.78	\$421.74	\$341.22	\$315.48

Single w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$11.36	\$10.08	\$8.48
40	\$12.00	\$10.72	\$8.96
41	\$12.32	\$11.04	\$9.28
42	\$12.64	\$11.20	\$9.44
43	\$12.96	\$11.52	\$9.76
44	\$13.44	\$11.84	\$10.08
45	\$13.76	\$12.16	\$10.24
46	\$14.08	\$12.48	\$10.56
47	\$14.56	\$12.96	\$10.88
48	\$14.88	\$13.28	\$11.20
49	\$15.36	\$13.60	\$11.52
50	\$15.68	\$13.92	\$11.68
51	\$16.32	\$14.40	\$12.16
52	\$16.80	\$15.04	\$12.64
53	\$17.44	\$15.52	\$12.96
54	\$18.08	\$16.00	\$13.44
55	\$18.56	\$16.48	\$13.92
56	\$19.20	\$17.12	\$14.40
57	\$19.84	\$17.60	\$14.88
58	\$20.32	\$18.08	\$15.20
59	\$20.96	\$18.72	\$15.68
60	\$21.60	\$19.20	\$16.16
61	\$22.08	\$19.20	\$16.64
62	\$23.04	\$19.68	\$16.64
63	\$23.52	\$20.64	\$17.12
64	\$24.00	\$20.64	\$17.60
65	\$23.40	\$20.25	\$16.95
66	\$27.45	\$23.40	\$19.65
67	\$30.60	\$26.55	\$21.90
68	\$34.65	\$29.70	\$25.05
69	\$37.80	\$32.85	\$27.30
70	\$40.02	\$34.80	\$29.00
71	\$43.94	\$37.85	\$31.61
72	\$47.42	\$40.89	\$33.79
73	\$51.33	\$44.37	\$36.40
74	\$54.81	\$46.98	\$38.57
75	\$53.04	\$45.24	\$36.92
76	\$56.94	\$48.75	\$38.87
77	\$60.84	\$51.87	\$41.21
78	\$64.74	\$55.38	\$43.55
79	\$69.03	\$58.50	\$45.50
80	\$67.68	\$57.60	\$44.52
81	\$70.92	\$60.12	\$46.32
82	\$74.16	\$63.00	\$48.12
83	\$77.04	\$65.52	\$49.56
84	\$80.64	\$68.04	\$51.36
85	\$81.36	\$68.40	\$51.36
86	\$82.08	\$68.76	\$51.72
87	\$82.80	\$69.48	\$52.08
88	\$83.52	\$69.84	\$52.08
89	\$83.52	\$70.56	\$52.44
90	\$77.22	\$64.68	\$48.07
91	\$77.55	\$65.01	\$48.40
92	\$77.88	\$65.34	\$48.40
93	\$78.21	\$65.67	\$48.73
94	\$78.54	\$66.00	\$48.73
95	\$78.87	\$66.00	\$48.73
96	\$79.20	\$66.33	\$48.73
97	\$79.53	\$66.66	\$49.06
98	\$79.86	\$66.99	\$49.06
99	\$80.52	\$67.32	\$49.06
100	\$80.52	\$67.32	\$49.06

Single w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Single w/ Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$32.00	\$28.96	\$23.84	\$20.80	\$15.68
40	\$33.60	\$30.40	\$25.12	\$21.92	\$16.48
41	\$34.56	\$31.20	\$25.76	\$22.56	\$16.96
42	\$35.52	\$32.16	\$26.56	\$23.04	\$17.44
43	\$36.48	\$32.96	\$27.20	\$23.68	\$17.92
44	\$37.44	\$33.92	\$28.00	\$24.32	\$18.40
45	\$38.40	\$34.72	\$28.64	\$24.96	\$18.88
46	\$39.52	\$35.68	\$29.44	\$25.76	\$19.52
47	\$40.64	\$36.80	\$30.24	\$26.40	\$20.00
48	\$41.76	\$37.76	\$31.20	\$27.20	\$20.48
49	\$42.88	\$38.72	\$32.00	\$27.84	\$21.12
50	\$44.00	\$39.84	\$32.80	\$28.64	\$21.60
51	\$45.60	\$41.28	\$34.08	\$29.60	\$22.40
52	\$47.20	\$42.72	\$35.20	\$30.72	\$23.20
53	\$48.80	\$44.16	\$36.48	\$31.68	\$24.00
54	\$50.40	\$45.60	\$37.60	\$32.80	\$24.80
55	\$52.00	\$47.04	\$38.72	\$33.92	\$25.60
56	\$53.76	\$48.64	\$40.00	\$34.88	\$26.40
57	\$55.36	\$50.08	\$41.28	\$36.00	\$27.20
58	\$57.12	\$51.68	\$42.56	\$37.12	\$28.16
59	\$58.72	\$53.12	\$43.84	\$38.24	\$28.96
60	\$60.48	\$54.72	\$45.12	\$39.36	\$29.76
61	\$64.32	\$57.60	\$48.00	\$41.28	\$31.68
62	\$68.16	\$61.44	\$50.88	\$44.16	\$33.60
63	\$72.00	\$64.32	\$53.76	\$47.04	\$35.52
64	\$75.84	\$68.16	\$56.64	\$48.96	\$37.44
65	\$73.80	\$66.60	\$55.80	\$47.70	\$36.90
66	\$82.80	\$74.70	\$62.10	\$54.00	\$41.40
67	\$91.80	\$82.80	\$69.30	\$59.40	\$45.90
68	\$100.80	\$90.90	\$75.60	\$65.70	\$50.40
69	\$109.80	\$99.00	\$82.80	\$71.10	\$54.90
70	\$115.71	\$104.40	\$87.00	\$74.82	\$57.42
71	\$130.50	\$117.45	\$98.31	\$85.26	\$65.25
72	\$146.16	\$131.37	\$109.62	\$94.83	\$73.08
73	\$160.95	\$145.29	\$120.93	\$104.40	\$80.91
74	\$176.61	\$159.21	\$132.24	\$114.84	\$87.87
75	\$171.60	\$154.44	\$128.70	\$111.54	\$85.80
76	\$195.78	\$176.28	\$146.64	\$127.14	\$98.28
77	\$219.96	\$198.12	\$165.36	\$142.74	\$109.98
78	\$244.14	\$219.96	\$183.30	\$159.12	\$122.46
79	\$268.32	\$241.80	\$201.24	\$174.72	\$134.16
80	\$269.28	\$242.64	\$202.32	\$174.96	\$134.64
81	\$290.88	\$261.36	\$218.16	\$188.64	\$145.44
82	\$311.76	\$280.80	\$234.00	\$203.04	\$156.24
83	\$333.36	\$300.24	\$249.84	\$216.72	\$166.32
84	\$354.24	\$318.96	\$265.68	\$230.40	\$177.12
85	\$375.12	\$337.68	\$281.52	\$243.36	\$187.20
86	\$380.88	\$342.72	\$285.84	\$247.68	\$190.80
87	\$387.36	\$348.48	\$290.16	\$252.00	\$193.68
88	\$393.12	\$354.24	\$295.20	\$255.60	\$196.56
89	\$399.60	\$359.28	\$299.52	\$259.92	\$199.44
90	\$370.92	\$333.96	\$278.52	\$240.90	\$185.46
91	\$376.20	\$338.58	\$281.82	\$244.20	\$188.10
92	\$380.82	\$343.20	\$285.78	\$247.50	\$190.74
93	\$386.10	\$347.16	\$289.74	\$250.80	\$192.72
94	\$390.72	\$351.78	\$293.04	\$254.10	\$195.36
95	\$396.00	\$356.40	\$297.00	\$257.40	\$198.00
96	\$400.62	\$361.02	\$300.30	\$260.70	\$200.64
97	\$405.90	\$364.98	\$304.26	\$264.00	\$202.62
98	\$410.52	\$369.60	\$308.22	\$266.64	\$205.26
99	\$415.80	\$374.22	\$311.52	\$269.94	\$207.90
100	\$420.42	\$378.84	\$315.48	\$273.24	\$210.54

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.12	\$8.16	\$6.88
40	\$9.60	\$8.48	\$7.20
41	\$9.92	\$8.80	\$7.36
42	\$10.08	\$8.96	\$7.68
43	\$10.40	\$9.28	\$7.84
44	\$10.72	\$9.44	\$8.00
45	\$11.04	\$9.76	\$8.16
46	\$11.36	\$10.08	\$8.48
47	\$11.68	\$10.40	\$8.64
48	\$12.00	\$10.56	\$8.96
49	\$12.32	\$10.88	\$9.12
50	\$12.64	\$11.20	\$9.44
51	\$12.96	\$11.52	\$9.76
52	\$13.44	\$12.00	\$10.08
53	\$13.92	\$12.32	\$10.40
54	\$14.40	\$12.80	\$10.88
55	\$14.88	\$13.28	\$11.20
56	\$15.36	\$13.60	\$11.52
57	\$15.84	\$14.08	\$11.84
58	\$16.32	\$14.56	\$12.16
59	\$16.80	\$14.88	\$12.64
60	\$17.28	\$15.36	\$12.96
61	\$17.76	\$16.32	\$13.44
62	\$18.24	\$16.32	\$13.92
63	\$18.72	\$17.28	\$14.40
64	\$19.20	\$17.28	\$14.40
65	\$18.90	\$17.10	\$13.95
66	\$22.05	\$19.80	\$16.65
67	\$24.75	\$22.05	\$18.45
68	\$27.90	\$24.75	\$20.70
69	\$30.60	\$27.45	\$22.50
70	\$31.76	\$28.71	\$23.93
71	\$35.24	\$31.76	\$26.10
72	\$37.85	\$34.37	\$28.28
73	\$41.33	\$36.98	\$30.89
74	\$43.94	\$39.59	\$33.06
75	\$42.51	\$38.22	\$31.98
76	\$45.63	\$40.95	\$34.32
77	\$48.75	\$43.68	\$36.27
78	\$51.87	\$46.80	\$39.00
79	\$55.38	\$49.53	\$41.34
80	\$54.36	\$48.60	\$40.68
81	\$56.52	\$51.12	\$42.48
82	\$59.40	\$53.28	\$44.28
83	\$61.92	\$55.44	\$46.44
84	\$64.44	\$57.96	\$48.24
85	\$65.16	\$58.32	\$48.60
86	\$65.88	\$59.04	\$48.96
87	\$66.24	\$59.40	\$49.68
88	\$66.96	\$59.76	\$50.04
89	\$66.96	\$60.48	\$50.40
90	\$61.71	\$55.44	\$46.20
91	\$62.04	\$55.77	\$46.53
92	\$62.37	\$55.77	\$46.53
93	\$62.37	\$56.43	\$46.86
94	\$63.03	\$56.43	\$47.19
95	\$63.03	\$56.76	\$47.19
96	\$63.36	\$56.76	\$47.85
97	\$63.69	\$57.42	\$47.85
98	\$64.02	\$57.75	\$47.85
99	\$64.02	\$57.75	\$48.18
100	\$64.68	\$58.08	\$48.51

Single w/ Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$21.92	\$19.36	\$16.32	\$14.24	\$10.72
Single w/ Inflation	40	\$22.88	\$20.32	\$17.12	\$14.88	\$11.20
Single w/ Inflation	41	\$23.52	\$20.80	\$17.60	\$15.36	\$11.52
Single w/ Inflation	42	\$24.32	\$21.44	\$18.08	\$15.84	\$11.84
Single w/ Inflation	43	\$24.96	\$22.08	\$18.56	\$16.16	\$12.16
Single w/ Inflation	44	\$25.60	\$22.56	\$19.04	\$16.64	\$12.48
Single w/ Inflation	45	\$26.24	\$23.20	\$19.52	\$17.12	\$12.80
Single w/ Inflation	46	\$27.04	\$23.84	\$20.00	\$17.60	\$13.12
Single w/ Inflation	47	\$27.68	\$24.48	\$20.64	\$18.08	\$13.60
Single w/ Inflation	48	\$28.48	\$25.12	\$21.28	\$18.56	\$13.92
Single w/ Inflation	49	\$29.28	\$25.92	\$21.76	\$19.04	\$14.24
Single w/ Inflation	50	\$30.08	\$26.56	\$22.40	\$19.52	\$14.72
Single w/ Inflation	51	\$31.20	\$27.52	\$23.20	\$20.32	\$15.20
Single w/ Inflation	52	\$32.16	\$28.48	\$24.00	\$20.96	\$15.68
Single w/ Inflation	53	\$33.28	\$29.44	\$24.80	\$21.76	\$16.32
Single w/ Inflation	54	\$34.40	\$30.40	\$25.60	\$22.40	\$16.80
Single w/ Inflation	55	\$35.52	\$31.36	\$26.40	\$23.04	\$17.28
Single w/ Inflation	56	\$36.64	\$32.32	\$27.20	\$23.84	\$17.92
Single w/ Inflation	57	\$37.76	\$33.44	\$28.16	\$24.64	\$18.40
Single w/ Inflation	58	\$39.04	\$34.40	\$28.96	\$25.44	\$19.04
Single w/ Inflation	59	\$40.16	\$35.52	\$29.92	\$26.08	\$19.52
Single w/ Inflation	60	\$41.28	\$36.48	\$30.72	\$26.88	\$20.16
Single w/ Inflation	61	\$43.20	\$39.36	\$32.64	\$27.84	\$22.08
Single w/ Inflation	62	\$46.08	\$41.28	\$34.56	\$29.76	\$23.04
Single w/ Inflation	63	\$48.96	\$44.16	\$36.48	\$31.68	\$24.00
Single w/ Inflation	64	\$51.84	\$46.08	\$38.40	\$33.60	\$25.92
Single w/ Inflation	65	\$50.40	\$45.00	\$37.80	\$32.40	\$25.20
Single w/ Inflation	66	\$56.70	\$50.40	\$42.30	\$36.90	\$27.90
Single w/ Inflation	67	\$63.00	\$56.70	\$46.80	\$40.50	\$31.50
Single w/ Inflation	68	\$68.40	\$62.10	\$51.30	\$45.00	\$34.20
Single w/ Inflation	69	\$74.70	\$67.50	\$55.80	\$48.60	\$36.90
Single w/ Inflation	70	\$78.30	\$70.47	\$59.16	\$51.33	\$39.15
Single w/ Inflation	71	\$88.74	\$80.04	\$66.99	\$57.42	\$44.37
Single w/ Inflation	72	\$99.18	\$89.61	\$74.82	\$64.38	\$49.59
Single w/ Inflation	73	\$109.62	\$98.31	\$81.78	\$71.34	\$54.81
Single w/ Inflation	74	\$120.06	\$107.88	\$89.61	\$78.30	\$60.03
Single w/ Inflation	75	\$117.00	\$105.30	\$87.36	\$75.66	\$58.50
Single w/ Inflation	76	\$133.38	\$120.12	\$99.84	\$86.58	\$66.30
Single w/ Inflation	77	\$149.76	\$134.94	\$112.32	\$97.50	\$74.88
Single w/ Inflation	78	\$166.14	\$149.76	\$124.80	\$107.64	\$82.68
Single w/ Inflation	79	\$182.52	\$164.58	\$137.28	\$118.56	\$91.26
Single w/ Inflation	80	\$182.88	\$164.88	\$137.52	\$118.80	\$91.44
Single w/ Inflation	81	\$198.00	\$177.84	\$148.32	\$128.16	\$98.64
Single w/ Inflation	82	\$212.40	\$190.80	\$159.12	\$137.52	\$105.84
Single w/ Inflation	83	\$226.80	\$203.76	\$169.92	\$146.88	\$113.04
Single w/ Inflation	84	\$241.20	\$216.72	\$180.72	\$156.96	\$120.24
Single w/ Inflation	85	\$254.88	\$229.68	\$191.52	\$165.60	\$127.44
Single w/ Inflation	86	\$259.20	\$233.28	\$194.40	\$168.48	\$129.60
Single w/ Inflation	87	\$263.52	\$236.88	\$197.28	\$171.36	\$131.76
Single w/ Inflation	88	\$267.12	\$240.48	\$200.88	\$173.52	\$133.92
Single w/ Inflation	89	\$271.44	\$244.08	\$203.76	\$176.40	\$136.08
Single w/ Inflation	90	\$252.12	\$227.04	\$189.42	\$163.68	\$126.06
Single w/ Inflation	91	\$255.42	\$230.34	\$192.06	\$166.32	\$128.04
Single w/ Inflation	92	\$259.38	\$232.98	\$194.04	\$168.30	\$129.36
Single w/ Inflation	93	\$262.68	\$236.28	\$196.68	\$170.28	\$131.34
Single w/ Inflation	94	\$265.98	\$238.92	\$199.32	\$172.92	\$132.66
Single w/ Inflation	95	\$269.28	\$242.22	\$201.96	\$174.90	\$134.64
Single w/ Inflation	96	\$272.58	\$245.52	\$204.60	\$176.88	\$135.96
Single w/ Inflation	97	\$275.88	\$248.16	\$206.58	\$179.52	\$137.94
Single w/ Inflation	98	\$279.18	\$251.46	\$209.22	\$181.50	\$139.26
Single w/ Inflation	99	\$282.48	\$254.10	\$211.86	\$183.48	\$141.24
Single w/ Inflation	100	\$285.78	\$257.40	\$214.50	\$186.12	\$143.22

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$6.08	\$5.92	\$4.80
Single w/ Inflation	40	\$6.40	\$6.08	\$5.12
Single w/ Inflation	41	\$6.56	\$6.24	\$5.28
Single w/ Inflation	42	\$6.72	\$6.56	\$5.28
Single w/ Inflation	43	\$6.88	\$6.72	\$5.44
Single w/ Inflation	44	\$7.20	\$6.88	\$5.60
Single w/ Inflation	45	\$7.36	\$7.04	\$5.76
Single w/ Inflation	46	\$7.52	\$7.20	\$5.92
Single w/ Inflation	47	\$7.68	\$7.36	\$6.08
Single w/ Inflation	48	\$8.00	\$7.68	\$6.24
Single w/ Inflation	49	\$8.16	\$7.84	\$6.40
Single w/ Inflation	50	\$8.32	\$8.00	\$6.56
Single w/ Inflation	51	\$8.64	\$8.32	\$6.88
Single w/ Inflation	52	\$8.96	\$8.64	\$7.04
Single w/ Inflation	53	\$9.28	\$8.96	\$7.36
Single w/ Inflation	54	\$9.60	\$9.28	\$7.68
Single w/ Inflation	55	\$9.92	\$9.44	\$7.84
Single w/ Inflation	56	\$10.24	\$9.76	\$8.16
Single w/ Inflation	57	\$10.56	\$10.08	\$8.32
Single w/ Inflation	58	\$10.88	\$10.40	\$8.64
Single w/ Inflation	59	\$11.20	\$10.72	\$8.80
Single w/ Inflation	60	\$11.52	\$11.04	\$9.12
Single w/ Inflation	61	\$12.48	\$11.04	\$9.12
Single w/ Inflation	62	\$12.48	\$11.52	\$9.60
Single w/ Inflation	63	\$12.96	\$11.52	\$9.60
Single w/ Inflation	64	\$12.96	\$12.00	\$10.08
Single w/ Inflation	65	\$12.60	\$11.70	\$9.45
Single w/ Inflation	66	\$14.85	\$13.50	\$11.25
Single w/ Inflation	67	\$16.65	\$14.85	\$12.60
Single w/ Inflation	68	\$18.90	\$16.65	\$13.95
Single w/ Inflation	69	\$20.70	\$18.45	\$15.75
Single w/ Inflation	70	\$21.75	\$19.58	\$16.10
Single w/ Inflation	71	\$23.93	\$21.32	\$17.84
Single w/ Inflation	72	\$26.10	\$23.06	\$19.14
Single w/ Inflation	73	\$27.84	\$25.23	\$21.32
Single w/ Inflation	74	\$30.02	\$26.97	\$22.62
Single w/ Inflation	75	\$28.86	\$25.74	\$21.84
Single w/ Inflation	76	\$30.81	\$27.69	\$23.40
Single w/ Inflation	77	\$33.15	\$29.64	\$24.96
Single w/ Inflation	78	\$35.49	\$31.59	\$26.52
Single w/ Inflation	79	\$37.44	\$33.54	\$28.08
Single w/ Inflation	80	\$37.08	\$33.12	\$27.72
Single w/ Inflation	81	\$38.52	\$34.92	\$28.80
Single w/ Inflation	82	\$40.32	\$36.36	\$30.24
Single w/ Inflation	83	\$41.76	\$37.80	\$31.68
Single w/ Inflation	84	\$43.56	\$39.60	\$32.76
Single w/ Inflation	85	\$44.28	\$39.60	\$33.12
Single w/ Inflation	86	\$44.64	\$39.96	\$33.48
Single w/ Inflation	87	\$45.00	\$40.32	\$33.84
Single w/ Inflation	88	\$45.36	\$40.68	\$33.84
Single w/ Inflation	89	\$45.72	\$41.04	\$34.20
Single w/ Inflation	90	\$41.91	\$37.95	\$31.35
Single w/ Inflation	91	\$42.24	\$37.95	\$31.35
Single w/ Inflation	92	\$42.24	\$38.28	\$32.01
Single w/ Inflation	93	\$42.57	\$38.28	\$32.01
Single w/ Inflation	94	\$42.57	\$38.61	\$32.01
Single w/ Inflation	95	\$42.90	\$38.61	\$32.01
Single w/ Inflation	96	\$43.23	\$38.61	\$32.34
Single w/ Inflation	97	\$43.23	\$38.94	\$32.67
Single w/ Inflation	98	\$43.56	\$38.94	\$32.67
Single w/ Inflation	99	\$43.89	\$39.60	\$32.67
Single w/ Inflation	100	\$43.89	\$39.60	\$33.00

EXHIBIT II: Original Rates for EquiCare 2002

JOINT NO INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint No Inflation	18-39	\$36.00	\$33.12	\$30.33	\$24.57	\$21.69
Joint No Inflation	40	\$37.80	\$34.83	\$31.77	\$25.83	\$22.77
Joint No Inflation	41	\$38.88	\$35.82	\$32.67	\$26.55	\$23.49
Joint No Inflation	42	\$39.96	\$36.81	\$33.66	\$27.27	\$24.12
Joint No Inflation	43	\$41.04	\$37.80	\$34.56	\$27.99	\$24.75
Joint No Inflation	44	\$42.12	\$38.79	\$35.46	\$28.71	\$25.38
Joint No Inflation	45	\$43.20	\$39.78	\$36.36	\$29.52	\$26.10
Joint No Inflation	46	\$44.46	\$40.95	\$37.44	\$30.33	\$26.82
Joint No Inflation	47	\$45.72	\$42.12	\$38.43	\$31.23	\$27.54
Joint No Inflation	48	\$46.98	\$43.29	\$39.51	\$32.04	\$28.35
Joint No Inflation	49	\$48.24	\$44.37	\$40.59	\$32.94	\$29.07
Joint No Inflation	50	\$49.50	\$45.54	\$41.67	\$33.75	\$29.88
Joint No Inflation	51	\$51.30	\$47.25	\$43.20	\$35.01	\$30.96
Joint No Inflation	52	\$53.10	\$48.87	\$44.64	\$36.27	\$32.04
Joint No Inflation	53	\$54.90	\$50.58	\$46.17	\$37.44	\$33.12
Joint No Inflation	54	\$56.70	\$52.20	\$47.70	\$38.70	\$34.20
Joint No Inflation	55	\$58.50	\$53.82	\$49.23	\$39.96	\$35.28
Joint No Inflation	56	\$60.39	\$55.62	\$50.85	\$41.22	\$36.45
Joint No Inflation	57	\$62.28	\$57.33	\$52.38	\$42.57	\$37.62
Joint No Inflation	58	\$64.26	\$59.13	\$54.00	\$43.83	\$38.70
Joint No Inflation	59	\$66.15	\$60.84	\$55.62	\$45.18	\$39.87
Joint No Inflation	60	\$68.04	\$62.64	\$57.24	\$46.44	\$41.04
Joint No Inflation	61	\$72.36	\$66.96	\$60.48	\$50.76	\$43.20
Joint No Inflation	62	\$76.68	\$70.74	\$64.26	\$51.84	\$46.44
Joint No Inflation	63	\$81.00	\$74.52	\$67.50	\$55.08	\$48.60
Joint No Inflation	64	\$85.32	\$78.84	\$71.28	\$57.78	\$51.30
Joint No Inflation	65	\$89.10	\$82.08	\$74.52	\$60.48	\$53.46
Joint No Inflation	66	\$99.90	\$91.80	\$82.62	\$66.96	\$59.94
Joint No Inflation	67	\$110.70	\$102.06	\$90.72	\$73.44	\$66.42
Joint No Inflation	68	\$121.50	\$111.78	\$98.82	\$80.46	\$72.90
Joint No Inflation	69	\$132.30	\$122.04	\$106.92	\$86.94	\$79.38
Joint No Inflation	70	\$143.64	\$131.76	\$115.02	\$92.88	\$86.40
Joint No Inflation	71	\$162.54	\$149.58	\$130.14	\$105.30	\$97.74
Joint No Inflation	72	\$181.44	\$166.86	\$145.26	\$117.72	\$109.08
Joint No Inflation	73	\$200.34	\$184.14	\$160.38	\$130.14	\$120.42
Joint No Inflation	74	\$219.24	\$201.96	\$175.50	\$142.56	\$131.76
Joint No Inflation	75	\$238.14	\$219.24	\$190.62	\$154.44	\$143.10
Joint No Inflation	76	\$271.62	\$250.02	\$217.62	\$176.04	\$163.08
Joint No Inflation	77	\$305.10	\$280.80	\$244.62	\$197.64	\$183.06
Joint No Inflation	78	\$338.58	\$311.58	\$271.62	\$219.78	\$203.04
Joint No Inflation	79	\$372.06	\$342.36	\$298.08	\$241.38	\$223.56
Joint No Inflation	80	\$404.46	\$372.06	\$324.00	\$262.44	\$242.46
Joint No Inflation	81	\$436.32	\$401.76	\$349.38	\$282.96	\$261.90
Joint No Inflation	82	\$468.18	\$430.38	\$374.76	\$303.48	\$280.80
Joint No Inflation	83	\$500.04	\$460.08	\$400.68	\$324.54	\$300.24
Joint No Inflation	84	\$531.90	\$489.24	\$426.06	\$345.06	\$319.14
Joint No Inflation	85	\$562.68	\$517.86	\$450.90	\$365.04	\$337.50
Joint No Inflation	86	\$571.86	\$525.96	\$458.46	\$370.98	\$342.90
Joint No Inflation	87	\$581.04	\$534.60	\$465.48	\$376.92	\$348.84
Joint No Inflation	88	\$590.22	\$542.70	\$473.04	\$382.86	\$354.24
Joint No Inflation	89	\$599.40	\$551.34	\$480.06	\$388.80	\$359.64
Joint No Inflation	90	\$607.50	\$558.90	\$486.54	\$394.20	\$364.50
Joint No Inflation	91	\$615.60	\$566.46	\$493.56	\$399.60	\$369.36
Joint No Inflation	92	\$623.70	\$574.02	\$499.50	\$404.46	\$374.22
Joint No Inflation	93	\$631.80	\$581.04	\$505.98	\$409.86	\$379.08
Joint No Inflation	94	\$639.90	\$588.60	\$512.46	\$415.26	\$383.94
Joint No Inflation	95	\$648.00	\$596.16	\$518.94	\$420.66	\$388.80
Joint No Inflation	96	\$656.10	\$603.72	\$525.96	\$425.52	\$393.66
Joint No Inflation	97	\$664.20	\$611.28	\$532.44	\$430.92	\$398.52
Joint No Inflation	98	\$672.30	\$618.30	\$538.38	\$436.32	\$403.38
Joint No Inflation	99	\$680.40	\$625.86	\$545.40	\$441.18	\$408.24
Joint No Inflation	100	\$688.50	\$633.42	\$551.88	\$446.58	\$413.10

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Joint No Inflation	18-39	\$10.44	\$9.54	\$7.56
Joint No Inflation	40	\$10.98	\$10.08	\$7.92
Joint No Inflation	41	\$11.25	\$10.35	\$8.19
Joint No Inflation	42	\$11.61	\$10.62	\$8.37
Joint No Inflation	43	\$11.88	\$10.89	\$8.64
Joint No Inflation	44	\$12.24	\$11.16	\$8.82
Joint No Inflation	45	\$12.51	\$11.52	\$9.09
Joint No Inflation	46	\$12.87	\$11.79	\$9.36
Joint No Inflation	47	\$13.23	\$12.15	\$9.63
Joint No Inflation	48	\$13.59	\$12.51	\$9.90
Joint No Inflation	49	\$13.95	\$12.87	\$10.17
Joint No Inflation	50	\$14.31	\$13.14	\$10.44
Joint No Inflation	51	\$14.85	\$13.68	\$10.80
Joint No Inflation	52	\$15.39	\$14.13	\$11.16
Joint No Inflation	53	\$15.93	\$14.58	\$11.52
Joint No Inflation	54	\$16.47	\$15.12	\$11.97
Joint No Inflation	55	\$16.92	\$15.57	\$12.33
Joint No Inflation	56	\$17.46	\$16.02	\$12.69
Joint No Inflation	57	\$18.09	\$16.56	\$13.14
Joint No Inflation	58	\$18.63	\$17.10	\$13.50
Joint No Inflation	59	\$19.17	\$17.55	\$13.95
Joint No Inflation	60	\$19.71	\$18.09	\$14.31
Joint No Inflation	61	\$20.25	\$18.36	\$14.85
Joint No Inflation	62	\$20.79	\$18.90	\$15.12
Joint No Inflation	63	\$21.33	\$19.71	\$15.66
Joint No Inflation	64	\$21.87	\$19.98	\$15.93
Joint No Inflation	65	\$22.68	\$20.79	\$16.47
Joint No Inflation	66	\$26.19	\$24.03	\$19.44
Joint No Inflation	67	\$29.43	\$27.00	\$22.68
Joint No Inflation	68	\$32.94	\$30.24	\$25.65
Joint No Inflation	69	\$36.45	\$33.48	\$28.62
Joint No Inflation	70	\$39.69	\$36.72	\$31.59
Joint No Inflation	71	\$43.47	\$39.96	\$34.56
Joint No Inflation	72	\$47.25	\$43.47	\$37.80
Joint No Inflation	73	\$51.03	\$46.98	\$40.77
Joint No Inflation	74	\$54.81	\$50.22	\$43.74
Joint No Inflation	75	\$58.59	\$53.73	\$46.71
Joint No Inflation	76	\$62.91	\$57.78	\$50.22
Joint No Inflation	77	\$67.50	\$61.83	\$53.73
Joint No Inflation	78	\$71.82	\$66.15	\$56.97
Joint No Inflation	79	\$76.14	\$70.20	\$60.75
Joint No Inflation	80	\$81.27	\$74.79	\$64.80
Joint No Inflation	81	\$85.05	\$78.03	\$67.77
Joint No Inflation	82	\$88.83	\$82.08	\$71.01
Joint No Inflation	83	\$92.61	\$85.32	\$73.98
Joint No Inflation	84	\$96.66	\$88.83	\$76.95
Joint No Inflation	85	\$98.55	\$90.72	\$78.30
Joint No Inflation	86	\$99.09	\$91.26	\$78.57
Joint No Inflation	87	\$99.63	\$91.80	\$78.84
Joint No Inflation	88	\$99.63	\$92.07	\$79.38
Joint No Inflation	89	\$100.44	\$92.34	\$80.19
Joint No Inflation	90	\$100.98	\$92.88	\$80.46
Joint No Inflation	91	\$101.52	\$93.15	\$80.46
Joint No Inflation	92	\$101.79	\$93.69	\$81.27
Joint No Inflation	93	\$102.33	\$94.23	\$81.54
Joint No Inflation	94	\$102.87	\$94.50	\$81.81
Joint No Inflation	95	\$103.14	\$95.04	\$82.35
Joint No Inflation	96	\$103.68	\$95.31	\$82.35
Joint No Inflation	97	\$104.22	\$95.58	\$82.89
Joint No Inflation	98	\$104.49	\$96.39	\$83.43
Joint No Inflation	99	\$105.03	\$96.66	\$83.43
Joint No Inflation	100	\$105.57	\$97.20	\$83.97

Joint No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$26.82	\$23.40	\$22.59	\$18.27	\$16.29
40	\$28.17	\$24.57	\$23.67	\$19.17	\$17.10
41	\$28.98	\$25.29	\$24.39	\$19.71	\$17.55
42	\$29.79	\$26.01	\$25.02	\$20.34	\$18.09
43	\$30.60	\$26.73	\$25.74	\$20.88	\$18.54
44	\$31.41	\$27.45	\$26.37	\$21.42	\$19.08
45	\$32.22	\$28.08	\$27.09	\$21.96	\$19.53
46	\$33.21	\$28.89	\$27.90	\$22.59	\$20.07
47	\$34.11	\$29.79	\$28.71	\$23.22	\$20.70
48	\$35.01	\$30.60	\$29.43	\$23.85	\$21.24
49	\$36.00	\$31.41	\$30.24	\$24.48	\$21.78
50	\$36.90	\$32.22	\$31.05	\$25.11	\$22.41
51	\$38.25	\$33.39	\$32.13	\$26.10	\$23.22
52	\$39.60	\$34.56	\$33.30	\$27.00	\$24.03
53	\$40.95	\$35.73	\$34.38	\$27.90	\$24.84
54	\$42.30	\$36.90	\$35.55	\$28.80	\$25.65
55	\$43.65	\$38.07	\$36.72	\$29.70	\$26.46
56	\$45.09	\$39.33	\$37.89	\$30.69	\$27.36
57	\$46.53	\$40.59	\$39.06	\$31.68	\$28.17
58	\$47.88	\$41.76	\$40.23	\$32.58	\$29.07
59	\$49.32	\$43.02	\$41.49	\$33.57	\$29.88
60	\$50.76	\$44.28	\$42.66	\$34.56	\$30.78
61	\$54.00	\$50.22	\$45.36	\$38.34	\$32.40
62	\$57.78	\$53.46	\$48.06	\$38.88	\$34.56
63	\$60.48	\$56.16	\$50.76	\$41.58	\$36.18
64	\$64.26	\$56.70	\$53.46	\$43.20	\$38.34
65	\$66.96	\$57.78	\$56.16	\$45.36	\$39.96
66	\$75.06	\$68.58	\$61.56	\$50.22	\$44.82
67	\$83.16	\$76.68	\$68.04	\$55.08	\$49.68
68	\$91.26	\$83.70	\$73.98	\$60.48	\$54.54
69	\$99.36	\$91.26	\$80.46	\$65.34	\$59.40
70	\$107.46	\$99.36	\$86.40	\$69.66	\$64.80
71	\$122.04	\$111.78	\$97.74	\$78.84	\$73.44
72	\$136.08	\$125.28	\$109.08	\$88.56	\$81.54
73	\$150.66	\$138.24	\$120.42	\$97.74	\$90.18
74	\$164.16	\$151.74	\$131.76	\$106.92	\$98.82
75	\$178.74	\$164.70	\$142.56	\$115.56	\$107.46
76	\$203.58	\$187.38	\$163.08	\$131.76	\$122.58
77	\$228.96	\$210.60	\$183.60	\$147.96	\$137.16
78	\$253.80	\$233.28	\$203.58	\$164.70	\$152.28
79	\$279.18	\$257.04	\$223.56	\$180.90	\$167.94
80	\$303.48	\$279.18	\$243.00	\$196.56	\$181.98
81	\$327.24	\$301.32	\$261.90	\$212.22	\$196.56
82	\$351.00	\$322.92	\$280.80	\$227.34	\$210.60
83	\$374.76	\$345.06	\$300.78	\$243.54	\$225.18
84	\$399.06	\$366.66	\$319.68	\$258.66	\$239.22
85	\$422.28	\$388.26	\$338.04	\$273.78	\$253.26
86	\$428.76	\$394.74	\$343.98	\$278.10	\$257.04
87	\$435.78	\$400.68	\$349.38	\$282.96	\$261.36
88	\$442.26	\$407.16	\$354.78	\$287.28	\$265.68
89	\$449.28	\$413.64	\$360.18	\$291.60	\$269.46
90	\$455.76	\$419.04	\$365.04	\$295.38	\$273.24
91	\$461.70	\$424.98	\$370.44	\$299.70	\$277.02
92	\$467.64	\$430.38	\$374.76	\$303.48	\$280.26
93	\$473.58	\$435.78	\$379.62	\$307.26	\$284.58
94	\$480.06	\$441.72	\$384.48	\$311.58	\$287.82
95	\$486.00	\$447.12	\$389.34	\$315.36	\$291.60
96	\$491.94	\$453.06	\$394.74	\$319.14	\$295.38
97	\$498.42	\$457.92	\$399.06	\$323.46	\$299.16
98	\$504.36	\$463.86	\$403.92	\$327.24	\$302.40
99	\$510.30	\$469.26	\$408.78	\$331.12	\$306.18
100	\$516.24	\$475.20	\$414.18	\$334.20	\$309.96

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
18-39	\$7.83	\$7.29	\$5.67	
40	\$8.28	\$7.65	\$6.03	
41	\$8.46	\$7.83	\$6.21	
42	\$8.73	\$8.10	\$6.30	
43	\$9.00	\$8.28	\$6.48	
44	\$9.18	\$8.55	\$6.66	
45	\$9.45	\$8.73	\$6.84	
46	\$9.72	\$9.00	\$7.02	
47	\$9.99	\$9.27	\$7.29	
48	\$10.26	\$9.54	\$7.47	
49	\$10.53	\$9.72	\$7.65	
50	\$10.80	\$9.99	\$7.83	
51	\$11.16	\$10.35	\$8.10	
52	\$11.61	\$10.71	\$8.46	
53	\$11.97	\$11.07	\$8.73	
54	\$12.42	\$11.52	\$9.00	
55	\$12.78	\$11.88	\$9.27	
56	\$13.14	\$12.24	\$9.63	
57	\$13.59	\$12.60	\$9.90	
58	\$14.04	\$12.96	\$10.17	
59	\$14.40	\$13.41	\$10.53	
60	\$14.85	\$13.77	\$10.80	
61	\$15.39	\$14.04	\$11.07	
62	\$15.39	\$14.31	\$11.34	
63	\$16.20	\$14.85	\$11.61	
64	\$16.20	\$14.85	\$11.88	
65	\$17.01	\$15.66	\$13.50	
66	\$19.44	\$18.09	\$14.85	
67	\$22.14	\$20.25	\$17.01	
68	\$24.57	\$22.95	\$19.17	
69	\$27.27	\$25.11	\$21.33	
70	\$29.97	\$27.27	\$23.76	
71	\$32.40	\$30.24	\$25.92	
72	\$35.37	\$32.40	\$28.08	
73	\$38.07	\$35.10	\$30.51	
74	\$41.31	\$37.53	\$32.67	
75	\$43.74	\$40.23	\$35.37	
76	\$47.25	\$43.47	\$37.80	
77	\$50.49	\$46.44	\$40.23	
78	\$54.00	\$49.68	\$42.93	
79	\$57.24	\$52.38	\$45.63	
80	\$60.75	\$55.89	\$48.60	
81	\$63.72	\$58.59	\$51.03	
82	\$66.69	\$61.29	\$53.46	
83	\$69.66	\$63.99	\$55.35	
84	\$72.36	\$66.69	\$57.78	
85	\$72.90	\$67.50	\$58.32	
86	\$73.44	\$68.04	\$59.13	
87	\$74.25	\$68.85	\$59.40	
88	\$74.79	\$69.12	\$59.67	
89	\$75.60	\$69.39	\$59.94	
90	\$75.60	\$69.66	\$60.21	
91	\$76.14	\$69.93	\$60.21	
92	\$76.41	\$70.20	\$60.75	
93	\$76.95	\$70.74	\$61.02	
94	\$76.95	\$70.74	\$61.29	
95	\$77.49	\$71.28	\$61.56	
96	\$77.76	\$71.28	\$61.56	
97	\$78.03	\$72.09	\$62.10	
98	\$78.30	\$72.09	\$62.37	
99	\$78.84	\$72.63	\$62.64	
100	\$79.11	\$72.63	\$62.64	

Joint No Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Joint No Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$25.11	\$23.13	\$21.15	\$17.10	\$15.12
40	\$26.37	\$24.30	\$22.23	\$18.00	\$15.93
41	\$27.18	\$25.02	\$22.86	\$18.54	\$16.38
42	\$27.90	\$25.65	\$23.49	\$18.99	\$16.83
43	\$28.62	\$26.37	\$24.12	\$19.53	\$17.28
44	\$29.43	\$27.09	\$24.75	\$20.07	\$17.73
45	\$30.15	\$27.81	\$25.38	\$20.61	\$18.18
46	\$31.05	\$28.62	\$26.10	\$21.15	\$18.72
47	\$31.95	\$29.43	\$26.82	\$21.78	\$19.26
48	\$32.85	\$30.24	\$27.63	\$22.41	\$19.80
49	\$33.66	\$31.05	\$28.35	\$22.95	\$20.25
50	\$34.56	\$31.86	\$29.07	\$23.58	\$20.79
51	\$35.82	\$32.94	\$30.15	\$24.39	\$21.60
52	\$37.08	\$34.11	\$31.23	\$25.29	\$22.32
53	\$38.34	\$35.28	\$32.22	\$26.10	\$23.13
54	\$39.60	\$36.45	\$33.30	\$27.00	\$23.85
55	\$40.86	\$37.62	\$34.38	\$27.90	\$24.57
56	\$42.21	\$38.79	\$35.46	\$28.80	\$25.38
57	\$43.56	\$40.05	\$36.63	\$29.70	\$26.19
58	\$44.82	\$41.31	\$37.71	\$30.60	\$27.00
59	\$46.17	\$42.48	\$38.88	\$31.50	\$27.81
60	\$47.52	\$43.74	\$39.96	\$32.40	\$28.62
61	\$50.76	\$46.98	\$42.66	\$35.64	\$30.24
62	\$54.00	\$49.68	\$44.82	\$36.18	\$32.94
63	\$56.70	\$52.38	\$46.98	\$38.34	\$34.02
64	\$59.94	\$55.08	\$49.68	\$40.50	\$36.18
65	\$62.64	\$57.24	\$52.38	\$42.66	\$37.26
66	\$70.20	\$64.26	\$57.78	\$46.98	\$41.58
67	\$77.76	\$71.28	\$63.72	\$51.84	\$46.44
68	\$85.32	\$78.30	\$69.12	\$56.16	\$51.30
69	\$92.88	\$85.32	\$75.06	\$61.02	\$55.62
70	\$100.44	\$92.34	\$80.46	\$65.34	\$60.48
71	\$113.94	\$104.76	\$91.26	\$73.98	\$68.58
72	\$126.90	\$116.64	\$101.52	\$82.08	\$76.14
73	\$140.40	\$129.06	\$112.32	\$91.26	\$84.24
74	\$153.36	\$141.48	\$122.58	\$99.90	\$92.34
75	\$166.86	\$153.36	\$133.38	\$108.00	\$100.44
76	\$190.08	\$174.96	\$152.28	\$123.66	\$113.94
77	\$213.84	\$196.56	\$171.18	\$138.24	\$127.98
78	\$237.06	\$218.16	\$190.08	\$153.90	\$142.02
79	\$260.28	\$239.76	\$208.44	\$169.02	\$156.60
80	\$282.96	\$260.82	\$226.80	\$183.60	\$169.56
81	\$305.64	\$281.34	\$244.62	\$198.18	\$183.60
82	\$327.78	\$301.32	\$262.44	\$212.76	\$196.56
83	\$349.92	\$321.84	\$280.26	\$227.34	\$210.06
84	\$372.06	\$342.36	\$298.08	\$241.38	\$223.56
85	\$393.66	\$362.34	\$315.36	\$255.42	\$236.52
86	\$400.14	\$368.28	\$320.76	\$259.74	\$239.76
87	\$406.62	\$374.22	\$326.16	\$264.06	\$244.08
88	\$413.10	\$380.16	\$331.02	\$267.84	\$247.86
89	\$419.58	\$386.10	\$335.88	\$272.16	\$251.64
90	\$425.52	\$390.96	\$340.74	\$275.94	\$254.88
91	\$430.92	\$396.36	\$345.60	\$279.72	\$258.66
92	\$436.86	\$401.76	\$349.38	\$282.96	\$261.90
93	\$442.26	\$407.16	\$354.24	\$286.74	\$265.14
94	\$447.66	\$412.02	\$358.56	\$290.52	\$268.92
95	\$453.60	\$417.42	\$362.88	\$294.30	\$272.16
96	\$459.54	\$422.28	\$368.28	\$298.08	\$275.40
97	\$464.94	\$428.22	\$372.60	\$301.86	\$278.64
98	\$470.34	\$433.08	\$376.92	\$305.64	\$282.42
99	\$476.28	\$437.94	\$381.78	\$308.88	\$285.66
100	\$482.22	\$443.34	\$386.64	\$312.66	\$289.44

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$7.29	\$6.75	\$5.31
40	\$7.65	\$7.02	\$5.58
41	\$7.83	\$7.29	\$5.67
42	\$8.10	\$7.47	\$5.85
43	\$8.28	\$7.65	\$6.03
44	\$8.55	\$7.83	\$6.21
45	\$8.73	\$8.10	\$6.30
46	\$9.00	\$8.28	\$6.57
47	\$9.27	\$8.55	\$6.75
48	\$9.54	\$8.73	\$6.93
49	\$9.72	\$9.00	\$7.11
50	\$9.99	\$9.27	\$7.29
51	\$10.35	\$9.54	\$7.56
52	\$10.71	\$9.90	\$7.83
53	\$11.07	\$10.26	\$8.10
54	\$11.52	\$10.62	\$8.37
55	\$11.88	\$10.89	\$8.55
56	\$12.24	\$11.25	\$8.91
57	\$12.60	\$11.61	\$9.18
58	\$12.96	\$11.97	\$9.45
59	\$13.41	\$12.33	\$9.72
60	\$13.77	\$12.69	\$9.99
61	\$14.04	\$12.69	\$10.26
62	\$14.31	\$13.23	\$10.53
63	\$14.85	\$13.50	\$11.07
64	\$15.12	\$14.04	\$11.34
65	\$15.66	\$14.58	\$11.34
66	\$18.09	\$16.74	\$13.77
67	\$20.52	\$18.90	\$15.66
68	\$22.95	\$21.33	\$17.82
69	\$25.38	\$23.49	\$19.98
70	\$27.81	\$25.65	\$22.14
71	\$30.24	\$27.81	\$24.30
72	\$33.21	\$30.51	\$26.46
73	\$35.64	\$32.67	\$28.35
74	\$38.34	\$35.10	\$30.78
75	\$40.77	\$37.80	\$32.67
76	\$44.01	\$40.50	\$35.10
77	\$46.98	\$43.47	\$37.53
78	\$50.22	\$46.17	\$39.96
79	\$53.46	\$49.14	\$42.66
80	\$56.97	\$52.11	\$45.36
81	\$59.40	\$54.54	\$47.52
82	\$62.10	\$57.24	\$49.68
83	\$65.07	\$59.67	\$51.84
84	\$67.77	\$62.37	\$54.00
85	\$68.04	\$63.45	\$54.27
86	\$68.58	\$63.45	\$54.81
87	\$69.12	\$63.99	\$55.35
88	\$69.39	\$64.26	\$55.89
89	\$69.93	\$64.53	\$56.16
90	\$70.47	\$65.07	\$56.16
91	\$71.01	\$65.34	\$56.43
92	\$71.28	\$65.61	\$56.97
93	\$71.55	\$65.61	\$56.97
94	\$72.09	\$66.15	\$57.51
95	\$72.36	\$66.42	\$57.78
96	\$72.36	\$66.42	\$57.78
97	\$72.90	\$66.69	\$58.05
98	\$73.44	\$67.23	\$58.32
99	\$73.44	\$67.77	\$58.32
100	\$73.71	\$68.04	\$58.59

Joint No Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Joint No Inflation

Issue Age

0 Days

30 Days

90 Days

180 Days

365 Days

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age

0 Days

7 Days

30 Days

Joint No Inflation

18-39

\$22.59

\$20.61

\$18.90

\$15.39

\$13.41

18-39

\$6.39

\$5.67

\$4.77

Joint No Inflation

40

\$23.67

\$21.60

\$19.80

\$16.20

\$14.13

40

\$6.75

\$6.03

\$5.04

Joint No Inflation

41

\$24.39

\$22.23

\$20.34

\$16.65

\$14.49

41

\$6.93

\$6.21

\$5.22

Joint No Inflation

42

\$25.02

\$22.86

\$20.97

\$17.10

\$14.94

42

\$7.11

\$6.30

\$5.31

Joint No Inflation

43

\$25.74

\$23.49

\$21.51

\$17.55

\$15.30

43

\$7.29

\$6.48

\$5.49

Joint No Inflation

44

\$26.37

\$24.03

\$22.05

\$18.09

\$15.75

44

\$7.56

\$6.66

\$5.67

Joint No Inflation

45

\$27.09

\$24.66

\$22.59

\$18.54

\$16.11

45

\$7.74

\$6.84

\$5.76

Joint No Inflation

46

\$27.90

\$25.38

\$23.31

\$19.08

\$16.56

46

\$7.92

\$7.02

\$5.94

Joint No Inflation

47

\$28.71

\$26.10

\$23.94

\$19.62

\$17.01

47

\$8.19

\$7.29

\$6.12

Joint No Inflation

48

\$29.43

\$26.82

\$24.57

\$20.16

\$17.55

48

\$8.37

\$7.47

\$6.30

Joint No Inflation

49

\$30.24

\$27.54

\$25.29

\$20.70

\$18.00

49

\$8.64

\$7.65

\$6.48

Joint No Inflation

50

\$31.05

\$28.26

\$25.92

\$21.24

\$18.45

50

\$8.82

\$7.83

\$6.57

Joint No Inflation

51

\$32.13

\$29.34

\$26.91

\$21.96

\$19.17

51

\$9.18

\$8.10

\$6.84

Joint No Inflation

52

\$33.30

\$30.33

\$27.81

\$22.77

\$19.80

52

\$9.45

\$8.46

\$7.11

Joint No Inflation

53

\$34.38

\$31.41

\$28.80

\$23.49

\$20.52

53

\$9.81

\$8.73

\$7.29

Joint No Inflation

54

\$35.55

\$32.40

\$29.70

\$24.30

\$21.15

54

\$10.17

\$9.00

\$7.56

Joint No Inflation

55

\$36.72

\$33.39

\$30.60

\$25.11

\$21.78

55

\$10.44

\$9.27

\$7.83

Joint No Inflation

56

\$37.89

\$34.56

\$31.68

\$25.92

\$22.50

56

\$10.80

\$9.63

\$8.10

Joint No Inflation

57

\$39.06

\$35.64

\$32.67

\$26.73

\$23.22

57

\$11.16

\$9.90

\$8.37

Joint No Inflation

58

\$40.23

\$36.72

\$33.66

\$27.54

\$23.94

58

\$11.43

\$10.17

\$8.55

Joint No Inflation

59

\$41.49

\$37.80

\$34.65

\$28.35

\$24.66

59

\$11.79

\$10.53

\$8.82

Joint No Inflation

60

\$42.66

\$38.88

\$35.64

\$29.16

\$25.38

60

\$12.15

\$10.80

\$9.09

Joint No Inflation

61

\$45.36

\$41.58

\$37.80

\$31.86

\$27.00

61

\$12.42

\$10.80

\$9.36

Joint No Inflation

62

\$48.06

\$44.28

\$39.96

\$32.40

\$29.16

62

\$12.96

\$11.07

\$9.36

Joint No Inflation

63

\$50.76

\$46.44

\$42.12

\$34.56

\$30.24

63

\$13.23

\$11.61

\$9.63

Joint No Inflation

64

\$53.46

\$49.14

\$44.28

\$36.18

\$31.86

64

\$13.50

\$11.61

\$9.90

Joint No Inflation

65

\$55.62

\$51.30

\$46.44

\$37.80

\$33.48

65

\$14.04

\$12.15

\$10.17

Joint No Inflation

66

\$62.10

\$57.24

\$51.30

\$41.58

\$37.26

Joint No Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$12.33	\$10.89	\$9.18	\$8.01	\$6.03
40	\$12.87	\$11.43	\$9.63	\$8.37	\$6.30
41	\$13.23	\$11.70	\$9.90	\$8.64	\$6.48
42	\$13.68	\$12.06	\$10.17	\$8.91	\$6.66
43	\$14.04	\$12.42	\$10.44	\$9.09	\$6.84
44	\$14.40	\$12.69	\$10.71	\$9.36	\$7.02
45	\$14.76	\$13.05	\$10.98	\$9.63	\$7.20
46	\$15.21	\$13.41	\$11.25	\$9.90	\$7.38
47	\$15.57	\$13.77	\$11.61	\$10.17	\$7.65
48	\$16.02	\$14.13	\$11.97	\$10.44	\$7.83
49	\$16.47	\$14.58	\$12.24	\$10.71	\$8.01
50	\$16.92	\$14.94	\$12.60	\$10.98	\$8.28
51	\$17.55	\$15.48	\$13.05	\$11.43	\$8.55
52	\$18.09	\$16.02	\$13.50	\$11.79	\$8.82
53	\$18.72	\$16.56	\$13.95	\$12.24	\$9.18
54	\$19.35	\$17.10	\$14.40	\$12.60	\$9.45
55	\$19.98	\$17.64	\$14.85	\$12.96	\$9.72
56	\$20.61	\$18.18	\$15.30	\$13.41	\$10.08
57	\$21.24	\$18.81	\$15.84	\$13.86	\$10.35
58	\$21.96	\$19.35	\$16.29	\$14.31	\$10.71
59	\$22.59	\$19.98	\$16.83	\$14.67	\$10.98
60	\$23.22	\$20.52	\$17.28	\$15.12	\$11.34
61	\$24.30	\$22.14	\$18.36	\$15.66	\$12.42
62	\$25.92	\$23.22	\$19.44	\$16.74	\$12.96
63	\$27.54	\$24.84	\$20.52	\$17.82	\$13.50
64	\$29.16	\$25.92	\$21.60	\$18.90	\$14.58
65	\$30.24	\$27.00	\$22.68	\$19.44	\$15.12
66	\$34.02	\$30.24	\$25.38	\$22.14	\$16.74
67	\$37.80	\$34.02	\$28.08	\$24.30	\$18.90
68	\$41.04	\$37.26	\$30.78	\$27.00	\$20.52
69	\$44.82	\$40.50	\$33.48	\$29.16	\$22.14
70	\$48.60	\$43.74	\$36.72	\$31.86	\$24.30
71	\$55.08	\$49.68	\$41.58	\$35.64	\$27.54
72	\$61.56	\$55.62	\$46.44	\$39.96	\$30.78
73	\$68.04	\$61.02	\$50.76	\$44.28	\$34.02
74	\$74.52	\$66.96	\$55.62	\$48.60	\$37.26
75	\$81.00	\$72.90	\$60.48	\$52.38	\$40.50
76	\$92.34	\$83.16	\$69.12	\$59.94	\$45.90
77	\$103.68	\$93.42	\$77.76	\$67.50	\$51.84
78	\$115.02	\$103.68	\$86.40	\$74.52	\$57.24
79	\$126.36	\$113.94	\$95.04	\$82.08	\$63.18
80	\$137.16	\$123.66	\$103.14	\$89.10	\$68.58
81	\$148.50	\$133.38	\$111.24	\$96.12	\$73.98
82	\$159.30	\$143.10	\$119.34	\$103.14	\$79.38
83	\$170.10	\$152.82	\$127.44	\$110.16	\$84.78
84	\$180.90	\$162.54	\$135.54	\$117.72	\$90.18
85	\$191.16	\$172.26	\$143.64	\$124.20	\$95.58
86	\$194.40	\$174.96	\$145.80	\$126.36	\$97.20
87	\$197.64	\$177.66	\$147.96	\$128.52	\$98.82
88	\$200.34	\$180.36	\$150.66	\$130.14	\$100.44
89	\$203.58	\$183.06	\$152.82	\$132.30	\$102.06
90	\$206.28	\$185.76	\$154.98	\$133.92	\$103.14
91	\$208.98	\$188.46	\$157.14	\$136.08	\$104.76
92	\$212.22	\$190.62	\$158.76	\$137.70	\$105.84
93	\$214.92	\$193.32	\$160.92	\$139.32	\$107.46
94	\$217.62	\$195.48	\$163.08	\$141.48	\$108.54
95	\$220.32	\$198.18	\$165.24	\$143.10	\$110.16
96	\$223.02	\$200.88	\$167.40	\$144.72	\$111.24
97	\$225.72	\$203.04	\$169.02	\$146.88	\$112.86
98	\$228.42	\$205.74	\$171.18	\$148.50	\$113.94
99	\$231.12	\$207.90	\$173.34	\$150.12	\$115.56
100	\$233.82	\$210.60	\$175.50	\$152.28	\$117.18

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$3.42	\$3.33	\$2.70
40	\$3.60	\$3.42	\$2.88
41	\$3.69	\$3.51	\$2.97
42	\$3.78	\$3.69	\$2.97
43	\$3.87	\$3.78	\$3.06
44	\$4.05	\$3.87	\$3.15
45	\$4.14	\$3.96	\$3.24
46	\$4.23	\$4.05	\$3.33
47	\$4.32	\$4.14	\$3.42
48	\$4.50	\$4.32	\$3.51
49	\$4.59	\$4.41	\$3.60
50	\$4.68	\$4.50	\$3.69
51	\$4.86	\$4.68	\$3.87
52	\$5.04	\$4.86	\$3.96
53	\$5.22	\$5.04	\$4.14
54	\$5.40	\$5.22	\$4.32
55	\$5.58	\$5.31	\$4.41
56	\$5.76	\$5.49	\$4.59
57	\$5.94	\$5.67	\$4.68
58	\$6.12	\$5.85	\$4.86
59	\$6.30	\$6.03	\$4.95
60	\$6.48	\$6.21	\$5.13
61	\$7.02	\$6.21	\$5.13
62	\$7.02	\$6.48	\$5.40
63	\$7.29	\$6.48	\$5.40
64	\$7.29	\$6.75	\$5.67
65	\$7.56	\$7.02	\$5.67
66	\$8.91	\$8.10	\$6.75
67	\$9.99	\$8.91	\$7.56
68	\$11.34	\$9.99	\$8.37
69	\$12.42	\$11.07	\$9.45
70	\$13.50	\$12.15	\$9.99
71	\$14.85	\$13.23	\$11.07
72	\$16.20	\$14.31	\$11.88
73	\$17.28	\$15.66	\$13.23
74	\$18.63	\$16.74	\$14.04
75	\$19.98	\$17.82	\$15.12
76	\$21.33	\$19.17	\$16.20
77	\$22.95	\$20.52	\$17.28
78	\$24.57	\$21.87	\$18.36
79	\$25.92	\$23.22	\$19.44
80	\$27.81	\$24.84	\$20.79
81	\$28.89	\$26.19	\$21.60
82	\$30.24	\$27.27	\$22.68
83	\$31.32	\$28.35	\$23.76
84	\$32.67	\$29.70	\$24.57
85	\$33.21	\$29.70	\$24.84
86	\$33.48	\$29.97	\$25.11
87	\$33.75	\$30.24	\$25.38
88	\$34.02	\$30.51	\$25.38
89	\$34.29	\$30.78	\$25.65
90	\$34.29	\$31.05	\$25.65
91	\$34.56	\$31.05	\$25.65
92	\$34.56	\$31.32	\$26.19
93	\$34.83	\$31.32	\$26.19
94	\$34.83	\$31.59	\$26.19
95	\$35.10	\$31.59	\$26.19
96	\$35.37	\$31.59	\$26.46
97	\$35.37	\$31.86	\$26.73
98	\$35.64	\$31.86	\$26.73
99	\$35.91	\$32.40	\$26.73
100	\$35.91	\$32.40	\$27.00

EXHIBIT II: Original Rates for EquiCare 2002

JOINT WITH COMPOUND INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint w/ Inflation	18-39	\$57.60	\$52.99	\$48.53	\$39.31	\$34.70
Joint w/ Inflation	40	\$60.48	\$55.73	\$50.83	\$41.33	\$36.43
Joint w/ Inflation	41	\$62.21	\$57.31	\$52.27	\$42.48	\$37.58
Joint w/ Inflation	42	\$63.94	\$58.90	\$53.86	\$43.63	\$38.59
Joint w/ Inflation	43	\$65.66	\$60.48	\$55.30	\$44.78	\$39.60
Joint w/ Inflation	44	\$67.39	\$62.06	\$56.74	\$45.94	\$40.61
Joint w/ Inflation						
Joint w/ Inflation	45	\$69.12	\$63.65	\$58.18	\$47.23	\$41.76
Joint w/ Inflation	46	\$71.14	\$65.52	\$59.90	\$48.53	\$42.91
Joint w/ Inflation	47	\$73.15	\$67.39	\$61.49	\$49.97	\$44.06
Joint w/ Inflation	48	\$75.17	\$69.26	\$63.22	\$51.26	\$45.36
Joint w/ Inflation	49	\$77.18	\$70.99	\$64.94	\$52.70	\$46.51
Joint w/ Inflation						
Joint w/ Inflation	50	\$79.20	\$72.86	\$66.67	\$54.00	\$47.81
Joint w/ Inflation	51	\$82.08	\$75.60	\$69.12	\$56.02	\$49.54
Joint w/ Inflation	52	\$84.96	\$78.19	\$71.42	\$58.03	\$51.26
Joint w/ Inflation	53	\$87.84	\$80.93	\$73.87	\$59.90	\$52.99
Joint w/ Inflation	54	\$90.72	\$83.52	\$76.32	\$61.92	\$54.72
Joint w/ Inflation						
Joint w/ Inflation	55	\$93.60	\$86.11	\$78.77	\$63.94	\$56.45
Joint w/ Inflation	56	\$96.62	\$88.99	\$81.36	\$65.95	\$58.32
Joint w/ Inflation	57	\$99.65	\$91.73	\$83.81	\$68.11	\$60.19
Joint w/ Inflation	58	\$102.82	\$94.61	\$86.40	\$70.13	\$61.92
Joint w/ Inflation	59	\$105.84	\$97.34	\$88.99	\$72.29	\$63.79
Joint w/ Inflation						
Joint w/ Inflation	60	\$108.86	\$100.22	\$91.58	\$74.30	\$65.66
Joint w/ Inflation	61	\$115.78	\$107.14	\$96.77	\$81.22	\$69.12
Joint w/ Inflation	62	\$122.69	\$113.18	\$102.82	\$82.94	\$74.30
Joint w/ Inflation	63	\$129.60	\$119.23	\$108.00	\$88.13	\$77.76
Joint w/ Inflation	64	\$136.51	\$126.14	\$114.05	\$92.45	\$82.08
Joint w/ Inflation						
Joint w/ Inflation	65	\$133.65	\$123.12	\$111.78	\$90.72	\$80.19
Joint w/ Inflation	66	\$149.85	\$137.70	\$123.93	\$100.44	\$89.91
Joint w/ Inflation	67	\$166.05	\$153.09	\$136.08	\$110.16	\$99.63
Joint w/ Inflation	68	\$182.25	\$167.67	\$148.23	\$120.69	\$109.35
Joint w/ Inflation	69	\$198.45	\$183.06	\$160.38	\$130.41	\$119.07
Joint w/ Inflation						
Joint w/ Inflation	70	\$208.28	\$191.05	\$166.78	\$134.68	\$125.28
Joint w/ Inflation	71	\$235.68	\$216.89	\$188.70	\$152.69	\$141.72
Joint w/ Inflation	72	\$263.09	\$241.95	\$210.63	\$170.69	\$158.17
Joint w/ Inflation	73	\$290.49	\$267.00	\$232.55	\$188.70	\$174.61
Joint w/ Inflation	74	\$317.90	\$292.84	\$254.48	\$206.71	\$191.05
Joint w/ Inflation						
Joint w/ Inflation	75	\$309.58	\$285.01	\$247.81	\$200.77	\$186.03
Joint w/ Inflation	76	\$353.11	\$325.03	\$282.91	\$228.85	\$212.00
Joint w/ Inflation	77	\$396.63	\$365.04	\$318.01	\$256.93	\$237.98
Joint w/ Inflation	78	\$440.15	\$405.05	\$353.11	\$285.71	\$263.95
Joint w/ Inflation	79	\$483.68	\$445.07	\$387.50	\$313.79	\$290.63
Joint w/ Inflation						
Joint w/ Inflation	80	\$485.35	\$446.47	\$388.80	\$314.93	\$290.95
Joint w/ Inflation	81	\$523.58	\$482.11	\$419.26	\$339.55	\$314.28
Joint w/ Inflation	82	\$561.82	\$516.46	\$449.71	\$364.18	\$336.96
Joint w/ Inflation	83	\$600.05	\$552.10	\$480.82	\$389.45	\$360.29
Joint w/ Inflation	84	\$638.28	\$587.09	\$511.27	\$414.07	\$382.97
Joint w/ Inflation						
Joint w/ Inflation	85	\$675.22	\$621.43	\$541.08	\$438.05	\$405.00
Joint w/ Inflation	86	\$686.23	\$631.15	\$550.15	\$445.18	\$411.48
Joint w/ Inflation	87	\$697.25	\$641.52	\$558.58	\$452.30	\$418.61
Joint w/ Inflation	88	\$708.26	\$651.24	\$567.65	\$459.43	\$425.09
Joint w/ Inflation	89	\$719.28	\$661.61	\$576.07	\$466.56	\$431.57
Joint w/ Inflation						
Joint w/ Inflation	90	\$668.25	\$614.79	\$535.19	\$433.62	\$400.95
Joint w/ Inflation	91	\$677.16	\$623.11	\$542.92	\$439.56	\$406.30
Joint w/ Inflation	92	\$686.07	\$631.42	\$549.45	\$444.91	\$411.64
Joint w/ Inflation	93	\$694.98	\$639.14	\$556.58	\$450.85	\$416.99
Joint w/ Inflation	94	\$703.89	\$647.46	\$563.71	\$456.79	\$422.33
Joint w/ Inflation						
Joint w/ Inflation	95	\$712.80	\$655.78	\$570.83	\$462.73	\$427.68
Joint w/ Inflation	96	\$721.71	\$664.09	\$578.56	\$468.07	\$433.03
Joint w/ Inflation	97	\$730.62	\$672.41	\$585.68	\$474.01	\$438.37
Joint w/ Inflation	98	\$739.53	\$680.13	\$592.22	\$479.95	\$443.72
Joint w/ Inflation	99	\$748.44	\$688.45	\$599.94	\$485.30	\$449.06
Joint w/ Inflation	100	\$757.35	\$696.76	\$607.07	\$491.24	\$454.41
Joint w/ Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Joint w/ Inflation	18-39	\$16.70	\$15.26	\$12.10
Joint w/ Inflation	40	\$17.57	\$16.13	\$12.67
Joint w/ Inflation	41	\$18.00	\$16.56	\$13.10
Joint w/ Inflation	42	\$18.58	\$16.99	\$13.39
Joint w/ Inflation	43	\$19.01	\$17.42	\$13.82
Joint w/ Inflation	44	\$19.58	\$17.86	\$14.11
Joint w/ Inflation				
Joint w/ Inflation	45	\$20.02	\$18.43	\$14.54
Joint w/ Inflation	46	\$20.59	\$18.86	\$14.98
Joint w/ Inflation	47	\$21.17	\$19.44	\$15.41
Joint w/ Inflation	48	\$21.74	\$20.02	\$15.84
Joint w/ Inflation	49	\$22.32	\$20.59	\$16.27
Joint w/ Inflation				
Joint w/ Inflation	50	\$22.90	\$21.02	\$16.70
Joint w/ Inflation	51	\$23.76	\$21.89	\$17.28
Joint w/ Inflation	52	\$24.62	\$22.61	\$17.86
Joint w/ Inflation	53	\$25.49	\$23.33	\$18.43
Joint w/ Inflation	54	\$26.35	\$24.19	\$19.15
Joint w/ Inflation				
Joint w/ Inflation	55	\$27.07	\$24.91	\$19.73
Joint w/ Inflation	56	\$27.94	\$25.63	\$20.30
Joint w/ Inflation	57	\$28.94	\$26.50	\$21.02
Joint w/ Inflation	58	\$29.81	\$27.36	\$21.60
Joint w/ Inflation	59	\$30.67	\$28.08	\$22.32
Joint w/ Inflation				
Joint w/ Inflation	60	\$31.54	\$28.94	\$22.90
Joint w/ Inflation	61	\$32.40	\$29.38	\$23.76
Joint w/ Inflation	62	\$33.26	\$30.24	\$24.19
Joint w/ Inflation	63	\$34.13	\$31.54	\$25.06
Joint w/ Inflation	64	\$34.99	\$31.97	\$25.49
Joint w/ Inflation				
Joint w/ Inflation	65	\$34.02	\$31.19	\$24.71
Joint w/ Inflation	66	\$39.29	\$36.05	\$29.16
Joint w/ Inflation	67	\$44.15	\$40.50	\$34.02
Joint w/ Inflation	68	\$49.41	\$45.36	\$38.48
Joint w/ Inflation	69	\$54.68	\$50.22	\$42.93
Joint w/ Inflation				
Joint w/ Inflation	70	\$57.55	\$53.24	\$45.81
Joint w/ Inflation	71	\$63.03	\$57.94	\$50.11
Joint w/ Inflation	72	\$68.51	\$63.03	\$54.81
Joint w/ Inflation	73	\$73.99	\$68.12	\$59.12
Joint w/ Inflation	74	\$79.47	\$72.82	\$63.42
Joint w/ Inflation				
Joint w/ Inflation	75	\$76.17	\$69.85	\$60.72
Joint w/ Inflation	76	\$81.78	\$75.11	\$65.29
Joint w/ Inflation	77	\$87.75	\$80.38	\$69.85
Joint w/ Inflation	78	\$93.37	\$86.00	\$74.06
Joint w/ Inflation	79	\$98.98	\$91.26	\$78.98
Joint w/ Inflation				
Joint w/ Inflation	80	\$97.52	\$89.75	\$77.76
Joint w/ Inflation	81	\$102.06	\$93.64	\$81.32
Joint w/ Inflation	82	\$106.60	\$98.50	\$85.21
Joint w/ Inflation	83	\$111.13	\$102.38	\$88.78
Joint w/ Inflation	84	\$115.99	\$106.60	\$92.34
Joint w/ Inflation				
Joint w/ Inflation	85	\$118.26	\$108.86	\$93.96
Joint w/ Inflation	86	\$118.91	\$109.51	\$94.28
Joint w/ Inflation	87	\$119.56	\$110.16	\$94.61
Joint w/ Inflation	88	\$119.56	\$110.48	\$95.26
Joint w/ Inflation	89	\$120.53	\$110.81	\$96.23
Joint w/ Inflation				
Joint w/ Inflation	90	\$111.08	\$102.17	\$88.51
Joint w/ Inflation	91	\$111.67	\$102.47	\$88.51
Joint w/ Inflation	92	\$111.97	\$103.06	\$89.40
Joint w/ Inflation	93	\$112.56	\$103.65	\$89.69
Joint w/ Inflation	94	\$113.16	\$103.95	\$89.99
Joint w/ Inflation				
Joint w/ Inflation	95	\$113.45	\$104.54	\$90.59
Joint w/ Inflation	96	\$114.05	\$104.84	\$90.59
Joint w/ Inflation	97	\$114.64	\$105.14	\$91.18
Joint w/ Inflation	98	\$114.94	\$106.03	\$91.77
Joint w/ Inflation	99	\$115.53	\$106.33	\$91.77
Joint w/ Inflation	100	\$116.13	\$106.92	\$92.37
Joint w/ Inflation				

Joint w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$42.91	\$37.44	\$36.14	\$36.14	\$26.06
40	\$45.07	\$39.31	\$37.87	\$30.67	\$27.36
41	\$46.37	\$40.46	\$39.02	\$31.54	\$28.08
42	\$47.66	\$41.62	\$40.03	\$32.54	\$28.94
43	\$48.96	\$42.77	\$41.18	\$33.41	\$29.66
44	\$50.26	\$43.92	\$42.19	\$34.27	\$30.53
45	\$51.55	\$44.93	\$43.34	\$35.14	\$31.25
46	\$53.14	\$46.22	\$44.64	\$36.14	\$32.11
47	\$54.58	\$47.66	\$45.94	\$37.15	\$33.12
48	\$56.02	\$48.96	\$47.09	\$38.16	\$33.98
49	\$57.60	\$50.26	\$48.38	\$39.17	\$34.85
50	\$59.04	\$51.55	\$49.68	\$40.18	\$35.86
51	\$61.20	\$53.42	\$51.41	\$41.76	\$37.15
52	\$63.36	\$55.30	\$53.28	\$43.20	\$38.45
53	\$65.52	\$57.17	\$55.01	\$44.64	\$39.74
54	\$67.68	\$59.04	\$56.88	\$46.08	\$41.04
55	\$69.84	\$60.91	\$58.75	\$47.52	\$42.34
56	\$72.14	\$62.93	\$60.62	\$49.10	\$43.78
57	\$74.45	\$64.94	\$62.50	\$50.69	\$45.07
58	\$76.61	\$66.82	\$64.37	\$52.13	\$46.51
59	\$78.91	\$68.83	\$66.38	\$53.71	\$47.81
60	\$81.22	\$70.85	\$68.26	\$55.30	\$49.25
61	\$86.40	\$80.35	\$72.58	\$61.34	\$51.84
62	\$92.45	\$85.54	\$76.90	\$62.21	\$55.30
63	\$96.77	\$89.86	\$81.22	\$66.53	\$57.89
64	\$102.82	\$90.72	\$85.54	\$69.12	\$61.34
65	\$100.44	\$86.67	\$84.24	\$68.04	\$59.94
66	\$112.59	\$102.87	\$92.34	\$75.33	\$67.23
67	\$124.74	\$115.02	\$102.06	\$82.62	\$74.52
68	\$136.89	\$125.55	\$110.97	\$90.72	\$81.81
69	\$149.04	\$136.89	\$120.69	\$98.01	\$89.10
70	\$155.82	\$144.07	\$125.28	\$101.01	\$93.96
71	\$176.96	\$162.08	\$141.72	\$114.32	\$106.49
72	\$197.32	\$181.66	\$158.17	\$128.41	\$118.23
73	\$218.46	\$200.45	\$174.61	\$141.72	\$130.76
74	\$238.03	\$220.02	\$191.05	\$155.03	\$143.29
75	\$232.36	\$214.11	\$185.33	\$150.23	\$139.70
76	\$264.65	\$243.59	\$212.00	\$171.29	\$159.35
77	\$297.65	\$273.78	\$238.68	\$192.35	\$178.31
78	\$329.94	\$303.26	\$264.65	\$214.11	\$197.96
79	\$362.93	\$334.15	\$290.63	\$235.17	\$218.32
80	\$364.18	\$335.02	\$291.60	\$235.87	\$218.38
81	\$392.69	\$361.58	\$314.28	\$254.66	\$235.87
82	\$421.20	\$387.50	\$336.96	\$272.81	\$252.72
83	\$449.71	\$414.07	\$360.94	\$292.25	\$270.22
84	\$478.87	\$439.99	\$383.62	\$310.39	\$287.06
85	\$506.74	\$465.91	\$405.65	\$328.54	\$303.91
86	\$514.51	\$473.69	\$412.78	\$333.72	\$308.45
87	\$522.94	\$480.82	\$419.26	\$339.55	\$313.63
88	\$530.71	\$488.59	\$425.74	\$344.74	\$318.82
89	\$539.14	\$496.37	\$432.22	\$349.92	\$323.35
90	\$501.34	\$460.94	\$401.54	\$324.92	\$300.56
91	\$507.87	\$467.48	\$407.48	\$329.67	\$304.72
92	\$514.40	\$473.42	\$412.24	\$333.83	\$308.29
93	\$520.94	\$479.36	\$417.58	\$337.99	\$313.04
94	\$528.07	\$485.89	\$422.93	\$342.74	\$316.60
95	\$534.60	\$491.83	\$428.27	\$346.90	\$320.76
96	\$541.13	\$498.37	\$434.21	\$351.05	\$324.92
97	\$548.26	\$503.71	\$438.97	\$355.81	\$329.08
98	\$554.80	\$510.25	\$444.31	\$359.96	\$332.64
99	\$561.33	\$516.19	\$449.66	\$373.03	\$336.80
100	\$567.86	\$522.72	\$455.60	\$374.22	\$340.96

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$12.53	\$11.66	\$9.07
40	\$13.25	\$12.24	\$9.65
41	\$13.54	\$12.53	\$9.94
42	\$13.97	\$12.96	\$10.08
43	\$14.40	\$13.25	\$10.37
44	\$14.69	\$13.68	\$10.66
45	\$15.12	\$13.97	\$10.94
46	\$15.55	\$14.40	\$11.23
47	\$15.98	\$14.83	\$11.66
48	\$16.42	\$15.26	\$11.95
49	\$16.85	\$15.55	\$12.24
50	\$17.28	\$15.98	\$12.53
51	\$17.86	\$16.56	\$12.96
52	\$18.58	\$17.14	\$13.54
53	\$19.15	\$17.71	\$13.97
54	\$19.87	\$18.43	\$14.40
55	\$20.45	\$19.01	\$14.83
56	\$21.02	\$19.58	\$15.41
57	\$21.74	\$20.16	\$15.84
58	\$22.46	\$20.74	\$16.27
59	\$23.04	\$21.46	\$16.85
60	\$23.76	\$22.03	\$17.28
61	\$24.62	\$22.46	\$17.71
62	\$24.62	\$22.90	\$18.14
63	\$25.92	\$23.76	\$18.58
64	\$25.92	\$23.76	\$19.01
65	\$25.52	\$23.49	\$20.25
66	\$29.16	\$27.14	\$22.28
67	\$33.21	\$30.38	\$25.52
68	\$36.86	\$34.43	\$28.76
69	\$40.91	\$37.67	\$32.00
70	\$43.46	\$39.54	\$34.45
71	\$46.98	\$43.85	\$37.58
72	\$51.29	\$46.98	\$40.72
73	\$55.20	\$50.90	\$44.24
74	\$59.90	\$54.42	\$47.37
75	\$56.86	\$52.30	\$45.98
76	\$61.43	\$56.51	\$49.14
77	\$65.64	\$60.37	\$52.30
78	\$70.20	\$64.58	\$55.81
79	\$74.41	\$68.09	\$59.32
80	\$72.90	\$67.07	\$58.32
81	\$76.46	\$70.31	\$61.24
82	\$80.03	\$73.55	\$64.15
83	\$83.59	\$76.79	\$66.42
84	\$86.83	\$80.03	\$69.34
85	\$87.48	\$81.00	\$69.98
86	\$88.13	\$81.65	\$70.96
87	\$89.10	\$82.62	\$71.28
88	\$89.75	\$82.94	\$71.60
89	\$90.72	\$83.27	\$71.93
90	\$83.16	\$76.63	\$66.23
91	\$83.75	\$76.92	\$66.23
92	\$84.05	\$77.22	\$66.83
93	\$84.65	\$77.81	\$67.12
94	\$84.65	\$77.81	\$67.42
95	\$85.24	\$78.41	\$67.72
96	\$85.54	\$78.41	\$67.72
97	\$85.83	\$79.30	\$68.31
98	\$86.13	\$79.30	\$68.61
99	\$86.72	\$79.89	\$68.90
100	\$87.02	\$79.89	\$68.90

Joint w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Joint w/ Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$40.18	\$37.01	\$33.84	\$27.36	\$24.19
40	\$42.19	\$38.88	\$35.57	\$28.80	\$25.49
41	\$43.49	\$40.03	\$36.58	\$29.66	\$26.21
42	\$44.64	\$41.04	\$37.58	\$30.38	\$26.93
43	\$45.79	\$42.19	\$38.59	\$31.25	\$27.65
44	\$47.09	\$43.34	\$39.60	\$32.11	\$28.37
45	\$48.24	\$44.50	\$40.61	\$32.98	\$29.09
46	\$49.68	\$45.79	\$41.76	\$33.84	\$29.95
47	\$51.12	\$47.09	\$42.91	\$34.85	\$30.82
48	\$52.56	\$48.38	\$44.21	\$35.86	\$31.68
49	\$53.86	\$49.68	\$45.36	\$36.72	\$32.40
50	\$55.30	\$50.98	\$46.51	\$37.73	\$33.26
51	\$57.31	\$52.70	\$48.24	\$39.02	\$34.56
52	\$59.33	\$54.58	\$49.97	\$40.46	\$35.71
53	\$61.34	\$56.45	\$51.55	\$41.76	\$37.01
54	\$63.36	\$58.32	\$53.28	\$43.20	\$38.16
55	\$65.38	\$60.19	\$55.01	\$44.64	\$39.31
56	\$67.54	\$62.06	\$56.74	\$46.08	\$40.61
57	\$69.70	\$64.08	\$58.61	\$47.52	\$41.90
58	\$71.71	\$66.10	\$60.34	\$48.96	\$43.20
59	\$73.87	\$67.97	\$62.21	\$50.40	\$44.50
60	\$76.03	\$69.98	\$63.94	\$51.84	\$45.79
61	\$81.22	\$75.17	\$68.26	\$57.02	\$48.38
62	\$86.40	\$79.49	\$71.71	\$57.89	\$52.70
63	\$90.72	\$83.81	\$75.17	\$61.34	\$54.43
64	\$95.90	\$88.13	\$79.49	\$64.80	\$57.89
65	\$93.96	\$85.86	\$78.57	\$63.99	\$55.89
66	\$105.30	\$96.39	\$86.67	\$70.47	\$62.37
67	\$116.64	\$106.92	\$95.58	\$77.76	\$69.66
68	\$127.98	\$117.45	\$103.68	\$84.24	\$76.95
69	\$139.32	\$127.98	\$112.59	\$91.53	\$83.43
70	\$145.64	\$133.89	\$116.67	\$94.74	\$87.70
71	\$165.21	\$151.90	\$132.33	\$107.27	\$99.44
72	\$184.01	\$169.13	\$147.20	\$119.02	\$110.40
73	\$203.58	\$187.14	\$162.86	\$132.33	\$122.15
74	\$222.37	\$205.15	\$177.74	\$144.86	\$133.89
75	\$216.92	\$199.37	\$173.39	\$140.40	\$130.57
76	\$247.10	\$227.45	\$197.96	\$160.76	\$148.12
77	\$277.99	\$255.53	\$222.53	\$179.71	\$166.37
78	\$308.18	\$283.61	\$247.10	\$200.07	\$184.63
79	\$338.36	\$311.69	\$270.97	\$219.73	\$203.58
80	\$339.55	\$312.98	\$272.16	\$220.32	\$203.47
81	\$366.77	\$337.61	\$293.54	\$237.82	\$220.32
82	\$393.34	\$361.58	\$314.93	\$255.31	\$235.87
83	\$419.90	\$386.21	\$336.31	\$272.81	\$252.07
84	\$446.47	\$410.83	\$357.70	\$289.66	\$268.27
85	\$472.39	\$434.81	\$378.43	\$306.50	\$283.82
86	\$480.17	\$441.94	\$384.91	\$311.69	\$287.71
87	\$487.94	\$449.06	\$391.39	\$316.87	\$292.90
88	\$495.72	\$456.19	\$397.22	\$321.41	\$297.43
89	\$503.50	\$463.32	\$403.06	\$326.59	\$301.97
90	\$468.07	\$430.06	\$374.81	\$303.53	\$280.37
91	\$474.01	\$436.00	\$380.16	\$307.69	\$284.53
92	\$480.55	\$441.94	\$384.32	\$311.26	\$288.09
93	\$486.49	\$447.88	\$389.66	\$315.41	\$291.65
94	\$492.43	\$453.22	\$394.42	\$319.57	\$295.81
95	\$498.96	\$459.16	\$399.17	\$323.73	\$299.38
96	\$505.49	\$464.51	\$405.11	\$327.89	\$302.94
97	\$511.43	\$471.04	\$409.86	\$332.05	\$306.50
98	\$517.37	\$476.39	\$414.61	\$336.20	\$310.66
99	\$523.91	\$481.73	\$419.96	\$339.77	\$314.23
100	\$530.44	\$487.67	\$425.30	\$343.93	\$318.38

Joint w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$11.66	\$10.80	\$8.50
40	\$12.24	\$11.23	\$8.93
41	\$12.53	\$11.66	\$9.07
42	\$12.96	\$11.95	\$9.36
43	\$13.25	\$12.24	\$9.65
44	\$13.68	\$12.53	\$9.94
45	\$13.97	\$12.96	\$10.08
46	\$14.40	\$13.25	\$10.51
47	\$14.83	\$13.68	\$10.80
48	\$15.26	\$13.97	\$11.09
49	\$15.55	\$14.40	\$11.38
50	\$15.98	\$14.83	\$11.66
51	\$16.56	\$15.26	\$12.10
52	\$17.14	\$15.84	\$12.53
53	\$17.71	\$16.42	\$12.96
54	\$18.43	\$16.99	\$13.39
55	\$19.01	\$17.42	\$13.68
56	\$19.58	\$18.00	\$14.26
57	\$20.16	\$18.58	\$14.69
58	\$20.74	\$19.15	\$15.12
59	\$21.46	\$19.73	\$15.55
60	\$22.03	\$20.30	\$15.98
61	\$22.46	\$20.30	\$16.42
62	\$22.90	\$21.17	\$16.85
63	\$23.76	\$21.60	\$17.71
64	\$24.19	\$22.46	\$18.14
65	\$23.49	\$21.87	\$17.01
66	\$27.14	\$25.11	\$20.66
67	\$30.78	\$28.35	\$23.49
68	\$34.43	\$32.00	\$26.73
69	\$38.07	\$35.24	\$29.97
70	\$40.32	\$37.19	\$32.10
71	\$43.85	\$40.32	\$35.24
72	\$48.15	\$44.24	\$38.37
73	\$51.68	\$47.37	\$41.11
74	\$55.59	\$50.90	\$44.63
75	\$53.00	\$49.14	\$42.47
76	\$57.21	\$52.65	\$45.63
77	\$61.07	\$56.51	\$48.79
78	\$65.29	\$60.02	\$51.95
79	\$69.50	\$63.88	\$55.46
80	\$68.36	\$62.53	\$54.43
81	\$71.28	\$65.45	\$57.02
82	\$74.52	\$68.69	\$59.62
83	\$78.08	\$71.60	\$62.21
84	\$81.32	\$74.84	\$64.80
85	\$81.65	\$76.14	\$65.12
86	\$82.30	\$76.14	\$65.77
87	\$82.94	\$76.79	\$66.42
88	\$83.27	\$77.11	\$67.07
89	\$83.92	\$77.44	\$67.39
90	\$77.52	\$71.58	\$61.78
91	\$78.11	\$71.87	\$62.07
92	\$78.41	\$72.17	\$62.67
93	\$78.71	\$72.17	\$62.67
94	\$79.30	\$72.77	\$63.26
95	\$79.60	\$73.06	\$63.56
96	\$79.60	\$73.06	\$63.56
97	\$80.19	\$73.36	\$63.86
98	\$80.78	\$73.95	\$64.15
99	\$80.78	\$74.55	\$64.15
100	\$81.08	\$74.84	\$64.45

Joint w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$36.14	\$32.98	\$30.24	\$24.62	\$21.46
40	\$37.87	\$34.56	\$31.68	\$25.92	\$22.61
41	\$39.02	\$35.57	\$32.54	\$26.64	\$23.18
42	\$40.03	\$36.58	\$33.55	\$27.36	\$23.90
43	\$41.18	\$37.58	\$34.42	\$28.08	\$24.48
44	\$42.19	\$38.45	\$35.28	\$28.94	\$25.20
45	\$43.34	\$39.46	\$36.14	\$29.66	\$25.78
46	\$44.64	\$40.61	\$37.30	\$30.53	\$26.50
47	\$45.94	\$41.76	\$38.30	\$31.39	\$27.22
48	\$47.09	\$42.91	\$39.31	\$32.26	\$28.08
49	\$48.38	\$44.06	\$40.46	\$33.12	\$28.80
50	\$49.68	\$45.22	\$41.47	\$33.98	\$29.52
51	\$51.41	\$46.94	\$43.06	\$35.14	\$30.67
52	\$53.28	\$48.53	\$44.50	\$36.43	\$31.68
53	\$55.01	\$50.26	\$46.08	\$37.58	\$32.83
54	\$56.88	\$51.84	\$47.52	\$38.88	\$33.84
55	\$58.75	\$53.42	\$48.96	\$40.18	\$34.85
56	\$60.62	\$55.30	\$50.69	\$41.47	\$36.00
57	\$62.50	\$57.02	\$52.27	\$42.77	\$37.15
58	\$64.37	\$58.75	\$53.86	\$44.06	\$38.30
59	\$66.38	\$60.48	\$55.44	\$45.36	\$39.46
60	\$68.26	\$62.21	\$57.02	\$46.66	\$40.61
61	\$72.58	\$66.53	\$60.48	\$50.98	\$43.20
62	\$76.90	\$70.85	\$63.94	\$51.84	\$46.66
63	\$81.22	\$74.30	\$67.39	\$55.30	\$48.38
64	\$85.54	\$78.62	\$70.85	\$57.89	\$50.98
65	\$83.43	\$76.95	\$69.66	\$56.70	\$50.22
66	\$93.15	\$85.86	\$76.95	\$62.37	\$55.89
67	\$103.68	\$95.58	\$85.05	\$68.85	\$62.37
68	\$113.40	\$104.49	\$92.34	\$75.33	\$68.04
69	\$123.93	\$114.21	\$100.44	\$81.00	\$74.52
70	\$129.98	\$119.02	\$104.14	\$83.78	\$78.30
71	\$147.20	\$135.46	\$117.45	\$95.53	\$88.48
72	\$164.43	\$151.12	\$131.54	\$106.49	\$98.66
73	\$181.66	\$166.78	\$144.86	\$117.45	\$108.84
74	\$198.88	\$183.22	\$158.95	\$129.20	\$119.02
75	\$193.05	\$178.31	\$154.44	\$125.66	\$115.83
76	\$220.43	\$202.88	\$176.90	\$143.21	\$132.68
77	\$247.81	\$228.15	\$198.67	\$160.76	\$148.82
78	\$275.18	\$252.72	\$220.43	\$178.31	\$164.97
79	\$301.86	\$277.99	\$242.19	\$195.86	\$181.82
80	\$303.26	\$278.64	\$243.00	\$196.99	\$181.44
81	\$327.24	\$301.32	\$261.79	\$211.90	\$196.34
82	\$351.22	\$322.70	\$281.23	\$227.45	\$210.60
83	\$375.19	\$344.74	\$300.67	\$243.00	\$224.86
84	\$398.52	\$366.77	\$319.46	\$258.55	\$239.11
85	\$421.85	\$388.15	\$338.26	\$273.46	\$252.72
86	\$428.98	\$394.63	\$343.44	\$277.99	\$257.26
87	\$435.46	\$401.11	\$349.27	\$282.53	\$261.79
88	\$442.58	\$406.94	\$354.46	\$287.06	\$265.68
89	\$449.71	\$413.42	\$359.64	\$291.60	\$269.57
90	\$417.58	\$384.32	\$334.42	\$270.86	\$250.67
91	\$422.93	\$389.07	\$339.17	\$274.43	\$253.64
92	\$428.87	\$394.42	\$343.33	\$277.99	\$257.20
93	\$434.21	\$399.17	\$347.49	\$281.56	\$260.77
94	\$439.56	\$404.51	\$352.24	\$285.12	\$263.74
95	\$445.50	\$409.86	\$356.40	\$289.28	\$267.30
96	\$450.85	\$415.21	\$361.75	\$292.25	\$270.27
97	\$456.79	\$419.96	\$365.90	\$296.41	\$273.83
98	\$462.13	\$424.71	\$370.06	\$299.97	\$277.40
99	\$467.48	\$430.06	\$374.81	\$302.94	\$280.37
100	\$473.42	\$435.40	\$379.57	\$307.10	\$283.93

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$10.22	\$9.07	\$7.63
40	\$10.80	\$9.65	\$8.06
41	\$11.09	\$9.94	\$8.35
42	\$11.38	\$10.08	\$8.50
43	\$11.66	\$10.37	\$8.78
44	\$12.10	\$10.66	\$9.07
45	\$12.38	\$10.94	\$9.22
46	\$12.67	\$11.23	\$9.50
47	\$13.10	\$11.66	\$9.79
48	\$13.39	\$11.95	\$10.08
49	\$13.82	\$12.24	\$10.37
50	\$14.11	\$12.53	\$10.51
51	\$14.69	\$12.96	\$10.94
52	\$15.12	\$13.54	\$11.38
53	\$15.70	\$13.97	\$11.66
54	\$16.27	\$14.40	\$12.10
55	\$16.70	\$14.83	\$12.53
56	\$17.28	\$15.41	\$12.96
57	\$17.86	\$15.84	\$13.39
58	\$18.29	\$16.27	\$13.68
59	\$18.86	\$16.85	\$14.11
60	\$19.44	\$17.28	\$14.54
61	\$19.87	\$17.28	\$14.98
62	\$20.74	\$17.71	\$14.98
63	\$21.17	\$18.58	\$15.41
64	\$21.60	\$18.58	\$15.84
65	\$21.06	\$18.23	\$15.26
66	\$24.71	\$21.06	\$17.69
67	\$27.54	\$23.90	\$19.71
68	\$31.19	\$26.73	\$22.55
69	\$34.02	\$29.57	\$24.57
70	\$36.02	\$31.32	\$26.10
71	\$39.54	\$34.	

Joint w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$28.80	\$26.06	\$21.46	\$18.72	\$14.11
40	\$30.24	\$27.36	\$22.61	\$19.73	\$14.83
41	\$31.10	\$28.08	\$23.18	\$20.30	\$15.26
42	\$31.97	\$28.94	\$23.90	\$20.74	\$15.70
43	\$32.83	\$29.66	\$24.48	\$21.31	\$16.13
44	\$33.70	\$30.53	\$25.20	\$21.89	\$16.56
45	\$34.56	\$31.25	\$25.78	\$22.46	\$16.99
46	\$35.57	\$32.11	\$26.50	\$23.18	\$17.57
47	\$36.58	\$33.12	\$27.22	\$23.76	\$18.00
48	\$37.58	\$33.98	\$28.08	\$24.48	\$18.43
49	\$38.59	\$34.85	\$28.80	\$25.06	\$19.01
50	\$39.60	\$35.86	\$29.52	\$25.78	\$19.44
51	\$41.04	\$37.15	\$30.67	\$26.64	\$20.16
52	\$42.48	\$38.45	\$31.68	\$27.65	\$20.88
53	\$43.92	\$39.74	\$32.83	\$28.51	\$21.60
54	\$45.36	\$41.04	\$33.84	\$29.52	\$22.32
55	\$46.80	\$42.34	\$34.85	\$30.53	\$23.04
56	\$48.38	\$43.78	\$36.00	\$31.39	\$23.76
57	\$49.82	\$45.07	\$37.15	\$32.40	\$24.48
58	\$51.41	\$46.51	\$38.30	\$33.41	\$25.34
59	\$52.85	\$47.81	\$39.46	\$34.42	\$26.06
60	\$54.43	\$49.25	\$40.61	\$35.42	\$26.78
61	\$57.89	\$51.84	\$43.20	\$37.15	\$28.51
62	\$61.34	\$55.30	\$45.79	\$39.74	\$30.24
63	\$64.80	\$57.89	\$48.38	\$42.34	\$31.97
64	\$68.26	\$61.34	\$50.98	\$44.06	\$33.70
65	\$66.42	\$59.94	\$50.22	\$42.93	\$33.21
66	\$74.52	\$67.23	\$55.89	\$48.60	\$37.26
67	\$82.62	\$74.52	\$62.37	\$53.46	\$41.31
68	\$90.72	\$81.81	\$68.04	\$59.13	\$45.36
69	\$98.82	\$89.10	\$74.52	\$63.99	\$49.41
70	\$104.14	\$93.96	\$78.30	\$67.34	\$51.68
71	\$117.45	\$105.71	\$88.48	\$76.73	\$58.73
72	\$131.54	\$118.23	\$98.66	\$85.35	\$65.77
73	\$144.86	\$130.76	\$108.84	\$93.96	\$72.82
74	\$158.95	\$143.29	\$119.02	\$103.36	\$79.08
75	\$154.44	\$139.00	\$115.83	\$100.39	\$77.22
76	\$176.20	\$158.65	\$131.98	\$114.43	\$88.45
77	\$197.96	\$178.31	\$148.82	\$128.47	\$98.98
78	\$219.73	\$197.96	\$164.97	\$143.21	\$110.21
79	\$241.49	\$217.62	\$181.12	\$157.25	\$120.74
80	\$242.35	\$218.38	\$182.09	\$157.46	\$121.18
81	\$261.79	\$235.22	\$196.34	\$169.78	\$130.90
82	\$280.58	\$252.72	\$210.60	\$182.74	\$140.62
83	\$300.02	\$270.22	\$224.86	\$195.05	\$149.69
84	\$318.82	\$287.06	\$239.11	\$207.36	\$159.41
85	\$337.61	\$303.91	\$253.37	\$219.02	\$168.48
86	\$342.79	\$308.45	\$257.26	\$222.91	\$171.72
87	\$348.62	\$313.63	\$261.14	\$226.80	\$174.31
88	\$353.81	\$318.82	\$265.68	\$230.04	\$176.90
89	\$359.64	\$323.35	\$269.57	\$233.93	\$179.50
90	\$333.83	\$300.56	\$250.67	\$216.81	\$166.91
91	\$338.58	\$304.72	\$253.64	\$219.78	\$169.29
92	\$342.74	\$308.88	\$257.20	\$222.75	\$171.67
93	\$347.49	\$312.44	\$260.77	\$225.72	\$173.45
94	\$351.65	\$316.60	\$263.74	\$228.69	\$175.82
95	\$356.40	\$320.76	\$267.30	\$231.66	\$178.20
96	\$360.56	\$324.92	\$270.27	\$234.63	\$180.58
97	\$365.31	\$328.48	\$273.83	\$237.60	\$182.36
98	\$369.47	\$332.64	\$277.40	\$239.98	\$184.73
99	\$374.22	\$336.80	\$280.37	\$242.95	\$187.11
100	\$378.38	\$340.96	\$283.93	\$245.92	\$189.49

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$8.21	\$7.34	\$6.19
40	\$8.64	\$7.63	\$6.48
41	\$8.93	\$7.92	\$6.62
42	\$9.07	\$8.06	\$6.91
43	\$9.36	\$8.35	\$7.06
44	\$9.65	\$8.50	\$7.20
45	\$9.94	\$8.78	\$7.34
46	\$10.22	\$9.07	\$7.63
47	\$10.51	\$9.36	\$7.78
48	\$10.80	\$9.50	\$8.06
49	\$11.09	\$9.79	\$8.21
50	\$11.38	\$10.08	\$8.50
51	\$11.66	\$10.37	\$8.78
52	\$12.10	\$10.80	\$9.07
53	\$12.53	\$11.09	\$9.36
54	\$12.96	\$11.52	\$9.79
55	\$13.39	\$11.95	\$10.08
56	\$13.82	\$12.24	\$10.37
57	\$14.26	\$12.67	\$10.66
58	\$14.69	\$13.10	\$10.94
59	\$15.12	\$13.39	\$11.38
60	\$15.55	\$13.82	\$11.66
61	\$15.98	\$14.69	\$12.10
62	\$16.42	\$14.69	\$12.53
63	\$16.85	\$15.55	\$12.96
64	\$17.28	\$15.55	\$12.96
65	\$17.01	\$15.39	\$12.56
66	\$19.85	\$17.82	\$14.99
67	\$22.28	\$19.85	\$16.61
68	\$25.11	\$22.28	\$18.63
69	\$27.54	\$24.71	\$20.25
70	\$28.58	\$25.84	\$21.53
71	\$31.71	\$28.58	\$23.49
72	\$34.06	\$30.93	\$25.45
73	\$37.19	\$33.28	\$27.80
74	\$39.54	\$35.63	\$29.75
75	\$38.26	\$34.40	\$28.78
76	\$41.07	\$36.86	\$30.89
77	\$43.88	\$39.31	\$32.64
78	\$46.68	\$42.12	\$35.10
79	\$49.84	\$44.58	\$37.21
80	\$48.92	\$43.74	\$36.61
81	\$50.87	\$46.01	\$38.23
82	\$53.46	\$47.95	\$39.85
83	\$55.73	\$49.90	\$41.80

Joint w/ Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Joint w/ Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$19.73	\$17.42	\$14.69	\$12.82	\$9.65
40	\$20.59	\$18.29	\$15.41	\$13.39	\$10.08
41	\$21.17	\$18.72	\$15.84	\$13.82	\$10.37
42	\$21.89	\$19.30	\$16.27	\$14.26	\$10.66
43	\$22.46	\$19.87	\$16.70	\$14.54	\$10.94
44	\$23.04	\$20.30	\$17.14	\$14.98	\$11.23
45	\$23.62	\$20.88	\$17.57	\$15.41	\$11.52
46	\$24.34	\$21.46	\$18.00	\$15.84	\$11.81
47	\$24.91	\$22.03	\$18.58	\$16.27	\$12.24
48	\$25.63	\$22.61	\$19.15	\$16.70	\$12.53
49	\$26.35	\$23.33	\$19.58	\$17.14	\$12.82
50	\$27.07	\$23.90	\$20.16	\$17.57	\$13.25
51	\$28.08	\$24.77	\$20.88	\$18.29	\$13.68
52	\$28.94	\$25.63	\$21.60	\$18.86	\$14.11
53	\$29.95	\$26.50	\$22.32	\$19.58	\$14.69
54	\$30.96	\$27.36	\$23.04	\$20.16	\$15.12
55	\$31.97	\$28.22	\$23.76	\$20.74	\$15.55
56	\$32.98	\$29.09	\$24.48	\$21.46	\$16.13
57	\$33.98	\$30.10	\$25.34	\$22.18	\$16.56
58	\$35.14	\$30.96	\$26.06	\$22.90	\$17.14
59	\$36.14	\$31.97	\$26.93	\$23.47	\$17.57
60	\$37.15	\$32.83	\$27.65	\$24.19	\$18.14
61	\$38.88	\$35.42	\$29.38	\$25.06	\$19.87
62	\$41.47	\$37.15	\$31.10	\$26.78	\$20.74
63	\$44.06	\$39.74	\$32.83	\$28.51	\$21.60
64	\$46.66	\$41.47	\$34.56	\$30.24	\$23.33
65	\$45.36	\$40.50	\$34.02	\$29.16	\$22.68
66	\$51.03	\$45.36	\$38.07	\$33.21	\$25.11
67	\$56.70	\$51.03	\$42.12	\$36.45	\$28.35
68	\$61.56	\$55.89	\$46.17	\$40.50	\$30.78
69	\$67.23	\$60.75	\$50.22	\$43.74	\$33.21
70	\$70.47	\$63.42	\$53.24	\$46.20	\$35.24
71	\$79.87	\$72.04	\$60.29	\$51.68	\$39.93
72	\$89.26	\$80.65	\$67.34	\$57.94	\$44.63
73	\$98.66	\$88.48	\$73.60	\$64.21	\$49.33
74	\$108.05	\$97.09	\$80.65	\$70.47	\$54.03
75	\$105.30	\$94.77	\$78.62	\$68.09	\$52.65
76	\$120.04	\$108.11	\$89.86	\$77.92	\$59.67
77	\$134.78	\$121.45	\$101.09	\$87.75	\$67.39
78	\$149.53	\$134.78	\$112.32	\$96.88	\$74.41
79	\$164.27	\$148.12	\$123.55	\$106.70	\$82.13
80	\$164.59	\$148.39	\$123.77	\$106.92	\$82.30
81	\$178.20	\$160.06	\$133.49	\$115.34	\$88.78
82	\$191.16	\$171.72	\$143.21	\$123.77	\$95.26
83	\$204.12	\$183.38	\$152.93	\$132.19	\$101.74
84	\$217.08	\$195.05	\$162.65	\$141.26	\$108.22
85	\$229.39	\$206.71	\$172.37	\$149.04	\$114.70
86	\$233.28	\$209.95	\$174.96	\$151.63	\$116.64
87	\$237.17	\$213.19	\$177.55	\$154.22	\$118.58
88	\$240.41	\$216.43	\$180.79	\$156.17	\$120.53
89	\$244.30	\$219.67	\$183.38	\$158.76	\$122.47
90	\$226.91	\$204.34	\$170.48	\$147.31	\$113.45
91	\$229.88	\$207.31	\$172.85	\$149.69	\$115.24
92	\$233.44	\$209.68	\$174.64	\$151.47	\$116.42
93	\$236.41	\$212.65	\$177.01	\$153.25	\$118.21
94	\$239.38	\$215.03	\$179.39	\$155.63	\$119.39
95	\$242.35	\$218.00	\$181.76	\$157.41	\$121.18
96	\$245.32	\$220.97	\$184.14	\$159.19	\$122.36
97	\$248.29	\$223.34	\$185.92	\$161.57	\$124.15
98	\$251.26	\$226.31	\$188.30	\$163.35	\$125.33
99	\$254.23	\$228.69	\$190.67	\$165.13	\$127.12
100	\$257.20	\$231.66	\$193.05	\$167.51	\$128.90

Joint w/ Inflation

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$5.47	\$5.33	\$4.32
40	\$5.76	\$5.47	\$4.61
41	\$5.90	\$5.62	\$4.75
42	\$6.05	\$5.90	\$4.75
43	\$6.19	\$6.05	\$4.90
44	\$6.48	\$6.19	\$5.04
45	\$6.62	\$6.34	\$5.18
46	\$6.77	\$6.48	\$5.33
47	\$6.91	\$6.62	\$5.47
48	\$7.20	\$6.91	\$5.62
49	\$7.34	\$7.06	\$5.76
50	\$7.49	\$7.20	\$5.90
51	\$7.78	\$7.49	\$6.19
52	\$8.06	\$7.78	\$6.34
53	\$8.35	\$8.06	\$6.62
54	\$8.64	\$8.35	\$6.91
55	\$8.93	\$8.50	\$7.06
56	\$9.22	\$8.78	\$7.34
57	\$9.50	\$9.07	\$7.49
58	\$9.79	\$9.36	\$7.78
59	\$10.08	\$9.65	\$7.92
60	\$10.37	\$9.94	\$8.21
61	\$11.23	\$9.94	\$8.21
62	\$11.23	\$10.37	\$8.64
63	\$11.66	\$10.37	\$8.64
64	\$11.66	\$10.80	\$9.07
65	\$11.34	\$10.53	\$8.51
66	\$13.37	\$12.15	\$10.13
67	\$14.99	\$13.37	\$11.34
68	\$17.01	\$14.99	\$12.56
69	\$18.63	\$16.61	\$14.18
70	\$19.58	\$17.62	\$14.49
71	\$21.53	\$19.18	\$16.05
72	\$23.49	\$20.75	\$17.23
73	\$25.06	\$22.71	\$19.18
74	\$27.01	\$24.27	\$20.36
75	\$25.97	\$23.17	\$19.66
76	\$27.73	\$24.92	\$21.06
77	\$29.84	\$26.68	\$22.46
78	\$31.94	\$28.43	\$23.87
79	\$33.70	\$30.19	\$25.27
80	\$33.37	\$29.81	\$24.95
81	\$34.67	\$31.43	\$25.92
82	\$36.29	\$32.72	\$27.22
83	\$37.58	\$34.02	\$28.51
84	\$39.20	\$35.64	\$29.48
85	\$39.85	\$35.64	\$29.81
86	\$40.18	\$35.96	\$30.13
87	\$40.50	\$36.29	\$30.46
88	\$40.82	\$36.61	\$30.46
89	\$41.15	\$36.94	\$30.78
90	\$37.72	\$34.16	\$28.22
91	\$38.02	\$34.16	\$28.22
92	\$38.02	\$34.45	\$28.81
93	\$38.31	\$34.45	\$28.81
94	\$38.31	\$34.75	\$28.81
95	\$38.61	\$34.75	\$28.81
96	\$38.91	\$34.75	\$29.11
97	\$38.91	\$35.05	\$29.40
98	\$39.20	\$35.05	\$29.40
99	\$39.50	\$35.64	\$29.40
100	\$39.50	\$35.64	\$29.70

Joint w/ Inflation

EXHIBIT II: 2005 Revised Rates of 27% for EquiCare 2002

SINGLE NO INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$50.80	\$46.70	\$42.80	\$34.70	\$30.60
Single No Inflation	40	\$53.30	\$49.10	\$44.80	\$36.40	\$32.10
Single No Inflation	41	\$54.90	\$50.50	\$46.10	\$37.50	\$33.10
Single No Inflation	42	\$56.40	\$51.90	\$47.50	\$38.50	\$34.00
Single No Inflation	43	\$57.90	\$53.30	\$48.80	\$39.50	\$34.90
Single No Inflation	44	\$59.40	\$54.70	\$50.00	\$40.50	\$35.80
Single No Inflation	45	\$61.00	\$56.10	\$51.30	\$41.70	\$36.80
Single No Inflation	46	\$62.70	\$57.80	\$52.80	\$42.80	\$37.80
Single No Inflation	47	\$64.50	\$59.40	\$54.20	\$44.10	\$38.90
Single No Inflation	48	\$66.30	\$61.10	\$55.80	\$45.20	\$40.00
Single No Inflation	49	\$68.10	\$62.60	\$57.30	\$46.50	\$41.00
Single No Inflation	50	\$69.90	\$64.30	\$58.80	\$47.60	\$42.20
Single No Inflation	51	\$72.40	\$66.70	\$61.00	\$49.40	\$43.70
Single No Inflation	52	\$74.90	\$69.00	\$63.00	\$51.20	\$45.20
Single No Inflation	53	\$77.50	\$71.40	\$65.20	\$52.80	\$46.70
Single No Inflation	54	\$80.00	\$73.70	\$67.30	\$54.60	\$48.30
Single No Inflation	55	\$82.60	\$75.90	\$69.50	\$56.40	\$49.80
Single No Inflation	56	\$85.20	\$78.50	\$71.80	\$58.20	\$51.40
Single No Inflation	57	\$87.90	\$80.90	\$73.90	\$60.10	\$53.10
Single No Inflation	58	\$90.70	\$83.40	\$76.20	\$61.80	\$54.60
Single No Inflation	59	\$93.30	\$85.90	\$78.50	\$63.80	\$56.30
Single No Inflation	60	\$96.00	\$88.40	\$80.80	\$65.50	\$57.90
Single No Inflation	61	\$102.10	\$94.50	\$85.30	\$71.60	\$61.00
Single No Inflation	62	\$108.20	\$99.80	\$90.70	\$73.20	\$65.50
Single No Inflation	63	\$114.30	\$105.20	\$95.30	\$77.70	\$68.60
Single No Inflation	64	\$120.40	\$111.30	\$100.60	\$81.50	\$72.40
Single No Inflation	65	\$125.70	\$115.80	\$105.20	\$85.30	\$75.40
Single No Inflation	66	\$141.00	\$129.50	\$116.60	\$94.50	\$84.60
Single No Inflation	67	\$156.20	\$144.00	\$128.00	\$103.60	\$93.70
Single No Inflation	68	\$171.50	\$157.70	\$139.40	\$113.50	\$102.90
Single No Inflation	69	\$186.70	\$172.20	\$150.90	\$122.70	\$112.00
Single No Inflation	70	\$202.70	\$185.90	\$162.30	\$131.10	\$121.90
Single No Inflation	71	\$229.40	\$211.10	\$183.60	\$148.60	\$137.90
Single No Inflation	72	\$256.00	\$235.50	\$205.00	\$166.10	\$153.90
Single No Inflation	73	\$282.70	\$259.80	\$226.30	\$183.60	\$169.90
Single No Inflation	74	\$309.40	\$285.00	\$247.70	\$201.20	\$185.90
Single No Inflation	75	\$336.00	\$309.40	\$269.00	\$217.90	\$201.90
Single No Inflation	76	\$383.30	\$352.80	\$307.10	\$248.40	\$230.10
Single No Inflation	77	\$430.50	\$396.20	\$345.20	\$278.90	\$258.30
Single No Inflation	78	\$477.80	\$439.70	\$383.30	\$310.10	\$286.50
Single No Inflation	79	\$525.00	\$483.10	\$420.60	\$340.60	\$315.50
Single No Inflation	80	\$570.70	\$525.00	\$457.20	\$370.30	\$342.10
Single No Inflation	81	\$615.70	\$566.90	\$493.00	\$399.30	\$369.60
Single No Inflation	82	\$660.70	\$607.30	\$528.80	\$428.20	\$396.20
Single No Inflation	83	\$705.60	\$649.20	\$565.40	\$458.00	\$423.70
Single No Inflation	84	\$750.60	\$690.40	\$601.20	\$486.90	\$450.30
Single No Inflation	85	\$794.00	\$730.80	\$636.30	\$515.10	\$476.30
Single No Inflation	86	\$807.00	\$742.20	\$646.90	\$523.50	\$483.90
Single No Inflation	87	\$819.90	\$754.40	\$656.80	\$531.90	\$492.30
Single No Inflation	88	\$832.90	\$765.80	\$667.50	\$540.30	\$499.90
Single No Inflation	89	\$845.80	\$778.00	\$677.40	\$548.60	\$507.50
Single No Inflation	90	\$857.30	\$788.70	\$686.60	\$556.30	\$514.40
Single No Inflation	91	\$868.70	\$799.30	\$696.50	\$563.90	\$521.20
Single No Inflation	92	\$880.10	\$810.00	\$704.90	\$570.70	\$528.10
Single No Inflation	93	\$891.50	\$819.90	\$714.00	\$578.40	\$534.90
Single No Inflation	94	\$903.00	\$830.60	\$723.10	\$586.00	\$541.80
Single No Inflation	95	\$914.40	\$841.20	\$732.30	\$593.60	\$548.60
Single No Inflation	96	\$925.80	\$851.90	\$742.20	\$600.50	\$555.50
Single No Inflation	97	\$937.30	\$862.60	\$751.30	\$608.10	\$562.40
Single No Inflation	98	\$948.70	\$872.50	\$759.70	\$615.70	\$569.20
Single No Inflation	99	\$960.10	\$883.20	\$769.60	\$622.60	\$576.10
Single No Inflation	100	\$971.60	\$893.80	\$778.80	\$630.20	\$582.90

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$14.70	\$13.50	\$10.70
Single No Inflation	40	\$15.50	\$14.20	\$11.20
Single No Inflation	41	\$15.90	\$14.60	\$11.60
Single No Inflation	42	\$16.40	\$15.00	\$11.80
Single No Inflation	43	\$16.80	\$15.40	\$12.20
Single No Inflation	44	\$17.30	\$15.70	\$12.40
Single No Inflation	45	\$17.70	\$16.30	\$12.80
Single No Inflation	46	\$18.20	\$16.60	\$13.20
Single No Inflation	47	\$18.70	\$17.10	\$13.60
Single No Inflation	48	\$19.20	\$17.70	\$14.00
Single No Inflation	49	\$19.70	\$18.20	\$14.40
Single No Inflation	50	\$20.20	\$18.50	\$14.70
Single No Inflation	51	\$21.00	\$19.30	\$15.20
Single No Inflation	52	\$21.70	\$19.90	\$15.70
Single No Inflation	53	\$22.50	\$20.60	\$16.30
Single No Inflation	54	\$23.20	\$21.30	\$16.90
Single No Inflation	55	\$23.90	\$22.00	\$17.40
Single No Inflation	56	\$24.60	\$22.60	\$17.90
Single No Inflation	57	\$25.50	\$23.40	\$18.50
Single No Inflation	58	\$26.30	\$24.10	\$19.10
Single No Inflation	59	\$27.10	\$24.80	\$19.70
Single No Inflation	60	\$27.80	\$25.50	\$20.20
Single No Inflation	61	\$28.60	\$25.90	\$21.00
Single No Inflation	62	\$29.30	\$26.70	\$21.30
Single No Inflation	63	\$30.10	\$27.80	\$22.10
Single No Inflation	64	\$30.90	\$28.20	\$22.50
Single No Inflation	65	\$32.00	\$29.30	\$23.20
Single No Inflation	66	\$37.00	\$33.90	\$27.40
Single No Inflation	67	\$41.50	\$38.10	\$32.00
Single No Inflation	68	\$46.50	\$42.70	\$36.20
Single No Inflation	69	\$51.40	\$47.20	\$40.40
Single No Inflation	70	\$56.00	\$51.80	\$44.60
Single No Inflation	71	\$61.30	\$56.40	\$48.80
Single No Inflation	72	\$66.70	\$61.30	\$53.30
Single No Inflation	73	\$72.00	\$66.30	\$57.50
Single No Inflation	74	\$77.30	\$70.90	\$61.70
Single No Inflation	75	\$82.70	\$75.80	\$65.90
Single No Inflation	76	\$88.80	\$81.50	\$70.90
Single No Inflation	77	\$95.30	\$87.20	\$75.80
Single No Inflation	78	\$101.30	\$93.30	\$80.40
Single No Inflation	79	\$107.40	\$99.10	\$85.70
Single No Inflation	80	\$114.70	\$105.50	\$91.40
Single No Inflation	81	\$120.00	\$110.10	\$95.60
Single No Inflation	82	\$125.30	\$115.80	\$100.20
Single No Inflation	83	\$130.70	\$120.40	\$104.40
Single No Inflation	84	\$136.40	\$125.30	\$108.60
Single No Inflation	85	\$139.10	\$128.00	\$110.50
Single No Inflation	86	\$139.80	\$128.80	\$110.90
Single No Inflation	87	\$140.60	\$129.50	\$111.30
Single No Inflation	88	\$140.60	\$129.90	\$112.00
Single No Inflation	89	\$141.70	\$130.30	\$113.20
Single No Inflation	90	\$142.50	\$131.10	\$113.50
Single No Inflation	91	\$143.30	\$131.40	\$113.50
Single No Inflation	92	\$143.60	\$132.20	\$114.70
Single No Inflation	93	\$144.40	\$133.00	\$115.10
Single No Inflation	94	\$145.20	\$133.40	\$115.40
Single No Inflation	95	\$145.50	\$134.10	\$116.20
Single No Inflation	96	\$146.30	\$134.50	\$116.20
Single No Inflation	97	\$147.10	\$134.90	\$117.00
Single No Inflation	98	\$147.40	\$136.00	\$117.70
Single No Inflation	99	\$148.20	\$136.40	\$117.70
Single No Inflation	100	\$149.00	\$137.20	\$118.50

Single No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$37.80	\$33.00	\$31.90	\$25.80	\$23.00
Single No Inflation	40	\$39.80	\$34.70	\$33.40	\$27.10	\$24.10
Single No Inflation	41	\$40.90	\$35.70	\$34.40	\$27.80	\$24.80
Single No Inflation	42	\$42.00	\$36.70	\$35.30	\$28.70	\$25.50
Single No Inflation	43	\$43.20	\$37.70	\$36.30	\$29.50	\$26.20
Single No Inflation	44	\$44.30	\$38.70	\$37.20	\$30.20	\$26.90
Single No Inflation	45	\$45.50	\$39.60	\$38.20	\$31.00	\$27.60
Single No Inflation	46	\$46.90	\$40.80	\$39.40	\$31.90	\$28.30
Single No Inflation	47	\$48.10	\$42.00	\$40.50	\$32.80	\$29.20
Single No Inflation	48	\$49.40	\$43.20	\$41.50	\$33.70	\$30.00
Single No Inflation	49	\$50.80	\$44.30	\$42.70	\$34.50	\$30.70
Single No Inflation	50	\$52.10	\$45.50	\$43.80	\$35.40	\$31.60
Single No Inflation	51	\$54.00	\$47.10	\$45.30	\$36.80	\$32.80
Single No Inflation	52	\$55.90	\$48.80	\$47.00	\$38.10	\$33.90
Single No Inflation	53	\$57.80	\$50.40	\$48.50	\$39.40	\$35.10
Single No Inflation	54	\$59.70	\$52.10	\$50.20	\$40.60	\$36.20
Single No Inflation	55	\$61.60	\$53.70	\$51.80	\$41.90	\$37.30
Single No Inflation	56	\$63.60	\$55.50	\$53.50	\$43.30	\$38.60
Single No Inflation	57	\$65.70	\$57.30	\$55.10	\$44.70	\$39.80
Single No Inflation	58	\$67.60	\$58.90	\$56.80	\$46.00	\$41.00
Single No Inflation	59	\$69.60	\$60.70	\$58.50	\$47.40	\$42.20
Single No Inflation	60	\$71.60	\$62.50	\$60.20	\$48.80	\$43.40
Single No Inflation	61	\$76.20	\$70.90	\$64.00	\$54.10	\$45.70
Single No Inflation	62	\$81.50	\$75.40	\$67.80	\$54.90	\$48.80
Single No Inflation	63	\$85.30	\$79.20	\$71.60	\$58.70	\$51.10
Single No Inflation	64	\$90.70	\$80.00	\$75.40	\$61.00	\$54.10
Single No Inflation	65	\$94.50	\$81.50	\$79.20	\$64.00	\$56.40
Single No Inflation	66	\$105.90	\$96.80	\$86.90	\$70.90	\$63.20
Single No Inflation	67	\$117.30	\$108.20	\$96.00	\$77.70	\$70.10
Single No Inflation	68	\$128.80	\$118.10	\$104.40	\$85.30	\$77.00
Single No Inflation	69	\$140.20	\$128.80	\$113.50	\$92.20	\$83.80
Single No Inflation	70	\$151.60	\$140.20	\$121.90	\$98.30	\$91.40
Single No Inflation	71	\$172.20	\$157.70	\$137.90	\$111.30	\$103.60
Single No Inflation	72	\$192.00	\$176.80	\$153.90	\$125.00	\$115.10
Single No Inflation	73	\$212.60	\$195.10	\$169.90	\$137.90	\$127.30
Single No Inflation	74	\$231.60	\$214.10	\$185.90	\$150.90	\$139.40
Single No Inflation	75	\$252.20	\$232.40	\$201.20	\$163.10	\$151.60
Single No Inflation	76	\$287.30	\$264.40	\$230.10	\$185.90	\$173.00
Single No Inflation	77	\$323.10	\$297.20	\$259.10	\$208.80	\$193.50
Single No Inflation	78	\$358.10	\$329.20	\$287.30	\$232.40	\$214.90
Single No Inflation	79	\$394.00	\$362.70	\$315.50	\$255.30	\$237.00
Single No Inflation	80	\$428.20	\$394.00	\$342.90	\$277.40	\$256.80
Single No Inflation	81	\$461.80	\$425.20	\$369.60	\$299.50	\$277.40
Single No Inflation	82	\$495.30	\$455.70	\$396.20	\$320.80	\$297.20
Single No Inflation	83	\$528.80	\$486.90	\$424.40	\$343.70	\$317.80
Single No Inflation	84	\$563.10	\$517.40	\$451.10	\$365.00	\$337.60
Single No Inflation	85	\$595.90	\$547.90	\$477.00	\$386.30	\$357.40
Single No Inflation	86	\$605.00	\$557.00	\$485.40	\$392.40	\$362.70
Single No Inflation	87	\$614.90	\$565.40	\$493.00	\$399.30	\$368.80
Single No Inflation	88	\$624.10	\$574.50	\$500.60	\$405.40	\$374.90
Single No Inflation	89	\$634.00	\$583.70	\$508.30	\$411.50	\$380.20
Single No Inflation	90	\$643.10	\$591.30	\$515.10	\$416.80	\$385.60
Single No Inflation	91	\$651.50	\$599.70	\$522.70	\$422.90	\$390.90
Single No Inflation	92	\$659.90	\$607.30	\$528.80	\$428.20	\$395.50
Single No Inflation	93	\$668.30	\$614.90	\$535.70	\$433.60	\$401.60
Single No Inflation	94	\$677.40	\$623.30	\$542.50	\$439.70	\$406.10
Single No Inflation	95	\$685.80	\$630.90	\$549.40	\$445.00	\$411.50
Single No Inflation	96	\$694.20	\$639.30	\$557.00	\$450.30	\$416.80
Single No Inflation	97	\$703.30	\$646.20	\$563.10	\$456.40	\$422.10
Single No Inflation	98	\$711.70	\$654.60	\$570.00	\$461.80	\$426.70
Single No Inflation	99	\$720.10	\$662.20	\$576.80	\$478.50	\$432.10
Single No Inflation	100	\$728.50	\$670.60	\$584.50	\$480.10	\$437.40

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$11.00	\$10.30	\$8.00
Single No Inflation	40	\$11.70	\$10.80	\$8.50
Single No Inflation	41	\$11.90	\$11.00	\$8.80
Single No Inflation	42	\$12.30	\$11.40	\$8.90
Single No Inflation	43	\$12.70	\$11.70	\$9.10
Single No Inflation	44	\$13.00	\$12.10	\$9.40
Single No Inflation	45	\$13.30	\$12.30	\$9.70
Single No Inflation	46	\$13.70	\$12.70	\$9.90
Single No Inflation	47	\$14.10	\$13.10	\$10.30
Single No Inflation	48	\$14.50	\$13.50	\$10.50
Single No Inflation	49	\$14.90	\$13.70	\$10.80
Single No Inflation	50	\$15.20	\$14.10	\$11.00
Single No Inflation	51	\$15.70	\$14.60	\$11.40
Single No Inflation	52	\$16.40	\$15.10	\$11.90
Single No Inflation	53	\$16.90	\$15.60	\$12.30
Single No Inflation	54	\$17.50	\$16.30	\$12.70
Single No Inflation	55	\$18.00	\$16.80	\$13.10
Single No Inflation	56	\$18.50	\$17.30	\$13.60
Single No Inflation	57	\$19.20	\$17.80	\$14.00
Single No Inflation	58	\$19.80	\$18.30	\$14.40
Single No Inflation	59	\$20.30	\$18.90	\$14.90
Single No Inflation	60	\$21.00	\$19.40	\$15.20
Single No Inflation	61	\$21.70	\$19.80	\$15.60
Single No Inflation	62	\$21.70	\$20.20	\$16.00
Single No Inflation	63	\$22.90	\$21.00	\$16.40
Single No Inflation	64	\$22.90	\$21.00	\$16.80
Single No Inflation	65	\$24.00	\$22.10	\$19.10
Single No Inflation	66	\$27.40	\$25.50	\$21.00
Single No Inflation	67	\$31.20	\$28.60	\$24.00
Single No Inflation	68	\$34.70	\$32.40	\$27.10
Single No Inflation	69	\$38.50	\$35.40	\$30.10
Single No Inflation	70	\$42.30	\$38.50	\$33.50
Single No Inflation	71	\$45.70	\$42.70	\$36.60
Single No Inflation	72	\$49.90	\$45.70	\$39.60
Single No Inflation	73	\$53.70	\$49.50	\$43.10
Single No Inflation	74	\$58.30	\$53.00	\$46.10
Single No Inflation	75	\$61.70	\$56.80	\$49.90
Single No Inflation	76	\$66.70	\$61.30	\$53.30
Single No Inflation	77	\$71.20	\$65.50	\$56.80
Single No Inflation	78	\$76.20	\$70.10	\$60.60
Single No Inflation	79	\$80.80	\$73.90	\$64.40
Single No Inflation	80	\$85.70	\$78.90	\$68.60
Single No Inflation	81	\$89.90	\$82.70	\$72.00
Single No Inflation	82	\$94.10	\$86.50	\$75.40
Single No Inflation	83	\$98.30	\$90.30	\$78.10
Single No Inflation	84	\$102.10	\$94.10	\$81.50
Single No Inflation	85	\$102.90	\$95.30	\$82.30
Single No Inflation	86	\$103.60	\$96.00	\$83.40
Single No Inflation	87	\$104.80	\$97.20	\$83.80
Single No Inflation	88	\$105.50	\$97.50	\$84.20
Single No Inflation	89	\$106.70	\$97.90	\$84.60
Single No Inflation	90	\$106.70	\$98.30	\$85.00
Single No Inflation	91	\$107.40	\$98.70	\$85.00
Single No Inflation	92	\$107.80	\$99.10	\$85.70
Single No Inflation	93	\$108.60	\$99.80	\$86.10
Single No Inflation	94	\$108.60	\$99.80	\$86.50
Single No Inflation	95	\$109.30	\$100.60	\$86.90
Single No Inflation	96	\$109.70	\$100.60	\$86.90
Single No Inflation	97	\$110.10	\$101.70	\$87.60
Single No Inflation	98	\$110.50	\$101.70	\$88.00
Single No Inflation	99	\$111.30	\$102.50	\$88.40
Single No Inflation	100	\$111.60	\$102.50	\$88.40

Single No Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$35.40	\$32.60	\$29.80	\$24.10	\$21.30
Single No Inflation	40	\$37.20	\$34.30	\$31.40	\$25.40	\$22.50
Single No Inflation	41	\$38.40	\$35.30	\$32.30	\$26.20	\$23.10
Single No Inflation	42	\$39.40	\$36.20	\$33.10	\$26.80	\$23.70
Single No Inflation	43	\$40.40	\$37.20	\$34.00	\$27.60	\$24.40
Single No Inflation	44	\$41.50	\$38.20	\$34.90	\$28.30	\$25.00
Single No Inflation	45	\$42.50	\$39.20	\$35.80	\$29.10	\$25.70
Single No Inflation	46	\$43.80	\$40.40	\$36.80	\$29.80	\$26.40
Single No Inflation	47	\$45.10	\$41.50	\$37.80	\$30.70	\$27.20
Single No Inflation	48	\$46.40	\$42.70	\$39.00	\$31.60	\$27.90
Single No Inflation	49	\$47.50	\$43.80	\$40.00	\$32.40	\$28.60
Single No Inflation	50	\$48.80	\$45.00	\$41.00	\$33.30	\$29.30
Single No Inflation	51	\$50.50	\$46.50	\$42.50	\$34.40	\$30.50
Single No Inflation	52	\$52.30	\$48.10	\$44.10	\$35.70	\$31.50
Single No Inflation	53	\$54.10	\$49.80	\$45.50	\$36.80	\$32.60
Single No Inflation	54	\$55.90	\$51.40	\$47.00	\$38.10	\$33.70
Single No Inflation	55	\$57.70	\$53.10	\$48.50	\$39.40	\$34.70
Single No Inflation	56	\$59.60	\$54.70	\$50.00	\$40.60	\$35.80
Single No Inflation	57	\$61.50	\$56.50	\$51.70	\$41.90	\$37.00
Single No Inflation	58	\$63.20	\$58.30	\$53.20	\$43.20	\$38.10
Single No Inflation	59	\$65.20	\$59.90	\$54.90	\$44.50	\$39.20
Single No Inflation	60	\$67.10	\$61.70	\$56.40	\$45.70	\$40.40
Single No Inflation	61	\$71.60	\$66.30	\$60.20	\$50.30	\$42.70
Single No Inflation	62	\$76.20	\$70.10	\$63.20	\$51.10	\$46.50
Single No Inflation	63	\$80.00	\$73.90	\$66.30	\$54.10	\$48.00
Single No Inflation	64	\$84.60	\$77.70	\$70.10	\$57.20	\$51.10
Single No Inflation	65	\$88.40	\$80.80	\$73.90	\$60.20	\$52.60
Single No Inflation	66	\$99.10	\$90.70	\$81.50	\$66.30	\$58.70
Single No Inflation	67	\$109.70	\$100.60	\$89.90	\$73.20	\$65.50
Single No Inflation	68	\$120.40	\$110.50	\$97.50	\$79.20	\$72.40
Single No Inflation	69	\$131.10	\$120.40	\$105.90	\$86.10	\$78.50
Single No Inflation	70	\$141.70	\$130.30	\$113.50	\$92.20	\$85.30
Single No Inflation	71	\$160.80	\$147.80	\$128.80	\$104.40	\$96.80
Single No Inflation	72	\$179.10	\$164.60	\$143.30	\$115.80	\$107.40
Single No Inflation	73	\$198.10	\$182.10	\$158.50	\$128.80	\$118.90
Single No Inflation	74	\$216.40	\$199.60	\$173.00	\$141.00	\$130.30
Single No Inflation	75	\$235.50	\$216.40	\$188.20	\$152.40	\$141.70
Single No Inflation	76	\$268.20	\$246.90	\$214.90	\$174.50	\$160.80
Single No Inflation	77	\$301.80	\$277.40	\$241.60	\$195.10	\$180.60
Single No Inflation	78	\$334.50	\$307.80	\$268.20	\$217.20	\$200.40
Single No Inflation	79	\$367.30	\$338.30	\$294.10	\$238.50	\$221.00
Single No Inflation	80	\$399.30	\$368.00	\$320.00	\$259.10	\$239.30
Single No Inflation	81	\$431.30	\$397.00	\$345.20	\$279.70	\$259.10
Single No Inflation	82	\$462.50	\$425.20	\$370.30	\$300.20	\$277.40
Single No Inflation	83	\$493.80	\$454.20	\$395.50	\$320.80	\$296.40
Single No Inflation	84	\$525.00	\$483.10	\$420.60	\$340.60	\$315.50
Single No Inflation	85	\$555.50	\$511.30	\$445.00	\$360.40	\$333.80
Single No Inflation	86	\$564.60	\$519.70	\$452.60	\$366.50	\$338.30
Single No Inflation	87	\$573.80	\$528.10	\$460.20	\$372.60	\$344.40
Single No Inflation	88	\$582.90	\$536.40	\$467.10	\$378.00	\$349.80
Single No Inflation	89	\$592.10	\$544.80	\$474.00	\$384.00	\$355.10
Single No Inflation	90	\$600.50	\$551.70	\$480.80	\$389.40	\$359.70
Single No Inflation	91	\$608.10	\$559.30	\$487.70	\$394.70	\$365.00
Single No Inflation	92	\$616.50	\$566.90	\$493.00	\$399.30	\$369.60
Single No Inflation	93	\$624.10	\$574.50	\$499.90	\$404.60	\$374.10
Single No Inflation	94	\$631.70	\$581.40	\$506.00	\$410.00	\$379.50
Single No Inflation	95	\$640.10	\$589.00	\$512.10	\$415.30	\$384.00
Single No Inflation	96	\$648.50	\$595.90	\$519.70	\$420.60	\$388.60
Single No Inflation	97	\$656.10	\$604.30	\$525.80	\$426.00	\$393.20
Single No Inflation	98	\$663.70	\$611.10	\$531.90	\$431.30	\$398.50
Single No Inflation	99	\$672.10	\$618.00	\$538.70	\$435.90	\$403.10
Single No Inflation	100	\$680.50	\$625.60	\$545.60	\$441.20	\$408.40

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$10.30	\$9.50	\$7.50
Single No Inflation	40	\$10.80	\$9.90	\$7.90
Single No Inflation	41	\$11.00	\$10.30	\$8.00
Single No Inflation	42	\$11.40	\$10.50	\$8.30
Single No Inflation	43	\$11.70	\$10.80	\$8.50
Single No Inflation	44	\$12.10	\$11.00	\$8.80
Single No Inflation	45	\$12.30	\$11.40	\$8.90
Single No Inflation	46	\$12.70	\$11.70	\$9.30
Single No Inflation	47	\$13.10	\$12.10	\$9.50
Single No Inflation	48	\$13.50	\$12.30	\$9.80
Single No Inflation	49	\$13.70	\$12.70	\$10.00
Single No Inflation	50	\$14.10	\$13.10	\$10.30
Single No Inflation	51	\$14.60	\$13.50	\$10.70
Single No Inflation	52	\$15.10	\$14.00	\$11.00
Single No Inflation	53	\$15.60	\$14.50	\$11.40
Single No Inflation	54	\$16.30	\$15.00	\$11.80
Single No Inflation	55	\$16.80	\$15.40	\$12.10
Single No Inflation	56	\$17.30	\$15.90	\$12.60
Single No Inflation	57	\$17.80	\$16.40	\$13.00
Single No Inflation	58	\$18.30	\$16.90	\$13.30
Single No Inflation	59	\$18.90	\$17.40	\$13.70
Single No Inflation	60	\$19.40	\$17.90	\$14.10
Single No Inflation	61	\$19.80	\$17.90	\$14.50
Single No Inflation	62	\$20.20	\$18.70	\$14.90
Single No Inflation	63	\$21.00	\$19.10	\$15.60
Single No Inflation	64	\$21.30	\$19.80	\$16.00
Single No Inflation	65	\$22.10	\$20.60	\$16.00
Single No Inflation	66	\$25.50	\$23.60	\$19.40
Single No Inflation	67	\$29.00	\$26.70	\$22.10
Single No Inflation	68	\$32.40	\$30.10	\$25.10
Single No Inflation	69	\$35.80	\$33.10	\$28.20
Single No Inflation	70	\$39.20	\$36.20	\$31.20
Single No Inflation	71	\$42.70	\$39.20	\$34.30
Single No Inflation	72	\$46.90	\$43.10	\$37.30
Single No Inflation	73	\$50.30	\$46.10	\$40.00
Single No Inflation	74	\$54.10	\$49.50	\$43.40
Single No Inflation	75	\$57.50	\$53.30	\$46.10
Single No Inflation	76	\$62.10	\$57.20	\$49.50
Single No Inflation	77	\$66.30	\$61.30	\$53.00
Single No Inflation	78	\$70.90	\$65.20	\$56.40
Single No Inflation	79	\$75.40	\$69.30	\$60.20
Single No Inflation	80	\$80.40	\$73.50	\$64.00
Single No Inflation	81	\$83.80	\$77.00	\$67.10
Single No Inflation	82	\$87.60	\$80.80	\$70.10
Single No Inflation	83	\$91.80	\$84.20	\$73.20
Single No Inflation	84	\$95.60	\$88.00	\$76.20
Single No Inflation	85	\$96.00	\$89.50	\$76.60
Single No Inflation	86	\$96.80	\$89.50	\$77.30
Single No Inflation	87	\$97.50	\$90.30	\$78.10
Single No Inflation	88	\$97.90	\$90.70	\$78.90
Single No Inflation	89	\$98.70	\$91.10	\$79.20
Single No Inflation	90	\$99.40	\$91.80	\$79.20
Single No Inflation	91	\$100.20	\$92.20	\$79.60
Single No Inflation	92	\$100.60	\$92.60	\$80.40
Single No Inflation	93	\$101.00	\$92.60	\$80.40
Single No Inflation	94	\$101.70	\$93.30	\$81.20
Single No Inflation	95	\$102.10	\$93.70	\$81.50
Single No Inflation	96	\$102.10	\$93.70	\$81.50
Single No Inflation	97	\$102.90	\$94.10	\$81.90
Single No Inflation	98	\$103.60	\$94.90	\$82.30
Single No Inflation	99	\$103.60	\$95.60	\$82.30
Single No Inflation	100	\$104.00	\$96.00	\$82.70

Single No Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$31.90	\$29.10	\$26.70	\$21.70	\$18.90
Single No Inflation	40	\$33.40	\$30.50	\$27.90	\$22.90	\$19.90
Single No Inflation	41	\$34.40	\$31.40	\$28.70	\$23.50	\$20.40
Single No Inflation	42	\$35.30	\$32.30	\$29.60	\$24.10	\$21.10
Single No Inflation	43	\$36.30	\$33.10	\$30.40	\$24.80	\$21.60
Single No Inflation	44	\$37.20	\$33.90	\$31.10	\$25.50	\$22.20
Single No Inflation	45	\$38.20	\$34.80	\$31.90	\$26.20	\$22.70
Single No Inflation	46	\$39.40	\$35.80	\$32.90	\$26.90	\$23.40
Single No Inflation	47	\$40.50	\$36.80	\$33.80	\$27.70	\$24.00
Single No Inflation	48	\$41.50	\$37.80	\$34.70	\$28.40	\$24.80
Single No Inflation	49	\$42.70	\$38.90	\$35.70	\$29.20	\$25.40
Single No Inflation	50	\$43.80	\$39.90	\$36.60	\$30.00	\$26.00
Single No Inflation	51	\$45.30	\$41.40	\$38.00	\$31.00	\$27.10
Single No Inflation	52	\$47.00	\$42.80	\$39.20	\$32.10	\$27.90
Single No Inflation	53	\$48.50	\$44.30	\$40.60	\$33.10	\$29.00
Single No Inflation	54	\$50.20	\$45.70	\$41.90	\$34.30	\$29.80
Single No Inflation	55	\$51.80	\$47.10	\$43.20	\$35.40	\$30.70
Single No Inflation	56	\$53.50	\$48.80	\$44.70	\$36.60	\$31.80
Single No Inflation	57	\$55.10	\$50.30	\$46.10	\$37.70	\$32.80
Single No Inflation	58	\$56.80	\$51.80	\$47.50	\$38.90	\$33.80
Single No Inflation	59	\$58.50	\$53.30	\$48.90	\$40.00	\$34.80
Single No Inflation	60	\$60.20	\$54.90	\$50.30	\$41.10	\$35.80
Single No Inflation	61	\$64.00	\$58.70	\$53.30	\$45.00	\$38.10
Single No Inflation	62	\$67.80	\$62.50	\$56.40	\$45.70	\$41.10
Single No Inflation	63	\$71.60	\$65.50	\$59.40	\$48.80	\$42.70
Single No Inflation	64	\$75.40	\$69.30	\$62.50	\$51.10	\$45.00
Single No Inflation	65	\$78.50	\$72.40	\$65.50	\$53.30	\$47.20
Single No Inflation	66	\$87.60	\$80.80	\$72.40	\$58.70	\$52.60
Single No Inflation	67	\$97.50	\$89.90	\$80.00	\$64.80	\$58.70
Single No Inflation	68	\$106.70	\$98.30	\$86.90	\$70.90	\$64.00
Single No Inflation	69	\$116.60	\$107.40	\$94.50	\$76.20	\$70.10
Single No Inflation	70	\$126.50	\$115.80	\$101.30	\$81.50	\$76.20
Single No Inflation	71	\$143.30	\$131.80	\$114.30	\$93.00	\$86.10
Single No Inflation	72	\$160.00	\$147.10	\$128.00	\$103.60	\$96.00
Single No Inflation	73	\$176.80	\$162.30	\$141.00	\$114.30	\$105.90
Single No Inflation	74	\$193.50	\$178.30	\$154.70	\$125.70	\$115.80
Single No Inflation	75	\$209.60	\$193.50	\$167.60	\$136.40	\$125.70
Single No Inflation	76	\$239.30	\$220.20	\$192.00	\$155.40	\$144.00
Single No Inflation	77	\$269.00	\$247.70	\$215.60	\$174.50	\$161.50
Single No Inflation	78	\$298.70	\$274.30	\$239.30	\$193.50	\$179.10
Single No Inflation	79	\$327.70	\$301.80	\$262.90	\$212.60	\$197.40
Single No Inflation	80	\$356.60	\$327.70	\$285.80	\$231.60	\$213.40
Single No Inflation	81	\$384.80	\$354.30	\$307.80	\$249.20	\$230.90
Single No Inflation	82	\$413.00	\$379.50	\$330.70	\$267.50	\$247.70
Single No Inflation	83	\$441.20	\$405.40	\$353.60	\$285.80	\$264.40
Single No Inflation	84	\$468.60	\$431.30	\$375.70	\$304.00	\$281.20
Single No Inflation	85	\$496.10	\$456.40	\$397.80	\$321.60	\$297.20
Single No Inflation	86	\$504.40	\$464.10	\$403.90	\$326.90	\$302.50
Single No Inflation	87	\$512.10	\$471.70	\$410.70	\$332.20	\$307.80
Single No Inflation	88	\$520.40	\$478.50	\$416.80	\$337.60	\$312.40
Single No Inflation	89	\$528.80	\$486.20	\$422.90	\$342.90	\$317.00
Single No Inflation	90	\$535.70	\$493.00	\$429.00	\$347.50	\$321.60
Single No Inflation	91	\$542.50	\$499.10	\$435.10	\$352.00	\$325.40
Single No Inflation	92	\$550.20	\$506.00	\$440.40	\$356.60	\$329.90
Single No Inflation	93	\$557.00	\$512.10	\$445.80	\$361.20	\$334.50
Single No Inflation	94	\$563.90	\$518.90	\$451.90	\$365.80	\$338.30
Single No Inflation	95	\$571.50	\$525.80	\$457.20	\$371.10	\$342.90
Single No Inflation	96	\$578.40	\$532.60	\$464.10	\$374.90	\$346.70
Single No Inflation	97	\$586.00	\$538.70	\$469.40	\$380.20	\$351.30
Single No Inflation	98	\$592.80	\$544.80	\$474.70	\$384.80	\$355.90
Single No Inflation	99	\$599.70	\$551.70	\$480.80	\$388.60	\$359.70
Single No Inflation	100	\$607.30	\$558.50	\$486.90	\$394.00	\$364.20
Single No Inflation						

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$9.00	\$8.00	\$6.70
Single No Inflation	40	\$9.50	\$8.50	\$7.10
Single No Inflation	41	\$9.80	\$8.80	\$7.40
Single No Inflation	42	\$10.00	\$8.90	\$7.50
Single No Inflation	43	\$10.30	\$9.10	\$7.70
Single No Inflation	44	\$10.70	\$9.40	\$8.00
Single No Inflation	45	\$10.90	\$9.70	\$8.10
Single No Inflation	46	\$11.20	\$9.90	\$8.40
Single No Inflation	47	\$11.60	\$10.30	\$8.60
Single No Inflation	48	\$11.80	\$10.50	\$8.90
Single No Inflation	49	\$12.20	\$10.80	\$9.10
Single No Inflation	50	\$12.40	\$11.00	\$9.30
Single No Inflation	51	\$13.00	\$11.40	\$9.70
Single No Inflation	52	\$13.30	\$11.90	\$10.00
Single No Inflation	53	\$13.80	\$12.30	\$10.30
Single No Inflation	54	\$14.40	\$12.70	\$10.70
Single No Inflation	55	\$14.70	\$13.10	\$11.00
Single No Inflation	56	\$15.20	\$13.60	\$11.40
Single No Inflation	57	\$15.70	\$14.00	\$11.80
Single No Inflation	58	\$16.10	\$14.40	\$12.10
Single No Inflation	59	\$16.60	\$14.90	\$12.40
Single No Inflation	60	\$17.10	\$15.20	\$12.80
Single No Inflation	61	\$17.50	\$15.20	\$13.20
Single No Inflation	62	\$18.30	\$15.60	\$13.20
Single No Inflation	63	\$18.70	\$16.40	\$13.60
Single No Inflation	64	\$19.10	\$16.40	\$14.00
Single No Inflation	65	\$19.80	\$17.10	\$14.40
Single No Inflation	66	\$23.20	\$19.80	\$16.60
Single No Inflation	67	\$25.90	\$22.50	\$18.50
Single No Inflation	68	\$29.30	\$25.10	\$21.20
Single No Inflation	69	\$32.00	\$27.80	\$23.10
Single No Inflation	70	\$35.10	\$30.50	\$25.40
Single No Inflation	71	\$38.50	\$33.10	\$27.70
Single No Inflation	72	\$41.50	\$35.80	\$29.60
Single No Inflation	73	\$45.00	\$38.90	\$31.90
Single No Inflation	74	\$48.00	\$41.10	\$33.80
Single No Inflation	75	\$51.80	\$44.20	\$36.10
Single No Inflation	76	\$55.60	\$47.60	\$38.00
Single No Inflation	77	\$59.40	\$50.70	\$40.30
Single No Inflation	78	\$63.20	\$54.10	\$42.50
Single No Inflation	79	\$67.40	\$57.20	\$44.50
Single No Inflation	80	\$71.60	\$61.00	\$47.10
Single No Inflation	81	\$75.10	\$63.60	\$49.00
Single No Inflation	82	\$78.50	\$66.70	\$50.90
Single No Inflation	83	\$81.50	\$69.30	\$52.50
Single No Inflation	84	\$85.30	\$72.00	\$54.40
Single No Inflation	85	\$86.10	\$72.40	\$54.40
Single No Inflation	86	\$86.90	\$72.80	\$54.70
Single No Inflation	87	\$87.60	\$73.50	\$55.10
Single No Inflation	88	\$88.40	\$73.90	\$55.10
Single No Inflation	89	\$88.40	\$74.70	\$55.50
Single No Inflation	90	\$89.20	\$74.70	\$55.50
Single No Inflation	91	\$89.50	\$75.10	\$55.90
Single No Inflation	92	\$89.90	\$75.40	\$55.90
Single No Inflation	93	\$90.30	\$75.80	\$56.30
Single No Inflation	94	\$90.70	\$76.20	\$56.30
Single No Inflation	95	\$91.10	\$76.20	\$56.30
Single No Inflation	96	\$91.40	\$76.60	\$56.30
Single No Inflation	97	\$91.80	\$77.00	\$56.60
Single No Inflation	98	\$92.20	\$77.30	\$56.60
Single No Inflation	99	\$93.00	\$77.70	\$56.60
Single No Inflation	100	\$93.00	\$77.70	\$56.60

Single No Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$25.40	\$23.00	\$18.90	\$16.50	\$12.40
Single No Inflation	40	\$26.70	\$24.10	\$19.90	\$17.40	\$13.10
Single No Inflation	41	\$27.40	\$24.80	\$20.40	\$17.90	\$13.50
Single No Inflation	42	\$28.20	\$25.50	\$21.10	\$18.30	\$13.80
Single No Inflation	43	\$29.00	\$26.20	\$21.60	\$18.80	\$14.20
Single No Inflation	44	\$29.70	\$26.90	\$22.20	\$19.30	\$14.60
Single No Inflation	45	\$30.50	\$27.60	\$22.70	\$19.80	\$15.00
Single No Inflation	46	\$31.40	\$28.30	\$23.40	\$20.40	\$15.50
Single No Inflation	47	\$32.30	\$29.20	\$24.00	\$21.00	\$15.90
Single No Inflation	48	\$33.10	\$30.00	\$24.80	\$21.60	\$16.30
Single No Inflation	49	\$34.00	\$30.70	\$25.40	\$22.10	\$16.80
Single No Inflation	50	\$34.90	\$31.60	\$26.00	\$22.70	\$17.10
Single No Inflation	51	\$36.20	\$32.80	\$27.10	\$23.50	\$17.80
Single No Inflation	52	\$37.50	\$33.90	\$27.90	\$24.40	\$18.40
Single No Inflation	53	\$38.70	\$35.10	\$29.00	\$25.10	\$19.10
Single No Inflation	54	\$40.00	\$36.20	\$29.80	\$26.00	\$19.70
Single No Inflation	55	\$41.30	\$37.30	\$30.70	\$26.90	\$20.30
Single No Inflation	56	\$42.70	\$38.60	\$31.80	\$27.70	\$21.00
Single No Inflation	57	\$43.90	\$39.80	\$32.80	\$28.60	\$21.60
Single No Inflation	58	\$45.30	\$41.00	\$33.80	\$29.50	\$22.40
Single No Inflation	59	\$46.60	\$42.20	\$34.80	\$30.40	\$23.00
Single No Inflation	60	\$48.00	\$43.40	\$35.80	\$31.20	\$23.60
Single No Inflation	61	\$51.10	\$45.70	\$38.10	\$32.80	\$25.10
Single No Inflation	62	\$54.10	\$48.80	\$40.40	\$35.10	\$26.70
Single No Inflation	63	\$57.20	\$51.10	\$42.70	\$37.30	\$28.20
Single No Inflation	64	\$60.20	\$54.10	\$45.00	\$38.90	\$29.70
Single No Inflation	65	\$62.50	\$56.40	\$47.20	\$40.40	\$31.20
Single No Inflation	66	\$70.10	\$63.20	\$52.60	\$45.70	\$35.10
Single No Inflation	67	\$77.70	\$70.10	\$58.70	\$50.30	\$38.90
Single No Inflation	68	\$85.30	\$77.00	\$64.00	\$55.60	\$42.70
Single No Inflation	69	\$93.00	\$83.80	\$70.10	\$60.20	\$46.50
Single No Inflation	70	\$101.30	\$91.40	\$76.20	\$65.50	\$50.30
Single No Inflation	71	\$114.30	\$102.90	\$86.10	\$74.70	\$57.20
Single No Inflation	72	\$128.00	\$115.10	\$96.00	\$83.10	\$64.00
Single No Inflation	73	\$141.00	\$127.30	\$105.90	\$91.40	\$70.90
Single No Inflation	74	\$154.70	\$139.40	\$115.80	\$100.60	\$77.00
Single No Inflation	75	\$167.60	\$150.90	\$125.70	\$109.00	\$83.80
Single No Inflation	76	\$191.30	\$172.20	\$143.30	\$124.20	\$96.00
Single No Inflation	77	\$214.90	\$193.50	\$161.50	\$139.40	\$107.40
Single No Inflation	78	\$238.50	\$214.90	\$179.10	\$155.40	\$119.60
Single No Inflation	79	\$262.10	\$236.20	\$196.60	\$170.70	\$131.10
Single No Inflation	80	\$285.00	\$256.80	\$214.10	\$185.20	\$142.50
Single No Inflation	81	\$307.80	\$276.60	\$230.90	\$199.60	\$153.90
Single No Inflation	82	\$329.90	\$297.20	\$247.70	\$214.90	\$165.40
Single No Inflation	83	\$352.80	\$317.80	\$264.40	\$229.40	\$176.00
Single No Inflation	84	\$374.90	\$337.60	\$281.20	\$243.80	\$187.50
Single No Inflation	85	\$397.00	\$357.40	\$297.90	\$257.60	\$198.10
Single No Inflation	86	\$403.10	\$362.70	\$302.50	\$262.10	\$201.90
Single No Inflation	87	\$410.00	\$368.80	\$307.10	\$266.70	\$205.00
Single No Inflation	88	\$416.10	\$374.90	\$312.40	\$270.50	\$208.00
Single No Inflation	89	\$422.90	\$380.20	\$317.00	\$275.10	\$211.10
Single No Inflation	90	\$428.20	\$385.60	\$321.60	\$278.10	\$214.10
Single No Inflation	91	\$434.30	\$390.90	\$325.40	\$281.90	\$217.20
Single No Inflation	92	\$439.70	\$396.20	\$329.90	\$285.80	\$220.20
Single No Inflation	93	\$445.80	\$400.80	\$334.50	\$289.60	\$222.50
Single No Inflation	94	\$451.10	\$406.10	\$338.30	\$293.40	\$225.60
Single No Inflation	95	\$457.20	\$411.50	\$342.90	\$297.20	\$228.60
Single No Inflation	96	\$462.50	\$416.80	\$346.70	\$301.00	\$231.60
Single No Inflation	97	\$468.60	\$421.40	\$351.30	\$304.80	\$233.90
Single No Inflation	98	\$474.00	\$426.70	\$355.90	\$307.80	\$237.00
Single No Inflation	99	\$480.10	\$432.10	\$359.70	\$311.70	\$240.00
Single No Inflation	100	\$485.40	\$437.40	\$364.20	\$315.50	\$243.10

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$7.20	\$6.50	\$5.50
Single No Inflation	40	\$7.60	\$6.70	\$5.70
Single No Inflation	41	\$7.90	\$7.00	\$5.80
Single No Inflation	42	\$8.00	\$7.10	\$6.10
Single No Inflation	43	\$8.30	\$7.40	\$6.20
Single No Inflation	44	\$8.50	\$7.50	\$6.40
Single No Inflation	45	\$8.80	\$7.70	\$6.50
Single No Inflation	46	\$9.00	\$8.00	\$6.70
Single No Inflation	47	\$9.30	\$8.30	\$6.90
Single No Inflation	48	\$9.50	\$8.40	\$7.10
Single No Inflation	49	\$9.80	\$8.60	\$7.20
Single No Inflation	50	\$10.00	\$8.90	\$7.50
Single No Inflation	51	\$10.30	\$9.10	\$7.70
Single No Inflation	52	\$10.70	\$9.50	\$8.00
Single No Inflation	53	\$11.00	\$9.80	\$8.30
Single No Inflation	54	\$11.40	\$10.20	\$8.60
Single No Inflation	55	\$11.80	\$10.50	\$8.90
Single No Inflation	56	\$12.20	\$10.80	\$9.10
Single No Inflation	57	\$12.60	\$11.20	\$9.40
Single No Inflation	58	\$13.00	\$11.60	\$9.70
Single No Inflation	59	\$13.30	\$11.80	\$10.00
Single No Inflation	60	\$13.70	\$12.20	\$10.30
Single No Inflation	61	\$14.10	\$13.00	\$10.70
Single No Inflation	62	\$14.50	\$13.00	\$11.00
Single No Inflation	63	\$14.90	\$13.70	\$11.40
Single No Inflation	64	\$15.20	\$13.70	\$11.40
Single No Inflation	65	\$16.00	\$14.50	\$11.80
Single No Inflation	66	\$18.70	\$16.80	\$14.10
Single No Inflation	67	\$21.00	\$18.70	\$15.60
Single No Inflation	68	\$23.60	\$21.00	\$17.50
Single No Inflation	69	\$25.90	\$23.20	\$19.10
Single No Inflation	70	\$27.80	\$25.10	\$21.00
Single No Inflation	71	\$30.90	\$27.80	\$22.90
Single No Inflation	72	\$33.10	\$30.10	\$24.80
Single No Inflation	73	\$36.20	\$32.40	\$27.10
Single No Inflation	74	\$38.50	\$34.70	\$29.00
Single No Inflation	75	\$41.50	\$37.30	\$31.20
Single No Inflation	76	\$44.60	\$40.00	\$33.50
Single No Inflation	77	\$47.60	\$42.70	\$35.40
Single No Inflation	78	\$50.70	\$45.70	\$38.10
Single No Inflation	79	\$54.10	\$48.40	\$40.40
Single No Inflation	80	\$57.50	\$51.40	\$43.10
Single No Inflation	81	\$59.80	\$54.10	\$45.00
Single No Inflation	82	\$62.90	\$56.40	\$46.90
Single No Inflation	83	\$65.50	\$58.70	\$49.10
Single No Inflation	84	\$68.20	\$61.30	\$51.10
Single No Inflation	85	\$69.00	\$61.70	\$51.40
Single No Inflation	86	\$69.70	\$62.50	\$51.80
Single No Inflation	87	\$70.10	\$62.90	\$52.60
Single No Inflation	88	\$70.90	\$63.20	\$53.00
Single No Inflation	89	\$70.90	\$64.00	\$53.30
Single No Inflation	90	\$71.20	\$64.00	\$53.30
Single No Inflation	91	\$71.60	\$64.40	\$53.70
Single No Inflation	92	\$72.00	\$64.40	\$53.70
Single No Inflation	93	\$72.00	\$65.20	\$54.10
Single No Inflation	94	\$72.80	\$65.20	\$54.50
Single No Inflation	95	\$72.80	\$65.50	\$54.50
Single No Inflation	96	\$73.20	\$65.50	\$55.20
Single No Inflation	97	\$73.50	\$66.30	\$55.20
Single No Inflation	98	\$73.90	\$66.70	\$55.20
Single No Inflation	99	\$73.90	\$66.70	\$55.60
Single No Inflation	100	\$74.70	\$67.10	\$56.00

Single No Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$17.40	\$15.40	\$13.00	\$11.30	\$8.50
40	\$18.20	\$16.10	\$13.60	\$11.80	\$8.90
41	\$18.70	\$16.50	\$14.00	\$12.20	\$9.10
42	\$19.30	\$17.00	\$14.40	\$12.60	\$9.40
43	\$19.80	\$17.50	\$14.70	\$12.80	\$9.70
44	\$20.30	\$17.90	\$15.10	\$13.20	\$9.90
45	\$20.80	\$18.40	\$15.50	\$13.60	\$10.20
46	\$21.50	\$18.90	\$15.90	\$14.00	\$10.40
47	\$22.00	\$19.40	\$16.40	\$14.40	\$10.80
48	\$22.60	\$19.90	\$16.90	\$14.70	\$11.00
49	\$23.20	\$20.60	\$17.30	\$15.10	\$11.30
50	\$23.90	\$21.10	\$17.80	\$15.50	\$11.70
51	\$24.80	\$21.80	\$18.40	\$16.10	\$12.10
52	\$25.50	\$22.60	\$19.10	\$16.60	\$12.40
53	\$26.40	\$23.40	\$19.70	\$17.30	\$13.00
54	\$27.30	\$24.10	\$20.30	\$17.80	\$13.30
55	\$28.20	\$24.90	\$21.00	\$18.30	\$13.70
56	\$29.10	\$25.70	\$21.60	\$18.90	\$14.20
57	\$30.00	\$26.50	\$22.40	\$19.60	\$14.60
58	\$31.00	\$27.30	\$23.00	\$20.20	\$15.10
59	\$31.90	\$28.20	\$23.70	\$20.70	\$15.50
60	\$32.80	\$29.00	\$24.40	\$21.30	\$16.00
61	\$34.30	\$31.20	\$25.90	\$22.10	\$17.50
62	\$36.60	\$32.80	\$27.40	\$23.60	\$18.30
63	\$38.90	\$35.10	\$29.00	\$25.10	\$19.10
64	\$41.10	\$36.60	\$30.50	\$26.70	\$20.60
65	\$42.70	\$38.10	\$32.00	\$27.40	\$21.30
66	\$48.00	\$42.70	\$35.80	\$31.20	\$23.60
67	\$53.30	\$48.00	\$39.60	\$34.30	\$26.70
68	\$57.90	\$52.60	\$43.40	\$38.10	\$29.00
69	\$63.20	\$57.20	\$47.20	\$41.10	\$31.20
70	\$68.60	\$61.70	\$51.80	\$45.00	\$34.30
71	\$77.70	\$70.10	\$58.70	\$50.30	\$38.90
72	\$86.90	\$78.50	\$65.50	\$56.40	\$43.40
73	\$96.00	\$86.10	\$71.60	\$62.50	\$48.00
74	\$105.20	\$94.50	\$78.50	\$68.60	\$52.60
75	\$114.30	\$102.90	\$85.30	\$73.90	\$57.20
76	\$130.30	\$117.30	\$97.50	\$84.60	\$64.80
77	\$146.30	\$131.80	\$109.70	\$95.30	\$73.20
78	\$162.30	\$146.30	\$121.90	\$105.20	\$80.80
79	\$178.30	\$160.80	\$134.10	\$115.80	\$89.20
80	\$193.50	\$174.50	\$145.50	\$125.70	\$96.80
81	\$209.60	\$188.20	\$157.00	\$135.60	\$104.40
82	\$224.80	\$201.90	\$168.40	\$145.50	\$112.00
83	\$240.00	\$215.60	\$179.80	\$155.40	\$119.60
84	\$255.30	\$229.40	\$191.30	\$166.10	\$127.30
85	\$269.70	\$243.10	\$202.70	\$175.30	\$134.90
86	\$274.30	\$246.90	\$205.70	\$178.30	\$137.20
87	\$278.90	\$250.70	\$208.80	\$181.40	\$139.40
88	\$282.70	\$254.50	\$212.60	\$183.60	\$141.70
89	\$287.30	\$258.30	\$215.60	\$186.70	\$144.00
90	\$291.10	\$262.10	\$218.70	\$189.00	\$145.50
91	\$294.90	\$265.90	\$221.70	\$192.00	\$147.80
92	\$299.50	\$269.00	\$224.00	\$194.30	\$149.40
93	\$303.30	\$272.80	\$227.10	\$196.60	\$151.60
94	\$307.10	\$275.80	\$230.10	\$199.60	\$153.20
95	\$310.90	\$279.70	\$233.20	\$201.90	\$155.40
96	\$314.70	\$283.50	\$236.20	\$204.20	\$157.00
97	\$318.50	\$286.50	\$238.50	\$207.30	\$159.30
98	\$322.30	\$290.30	\$241.60	\$209.60	\$160.80
99	\$326.10	\$293.40	\$244.60	\$211.80	\$163.10
100	\$329.90	\$297.20	\$247.70	\$214.90	\$165.40

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$4.80	\$4.70	\$3.80
40	\$5.10	\$4.80	\$4.10
41	\$5.20	\$5.00	\$4.20
42	\$5.30	\$5.20	\$4.20
43	\$5.50	\$5.30	\$4.30
44	\$5.70	\$5.50	\$4.40
45	\$5.80	\$5.60	\$4.60
46	\$6.00	\$5.70	\$4.70
47	\$6.10	\$5.80	\$4.80
48	\$6.40	\$6.10	\$5.00
49	\$6.50	\$6.20	\$5.10
50	\$6.60	\$6.40	\$5.20
51	\$6.90	\$6.60	\$5.50
52	\$7.10	\$6.90	\$5.60
53	\$7.40	\$7.10	\$5.80
54	\$7.60	\$7.40	\$6.10
55	\$7.90	\$7.50	\$6.20
56	\$8.10	\$7.70	\$6.50
57	\$8.40	\$8.00	\$6.60
58	\$8.60	\$8.30	\$6.90
59	\$8.90	\$8.50	\$7.00
60	\$9.10	\$8.80	\$7.20
61	\$9.90	\$8.80	\$7.20
62	\$9.90	\$9.10	\$7.60
63	\$10.30	\$9.10	\$7.60
64	\$10.30	\$9.50	\$8.00
65	\$10.70	\$9.90	\$8.00
66	\$12.60	\$11.40	\$9.50
67	\$14.10	\$12.60	\$10.70
68	\$16.00	\$14.10	\$11.80
69	\$17.50	\$15.60	\$13.30
70	\$19.10	\$17.10	\$14.10
71	\$21.00	\$18.70	\$15.60
72	\$22.90	\$20.20	\$16.80
73	\$24.40	\$22.10	\$18.70
74	\$26.30	\$23.60	\$19.80
75	\$28.20	\$25.10	\$21.30
76	\$30.10	\$27.10	\$22.90
77	\$32.40	\$29.00	\$24.40
78	\$34.70	\$30.90	\$25.90
79	\$36.60	\$32.80	\$27.40
80	\$39.20	\$35.10	\$29.30
81	\$40.80	\$37.00	\$30.50
82	\$42.70	\$38.50	\$32.00
83	\$44.20	\$40.00	\$33.50
84	\$46.10	\$41.90	\$34.70
85	\$46.90	\$41.90	\$35.10
86	\$47.20	\$42.30	\$35.40
87	\$47.60	\$42.70	\$35.80
88	\$48.00	\$43.10	\$35.80
89	\$48.40	\$43.40	\$36.20
90	\$48.40	\$43.80	\$36.20
91	\$48.80	\$43.80	\$36.20
92	\$48.80	\$44.20	\$37.00
93	\$49.10	\$44.20	\$37.00
94	\$49.10	\$44.60	\$37.00
95	\$49.50	\$44.60	\$37.00
96	\$49.90	\$44.60	\$37.30
97	\$49.90	\$45.00	\$37.70
98	\$50.30	\$45.00	\$37.70
99	\$50.70	\$45.70	\$37.70
100	\$50.70	\$45.70	\$38.10

EXHIBIT II: 2005 Revised Rates of 27% for EquiCare 2002

SINGLE WITH COMPOUND INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Single w/ Inflation	18-39	\$81.28	\$74.72	\$68.48	\$55.52	\$48.96
Single w/ Inflation	40	\$85.28	\$78.56	\$71.68	\$58.24	\$51.36
Single w/ Inflation	41	\$87.84	\$80.80	\$73.76	\$60.00	\$52.96
Single w/ Inflation	42	\$90.24	\$83.04	\$76.00	\$61.60	\$54.40
Single w/ Inflation	43	\$92.64	\$85.28	\$78.08	\$63.20	\$55.84
Single w/ Inflation	44	\$95.04	\$87.52	\$80.00	\$64.80	\$57.28
Single w/ Inflation	45	\$97.60	\$89.76	\$82.08	\$66.72	\$58.88
Single w/ Inflation	46	\$100.32	\$92.48	\$84.48	\$68.48	\$60.48
Single w/ Inflation	47	\$103.20	\$95.04	\$86.72	\$70.56	\$62.24
Single w/ Inflation	48	\$106.08	\$97.76	\$89.28	\$72.32	\$64.00
Single w/ Inflation	49	\$108.96	\$100.16	\$91.68	\$74.40	\$65.60
Single w/ Inflation	50	\$111.84	\$102.88	\$94.08	\$76.16	\$67.52
Single w/ Inflation	51	\$115.84	\$106.72	\$97.60	\$79.04	\$69.92
Single w/ Inflation	52	\$119.84	\$110.40	\$100.80	\$81.92	\$72.32
Single w/ Inflation	53	\$124.00	\$114.24	\$104.32	\$84.48	\$74.72
Single w/ Inflation	54	\$128.00	\$117.92	\$107.68	\$87.36	\$77.28
Single w/ Inflation	55	\$132.16	\$121.44	\$111.20	\$90.24	\$79.68
Single w/ Inflation	56	\$136.32	\$125.60	\$114.88	\$93.12	\$82.24
Single w/ Inflation	57	\$140.64	\$129.44	\$118.24	\$96.16	\$84.96
Single w/ Inflation	58	\$145.12	\$133.44	\$121.92	\$98.88	\$87.36
Single w/ Inflation	59	\$149.28	\$137.44	\$125.60	\$102.08	\$90.08
Single w/ Inflation	60	\$153.60	\$141.44	\$129.28	\$104.80	\$92.64
Single w/ Inflation	61	\$163.36	\$151.20	\$136.48	\$114.56	\$97.60
Single w/ Inflation	62	\$173.12	\$159.68	\$145.12	\$117.12	\$104.80
Single w/ Inflation	63	\$182.88	\$168.32	\$152.48	\$124.32	\$109.76
Single w/ Inflation	64	\$192.64	\$178.08	\$160.96	\$130.40	\$115.84
Single w/ Inflation	65	\$188.55	\$173.70	\$157.80	\$127.95	\$113.10
Single w/ Inflation	66	\$211.50	\$194.25	\$174.90	\$141.75	\$126.90
Single w/ Inflation	67	\$234.30	\$216.00	\$192.00	\$155.40	\$140.55
Single w/ Inflation	68	\$257.25	\$236.55	\$209.10	\$170.25	\$154.35
Single w/ Inflation	69	\$280.05	\$258.30	\$226.35	\$184.05	\$168.00
Single w/ Inflation	70	\$293.92	\$269.56	\$235.34	\$190.10	\$176.76
Single w/ Inflation	71	\$332.63	\$306.10	\$266.22	\$215.47	\$199.96
Single w/ Inflation	72	\$371.20	\$341.48	\$297.25	\$240.85	\$223.16
Single w/ Inflation	73	\$409.92	\$376.71	\$328.14	\$266.22	\$246.36
Single w/ Inflation	74	\$448.63	\$413.25	\$359.17	\$291.74	\$269.56
Single w/ Inflation	75	\$436.80	\$402.22	\$349.70	\$283.27	\$262.47
Single w/ Inflation	76	\$498.29	\$458.64	\$399.23	\$322.92	\$299.13
Single w/ Inflation	77	\$559.65	\$515.06	\$448.76	\$362.57	\$335.79
Single w/ Inflation	78	\$621.14	\$571.61	\$498.29	\$403.13	\$372.45
Single w/ Inflation	79	\$682.50	\$628.03	\$546.78	\$442.78	\$410.15
Single w/ Inflation	80	\$684.84	\$630.00	\$548.64	\$444.36	\$410.52
Single w/ Inflation	81	\$738.84	\$680.28	\$591.60	\$479.16	\$443.52
Single w/ Inflation	82	\$792.84	\$728.76	\$634.56	\$513.84	\$475.44
Single w/ Inflation	83	\$846.72	\$779.04	\$678.48	\$549.60	\$508.44
Single w/ Inflation	84	\$900.72	\$828.48	\$721.44	\$584.28	\$540.36
Single w/ Inflation	85	\$952.80	\$876.96	\$763.56	\$618.12	\$571.56
Single w/ Inflation	86	\$968.40	\$890.64	\$776.28	\$628.20	\$580.68
Single w/ Inflation	87	\$983.88	\$905.28	\$788.16	\$638.28	\$590.76
Single w/ Inflation	88	\$999.48	\$918.96	\$801.00	\$648.36	\$599.88
Single w/ Inflation	89	\$1,014.96	\$933.60	\$812.88	\$658.32	\$609.00
Single w/ Inflation	90	\$943.03	\$867.57	\$755.26	\$611.93	\$565.84
Single w/ Inflation	91	\$955.57	\$879.23	\$766.15	\$620.29	\$573.32
Single w/ Inflation	92	\$968.11	\$891.00	\$775.39	\$627.77	\$580.91
Single w/ Inflation	93	\$980.65	\$901.89	\$785.40	\$636.24	\$588.39
Single w/ Inflation	94	\$993.30	\$913.66	\$795.41	\$644.60	\$595.98
Single w/ Inflation	95	\$1,005.84	\$925.32	\$805.53	\$652.96	\$603.46
Single w/ Inflation	96	\$1,018.38	\$937.09	\$816.42	\$660.55	\$611.05
Single w/ Inflation	97	\$1,031.03	\$948.86	\$826.43	\$668.91	\$618.64
Single w/ Inflation	98	\$1,043.57	\$959.75	\$835.67	\$677.27	\$626.12
Single w/ Inflation	99	\$1,056.11	\$971.52	\$846.56	\$684.86	\$633.71
Single w/ Inflation	100	\$1,068.76	\$983.18	\$856.68	\$693.22	\$641.19

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Single w/ Inflation	18-39	\$23.52	\$21.60	\$17.12
Single w/ Inflation	40	\$24.80	\$22.72	\$17.92
Single w/ Inflation	41	\$25.44	\$23.36	\$18.56
Single w/ Inflation	42	\$26.24	\$24.00	\$18.88
Single w/ Inflation	43	\$26.88	\$24.64	\$19.52
Single w/ Inflation	44	\$27.68	\$25.12	\$19.84
Single w/ Inflation	45	\$28.32	\$26.08	\$20.48
Single w/ Inflation	46	\$29.12	\$26.56	\$21.12
Single w/ Inflation	47	\$29.92	\$27.36	\$21.76
Single w/ Inflation	48	\$30.72	\$28.32	\$22.40
Single w/ Inflation	49	\$31.52	\$29.12	\$23.04
Single w/ Inflation	50	\$32.32	\$29.60	\$23.52
Single w/ Inflation	51	\$33.60	\$30.88	\$24.32
Single w/ Inflation	52	\$34.72	\$31.84	\$25.12
Single w/ Inflation	53	\$36.00	\$32.96	\$26.08
Single w/ Inflation	54	\$37.12	\$34.08	\$27.04
Single w/ Inflation	55	\$38.24	\$35.20	\$27.84
Single w/ Inflation	56	\$39.36	\$36.16	\$28.64
Single w/ Inflation	57	\$40.80	\$37.44	\$29.60
Single w/ Inflation	58	\$42.08	\$38.56	\$30.56
Single w/ Inflation	59	\$43.36	\$39.68	\$31.52
Single w/ Inflation	60	\$44.48	\$40.80	\$32.32
Single w/ Inflation	61	\$45.76	\$41.44	\$33.60
Single w/ Inflation	62	\$46.88	\$42.72	\$34.08
Single w/ Inflation	63	\$48.16	\$44.48	\$35.36
Single w/ Inflation	64	\$49.44	\$45.12	\$36.00
Single w/ Inflation	65	\$48.00	\$43.95	\$34.80
Single w/ Inflation	66	\$55.50	\$50.85	\$41.10
Single w/ Inflation	67	\$62.25	\$57.15	\$48.00
Single w/ Inflation	68	\$69.75	\$64.05	\$54.30
Single w/ Inflation	69	\$77.10	\$70.80	\$60.60
Single w/ Inflation	70	\$81.20	\$75.11	\$64.67
Single w/ Inflation	71	\$88.89	\$81.78	\$70.76
Single w/ Inflation	72	\$96.72	\$88.89	\$77.29
Single w/ Inflation	73	\$104.40	\$96.14	\$83.38
Single w/ Inflation	74	\$112.09	\$102.81	\$89.47
Single w/ Inflation	75	\$107.51	\$98.54	\$85.67
Single w/ Inflation	76	\$115.44	\$105.95	\$92.17
Single w/ Inflation	77	\$123.89	\$113.36	\$98.54
Single w/ Inflation	78	\$131.69	\$121.29	\$104.52
Single w/ Inflation	79	\$139.62	\$128.83	\$111.41
Single w/ Inflation	80	\$137.64	\$126.60	\$109.68
Single w/ Inflation	81	\$144.00	\$132.12	\$114.72
Single w/ Inflation	82	\$150.36	\$138.96	\$120.24
Single w/ Inflation	83	\$156.84	\$144.48	\$125.28
Single w/ Inflation	84	\$163.68	\$150.36	\$130.32
Single w/ Inflation	85	\$166.92	\$153.60	\$132.60
Single w/ Inflation	86	\$167.76	\$154.56	\$133.08
Single w/ Inflation	87	\$168.72	\$155.40	\$133.56
Single w/ Inflation	88	\$168.72	\$155.88	\$134.40
Single w/ Inflation	89	\$170.04	\$156.36	\$135.84
Single w/ Inflation	90	\$156.75	\$144.21	\$124.85
Single w/ Inflation	91	\$157.63	\$144.54	\$124.85
Single w/ Inflation	92	\$157.96	\$145.42	\$126.17
Single w/ Inflation	93	\$158.84	\$146.30	\$126.61
Single w/ Inflation	94	\$159.72	\$146.74	\$126.94
Single w/ Inflation	95	\$160.05	\$147.51	\$127.82
Single w/ Inflation	96	\$160.93	\$147.95	\$127.82
Single w/ Inflation	97	\$161.81	\$148.39	\$128.70
Single w/ Inflation	98	\$162.14	\$149.60	\$129.47
Single w/ Inflation	99	\$163.02	\$150.04	\$129.47
Single w/ Inflation	100	\$163.90	\$150.92	\$130.35

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$60.48	\$52.80	\$51.04	\$41.28	\$36.80
40	\$63.68	\$55.52	\$53.44	\$43.36	\$38.56
41	\$65.44	\$57.12	\$55.04	\$44.48	\$39.68
42	\$67.20	\$58.72	\$56.48	\$45.92	\$40.80
43	\$69.12	\$60.32	\$58.08	\$47.20	\$41.92
44	\$70.88	\$61.92	\$59.52	\$48.32	\$43.04
45	\$72.80	\$63.36	\$61.12	\$49.60	\$44.16
46	\$75.04	\$65.28	\$63.04	\$51.04	\$45.28
47	\$76.96	\$67.20	\$64.80	\$52.48	\$46.72
48	\$79.04	\$69.12	\$66.40	\$53.92	\$48.00
49	\$81.28	\$70.88	\$68.32	\$55.20	\$49.12
50	\$83.36	\$72.80	\$70.08	\$56.64	\$50.56
51	\$86.40	\$75.36	\$72.48	\$58.88	\$52.48
52	\$89.44	\$78.08	\$75.20	\$60.96	\$54.24
53	\$92.48	\$80.64	\$77.60	\$63.04	\$56.16
54	\$95.52	\$83.36	\$80.32	\$64.96	\$57.92
55	\$98.56	\$85.92	\$82.88	\$67.04	\$59.68
56	\$101.76	\$88.80	\$85.60	\$69.28	\$61.76
57	\$105.12	\$91.68	\$88.16	\$71.52	\$63.68
58	\$108.16	\$94.24	\$90.88	\$73.60	\$65.60
59	\$111.36	\$97.12	\$93.60	\$75.84	\$67.52
60	\$114.56	\$100.00	\$96.32	\$78.08	\$69.44
61	\$121.92	\$113.44	\$102.40	\$86.56	\$73.12
62	\$130.40	\$120.64	\$108.48	\$87.84	\$78.08
63	\$136.48	\$126.72	\$114.56	\$93.92	\$81.76
64	\$145.12	\$128.00	\$120.64	\$97.60	\$86.56
65	\$141.75	\$122.25	\$118.80	\$96.00	\$84.60
66	\$158.85	\$145.20	\$130.35	\$106.35	\$94.80
67	\$175.95	\$162.30	\$144.00	\$116.55	\$105.15
68	\$193.20	\$177.15	\$156.60	\$127.95	\$115.50
69	\$210.30	\$193.20	\$170.25	\$138.30	\$125.70
70	\$219.82	\$203.29	\$176.76	\$142.54	\$132.53
71	\$249.69	\$228.67	\$199.96	\$161.39	\$150.22
72	\$278.40	\$256.36	\$223.16	\$181.25	\$166.90
73	\$308.27	\$282.90	\$246.36	\$199.96	\$184.59
74	\$335.82	\$310.45	\$269.56	\$218.81	\$202.13
75	\$327.86	\$302.12	\$261.56	\$212.03	\$197.08
76	\$373.49	\$343.72	\$299.13	\$241.67	\$224.90
77	\$420.03	\$386.36	\$336.83	\$271.44	\$251.55
78	\$465.53	\$427.96	\$373.49	\$302.12	\$279.37
79	\$512.20	\$471.51	\$410.15	\$331.89	\$308.10
80	\$513.84	\$472.80	\$411.48	\$332.88	\$308.16
81	\$554.16	\$510.24	\$443.52	\$359.40	\$332.88
82	\$594.36	\$546.84	\$475.44	\$384.96	\$356.64
83	\$634.56	\$584.28	\$509.28	\$412.44	\$381.36
84	\$675.72	\$620.88	\$541.32	\$438.00	\$405.12
85	\$715.08	\$657.48	\$572.40	\$463.56	\$428.88
86	\$726.00	\$668.40	\$582.48	\$470.88	\$435.24
87	\$737.88	\$678.48	\$591.60	\$479.16	\$442.56
88	\$748.92	\$689.40	\$600.72	\$486.48	\$449.88
89	\$760.80	\$700.44	\$609.96	\$493.80	\$456.24
90	\$707.41	\$650.43	\$566.61	\$458.48	\$424.16
91	\$716.65	\$659.67	\$574.97	\$465.19	\$429.99
92	\$725.89	\$668.03	\$581.68	\$471.02	\$435.05
93	\$735.13	\$676.39	\$589.27	\$476.96	\$441.76
94	\$745.14	\$685.63	\$596.75	\$483.67	\$446.71
95	\$754.38	\$693.99	\$604.34	\$489.50	\$452.65
96	\$763.62	\$703.23	\$612.70	\$495.33	\$458.48
97	\$773.63	\$710.82	\$619.41	\$502.04	\$464.31
98	\$782.87	\$720.06	\$627.00	\$507.98	\$469.37
99	\$792.11	\$728.42	\$634.48	\$526.35	\$475.31
100	\$801.35	\$737.66	\$642.95	\$528.11	\$481.14

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$17.60	\$16.48	\$12.80
40	\$18.72	\$17.28	\$13.60
41	\$19.04	\$17.60	\$14.08
42	\$19.68	\$18.24	\$14.24
43	\$20.32	\$18.72	\$14.56
44	\$20.80	\$19.36	\$15.04
45	\$21.28	\$19.68	\$15.52
46	\$21.92	\$20.32	\$15.84
47	\$22.56	\$20.96	\$16.48
48	\$23.20	\$21.60	\$16.80
49	\$23.84	\$21.92	\$17.28
50	\$24.32	\$22.56	\$17.60
51	\$25.12	\$23.36	\$18.24
52	\$26.24	\$24.16	\$19.04
53	\$27.04	\$24.96	\$19.68
54	\$28.00	\$26.08	\$20.32
55	\$28.80	\$26.88	\$20.96
56	\$29.60	\$27.68	\$21.76
57	\$30.72	\$28.48	\$22.40
58	\$31.68	\$29.28	\$23.04
59	\$32.48	\$30.24	\$23.84
60	\$33.60	\$31.04	\$24.32
61	\$34.72	\$31.68	\$24.96
62	\$34.72	\$32.32	\$25.60
63	\$36.64	\$33.60	\$26.24
64	\$36.64	\$33.60	\$26.88
65	\$36.00	\$33.15	\$28.65
66	\$41.10	\$38.25	\$31.50
67	\$46.80	\$42.90	\$36.00
68	\$52.05	\$48.60	\$40.65
69	\$57.75	\$53.10	\$45.15
70	\$61.34	\$55.83	\$48.58
71	\$66.27	\$61.92	\$53.07
72	\$72.36	\$66.27	\$57.42
73	\$77.87	\$71.78	\$62.50
74	\$84.54	\$76.85	\$66.85
75	\$80.21	\$73.84	\$64.87
76	\$86.71	\$79.69	\$69.29
77	\$92.56	\$85.15	\$73.84
78	\$99.06	\$91.13	\$78.78
79	\$105.04	\$96.07	\$83.72
80	\$102.84	\$94.68	\$82.32
81	\$107.88	\$99.24	\$86.40
82	\$112.92	\$103.80	\$90.48
83	\$117.96	\$108.36	\$93.72
84	\$122.52	\$112.92	\$97.80
85	\$123.48	\$114.36	\$98.76
86	\$124.32	\$115.20	\$100.08
87	\$125.76	\$116.64	\$100.56
88	\$126.60	\$117.00	\$101.04
89	\$128.04	\$117.48	\$101.52
90	\$117.37	\$108.13	\$93.50
91	\$118.14	\$108.57	\$93.50
92	\$118.58	\$109.01	\$94.27
93	\$119.46	\$109.78	\$94.71
94	\$119.46	\$109.78	\$95.15
95	\$120.23	\$110.66	\$95.59
96	\$120.67	\$110.66	\$95.59
97	\$121.11	\$111.87	\$96.36
98	\$121.55	\$111.87	\$96.80
99	\$122.43	\$112.75	\$97.24
100	\$122.76	\$112.75	\$97.24

Single w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation	Issue Age	Elimination Period				
Single w/ Inflation		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$56.64	\$52.16	\$47.68	\$38.56	\$34.08
Single w/ Inflation	40	\$59.52	\$54.88	\$50.24	\$40.64	\$36.00
Single w/ Inflation	41	\$61.44	\$56.48	\$51.68	\$41.92	\$36.96
Single w/ Inflation	42	\$63.04	\$57.92	\$52.96	\$42.88	\$37.92
Single w/ Inflation	43	\$64.64	\$59.52	\$54.40	\$44.16	\$39.04
Single w/ Inflation	44	\$66.40	\$61.12	\$55.84	\$45.28	\$40.00
Single w/ Inflation						
Single w/ Inflation	45	\$68.00	\$62.72	\$57.28	\$46.56	\$41.12
Single w/ Inflation	46	\$70.08	\$64.64	\$58.88	\$47.68	\$42.24
Single w/ Inflation	47	\$72.16	\$66.40	\$60.48	\$49.12	\$43.52
Single w/ Inflation	48	\$74.24	\$68.32	\$62.40	\$50.56	\$44.64
Single w/ Inflation	49	\$76.00	\$70.08	\$64.00	\$51.84	\$45.76
Single w/ Inflation						
Single w/ Inflation	50	\$78.08	\$72.00	\$65.60	\$53.28	\$46.88
Single w/ Inflation	51	\$80.80	\$74.40	\$68.00	\$55.04	\$48.80
Single w/ Inflation	52	\$83.68	\$76.96	\$70.56	\$57.12	\$50.40
Single w/ Inflation	53	\$86.56	\$79.68	\$72.80	\$58.88	\$52.16
Single w/ Inflation	54	\$89.44	\$82.24	\$75.20	\$60.96	\$53.92
Single w/ Inflation						
Single w/ Inflation	55	\$92.32	\$84.96	\$77.60	\$63.04	\$55.52
Single w/ Inflation	56	\$95.36	\$87.52	\$80.00	\$64.96	\$57.28
Single w/ Inflation	57	\$98.40	\$90.40	\$82.72	\$67.04	\$59.20
Single w/ Inflation	58	\$101.12	\$93.28	\$85.12	\$69.12	\$60.96
Single w/ Inflation	59	\$104.32	\$95.84	\$87.84	\$71.20	\$62.72
Single w/ Inflation						
Single w/ Inflation	60	\$107.36	\$98.72	\$90.24	\$73.12	\$64.64
Single w/ Inflation	61	\$114.56	\$106.08	\$96.32	\$80.48	\$68.32
Single w/ Inflation	62	\$121.92	\$112.16	\$101.12	\$81.76	\$74.40
Single w/ Inflation	63	\$128.00	\$118.24	\$106.08	\$86.56	\$76.80
Single w/ Inflation	64	\$135.36	\$124.32	\$112.16	\$91.52	\$81.76
Single w/ Inflation						
Single w/ Inflation	65	\$132.60	\$121.20	\$110.85	\$90.30	\$78.90
Single w/ Inflation	66	\$148.65	\$136.05	\$122.25	\$99.45	\$88.05
Single w/ Inflation	67	\$164.55	\$150.90	\$134.85	\$109.80	\$98.25
Single w/ Inflation	68	\$180.60	\$165.75	\$146.25	\$118.80	\$108.60
Single w/ Inflation	69	\$196.65	\$180.60	\$158.85	\$129.15	\$117.75
Single w/ Inflation						
Single w/ Inflation	70	\$205.47	\$188.94	\$164.58	\$133.69	\$123.69
Single w/ Inflation	71	\$233.16	\$214.31	\$186.76	\$151.38	\$140.36
Single w/ Inflation	72	\$259.70	\$238.67	\$207.79	\$167.91	\$155.73
Single w/ Inflation	73	\$287.25	\$264.05	\$229.83	\$186.76	\$172.41
Single w/ Inflation	74	\$313.78	\$289.42	\$250.85	\$204.45	\$188.94
Single w/ Inflation						
Single w/ Inflation	75	\$306.15	\$281.32	\$244.66	\$198.12	\$184.21
Single w/ Inflation	76	\$348.66	\$320.97	\$279.37	\$226.85	\$209.04
Single w/ Inflation	77	\$392.34	\$360.62	\$314.08	\$253.63	\$234.78
Single w/ Inflation	78	\$434.85	\$400.14	\$348.66	\$282.36	\$260.52
Single w/ Inflation	79	\$477.49	\$439.79	\$382.33	\$310.05	\$287.30
Single w/ Inflation						
Single w/ Inflation	80	\$479.16	\$441.60	\$384.00	\$310.92	\$287.16
Single w/ Inflation	81	\$517.56	\$476.40	\$414.24	\$335.64	\$310.92
Single w/ Inflation	82	\$555.00	\$510.24	\$444.36	\$360.24	\$332.88
Single w/ Inflation	83	\$592.56	\$545.04	\$474.60	\$384.96	\$355.68
Single w/ Inflation	84	\$630.00	\$579.72	\$504.72	\$408.72	\$378.60
Single w/ Inflation						
Single w/ Inflation	85	\$666.60	\$613.56	\$534.00	\$432.48	\$400.56
Single w/ Inflation	86	\$677.52	\$623.64	\$543.12	\$439.80	\$405.96
Single w/ Inflation	87	\$688.56	\$633.72	\$552.24	\$447.12	\$413.28
Single w/ Inflation	88	\$699.48	\$643.68	\$560.52	\$453.60	\$419.76
Single w/ Inflation	89	\$710.52	\$653.76	\$568.80	\$460.80	\$426.12
Single w/ Inflation						
Single w/ Inflation	90	\$660.55	\$606.87	\$528.88	\$428.34	\$395.67
Single w/ Inflation	91	\$668.91	\$615.23	\$536.47	\$434.17	\$401.50
Single w/ Inflation	92	\$678.15	\$623.59	\$542.30	\$439.23	\$406.56
Single w/ Inflation	93	\$686.51	\$631.95	\$549.89	\$445.06	\$411.51
Single w/ Inflation	94	\$694.87	\$639.54	\$556.60	\$451.00	\$417.45
Single w/ Inflation						
Single w/ Inflation	95	\$704.11	\$647.90	\$563.31	\$456.83	\$422.40
Single w/ Inflation	96	\$713.35	\$655.49	\$571.67	\$462.66	\$427.46
Single w/ Inflation	97	\$721.71	\$664.73	\$578.38	\$468.60	\$432.52
Single w/ Inflation	98	\$730.07	\$672.21	\$585.09	\$474.43	\$438.35
Single w/ Inflation	99	\$739.31	\$679.80	\$592.57	\$479.49	\$443.41
Single w/ Inflation	100	\$748.55	\$688.16	\$600.16	\$485.32	\$449.24
Single w/ Inflation						

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
Single w/ Inflation		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$16.48	\$15.20	\$12.00
Single w/ Inflation	40	\$17.28	\$15.84	\$12.64
Single w/ Inflation	41	\$17.60	\$16.48	\$12.80
Single w/ Inflation	42	\$18.24	\$16.80	\$13.28
Single w/ Inflation	43	\$18.72	\$17.28	\$13.60
Single w/ Inflation	44	\$19.36	\$17.60	\$14.08
Single w/ Inflation				
Single w/ Inflation	45	\$19.68	\$18.24	\$14.24
Single w/ Inflation	46	\$20.32	\$18.72	\$14.88
Single w/ Inflation	47	\$20.96	\$19.36	\$15.20
Single w/ Inflation	48	\$21.60	\$19.68	\$15.68
Single w/ Inflation	49	\$21.92	\$20.32	\$16.00
Single w/ Inflation				
Single w/ Inflation	50	\$22.56	\$20.96	\$16.48
Single w/ Inflation	51	\$23.36	\$21.60	\$17.12
Single w/ Inflation	52	\$24.16	\$22.40	\$17.60
Single w/ Inflation	53	\$24.96	\$23.20	\$18.24
Single w/ Inflation	54	\$26.08	\$24.00	\$18.88
Single w/ Inflation				
Single w/ Inflation	55	\$26.88	\$24.64	\$19.36
Single w/ Inflation	56	\$27.68	\$25.44	\$20.16
Single w/ Inflation	57	\$28.48	\$26.24	\$20.80
Single w/ Inflation	58	\$29.28	\$27.04	\$21.28
Single w/ Inflation	59	\$30.24	\$27.84	\$21.92
Single w/ Inflation				
Single w/ Inflation	60	\$31.04	\$28.64	\$22.56
Single w/ Inflation	61	\$31.68	\$28.64	\$23.20
Single w/ Inflation	62	\$32.32	\$29.92	\$23.84
Single w/ Inflation	63	\$33.60	\$30.56	\$24.96
Single w/ Inflation	64	\$34.08	\$31.68	\$25.60
Single w/ Inflation				
Single w/ Inflation	65	\$33.15	\$30.90	\$24.00
Single w/ Inflation	66	\$38.25	\$35.40	\$29.10
Single w/ Inflation	67	\$43.50	\$40.05	\$33.15
Single w/ Inflation	68	\$48.60	\$45.15	\$37.65
Single w/ Inflation	69	\$53.70	\$49.65	\$42.30
Single w/ Inflation				
Single w/ Inflation	70	\$56.84	\$52.49	\$45.24
Single w/ Inflation	71	\$61.92	\$56.84	\$49.74
Single w/ Inflation	72	\$68.01	\$62.50	\$54.09
Single w/ Inflation	73	\$72.94	\$66.85	\$58.00
Single w/ Inflation	74	\$78.45	\$71.78	\$62.93
Single w/ Inflation				
Single w/ Inflation	75	\$74.75	\$69.29	\$59.93
Single w/ Inflation	76	\$80.73	\$74.36	\$64.35
Single w/ Inflation	77	\$86.19	\$79.69	\$68.90
Single w/ Inflation	78	\$92.17	\$84.76	\$73.32
Single w/ Inflation	79	\$98.02	\$90.09	\$78.26
Single w/ Inflation				
Single w/ Inflation	80	\$96.48	\$88.20	\$76.80
Single w/ Inflation	81	\$100.56	\$92.40	\$80.52
Single w/ Inflation	82	\$105.12	\$96.96	\$84.12
Single w/ Inflation	83	\$110.16	\$101.04	\$87.84
Single w/ Inflation	84	\$114.72	\$105.60	\$91.44
Single w/ Inflation				
Single w/ Inflation	85	\$115.20	\$107.40	\$91.92
Single w/ Inflation	86	\$116.16	\$107.40	\$92.76
Single w/ Inflation	87	\$117.00	\$108.36	\$93.72
Single w/ Inflation	88	\$117.48	\$108.84	\$94.68
Single w/ Inflation	89	\$118.44	\$109.32	\$95.04
Single w/ Inflation				
Single w/ Inflation	90	\$109.34	\$100.98	\$87.12
Single w/ Inflation	91	\$110.22	\$101.42	\$87.56
Single w/ Inflation	92	\$110.66	\$101.86	\$88.44
Single w/ Inflation	93	\$111.10	\$101.86	\$88.44
Single w/ Inflation	94	\$111.87	\$102.63	\$89.32
Single w/ Inflation				
Single w/ Inflation	95	\$112.31	\$103.07	\$89.65
Single w/ Inflation	96	\$112.31	\$103.07	\$89.65
Single w/ Inflation	97	\$113.19	\$103.51	\$90.09
Single w/ Inflation	98	\$113.96	\$104.39	\$90.53
Single w/ Inflation	99	\$113.96	\$105.16	\$90.53
Single w/ Inflation	100	\$114.40	\$105.60	\$90.97

Single w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation	Issue Age	Elimination Period				
Single w/ Inflation		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$51.04	\$46.56	\$42.72	\$34.72	\$30.24
Single w/ Inflation	40	\$53.44	\$48.80	\$44.64	\$36.64	\$31.84
Single w/ Inflation	41	\$55.04	\$50.24	\$45.92	\$37.60	\$32.64
Single w/ Inflation	42	\$56.48	\$51.68	\$47.36	\$38.56	\$33.76
Single w/ Inflation	43	\$58.08	\$52.96	\$48.64	\$39.68	\$34.56
Single w/ Inflation	44	\$59.52	\$54.24	\$49.76	\$40.80	\$35.52
Single w/ Inflation						
Single w/ Inflation	45	\$61.12	\$55.68	\$51.04	\$41.92	\$36.32
Single w/ Inflation	46	\$63.04	\$57.28	\$52.64	\$43.04	\$37.44
Single w/ Inflation	47	\$64.80	\$58.88	\$54.08	\$44.32	\$38.40
Single w/ Inflation	48	\$66.40	\$60.48	\$55.52	\$45.44	\$39.68
Single w/ Inflation	49	\$68.32	\$62.24	\$57.12	\$46.72	\$40.64
Single w/ Inflation						
Single w/ Inflation	50	\$70.08	\$63.84	\$58.56	\$48.00	\$41.60
Single w/ Inflation	51	\$72.48	\$66.24	\$60.80	\$49.60	\$43.36
Single w/ Inflation	52	\$75.20	\$68.48	\$62.72	\$51.36	\$44.64
Single w/ Inflation	53	\$77.60	\$70.88	\$64.96	\$52.96	\$46.40
Single w/ Inflation	54	\$80.32	\$73.12	\$67.04	\$54.88	\$47.68
Single w/ Inflation						
Single w/ Inflation	55	\$82.88	\$75.36	\$69.12	\$56.64	\$49.12
Single w/ Inflation	56	\$85.60	\$78.08	\$71.52	\$58.56	\$50.88
Single w/ Inflation	57	\$88.16	\$80.48	\$73.76	\$60.32	\$52.48
Single w/ Inflation	58	\$90.88	\$82.88	\$76.00	\$62.24	\$54.08
Single w/ Inflation	59	\$93.60	\$85.28	\$78.24	\$64.00	\$55.68
Single w/ Inflation						
Single w/ Inflation	60	\$96.32	\$87.84	\$80.48	\$65.76	\$57.28
Single w/ Inflation	61	\$102.40	\$93.92	\$85.28	\$72.00	\$60.96
Single w/ Inflation	62	\$108.48	\$100.00	\$90.24	\$73.12	\$65.76
Single w/ Inflation	63	\$114.56	\$104.80	\$95.04	\$78.08	\$68.32
Single w/ Inflation	64	\$120.64	\$110.88	\$100.00	\$81.76	\$72.00
Single w/ Inflation						
Single w/ Inflation	65	\$117.75	\$108.60	\$98.25	\$79.95	\$70.80
Single w/ Inflation	66	\$131.40	\$121.20	\$108.60	\$88.05	\$78.90
Single w/ Inflation	67	\$146.25	\$134.85	\$120.00	\$97.20	\$88.05
Single w/ Inflation	68	\$160.05	\$147.45	\$130.35	\$106.35	\$96.00
Single w/ Inflation	69	\$174.90	\$161.10	\$141.75	\$114.30	\$105.15
Single w/ Inflation						
Single w/ Inflation	70	\$183.43	\$167.91	\$146.89	\$118.18	\$110.49
Single w/ Inflation	71	\$207.79	\$191.11	\$165.74	\$134.85	\$124.85
Single w/ Inflation	72	\$232.00	\$213.30	\$185.60	\$150.22	\$139.20
Single w/ Inflation	73	\$256.36	\$235.34	\$204.45	\$165.74	\$153.56
Single w/ Inflation	74	\$280.58	\$258.54	\$224.32	\$182.27	\$167.91
Single w/ Inflation						
Single w/ Inflation	75	\$272.48	\$251.55	\$217.88	\$177.32	\$163.41
Single w/ Inflation	76	\$311.09	\$286.26	\$249.60	\$202.02	\$187.20
Single w/ Inflation	77	\$349.70	\$322.01	\$280.28	\$226.85	\$209.95
Single w/ Inflation	78	\$388.31	\$356.59	\$311.09	\$251.55	\$232.83
Single w/ Inflation	79	\$426.01	\$392.34	\$341.77	\$276.38	\$256.62
Single w/ Inflation						
Single w/ Inflation	80	\$427.92	\$393.24	\$342.96	\$277.92	\$256.08
Single w/ Inflation	81	\$461.76	\$425.16	\$369.36	\$299.04	\$277.08
Single w/ Inflation	82	\$495.60	\$455.40	\$396.84	\$321.00	\$297.24
Single w/ Inflation	83	\$529.44	\$486.48	\$424.32	\$342.96	\$317.28
Single w/ Inflation	84	\$562.32	\$517.56	\$450.84	\$364.80	\$337.44
Single w/ Inflation						
Single w/ Inflation	85	\$595.32	\$547.68	\$477.36	\$385.92	\$356.64
Single w/ Inflation	86	\$605.28	\$556.92	\$484.68	\$392.28	\$363.00
Single w/ Inflation	87	\$614.52	\$566.04	\$492.84	\$398.64	\$369.36
Single w/ Inflation	88	\$624.48	\$574.20	\$500.16	\$405.12	\$374.88
Single w/ Inflation	89	\$634.56	\$583.44	\$507.48	\$411.48	\$380.40
Single w/ Inflation						
Single w/ Inflation	90	\$589.27	\$542.30	\$471.90	\$382.25	\$353.76
Single w/ Inflation	91	\$596.75	\$549.01	\$478.61	\$387.20	\$357.94
Single w/ Inflation	92	\$605.22	\$556.60	\$484.44	\$392.26	\$362.89
Single w/ Inflation	93	\$612.70	\$563.31	\$490.38	\$397.32	\$367.95
Single w/ Inflation	94	\$620.29	\$570.79	\$497.09	\$402.38	\$372.13
Single w/ Inflation						
Single w/ Inflation	95	\$628.65	\$578.38	\$502.92	\$408.21	\$377.19
Single w/ Inflation	96	\$636.24	\$585.86	\$510.51	\$412.39	\$381.37
Single w/ Inflation	97	\$644.60	\$592.57	\$516.34	\$418.22	\$386.43
Single w/ Inflation	98	\$652.08	\$599.28	\$522.17	\$423.28	\$391.49
Single w/ Inflation	99	\$659.67	\$606.87	\$528.88	\$427.46	\$395.67
Single w/ Inflation	100	\$668.03	\$614.35	\$535.59	\$433.40	\$400.62
Single w/ Inflation						

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
Single w/ Inflation		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$14.40	\$12.80	\$10.72
Single w/ Inflation	40	\$15.20	\$13.60	\$11.36
Single w/ Inflation	41	\$15.68	\$14.08	\$11.84
Single w/ Inflation	42	\$16.00	\$14.24	\$12.00
Single w/ Inflation	43	\$16.48	\$14.56	\$12.32
Single w/ Inflation	44	\$17.12	\$15.04	\$12.80
Single w/ Inflation				
Single w/ Inflation	45	\$17.44	\$15.52	\$12.96
Single w/ Inflation	46	\$17.92	\$15.84	\$13.44
Single w/ Inflation	47	\$18.56	\$16.48	\$13.76
Single w/ Inflation	48	\$18.88	\$16.80	\$14.24
Single w/ Inflation	49	\$19.52	\$17.28	\$14.56
Single w/ Inflation				
Single w/ Inflation	50	\$19.84	\$17.60	\$14.88
Single w/ Inflation	51	\$20.80	\$18.24	\$15.52
Single w/ Inflation	52	\$21.28	\$19.04	\$16.00
Single w/ Inflation	53	\$22.08	\$19.68	\$16.48
Single w/ Inflation	54	\$23.04	\$20.32	\$17.12
Single w/ Inflation				
Single w/ Inflation	55	\$23.52	\$20.96	\$17.60
Single w/ Inflation	56	\$24.32	\$21.76	\$18.24
Single w/ Inflation	57	\$25.12	\$22.40	\$18.88
Single w/ Inflation	58	\$25.76	\$23.04	\$19.36
Single w/ Inflation	59	\$26.56	\$23.84	\$19.84
Single w/ Inflation				
Single w/ Inflation	60	\$27.36	\$24.32	\$20.48
Single w/ Inflation	61	\$28.00	\$24.32	\$21.12
Single w/ Inflation	62	\$29.28	\$24.96	\$21.12
Single w/ Inflation	63	\$29.92	\$26.24	\$21.76
Single w/ Inflation	64	\$30.56	\$26.24	\$22.40
Single w/ Inflation				
Single w/ Inflation	65	\$29.70	\$25.65	\$21.60
Single w/ Inflation	66	\$34.80	\$29.70	\$24.90
Single w/ Inflation	67	\$38.85	\$33.75	\$27.75
Single w/ Inflation	68	\$43.95	\$37.65	\$31.80
Single w/ Inflation	69	\$48.00	\$41.70	\$34.65
Single w/ Inflation				
Single w/ Inflation	70	\$50.90	\$44.23	\$36.83
Single w/ Inflation	71	\$55.83	\$48.00	\$40.17
Single w/ Inflation	72	\$60.18	\$51.91	\$42.92
Single w/ Inflation	73	\$65.25	\$56.41	\$46.26
Single w/ Inflation	74	\$69.60	\$59.60	\$49.01
Single w/ Inflation				
Single w/ Inflation	75	\$67.34	\$57.46	\$46.93
Single w/ Inflation	76	\$72.28	\$61.88	\$49.40
Single w/ Inflation	77	\$77.22	\$65.91	\$52.39
Single w/ Inflation	78	\$82.16	\$70.33	\$55.25
Single w/ Inflation	79	\$87.62	\$74.36	\$57.85
Single w/ Inflation				
Single w/ Inflation	80	\$85.92	\$73.20	\$56.52
Single w/ Inflation	81	\$90.12	\$76.32	\$58.80
Single w/ Inflation	82	\$94.20	\$80.04	\$61.08
Single w/ Inflation	83	\$97.80	\$83.16	\$63.00
Single w/ Inflation	84	\$102.36	\$86.40	\$65.28
Single w/ Inflation				
Single w/ Inflation	85	\$103.32	\$86.88	\$65.28
Single w/ Inflation	86	\$104.28	\$87.36	\$65.64
Single w/ Inflation	87	\$105.12	\$88.20	\$66.12
Single w/ Inflation	88	\$106.08	\$88.68	\$66.12
Single w/ Inflation	89	\$106.08	\$89.64	\$66.60
Single w/ Inflation				
Single w/ Inflation	90	\$98.12	\$82.17	\$61.05
Single w/ Inflation	91	\$98.45	\$82.61	\$61.49
Single w/ Inflation	92	\$98.89	\$82.94	\$61.49
Single w/ Inflation	93	\$99.33	\$83.38	\$61.93
Single w/ Inflation	94	\$99.77	\$83.82	\$61.93
Single w/ Inflation				
Single w/ Inflation	95	\$100.21	\$83.82	\$61.93
Single w/ Inflation	96	\$100.54	\$84.26	\$61.93
Single w/ Inflation	97	\$100.98	\$84.70	\$62.26
Single w/ Inflation	98	\$101.42	\$85.03	\$62.26
Single w/ Inflation	99	\$102.30	\$85.47	\$62.26
Single w/ Inflation	100	\$102.30	\$85.47	\$62.26
Single w/ Inflation				

Single w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$40.64	\$36.80	\$30.24	\$26.40	\$19.84
40	\$42.72	\$38.56	\$31.84	\$27.84	\$20.96
41	\$43.84	\$39.68	\$32.64	\$28.64	\$21.60
42	\$45.12	\$40.80	\$33.76	\$29.28	\$22.08
43	\$46.40	\$41.92	\$34.56	\$30.08	\$22.72
44	\$47.52	\$43.04	\$35.52	\$30.88	\$23.36
45	\$48.80	\$44.16	\$36.32	\$31.68	\$24.00
46	\$50.24	\$45.28	\$37.44	\$32.64	\$24.80
47	\$51.68	\$46.72	\$38.40	\$33.60	\$25.44
48	\$52.96	\$48.00	\$39.68	\$34.56	\$26.08
49	\$54.40	\$49.12	\$40.64	\$35.36	\$26.88
50	\$55.84	\$50.56	\$41.60	\$36.32	\$27.36
51	\$57.92	\$52.48	\$43.36	\$37.60	\$28.48
52	\$60.00	\$54.24	\$44.64	\$39.04	\$29.44
53	\$61.92	\$56.16	\$46.40	\$40.16	\$30.56
54	\$64.00	\$57.92	\$47.68	\$41.60	\$31.52
55	\$66.08	\$59.68	\$49.12	\$43.04	\$32.48
56	\$68.32	\$61.76	\$50.88	\$44.32	\$33.60
57	\$70.24	\$63.68	\$52.48	\$45.76	\$34.56
58	\$72.48	\$65.60	\$54.08	\$47.20	\$35.84
59	\$74.56	\$67.52	\$55.68	\$48.64	\$36.80
60	\$76.80	\$69.44	\$57.28	\$49.92	\$37.76
61	\$81.76	\$73.12	\$60.96	\$52.48	\$40.16
62	\$86.56	\$78.08	\$64.64	\$56.16	\$42.72
63	\$91.52	\$81.76	\$68.32	\$59.68	\$45.12
64	\$96.32	\$86.56	\$72.00	\$62.24	\$47.52
65	\$93.75	\$84.60	\$70.80	\$60.60	\$46.80
66	\$105.15	\$94.80	\$78.90	\$68.55	\$52.65
67	\$116.55	\$105.15	\$88.05	\$75.45	\$58.35
68	\$127.95	\$115.50	\$96.00	\$83.40	\$64.05
69	\$139.50	\$125.70	\$105.15	\$90.30	\$69.75
70	\$146.89	\$132.53	\$110.49	\$94.98	\$72.94
71	\$165.74	\$149.21	\$124.85	\$108.32	\$82.94
72	\$185.60	\$166.90	\$139.20	\$120.50	\$92.80
73	\$204.45	\$184.59	\$153.56	\$132.53	\$102.81
74	\$224.32	\$202.13	\$167.91	\$145.87	\$111.65
75	\$217.88	\$196.17	\$163.41	\$141.70	\$108.94
76	\$248.69	\$223.86	\$186.29	\$161.46	\$124.80
77	\$279.37	\$251.55	\$209.95	\$181.22	\$139.62
78	\$310.05	\$279.37	\$232.83	\$202.02	\$155.48
79	\$340.73	\$307.06	\$255.58	\$221.91	\$170.43
80	\$342.00	\$308.16	\$256.92	\$222.24	\$171.00
81	\$369.36	\$331.92	\$277.08	\$239.52	\$184.68
82	\$395.88	\$356.64	\$297.24	\$257.88	\$198.48
83	\$423.36	\$381.36	\$317.28	\$275.28	\$211.20
84	\$449.88	\$405.12	\$337.44	\$292.56	\$225.00
85	\$476.40	\$428.88	\$357.48	\$309.12	\$237.72
86	\$483.72	\$435.24	\$363.00	\$314.52	\$242.28
87	\$492.00	\$442.56	\$368.52	\$320.04	\$246.00
88	\$499.32	\$449.88	\$374.88	\$324.60	\$249.60
89	\$507.48	\$456.24	\$380.40	\$330.12	\$253.32
90	\$471.02	\$424.16	\$353.76	\$305.91	\$235.51
91	\$477.73	\$429.99	\$357.94	\$310.09	\$238.92
92	\$483.67	\$435.82	\$362.89	\$314.38	\$242.22
93	\$490.38	\$440.88	\$367.95	\$318.56	\$244.75
94	\$496.21	\$446.71	\$372.13	\$322.74	\$248.16
95	\$502.92	\$452.65	\$377.19	\$326.92	\$251.46
96	\$508.75	\$458.48	\$381.37	\$331.10	\$254.76
97	\$515.46	\$463.54	\$386.43	\$335.28	\$257.29
98	\$521.40	\$469.37	\$391.49	\$338.58	\$260.70
99	\$528.11	\$475.31	\$395.67	\$342.87	\$264.00
100	\$533.94	\$481.14	\$400.62	\$347.05	\$267.41

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$11.52	\$10.40	\$8.80
40	\$12.16	\$10.72	\$9.12
41	\$12.64	\$11.20	\$9.28
42	\$12.80	\$11.36	\$9.76
43	\$13.28	\$11.84	\$9.92
44	\$13.60	\$12.00	\$10.24
45	\$14.08	\$12.32	\$10.40
46	\$14.40	\$12.80	\$10.72
47	\$14.88	\$13.28	\$11.04
48	\$15.20	\$13.44	\$11.36
49	\$15.68	\$13.76	\$11.52
50	\$16.00	\$14.24	\$12.00
51	\$16.48	\$14.56	\$12.32
52	\$17.12	\$15.20	\$12.80
53	\$17.60	\$15.68	\$13.28
54	\$18.24	\$16.32	\$13.76
55	\$18.88	\$16.80	\$14.24
56	\$19.52	\$17.28	\$14.56
57	\$20.16	\$17.92	\$15.04
58	\$20.80	\$18.56	\$15.52
59	\$21.28	\$18.88	\$16.00
60	\$21.92	\$19.52	\$16.48
61	\$22.56	\$20.80	\$17.12
62	\$23.20	\$20.80	\$17.60
63	\$23.84	\$21.92	\$18.24
64	\$24.32	\$21.92	\$18.24
65	\$24.00	\$21.75	\$17.70
66	\$28.05	\$25.20	\$21.15
67	\$31.50	\$28.05	\$23.40
68	\$35.40	\$31.50	\$26.25
69	\$38.85	\$34.80	\$28.65
70	\$40.31	\$36.40	\$30.45
71	\$44.81	\$40.31	\$33.21
72	\$48.00	\$43.65	\$35.96
73	\$52.49	\$46.98	\$39.30
74	\$55.83	\$50.32	\$42.05
75	\$53.95	\$48.49	\$40.56
76	\$57.98	\$52.00	\$43.55
77	\$61.88	\$55.51	\$46.02
78	\$65.91	\$59.41	\$49.53
79	\$70.33	\$62.92	\$52.52
80	\$69.00	\$61.68	\$51.72
81	\$71.76	\$64.92	\$54.00
82	\$75.48	\$67.68	\$56.28
83	\$78.60	\$70.44	\$58.92
84	\$81.84	\$73.56	\$61.32
85	\$82.80	\$74.04	\$61.68
86	\$83.64	\$75.00	\$62.16
87	\$84.12	\$75.48	\$63.12
88	\$85.08	\$75.84	\$63.60
89	\$85.08	\$76.80	\$63.96
90	\$78.32	\$70.40	\$58.63
91	\$78.76	\$70.84	\$59.07
92	\$79.20	\$70.84	\$59.07
93	\$79.20	\$71.72	\$59.51
94	\$80.08	\$71.72	\$59.95
95	\$80.08	\$72.05	\$59.95
96	\$80.52	\$72.05	\$60.72
97	\$80.85	\$72.93	\$60.72
98	\$81.29	\$73.37	\$60.72
99	\$81.29	\$73.37	\$61.16
100	\$82.17	\$73.81	\$61.60

Single w/ Inflation

Single w/ Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation	Issue Age	Elimination Period				
Single w/ Inflation		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$27.84	\$24.64	\$20.80	\$18.08	\$13.60
Single w/ Inflation	40	\$29.12	\$25.76	\$21.76	\$18.88	\$14.24
Single w/ Inflation	41	\$29.92	\$26.40	\$22.40	\$19.52	\$14.56
Single w/ Inflation	42	\$30.88	\$27.20	\$23.04	\$20.16	\$15.04
Single w/ Inflation	43	\$31.68	\$28.00	\$23.52	\$20.48	\$15.52
Single w/ Inflation	44	\$32.48	\$28.64	\$24.16	\$21.12	\$15.84
Single w/ Inflation	45	\$33.28	\$29.44	\$24.80	\$21.76	\$16.32
Single w/ Inflation	46	\$34.40	\$30.24	\$25.44	\$22.40	\$16.64
Single w/ Inflation	47	\$35.20	\$31.04	\$26.24	\$23.04	\$17.28
Single w/ Inflation	48	\$36.16	\$31.84	\$27.04	\$23.52	\$17.60
Single w/ Inflation	49	\$37.12	\$32.96	\$27.68	\$24.16	\$18.08
Single w/ Inflation	50	\$38.24	\$33.76	\$28.48	\$24.80	\$18.72
Single w/ Inflation	51	\$39.68	\$34.88	\$29.44	\$25.76	\$19.36
Single w/ Inflation	52	\$40.80	\$36.16	\$30.56	\$26.56	\$19.84
Single w/ Inflation	53	\$42.24	\$37.44	\$31.52	\$27.68	\$20.80
Single w/ Inflation	54	\$43.68	\$38.56	\$32.48	\$28.48	\$21.28
Single w/ Inflation	55	\$45.12	\$39.84	\$33.60	\$29.28	\$21.92
Single w/ Inflation	56	\$46.56	\$41.12	\$34.56	\$30.24	\$22.72
Single w/ Inflation	57	\$48.00	\$42.40	\$35.84	\$31.36	\$23.36
Single w/ Inflation	58	\$49.60	\$43.68	\$36.80	\$32.32	\$24.16
Single w/ Inflation	59	\$51.04	\$45.12	\$37.92	\$33.12	\$24.80
Single w/ Inflation	60	\$52.48	\$46.40	\$39.04	\$34.08	\$25.60
Single w/ Inflation	61	\$54.88	\$49.92	\$41.44	\$35.36	\$28.00
Single w/ Inflation	62	\$58.56	\$52.48	\$43.84	\$37.76	\$29.28
Single w/ Inflation	63	\$62.24	\$56.16	\$46.40	\$40.16	\$30.56
Single w/ Inflation	64	\$65.76	\$58.56	\$48.80	\$42.72	\$32.96
Single w/ Inflation	65	\$64.05	\$57.15	\$48.00	\$41.10	\$31.95
Single w/ Inflation	66	\$72.00	\$64.05	\$53.70	\$46.80	\$35.40
Single w/ Inflation	67	\$79.95	\$72.00	\$59.40	\$51.45	\$40.05
Single w/ Inflation	68	\$86.85	\$78.90	\$65.10	\$57.15	\$43.50
Single w/ Inflation	69	\$94.80	\$85.80	\$70.80	\$61.65	\$46.80
Single w/ Inflation	70	\$99.47	\$89.47	\$75.11	\$65.25	\$49.74
Single w/ Inflation	71	\$112.67	\$101.65	\$85.12	\$72.94	\$56.41
Single w/ Inflation	72	\$126.01	\$113.83	\$94.98	\$81.78	\$62.93
Single w/ Inflation	73	\$139.20	\$124.85	\$103.82	\$90.63	\$69.60
Single w/ Inflation	74	\$152.54	\$137.03	\$113.83	\$99.47	\$76.27
Single w/ Inflation	75	\$148.59	\$133.77	\$110.89	\$96.07	\$74.36
Single w/ Inflation	76	\$169.39	\$152.49	\$126.75	\$109.98	\$84.24
Single w/ Inflation	77	\$190.19	\$171.34	\$142.61	\$123.89	\$95.16
Single w/ Inflation	78	\$210.99	\$190.19	\$158.47	\$136.76	\$105.04
Single w/ Inflation	79	\$231.79	\$209.04	\$174.33	\$150.54	\$115.96
Single w/ Inflation	80	\$232.20	\$209.40	\$174.60	\$150.84	\$116.16
Single w/ Inflation	81	\$251.52	\$225.84	\$188.40	\$162.72	\$125.28
Single w/ Inflation	82	\$269.76	\$242.28	\$202.08	\$174.60	\$134.40
Single w/ Inflation	83	\$288.00	\$258.72	\$215.76	\$186.48	\$143.52
Single w/ Inflation	84	\$306.36	\$275.28	\$229.56	\$199.32	\$152.76
Single w/ Inflation	85	\$323.64	\$291.72	\$243.24	\$210.36	\$161.88
Single w/ Inflation	86	\$329.16	\$296.28	\$246.84	\$213.96	\$164.64
Single w/ Inflation	87	\$334.68	\$300.84	\$250.56	\$217.68	\$167.28
Single w/ Inflation	88	\$339.24	\$305.40	\$255.12	\$220.32	\$170.04
Single w/ Inflation	89	\$344.76	\$309.96	\$258.72	\$224.04	\$172.80
Single w/ Inflation	90	\$320.21	\$288.31	\$240.57	\$207.90	\$160.05
Single w/ Inflation	91	\$324.39	\$292.49	\$243.87	\$211.20	\$162.58
Single w/ Inflation	92	\$329.45	\$295.90	\$246.40	\$213.73	\$164.34
Single w/ Inflation	93	\$333.63	\$300.08	\$249.81	\$216.26	\$166.76
Single w/ Inflation	94	\$337.81	\$303.38	\$253.11	\$219.56	\$168.52
Single w/ Inflation	95	\$341.99	\$307.67	\$256.52	\$222.09	\$170.94
Single w/ Inflation	96	\$346.17	\$311.85	\$259.82	\$224.62	\$172.70
Single w/ Inflation	97	\$350.35	\$315.15	\$262.35	\$228.03	\$175.23
Single w/ Inflation	98	\$354.53	\$319.33	\$265.76	\$230.56	\$176.88
Single w/ Inflation	99	\$358.71	\$322.74	\$269.06	\$232.98	\$179.41
Single w/ Inflation	100	\$362.89	\$326.92	\$272.47	\$236.39	\$181.94

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
Single w/ Inflation		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$7.68	\$7.52	\$6.08
Single w/ Inflation	40	\$8.16	\$7.68	\$6.56
Single w/ Inflation	41	\$8.32	\$8.00	\$6.72
Single w/ Inflation	42	\$8.48	\$8.32	\$6.72
Single w/ Inflation	43	\$8.80	\$8.48	\$6.88
Single w/ Inflation	44	\$9.12	\$8.80	\$7.04
Single w/ Inflation	45	\$9.28	\$8.96	\$7.36
Single w/ Inflation	46	\$9.60	\$9.12	\$7.52
Single w/ Inflation	47	\$9.76	\$9.28	\$7.68
Single w/ Inflation	48	\$10.24	\$9.76	\$8.00
Single w/ Inflation	49	\$10.40	\$9.92	\$8.16
Single w/ Inflation	50	\$10.56	\$10.24	\$8.32
Single w/ Inflation	51	\$11.04	\$10.56	\$8.80
Single w/ Inflation	52	\$11.36	\$11.04	\$8.96
Single w/ Inflation	53	\$11.84	\$11.36	\$9.28
Single w/ Inflation	54	\$12.16	\$11.84	\$9.76
Single w/ Inflation	55	\$12.64	\$12.00	\$9.92
Single w/ Inflation	56	\$12.96	\$12.32	\$10.40
Single w/ Inflation	57	\$13.44	\$12.80	\$10.56
Single w/ Inflation	58	\$13.76	\$13.28	\$11.04
Single w/ Inflation	59	\$14.24	\$13.60	\$11.20
Single w/ Inflation	60	\$14.56	\$14.08	\$11.52
Single w/ Inflation	61	\$15.84	\$14.08	\$11.52
Single w/ Inflation	62	\$15.84	\$14.56	\$12.16
Single w/ Inflation	63	\$16.48	\$14.56	\$12.16
Single w/ Inflation	64	\$16.48	\$15.20	\$12.80
Single w/ Inflation	65	\$16.05	\$14.85	\$12.00
Single w/ Inflation	66	\$18.90	\$17.10	\$14.25
Single w/ Inflation	67	\$21.15	\$18.90	\$16.05
Single w/ Inflation	68	\$24.00	\$21.15	\$17.70
Single w/ Inflation	69	\$26.25	\$23.40	\$19.95
Single w/ Inflation	70	\$27.70	\$24.80	\$20.45
Single w/ Inflation	71	\$30.45	\$27.12	\$22.62
Single w/ Inflation	72	\$33.21	\$29.29	\$24.36
Single w/ Inflation	73	\$35.38	\$32.05	\$27.12
Single w/ Inflation	74	\$38.14	\$34.22	\$28.71
Single w/ Inflation	75	\$36.66	\$32.63	\$27.69
Single w/ Inflation	76	\$39.13	\$35.23	\$29.77
Single w/ Inflation	77	\$42.12	\$37.70	\$31.72
Single w/ Inflation	78	\$45.11	\$40.17	\$33.67
Single w/ Inflation	79	\$47.58	\$42.64	\$35.62
Single w/ Inflation	80	\$47.04	\$42.12	\$35.16
Single w/ Inflation	81	\$48.96	\$44.40	\$36.60
Single w/ Inflation	82	\$51.24	\$46.20	\$38.40
Single w/ Inflation	83	\$53.04	\$48.00	\$40.20
Single w/ Inflation	84	\$55.32	\$50.28	\$41.64
Single w/ Inflation	85	\$56.28	\$50.28	\$42.12
Single w/ Inflation	86	\$56.64	\$50.76	\$42.48
Single w/ Inflation	87	\$57.12	\$51.24	\$42.96
Single w/ Inflation	88	\$57.60	\$51.72	\$42.96
Single w/ Inflation	89	\$58.08	\$52.08	\$43.44
Single w/ Inflation	90	\$53.24	\$48.18	\$39.82
Single w/ Inflation	91	\$53.68	\$48.18	\$39.82
Single w/ Inflation	92	\$53.68	\$48.62	\$40.70
Single w/ Inflation	93	\$54.01	\$48.62	\$40.70
Single w/ Inflation	94	\$54.01	\$49.06	\$40.70
Single w/ Inflation	95	\$54.45	\$49.06	\$40.70
Single w/ Inflation	96	\$54.89	\$49.06	\$41.03
Single w/ Inflation	97	\$54.89	\$49.50	\$41.47
Single w/ Inflation	98	\$55.33	\$49.50	\$41.47
Single w/ Inflation	99	\$55.77	\$50.27	\$41.47
Single w/ Inflation	100	\$55.77	\$50.27	\$41.91

EXHIBIT II: 2005 Revised Rates of 27% for EquiCare 2002

JOINT NO INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint No Inflation	18-39	\$45.72	\$42.03	\$38.52	\$31.23	\$27.54
Joint No Inflation	40	\$47.97	\$44.19	\$40.32	\$32.76	\$28.89
Joint No Inflation	41	\$49.41	\$45.45	\$41.49	\$33.75	\$29.79
Joint No Inflation	42	\$50.76	\$46.71	\$42.75	\$34.65	\$30.60
Joint No Inflation	43	\$52.11	\$47.97	\$43.92	\$35.55	\$31.41
Joint No Inflation	44	\$53.46	\$49.23	\$45.00	\$36.45	\$32.22
Joint No Inflation	45	\$54.90	\$50.49	\$46.17	\$37.53	\$33.12
Joint No Inflation	46	\$56.43	\$52.02	\$47.52	\$38.52	\$34.02
Joint No Inflation	47	\$58.05	\$53.46	\$48.78	\$39.69	\$35.01
Joint No Inflation	48	\$59.67	\$54.99	\$50.22	\$40.68	\$36.00
Joint No Inflation	49	\$61.29	\$56.34	\$51.57	\$41.85	\$36.90
Joint No Inflation	50	\$62.91	\$57.87	\$52.92	\$42.84	\$37.98
Joint No Inflation	51	\$65.16	\$60.03	\$54.90	\$44.46	\$39.33
Joint No Inflation	52	\$67.41	\$62.10	\$56.70	\$46.08	\$40.68
Joint No Inflation	53	\$69.75	\$64.26	\$58.68	\$47.52	\$42.03
Joint No Inflation	54	\$72.00	\$66.33	\$60.57	\$49.14	\$43.47
Joint No Inflation	55	\$74.34	\$68.31	\$62.55	\$50.76	\$44.82
Joint No Inflation	56	\$76.68	\$70.65	\$64.62	\$52.38	\$46.26
Joint No Inflation	57	\$79.11	\$72.81	\$66.51	\$54.09	\$47.79
Joint No Inflation	58	\$81.63	\$75.06	\$68.58	\$55.62	\$49.14
Joint No Inflation	59	\$83.97	\$77.31	\$70.65	\$57.42	\$50.67
Joint No Inflation	60	\$86.40	\$79.56	\$72.72	\$58.95	\$52.11
Joint No Inflation	61	\$91.89	\$85.05	\$76.77	\$64.44	\$54.90
Joint No Inflation	62	\$97.38	\$89.82	\$81.63	\$65.88	\$58.95
Joint No Inflation	63	\$102.87	\$94.68	\$85.77	\$69.93	\$61.74
Joint No Inflation	64	\$108.36	\$100.17	\$90.54	\$73.35	\$65.16
Joint No Inflation	65	\$113.13	\$104.22	\$94.68	\$76.77	\$67.86
Joint No Inflation	66	\$126.90	\$116.55	\$104.94	\$85.05	\$76.14
Joint No Inflation	67	\$140.58	\$129.60	\$115.20	\$93.24	\$84.33
Joint No Inflation	68	\$154.35	\$141.93	\$125.46	\$102.15	\$92.61
Joint No Inflation	69	\$168.03	\$154.98	\$135.81	\$110.43	\$100.80
Joint No Inflation	70	\$182.43	\$167.31	\$146.07	\$117.99	\$109.71
Joint No Inflation	71	\$206.46	\$189.99	\$165.24	\$133.74	\$124.11
Joint No Inflation	72	\$230.40	\$211.95	\$184.50	\$149.49	\$138.51
Joint No Inflation	73	\$254.43	\$233.82	\$203.67	\$165.24	\$152.91
Joint No Inflation	74	\$278.46	\$256.50	\$222.93	\$181.08	\$167.31
Joint No Inflation	75	\$302.40	\$278.46	\$242.10	\$196.11	\$181.71
Joint No Inflation	76	\$344.97	\$317.52	\$276.39	\$223.56	\$207.09
Joint No Inflation	77	\$387.45	\$356.58	\$310.68	\$251.01	\$232.47
Joint No Inflation	78	\$430.02	\$395.73	\$344.97	\$279.09	\$257.85
Joint No Inflation	79	\$472.50	\$434.79	\$378.54	\$306.54	\$283.95
Joint No Inflation	80	\$513.63	\$472.50	\$411.48	\$333.27	\$307.89
Joint No Inflation	81	\$554.13	\$510.21	\$443.70	\$359.37	\$332.64
Joint No Inflation	82	\$594.63	\$546.57	\$475.92	\$385.38	\$356.58
Joint No Inflation	83	\$635.04	\$584.28	\$508.86	\$412.20	\$381.33
Joint No Inflation	84	\$675.54	\$621.36	\$541.08	\$438.21	\$405.27
Joint No Inflation	85	\$714.60	\$657.72	\$572.67	\$463.59	\$428.67
Joint No Inflation	86	\$726.30	\$667.98	\$582.21	\$471.15	\$435.51
Joint No Inflation	87	\$737.91	\$678.96	\$591.12	\$478.71	\$443.07
Joint No Inflation	88	\$749.61	\$689.22	\$600.75	\$486.27	\$449.91
Joint No Inflation	89	\$761.22	\$700.20	\$609.66	\$493.74	\$456.75
Joint No Inflation	90	\$771.57	\$709.83	\$617.94	\$500.67	\$462.96
Joint No Inflation	91	\$781.83	\$719.37	\$626.85	\$507.51	\$469.08
Joint No Inflation	92	\$792.09	\$729.00	\$634.41	\$513.63	\$475.29
Joint No Inflation	93	\$802.35	\$737.91	\$642.60	\$520.56	\$481.41
Joint No Inflation	94	\$812.70	\$747.54	\$650.79	\$527.40	\$487.62
Joint No Inflation	95	\$822.96	\$757.08	\$659.07	\$534.24	\$493.74
Joint No Inflation	96	\$833.22	\$766.71	\$667.98	\$540.45	\$499.95
Joint No Inflation	97	\$843.57	\$776.34	\$676.17	\$547.29	\$506.16
Joint No Inflation	98	\$853.83	\$785.25	\$683.73	\$554.13	\$512.28
Joint No Inflation	99	\$864.09	\$794.88	\$692.64	\$560.34	\$518.49
Joint No Inflation	100	\$874.44	\$804.42	\$700.92	\$567.18	\$524.61

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Joint No Inflation	18-39	\$13.23	\$12.15	\$9.63
Joint No Inflation	40	\$13.95	\$12.78	\$10.08
Joint No Inflation	41	\$14.31	\$13.14	\$10.44
Joint No Inflation	42	\$14.76	\$13.50	\$10.62
Joint No Inflation	43	\$15.12	\$13.86	\$10.98
Joint No Inflation	44	\$15.57	\$14.13	\$11.16
Joint No Inflation	45	\$15.93	\$14.67	\$11.52
Joint No Inflation	46	\$16.38	\$14.94	\$11.88
Joint No Inflation	47	\$16.83	\$15.39	\$12.24
Joint No Inflation	48	\$17.28	\$15.93	\$12.60
Joint No Inflation	49	\$17.73	\$16.38	\$12.96
Joint No Inflation	50	\$18.18	\$16.65	\$13.23
Joint No Inflation	51	\$18.90	\$17.37	\$13.68
Joint No Inflation	52	\$19.53	\$17.91	\$14.13
Joint No Inflation	53	\$20.25	\$18.54	\$14.67
Joint No Inflation	54	\$20.88	\$19.17	\$15.21
Joint No Inflation	55	\$21.51	\$19.80	\$15.66
Joint No Inflation	56	\$22.14	\$20.34	\$16.11
Joint No Inflation	57	\$22.95	\$21.06	\$16.65
Joint No Inflation	58	\$23.67	\$21.69	\$17.19
Joint No Inflation	59	\$24.39	\$22.32	\$17.73
Joint No Inflation	60	\$25.02	\$22.95	\$18.18
Joint No Inflation	61	\$25.74	\$23.31	\$18.90
Joint No Inflation	62	\$26.37	\$24.03	\$19.17
Joint No Inflation	63	\$27.09	\$25.02	\$19.89
Joint No Inflation	64	\$27.81	\$25.38	\$20.25
Joint No Inflation	65	\$28.80	\$26.37	\$20.88
Joint No Inflation	66	\$33.30	\$30.51	\$24.66
Joint No Inflation	67	\$37.35	\$34.29	\$28.80
Joint No Inflation	68	\$41.85	\$38.43	\$32.58
Joint No Inflation	69	\$46.26	\$42.48	\$36.36
Joint No Inflation	70	\$50.40	\$46.62	\$40.14
Joint No Inflation	71	\$55.17	\$50.76	\$43.92
Joint No Inflation	72	\$60.03	\$55.17	\$47.97
Joint No Inflation	73	\$64.80	\$59.67	\$51.75
Joint No Inflation	74	\$69.57	\$63.81	\$55.53
Joint No Inflation	75	\$74.43	\$68.22	\$59.31
Joint No Inflation	76	\$79.92	\$73.35	\$63.81
Joint No Inflation	77	\$85.77	\$78.48	\$68.22
Joint No Inflation	78	\$91.17	\$83.97	\$72.36
Joint No Inflation	79	\$96.66	\$89.19	\$77.13
Joint No Inflation	80	\$103.23	\$94.95	\$82.26
Joint No Inflation	81	\$108.00	\$99.09	\$86.04
Joint No Inflation	82	\$112.77	\$104.22	\$90.18
Joint No Inflation	83	\$117.63	\$108.36	\$93.96
Joint No Inflation	84	\$122.76	\$112.77	\$97.74
Joint No Inflation	85	\$125.19	\$115.20	\$99.45
Joint No Inflation	86	\$125.82	\$115.92	\$99.81
Joint No Inflation	87	\$126.54	\$116.55	\$100.17
Joint No Inflation	88	\$126.54	\$116.91	\$100.80
Joint No Inflation	89	\$127.53	\$117.27	\$101.88
Joint No Inflation	90	\$128.25	\$117.99	\$102.15
Joint No Inflation	91	\$128.97	\$118.26	\$102.15
Joint No Inflation	92	\$129.24	\$118.98	\$103.23
Joint No Inflation	93	\$129.96	\$119.70	\$103.59
Joint No Inflation	94	\$130.68	\$120.06	\$103.86
Joint No Inflation	95	\$130.95	\$120.69	\$104.58
Joint No Inflation	96	\$131.67	\$121.05	\$104.58
Joint No Inflation	97	\$132.39	\$121.41	\$105.30
Joint No Inflation	98	\$132.66	\$122.40	\$105.93
Joint No Inflation	99	\$133.38	\$122.76	\$105.93
Joint No Inflation	100	\$134.10	\$123.48	\$106.65

Joint No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$34.02	\$29.70	\$28.71	\$23.22	\$20.70
40	\$35.82	\$31.23	\$30.06	\$24.39	\$21.69
41	\$36.81	\$32.13	\$30.96	\$25.02	\$22.32
42	\$37.80	\$33.03	\$31.77	\$25.83	\$22.95
43	\$38.88	\$33.93	\$32.67	\$26.55	\$23.58
44	\$39.87	\$34.83	\$33.48	\$27.18	\$24.21
45	\$40.95	\$35.64	\$34.38	\$27.90	\$24.84
46	\$42.21	\$36.72	\$35.46	\$28.71	\$25.47
47	\$43.29	\$37.80	\$36.45	\$29.52	\$26.28
48	\$44.46	\$38.88	\$37.35	\$30.33	\$27.00
49	\$45.72	\$39.87	\$38.43	\$31.05	\$27.63
50	\$46.89	\$40.95	\$39.42	\$31.86	\$28.44
51	\$48.60	\$42.39	\$40.77	\$33.12	\$29.52
52	\$50.31	\$43.92	\$42.30	\$34.29	\$30.51
53	\$52.02	\$45.36	\$43.65	\$35.46	\$31.59
54	\$53.73	\$46.89	\$45.18	\$36.54	\$32.58
55	\$55.44	\$48.33	\$46.62	\$37.71	\$33.57
56	\$57.24	\$49.95	\$48.15	\$38.97	\$34.74
57	\$59.13	\$51.57	\$49.59	\$40.23	\$35.82
58	\$60.84	\$53.01	\$51.12	\$41.40	\$36.90
59	\$62.64	\$54.63	\$52.65	\$42.66	\$37.98
60	\$64.44	\$56.25	\$54.18	\$43.92	\$39.06
61	\$68.58	\$63.81	\$57.60	\$48.69	\$41.13
62	\$73.35	\$67.86	\$61.02	\$49.41	\$43.92
63	\$76.77	\$71.28	\$64.44	\$52.83	\$45.99
64	\$81.63	\$72.00	\$67.86	\$54.90	\$48.69
65	\$85.05	\$73.35	\$71.28	\$57.60	\$50.76
66	\$95.31	\$87.12	\$78.21	\$63.81	\$56.88
67	\$105.57	\$97.38	\$86.40	\$69.93	\$63.09
68	\$115.92	\$106.29	\$93.96	\$76.77	\$69.30
69	\$126.18	\$115.92	\$102.15	\$82.98	\$75.42
70	\$136.44	\$126.18	\$109.71	\$88.47	\$82.26
71	\$154.98	\$141.93	\$124.11	\$100.17	\$93.24
72	\$172.80	\$159.12	\$138.51	\$112.50	\$103.59
73	\$191.34	\$175.59	\$152.91	\$124.11	\$114.57
74	\$208.44	\$192.69	\$167.31	\$135.81	\$125.46
75	\$226.98	\$209.16	\$181.08	\$146.79	\$136.44
76	\$258.57	\$237.96	\$207.09	\$167.31	\$155.70
77	\$290.79	\$267.48	\$233.19	\$187.92	\$174.15
78	\$322.29	\$296.28	\$258.57	\$209.16	\$193.41
79	\$354.60	\$326.43	\$283.95	\$229.77	\$213.30
80	\$385.38	\$354.60	\$308.61	\$249.66	\$231.12
81	\$415.62	\$382.68	\$332.64	\$269.55	\$249.66
82	\$445.77	\$410.13	\$356.58	\$288.72	\$267.48
83	\$475.92	\$438.21	\$381.96	\$309.33	\$286.02
84	\$506.79	\$465.66	\$405.99	\$328.50	\$303.84
85	\$536.31	\$493.11	\$429.30	\$347.67	\$321.66
86	\$544.50	\$501.30	\$436.86	\$353.16	\$326.43
87	\$553.41	\$508.86	\$443.70	\$359.37	\$331.92
88	\$561.69	\$517.05	\$450.54	\$364.86	\$337.41
89	\$570.60	\$525.33	\$457.47	\$370.35	\$342.18
90	\$578.79	\$532.17	\$463.59	\$375.12	\$347.04
91	\$586.35	\$539.73	\$470.43	\$380.61	\$351.81
92	\$593.91	\$546.57	\$475.92	\$385.38	\$355.95
93	\$601.47	\$553.41	\$482.13	\$390.24	\$361.44
94	\$609.66	\$560.97	\$488.25	\$395.73	\$365.49
95	\$617.22	\$567.81	\$494.46	\$400.50	\$370.35
96	\$624.78	\$575.37	\$501.30	\$405.27	\$375.12
97	\$632.97	\$581.58	\$506.79	\$410.76	\$379.89
98	\$640.53	\$589.14	\$513.00	\$415.62	\$384.03
99	\$648.09	\$595.98	\$519.12	\$430.65	\$388.89
100	\$655.65	\$603.54	\$526.05	\$432.09	\$393.66

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.90	\$9.27	\$7.20
40	\$10.53	\$9.72	\$7.65
41	\$10.71	\$9.90	\$7.92
42	\$11.07	\$10.26	\$8.01
43	\$11.43	\$10.53	\$8.19
44	\$11.70	\$10.89	\$8.46
45	\$11.97	\$11.07	\$8.73
46	\$12.33	\$11.43	\$8.91
47	\$12.69	\$11.79	\$9.27
48	\$13.05	\$12.15	\$9.45
49	\$13.41	\$12.33	\$9.72
50	\$13.68	\$12.69	\$9.90
51	\$14.13	\$13.14	\$10.26
52	\$14.76	\$13.59	\$10.71
53	\$15.21	\$14.04	\$11.07
54	\$15.75	\$14.67	\$11.43
55	\$16.20	\$15.12	\$11.79
56	\$16.65	\$15.57	\$12.24
57	\$17.28	\$16.02	\$12.60
58	\$17.82	\$16.47	\$12.96
59	\$18.27	\$17.01	\$13.41
60	\$18.90	\$17.46	\$13.68
61	\$19.53	\$17.82	\$14.04
62	\$19.53	\$18.18	\$14.40
63	\$20.61	\$18.90	\$14.76
64	\$20.61	\$18.90	\$15.12
65	\$21.60	\$19.89	\$17.19
66	\$24.66	\$22.95	\$18.90
67	\$28.08	\$25.74	\$21.60
68	\$31.23	\$29.16	\$24.39
69	\$34.65	\$31.86	\$27.09
70	\$38.07	\$34.65	\$30.15
71	\$41.13	\$38.43	\$32.94
72	\$44.91	\$41.13	\$35.64
73	\$48.33	\$44.55	\$38.79
74	\$52.47	\$47.70	\$41.49
75	\$55.53	\$51.12	\$44.91
76	\$60.03	\$55.17	\$47.97
77	\$64.08	\$58.95	\$51.12
78	\$68.58	\$63.09	\$54.54
79	\$72.72	\$66.51	\$57.96
80	\$77.13	\$71.01	\$61.74
81	\$80.91	\$74.43	\$64.80
82	\$84.69	\$77.85	\$67.86
83	\$88.47	\$81.27	\$70.29
84	\$91.89	\$84.69	\$73.35
85	\$92.61	\$85.77	\$74.07
86	\$93.24	\$86.40	\$75.06
87	\$94.32	\$87.48	\$75.42
88	\$94.95	\$87.75	\$75.78
89	\$96.03	\$88.11	\$76.14
90	\$96.03	\$88.47	\$76.50
91	\$96.66	\$88.83	\$76.50
92	\$97.02	\$89.19	\$77.13
93	\$97.74	\$89.82	\$77.49
94	\$97.74	\$89.82	\$77.85
95	\$98.37	\$90.54	\$78.21
96	\$98.73	\$90.54	\$78.21
97	\$99.09	\$91.53	\$78.84
98	\$99.45	\$91.53	\$79.20
99	\$100.17	\$92.25	\$79.56
100	\$100.44	\$92.25	\$79.56

Joint No Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Joint No Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$31.86	\$29.34	\$26.82	\$21.69	\$19.17
40	\$33.48	\$30.87	\$28.26	\$22.86	\$20.25
41	\$34.56	\$31.77	\$29.07	\$23.58	\$20.79
42	\$35.46	\$32.58	\$29.79	\$24.12	\$21.33
43	\$36.36	\$33.48	\$30.60	\$24.84	\$21.96
44	\$37.35	\$34.38	\$31.41	\$25.47	\$22.50
45	\$38.25	\$35.28	\$32.22	\$26.19	\$23.13
46	\$39.42	\$36.36	\$33.12	\$26.82	\$23.76
47	\$40.59	\$37.35	\$34.02	\$27.63	\$24.48
48	\$41.76	\$38.43	\$35.10	\$28.44	\$25.11
49	\$42.75	\$39.42	\$36.00	\$29.16	\$25.74
50	\$43.92	\$40.50	\$36.90	\$29.97	\$26.37
51	\$45.45	\$41.85	\$38.25	\$30.96	\$27.45
52	\$47.07	\$43.29	\$39.69	\$32.13	\$28.35
53	\$48.69	\$44.82	\$40.95	\$33.12	\$29.34
54	\$50.31	\$46.26	\$42.30	\$34.29	\$30.33
55	\$51.93	\$47.79	\$43.65	\$35.46	\$31.23
56	\$53.64	\$49.23	\$45.00	\$36.54	\$32.22
57	\$55.35	\$50.85	\$46.53	\$37.71	\$33.30
58	\$56.88	\$52.47	\$47.88	\$38.88	\$34.29
59	\$58.68	\$53.91	\$49.41	\$40.05	\$35.28
60	\$60.39	\$55.53	\$50.76	\$41.13	\$36.36
61	\$64.44	\$59.67	\$54.18	\$45.27	\$38.43
62	\$68.58	\$63.09	\$56.88	\$45.99	\$41.85
63	\$72.00	\$66.51	\$59.67	\$48.69	\$43.20
64	\$76.14	\$69.93	\$63.09	\$51.48	\$45.99
65	\$79.56	\$72.72	\$66.51	\$54.18	\$47.34
66	\$89.19	\$81.63	\$73.35	\$59.67	\$52.83
67	\$98.73	\$90.54	\$80.91	\$65.88	\$58.95
68	\$108.36	\$99.45	\$87.75	\$71.28	\$65.16
69	\$117.99	\$108.36	\$95.31	\$77.49	\$70.65
70	\$127.53	\$117.27	\$102.15	\$82.98	\$76.77
71	\$144.72	\$133.02	\$115.92	\$93.96	\$87.12
72	\$161.19	\$148.14	\$128.97	\$104.22	\$96.66
73	\$178.29	\$163.89	\$142.65	\$115.92	\$107.01
74	\$194.76	\$179.64	\$155.70	\$126.90	\$117.27
75	\$211.95	\$194.76	\$169.38	\$137.16	\$127.53
76	\$241.38	\$222.21	\$193.41	\$157.05	\$144.72
77	\$271.62	\$249.66	\$217.44	\$175.59	\$162.54
78	\$301.05	\$277.02	\$241.38	\$195.48	\$180.36
79	\$330.57	\$304.47	\$264.69	\$214.65	\$198.90
80	\$359.37	\$331.20	\$288.00	\$233.19	\$215.37
81	\$388.17	\$357.30	\$310.68	\$251.73	\$233.19
82	\$416.25	\$382.68	\$333.27	\$270.18	\$249.66
83	\$444.42	\$408.78	\$355.95	\$288.72	\$266.76
84	\$472.50	\$434.79	\$378.54	\$306.54	\$283.95
85	\$499.95	\$460.17	\$400.50	\$324.36	\$300.42
86	\$508.14	\$467.73	\$407.34	\$329.85	\$304.47
87	\$516.42	\$475.29	\$414.18	\$335.34	\$309.96
88	\$524.61	\$482.76	\$420.39	\$340.20	\$314.82
89	\$532.89	\$490.32	\$426.60	\$345.60	\$319.59
90	\$540.45	\$496.53	\$432.72	\$350.46	\$323.73
91	\$547.29	\$503.37	\$438.93	\$355.23	\$328.50
92	\$554.85	\$510.21	\$443.70	\$359.37	\$332.64
93	\$561.69	\$517.05	\$449.91	\$364.14	\$336.69
94	\$568.53	\$523.26	\$455.40	\$369.00	\$341.55
95	\$576.09	\$530.10	\$460.89	\$373.77	\$345.60
96	\$583.65	\$536.31	\$467.73	\$378.54	\$349.74
97	\$590.49	\$543.87	\$473.22	\$383.40	\$353.88
98	\$597.33	\$549.99	\$478.71	\$388.17	\$358.65
99	\$604.89	\$556.20	\$484.83	\$392.31	\$362.79
100	\$612.45	\$563.04	\$491.04	\$397.08	\$367.56

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.27	\$8.55	\$6.75
40	\$9.72	\$8.91	\$7.11
41	\$9.90	\$9.27	\$7.20
42	\$10.26	\$9.45	\$7.47
43	\$10.53	\$9.72	\$7.65
44	\$10.89	\$9.90	\$7.92
45	\$11.07	\$10.26	\$8.01
46	\$11.43	\$10.53	\$8.37
47	\$11.79	\$10.89	\$8.55
48	\$12.15	\$11.07	\$8.82
49	\$12.33	\$11.43	\$9.00
50	\$12.69	\$11.79	\$9.27
51	\$13.14	\$12.15	\$9.63
52	\$13.59	\$12.60	\$9.90
53	\$14.04	\$13.05	\$10.26
54	\$14.67	\$13.50	\$10.62
55	\$15.12	\$13.86	\$10.89
56	\$15.57	\$14.31	\$11.34
57	\$16.02	\$14.76	\$11.70
58	\$16.47	\$15.21	\$11.97
59	\$17.01	\$15.66	\$12.33
60	\$17.46	\$16.11	\$12.69
61	\$17.82	\$16.11	\$13.05
62	\$18.18	\$16.83	\$13.41
63	\$18.90	\$17.19	\$14.04
64	\$19.17	\$17.82	\$14.40
65	\$19.89	\$18.54	\$14.40
66	\$22.95	\$21.24	\$17.46
67	\$26.10	\$24.03	\$19.89
68	\$29.16	\$27.09	\$22.59
69	\$32.22	\$29.79	\$25.38
70	\$35.28	\$32.58	\$28.08
71	\$38.43	\$35.28	\$30.87
72	\$42.21	\$38.79	\$33.57
73	\$45.27	\$41.49	\$36.00
74	\$48.69	\$44.55	\$39.06
75	\$51.75	\$47.97	\$41.49
76	\$55.89	\$51.48	\$44.55
77	\$59.67	\$55.17	\$47.70
78	\$63.81	\$58.68	\$50.76
79	\$67.86	\$62.37	\$54.18
80	\$72.36	\$66.15	\$57.60
81	\$75.42	\$69.30	\$60.39
82	\$78.84	\$72.72	\$63.09
83	\$82.62	\$75.78	\$65.88
84	\$86.04	\$79.20	\$68.58
85	\$86.40	\$80.55	\$68.94
86	\$87.12	\$80.55	\$69.57
87	\$87.75	\$81.27	\$70.29
88	\$88.11	\$81.63	\$71.01
89	\$88.83	\$81.99	\$71.28
90	\$89.46	\$82.62	\$71.28
91	\$90.18	\$82.98	\$71.64
92	\$90.54	\$83.34	\$72.36
93	\$90.90	\$83.34	\$72.36
94	\$91.53	\$83.97	\$73.08
95	\$91.89	\$84.33	\$73.35
96	\$91.89	\$84.33	\$73.35
97	\$92.61	\$84.69	\$73.71
98	\$93.24	\$85.41	\$74.07
99	\$93.24	\$86.04	\$74.07
100	\$93.60	\$86.40	\$74.43

Joint No Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$28.71	\$26.19	\$24.03	\$19.53	\$17.01
40	\$30.06	\$27.45	\$25.11	\$20.61	\$17.91
41	\$30.96	\$28.26	\$25.83	\$21.15	\$18.36
42	\$31.77	\$29.07	\$26.64	\$21.69	\$18.99
43	\$32.67	\$29.79	\$27.36	\$22.32	\$19.44
44	\$33.48	\$30.51	\$27.99	\$22.95	\$19.98
45	\$34.38	\$31.32	\$28.71	\$23.58	\$20.43
46	\$35.46	\$32.22	\$29.61	\$24.21	\$21.06
47	\$36.45	\$33.12	\$30.42	\$24.93	\$21.60
48	\$37.35	\$34.02	\$31.23	\$25.56	\$22.32
49	\$38.43	\$35.01	\$32.13	\$26.28	\$22.86
50	\$39.42	\$35.91	\$32.94	\$27.00	\$23.40
51	\$40.77	\$37.26	\$34.20	\$27.90	\$24.39
52	\$42.30	\$38.52	\$35.28	\$28.89	\$25.11
53	\$43.65	\$39.87	\$36.54	\$29.79	\$26.10
54	\$45.18	\$41.13	\$37.71	\$30.87	\$26.82
55	\$46.62	\$42.39	\$38.88	\$31.86	\$27.63
56	\$48.15	\$43.92	\$40.23	\$32.94	\$28.62
57	\$49.59	\$45.27	\$41.49	\$33.93	\$29.52
58	\$51.12	\$46.62	\$42.75	\$35.01	\$30.42
59	\$52.65	\$47.97	\$44.01	\$36.00	\$31.32
60	\$54.18	\$49.41	\$45.27	\$36.99	\$32.22
61	\$57.60	\$52.83	\$47.97	\$40.50	\$34.29
62	\$61.02	\$56.25	\$50.76	\$41.13	\$36.99
63	\$64.44	\$58.95	\$53.46	\$43.92	\$38.43
64	\$67.86	\$62.37	\$56.25	\$45.99	\$40.50
65	\$70.65	\$65.16	\$58.95	\$47.97	\$42.48
66	\$78.84	\$72.72	\$65.16	\$52.83	\$47.34
67	\$87.75	\$80.91	\$72.00	\$58.32	\$52.83
68	\$96.03	\$88.47	\$78.21	\$63.81	\$57.60
69	\$104.94	\$96.66	\$85.05	\$68.58	\$63.09
70	\$113.85	\$104.22	\$91.17	\$73.35	\$68.58
71	\$128.97	\$118.62	\$102.87	\$83.70	\$77.49
72	\$144.00	\$132.39	\$115.20	\$93.24	\$86.40
73	\$159.12	\$146.07	\$126.90	\$102.87	\$95.31
74	\$174.15	\$160.47	\$139.23	\$113.13	\$104.22
75	\$188.64	\$174.15	\$150.84	\$122.76	\$113.13
76	\$215.37	\$198.18	\$172.80	\$139.86	\$129.60
77	\$242.10	\$222.93	\$194.04	\$157.05	\$145.35
78	\$268.83	\$246.87	\$215.37	\$174.15	\$161.19
79	\$294.93	\$271.62	\$236.61	\$191.34	\$177.66
80	\$320.94	\$294.93	\$257.22	\$208.44	\$192.06
81	\$346.32	\$318.87	\$277.02	\$224.28	\$207.81
82	\$371.70	\$341.55	\$297.63	\$240.75	\$222.93
83	\$397.08	\$364.86	\$318.24	\$257.22	\$237.96
84	\$421.74	\$388.17	\$338.13	\$273.60	\$253.08
85	\$446.49	\$410.76	\$358.02	\$289.44	\$267.48
86	\$453.96	\$417.69	\$363.51	\$294.21	\$272.25
87	\$460.89	\$424.53	\$369.63	\$298.98	\$277.02
88	\$468.36	\$430.65	\$375.12	\$303.84	\$281.16
89	\$475.92	\$437.58	\$380.61	\$308.61	\$285.30
90	\$482.13	\$443.70	\$386.10	\$312.75	\$289.44
91	\$488.25	\$449.19	\$391.59	\$316.80	\$292.86
92	\$495.18	\$455.40	\$396.36	\$320.94	\$296.91
93	\$501.30	\$460.89	\$401.22	\$325.08	\$301.05
94	\$507.51	\$467.01	\$406.71	\$329.22	\$304.47
95	\$514.35	\$473.22	\$411.48	\$333.99	\$308.61
96	\$520.56	\$479.34	\$417.69	\$337.41	\$312.03
97	\$527.40	\$484.83	\$422.46	\$342.18	\$316.17
98	\$533.52	\$490.32	\$427.23	\$346.32	\$320.31
99	\$539.73	\$496.53	\$432.72	\$349.74	\$323.73
100	\$546.57	\$502.65	\$438.21	\$354.60	\$327.78

Joint No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$8.10	\$7.20	\$6.03
40	\$8.55	\$7.65	\$6.39
41	\$8.82	\$7.92	\$6.66
42	\$9.00	\$8.01	\$6.75
43	\$9.27	\$8.19	\$6.93
44	\$9.63	\$8.46	\$7.20
45	\$9.81	\$8.73	\$7.29
46	\$10.08	\$8.91	\$7.56
47	\$10.44	\$9.27	\$7.74
48	\$10.62	\$9.45	\$8.01
49	\$10.98	\$9.72	\$8.19
50	\$11.16	\$9.90	\$8.37
51	\$11.70	\$10.26	\$8.73
52	\$11.97	\$10.71	\$9.00
53	\$12.42	\$11.07	\$9.27
54	\$12.96	\$11.43	\$9.63
55	\$13.23	\$11.79	\$9.90
56	\$13.68	\$12.24	\$10.26
57	\$14.13	\$12.60	\$10.62
58	\$14.49	\$12.96	\$10.89
59	\$14.94	\$13.41	\$11.16
60	\$15.39	\$13.68	\$11.52
61	\$15.75	\$13.68	\$11.88
62	\$16.47	\$14.04	\$11.88
63	\$16.83	\$14.76	\$12.24
64	\$17.19	\$14.76	\$12.60
65	\$17.82	\$15.39	\$12.96
66	\$20.88	\$17.82	\$14.94
67	\$23.31	\$20.25	\$16.65
68	\$26.37	\$22.59	\$19.08
69	\$28.80	\$25.02	\$20.79
70	\$31.59	\$27.45	\$22.86
71	\$34.65	\$29.79	\$24.93
72	\$37.35	\$32.22	\$26.64
73	\$40.50	\$35.01	\$28.71
74	\$43.20	\$36.99	\$30.42
75	\$46.62	\$39.78	\$32.49
76	\$50.04	\$42.84	\$34.20
77	\$53.46	\$45.63	\$36.27
78	\$56.88	\$48.69	\$38.25
79	\$60.66	\$51.48	\$40.05
80	\$64.44	\$54.90	\$42.39
81	\$67.59	\$57.24	\$44.10
82	\$70.65	\$60.03	\$45.81
83	\$73.35	\$62.37	\$47.25
84	\$76.77	\$64.80	\$48.96
85	\$77.49	\$65.16	\$48.96
86	\$78.21	\$65.52	\$49.23
87	\$78.84	\$66.15	\$49.59
88	\$79.56	\$66.51	\$49.59
89	\$79.56	\$67.23	\$49.95
90	\$80.28	\$67.23	\$49.95
91	\$80.55	\$67.59	\$50.31
92	\$80.91	\$67.86	\$50.31
93	\$81.27	\$68.22	\$50.67
94	\$81.63	\$68.58	\$50.67
95	\$81.99	\$68.58	\$50.67
96	\$82.26	\$68.94	\$50.67
97	\$82.62	\$69.30	\$50.94
98	\$82.98	\$69.57	\$50.94
99	\$83.70	\$69.93	\$50.94
100	\$83.70	\$69.93	\$50.94

Joint No Inflation

EquiCare 2002

Joint No Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Joint No Inflation

Issue Age 0 Days 30 Days 90 Days 180 Days 365 Days

Joint No Inflation

18-39 \$22.86 \$20.70 \$17.01 \$14.85 \$11.16

Joint No Inflation

40 \$24.03 \$21.69 \$17.91 \$15.66 \$11.79

Joint No Inflation

41 \$24.66 \$22.32 \$18.36 \$16.11 \$12.15

Joint No Inflation

42 \$25.38 \$22.95 \$18.99 \$16.47 \$12.42

Joint No Inflation

43 \$26.10 \$23.58 \$19.44 \$16.92 \$12.78

Joint No Inflation

44 \$26.73 \$24.21 \$19.98 \$17.37 \$13.14

Joint No Inflation

45 \$27.45 \$24.84 \$20.43 \$17.82 \$13.50

Joint No Inflation

46 \$28.26 \$25.47 \$21.06 \$18.36 \$13.95

Joint No Inflation

47 \$29.07 \$26.28 \$21.60 \$18.90 \$14.31

Joint No Inflation

48 \$29.79 \$27.00 \$22.32 \$19.44 \$14.67

Joint No Inflation

49 \$30.60 \$27.63 \$22.86 \$19.89 \$15.12

Joint No Inflation

50 \$31.41 \$28.44 \$23.40 \$20.43 \$15.39

Joint No Inflation

51 \$32.58 \$29.52 \$24.39 \$21.15 \$16.02

Joint No Inflation

52 \$33.75 \$30.51 \$25.11 \$21.96 \$16.56

Joint No Inflation

53 \$34.83 \$31.59 \$26.10 \$22.59 \$17.19

Joint No Inflation

54 \$36.00 \$32.58 \$26.82 \$23.40 \$17.73

Joint No Inflation

55 \$37.17 \$33.57 \$27.63 \$24.21 \$18.27

Joint No Inflation

56 \$38.43 \$34.74 \$28.62 \$24.93 \$18.90

Joint No Inflation

57 \$39.51 \$35.82 \$29.52 \$25.74 \$19.44

Joint No Inflation

58 \$40.77 \$36.90 \$30.42 \$26.55 \$20.16

Joint No Inflation

59 \$41.94 \$37.98 \$31.32 \$27.36 \$20.70

Joint No Inflation

60 \$43.20 \$39.06 \$32.22 \$28.08 \$21.24

Joint No Inflation

61 \$45.99 \$41.13 \$34.29 \$29.52 \$22.59

Joint No Inflation

62 \$48.69 \$43.92 \$36.36 \$31.59 \$24.03

Joint No Inflation

63 \$51.48 \$45.99 \$38.43 \$33.57 \$25.38

Joint No Inflation

64 \$54.18 \$48.69 \$40.50 \$35.01 \$26.73

Joint No Inflation

65 \$56.25 \$50.76 \$42.48 \$36.36 \$28.08

Joint No Inflation

66 \$63.09 \$56.88 \$47.34 \$41.13 \$31.59

Joint No Inflation

67 \$69.93 \$63.09 \$52.83 \$45.27 \$35.01

Joint No Inflation

68 \$76.77 \$69.30 \$57.60 \$50.04 \$38.43

Joint No Inflation

69 \$83.70 \$75.42 \$63.09 \$54.18 \$41.85

Joint No Inflation

70 \$91.17 \$82.26 \$68.58 \$58.95 \$45.27

Joint No Inflation

71 \$102.87 \$92.61 \$77.49 \$67.23 \$51.48

Joint No Inflation

72 \$115.20 \$103.59 \$86.40 \$74.79 \$57.60

Joint No Inflation

73 \$126.90 \$114.57 \$95.31 \$82.26 \$63.81

Joint No Inflation

74 \$139.23 \$125.46 \$104.22 \$90.54 \$69.30

Joint No Inflation

75 \$150.84 \$135.81 \$113.13 \$98.10 \$75.42

Joint No Inflation

76 \$172.17 \$154.98 \$128.97 \$111.78 \$86.40

Joint No Inflation

77 \$193.41 \$174.15 \$145.35 \$125.46 \$96.66

Joint No Inflation

78 \$214.65 \$193.41 \$161.19 \$139.86 \$107.64

Joint No Inflation

79 \$235.89 \$212.58 \$176.94 \$153.63 \$117.99

Joint No Inflation

80 \$256.50 \$231.12 \$192.69 \$166.68 \$128.25

Joint No Inflation

81 \$277.02 \$248.94 \$207.81 \$179.64 \$138.51

Joint No Inflation

82 \$296.91 \$267.48 \$222.93 \$193.41 \$148.86

Joint No Inflation

83 \$317.52 \$286.02 \$237.96 \$206.46 \$158.40

Joint No Inflation

84 \$337.41 \$303.84 \$253.08 \$219.42 \$168.75

Joint No Inflation

85 \$357.30 \$321.66 \$268.11 \$231.84 \$178.29

Joint No Inflation

86 \$362.79 \$326.43 \$272.25 \$235.89 \$181.71

Joint No Inflation

87 \$369.00 \$331.92 \$276.39 \$240.03 \$184.50

Joint No Inflation

88 \$374.49 \$337.41 \$281.16 \$243.45 \$187.20

Joint No Inflation

89 \$380.61 \$342.18 \$285.30 \$247.59 \$189.99

Joint No Inflation

90 \$385.38 \$347.04 \$289.44 \$250.29 \$192.69

Joint No Inflation

91 \$390.87 \$351.81 \$292.86 \$253.71 \$195.48

Joint No Inflation

92 \$395.73 \$356.58 \$296.91 \$257.22 \$198.18

Joint No Inflation

93 \$401.22 \$360.72 \$301.05 \$260.64 \$200.25

Joint No Inflation

94 \$405.99 \$365.49 \$304.47 \$264.06 \$203.04

Joint No Inflation

95 \$411.48 \$370.35 \$308.61 \$267.48 \$205.74

Joint No Inflation

96 \$416.25 \$375.12 \$312.03 \$270.90 \$208.44

Joint No Inflation

97 \$421.74 \$379.26 \$316.17 \$274.32 \$210.51

Joint No Inflation

98 \$426.60 \$384.03 \$320.31 \$277.02 \$213.30

Joint No Inflation

99 \$432.09 \$388.89 \$323.73 \$280.53 \$216.00

Joint No Inflation

100 \$436.86 \$393.66 \$327.78 \$283.95 \$218.79

Joint No Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age 0 Days 7 Days 30 Days

18-39 \$6.48 \$5.85 \$4.95

40 \$6.84 \$6.03 \$5.13

41 \$7.11 \$6.30 \$5.22

42 \$7.20 \$6.39 \$5.49

43 \$7.47 \$6.66 \$5.58

44 \$7.65 \$6.75 \$5.76

45 \$7.92 \$6.93 \$5.85

46 \$8.10 \$7.20 \$6.03

47 \$8.37 \$7.47 \$6.21

48 \$8.55 \$7.56 \$6.39

49 \$8.82 \$7.74 \$6.48

50 \$9.00 \$8.01 \$6.75

51 \$9.27 \$8.19 \$6.93

52 \$9.63 \$8.55 \$7.20

53 \$9.90 \$8.82 \$7.47

54 \$10.26 \$9.18 \$7.74

55 \$10.62 \$9.45 \$8.01

56 \$10.98 \$9.72 \$8.19

57 \$11.34 \$10.08 \$8.46

58 \$11.70 \$10.44 \$8.73

59 \$11.97 \$10.62 \$9.00

60 \$12.33 \$10.98 \$9.27

61 \$12.69 \$11.70 \$9.63

62 \$13.05 \$11.70 \$9.90

63 \$13.41 \$12.33 \$10.26

64 \$13.68 \$12.33 \$10.26

65 \$14.40 \$13.05 \$10.62

66 \$16.83 \$15.12 \$12.69

67 \$18.90 \$16.83 \$14.04

68 \$21.24 \$18.90 \$15.75

69 \$23.31 \$20.88 \$17.19

70 \$25.02 \$22.59 \$18.90

71 \$27.81 \$25.02 \$20.61

72 \$29.79 \$27.09 \$22.32

73 \$32.58 \$29.16 \$24.39

74 \$34.65 \$31.23 \$26.10

75 \$37.35 \$33.57 \$28.08

76 \$40.14 \$36.00 \$30.15

77 \$42.84 \$38.43 \$31.86

78 \$45.63 \$41.13 \$34.29

79 \$48.69 \$43.56 \$36.36

80 \$51.75 \$46.26 \$38.79

81 \$53.82 \$48.69 \$40.50

82 \$56.61 \$50.76 \$42.21

83 \$58.95 \$52.83 \$44.19

84 \$61.38 \$55.17 \$45.99

85 \$62.10 \$55.53 \$46.26

86 \$62.73 \$56.25 \$46.62

87 \$63.09 \$56.61 \$47.34

88 \$63.81 \$56.88 \$47.70

89 \$63.81 \$57.60 \$47.97

90 \$64.08 \$57.60 \$47.97

91 \$64.44 \$57.96 \$48.33

92 \$64.80 \$57.96 \$48.33

93 \$64.80 \$58.68 \$48.69

94 \$65.52 \$58.68 \$49.05

95 \$65.52 \$58.95 \$49.05

96 \$65.88 \$58.95 \$49.68

97 \$66.15 \$59.67 \$49.68

98 \$66.51 \$60.03 \$49.68

99 \$66.51 \$60.03 \$50.04

100 \$67.23 \$60.39 \$50.40

Joint No Inflation

EquiCare 2002

Joint No Inflation

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$15.66	\$13.86	\$11.70	\$10.17	\$7.65
40	\$16.38	\$14.49	\$12.24	\$10.62	\$8.01
41	\$16.83	\$14.85	\$12.60	\$10.98	\$8.19
42	\$17.37	\$15.30	\$12.96	\$11.34	\$8.46
43	\$17.82	\$15.75	\$13.23	\$11.52	\$8.73
44	\$18.27	\$16.11	\$13.59	\$11.88	\$8.91
45	\$18.72	\$16.56	\$13.95	\$12.24	\$9.18
46	\$19.35	\$17.01	\$14.31	\$12.60	\$9.36
47	\$19.80	\$17.46	\$14.76	\$12.96	\$9.72
48	\$20.34	\$17.91	\$15.21	\$13.23	\$9.90
49	\$20.88	\$18.54	\$15.57	\$13.59	\$10.17
50	\$21.51	\$18.99	\$16.02	\$13.95	\$10.53
51	\$22.32	\$19.62	\$16.56	\$14.49	\$10.89
52	\$22.95	\$20.34	\$17.19	\$14.94	\$11.16
53	\$23.76	\$21.06	\$17.73	\$15.57	\$11.70
54	\$24.57	\$21.69	\$18.27	\$16.02	\$11.97
55	\$25.38	\$22.41	\$18.90	\$16.47	\$12.33
56	\$26.19	\$23.13	\$19.44	\$17.01	\$12.78
57	\$27.00	\$23.85	\$20.16	\$17.64	\$13.14
58	\$27.90	\$24.57	\$20.70	\$18.18	\$13.59
59	\$28.71	\$25.38	\$21.33	\$18.63	\$13.95
60	\$29.52	\$26.10	\$21.96	\$19.17	\$14.40
61	\$30.37	\$26.82	\$22.61	\$19.89	\$15.00
62	\$31.24	\$27.52	\$23.26	\$20.61	\$15.64
63	\$32.11	\$28.21	\$23.91	\$21.34	\$16.31
64	\$32.99	\$28.94	\$24.55	\$22.07	\$17.00
65	\$33.87	\$29.66	\$25.20	\$22.80	\$17.70
66	\$34.75	\$30.38	\$25.85	\$23.53	\$18.41
67	\$35.63	\$31.10	\$26.50	\$24.26	\$19.13
68	\$36.51	\$31.82	\$27.15	\$24.99	\$19.86
69	\$37.39	\$32.54	\$27.80	\$25.72	\$20.60
70	\$38.27	\$33.26	\$28.45	\$26.45	\$21.34
71	\$39.15	\$33.98	\$29.10	\$27.18	\$22.09
72	\$40.03	\$34.70	\$29.75	\$27.91	\$22.84
73	\$40.91	\$35.42	\$30.40	\$28.64	\$23.60
74	\$41.79	\$36.14	\$31.05	\$29.37	\$24.36
75	\$42.67	\$36.86	\$31.70	\$30.10	\$25.13
76	\$43.55	\$37.58	\$32.35	\$30.83	\$25.90
77	\$44.43	\$38.30	\$33.00	\$31.56	\$26.68
78	\$45.31	\$39.02	\$33.65	\$32.29	\$27.46
79	\$46.19	\$39.74	\$34.30	\$33.02	\$28.24
80	\$47.07	\$40.46	\$34.95	\$33.75	\$29.03
81	\$47.95	\$41.18	\$35.60	\$34.48	\$29.82
82	\$48.83	\$41.90	\$36.25	\$35.21	\$30.62
83	\$49.71	\$42.62	\$36.90	\$35.94	\$31.42
84	\$50.59	\$43.34	\$37.55	\$36.67	\$32.23
85	\$51.47	\$44.06	\$38.20	\$37.40	\$33.04
86	\$52.35	\$44.78	\$38.85	\$38.13	\$33.86
87	\$53.23	\$45.50	\$39.50	\$38.86	\$34.68
88	\$54.11	\$46.22	\$40.15	\$39.59	\$35.51
89	\$54.99	\$46.94	\$40.80	\$40.32	\$36.34
90	\$55.87	\$47.66	\$41.45	\$41.05	\$37.18
91	\$56.75	\$48.38	\$42.10	\$41.78	\$38.02
92	\$57.63	\$49.10	\$42.75	\$42.51	\$38.87
93	\$58.51	\$49.82	\$43.40	\$43.24	\$39.72
94	\$59.39	\$50.54	\$44.05	\$43.97	\$40.58
95	\$60.27	\$51.26	\$44.70	\$44.70	\$41.44
96	\$61.15	\$51.98	\$45.35	\$45.43	\$42.30
97	\$62.03	\$52.70	\$46.00	\$46.16	\$43.17
98	\$62.91	\$53.42	\$46.65	\$46.89	\$44.04
99	\$63.79	\$54.14	\$47.30	\$47.62	\$44.91
100	\$64.67	\$54.86	\$47.95	\$48.35	\$45.78

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$4.32	\$4.23	\$3.42
40	\$4.59	\$4.32	\$3.69
41	\$4.68	\$4.50	\$3.78
42	\$4.77	\$4.68	\$3.78
43	\$4.95	\$4.77	\$3.87
44	\$5.13	\$4.95	\$3.96
45	\$5.22	\$5.04	\$4.14
46	\$5.40	\$5.13	\$4.23
47	\$5.49	\$5.22	\$4.32
48	\$5.76	\$5.49	\$4.50
49	\$5.85	\$5.58	\$4.59
50	\$5.94	\$5.76	\$4.68
51	\$6.21	\$5.94	\$4.95
52	\$6.39	\$6.21	\$5.04
53	\$6.66	\$6.39	\$5.22
54	\$6.84	\$6.66	\$5.49
55	\$7.11	\$6.75	\$5.58
56	\$7.29	\$6.93	\$5.85
57	\$7.56	\$7.20	\$5.94
58	\$7.74	\$7.47	\$6.21
59	\$8.01	\$7.65	\$6.30
60	\$8.19	\$7.92	\$6.48
61	\$8.91	\$7.92	\$6.48
62	\$8.91	\$8.19	\$6.84
63	\$9.27	\$8.19	\$6.84
64	\$9.27	\$8.55	\$7.20
65	\$9.63	\$8.91	\$7.20
66	\$11.34	\$10.26	\$8.55
67	\$12.69	\$11.34	\$9.63
68	\$14.40	\$12.69	\$10.62
69	\$15.75	\$14.04	\$11.97
70	\$17.19	\$15.39	\$12.69
71	\$18.90	\$16.83	\$14.04
72	\$20.61	\$18.18	\$15.12
73	\$21.96	\$19.89	\$16.83
74	\$23.67	\$21.24	\$17.82
75	\$25.38	\$22.59	\$19.17
76	\$27.09	\$24.39	\$20.61
77	\$29.16	\$26.10	\$21.96
78	\$31.23	\$27.81	\$23.31
79	\$32.94	\$29.52	\$24.66
80	\$35.28	\$31.59	\$26.37
81	\$36.72	\$33.30	\$27.45
82	\$38.43	\$34.65	\$28.80
83	\$39.78	\$36.00	\$30.15
84	\$41.49	\$37.71	\$31.23
85	\$42.21	\$37.71	\$31.59
86	\$42.48	\$38.07	\$31.86
87	\$42.84	\$38.43	\$32.22
88	\$43.20	\$38.79	\$32.22
89	\$43.56	\$39.06	\$32.58
90	\$43.56	\$39.42	\$32.58
91	\$43.92	\$39.42	\$32.58
92	\$43.92	\$39.78	\$33.30
93	\$44.19	\$39.78	\$33.30
94	\$44.19	\$40.14	\$33.30
95	\$44.55	\$40.14	\$33.30
96	\$44.91	\$40.14	\$33.57
97	\$44.91	\$40.50	\$33.93
98	\$45.27	\$40.50	\$33.93
99	\$45.63	\$41.13	\$33.93
100	\$45.63	\$41.13	\$34.29

EXHIBIT II: 2005 Revised Rates of 27% for EquiCare 2002

JOINT WITH COMPOUND INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint w/ Inflation	18-39	\$73.15	\$67.25	\$61.63	\$49.97	\$44.06
Joint w/ Inflation	40	\$76.75	\$70.70	\$64.51	\$52.42	\$46.22
Joint w/ Inflation	41	\$79.06	\$72.72	\$66.38	\$54.00	\$47.66
Joint w/ Inflation	42	\$81.22	\$74.74	\$68.40	\$55.44	\$48.96
Joint w/ Inflation	43	\$83.38	\$76.75	\$70.27	\$56.88	\$50.26
Joint w/ Inflation	44	\$85.54	\$78.77	\$72.00	\$58.32	\$51.55
Joint w/ Inflation						
Joint w/ Inflation	45	\$87.84	\$80.78	\$73.87	\$60.05	\$52.99
Joint w/ Inflation	46	\$90.29	\$83.23	\$76.03	\$61.63	\$54.43
Joint w/ Inflation	47	\$92.88	\$85.54	\$78.05	\$63.50	\$56.02
Joint w/ Inflation	48	\$95.47	\$87.98	\$80.35	\$65.09	\$57.60
Joint w/ Inflation	49	\$98.06	\$90.14	\$82.51	\$66.96	\$59.04
Joint w/ Inflation						
Joint w/ Inflation	50	\$100.66	\$92.59	\$84.67	\$68.54	\$60.77
Joint w/ Inflation	51	\$104.26	\$96.05	\$87.84	\$71.14	\$62.93
Joint w/ Inflation	52	\$107.86	\$99.36	\$90.72	\$73.73	\$65.09
Joint w/ Inflation	53	\$111.60	\$102.82	\$93.89	\$76.03	\$67.25
Joint w/ Inflation	54	\$115.20	\$106.13	\$96.91	\$78.62	\$69.55
Joint w/ Inflation						
Joint w/ Inflation	55	\$118.94	\$109.30	\$100.08	\$81.22	\$71.71
Joint w/ Inflation	56	\$122.69	\$113.04	\$103.39	\$83.81	\$74.02
Joint w/ Inflation	57	\$126.58	\$116.50	\$106.42	\$86.54	\$76.46
Joint w/ Inflation	58	\$130.61	\$120.10	\$109.73	\$88.99	\$78.62
Joint w/ Inflation	59	\$134.35	\$123.70	\$113.04	\$91.87	\$81.07
Joint w/ Inflation						
Joint w/ Inflation	60	\$138.24	\$127.30	\$116.35	\$94.32	\$83.38
Joint w/ Inflation	61	\$147.02	\$136.08	\$122.83	\$103.10	\$87.84
Joint w/ Inflation	62	\$155.81	\$143.71	\$130.61	\$105.41	\$94.32
Joint w/ Inflation	63	\$164.59	\$151.49	\$137.23	\$111.89	\$98.78
Joint w/ Inflation	64	\$173.38	\$160.27	\$144.86	\$117.36	\$104.26
Joint w/ Inflation						
Joint w/ Inflation	65	\$169.70	\$156.33	\$142.02	\$115.16	\$101.79
Joint w/ Inflation	66	\$190.35	\$174.83	\$157.41	\$127.58	\$114.21
Joint w/ Inflation	67	\$210.87	\$194.40	\$172.80	\$139.86	\$126.50
Joint w/ Inflation	68	\$231.53	\$212.90	\$188.19	\$153.23	\$138.92
Joint w/ Inflation	69	\$252.05	\$232.47	\$203.72	\$165.65	\$151.20
Joint w/ Inflation						
Joint w/ Inflation	70	\$264.52	\$242.60	\$211.80	\$171.09	\$159.08
Joint w/ Inflation	71	\$299.37	\$275.49	\$239.60	\$193.92	\$179.96
Joint w/ Inflation	72	\$334.08	\$307.33	\$267.53	\$216.76	\$200.84
Joint w/ Inflation	73	\$368.92	\$339.04	\$295.32	\$239.60	\$221.72
Joint w/ Inflation	74	\$403.77	\$371.93	\$323.25	\$262.57	\$242.60
Joint w/ Inflation						
Joint w/ Inflation	75	\$393.12	\$362.00	\$314.73	\$254.94	\$236.22
Joint w/ Inflation	76	\$448.46	\$412.78	\$359.31	\$290.63	\$269.22
Joint w/ Inflation	77	\$503.69	\$463.55	\$403.88	\$326.31	\$302.21
Joint w/ Inflation	78	\$559.03	\$514.45	\$448.46	\$362.82	\$335.21
Joint w/ Inflation	79	\$614.25	\$565.23	\$492.10	\$398.50	\$369.14
Joint w/ Inflation						
Joint w/ Inflation	80	\$616.36	\$567.00	\$493.78	\$399.92	\$369.47
Joint w/ Inflation	81	\$664.96	\$612.25	\$532.44	\$431.24	\$399.17
Joint w/ Inflation	82	\$713.56	\$655.88	\$571.10	\$462.46	\$427.90
Joint w/ Inflation	83	\$762.05	\$701.14	\$610.63	\$494.64	\$457.60
Joint w/ Inflation	84	\$810.65	\$745.63	\$649.30	\$525.85	\$486.32
Joint w/ Inflation						
Joint w/ Inflation	85	\$857.52	\$789.26	\$687.20	\$556.31	\$514.40
Joint w/ Inflation	86	\$871.56	\$801.58	\$698.65	\$565.38	\$522.61
Joint w/ Inflation	87	\$885.49	\$814.75	\$709.34	\$574.45	\$531.68
Joint w/ Inflation	88	\$899.53	\$827.06	\$720.90	\$583.52	\$539.89
Joint w/ Inflation	89	\$913.46	\$840.24	\$731.59	\$592.49	\$548.10
Joint w/ Inflation						
Joint w/ Inflation	90	\$848.73	\$780.81	\$679.73	\$550.74	\$509.26
Joint w/ Inflation	91	\$860.01	\$791.31	\$689.54	\$558.26	\$515.99
Joint w/ Inflation	92	\$871.30	\$801.90	\$697.85	\$564.99	\$522.82
Joint w/ Inflation	93	\$882.59	\$811.70	\$706.86	\$572.62	\$529.55
Joint w/ Inflation	94	\$893.97	\$822.29	\$715.87	\$580.14	\$536.38
Joint w/ Inflation						
Joint w/ Inflation	95	\$905.26	\$832.79	\$724.98	\$587.66	\$543.11
Joint w/ Inflation	96	\$916.54	\$843.38	\$734.78	\$594.50	\$549.95
Joint w/ Inflation	97	\$927.93	\$853.97	\$743.79	\$602.02	\$556.78
Joint w/ Inflation	98	\$939.21	\$863.78	\$752.10	\$609.54	\$563.51
Joint w/ Inflation	99	\$950.50	\$874.37	\$761.90	\$616.37	\$570.34
Joint w/ Inflation	100	\$961.88	\$884.86	\$771.01	\$623.90	\$577.07

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Joint w/ Inflation	18-39	\$21.17	\$19.44	\$14.41
Joint w/ Inflation	40	\$22.32	\$20.45	\$16.13
Joint w/ Inflation	41	\$22.90	\$21.02	\$16.70
Joint w/ Inflation	42	\$23.62	\$21.60	\$16.99
Joint w/ Inflation	43	\$24.19	\$22.18	\$17.57
Joint w/ Inflation	44	\$24.91	\$22.61	\$17.86
Joint w/ Inflation				
Joint w/ Inflation	45	\$25.49	\$23.47	\$18.43
Joint w/ Inflation	46	\$26.21	\$23.90	\$19.01
Joint w/ Inflation	47	\$26.93	\$24.62	\$19.58
Joint w/ Inflation	48	\$27.65	\$25.49	\$20.16
Joint w/ Inflation	49	\$28.37	\$26.21	\$20.74
Joint w/ Inflation				
Joint w/ Inflation	50	\$29.09	\$26.64	\$21.17
Joint w/ Inflation	51	\$30.24	\$27.79	\$21.89
Joint w/ Inflation	52	\$31.25	\$28.66	\$22.61
Joint w/ Inflation	53	\$32.40	\$29.66	\$23.47
Joint w/ Inflation	54	\$33.41	\$30.67	\$24.34
Joint w/ Inflation				
Joint w/ Inflation	55	\$34.42	\$31.68	\$25.06
Joint w/ Inflation	56	\$35.42	\$32.54	\$25.78
Joint w/ Inflation	57	\$36.72	\$33.70	\$26.64
Joint w/ Inflation	58	\$37.87	\$34.70	\$27.50
Joint w/ Inflation	59	\$39.02	\$35.71	\$28.37
Joint w/ Inflation				
Joint w/ Inflation	60	\$40.03	\$36.72	\$29.09
Joint w/ Inflation	61	\$41.18	\$37.30	\$30.24
Joint w/ Inflation	62	\$42.19	\$38.45	\$30.67
Joint w/ Inflation	63	\$43.34	\$40.03	\$31.82
Joint w/ Inflation	64	\$44.50	\$40.61	\$32.40
Joint w/ Inflation				
Joint w/ Inflation	65	\$43.20	\$39.56	\$31.32
Joint w/ Inflation	66	\$49.95	\$45.77	\$36.99
Joint w/ Inflation	67	\$56.03	\$51.44	\$43.20
Joint w/ Inflation	68	\$62.78	\$57.65	\$48.87
Joint w/ Inflation	69	\$69.39	\$63.72	\$54.54
Joint w/ Inflation				
Joint w/ Inflation	70	\$73.08	\$67.60	\$58.20
Joint w/ Inflation	71	\$80.00	\$73.60	\$63.68
Joint w/ Inflation	72	\$87.04	\$80.00	\$69.56
Joint w/ Inflation	73	\$93.96	\$86.52	\$75.04
Joint w/ Inflation	74	\$100.88	\$92.52	\$80.52
Joint w/ Inflation				
Joint w/ Inflation	75	\$96.76	\$88.69	\$77.10
Joint w/ Inflation	76	\$103.90	\$95.36	\$82.95
Joint w/ Inflation	77	\$111.50	\$102.02	\$88.69
Joint w/ Inflation	78	\$118.52	\$109.16	\$94.07
Joint w/ Inflation	79	\$125.66	\$115.95	\$100.27
Joint w/ Inflation				
Joint w/ Inflation	80	\$123.88	\$113.94	\$98.71
Joint w/ Inflation	81	\$129.60	\$118.91	\$103.25
Joint w/ Inflation	82	\$135.32	\$125.06	\$108.22
Joint w/ Inflation	83	\$141.16	\$130.03	\$112.75
Joint w/ Inflation	84	\$147.31	\$135.32	\$117.29
Joint w/ Inflation				
Joint w/ Inflation	85	\$150.23	\$138.24	\$119.34
Joint w/ Inflation	86	\$150.98	\$139.10	\$119.77
Joint w/ Inflation	87	\$151.85	\$139.86	\$120.20
Joint w/ Inflation	88	\$151.85	\$140.29	\$120.96
Joint w/ Inflation	89	\$153.04	\$140.72	\$122.26
Joint w/ Inflation				
Joint w/ Inflation	90	\$141.08	\$129.79	\$112.37
Joint w/ Inflation	91	\$141.87	\$130.09	\$112.37
Joint w/ Inflation	92	\$142.16	\$130.88	\$113.55
Joint w/ Inflation	93	\$142.96	\$131.67	\$113.95
Joint w/ Inflation	94	\$143.75	\$132.07	\$114.25
Joint w/ Inflation				
Joint w/ Inflation	95	\$144.05	\$132.76	\$115.04
Joint w/ Inflation	96	\$144.84	\$133.16	\$115.04
Joint w/ Inflation	97	\$145.63	\$133.55	\$115.83
Joint w/ Inflation	98	\$145.93	\$134.64	\$116.52
Joint w/ Inflation	99	\$146.72	\$135.04	\$116.52
Joint w/ Inflation	100	\$147.51	\$135.83	\$117.32

Joint w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$54.43	\$47.52	\$45.94	\$37.15	\$33.12
40	\$57.31	\$49.97	\$48.10	\$39.02	\$34.70
41	\$58.90	\$51.41	\$49.54	\$40.03	\$35.71
42	\$60.48	\$52.85	\$50.83	\$41.33	\$36.72
43	\$62.21	\$54.29	\$52.27	\$42.48	\$37.73
44	\$63.79	\$55.73	\$53.57	\$43.49	\$38.74
45	\$65.52	\$57.02	\$55.01	\$44.64	\$39.74
46	\$67.54	\$58.75	\$56.74	\$45.94	\$40.75
47	\$69.26	\$60.48	\$58.32	\$47.23	\$42.05
48	\$71.14	\$62.21	\$59.76	\$48.53	\$43.20
49	\$73.15	\$63.79	\$61.49	\$49.68	\$44.21
50	\$75.02	\$65.52	\$63.07	\$50.98	\$45.50
51	\$77.76	\$67.82	\$65.23	\$52.99	\$47.23
52	\$80.50	\$70.27	\$67.68	\$54.86	\$48.82
53	\$83.23	\$72.58	\$69.84	\$56.74	\$50.54
54	\$85.97	\$75.02	\$72.29	\$58.46	\$52.13
55	\$88.70	\$77.33	\$74.59	\$60.34	\$53.71
56	\$91.58	\$79.92	\$77.04	\$62.35	\$55.58
57	\$94.61	\$82.51	\$79.34	\$64.37	\$57.31
58	\$97.34	\$84.82	\$81.79	\$66.24	\$59.04
59	\$100.22	\$87.41	\$84.24	\$68.26	\$60.77
60	\$103.10	\$90.00	\$86.69	\$70.27	\$62.50
61	\$109.73	\$102.10	\$92.16	\$77.90	\$65.81
62	\$117.36	\$108.58	\$97.63	\$79.06	\$70.27
63	\$122.83	\$114.05	\$103.10	\$84.53	\$73.58
64	\$130.61	\$115.20	\$108.58	\$87.84	\$77.90
65	\$127.58	\$110.03	\$106.92	\$86.40	\$76.14
66	\$142.97	\$130.68	\$117.32	\$95.72	\$85.32
67	\$158.36	\$146.07	\$129.60	\$104.90	\$94.64
68	\$173.88	\$159.44	\$140.94	\$115.16	\$103.95
69	\$189.27	\$173.88	\$153.23	\$124.47	\$113.13
70	\$197.84	\$182.96	\$159.08	\$128.28	\$119.28
71	\$224.72	\$205.80	\$179.96	\$145.25	\$135.20
72	\$250.56	\$230.72	\$200.84	\$163.13	\$150.21
73	\$277.44	\$254.61	\$221.72	\$179.96	\$166.13
74	\$302.24	\$279.40	\$242.60	\$196.92	\$181.92
75	\$295.07	\$271.91	\$235.40	\$190.83	\$177.37
76	\$336.14	\$309.35	\$269.22	\$217.50	\$202.41
77	\$378.03	\$347.72	\$303.15	\$244.30	\$226.40
78	\$418.98	\$385.16	\$336.14	\$271.91	\$251.43
79	\$460.98	\$424.36	\$369.14	\$298.70	\$277.29
80	\$462.46	\$425.52	\$370.33	\$299.59	\$277.34
81	\$498.74	\$459.22	\$399.17	\$323.46	\$299.59
82	\$534.92	\$492.16	\$427.90	\$346.46	\$320.98
83	\$571.10	\$525.85	\$458.35	\$371.20	\$343.22
84	\$608.15	\$558.79	\$487.19	\$394.20	\$364.61
85	\$643.57	\$591.73	\$515.16	\$417.20	\$385.99
86	\$653.40	\$601.56	\$524.23	\$423.79	\$391.72
87	\$664.09	\$610.63	\$532.44	\$431.24	\$398.30
88	\$674.03	\$620.46	\$540.65	\$437.83	\$404.89
89	\$684.72	\$630.40	\$548.96	\$444.42	\$410.62
90	\$636.67	\$585.39	\$509.95	\$412.63	\$381.74
91	\$644.99	\$593.70	\$517.47	\$418.67	\$386.99
92	\$653.30	\$601.23	\$523.51	\$423.92	\$391.55
93	\$661.62	\$608.75	\$530.34	\$429.26	\$397.58
94	\$670.63	\$617.07	\$537.08	\$435.30	\$402.04
95	\$678.94	\$624.59	\$543.91	\$440.55	\$407.39
96	\$687.26	\$632.91	\$551.43	\$445.80	\$412.63
97	\$696.27	\$639.74	\$557.47	\$451.84	\$417.88
98	\$704.58	\$648.05	\$564.30	\$457.18	\$422.43
99	\$712.90	\$655.58	\$571.03	\$473.72	\$427.78
100	\$721.22	\$663.89	\$578.66	\$475.30	\$433.03

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$15.84	\$14.83	\$11.52
40	\$16.85	\$15.55	\$12.24
41	\$17.14	\$15.84	\$12.67
42	\$17.71	\$16.42	\$12.82
43	\$18.29	\$16.85	\$13.10
44	\$18.72	\$17.42	\$13.54
45	\$19.15	\$17.71	\$13.97
46	\$19.73	\$18.29	\$14.26
47	\$20.30	\$18.86	\$14.83
48	\$20.88	\$19.44	\$15.12
49	\$21.46	\$19.73	\$15.55
50	\$21.89	\$20.30	\$15.84
51	\$22.61	\$21.02	\$16.42
52	\$23.62	\$21.74	\$17.14
53	\$24.34	\$22.46	\$17.71
54	\$25.20	\$23.47	\$18.29
55	\$25.92	\$24.19	\$18.86
56	\$26.64	\$24.91	\$19.58
57	\$27.65	\$25.63	\$20.16
58	\$28.51	\$26.35	\$20.74
59	\$29.23	\$27.22	\$21.46
60	\$30.24	\$27.94	\$21.89
61	\$31.25	\$28.51	\$22.46
62	\$31.25	\$29.09	\$23.04
63	\$32.98	\$30.24	\$23.62
64	\$32.98	\$30.24	\$24.19
65	\$32.40	\$29.84	\$25.79
66	\$36.99	\$34.43	\$28.35
67	\$42.12	\$38.61	\$32.40
68	\$46.85	\$43.74	\$36.59
69	\$51.98	\$47.79	\$40.64
70	\$55.20	\$50.24	\$43.72
71	\$59.64	\$55.72	\$47.76
72	\$65.12	\$59.64	\$51.68
73	\$70.08	\$64.60	\$56.25
74	\$76.08	\$69.17	\$60.16
75	\$72.19	\$66.46	\$58.38
76	\$78.04	\$71.72	\$62.36
77	\$83.30	\$76.64	\$66.46
78	\$89.15	\$82.02	\$70.90
79	\$94.54	\$86.46	\$75.35
80	\$92.56	\$85.21	\$74.09
81	\$97.09	\$89.32	\$77.76
82	\$101.63	\$93.42	\$81.43
83	\$106.16	\$97.52	\$84.35
84	\$110.27	\$101.63	\$88.02
85	\$111.13	\$102.92	\$88.88
86	\$111.89	\$103.68	\$90.07
87	\$113.18	\$104.98	\$90.50
88	\$113.94	\$105.30	\$90.94
89	\$115.24	\$105.73	\$91.37
90	\$105.63	\$97.32	\$84.15
91	\$106.33	\$97.71	\$84.15
92	\$106.72	\$98.11	\$84.84
93	\$107.51	\$98.80	\$85.24
94	\$107.51	\$98.80	\$85.64
95	\$108.21	\$99.59	\$86.03
96	\$108.60	\$99.59	\$86.03
97	\$109.00	\$100.68	\$86.72
98	\$109.40	\$100.68	\$87.12
99	\$110.19	\$101.48	\$87.52
100	\$110.48	\$101.48	\$87.52

Joint w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Joint w/ Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$50.98	\$46.94	\$42.91	\$34.70	\$30.67
40	\$53.57	\$49.39	\$45.22	\$36.58	\$32.40
41	\$55.30	\$50.83	\$46.51	\$37.73	\$33.26
42	\$56.74	\$52.13	\$47.66	\$38.59	\$34.13
43	\$58.18	\$53.57	\$48.96	\$39.74	\$35.14
44	\$59.76	\$55.01	\$50.26	\$40.75	\$36.00
45	\$61.20	\$56.45	\$51.55	\$41.90	\$37.01
46	\$63.07	\$58.18	\$52.99	\$42.91	\$38.02
47	\$64.94	\$59.76	\$54.43	\$44.21	\$39.17
48	\$66.82	\$61.49	\$56.16	\$45.50	\$40.18
49	\$68.40	\$63.07	\$57.60	\$46.66	\$41.18
50	\$70.27	\$64.80	\$59.04	\$47.95	\$42.19
51	\$72.72	\$66.96	\$61.20	\$49.54	\$43.92
52	\$75.31	\$69.26	\$63.50	\$51.41	\$45.36
53	\$77.90	\$71.71	\$65.52	\$52.99	\$46.94
54	\$80.50	\$74.02	\$67.68	\$54.86	\$48.53
55	\$83.09	\$76.46	\$69.84	\$56.74	\$49.97
56	\$85.82	\$78.77	\$72.00	\$58.46	\$51.55
57	\$88.56	\$81.36	\$74.45	\$60.34	\$53.28
58	\$91.01	\$83.95	\$76.61	\$62.21	\$54.86
59	\$93.89	\$86.26	\$79.06	\$64.08	\$56.45
60	\$96.62	\$88.85	\$81.22	\$65.81	\$58.18
61	\$103.10	\$95.47	\$86.69	\$72.43	\$61.49
62	\$109.73	\$100.94	\$91.01	\$73.58	\$66.96
63	\$115.20	\$106.42	\$95.47	\$77.90	\$69.12
64	\$121.82	\$111.89	\$100.94	\$82.37	\$73.58
65	\$119.34	\$109.08	\$99.77	\$81.27	\$71.01
66	\$133.79	\$122.45	\$110.03	\$89.51	\$79.25
67	\$148.10	\$135.81	\$121.37	\$98.82	\$88.43
68	\$162.54	\$149.18	\$131.63	\$106.92	\$97.74
69	\$176.99	\$162.54	\$142.97	\$116.24	\$105.98
70	\$184.92	\$170.04	\$148.12	\$120.32	\$111.32
71	\$209.84	\$192.88	\$168.08	\$136.24	\$126.32
72	\$233.73	\$214.80	\$187.01	\$151.12	\$140.16
73	\$258.52	\$237.64	\$206.84	\$168.08	\$155.16
74	\$282.40	\$260.48	\$225.77	\$184.01	\$170.04
75	\$275.54	\$253.19	\$220.19	\$178.31	\$165.79
76	\$313.79	\$288.87	\$251.43	\$204.17	\$188.14
77	\$353.11	\$324.56	\$282.67	\$228.27	\$211.30
78	\$391.37	\$360.13	\$313.79	\$254.12	\$234.47
79	\$429.74	\$395.81	\$344.10	\$279.05	\$258.57
80	\$431.24	\$397.44	\$345.60	\$279.83	\$258.44
81	\$465.80	\$428.76	\$372.82	\$302.08	\$279.83
82	\$499.50	\$459.22	\$399.92	\$324.22	\$299.59
83	\$533.30	\$490.54	\$427.14	\$346.46	\$320.11
84	\$567.00	\$521.75	\$454.25	\$367.85	\$340.74
85	\$599.94	\$552.20	\$480.60	\$389.23	\$360.50
86	\$609.77	\$561.28	\$488.81	\$395.82	\$365.36
87	\$619.70	\$570.35	\$497.02	\$402.41	\$371.95
88	\$629.53	\$579.31	\$504.47	\$408.24	\$377.78
89	\$639.47	\$588.38	\$511.92	\$414.72	\$383.51
90	\$594.50	\$546.18	\$475.99	\$385.51	\$356.10
91	\$602.02	\$553.71	\$482.82	\$390.75	\$361.35
92	\$610.34	\$561.23	\$488.07	\$395.31	\$365.90
93	\$617.86	\$568.76	\$494.90	\$400.55	\$370.36
94	\$625.38	\$575.59	\$500.94	\$405.90	\$375.71
95	\$633.70	\$583.11	\$506.98	\$411.15	\$380.16
96	\$642.02	\$589.94	\$514.50	\$416.39	\$384.71
97	\$649.54	\$598.26	\$520.54	\$421.74	\$389.27
98	\$657.06	\$604.99	\$526.58	\$426.99	\$394.52
99	\$665.38	\$611.82	\$533.31	\$431.54	\$399.07
100	\$673.70	\$619.34	\$540.14	\$436.79	\$404.32

Joint w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$14.83	\$13.68	\$10.80
40	\$15.55	\$14.26	\$11.38
41	\$15.84	\$14.83	\$11.52
42	\$16.42	\$15.12	\$11.95
43	\$16.85	\$15.55	\$12.24
44	\$17.42	\$15.84	\$12.67
45	\$17.71	\$16.42	\$12.82
46	\$18.29	\$16.85	\$13.39
47	\$18.86	\$17.42	\$13.68
48	\$19.44	\$17.71	\$14.11
49	\$19.73	\$18.29	\$14.40
50	\$20.30	\$18.86	\$14.83
51	\$21.02	\$19.44	\$15.41
52	\$21.74	\$20.16	\$15.84
53	\$22.46	\$20.88	\$16.42
54	\$23.47	\$21.60	\$16.99
55	\$24.19	\$22.18	\$17.42
56	\$24.91	\$22.90	\$18.14
57	\$25.63	\$23.62	\$18.72
58	\$26.35	\$24.34	\$19.15
59	\$27.22	\$25.06	\$19.73
60	\$27.94	\$25.78	\$20.30
61	\$28.51	\$25.78	\$20.88
62	\$29.09	\$26.93	\$21.46
63	\$30.24	\$27.50	\$22.46
64	\$30.67	\$28.51	\$23.04
65	\$29.84	\$27.81	\$21.60
66	\$34.43	\$31.86	\$26.19
67	\$39.15	\$36.05	\$29.84
68	\$43.74	\$40.64	\$33.89
69	\$48.33	\$44.69	\$38.07
70	\$51.16	\$47.24	\$40.72
71	\$55.72	\$51.16	\$44.76
72	\$61.20	\$56.25	\$48.68
73	\$65.64	\$60.16	\$52.20
74	\$70.60	\$64.60	\$56.64
75	\$67.28	\$62.36	\$53.94
76	\$72.66	\$66.92	\$57.92
77	\$77.57	\$71.72	\$62.01
78	\$82.95	\$76.28	\$65.99
79	\$88.22	\$81.08	\$70.43
80	\$86.83	\$79.38	\$69.12
81	\$90.50	\$83.16	\$72.47
82	\$94.61	\$87.26	\$75.71
83	\$99.14	\$90.94	\$79.06
84	\$103.25	\$95.04	\$82.30
85	\$103.68	\$96.66	\$82.73
86	\$104.54	\$96.66	\$83.48
87	\$105.30	\$97.52	\$84.35
88	\$105.73	\$97.96	\$85.21
89	\$106.60	\$98.39	\$85.54
90	\$98.41	\$90.88	\$78.41
91	\$99.20	\$91.28	\$78.80
92	\$99.59	\$91.67	\$79.60
93	\$99.99	\$91.67	\$79.60
94	\$100.68	\$92.37	\$80.39
95	\$101.08	\$92.76	\$80.69
96	\$101.08	\$92.76	\$80.69
97	\$101.87	\$93.16	\$81.08
98	\$102.56	\$93.95	\$81.48
99	\$102.56	\$94.64	\$81.48
100	\$102.96	\$95.04	\$81.87

Joint w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation	Issue Age	Elimination Period				
Joint w/ Inflation		0 Days	30 Days	90 Days	180 Days	365 Days
Joint w/ Inflation	18-39	\$45.94	\$41.90	\$38.45	\$31.25	\$27.22
Joint w/ Inflation	40	\$48.10	\$43.92	\$40.18	\$32.98	\$28.66
Joint w/ Inflation	41	\$49.54	\$45.22	\$41.33	\$33.84	\$29.38
Joint w/ Inflation	42	\$50.83	\$46.51	\$42.62	\$34.70	\$30.38
Joint w/ Inflation	43	\$52.27	\$47.66	\$43.78	\$35.71	\$31.10
Joint w/ Inflation	44	\$53.57	\$48.82	\$44.78	\$36.72	\$31.97
Joint w/ Inflation						
Joint w/ Inflation	45	\$55.01	\$50.11	\$45.94	\$37.73	\$32.69
Joint w/ Inflation	46	\$56.74	\$51.55	\$47.38	\$38.74	\$33.70
Joint w/ Inflation	47	\$58.32	\$52.99	\$48.67	\$39.89	\$34.56
Joint w/ Inflation	48	\$59.76	\$54.43	\$49.97	\$40.90	\$35.71
Joint w/ Inflation	49	\$61.49	\$56.02	\$51.41	\$42.05	\$36.58
Joint w/ Inflation						
Joint w/ Inflation	50	\$63.07	\$57.46	\$52.70	\$43.20	\$37.44
Joint w/ Inflation	51	\$65.23	\$59.62	\$54.72	\$44.64	\$39.02
Joint w/ Inflation	52	\$67.68	\$61.63	\$56.45	\$46.22	\$40.18
Joint w/ Inflation	53	\$69.84	\$63.79	\$58.46	\$47.66	\$41.76
Joint w/ Inflation	54	\$72.29	\$65.81	\$60.34	\$49.39	\$42.91
Joint w/ Inflation						
Joint w/ Inflation	55	\$74.59	\$67.82	\$62.21	\$50.98	\$44.21
Joint w/ Inflation	56	\$77.04	\$70.27	\$64.37	\$52.70	\$45.79
Joint w/ Inflation	57	\$79.34	\$72.43	\$66.38	\$54.29	\$47.23
Joint w/ Inflation	58	\$81.79	\$74.59	\$68.40	\$56.02	\$48.67
Joint w/ Inflation	59	\$84.24	\$76.75	\$70.42	\$57.60	\$50.11
Joint w/ Inflation						
Joint w/ Inflation	60	\$86.69	\$79.06	\$72.43	\$59.18	\$51.55
Joint w/ Inflation	61	\$92.16	\$84.53	\$76.75	\$64.80	\$54.86
Joint w/ Inflation	62	\$97.63	\$90.00	\$81.22	\$65.81	\$59.18
Joint w/ Inflation	63	\$103.10	\$94.32	\$85.54	\$70.27	\$61.49
Joint w/ Inflation	64	\$108.58	\$99.79	\$90.00	\$73.58	\$64.80
Joint w/ Inflation						
Joint w/ Inflation	65	\$105.98	\$97.74	\$88.43	\$71.96	\$63.72
Joint w/ Inflation	66	\$118.26	\$109.08	\$97.74	\$79.25	\$71.01
Joint w/ Inflation	67	\$131.63	\$121.37	\$108.00	\$87.48	\$79.25
Joint w/ Inflation	68	\$144.05	\$132.71	\$117.32	\$95.72	\$86.40
Joint w/ Inflation	69	\$157.41	\$144.99	\$127.58	\$102.87	\$94.64
Joint w/ Inflation						
Joint w/ Inflation	70	\$165.08	\$151.12	\$132.20	\$106.36	\$99.44
Joint w/ Inflation	71	\$187.01	\$172.00	\$149.16	\$121.37	\$112.36
Joint w/ Inflation	72	\$208.80	\$191.97	\$167.04	\$135.20	\$125.28
Joint w/ Inflation	73	\$230.72	\$211.80	\$184.01	\$149.16	\$138.20
Joint w/ Inflation	74	\$252.52	\$232.68	\$201.88	\$164.04	\$151.12
Joint w/ Inflation						
Joint w/ Inflation	75	\$245.23	\$226.40	\$196.09	\$159.59	\$147.07
Joint w/ Inflation	76	\$279.98	\$257.63	\$224.64	\$181.82	\$168.48
Joint w/ Inflation	77	\$314.73	\$289.81	\$252.25	\$204.17	\$188.96
Joint w/ Inflation	78	\$349.48	\$320.93	\$279.98	\$226.40	\$209.55
Joint w/ Inflation	79	\$383.41	\$353.11	\$307.59	\$248.74	\$230.96
Joint w/ Inflation						
Joint w/ Inflation	80	\$385.13	\$353.92	\$308.66	\$250.13	\$230.47
Joint w/ Inflation	81	\$415.58	\$382.64	\$332.42	\$269.14	\$249.37
Joint w/ Inflation	82	\$446.04	\$409.86	\$357.16	\$288.90	\$267.52
Joint w/ Inflation	83	\$476.50	\$437.83	\$381.89	\$308.66	\$285.55
Joint w/ Inflation	84	\$506.09	\$465.80	\$405.76	\$328.32	\$303.70
Joint w/ Inflation						
Joint w/ Inflation	85	\$535.79	\$492.91	\$429.62	\$347.33	\$320.98
Joint w/ Inflation	86	\$544.75	\$501.23	\$436.21	\$353.05	\$326.70
Joint w/ Inflation	87	\$553.07	\$509.44	\$443.56	\$358.78	\$332.42
Joint w/ Inflation	88	\$562.03	\$516.78	\$450.14	\$364.61	\$337.39
Joint w/ Inflation	89	\$571.10	\$525.10	\$456.73	\$370.33	\$342.36
Joint w/ Inflation						
Joint w/ Inflation	90	\$530.34	\$488.07	\$424.71	\$344.03	\$318.38
Joint w/ Inflation	91	\$537.08	\$494.11	\$430.75	\$348.48	\$322.15
Joint w/ Inflation	92	\$544.70	\$500.94	\$436.00	\$353.03	\$326.60
Joint w/ Inflation	93	\$551.43	\$506.98	\$441.34	\$357.59	\$331.16
Joint w/ Inflation	94	\$558.26	\$513.71	\$447.38	\$362.14	\$334.92
Joint w/ Inflation						
Joint w/ Inflation	95	\$565.79	\$520.54	\$452.63	\$367.39	\$339.47
Joint w/ Inflation	96	\$572.62	\$527.27	\$459.46	\$371.15	\$343.23
Joint w/ Inflation	97	\$580.14	\$533.31	\$464.71	\$376.40	\$347.79
Joint w/ Inflation	98	\$586.87	\$539.35	\$469.95	\$380.95	\$352.34
Joint w/ Inflation	99	\$593.70	\$546.18	\$475.99	\$384.71	\$356.10
Joint w/ Inflation	100	\$601.23	\$552.92	\$482.03	\$390.06	\$360.56

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation	Issue Age	Elimination Period		
Joint w/ Inflation		0 Days	7 Days	30 Days
Joint w/ Inflation	18-39	\$12.96	\$11.52	\$9.65
Joint w/ Inflation	40	\$13.68	\$12.24	\$10.22
Joint w/ Inflation	41	\$14.11	\$12.67	\$10.66
Joint w/ Inflation	42	\$14.40	\$12.82	\$10.80
Joint w/ Inflation	43	\$14.83	\$13.10	\$11.09
Joint w/ Inflation	44	\$15.41	\$13.54	\$11.52
Joint w/ Inflation				
Joint w/ Inflation	45	\$15.70	\$13.97	\$11.66
Joint w/ Inflation	46	\$16.13	\$14.26	\$12.10
Joint w/ Inflation	47	\$16.70	\$14.83	\$12.38
Joint w/ Inflation	48	\$16.99	\$15.12	\$12.82
Joint w/ Inflation	49	\$17.57	\$15.55	\$13.10
Joint w/ Inflation				
Joint w/ Inflation	50	\$17.86	\$15.84	\$13.39
Joint w/ Inflation	51	\$18.72	\$16.42	\$13.97
Joint w/ Inflation	52	\$19.15	\$17.14	\$14.40
Joint w/ Inflation	53	\$19.87	\$17.71	\$14.83
Joint w/ Inflation	54	\$20.74	\$18.29	\$15.41
Joint w/ Inflation				
Joint w/ Inflation	55	\$21.17	\$18.86	\$15.84
Joint w/ Inflation	56	\$21.89	\$19.58	\$16.42
Joint w/ Inflation	57	\$22.61	\$20.16	\$16.99
Joint w/ Inflation	58	\$23.18	\$20.74	\$17.42
Joint w/ Inflation	59	\$23.90	\$21.46	\$17.86
Joint w/ Inflation				
Joint w/ Inflation	60	\$24.62	\$21.89	\$18.43
Joint w/ Inflation	61	\$25.20	\$21.89	\$19.01
Joint w/ Inflation	62	\$26.35	\$22.46	\$19.01
Joint w/ Inflation	63	\$26.93	\$23.62	\$19.58
Joint w/ Inflation	64	\$27.50	\$23.62	\$20.16
Joint w/ Inflation				
Joint w/ Inflation	65	\$26.73	\$23.09	\$19.44
Joint w/ Inflation	66	\$31.32	\$26.73	\$22.41
Joint w/ Inflation	67	\$34.97	\$30.38	\$24.98
Joint w/ Inflation	68	\$39.56	\$33.89	\$28.62
Joint w/ Inflation	69	\$43.20	\$37.53	\$31.19
Joint w/ Inflation				
Joint w/ Inflation	70	\$45.81	\$39.80	\$33.15
Joint w/ Inflation	71	\$50.24	\$43.20	\$36.15
Joint w/ Inflation	72	\$54.16	\$46.72	\$38.63
Joint w/ Inflation	73	\$58.73	\$50.76	\$41.63
Joint w/ Inflation	74	\$62.64	\$53.64	\$44.11
Joint w/ Inflation				
Joint w/ Inflation	75	\$60.61	\$51.71	\$42.24
Joint w/ Inflation	76	\$65.05	\$55.69	\$44.46
Joint w/ Inflation	77	\$69.50	\$59.32	\$47.15
Joint w/ Inflation	78	\$73.94	\$63.30	\$49.73
Joint w/ Inflation	79	\$78.86	\$66.92	\$52.07
Joint w/ Inflation				
Joint w/ Inflation	80	\$77.33	\$65.88	\$50.87
Joint w/ Inflation	81	\$81.11	\$68.69	\$52.92
Joint w/ Inflation	82	\$84.78	\$72.04	\$54.97
Joint w/ Inflation	83	\$88.02	\$74.84	\$56.70
Joint w/ Inflation	84	\$92.12	\$77.76	\$58.75
Joint w/ Inflation				
Joint w/ Inflation	85	\$92.99	\$78.19	\$58.75
Joint w/ Inflation	86	\$93.85	\$78.62	\$59.08
Joint w/ Inflation	87	\$94.61	\$79.38	\$59.51
Joint w/ Inflation	88	\$95.47	\$79.81	\$59.51
Joint w/ Inflation	89	\$95.47	\$80.68	\$59.94
Joint w/ Inflation				
Joint w/ Inflation	90	\$88.31	\$73.95	\$54.95
Joint w/ Inflation	91	\$88.61	\$74.35	\$55.34
Joint w/ Inflation	92	\$89.00	\$74.65	\$55.34
Joint w/ Inflation	93	\$89.40	\$75.04	\$55.74
Joint w/ Inflation	94	\$89.79	\$75.44	\$55.74
Joint w/ Inflation				
Joint w/ Inflation	95	\$90.19	\$75.44	\$55.74
Joint w/ Inflation	96	\$90.49	\$75.83	\$55.74
Joint w/ Inflation	97	\$90.88	\$76.23	\$56.03
Joint w/ Inflation	98	\$91.28	\$76.53	\$56.03
Joint w/ Inflation	99	\$92.07	\$76.92	\$56.03
Joint w/ Inflation	100	\$92.07	\$76.92	\$56.03

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$36.58	\$33.12	\$27.22	\$23.76	\$17.86
40	\$38.45	\$34.70	\$28.66	\$25.06	\$18.86
41	\$39.46	\$35.71	\$29.38	\$25.78	\$19.44
42	\$40.61	\$36.72	\$30.38	\$26.35	\$19.87
43	\$41.76	\$37.73	\$31.10	\$27.07	\$20.45
44	\$42.77	\$38.74	\$31.97	\$27.79	\$21.02
45	\$43.92	\$39.74	\$32.69	\$28.51	\$21.60
46	\$45.22	\$40.75	\$33.70	\$29.38	\$22.32
47	\$46.51	\$42.05	\$34.56	\$30.24	\$22.90
48	\$47.66	\$43.20	\$35.71	\$31.10	\$23.47
49	\$48.96	\$44.21	\$36.58	\$31.82	\$24.19
50	\$50.26	\$45.50	\$37.44	\$32.69	\$24.62
51	\$52.13	\$47.23	\$39.02	\$33.84	\$25.63
52	\$54.00	\$48.82	\$40.18	\$35.14	\$26.50
53	\$55.73	\$50.54	\$41.76	\$36.14	\$27.50
54	\$57.60	\$52.13	\$42.91	\$37.44	\$28.37
55	\$59.47	\$53.71	\$44.21	\$38.74	\$29.23
56	\$61.49	\$55.58	\$45.79	\$39.89	\$30.24
57	\$63.22	\$57.31	\$47.23	\$41.18	\$31.10
58	\$65.23	\$59.04	\$48.67	\$42.48	\$32.26
59	\$67.10	\$60.77	\$50.11	\$43.78	\$33.12
60	\$69.12	\$62.50	\$51.55	\$44.93	\$33.98
61	\$73.58	\$65.81	\$54.86	\$47.23	\$36.14
62	\$77.90	\$70.27	\$58.18	\$50.54	\$38.45
63	\$82.37	\$73.58	\$61.49	\$53.71	\$40.61
64	\$86.69	\$77.90	\$64.80	\$56.02	\$42.77
65	\$84.38	\$76.14	\$63.72	\$54.54	\$42.12
66	\$94.64	\$85.32	\$71.01	\$61.70	\$47.39
67	\$104.90	\$94.64	\$79.25	\$67.91	\$52.52
68	\$115.16	\$103.95	\$86.40	\$75.06	\$57.65
69	\$125.55	\$113.13	\$94.64	\$81.27	\$62.78
70	\$132.20	\$119.28	\$99.44	\$85.48	\$65.64
71	\$149.16	\$134.28	\$112.36	\$97.48	\$74.65
72	\$167.04	\$150.21	\$125.28	\$108.45	\$83.52
73	\$184.01	\$166.13	\$138.20	\$119.28	\$92.52
74	\$201.88	\$181.92	\$151.12	\$131.28	\$100.49
75	\$196.09	\$176.55	\$147.07	\$127.53	\$98.05
76	\$223.82	\$201.47	\$167.66	\$145.31	\$112.32
77	\$251.43	\$226.40	\$188.96	\$163.10	\$125.66
78	\$279.05	\$251.43	\$209.55	\$181.82	\$139.93
79	\$306.66	\$276.35	\$230.02	\$199.72	\$153.39
80	\$307.80	\$277.34	\$231.23	\$200.02	\$153.90
81	\$332.42	\$298.73	\$249.37	\$215.57	\$166.21
82	\$356.29	\$320.98	\$267.52	\$232.09	\$178.63
83	\$381.02	\$343.22	\$285.55	\$247.75	\$190.08
84	\$404.89	\$364.61	\$303.70	\$263.30	\$202.50
85	\$428.76	\$385.99	\$321.73	\$278.21	\$213.95
86	\$435.35	\$391.72	\$326.70	\$283.07	\$218.05
87	\$442.80	\$398.30	\$331.67	\$288.04	\$221.40
88	\$449.39	\$404.89	\$337.39	\$292.14	\$224.64
89	\$456.73	\$410.62	\$342.36	\$297.11	\$227.99
90	\$423.92	\$381.74	\$318.38	\$275.32	\$211.96
91	\$429.96	\$386.99	\$322.15	\$279.08	\$215.03
92	\$435.30	\$392.24	\$326.60	\$282.94	\$218.00
93	\$441.34	\$396.79	\$331.16	\$286.70	\$220.28
94	\$446.59	\$402.04	\$334.92	\$290.47	\$223.34
95	\$452.63	\$407.39	\$339.47	\$294.23	\$226.31
96	\$457.88	\$412.63	\$343.23	\$297.99	\$229.28
97	\$463.91	\$417.19	\$347.79	\$301.75	\$231.56
98	\$469.26	\$422.43	\$352.34	\$304.72	\$234.63
99	\$475.30	\$427.78	\$356.10	\$308.58	\$237.60
100	\$480.55	\$433.03	\$360.56	\$312.35	\$240.67

Joint w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$10.37	\$9.36	\$7.92
40	\$10.94	\$9.65	\$8.21
41	\$11.38	\$10.08	\$8.35
42	\$11.52	\$10.22	\$8.78
43	\$11.95	\$10.66	\$8.93
44	\$12.24	\$10.80	\$9.22
45	\$12.67	\$11.09	\$9.36
46	\$12.96	\$11.52	\$9.65
47	\$13.39	\$11.95	\$9.94
48	\$13.68	\$12.10	\$10.22
49	\$14.11	\$12.38	\$10.37
50	\$14.40	\$12.82	\$10.80
51	\$14.83	\$13.10	\$11.09
52	\$15.41	\$13.68	\$11.52
53	\$15.84	\$14.11	\$11.95
54	\$16.42	\$14.69	\$12.38
55	\$16.99	\$15.12	\$12.82
56	\$17.57	\$15.55	\$13.10
57	\$18.14	\$16.13	\$13.54
58	\$18.72	\$16.70	\$13.97
59	\$19.15	\$16.99	\$14.40
60	\$19.73	\$17.57	\$14.83
61	\$20.30	\$18.72	\$15.41
62	\$20.88	\$18.72	\$15.84
63	\$21.46	\$19.73	\$16.42
64	\$21.89	\$19.73	\$16.42
65	\$21.60	\$19.58	\$15.93
66	\$25.25	\$22.68	\$19.04
67	\$28.35	\$25.25	\$21.06
68	\$31.86	\$28.35	\$23.63
69	\$34.97	\$31.32	\$25.79
70	\$36.28	\$32.76	\$27.41
71	\$40.32	\$36.28	\$29.88
72	\$43.20	\$39.28	\$32.36
73	\$47.24	\$42.28	\$35.37
74	\$50.24	\$45.28	\$37.85
75	\$48.56	\$43.64	\$36.50
76	\$52.18	\$46.80	\$39.20
77	\$55.69	\$49.96	\$41.42
78	\$59.32	\$53.47	\$44.58
79	\$63.30	\$56.63	\$47.27
80	\$62.10	\$55.51	\$46.55
81	\$64.58	\$58.43	\$48.60
82	\$67.93	\$60.91	\$50.65
83	\$70.74	\$63.40	\$53.03
84	\$73.66	\$66.20	\$55.19
85	\$74.52	\$66.64	\$55.51
86	\$75.28	\$67.50	\$55.94
87	\$75.71	\$67.93	\$56.81
88	\$76.57	\$68.26	\$57.24
89	\$76.57	\$69.12	\$57.56
90	\$70.49	\$63.36	\$52.77
91	\$70.88	\$63.76	\$53.16
92	\$71.28	\$63.76	\$53.16
93	\$71.28	\$64.55	\$53.56
94	\$72.07	\$64.55	\$53.96
95	\$72.07	\$64.85	\$53.96
96	\$72.47	\$64.85	\$54.65
97	\$72.77	\$65.64	\$54.65
98	\$73.16	\$66.03	\$54.65
99	\$73.16	\$66.03	\$55.04
100	\$73.95	\$66.43	\$55.44

Joint w/ Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	<u>Elimination Period</u>					
<u>Issue Age</u>	<u>0 Days</u>	<u>30 Days</u>	<u>90 Days</u>	<u>180 Days</u>	<u>365 Days</u>	
Joint w/ Inflation	18-39	\$25.06	\$22.18	\$18.72	\$16.27	\$12.24
Joint w/ Inflation	40	\$26.21	\$23.18	\$19.58	\$16.99	\$12.82
Joint w/ Inflation	41	\$26.93	\$23.76	\$20.16	\$17.57	\$13.10
Joint w/ Inflation	42	\$27.79	\$24.48	\$20.74	\$18.14	\$13.54
Joint w/ Inflation	43	\$28.51	\$25.20	\$21.17	\$18.43	\$13.97
Joint w/ Inflation	44	\$29.23	\$25.78	\$21.74	\$19.01	\$14.26
Joint w/ Inflation	45	\$29.95	\$26.50	\$22.32	\$19.58	\$14.69
Joint w/ Inflation	46	\$30.96	\$27.22	\$22.90	\$20.16	\$14.98
Joint w/ Inflation	47	\$31.68	\$27.94	\$23.62	\$20.74	\$15.55
Joint w/ Inflation	48	\$32.54	\$28.66	\$24.34	\$21.17	\$15.84
Joint w/ Inflation	49	\$33.41	\$29.66	\$24.91	\$21.74	\$16.27
Joint w/ Inflation	50	\$34.42	\$30.38	\$25.63	\$22.32	\$16.85
Joint w/ Inflation	51	\$35.71	\$31.39	\$26.50	\$23.18	\$17.42
Joint w/ Inflation	52	\$36.72	\$32.54	\$27.50	\$23.90	\$17.86
Joint w/ Inflation	53	\$38.02	\$33.70	\$28.37	\$24.91	\$18.72
Joint w/ Inflation	54	\$39.31	\$34.70	\$29.23	\$25.63	\$19.15
Joint w/ Inflation	55	\$40.61	\$35.86	\$30.24	\$26.35	\$19.73
Joint w/ Inflation	56	\$41.90	\$37.01	\$31.10	\$27.22	\$20.45
Joint w/ Inflation	57	\$43.20	\$38.16	\$32.26	\$28.22	\$21.02
Joint w/ Inflation	58	\$44.64	\$39.31	\$33.12	\$29.09	\$21.74
Joint w/ Inflation	59	\$45.94	\$40.61	\$34.13	\$29.81	\$22.32
Joint w/ Inflation	60	\$47.23	\$41.76	\$35.14	\$30.67	\$23.04
Joint w/ Inflation	61	\$49.39	\$44.93	\$37.30	\$31.82	\$25.20
Joint w/ Inflation	62	\$52.70	\$47.23	\$39.46	\$33.98	\$26.35
Joint w/ Inflation	63	\$56.02	\$50.54	\$41.76	\$36.14	\$27.50
Joint w/ Inflation	64	\$59.18	\$52.70	\$43.92	\$38.45	\$29.66
Joint w/ Inflation	65	\$57.65	\$51.44	\$43.20	\$36.99	\$28.76
Joint w/ Inflation	66	\$64.80	\$57.65	\$48.33	\$42.12	\$31.86
Joint w/ Inflation	67	\$71.96	\$64.80	\$53.46	\$46.31	\$36.05
Joint w/ Inflation	68	\$78.17	\$71.01	\$58.59	\$51.44	\$39.15
Joint w/ Inflation	69	\$85.32	\$77.22	\$63.72	\$55.49	\$42.12
Joint w/ Inflation	70	\$89.52	\$80.52	\$67.60	\$58.73	\$44.76
Joint w/ Inflation	71	\$101.40	\$91.48	\$76.60	\$65.64	\$50.76
Joint w/ Inflation	72	\$113.40	\$102.44	\$85.48	\$73.60	\$56.64
Joint w/ Inflation	73	\$125.28	\$112.36	\$93.44	\$81.56	\$62.64
Joint w/ Inflation	74	\$137.29	\$123.32	\$102.44	\$89.52	\$68.64
Joint w/ Inflation	75	\$133.73	\$120.39	\$99.80	\$86.46	\$66.92
Joint w/ Inflation	76	\$152.45	\$137.24	\$114.08	\$98.98	\$75.82
Joint w/ Inflation	77	\$171.17	\$154.21	\$128.35	\$111.50	\$85.64
Joint w/ Inflation	78	\$189.89	\$171.17	\$142.62	\$123.08	\$94.54
Joint w/ Inflation	79	\$208.61	\$188.14	\$156.90	\$135.49	\$104.36
Joint w/ Inflation	80	\$208.98	\$188.46	\$157.14	\$135.76	\$104.54
Joint w/ Inflation	81	\$226.37	\$203.26	\$169.56	\$146.45	\$112.75
Joint w/ Inflation	82	\$242.78	\$218.05	\$181.87	\$157.14	\$120.96
Joint w/ Inflation	83	\$259.20	\$232.85	\$194.18	\$167.83	\$129.17
Joint w/ Inflation	84	\$275.72	\$247.75	\$206.60	\$179.39	\$137.48
Joint w/ Inflation	85	\$291.28	\$262.55	\$218.92	\$189.32	\$145.69
Joint w/ Inflation	86	\$296.24	\$266.65	\$222.16	\$192.56	\$148.18
Joint w/ Inflation	87	\$301.21	\$270.76	\$225.50	\$195.91	\$150.55
Joint w/ Inflation	88	\$305.32	\$274.86	\$229.61	\$198.29	\$153.04
Joint w/ Inflation	89	\$310.28	\$278.96	\$232.85	\$201.64	\$155.52
Joint w/ Inflation	90	\$288.19	\$259.48	\$216.51	\$187.11	\$144.05
Joint w/ Inflation	91	\$291.95	\$263.24	\$219.48	\$190.08	\$146.32
Joint w/ Inflation	92	\$296.51	\$266.31	\$221.76	\$192.36	\$147.91
Joint w/ Inflation	93	\$300.27	\$270.07	\$224.83	\$194.63	\$150.08
Joint w/ Inflation	94	\$304.03	\$273.04	\$227.80	\$197.60	\$151.67
Joint w/ Inflation	95	\$307.79	\$276.90	\$230.87	\$199.88	\$153.85
Joint w/ Inflation	96	\$311.55	\$280.67	\$233.84	\$202.16	\$155.43
Joint w/ Inflation	97	\$315.32	\$283.64	\$236.12	\$205.23	\$157.71
Joint w/ Inflation	98	\$319.08	\$287.40	\$239.18	\$207.50	\$159.19
Joint w/ Inflation	99	\$322.84	\$290.47	\$242.15	\$209.68	\$161.47
Joint w/ Inflation	100	\$326.60	\$294.23	\$245.22	\$212.75	\$163.75

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	<u>Elimination Period</u>			
<u>Issue Age</u>	<u>0 Days</u>	<u>7 Days</u>	<u>30 Days</u>	
Joint w/ Inflation	18-39	\$6.91	\$6.77	\$5.47
Joint w/ Inflation	40	\$7.34	\$6.91	\$5.90
Joint w/ Inflation	41	\$7.49	\$7.20	\$6.05
Joint w/ Inflation	42	\$7.63	\$7.49	\$6.05
Joint w/ Inflation	43	\$7.92	\$7.63	\$6.19
Joint w/ Inflation	44	\$8.21	\$7.92	\$6.34
Joint w/ Inflation	45	\$8.35	\$8.06	\$6.62
Joint w/ Inflation	46	\$8.64	\$8.21	\$6.77
Joint w/ Inflation	47	\$8.78	\$8.35	\$6.91
Joint w/ Inflation	48	\$9.22	\$8.78	\$7.20
Joint w/ Inflation	49	\$9.36	\$8.93	\$7.34
Joint w/ Inflation	50	\$9.50	\$9.22	\$7.49
Joint w/ Inflation	51	\$9.94	\$9.50	\$7.92
Joint w/ Inflation	52	\$10.22	\$9.94	\$8.06
Joint w/ Inflation	53	\$10.66	\$10.22	\$8.35
Joint w/ Inflation	54	\$10.94	\$10.66	\$8.78
Joint w/ Inflation	55	\$11.38	\$10.80	\$8.93
Joint w/ Inflation	56	\$11.66	\$11.09	\$9.36
Joint w/ Inflation	57	\$12.10	\$11.52	\$9.50
Joint w/ Inflation	58	\$12.38	\$11.95	\$9.94
Joint w/ Inflation	59	\$12.82	\$12.24	\$10.08
Joint w/ Inflation	60	\$13.10	\$12.67	\$10.37
Joint w/ Inflation	61	\$14.26	\$12.67	\$10.37
Joint w/ Inflation	62	\$14.26	\$13.10	\$10.94
Joint w/ Inflation	63	\$14.83	\$13.10	\$10.94
Joint w/ Inflation	64	\$14.83	\$13.68	\$11.52
Joint w/ Inflation	65	\$14.45	\$13.37	\$10.80
Joint w/ Inflation	66	\$17.01	\$15.39	\$12.83
Joint w/ Inflation	67	\$19.04	\$17.01	\$14.45
Joint w/ Inflation	68	\$21.60	\$19.04	\$15.93
Joint w/ Inflation	69	\$23.63	\$21.06	\$17.96
Joint w/ Inflation	70	\$24.93	\$22.32	\$18.40
Joint w/ Inflation	71	\$27.41	\$24.40	\$20.36
Joint w/ Inflation	72	\$29.88	\$26.36	\$21.92
Joint w/ Inflation	73	\$31.84	\$28.84	\$24.40
Joint w/ Inflation	74	\$34.32	\$30.80	\$25.84
Joint w/ Inflation	75	\$32.99	\$29.37	\$24.92
Joint w/ Inflation	76	\$35.22	\$31.71	\$26.79
Joint w/ Inflation	77	\$37.91	\$33.93	\$28.55
Joint w/ Inflation	78	\$40.60	\$36.15	\$30.30
Joint w/ Inflation	79	\$42.82	\$38.38	\$32.06
Joint w/ Inflation	80	\$42.34	\$37.91	\$31.64
Joint w/ Inflation	81	\$44.06	\$39.96	\$32.94
Joint w/ Inflation	82	\$46.12	\$41.58	\$34.56
Joint w/ Inflation	83	\$47.74	\$43.20	\$36.18
Joint w/ Inflation	84	\$49.79	\$45.25	\$37.48
Joint w/ Inflation	85	\$50.65	\$45.25	\$37.91
Joint w/ Inflation	86	\$50.98	\$45.68	\$38.23
Joint w/ Inflation	87	\$51.41	\$46.12	\$38.66
Joint w/ Inflation	88	\$51.84	\$46.55	\$38.66
Joint w/ Inflation	89	\$52.27	\$46.87	\$39.10
Joint w/ Inflation	90	\$47.92	\$43.36	\$35.84
Joint w/ Inflation	91	\$48.31	\$43.36	\$35.84
Joint w/ Inflation	92	\$48.31	\$43.76	\$36.63
Joint w/ Inflation	93	\$48.61	\$43.76	\$36.63
Joint w/ Inflation	94	\$48.61	\$44.15	\$36.63
Joint w/ Inflation	95	\$49.01	\$44.15	\$36.63
Joint w/ Inflation	96	\$49.40	\$44.15	\$36.93
Joint w/ Inflation	97	\$49.40	\$44.55	\$37.32
Joint w/ Inflation	98	\$49.80	\$44.55	\$37.32
Joint w/ Inflation	99	\$50.19	\$45.24	\$37.32
Joint w/ Inflation	100	\$50.19	\$45.24	\$37.72

EXHIBIT II: Proposed 2010 Revised Rates for EquiCare 2002

SINGLE NO INFLATION

Proposed Rate Increase = 45.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$73.70	\$67.80	\$62.10	\$50.40	\$44.40
Single No Inflation	40	\$77.30	\$71.20	\$65.00	\$52.80	\$46.60
Single No Inflation	41	\$79.70	\$73.30	\$66.90	\$54.40	\$48.00
Single No Inflation	42	\$81.80	\$75.30	\$68.90	\$55.90	\$49.30
Single No Inflation	43	\$84.00	\$77.30	\$70.80	\$57.30	\$50.70
Single No Inflation	44	\$86.20	\$79.40	\$72.50	\$58.80	\$52.00
Single No Inflation						
Single No Inflation	45	\$88.50	\$81.40	\$74.40	\$60.50	\$53.40
Single No Inflation	46	\$91.00	\$83.90	\$76.60	\$62.10	\$54.90
Single No Inflation	47	\$93.60	\$86.20	\$78.60	\$64.00	\$56.50
Single No Inflation	48	\$96.20	\$88.60	\$81.00	\$65.60	\$58.00
Single No Inflation	49	\$98.80	\$90.80	\$83.10	\$67.50	\$59.50
Single No Inflation						
Single No Inflation	50	\$101.40	\$93.30	\$85.30	\$69.10	\$61.20
Single No Inflation	51	\$105.00	\$96.80	\$88.50	\$71.70	\$63.40
Single No Inflation	52	\$108.70	\$100.10	\$91.40	\$74.30	\$65.60
Single No Inflation	53	\$112.40	\$103.60	\$94.60	\$76.60	\$67.80
Single No Inflation	54	\$116.00	\$106.90	\$97.60	\$79.20	\$70.10
Single No Inflation						
Single No Inflation	55	\$119.80	\$110.10	\$100.80	\$81.80	\$72.30
Single No Inflation	56	\$123.60	\$113.90	\$104.20	\$84.40	\$74.60
Single No Inflation	57	\$127.50	\$117.40	\$107.20	\$87.20	\$77.00
Single No Inflation	58	\$131.60	\$121.00	\$110.50	\$89.70	\$79.20
Single No Inflation	59	\$135.30	\$124.60	\$113.90	\$92.60	\$81.70
Single No Inflation						
Single No Inflation	60	\$139.20	\$128.20	\$117.20	\$95.00	\$84.00
Single No Inflation	61	\$148.10	\$137.10	\$123.70	\$103.90	\$88.50
Single No Inflation	62	\$156.90	\$144.80	\$131.60	\$106.20	\$95.00
Single No Inflation	63	\$165.80	\$152.60	\$138.20	\$112.70	\$99.50
Single No Inflation	64	\$174.60	\$161.40	\$145.90	\$118.20	\$105.00
Single No Inflation						
Single No Inflation	65	\$182.30	\$168.00	\$152.60	\$123.70	\$109.40
Single No Inflation	66	\$204.50	\$187.80	\$169.10	\$137.10	\$122.70
Single No Inflation	67	\$226.50	\$208.80	\$185.60	\$150.30	\$135.90
Single No Inflation	68	\$248.70	\$228.70	\$202.20	\$164.60	\$149.30
Single No Inflation	69	\$270.80	\$249.70	\$218.90	\$178.00	\$162.40
Single No Inflation						
Single No Inflation	70	\$294.00	\$269.60	\$235.40	\$190.10	\$176.80
Single No Inflation	71	\$332.70	\$306.10	\$266.30	\$215.50	\$200.00
Single No Inflation	72	\$371.20	\$341.50	\$297.30	\$240.90	\$223.20
Single No Inflation	73	\$410.00	\$376.80	\$328.20	\$266.30	\$246.40
Single No Inflation	74	\$448.70	\$413.30	\$359.20	\$291.80	\$269.60
Single No Inflation						
Single No Inflation	75	\$487.20	\$448.70	\$390.10	\$316.00	\$292.80
Single No Inflation	76	\$555.80	\$511.60	\$445.30	\$360.20	\$333.70
Single No Inflation	77	\$624.30	\$574.50	\$500.60	\$404.50	\$374.60
Single No Inflation	78	\$692.90	\$637.60	\$555.80	\$449.70	\$415.50
Single No Inflation	79	\$761.30	\$700.50	\$609.90	\$493.90	\$457.50
Single No Inflation						
Single No Inflation	80	\$827.60	\$761.30	\$663.00	\$537.00	\$496.10
Single No Inflation	81	\$892.80	\$822.10	\$714.90	\$579.00	\$536.00
Single No Inflation	82	\$958.10	\$880.60	\$766.80	\$620.90	\$574.50
Single No Inflation	83	\$1,023.20	\$941.40	\$819.90	\$664.10	\$614.40
Single No Inflation	84	\$1,088.40	\$1,001.10	\$871.80	\$706.10	\$653.00
Single No Inflation						
Single No Inflation	85	\$1,151.30	\$1,059.70	\$922.70	\$746.90	\$690.70
Single No Inflation	86	\$1,170.20	\$1,076.20	\$938.10	\$759.10	\$701.70
Single No Inflation	87	\$1,188.90	\$1,093.90	\$952.40	\$771.30	\$713.90
Single No Inflation	88	\$1,207.80	\$1,110.50	\$967.90	\$783.50	\$724.90
Single No Inflation	89	\$1,226.50	\$1,128.10	\$982.30	\$795.50	\$735.90
Single No Inflation						
Single No Inflation	90	\$1,243.10	\$1,143.70	\$995.60	\$806.70	\$745.90
Single No Inflation	91	\$1,259.70	\$1,159.00	\$1,010.00	\$817.70	\$755.80
Single No Inflation	92	\$1,276.20	\$1,174.50	\$1,022.20	\$827.60	\$765.80
Single No Inflation	93	\$1,292.70	\$1,188.90	\$1,035.30	\$838.70	\$775.70
Single No Inflation	94	\$1,309.40	\$1,204.40	\$1,048.50	\$849.70	\$785.70
Single No Inflation						
Single No Inflation	95	\$1,325.90	\$1,219.80	\$1,061.90	\$860.80	\$795.50
Single No Inflation	96	\$1,342.50	\$1,235.30	\$1,076.20	\$870.80	\$805.50
Single No Inflation	97	\$1,359.10	\$1,250.80	\$1,089.40	\$881.80	\$815.50
Single No Inflation	98	\$1,375.70	\$1,265.20	\$1,101.60	\$892.80	\$825.40
Single No Inflation	99	\$1,392.20	\$1,280.70	\$1,116.00	\$902.80	\$835.40
Single No Inflation	100	\$1,408.90	\$1,296.10	\$1,129.30	\$913.80	\$845.30
Single No Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$21.40	\$19.60	\$15.60
Single No Inflation	40	\$22.50	\$20.60	\$16.30
Single No Inflation	41	\$23.10	\$21.20	\$16.90
Single No Inflation	42	\$23.80	\$21.80	\$17.20
Single No Inflation	43	\$24.40	\$22.40	\$17.70
Single No Inflation	44	\$25.10	\$22.80	\$18.00
Single No Inflation				
Single No Inflation	45	\$25.70	\$23.70	\$18.60
Single No Inflation	46	\$26.40	\$24.10	\$19.20
Single No Inflation	47	\$27.20	\$24.80	\$19.80
Single No Inflation	48	\$27.90	\$25.70	\$20.30
Single No Inflation	49	\$28.60	\$26.40	\$20.90
Single No Inflation				
Single No Inflation	50	\$29.30	\$26.90	\$21.40
Single No Inflation	51	\$30.50	\$28.00	\$22.10
Single No Inflation	52	\$31.50	\$28.90	\$22.80
Single No Inflation	53	\$32.70	\$29.90	\$23.70
Single No Inflation	54	\$33.70	\$30.90	\$24.60
Single No Inflation				
Single No Inflation	55	\$34.70	\$31.90	\$25.30
Single No Inflation	56	\$35.70	\$32.80	\$26.00
Single No Inflation	57	\$37.00	\$34.00	\$26.90
Single No Inflation	58	\$38.20	\$35.00	\$27.70
Single No Inflation	59	\$39.30	\$36.00	\$28.60
Single No Inflation				
Single No Inflation	60	\$40.40	\$37.00	\$29.30
Single No Inflation	61	\$41.50	\$37.60	\$30.50
Single No Inflation	62	\$42.50	\$38.80	\$30.90
Single No Inflation	63	\$43.70	\$40.40	\$32.10
Single No Inflation	64	\$44.90	\$40.90	\$32.70
Single No Inflation				
Single No Inflation	65	\$46.40	\$42.50	\$33.70
Single No Inflation	66	\$53.70	\$49.20	\$39.80
Single No Inflation	67	\$60.20	\$55.30	\$46.40
Single No Inflation	68	\$67.50	\$62.00	\$52.50
Single No Inflation	69	\$74.60	\$68.50	\$58.60
Single No Inflation				
Single No Inflation	70	\$81.20	\$75.20	\$64.70
Single No Inflation	71	\$88.90	\$81.80	\$70.80
Single No Inflation	72	\$96.80	\$88.90	\$77.30
Single No Inflation	73	\$104.40	\$96.20	\$83.40
Single No Inflation	74	\$112.10	\$102.90	\$89.50
Single No Inflation				
Single No Inflation	75	\$120.00	\$110.00	\$95.60
Single No Inflation	76	\$128.80	\$118.20	\$102.90
Single No Inflation	77	\$138.20	\$126.50	\$110.00
Single No Inflation	78	\$146.90	\$135.30	\$116.60
Single No Inflation	79	\$155.80	\$143.70	\$124.30
Single No Inflation				
Single No Inflation	80	\$166.40	\$153.00	\$132.60
Single No Inflation	81	\$174.00	\$159.70	\$138.70
Single No Inflation	82	\$181.70	\$168.00	\$145.30
Single No Inflation	83	\$189.60	\$174.60	\$151.40
Single No Inflation	84	\$197.80	\$181.70	\$157.50
Single No Inflation				
Single No Inflation	85	\$201.70	\$185.60	\$160.30
Single No Inflation	86	\$202.80	\$186.80	\$160.90
Single No Inflation	87	\$203.90	\$187.80	\$161.40
Single No Inflation	88	\$203.90	\$188.40	\$162.40
Single No Inflation	89	\$205.50	\$189.00	\$164.20
Single No Inflation				
Single No Inflation	90	\$206.70	\$190.10	\$164.60
Single No Inflation	91	\$207.80	\$190.60	\$164.60
Single No Inflation	92	\$208.30	\$191.70	\$166.40
Single No Inflation	93	\$209.40	\$192.90	\$166.90
Single No Inflation	94	\$210.60	\$193.50	\$167.40
Single No Inflation				
Single No Inflation	95	\$211.00	\$194.50	\$168.50
Single No Inflation	96	\$212.20	\$195.10	\$168.50
Single No Inflation	97	\$213.30	\$195.70	\$169.70
Single No Inflation	98	\$213.80	\$197.20	\$170.70
Single No Inflation	99	\$214.90	\$197.80	\$170.70
Single No Inflation	100	\$216.10	\$199.00	\$171.90

Single No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Single No Inflation

Issue Age

0 Days

30 Days

90 Days

180 Days

365 Days

Single No Inflation

18-39

\$54.90

\$47.90

\$46.30

\$37.50

\$33.40

Single No Inflation

40

\$57.80

\$50.40

\$48.50

\$39.30

\$35.00

Single No Inflation

41

\$59.40

\$51.80

\$49.90

\$40.40

\$36.00

Single No Inflation

42

\$60.90

\$53.30

\$51.20

\$41.70

\$37.00

Single No Inflation

43

\$62.70

\$54.70

\$52.70

\$42.80

\$38.00

Single No Inflation

44

\$64.30

\$56.20

\$54.00

\$43.80

\$39.10

Single No Inflation

45

\$66.00

\$57.50

\$55.40

\$45.00

\$40.10

Single No Inflation

46

\$68.10

\$59.20

\$57.20

\$46.30

\$41.10

Single No Inflation

47

\$69.80

\$60.90

\$58.80

\$47.60

\$42.40

Single No Inflation

48

\$71.70

\$62.70

\$60.20

\$48.90

\$43.50

Single No Inflation

49

\$73.70

\$64.30

\$62.00

\$50.10

\$44.60

Single No Inflation

50

\$75.60

\$66.00

\$63.60

\$51.40

\$45.90

Single No Inflation

51

\$78.30

\$68.30

\$65.70

\$53.40

\$47.60

Single No Inflation

52

\$81.10

\$70.80

\$68.20

\$55.30

\$49.20

Single No Inflation

53

\$83.90

\$73.10

\$70.40

\$57.20

\$50.90

Single No Inflation

54

\$86.60

\$75.60

\$72.80

\$58.90

\$52.50

Single No Inflation

55

\$89.40

\$77.90

\$75.20

\$60.80

\$54.10

Single No Inflation

56

\$92.30

\$80.50

\$77.60

\$62.80

\$56.00

Single No Inflation

57

\$95.30

\$83.10

\$79.90

\$64.90

\$57.80

Single No Inflation

58

\$98.10

\$85.50

\$82.40

\$66.70

\$59.50

Single No Inflation

59

\$101.00

\$88.10

\$84.90

\$68.80

\$61.20

Single No Inflation

60

\$103.90

\$90.70

\$87.30

\$70.80

\$63.00

Single No Inflation

61

\$110.50

\$102.90

\$92.80

\$78.50

\$66.30

Single No Inflation

62

\$118.20

\$109.40

\$98.40

\$79.70

\$70.80

Single No Inflation

63

\$123.70

\$114.90

\$103.90

\$85.20

\$74.10

Single No Inflation

64

\$131.60

\$116.00

\$109.40

\$88.50

\$78.50

Single No Inflation

65

\$137.10

\$118.20

\$114.90

\$92.80

\$81.80

Single No Inflation

66

\$153.60

\$140.40

\$126.10

\$102.90

\$91.70

Single No Inflation

67

\$170.10

\$156.90

\$139.20

\$112.70

\$101.70

Single No Inflation

68

\$186.80

\$171.30

\$151.40

\$123.70

\$111.70

Single No Inflation

69

\$203.30

\$186.80

\$164.60

\$133.70

\$121.60

Single No Inflation

70

\$219.90

\$203.30

\$176.80

\$142.60

\$132.60

Single No Inflation

71

\$249.70

\$228.70

\$200.00

\$161.40

\$150.30

Single No Inflation

72

\$278.40

\$256.40

\$223.20

\$181.30

\$166.90

Single No Inflation

73

\$308.30

\$282.90

\$246.40

\$200.00

\$184.60

Single No Inflation

74

\$335.90

\$310.50

\$269.60

\$218.90

\$202.20

Single No Inflation

75

\$365.70

\$337.00

\$291.80

\$236.50

\$219.90

Single No Inflation

76

\$416.60

\$383.40

\$333.70

\$269.60

\$250.90

Single No Inflation

77

\$468.50

\$431.00

\$375.70

\$302.80

\$280.60

Single No Inflation

78

\$519.30

\$477.40

\$416.60

\$337.00

\$311.70

Single No Inflation

79

\$571.30

\$526.00

\$457.50

\$370.20

Single No Inflation

EquiCare 2002

Single No Inflation 4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$51.40	\$47.30	\$43.30	\$35.00	\$30.90
Single No Inflation	40	\$54.00	\$49.80	\$45.60	\$36.90	\$32.70
Single No Inflation	41	\$55.70	\$51.20	\$46.90	\$38.00	\$33.50
Single No Inflation	42	\$57.20	\$52.50	\$48.00	\$38.90	\$34.40
Single No Inflation	43	\$58.60	\$54.00	\$49.30	\$40.10	\$35.40
Single No Inflation	44	\$60.20	\$55.40	\$50.70	\$41.10	\$36.30
Single No Inflation	45	\$61.70	\$56.90	\$52.00	\$42.20	\$37.30
Single No Inflation	46	\$63.60	\$58.60	\$53.40	\$43.30	\$38.30
Single No Inflation	47	\$65.40	\$60.20	\$54.90	\$44.60	\$39.50
Single No Inflation	48	\$67.30	\$62.00	\$56.60	\$45.90	\$40.50
Single No Inflation	49	\$68.90	\$63.60	\$58.00	\$47.00	\$41.50
Single No Inflation	50	\$70.80	\$65.30	\$59.50	\$48.30	\$42.50
Single No Inflation	51	\$73.30	\$67.50	\$61.70	\$49.90	\$44.30
Single No Inflation	52	\$75.90	\$69.80	\$64.00	\$51.80	\$45.70
Single No Inflation	53	\$78.50	\$72.30	\$66.00	\$53.40	\$47.30
Single No Inflation	54	\$81.10	\$74.60	\$68.20	\$55.30	\$48.90
Single No Inflation	55	\$83.70	\$77.00	\$70.40	\$57.20	\$50.40
Single No Inflation	56	\$86.50	\$79.40	\$72.50	\$58.90	\$52.00
Single No Inflation	57	\$89.20	\$82.00	\$75.00	\$60.80	\$53.70
Single No Inflation	58	\$91.70	\$84.60	\$77.20	\$62.70	\$55.30
Single No Inflation	59	\$94.60	\$86.90	\$79.70	\$64.60	\$56.90
Single No Inflation	60	\$97.30	\$89.50	\$81.80	\$66.30	\$58.60
Single No Inflation	61	\$103.90	\$96.20	\$87.30	\$73.00	\$62.00
Single No Inflation	62	\$110.50	\$101.70	\$91.70	\$74.10	\$67.50
Single No Inflation	63	\$116.00	\$107.20	\$96.20	\$78.50	\$69.60
Single No Inflation	64	\$122.70	\$112.70	\$101.70	\$83.00	\$74.10
Single No Inflation	65	\$128.20	\$117.20	\$107.20	\$87.30	\$76.30
Single No Inflation	66	\$143.70	\$131.60	\$118.20	\$96.20	\$85.20
Single No Inflation	67	\$159.10	\$145.90	\$130.40	\$106.20	\$95.00
Single No Inflation	68	\$174.60	\$160.30	\$141.40	\$114.90	\$105.00
Single No Inflation	69	\$190.10	\$174.60	\$153.60	\$124.90	\$113.90
Single No Inflation	70	\$205.50	\$189.00	\$164.60	\$133.70	\$123.70
Single No Inflation	71	\$233.20	\$214.40	\$186.80	\$151.40	\$140.40
Single No Inflation	72	\$259.70	\$238.70	\$207.80	\$168.00	\$155.80
Single No Inflation	73	\$287.30	\$264.10	\$229.90	\$186.80	\$172.50
Single No Inflation	74	\$313.80	\$289.50	\$250.90	\$204.50	\$189.00
Single No Inflation	75	\$341.50	\$313.80	\$272.90	\$221.00	\$205.50
Single No Inflation	76	\$388.90	\$358.10	\$311.70	\$253.10	\$233.20
Single No Inflation	77	\$437.70	\$402.30	\$350.40	\$282.90	\$261.90
Single No Inflation	78	\$485.10	\$446.40	\$388.90	\$315.00	\$290.60
Single No Inflation	79	\$532.60	\$490.60	\$426.50	\$345.90	\$320.50
Single No Inflation	80	\$579.00	\$533.60	\$464.00	\$375.70	\$347.00
Single No Inflation	81	\$625.40	\$575.70	\$500.60	\$405.60	\$375.70
Single No Inflation	82	\$670.70	\$616.60	\$537.00	\$435.30	\$402.30
Single No Inflation	83	\$716.10	\$658.60	\$573.50	\$465.20	\$429.80
Single No Inflation	84	\$761.30	\$700.50	\$609.90	\$493.90	\$457.50
Single No Inflation	85	\$805.50	\$741.40	\$645.30	\$522.60	\$484.10
Single No Inflation	86	\$818.70	\$753.60	\$656.30	\$531.50	\$490.60
Single No Inflation	87	\$832.10	\$765.80	\$667.30	\$540.30	\$499.40
Single No Inflation	88	\$845.30	\$777.80	\$677.30	\$548.10	\$507.30
Single No Inflation	89	\$858.60	\$790.00	\$687.30	\$556.80	\$514.90
Single No Inflation	90	\$870.80	\$800.00	\$697.20	\$564.70	\$521.60
Single No Inflation	91	\$881.80	\$811.00	\$707.20	\$572.40	\$529.30
Single No Inflation	92	\$894.00	\$822.10	\$714.90	\$579.00	\$536.00
Single No Inflation	93	\$905.00	\$833.10	\$724.90	\$586.70	\$542.50
Single No Inflation	94	\$916.00	\$843.10	\$733.70	\$594.50	\$550.30
Single No Inflation	95	\$928.20	\$854.10	\$742.60	\$602.20	\$556.80
Single No Inflation	96	\$940.40	\$864.10	\$753.60	\$609.90	\$563.50
Single No Inflation	97	\$951.40	\$876.30	\$762.50	\$617.70	\$570.20
Single No Inflation	98	\$962.40	\$886.10	\$771.30	\$625.40	\$577.90
Single No Inflation	99	\$974.60	\$896.10	\$781.20	\$632.10	\$584.50
Single No Inflation	100	\$986.80	\$907.20	\$791.20	\$639.80	\$592.20

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$15.00	\$13.80	\$10.90
Single No Inflation	40	\$15.70	\$14.40	\$11.50
Single No Inflation	41	\$16.00	\$15.00	\$11.60
Single No Inflation	42	\$16.60	\$15.30	\$12.10
Single No Inflation	43	\$17.00	\$15.70	\$12.40
Single No Inflation	44	\$17.60	\$16.00	\$12.80
Single No Inflation	45	\$17.90	\$16.60	\$13.00
Single No Inflation	46	\$18.50	\$17.00	\$13.50
Single No Inflation	47	\$19.00	\$17.60	\$13.80
Single No Inflation	48	\$19.60	\$17.90	\$14.30
Single No Inflation	49	\$19.90	\$18.50	\$14.50
Single No Inflation	50	\$20.50	\$19.00	\$15.00
Single No Inflation	51	\$21.20	\$19.60	\$15.60
Single No Inflation	52	\$21.90	\$20.30	\$16.00
Single No Inflation	53	\$22.70	\$21.10	\$16.60
Single No Inflation	54	\$23.70	\$21.80	\$17.20
Single No Inflation	55	\$24.40	\$22.40	\$17.60
Single No Inflation	56	\$25.10	\$23.10	\$18.30
Single No Inflation	57	\$25.90	\$23.80	\$18.90
Single No Inflation	58	\$26.60	\$24.60	\$19.30
Single No Inflation	59	\$27.50	\$25.30	\$19.90
Single No Inflation	60	\$28.20	\$26.00	\$20.50
Single No Inflation	61	\$28.80	\$26.00	\$21.10
Single No Inflation	62	\$29.30	\$27.20	\$21.70
Single No Inflation	63	\$30.50	\$27.70	\$22.70
Single No Inflation	64	\$30.90	\$28.80	\$23.20
Single No Inflation	65	\$32.10	\$29.90	\$23.20
Single No Inflation	66	\$37.00	\$34.30	\$28.20
Single No Inflation	67	\$42.10	\$38.80	\$32.10
Single No Inflation	68	\$47.00	\$43.70	\$36.40
Single No Inflation	69	\$52.00	\$48.00	\$40.90
Single No Inflation	70	\$56.90	\$52.50	\$45.30
Single No Inflation	71	\$62.00	\$56.90	\$49.80
Single No Inflation	72	\$68.10	\$62.50	\$54.10
Single No Inflation	73	\$73.00	\$66.90	\$58.00
Single No Inflation	74	\$78.50	\$71.80	\$63.00
Single No Inflation	75	\$83.40	\$77.30	\$66.90
Single No Inflation	76	\$90.10	\$83.00	\$71.80
Single No Inflation	77	\$96.20	\$88.90	\$76.90
Single No Inflation	78	\$102.90	\$94.60	\$81.80
Single No Inflation	79	\$109.40	\$100.50	\$87.30
Single No Inflation	80	\$116.60	\$106.60	\$92.80
Single No Inflation	81	\$121.60	\$111.70	\$97.30
Single No Inflation	82	\$127.10	\$117.20	\$101.70
Single No Inflation	83	\$133.20	\$122.10	\$106.20
Single No Inflation	84	\$138.70	\$127.60	\$110.50
Single No Inflation	85	\$139.20	\$129.80	\$111.10
Single No Inflation	86	\$140.40	\$129.80	\$112.10
Single No Inflation	87	\$141.40	\$131.00	\$113.30
Single No Inflation	88	\$142.00	\$131.60	\$114.50
Single No Inflation	89	\$143.20	\$132.10	\$114.90
Single No Inflation	90	\$144.20	\$133.20	\$114.90
Single No Inflation	91	\$145.30	\$133.70	\$115.50
Single No Inflation	92	\$145.90	\$134.30	\$116.60
Single No Inflation	93	\$146.50	\$134.30	\$116.60
Single No Inflation	94	\$147.50	\$135.30	\$117.80
Single No Inflation	95	\$148.10	\$135.90	\$118.20
Single No Inflation	96	\$148.10	\$135.90	\$118.20
Single No Inflation	97	\$149.30	\$136.50	\$118.80
Single No Inflation	98	\$150.30	\$137.70	\$119.40
Single No Inflation	99	\$150.30	\$138.70	\$119.40
Single No Inflation	100	\$150.80	\$139.20	\$120.00

Single No Inflation

EquiCare 2002

Single No Inflation 3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$46.30	\$42.20	\$38.80	\$31.50	\$27.50
Single No Inflation	40	\$48.50	\$44.30	\$40.50	\$33.30	\$28.90
Single No Inflation	41	\$49.90	\$45.60	\$41.70	\$34.10	\$29.60
Single No Inflation	42	\$51.20	\$46.90	\$43.00	\$35.00	\$30.60
Single No Inflation	43	\$52.70	\$48.00	\$44.10	\$36.00	\$31.40
Single No Inflation	44	\$54.00	\$49.20	\$45.10	\$37.00	\$32.20
Single No Inflation	45	\$55.40	\$50.50	\$46.30	\$38.00	\$33.00
Single No Inflation	46	\$57.20	\$52.00	\$47.80	\$39.10	\$34.00
Single No Inflation	47	\$58.80	\$53.40	\$49.10	\$40.20	\$34.80
Single No Inflation	48	\$60.20	\$54.90	\$50.40	\$41.20	\$36.00
Single No Inflation	49	\$62.00	\$56.50	\$51.80	\$42.40	\$36.90
Single No Inflation	50	\$63.60	\$57.90	\$53.10	\$43.50	\$37.70
Single No Inflation	51	\$65.70	\$60.10	\$55.10	\$45.00	\$39.30
Single No Inflation	52	\$68.20	\$62.10	\$56.90	\$46.60	\$40.50
Single No Inflation	53	\$70.40	\$64.30	\$58.90	\$48.00	\$42.10
Single No Inflation	54	\$72.80	\$66.30	\$60.80	\$49.80	\$43.30
Single No Inflation	55	\$75.20	\$68.30	\$62.70	\$51.40	\$44.60
Single No Inflation	56	\$77.60	\$70.80	\$64.90	\$53.10	\$46.20
Single No Inflation	57	\$79.90	\$73.00	\$66.90	\$54.70	\$47.60
Single No Inflation	58	\$82.40	\$75.20	\$68.90	\$56.50	\$49.10
Single No Inflation	59	\$84.90	\$77.30	\$71.00	\$58.00	\$50.50
Single No Inflation	60	\$87.30	\$79.70	\$73.00	\$59.60	\$52.00
Single No Inflation	61	\$92.80	\$85.20	\$77.30	\$65.30	\$55.30
Single No Inflation	62	\$98.40	\$90.70	\$81.80	\$66.30	\$59.60
Single No Inflation	63	\$103.90	\$95.00	\$86.20	\$70.80	\$62.00
Single No Inflation	64	\$109.40	\$100.50	\$90.70	\$74.10	\$65.30
Single No Inflation	65	\$113.90	\$105.00	\$95.00	\$77.30	\$68.50
Single No Inflation	66	\$127.10	\$117.20	\$105.00	\$85.20	\$76.30
Single No Inflation	67	\$141.40	\$130.40	\$116.00	\$94.00	\$85.20
Single No Inflation	68	\$154.80	\$142.60	\$126.10	\$102.90	\$92.80
Single No Inflation	69	\$169.10	\$155.80	\$137.10	\$110.50	\$101.70
Single No Inflation	70	\$183.50	\$168.00	\$146.90	\$118.20	\$110.50
Single No Inflation	71	\$207.80	\$191.20	\$165.80	\$134.90	\$124.90
Single No Inflation	72	\$232.00	\$213.30	\$185.60	\$150.30	\$139.20
Single No Inflation	73	\$256.40	\$235.40	\$204.50	\$165.80	\$153.60
Single No Inflation	74	\$280.60	\$258.60	\$224.40	\$182.30	\$168.00
Single No Inflation	75	\$304.00	\$280.60	\$243.10	\$197.80	\$182.30
Single No Inflation	76	\$347.00	\$319.30	\$278.40	\$225.40	\$208.80
Single No Inflation	77	\$390.10	\$359.20	\$312.70	\$253.10	\$234.20
Single No Inflation	78	\$433.20	\$397.80	\$347.00	\$280.60	\$259.70
Single No Inflation	79	\$475.20	\$437.70	\$381.30	\$308.30	\$286.30
Single No Inflation	80	\$517.10	\$475.20	\$414.50	\$335.90	\$309.50
Single No Inflation	81	\$558.00	\$513.80	\$446.40	\$361.40	\$334.90
Single No Inflation	82	\$598.90	\$550.30	\$479.60	\$387.90	\$359.20
Single No Inflation	83	\$639.80	\$587.90	\$512.80	\$414.50	\$383.40
Single No Inflation	84	\$679.50	\$625.40	\$544.80	\$440.80	\$407.80
Single No Inflation	85	\$719.40	\$661.80	\$576.90	\$466.40	\$431.00
Single No Inflation	86	\$731.40	\$673.00	\$585.70	\$474.10	\$438.70
Single No Inflation	87	\$742.60	\$684.00	\$595.60	\$481.70	\$446.40
Single No Inflation	88	\$754.60	\$693.90	\$604.40	\$489.60	\$453.00
Single No Inflation	89	\$766.80	\$705.00	\$613.30	\$497.30	\$459.70
Single No Inflation	90	\$776.80	\$714.90	\$622.10	\$503.90	\$466.40
Single No Inflation	91	\$786.70	\$723.70	\$630.90	\$510.40	\$471.90
Single No Inflation	92	\$797.80	\$733.70	\$638.60	\$517.10	\$478.40
Single No Inflation	93	\$807.70	\$742.60	\$646.50	\$523.80	\$485.10
Single No Inflation	94	\$817.70	\$752.50	\$655.30	\$530.50	\$490.60
Single No Inflation	95	\$828.70	\$762.50	\$663.00	\$538.10	\$497.30
Single No Inflation	96	\$838.70	\$772.30	\$673.00	\$543.70	\$502.80
Single No Inflation	97	\$849.70	\$781.20	\$680.70	\$551.30	\$509.40
Single No Inflation	98	\$859.60	\$790.00	\$688.40	\$558.00	\$516.10
Single No Inflation	99	\$869.60	\$800.00	\$697.20	\$563.50	\$521.60
Single No Inflation	100	\$880.60	\$809.90	\$706.10	\$571.30	\$528.10

Single No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$13.10	\$11.60	\$9.80
Single No Inflation	40	\$13.80	\$12.40	\$10.30
Single No Inflation	41	\$14.30	\$12.80	\$10.80
Single No Inflation	42	\$14.50	\$13.00	\$10.90
Single No Inflation	43	\$15.00	\$13.20	\$11.20
Single No Inflation	44	\$15.60	\$13.70	\$11.60
Single No Inflation	45	\$15.90	\$14.10	\$11.80
Single No Inflation	46	\$16.30	\$14.40	\$12.20
Single No Inflation	47	\$16.90	\$15.00	\$12.50
Single No Inflation	48	\$17.20	\$15.30	\$13.00
Single No Inflation	49	\$17.70	\$15.70	\$13.20
Single No Inflation	50	\$18.00	\$16.00	\$13.50
Single No Inflation	51	\$18.90	\$16.60	\$14.10
Single No Inflation	52	\$19.30	\$17.30	\$14.50
Single No Inflation	53	\$20.10	\$17.90	\$15.00
Single No Inflation	54	\$20.90	\$18.50	\$15.60
Single No Inflation	55	\$21.40	\$19.00	\$16.00
Single No Inflation	56	\$22.10	\$19.80	\$16.60
Single No Inflation	57	\$22.80	\$20.30	\$17.20
Single No Inflation	58	\$23.40	\$20.90	\$17.60
Single No Inflation	59	\$24.10	\$21.70	\$18.00
Single No Inflation	60	\$24.80	\$22.10	\$18.60
Single No Inflation	61	\$25.40	\$22.10	\$19.20
Single No Inflation	62	\$26.60	\$22.70	\$19.20
Single No Inflation	63	\$27.20	\$23.80	\$19.80
Single No Inflation	64	\$27.70	\$23.80	\$20.30
Single No Inflation	65	\$28.80	\$24.80	\$20.90
Single No Inflation	66	\$33.70	\$28.80	\$24.10
Single No Inflation	67	\$37.60	\$32.70	\$26.90
Single No Inflation	68	\$42.50	\$36.40	\$30.80
Single No Inflation	69	\$46.40	\$40.40	\$33.50
Single No Inflation	70	\$50.90	\$44.30	\$36.90
Single No Inflation	71	\$55.90	\$48.00	\$40.20
Single No Inflation	72	\$60.20	\$52.00	\$43.00
Single No Inflation	73	\$65.30	\$56.50	\$46.30
Single No Inflation	74	\$69.60	\$59.60	\$49.10
Single No Inflation	75	\$75.20	\$64.10	\$52.40
Single No Inflation	76	\$80.70	\$69.10	\$55.10
Single No Inflation	77	\$86.20	\$73.60	\$58.50
Single No Inflation	78	\$91.70	\$78.50	\$61.70
Single No Inflation	79	\$97.80	\$83.00	\$64.60
Single No Inflation	80	\$103.90	\$88.50	\$68.30
Single No Inflation	81	\$108.90	\$92.30	\$71.10
Single No Inflation	82	\$113.90	\$96.80	\$73.90
Single No Inflation	83	\$118.20	\$100.50	\$76.20
Single No Inflation	84	\$123.70	\$104.40	\$78.90
Single No Inflation	85	\$124.90	\$105.00	\$78.90
Single No Inflation	86	\$126.10	\$105.60	\$79.40
Single No Inflation	87	\$127.10	\$106.60	\$79.90
Single No Inflation	88	\$128.20	\$107.20	\$79.90
Single No Inflation	89	\$128.20	\$108.40	\$80.50
Single No Inflation	90	\$129.40	\$108.40	\$80.50
Single No Inflation	91	\$129.80	\$108.90	\$81.10
Single No Inflation	92	\$130.40	\$109.40	\$81.10
Single No Inflation	93	\$131.00	\$110.00	\$81.70
Single No Inflation	94	\$131.60	\$110.50	\$81.70
Single No Inflation	95	\$132.10	\$110.50	\$81.70
Single No Inflation	96	\$132.60	\$111.10	\$81.70
Single No Inflation	97	\$133.20	\$111.70	\$82.10
Single No Inflation	98	\$133.70	\$112.10	\$82.10
Single No Inflation	99	\$134.90	\$112.70	\$82.10
Single No Inflation	100	\$134.90	\$112.70	\$82.10

Single No Inflation

EquiCare 2002

Single No Inflation 2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$36.90	\$33.40	\$27.50	\$24.00	\$18.00
Single No Inflation	40	\$38.80	\$35.00	\$28.90	\$25.30	\$19.00
Single No Inflation	41	\$39.80	\$36.00	\$29.60	\$26.00	\$19.60
Single No Inflation	42	\$40.90	\$37.00	\$30.60	\$26.60	\$20.10
Single No Inflation	43	\$42.10	\$38.00	\$31.40	\$27.30	\$20.60
Single No Inflation	44	\$43.10	\$39.10	\$32.20	\$28.00	\$21.20
Single No Inflation	45	\$44.30	\$40.10	\$33.00	\$28.80	\$21.80
Single No Inflation	46	\$45.60	\$41.10	\$34.00	\$29.60	\$22.50
Single No Inflation	47	\$46.90	\$42.40	\$34.80	\$30.50	\$23.10
Single No Inflation	48	\$48.00	\$43.50	\$36.00	\$31.40	\$23.70
Single No Inflation	49	\$49.30	\$44.60	\$36.90	\$32.10	\$24.40
Single No Inflation	50	\$50.70	\$45.90	\$37.70	\$33.00	\$24.80
Single No Inflation	51	\$52.50	\$47.60	\$39.30	\$34.10	\$25.90
Single No Inflation	52	\$54.40	\$49.20	\$40.50	\$35.40	\$26.70
Single No Inflation	53	\$56.20	\$50.90	\$42.10	\$36.40	\$27.70
Single No Inflation	54	\$58.00	\$52.50	\$43.30	\$37.70	\$28.60
Single No Inflation	55	\$59.90	\$54.10	\$44.60	\$39.10	\$29.50
Single No Inflation	56	\$62.00	\$56.00	\$46.20	\$40.20	\$30.50
Single No Inflation	57	\$63.70	\$57.80	\$47.60	\$41.50	\$31.40
Single No Inflation	58	\$65.70	\$59.50	\$49.10	\$42.80	\$32.50
Single No Inflation	59	\$67.60	\$61.20	\$50.50	\$44.10	\$33.40
Single No Inflation	60	\$69.60	\$63.00	\$52.00	\$45.30	\$34.30
Single No Inflation	61	\$74.10	\$66.30	\$55.30	\$47.60	\$36.40
Single No Inflation	62	\$78.50	\$70.80	\$58.60	\$50.90	\$38.80
Single No Inflation	63	\$83.00	\$74.10	\$62.00	\$54.10	\$40.90
Single No Inflation	64	\$87.30	\$78.50	\$65.30	\$56.50	\$43.10
Single No Inflation	65	\$90.70	\$81.80	\$68.50	\$58.60	\$45.30
Single No Inflation	66	\$101.70	\$91.70	\$76.30	\$66.30	\$50.90
Single No Inflation	67	\$112.70	\$101.70	\$85.20	\$73.00	\$56.50
Single No Inflation	68	\$123.70	\$111.70	\$92.80	\$80.70	\$62.00
Single No Inflation	69	\$134.90	\$121.60	\$101.70	\$87.30	\$67.50
Single No Inflation	70	\$146.90	\$132.60	\$110.50	\$95.00	\$73.00
Single No Inflation	71	\$165.80	\$149.30	\$124.90	\$108.40	\$83.00
Single No Inflation	72	\$185.60	\$166.90	\$139.20	\$120.50	\$92.80
Single No Inflation	73	\$204.50	\$184.60	\$153.60	\$132.60	\$102.90
Single No Inflation	74	\$224.40	\$202.20	\$168.00	\$145.90	\$111.70
Single No Inflation	75	\$243.10	\$218.90	\$182.30	\$158.10	\$121.60
Single No Inflation	76	\$277.40	\$249.70	\$207.80	\$180.10	\$139.20
Single No Inflation	77	\$311.70	\$280.60	\$234.20	\$202.20	\$155.80
Single No Inflation	78	\$345.90	\$311.70	\$259.70	\$225.40	\$173.50
Single No Inflation	79	\$380.10	\$342.50	\$285.10	\$247.60	\$190.10
Single No Inflation	80	\$413.30	\$372.40	\$310.50	\$268.60	\$206.70
Single No Inflation	81	\$446.40	\$401.10	\$334.90	\$289.50	\$223.20
Single No Inflation	82	\$478.40	\$431.00	\$359.20	\$311.70	\$239.90
Single No Inflation	83	\$511.60	\$460.90	\$383.40	\$332.70	\$255.20
Single No Inflation	84	\$543.70	\$489.60	\$407.80	\$353.60	\$271.90
Single No Inflation	85	\$575.70	\$518.30	\$432.00	\$373.60	\$287.30
Single No Inflation	86	\$584.50	\$526.00	\$438.70	\$380.10	\$292.80
Single No Inflation	87	\$594.50	\$534.80	\$445.30	\$386.80	\$297.30
Single No Inflation	88	\$603.40	\$543.70	\$453.00	\$392.30	\$301.60
Single No Inflation	89	\$613.30	\$551.30	\$459.70	\$398.90	\$306.10
Single No Inflation	90	\$620.90	\$559.20	\$466.40	\$403.30	\$310.50
Single No Inflation	91	\$629.80	\$566.90	\$471.90	\$408.80	\$315.00
Single No Inflation	92	\$637.60	\$574.50	\$478.40	\$414.50	\$319.30
Single No Inflation	93	\$646.50	\$581.20	\$485.10	\$420.00	\$322.70
Single No Inflation	94	\$654.10	\$588.90	\$490.60	\$425.50	\$327.20
Single No Inflation	95	\$663.00	\$596.70	\$497.30	\$431.00	\$331.50
Single No Inflation	96	\$670.70	\$604.40	\$502.80	\$436.50	\$335.90
Single No Inflation	97	\$679.50	\$611.10	\$509.40	\$442.00	\$339.20
Single No Inflation	98	\$687.30	\$618.80	\$516.10	\$446.40	\$343.70
Single No Inflation	99	\$696.20	\$626.60	\$521.60	\$452.00	\$348.00
Single No Inflation	100	\$703.90	\$634.30	\$528.10	\$457.50	\$352.50

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$10.50	\$9.50	\$8.00
Single No Inflation	40	\$11.10	\$9.80	\$8.30
Single No Inflation	41	\$11.50	\$10.20	\$8.50
Single No Inflation	42	\$11.60	\$10.30	\$8.90
Single No Inflation	43	\$12.10	\$10.80	\$9.00
Single No Inflation	44	\$12.40	\$10.90	\$9.30
Single No Inflation	45	\$12.80	\$11.20	\$9.50
Single No Inflation	46	\$13.10	\$11.60	\$9.80
Single No Inflation	47	\$13.50	\$12.10	\$10.10
Single No Inflation	48	\$13.80	\$12.20	\$10.30
Single No Inflation	49	\$14.30	\$12.50	\$10.50
Single No Inflation	50	\$14.50	\$13.00	\$10.90
Single No Inflation	51	\$15.00	\$13.20	\$11.20
Single No Inflation	52	\$15.60	\$13.80	\$11.60
Single No Inflation	53	\$16.00	\$14.30	\$12.10
Single No Inflation	54	\$16.60	\$14.80	\$12.50
Single No Inflation	55	\$17.20	\$15.30	\$13.00
Single No Inflation	56	\$17.70	\$15.70	\$13.20
Single No Inflation	57	\$18.30	\$16.30	\$13.70
Single No Inflation	58	\$18.90	\$16.90	\$14.10
Single No Inflation	59	\$19.30	\$17.20	\$14.50
Single No Inflation	60	\$19.90	\$17.70	\$15.00
Single No Inflation	61	\$20.50	\$18.90	\$15.60
Single No Inflation	62	\$21.10	\$18.90	\$16.00
Single No Inflation	63	\$21.70	\$19.90	\$16.60
Single No Inflation	64	\$22.10	\$19.90	\$16.60
Single No Inflation	65	\$23.20	\$21.10	\$17.20
Single No Inflation	66	\$27.20	\$24.40	\$20.50
Single No Inflation	67	\$30.50	\$27.20	\$22.70
Single No Inflation	68	\$34.30	\$30.50	\$25.40
Single No Inflation	69	\$37.60	\$33.70	\$27.70
Single No Inflation	70	\$40.40	\$36.40	\$30.50
Single No Inflation	71	\$44.90	\$40.40	\$33.30
Single No Inflation	72	\$48.00	\$43.70	\$36.00
Single No Inflation	73	\$52.50	\$47.00	\$39.30
Single No Inflation	74	\$55.90	\$50.40	\$42.10
Single No Inflation	75	\$60.20	\$54.10	\$45.30
Single No Inflation	76	\$64.70	\$58.00	\$48.60
Single No Inflation	77	\$69.10	\$62.00	\$51.40
Single No Inflation	78	\$73.60	\$66.30	\$55.30
Single No Inflation	79	\$78.50	\$70.20	\$58.60
Single No Inflation	80	\$83.40	\$74.60	\$62.50
Single No Inflation	81	\$86.80	\$78.50	\$65.30
Single No Inflation	82	\$91.30	\$81.80	\$68.10
Single No Inflation	83	\$95.00	\$85.20	\$71.20
Single No Inflation	84	\$98.90	\$88.90	\$74.10
Single No Inflation	85	\$100.10	\$89.50	\$74.60
Single No Inflation	86	\$101.10	\$90.70	\$75.20
Single No Inflation	87	\$101.70	\$91.30	\$76.30
Single No Inflation	88	\$102.90	\$91.70	\$76.90
Single No Inflation	89	\$102.90	\$92.80	\$77.30
Single No Inflation	90	\$103.30	\$92.80	\$77.30
Single No Inflation	91	\$103.90	\$93.40	\$77.90
Single No Inflation	92	\$104.40	\$93.40	\$77.90
Single No Inflation	93	\$104.40	\$94.60	\$78.50
Single No Inflation	94	\$105.60	\$94.60	\$79.10
Single No Inflation	95	\$105.60	\$95.00	\$79.10
Single No Inflation	96	\$106.20	\$95.00	\$80.10
Single No Inflation	97	\$106.60	\$96.20	\$80.10
Single No Inflation	98	\$107.20	\$96.80	\$80.10
Single No Inflation	99	\$107.20	\$96.80	\$80.70
Single No Inflation	100	\$108.40	\$97.30	\$81.20

Single No Inflation

EquiCare 2002

Single No Inflation **1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT**

Single No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$25.30	\$22.40	\$18.90	\$16.40	\$12.40
Single No Inflation	40	\$26.40	\$23.40	\$19.80	\$17.20	\$13.00
Single No Inflation	41	\$27.20	\$24.00	\$20.30	\$17.70	\$13.20
Single No Inflation	42	\$28.00	\$24.70	\$20.90	\$18.30	\$13.70
Single No Inflation	43	\$28.80	\$25.40	\$21.40	\$18.60	\$14.10
Single No Inflation	44	\$29.50	\$26.00	\$21.90	\$19.20	\$14.40
Single No Inflation	45	\$30.20	\$26.70	\$22.50	\$19.80	\$14.80
Single No Inflation	46	\$31.20	\$27.50	\$23.10	\$20.30	\$15.10
Single No Inflation	47	\$31.90	\$28.20	\$23.80	\$20.90	\$15.70
Single No Inflation	48	\$32.80	\$28.90	\$24.60	\$21.40	\$16.00
Single No Inflation	49	\$33.70	\$29.90	\$25.10	\$21.90	\$16.40
Single No Inflation	50	\$34.70	\$30.60	\$25.90	\$22.50	\$17.00
Single No Inflation	51	\$36.00	\$31.70	\$26.70	\$23.40	\$17.60
Single No Inflation	52	\$37.00	\$32.80	\$27.70	\$24.10	\$18.00
Single No Inflation	53	\$38.30	\$34.00	\$28.60	\$25.10	\$18.90
Single No Inflation	54	\$39.60	\$35.00	\$29.50	\$25.90	\$19.30
Single No Inflation	55	\$40.90	\$36.20	\$30.50	\$26.60	\$19.90
Single No Inflation	56	\$42.20	\$37.30	\$31.40	\$27.50	\$20.60
Single No Inflation	57	\$43.50	\$38.50	\$32.50	\$28.50	\$21.20
Single No Inflation	58	\$45.00	\$39.60	\$33.40	\$29.30	\$21.90
Single No Inflation	59	\$46.30	\$40.90	\$34.40	\$30.10	\$22.50
Single No Inflation	60	\$47.60	\$42.10	\$35.40	\$30.90	\$23.20
Single No Inflation	61	\$49.80	\$45.30	\$37.60	\$32.10	\$25.40
Single No Inflation	62	\$53.10	\$47.60	\$39.80	\$34.30	\$26.60
Single No Inflation	63	\$56.50	\$50.90	\$42.10	\$36.40	\$27.70
Single No Inflation	64	\$59.60	\$53.10	\$44.30	\$38.80	\$29.90
Single No Inflation	65	\$62.00	\$55.30	\$46.40	\$39.80	\$30.90
Single No Inflation	66	\$69.60	\$62.00	\$52.00	\$45.30	\$34.30
Single No Inflation	67	\$77.30	\$69.60	\$57.50	\$49.80	\$38.80
Single No Inflation	68	\$84.00	\$76.30	\$63.00	\$55.30	\$42.10
Single No Inflation	69	\$91.70	\$83.00	\$68.50	\$59.60	\$45.30
Single No Inflation	70	\$99.50	\$89.50	\$75.20	\$65.30	\$49.80
Single No Inflation	71	\$112.70	\$101.70	\$85.20	\$73.00	\$56.50
Single No Inflation	72	\$126.10	\$113.90	\$95.00	\$81.80	\$63.00
Single No Inflation	73	\$139.20	\$124.90	\$103.90	\$90.70	\$69.60
Single No Inflation	74	\$152.60	\$137.10	\$113.90	\$99.50	\$76.30
Single No Inflation	75	\$165.80	\$149.30	\$123.70	\$107.20	\$83.00
Single No Inflation	76	\$189.00	\$170.10	\$141.40	\$122.70	\$94.00
Single No Inflation	77	\$212.20	\$191.20	\$159.10	\$138.20	\$106.20
Single No Inflation	78	\$235.40	\$212.20	\$176.80	\$152.60	\$117.20
Single No Inflation	79	\$258.60	\$233.20	\$194.50	\$168.00	\$129.40
Single No Inflation	80	\$280.60	\$253.10	\$211.00	\$182.30	\$140.40
Single No Inflation	81	\$304.00	\$272.90	\$227.70	\$196.70	\$151.40
Single No Inflation	82	\$326.00	\$292.80	\$244.20	\$211.00	\$162.40
Single No Inflation	83	\$348.00	\$312.70	\$260.80	\$225.40	\$173.50
Single No Inflation	84	\$370.20	\$332.70	\$277.40	\$240.90	\$184.60
Single No Inflation	85	\$391.10	\$352.50	\$294.00	\$254.20	\$195.70
Single No Inflation	86	\$397.80	\$358.10	\$298.30	\$258.60	\$199.00
Single No Inflation	87	\$404.50	\$363.60	\$302.80	\$263.10	\$202.20
Single No Inflation	88	\$410.00	\$369.10	\$308.30	\$266.30	\$205.50
Single No Inflation	89	\$416.60	\$374.60	\$312.70	\$270.80	\$208.80
Single No Inflation	90	\$422.10	\$380.10	\$317.20	\$274.10	\$211.00
Single No Inflation	91	\$427.70	\$385.60	\$321.50	\$278.40	\$214.40
Single No Inflation	92	\$434.30	\$390.10	\$324.80	\$281.80	\$216.70
Single No Inflation	93	\$439.80	\$395.60	\$329.30	\$285.10	\$219.90
Single No Inflation	94	\$445.30	\$400.00	\$333.70	\$289.50	\$222.20
Single No Inflation	95	\$450.90	\$405.60	\$338.20	\$292.80	\$225.40
Single No Inflation	96	\$456.40	\$411.10	\$342.50	\$296.10	\$227.70
Single No Inflation	97	\$461.90	\$415.50	\$345.90	\$300.60	\$231.00
Single No Inflation	98	\$467.40	\$421.00	\$350.40	\$304.00	\$233.20
Single No Inflation	99	\$472.90	\$425.50	\$354.70	\$307.20	\$236.50
Single No Inflation	100	\$478.40	\$431.00	\$359.20	\$311.70	\$239.90

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$7.00	\$6.90	\$5.60
Single No Inflation	40	\$7.40	\$7.00	\$6.00
Single No Inflation	41	\$7.60	\$7.30	\$6.10
Single No Inflation	42	\$7.70	\$7.60	\$6.10
Single No Inflation	43	\$8.00	\$7.70	\$6.30
Single No Inflation	44	\$8.30	\$8.00	\$6.40
Single No Inflation	45	\$8.50	\$8.20	\$6.70
Single No Inflation	46	\$8.70	\$8.30	\$6.90
Single No Inflation	47	\$8.90	\$8.50	\$7.00
Single No Inflation	48	\$9.30	\$8.90	\$7.30
Single No Inflation	49	\$9.50	\$9.00	\$7.40
Single No Inflation	50	\$9.60	\$9.30	\$7.60
Single No Inflation	51	\$10.10	\$9.60	\$8.00
Single No Inflation	52	\$10.30	\$10.10	\$8.20
Single No Inflation	53	\$10.80	\$10.30	\$8.50
Single No Inflation	54	\$11.10	\$10.80	\$8.90
Single No Inflation	55	\$11.50	\$10.90	\$9.00
Single No Inflation	56	\$11.80	\$11.20	\$9.50
Single No Inflation	57	\$12.20	\$11.60	\$9.60
Single No Inflation	58	\$12.50	\$12.10	\$10.10
Single No Inflation	59	\$13.00	\$12.40	\$10.20
Single No Inflation	60	\$13.20	\$12.80	\$10.50
Single No Inflation	61	\$14.40	\$12.80	\$10.50
Single No Inflation	62	\$14.40	\$13.20	\$11.10
Single No Inflation	63	\$15.00	\$13.20	\$11.10
Single No Inflation	64	\$15.00	\$13.80	\$11.60
Single No Inflation	65	\$15.60	\$14.40	\$11.60
Single No Inflation	66	\$18.30	\$16.60	\$13.80
Single No Inflation	67	\$20.50	\$18.30	\$15.60
Single No Inflation	68	\$23.20	\$20.50	\$17.20
Single No Inflation	69	\$25.40	\$22.70	\$19.30
Single No Inflation	70	\$27.70	\$24.80	\$20.50
Single No Inflation	71	\$30.50	\$27.20	\$22.70
Single No Inflation	72	\$33.30	\$29.30	\$24.40
Single No Inflation	73	\$35.40	\$32.10	\$27.20
Single No Inflation	74	\$38.20	\$34.30	\$28.80
Single No Inflation	75	\$40.90	\$36.40	\$30.90
Single No Inflation	76	\$43.70	\$39.30	\$33.30
Single No Inflation	77	\$47.00	\$42.10	\$35.40
Single No Inflation	78	\$50.40	\$44.90	\$37.60
Single No Inflation	79	\$53.10	\$47.60	\$39.80
Single No Inflation	80	\$56.90	\$50.90	\$42.50
Single No Inflation	81	\$59.20	\$53.70	\$44.30
Single No Inflation	82	\$62.00	\$55.90	\$46.40
Single No Inflation	83	\$64.10	\$58.00	\$48.60
Single No Inflation	84	\$66.90	\$60.80	\$50.40
Single No Inflation	85	\$68.10	\$60.80	\$50.90
Single No Inflation	86	\$68.50	\$61.40	\$51.40
Single No Inflation	87	\$69.10	\$62.00	\$52.00
Single No Inflation	88	\$69.60	\$62.50	\$52.00
Single No Inflation	89	\$70.20	\$63.00	\$52.50
Single No Inflation	90	\$70.20	\$63.60	\$52.50
Single No Inflation	91	\$70.80	\$63.60	\$52.50
Single No Inflation	92	\$70.80	\$64.10	\$53.70
Single No Inflation	93	\$71.20	\$64.10	\$53.70
Single No Inflation	94	\$71.20	\$64.70	\$53.70
Single No Inflation	95	\$71.80	\$64.70	\$53.70
Single No Inflation	96	\$72.40	\$64.70	\$54.10
Single No Inflation	97	\$72.40	\$65.30	\$54.70
Single No Inflation	98	\$73.00	\$65.30	\$54.70
Single No Inflation	99	\$73.60	\$66.30	\$54.70
Single No Inflation	100	\$73.60	\$66.30	\$55.30

EXHIBIT II: Proposed 2010 Revised Rates for EquiCare 2002

SINGLE WITH COMPOUND INFLATION

Proposed Rate Increase = 45.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$117.90	\$108.40	\$99.30	\$80.60	\$71.00
Single w/ Inflation	40	\$123.70	\$114.00	\$104.00	\$84.50	\$74.50
Single w/ Inflation	41	\$127.40	\$117.20	\$107.00	\$87.00	\$76.80
Single w/ Inflation	42	\$130.90	\$120.50	\$110.20	\$89.40	\$78.90
Single w/ Inflation	43	\$134.40	\$123.70	\$113.30	\$91.70	\$81.00
Single w/ Inflation	44	\$137.90	\$127.00	\$116.00	\$94.00	\$83.10
Single w/ Inflation						
Single w/ Inflation	45	\$141.60	\$130.20	\$119.10	\$96.80	\$85.40
Single w/ Inflation	46	\$145.50	\$134.10	\$122.50	\$99.30	\$87.70
Single w/ Inflation	47	\$149.70	\$137.90	\$125.80	\$102.40	\$90.30
Single w/ Inflation	48	\$153.90	\$141.80	\$129.50	\$104.90	\$92.80
Single w/ Inflation	49	\$158.00	\$145.30	\$133.00	\$107.90	\$95.20
Single w/ Inflation						
Single w/ Inflation	50	\$162.20	\$149.20	\$136.50	\$110.50	\$98.00
Single w/ Inflation	51	\$168.00	\$154.80	\$141.60	\$114.70	\$101.40
Single w/ Inflation	52	\$173.80	\$160.10	\$146.20	\$118.80	\$104.90
Single w/ Inflation	53	\$179.80	\$165.70	\$151.30	\$122.50	\$108.40
Single w/ Inflation	54	\$185.60	\$171.00	\$156.20	\$126.70	\$112.10
Single w/ Inflation						
Single w/ Inflation	55	\$191.70	\$176.10	\$161.30	\$130.90	\$115.60
Single w/ Inflation	56	\$197.70	\$182.20	\$166.60	\$135.10	\$119.30
Single w/ Inflation	57	\$204.00	\$187.70	\$171.50	\$139.50	\$123.20
Single w/ Inflation	58	\$210.50	\$193.50	\$176.80	\$143.40	\$126.70
Single w/ Inflation	59	\$216.50	\$199.30	\$182.20	\$148.10	\$130.70
Single w/ Inflation						
Single w/ Inflation	60	\$222.80	\$205.10	\$187.50	\$152.00	\$134.40
Single w/ Inflation	61	\$236.90	\$219.30	\$197.90	\$166.20	\$141.60
Single w/ Inflation	62	\$251.10	\$231.60	\$210.50	\$169.90	\$152.00
Single w/ Inflation	63	\$265.20	\$244.10	\$221.10	\$180.30	\$159.20
Single w/ Inflation	64	\$279.40	\$258.30	\$233.40	\$189.10	\$168.00
Single w/ Inflation						
Single w/ Inflation	65	\$273.40	\$251.90	\$228.90	\$185.60	\$164.00
Single w/ Inflation	66	\$306.70	\$281.70	\$253.70	\$205.60	\$184.10
Single w/ Inflation	67	\$339.80	\$313.20	\$278.40	\$225.40	\$203.80
Single w/ Inflation	68	\$373.10	\$343.00	\$303.20	\$246.90	\$223.90
Single w/ Inflation	69	\$406.10	\$374.60	\$328.30	\$266.90	\$243.60
Single w/ Inflation						
Single w/ Inflation	70	\$426.20	\$390.90	\$341.30	\$275.70	\$256.30
Single w/ Inflation	71	\$482.40	\$443.90	\$386.10	\$312.50	\$290.00
Single w/ Inflation	72	\$538.30	\$495.20	\$431.10	\$349.30	\$323.60
Single w/ Inflation	73	\$594.40	\$546.30	\$475.80	\$386.10	\$357.30
Single w/ Inflation	74	\$650.60	\$599.30	\$520.80	\$423.10	\$390.90
Single w/ Inflation						
Single w/ Inflation	75	\$633.40	\$583.30	\$507.10	\$410.80	\$380.60
Single w/ Inflation	76	\$722.60	\$665.10	\$578.90	\$468.30	\$433.80
Single w/ Inflation	77	\$811.50	\$746.90	\$650.80	\$525.80	\$486.90
Single w/ Inflation	78	\$900.70	\$828.90	\$722.60	\$584.60	\$540.10
Single w/ Inflation	79	\$989.70	\$910.70	\$792.90	\$642.10	\$594.80
Single w/ Inflation						
Single w/ Inflation	80	\$993.10	\$913.50	\$795.60	\$644.40	\$595.30
Single w/ Inflation	81	\$1,071.40	\$986.50	\$857.90	\$694.80	\$643.20
Single w/ Inflation	82	\$1,149.70	\$1,056.80	\$920.20	\$745.10	\$689.40
Single w/ Inflation	83	\$1,227.80	\$1,129.70	\$983.80	\$797.00	\$737.30
Single w/ Inflation	84	\$1,306.10	\$1,201.30	\$1,046.10	\$847.30	\$783.60
Single w/ Inflation						
Single w/ Inflation	85	\$1,381.60	\$1,271.60	\$1,107.20	\$896.30	\$828.80
Single w/ Inflation	86	\$1,404.20	\$1,291.50	\$1,125.70	\$910.90	\$842.00
Single w/ Inflation	87	\$1,426.70	\$1,312.70	\$1,142.90	\$925.60	\$856.70
Single w/ Inflation	88	\$1,449.30	\$1,332.50	\$1,161.50	\$940.20	\$869.90
Single w/ Inflation	89	\$1,471.70	\$1,353.80	\$1,178.70	\$954.60	\$883.10
Single w/ Inflation						
Single w/ Inflation	90	\$1,367.40	\$1,258.00	\$1,095.20	\$887.30	\$820.50
Single w/ Inflation	91	\$1,385.60	\$1,274.90	\$1,111.00	\$899.50	\$831.40
Single w/ Inflation	92	\$1,403.80	\$1,292.00	\$1,124.40	\$910.30	\$842.40
Single w/ Inflation	93	\$1,422.00	\$1,307.80	\$1,138.90	\$922.60	\$853.20
Single w/ Inflation	94	\$1,440.30	\$1,324.90	\$1,153.40	\$934.70	\$864.20
Single w/ Inflation						
Single w/ Inflation	95	\$1,458.50	\$1,341.80	\$1,168.10	\$946.80	\$875.10
Single w/ Inflation	96	\$1,476.70	\$1,358.80	\$1,183.90	\$957.80	\$886.10
Single w/ Inflation	97	\$1,495.00	\$1,375.90	\$1,198.40	\$970.00	\$897.10
Single w/ Inflation	98	\$1,513.20	\$1,391.70	\$1,211.80	\$982.10	\$907.90
Single w/ Inflation	99	\$1,531.40	\$1,408.80	\$1,227.60	\$993.10	\$918.90
Single w/ Inflation	100	\$1,549.80	\$1,425.70	\$1,242.20	\$1,005.20	\$929.80
Single w/ Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$34.20	\$31.40	\$24.90
Single w/ Inflation	40	\$36.00	\$33.00	\$26.00
Single w/ Inflation	41	\$36.90	\$33.90	\$27.00
Single w/ Inflation	42	\$38.10	\$34.80	\$27.40
Single w/ Inflation	43	\$39.00	\$35.80	\$28.40
Single w/ Inflation	44	\$40.20	\$36.50	\$28.80
Single w/ Inflation				
Single w/ Inflation	45	\$41.10	\$37.90	\$29.70
Single w/ Inflation	46	\$42.30	\$38.60	\$30.70
Single w/ Inflation	47	\$43.40	\$39.70	\$31.60
Single w/ Inflation	48	\$44.60	\$41.10	\$32.50
Single w/ Inflation	49	\$45.80	\$42.30	\$33.50
Single w/ Inflation				
Single w/ Inflation	50	\$46.90	\$43.00	\$34.20
Single w/ Inflation	51	\$48.80	\$44.80	\$35.30
Single w/ Inflation	52	\$50.40	\$46.20	\$36.50
Single w/ Inflation	53	\$52.20	\$47.80	\$37.90
Single w/ Inflation	54	\$53.90	\$49.50	\$39.30
Single w/ Inflation				
Single w/ Inflation	55	\$55.50	\$51.10	\$40.40
Single w/ Inflation	56	\$57.10	\$52.50	\$41.60
Single w/ Inflation	57	\$59.20	\$54.30	\$43.00
Single w/ Inflation	58	\$61.10	\$56.00	\$44.40
Single w/ Inflation	59	\$62.90	\$57.60	\$45.80
Single w/ Inflation				
Single w/ Inflation	60	\$64.50	\$59.20	\$46.90
Single w/ Inflation	61	\$66.40	\$60.10	\$48.80
Single w/ Inflation	62	\$68.00	\$62.00	\$49.50
Single w/ Inflation	63	\$69.90	\$64.50	\$51.30
Single w/ Inflation	64	\$71.70	\$65.50	\$52.20
Single w/ Inflation				
Single w/ Inflation	65	\$69.60	\$63.80	\$50.50
Single w/ Inflation	66	\$80.50	\$73.80	\$59.60
Single w/ Inflation	67	\$90.30	\$82.90	\$69.60
Single w/ Inflation	68	\$101.20	\$92.90	\$78.80
Single w/ Inflation	69	\$111.80	\$102.70	\$87.90
Single w/ Inflation				
Single w/ Inflation	70	\$117.80	\$109.00	\$93.80
Single w/ Inflation	71	\$128.90	\$118.60	\$102.70
Single w/ Inflation	72	\$140.30	\$128.90	\$112.10
Single w/ Inflation	73	\$151.40	\$139.40	\$120.90
Single w/ Inflation	74	\$162.60	\$149.10	\$129.80
Single w/ Inflation				
Single w/ Inflation	75	\$155.90	\$142.90	\$124.30
Single w/ Inflation	76	\$167.40	\$153.70	\$133.70
Single w/ Inflation	77	\$179.70	\$164.40	\$142.90
Single w/ Inflation	78	\$191.00	\$175.90	\$151.60
Single w/ Inflation	79	\$202.50	\$186.90	\$161.60
Single w/ Inflation				
Single w/ Inflation	80	\$199.60	\$183.60	\$159.10
Single w/ Inflation	81	\$208.80	\$191.60	\$166.40
Single w/ Inflation	82	\$218.10	\$201.50	\$174.40
Single w/ Inflation	83	\$227.50	\$209.50	\$181.70
Single w/ Inflation	84	\$237.40	\$218.10	\$189.00
Single w/ Inflation				
Single w/ Inflation	85	\$242.10	\$222.80	\$192.30
Single w/ Inflation	86	\$243.30	\$224.20	\$193.00
Single w/ Inflation	87	\$244.70	\$225.40	\$193.70
Single w/ Inflation	88	\$244.70	\$226.10	\$194.90
Single w/ Inflation	89	\$246.60	\$226.80	\$197.00
Single w/ Inflation				
Single w/ Inflation	90	\$227.30	\$209.20	\$181.10
Single w/ Inflation	91	\$228.60	\$209.60	\$181.10
Single w/ Inflation	92	\$229.10	\$210.90	\$183.00
Single w/ Inflation	93	\$230.40	\$212.20	\$183.60
Single w/ Inflation	94	\$231.60	\$212.80	\$184.10
Single w/ Inflation				
Single w/ Inflation	95	\$232.10	\$213.90	\$185.40
Single w/ Inflation	96	\$233.40	\$214.60	\$185.40
Single w/ Inflation	97	\$234.70	\$215.20	\$186.70
Single w/ Inflation	98	\$235.20	\$217.00	\$187.80
Single w/ Inflation	99	\$236.40	\$217.60	\$187.80
Single w/ Inflation	100	\$237.70	\$218.90	\$189.10

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$87.70	\$76.60	\$74.10	\$59.90	\$53.40
40	\$92.40	\$80.60	\$77.50	\$62.90	\$56.00
41	\$94.90	\$82.90	\$79.90	\$64.50	\$57.60
42	\$97.50	\$85.20	\$81.90	\$66.60	\$59.20
43	\$100.30	\$87.50	\$84.30	\$68.50	\$60.80
44	\$102.80	\$89.80	\$86.40	\$70.10	\$62.50
45	\$105.60	\$91.90	\$88.70	\$72.00	\$64.10
46	\$108.90	\$94.70	\$91.50	\$74.10	\$65.70
47	\$111.60	\$97.50	\$94.00	\$76.10	\$67.80
48	\$114.70	\$100.30	\$96.30	\$78.20	\$69.60
49	\$117.90	\$102.80	\$99.10	\$80.10	\$71.30
50	\$120.90	\$105.60	\$101.70	\$82.20	\$73.40
51	\$125.30	\$109.30	\$105.10	\$85.40	\$76.10
52	\$129.70	\$113.30	\$109.10	\$88.40	\$78.70
53	\$134.10	\$117.00	\$112.60	\$91.50	\$81.50
54	\$138.60	\$120.90	\$116.50	\$94.20	\$84.00
55	\$143.00	\$124.60	\$120.20	\$97.30	\$86.60
56	\$147.60	\$128.80	\$124.20	\$100.50	\$89.60
57	\$152.50	\$133.00	\$127.90	\$103.80	\$92.40
58	\$156.90	\$136.70	\$131.80	\$106.80	\$95.20
59	\$161.50	\$140.90	\$135.80	\$110.00	\$98.00
60	\$166.20	\$145.00	\$139.70	\$113.30	\$100.70
61	\$176.80	\$164.50	\$148.50	\$125.60	\$106.10
62	\$189.10	\$175.00	\$157.30	\$127.40	\$113.30
63	\$197.90	\$183.80	\$166.20	\$136.20	\$118.60
64	\$210.50	\$185.60	\$175.00	\$141.60	\$125.60
65	\$205.60	\$177.30	\$172.30	\$139.20	\$122.70
66	\$230.40	\$210.60	\$189.10	\$154.30	\$137.50
67	\$255.20	\$235.40	\$208.80	\$169.00	\$152.50
68	\$280.20	\$256.90	\$227.10	\$185.60	\$167.50
69	\$305.00	\$280.20	\$246.90	\$200.60	\$182.30
70	\$318.80	\$294.80	\$256.30	\$206.70	\$192.20
71	\$362.10	\$331.60	\$290.00	\$234.10	\$217.90
72	\$403.70	\$371.80	\$323.60	\$262.90	\$242.00
73	\$447.00	\$410.20	\$357.30	\$290.00	\$267.70
74	\$487.00	\$450.20	\$390.90	\$317.30	\$293.10
75	\$475.40	\$438.10	\$379.30	\$307.50	\$285.80
76	\$541.60	\$498.40	\$433.80	\$350.50	\$326.20
77	\$609.10	\$560.30	\$488.50	\$393.60	\$364.80
78	\$675.10	\$620.60	\$541.60	\$438.10	\$405.10
79	\$742.70	\$683.70	\$594.80	\$481.30	\$446.80
80	\$745.10	\$685.60	\$596.70	\$482.70	\$446.90
81	\$803.60	\$739.90	\$643.20	\$521.20	\$482.70
82	\$861.90	\$793.00	\$689.40	\$558.20	\$517.20
83	\$920.20	\$847.30	\$738.50	\$598.10	\$553.00
84	\$979.80	\$900.30	\$785.00	\$635.10	\$587.50
85	\$1,036.90	\$953.40	\$830.00	\$672.20	\$621.90
86	\$1,052.70	\$969.20	\$844.60	\$682.80	\$631.10
87	\$1,070.00	\$983.80	\$857.90	\$694.80	\$641.80
88	\$1,086.00	\$999.70	\$871.10	\$705.40	\$652.40
89	\$1,103.20	\$1,015.70	\$884.50	\$716.10	\$661.60
90	\$1,025.80	\$943.20	\$821.60	\$664.80	\$615.10
91	\$1,039.20	\$956.60	\$833.80	\$674.60	\$623.50
92	\$1,052.60	\$968.70	\$843.50	\$683.00	\$630.90
93	\$1,066.00	\$980.80	\$854.50	\$691.60	\$640.60
94	\$1,080.50	\$994.20	\$865.30	\$701.40	\$647.80
95	\$1,093.90	\$1,006.30	\$876.30	\$709.80	\$656.40
96	\$1,107.30	\$1,019.70	\$888.50	\$718.30	\$664.80
97	\$1,121.80	\$1,030.70	\$898.20	\$728.00	\$673.30
98	\$1,135.20	\$1,044.10	\$909.20	\$736.60	\$680.60
99	\$1,148.60	\$1,056.30	\$920.00	\$763.30	\$689.20
100	\$1,162.00	\$1,069.70	\$932.30	\$765.80	\$697.70

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$25.60	\$23.90	\$18.60
40	\$27.20	\$25.10	\$19.80
41	\$27.70	\$25.60	\$20.50
42	\$28.60	\$26.50	\$20.70
43	\$29.50	\$27.20	\$21.20
44	\$30.20	\$28.10	\$21.90
45	\$30.90	\$28.60	\$22.60
46	\$31.80	\$29.50	\$23.00
47	\$32.80	\$30.40	\$23.90
48	\$33.70	\$31.40	\$24.40
49	\$34.60	\$31.80	\$25.10
50	\$35.30	\$32.80	\$25.60
51	\$36.50	\$33.90	\$26.50
52	\$38.10	\$35.10	\$27.70
53	\$39.30	\$36.20	\$28.60
54	\$40.60	\$37.90	\$29.50
55	\$41.80	\$39.00	\$30.40
56	\$43.00	\$40.20	\$31.60
57	\$44.60	\$41.30	\$32.50
58	\$46.00	\$42.50	\$33.50
59	\$47.10	\$43.90	\$34.60
60	\$48.80	\$45.10	\$35.30
61	\$50.40	\$46.00	\$36.20
62	\$50.40	\$46.90	\$37.20
63	\$53.20	\$48.80	\$38.10
64	\$53.20	\$48.80	\$39.00
65	\$52.20	\$48.10	\$41.60
66	\$59.60	\$55.50	\$45.70
67	\$67.90	\$62.30	\$52.20
68	\$75.50	\$70.50	\$59.00
69	\$83.80	\$77.00	\$65.50
70	\$89.00	\$81.00	\$70.50
71	\$96.10	\$89.80	\$77.00
72	\$105.00	\$96.10	\$83.30
73	\$113.00	\$104.10	\$90.70
74	\$122.60	\$111.50	\$97.00
75	\$116.40	\$107.10	\$94.10
76	\$125.80	\$115.60	\$100.50
77	\$134.30	\$123.50	\$107.10
78	\$143.70	\$132.20	\$114.30
79	\$152.40	\$139.40	\$121.40
80	\$149.20	\$137.30	\$119.40
81	\$156.50	\$143.90	\$125.30
82	\$163.80	\$150.60	\$131.20
83	\$171.10	\$157.20	\$135.90
84	\$177.70	\$163.80	\$141.90
85	\$179.10	\$165.90	\$143.30
86	\$180.30	\$167.10	\$145.20
87	\$182.40	\$169.20	\$145.90
88	\$183.60	\$169.70	\$146.60
89	\$185.70	\$170.40	\$147.30
90	\$170.20	\$156.80	\$135.60
91	\$171.40	\$157.50	\$135.60
92	\$172.00	\$158.10	\$136.70
93	\$173.30	\$159.20	\$137.40
94	\$173.30	\$159.20	\$138.00
95	\$174.40	\$160.50	\$138.70
96	\$175.00	\$160.50	\$138.70
97	\$175.70	\$162.30	\$139.80
98	\$176.30	\$162.30	\$140.40
99	\$177.60	\$163.50	\$141.00
100	\$178.10	\$163.50	\$141.00

Single w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Single w/ Inflation	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$82.20	\$75.70	\$69.20	\$56.00	\$49.50
Single w/ Inflation	40	\$86.40	\$79.60	\$72.90	\$59.00	\$52.20
Single w/ Inflation	41	\$89.10	\$81.90	\$75.00	\$60.80	\$53.60
Single w/ Inflation	42	\$91.50	\$84.00	\$76.80	\$62.20	\$55.00
Single w/ Inflation	43	\$93.80	\$86.40	\$78.90	\$64.10	\$56.70
Single w/ Inflation	44	\$96.30	\$88.70	\$81.00	\$65.70	\$58.00
Single w/ Inflation	45	\$98.60	\$91.00	\$83.10	\$67.60	\$59.70
Single w/ Inflation	46	\$101.70	\$93.80	\$85.40	\$69.20	\$61.30
Single w/ Inflation	47	\$104.70	\$96.30	\$87.70	\$71.30	\$63.20
Single w/ Inflation	48	\$107.70	\$99.10	\$90.50	\$73.40	\$64.80
Single w/ Inflation	49	\$110.20	\$101.70	\$92.80	\$75.20	\$66.40
Single w/ Inflation	50	\$113.30	\$104.40	\$95.20	\$77.30	\$68.00
Single w/ Inflation	51	\$117.20	\$107.90	\$98.60	\$79.90	\$70.80
Single w/ Inflation	52	\$121.40	\$111.60	\$102.40	\$82.90	\$73.10
Single w/ Inflation	53	\$125.60	\$115.60	\$105.60	\$85.40	\$75.70
Single w/ Inflation	54	\$129.70	\$119.30	\$109.10	\$88.40	\$78.20
Single w/ Inflation	55	\$133.90	\$123.20	\$112.60	\$91.50	\$80.60
Single w/ Inflation	56	\$138.30	\$127.00	\$116.00	\$94.20	\$83.10
Single w/ Inflation	57	\$142.70	\$131.10	\$120.00	\$97.30	\$85.90
Single w/ Inflation	58	\$146.70	\$135.30	\$123.50	\$100.30	\$88.40
Single w/ Inflation	59	\$151.30	\$139.00	\$127.40	\$103.30	\$91.00
Single w/ Inflation	60	\$155.70	\$143.20	\$130.90	\$106.10	\$93.80
Single w/ Inflation	61	\$166.20	\$153.90	\$139.70	\$116.70	\$99.10
Single w/ Inflation	62	\$176.80	\$162.70	\$146.70	\$118.60	\$107.90
Single w/ Inflation	63	\$185.60	\$171.50	\$153.90	\$125.60	\$111.40
Single w/ Inflation	64	\$196.30	\$180.30	\$162.70	\$132.80	\$118.60
Single w/ Inflation	65	\$192.30	\$175.80	\$160.80	\$131.00	\$114.50
Single w/ Inflation	66	\$215.60	\$197.30	\$177.30	\$144.30	\$127.70
Single w/ Inflation	67	\$238.60	\$218.90	\$195.60	\$159.30	\$142.50
Single w/ Inflation	68	\$261.90	\$240.40	\$212.10	\$172.30	\$157.50
Single w/ Inflation	69	\$285.20	\$261.90	\$230.40	\$187.30	\$170.80
Single w/ Inflation	70	\$298.00	\$274.00	\$238.70	\$193.90	\$179.40
Single w/ Inflation	71	\$338.10	\$310.80	\$270.90	\$219.60	\$203.60
Single w/ Inflation	72	\$376.60	\$346.10	\$301.30	\$243.50	\$225.90
Single w/ Inflation	73	\$416.60	\$382.90	\$333.30	\$270.90	\$250.00
Single w/ Inflation	74	\$455.00	\$419.70	\$363.80	\$296.50	\$274.00
Single w/ Inflation	75	\$444.00	\$408.00	\$354.80	\$287.30	\$267.20
Single w/ Inflation	76	\$505.60	\$465.50	\$405.10	\$329.00	\$303.20
Single w/ Inflation	77	\$568.90	\$522.90	\$455.50	\$367.80	\$340.50
Single w/ Inflation	78	\$630.60	\$580.30	\$505.60	\$409.50	\$377.80
Single w/ Inflation	79	\$692.40	\$637.70	\$554.40	\$449.60	\$416.60
Single w/ Inflation	80	\$694.80	\$640.40	\$556.80	\$450.90	\$416.40
Single w/ Inflation	81	\$750.50	\$690.80	\$600.70	\$486.70	\$450.90
Single w/ Inflation	82	\$804.80	\$739.90	\$644.40	\$522.40	\$482.70
Single w/ Inflation	83	\$859.30	\$790.40	\$688.20	\$558.20	\$515.80
Single w/ Inflation	84	\$913.50	\$840.60	\$731.90	\$592.70	\$549.00
Single w/ Inflation	85	\$966.60	\$889.70	\$774.30	\$627.10	\$580.90
Single w/ Inflation	86	\$982.50	\$904.30	\$787.60	\$637.80	\$588.70
Single w/ Inflation	87	\$998.50	\$918.90	\$800.80	\$648.40	\$599.30
Single w/ Inflation	88	\$1,014.30	\$933.40	\$812.80	\$657.80	\$608.70
Single w/ Inflation	89	\$1,030.30	\$948.00	\$824.80	\$668.20	\$617.90
Single w/ Inflation	90	\$957.80	\$880.00	\$766.90	\$621.10	\$573.80
Single w/ Inflation	91	\$970.00	\$892.10	\$777.90	\$629.60	\$582.20
Single w/ Inflation	92	\$983.40	\$904.30	\$786.40	\$636.90	\$589.60
Single w/ Inflation	93	\$995.50	\$916.40	\$797.40	\$645.40	\$596.70
Single w/ Inflation	94	\$1,007.60	\$927.40	\$807.10	\$654.00	\$605.40
Single w/ Inflation	95	\$1,021.00	\$939.50	\$816.80	\$662.50	\$612.50
Single w/ Inflation	96	\$1,034.40	\$950.50	\$829.00	\$670.90	\$619.90
Single w/ Inflation	97	\$1,046.50	\$963.90	\$838.70	\$679.50	\$627.20
Single w/ Inflation	98	\$1,058.70	\$974.80	\$848.40	\$688.00	\$635.70
Single w/ Inflation	99	\$1,072.00	\$985.80	\$859.30	\$695.30	\$643.00
Single w/ Inflation	100	\$1,085.40	\$997.90	\$870.30	\$703.80	\$651.40

Single w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Single w/ Inflation	Issue Age	0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$23.90	\$22.10	\$17.40
Single w/ Inflation	40	\$25.10	\$23.00	\$18.40
Single w/ Inflation	41	\$25.60	\$23.90	\$18.60
Single w/ Inflation	42	\$26.50	\$24.40	\$19.30
Single w/ Inflation	43	\$27.20	\$25.10	\$19.80
Single w/ Inflation	44	\$28.10	\$25.60	\$20.50
Single w/ Inflation	45	\$28.60	\$26.50	\$20.70
Single w/ Inflation	46	\$29.50	\$27.20	\$21.60
Single w/ Inflation	47	\$30.40	\$28.10	\$22.10
Single w/ Inflation	48	\$31.40	\$28.60	\$22.80
Single w/ Inflation	49	\$31.80	\$29.50	\$23.20
Single w/ Inflation	50	\$32.80	\$30.40	\$23.90
Single w/ Inflation	51	\$33.90	\$31.40	\$24.90
Single w/ Inflation	52	\$35.10	\$32.50	\$25.60
Single w/ Inflation	53	\$36.20	\$33.70	\$26.50
Single w/ Inflation	54	\$37.90	\$34.80	\$27.40
Single w/ Inflation	55	\$39.00	\$35.80	\$28.10
Single w/ Inflation	56	\$40.20	\$36.90	\$29.30
Single w/ Inflation	57	\$41.30	\$38.10	\$30.20
Single w/ Inflation	58	\$42.50	\$39.30	\$30.90
Single w/ Inflation	59	\$43.90	\$40.40	\$31.80
Single w/ Inflation	60	\$45.10	\$41.60	\$32.80
Single w/ Inflation	61	\$46.00	\$41.60	\$33.70
Single w/ Inflation	62	\$46.90	\$43.40	\$34.60
Single w/ Inflation	63	\$48.80	\$44.40	\$36.20
Single w/ Inflation	64	\$49.50	\$46.00	\$37.20
Single w/ Inflation	65	\$48.10	\$44.90	\$34.80
Single w/ Inflation	66	\$55.50	\$51.40	\$42.20
Single w/ Inflation	67	\$63.10	\$58.10	\$48.10
Single w/ Inflation	68	\$70.50	\$65.50	\$54.60
Single w/ Inflation	69	\$77.90	\$72.00	\$61.40
Single w/ Inflation	70	\$82.50	\$76.20	\$65.60
Single w/ Inflation	71	\$89.80	\$82.50	\$72.20
Single w/ Inflation	72	\$98.70	\$90.70	\$78.50
Single w/ Inflation	73	\$105.80	\$97.00	\$84.10
Single w/ Inflation	74	\$113.80	\$104.10	\$91.30
Single w/ Inflation	75	\$108.40	\$100.50	\$86.90
Single w/ Inflation	76	\$117.10	\$107.90	\$93.40
Single w/ Inflation	77	\$125.00	\$115.60	\$100.00
Single w/ Inflation	78	\$133.70	\$123.00	\$106.40
Single w/ Inflation	79	\$142.20	\$130.70	\$113.50
Single w/ Inflation	80	\$139.90	\$127.90	\$111.40
Single w/ Inflation	81	\$145.90	\$134.00	\$116.80
Single w/ Inflation	82	\$152.50	\$140.60	\$122.00
Single w/ Inflation	83	\$159.80	\$146.60	\$127.40
Single w/ Inflation	84	\$166.40	\$153.20	\$132.60
Single w/ Inflation	85	\$167.10	\$155.80	\$133.30
Single w/ Inflation	86	\$168.50	\$155.80	\$134.60
Single w/ Inflation	87	\$169.70	\$157.20	\$135.90
Single w/ Inflation	88	\$170.40	\$157.90	\$137.30
Single w/ Inflation	89	\$171.80	\$158.60	\$137.90
Single w/ Inflation	90	\$158.60	\$146.50	\$126.40
Single w/ Inflation	91	\$159.90	\$147.10	\$127.00
Single w/ Inflation	92	\$160.50	\$147.70	\$128.30
Single w/ Inflation	93	\$161.10	\$147.70	\$128.30
Single w/ Inflation	94	\$162.30	\$148.90	\$129.60
Single w/ Inflation	95	\$162.90	\$149.50	\$130.00
Single w/ Inflation	96	\$162.90	\$149.50	\$130.00
Single w/ Inflation	97	\$164.20	\$150.10	\$130.70
Single w/ Inflation	98	\$165.30	\$151.40	\$131.30
Single w/ Inflation	99	\$165.30	\$152.50	\$131.30
Single w/ Inflation	100	\$165.90	\$153.20	\$132.00

Single w/ Inflation

Single w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Single w/ Inflation	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$74.10	\$67.60	\$62.00	\$50.40	\$43.90
Single w/ Inflation	40	\$77.50	\$70.80	\$64.80	\$53.20	\$46.20
Single w/ Inflation	41	\$79.90	\$72.90	\$66.60	\$54.60	\$47.40
Single w/ Inflation	42	\$81.90	\$75.00	\$68.70	\$56.00	\$49.00
Single w/ Inflation	43	\$84.30	\$76.80	\$70.60	\$57.60	\$50.20
Single w/ Inflation	44	\$86.40	\$78.70	\$72.20	\$59.20	\$51.60
Single w/ Inflation	45	\$88.70	\$80.80	\$74.10	\$60.80	\$52.70
Single w/ Inflation	46	\$91.50	\$83.10	\$76.40	\$62.50	\$54.30
Single w/ Inflation	47	\$94.00	\$85.40	\$78.50	\$64.30	\$55.70
Single w/ Inflation	48	\$96.30	\$87.70	\$80.60	\$65.90	\$57.60
Single w/ Inflation	49	\$99.10	\$90.30	\$82.90	\$67.80	\$59.00
Single w/ Inflation	50	\$101.70	\$92.60	\$85.00	\$69.60	\$60.40
Single w/ Inflation	51	\$105.10	\$96.10	\$88.20	\$72.00	\$62.90
Single w/ Inflation	52	\$109.10	\$99.30	\$91.00	\$74.50	\$64.80
Single w/ Inflation	53	\$112.60	\$102.80	\$94.20	\$76.80	\$67.30
Single w/ Inflation	54	\$116.50	\$106.10	\$97.30	\$79.60	\$69.20
Single w/ Inflation	55	\$120.20	\$109.30	\$100.30	\$82.20	\$71.30
Single w/ Inflation	56	\$124.20	\$113.30	\$103.80	\$85.00	\$73.80
Single w/ Inflation	57	\$127.90	\$116.70	\$107.00	\$87.50	\$76.10
Single w/ Inflation	58	\$131.80	\$120.20	\$110.20	\$90.30	\$78.50
Single w/ Inflation	59	\$135.80	\$123.70	\$113.50	\$92.80	\$80.80
Single w/ Inflation	60	\$139.70	\$127.40	\$116.70	\$95.40	\$83.10
Single w/ Inflation	61	\$148.50	\$136.20	\$123.70	\$104.40	\$88.40
Single w/ Inflation	62	\$157.30	\$145.00	\$130.90	\$106.10	\$95.40
Single w/ Inflation	63	\$166.20	\$152.00	\$137.90	\$113.30	\$99.10
Single w/ Inflation	64	\$175.00	\$160.80	\$145.00	\$118.60	\$104.40
Single w/ Inflation	65	\$170.80	\$157.50	\$142.50	\$116.00	\$102.70
Single w/ Inflation	66	\$190.60	\$175.80	\$157.50	\$127.70	\$114.50
Single w/ Inflation	67	\$212.10	\$195.60	\$174.00	\$141.00	\$127.70
Single w/ Inflation	68	\$232.10	\$213.90	\$189.10	\$154.30	\$139.20
Single w/ Inflation	69	\$253.70	\$233.60	\$205.60	\$165.80	\$152.50
Single w/ Inflation	70	\$266.00	\$243.50	\$213.00	\$171.40	\$160.30
Single w/ Inflation	71	\$301.30	\$277.20	\$240.40	\$195.60	\$181.10
Single w/ Inflation	72	\$336.40	\$309.30	\$269.20	\$217.90	\$201.90
Single w/ Inflation	73	\$371.80	\$341.30	\$296.50	\$240.40	\$222.70
Single w/ Inflation	74	\$406.90	\$374.90	\$325.30	\$264.30	\$243.50
Single w/ Inflation	75	\$395.10	\$364.80	\$316.00	\$257.20	\$237.00
Single w/ Inflation	76	\$451.10	\$415.10	\$362.00	\$293.00	\$271.50
Single w/ Inflation	77	\$507.10	\$467.00	\$406.50	\$329.00	\$304.50
Single w/ Inflation	78	\$563.10	\$517.10	\$451.10	\$364.80	\$337.70
Single w/ Inflation	79	\$617.80	\$568.90	\$495.60	\$400.80	\$372.10
Single w/ Inflation	80	\$620.50	\$570.20	\$497.30	\$403.00	\$371.40
Single w/ Inflation	81	\$669.60	\$616.50	\$535.60	\$433.70	\$401.80
Single w/ Inflation	82	\$718.70	\$660.40	\$575.50	\$465.50	\$431.00
Single w/ Inflation	83	\$767.70	\$705.40	\$615.30	\$497.30	\$460.10
Single w/ Inflation	84	\$815.40	\$750.50	\$653.80	\$529.00	\$489.30
Single w/ Inflation	85	\$863.30	\$794.20	\$692.20	\$559.60	\$517.20
Single w/ Inflation	86	\$877.70	\$807.60	\$702.80	\$568.90	\$526.40
Single w/ Inflation	87	\$891.10	\$820.80	\$714.70	\$578.10	\$535.60
Single w/ Inflation	88	\$905.50	\$832.60	\$725.30	\$587.50	\$543.60
Single w/ Inflation	89	\$920.20	\$846.00	\$735.90	\$596.70	\$551.60
Single w/ Inflation	90	\$854.50	\$786.40	\$684.30	\$554.30	\$513.00
Single w/ Inflation	91	\$865.30	\$796.10	\$694.00	\$561.50	\$519.10
Single w/ Inflation	92	\$877.60	\$807.10	\$702.50	\$568.80	\$526.20
Single w/ Inflation	93	\$888.50	\$816.80	\$711.10	\$576.20	\$533.60
Single w/ Inflation	94	\$899.50	\$827.70	\$720.80	\$583.50	\$539.60
Single w/ Inflation	95	\$911.60	\$838.70	\$729.30	\$592.00	\$547.00
Single w/ Inflation	96	\$922.60	\$849.50	\$740.30	\$598.00	\$553.00
Single w/ Inflation	97	\$934.70	\$859.30	\$748.70	\$606.50	\$560.40
Single w/ Inflation	98	\$945.60	\$869.00	\$757.20	\$613.80	\$567.70
Single w/ Inflation	99	\$956.60	\$880.00	\$766.90	\$619.90	\$573.80
Single w/ Inflation	100	\$968.70	\$890.90	\$776.70	\$628.50	\$580.90

Single w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Single w/ Inflation	Issue Age	0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$20.90	\$18.60	\$15.60
Single w/ Inflation	40	\$22.10	\$19.80	\$16.50
Single w/ Inflation	41	\$22.80	\$20.50	\$17.20
Single w/ Inflation	42	\$23.20	\$20.70	\$17.40
Single w/ Inflation	43	\$23.90	\$21.20	\$17.90
Single w/ Inflation	44	\$24.90	\$21.90	\$18.60
Single w/ Inflation	45	\$25.30	\$22.60	\$18.80
Single w/ Inflation	46	\$26.00	\$23.00	\$19.50
Single w/ Inflation	47	\$27.00	\$23.90	\$20.00
Single w/ Inflation	48	\$27.40	\$24.40	\$20.70
Single w/ Inflation	49	\$28.40	\$25.10	\$21.20
Single w/ Inflation	50	\$28.80	\$25.60	\$21.60
Single w/ Inflation	51	\$30.20	\$26.50	\$22.60
Single w/ Inflation	52	\$30.90	\$27.70	\$23.20
Single w/ Inflation	53	\$32.10	\$28.60	\$23.90
Single w/ Inflation	54	\$33.50	\$29.50	\$24.90
Single w/ Inflation	55	\$34.20	\$30.40	\$25.60
Single w/ Inflation	56	\$35.30	\$31.60	\$26.50
Single w/ Inflation	57	\$36.50	\$32.50	\$27.40
Single w/ Inflation	58	\$37.40	\$33.50	\$28.10
Single w/ Inflation	59	\$38.60	\$34.60	\$28.80
Single w/ Inflation	60	\$39.70	\$35.30	\$29.70
Single w/ Inflation	61	\$40.60	\$35.30	\$30.70
Single w/ Inflation	62	\$42.50	\$36.20	\$30.70
Single w/ Inflation	63	\$43.40	\$38.10	\$31.60
Single w/ Inflation	64	\$44.40	\$38.10	\$32.50
Single w/ Inflation	65	\$43.10	\$37.20	\$31.40
Single w/ Inflation	66	\$50.50	\$43.10	\$36.20
Single w/ Inflation	67	\$56.40	\$49.00	\$40.30
Single w/ Inflation	68	\$63.80	\$54.60	\$46.20
Single w/ Inflation	69	\$69.60	\$60.50	\$50.30
Single w/ Inflation	70	\$73.80	\$64.20	\$53.50
Single w/ Inflation	71	\$81.00	\$69.60	\$58.30
Single w/ Inflation	72	\$87.30	\$75.30	\$62.30
Single w/ Inflation	73	\$94.70	\$81.80	\$67.10
Single w/ Inflation	74	\$101.00	\$86.50	\$71.10
Single w/ Inflation	75	\$97.70	\$83.40	\$68.10
Single w/ Inflation	76	\$104.90	\$89.80	\$71.70
Single w/ Inflation	77	\$112.00	\$95.60	\$76.00
Single w/ Inflation	78	\$119.20	\$102.00	\$80.20
Single w/ Inflation	79	\$127.10	\$107.90	\$83.90
Single w/ Inflation	80	\$124.60	\$106.20	\$82.00
Single w/ Inflation	81	\$130.70	\$110.70	\$85.30
Single w/ Inflation	82	\$136.60	\$116.10	\$88.60
Single w/ Inflation	83	\$141.90	\$120.60	\$91.40
Single w/ Inflation	84	\$148.50	\$125.30	\$94.70
Single w/ Inflation	85	\$149.90	\$126.00	\$94.70
Single w/ Inflation	86	\$151.30	\$126.70	\$95.20
Single w/ Inflation	87	\$152.50	\$127.90	\$95.90
Single w/ Inflation	88	\$153.90	\$128.60	\$95.90
Single w/ Inflation	89	\$153.90	\$130.00	\$96.60
Single w/ Inflation	90	\$142.30	\$119.20	\$88.60
Single w/ Inflation	91	\$142.80	\$119.80	\$89.20
Single w/ Inflation	92	\$143.40	\$120.30	\$89.20
Single w/ Inflation	93	\$144.10	\$121.00	\$89.80
Single w/ Inflation	94	\$144.70	\$121.60	\$89.80
Single w/ Inflation	95	\$145.40	\$121.60	\$89.80
Single w/ Inflation	96	\$145.80	\$122.20	\$89.80
Single w/ Inflation	97	\$146.50	\$122.90	\$90.30
Single w/ Inflation	98	\$147.10	\$123.30	\$90.30
Single w/ Inflation	99	\$148.40	\$124.00	\$90.30
Single w/ Inflation	100	\$148.40	\$124.00	\$90.30

Single w/ Inflation

Single w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Single w/ Inflation

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$59.00	\$53.40	\$43.90	\$38.30	\$28.80
40	\$62.00	\$56.00	\$46.20	\$40.40	\$30.40
41	\$63.60	\$57.60	\$47.40	\$41.60	\$31.40
42	\$65.50	\$59.20	\$49.00	\$42.50	\$32.10
43	\$67.30	\$60.80	\$50.20	\$43.70	\$33.00
44	\$69.00	\$62.50	\$51.60	\$44.80	\$33.90
45	\$70.80	\$64.10	\$52.70	\$46.00	\$34.80
46	\$72.90	\$65.70	\$54.30	\$47.40	\$36.00
47	\$75.00	\$67.80	\$55.70	\$48.80	\$36.90
48	\$76.80	\$69.60	\$57.60	\$50.20	\$37.90
49	\$78.90	\$71.30	\$59.00	\$51.30	\$39.00
50	\$81.00	\$73.40	\$60.40	\$52.70	\$39.70
51	\$84.00	\$76.10	\$62.90	\$54.60	\$41.30
52	\$87.00	\$78.70	\$64.80	\$56.70	\$42.70
53	\$89.80	\$81.50	\$67.30	\$58.30	\$44.40
54	\$92.80	\$84.00	\$69.20	\$60.40	\$45.80
55	\$95.90	\$86.60	\$71.30	\$62.50	\$47.10
56	\$99.10	\$89.60	\$73.80	\$64.30	\$48.80
57	\$101.90	\$92.40	\$76.10	\$66.40	\$50.20
58	\$105.10	\$95.20	\$78.50	\$68.50	\$52.00
59	\$108.20	\$98.00	\$80.80	\$70.60	\$53.40
60	\$111.40	\$100.70	\$83.10	\$72.40	\$54.80
61	\$118.60	\$106.10	\$88.40	\$76.10	\$58.30
62	\$125.60	\$113.30	\$93.80	\$81.50	\$62.00
63	\$132.80	\$118.60	\$99.10	\$86.60	\$65.50
64	\$139.70	\$125.60	\$104.40	\$90.30	\$69.00
65	\$136.00	\$122.70	\$102.70	\$87.90	\$67.90
66	\$152.50	\$137.50	\$114.50	\$99.40	\$76.40
67	\$169.00	\$152.50	\$127.70	\$109.50	\$84.70
68	\$185.60	\$167.50	\$139.20	\$121.00	\$92.90
69	\$202.30	\$182.30	\$152.50	\$131.00	\$101.20
70	\$213.00	\$192.20	\$160.30	\$137.80	\$105.80
71	\$240.40	\$216.40	\$181.10	\$157.10	\$120.30
72	\$269.20	\$242.00	\$201.90	\$174.80	\$134.60
73	\$296.50	\$267.70	\$222.70	\$192.20	\$149.10
74	\$325.30	\$293.10	\$243.50	\$211.60	\$161.90
75	\$316.00	\$284.50	\$237.00	\$205.50	\$158.00
76	\$360.70	\$324.60	\$270.20	\$234.20	\$181.00
77	\$405.10	\$364.80	\$304.50	\$262.80	\$202.50
78	\$449.60	\$405.10	\$337.70	\$293.00	\$225.50
79	\$494.10	\$445.30	\$370.60	\$321.80	\$247.20
80	\$495.90	\$446.90	\$372.60	\$322.30	\$248.00
81	\$535.60	\$481.30	\$401.80	\$347.40	\$267.80
82	\$574.10	\$517.20	\$431.00	\$374.00	\$287.80
83	\$613.90	\$553.00	\$460.10	\$399.20	\$306.30
84	\$652.40	\$587.50	\$489.30	\$424.30	\$326.30
85	\$690.80	\$621.90	\$518.40	\$448.30	\$344.70
86	\$701.40	\$631.10	\$526.40	\$456.10	\$351.40
87	\$713.40	\$641.80	\$534.40	\$464.10	\$356.70
88	\$724.10	\$652.40	\$543.60	\$470.70	\$362.00
89	\$735.90	\$661.60	\$551.60	\$478.70	\$367.40
90	\$683.00	\$615.10	\$513.00	\$443.60	\$341.50
91	\$692.80	\$623.50	\$519.10	\$449.70	\$346.50
92	\$701.40	\$632.00	\$526.20	\$455.90	\$351.30
93	\$711.10	\$639.30	\$533.60	\$462.00	\$354.90
94	\$719.60	\$647.80	\$539.60	\$468.00	\$359.90
95	\$729.30	\$656.40	\$547.00	\$474.10	\$364.70
96	\$737.70	\$664.80	\$553.00	\$480.10	\$369.50
97	\$747.50	\$672.20	\$560.40	\$486.20	\$373.10
98	\$756.10	\$680.60	\$567.70	\$491.00	\$378.10
99	\$765.80	\$689.20	\$573.80	\$497.20	\$382.80
100	\$774.30	\$697.70	\$580.90	\$503.30	\$387.80

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	0 Days	7 Days	30 Days
18-39	\$16.80	\$15.10	\$12.80
40	\$17.70	\$15.60	\$13.30
41	\$18.40	\$16.30	\$13.50
42	\$18.60	\$16.50	\$14.20
43	\$19.30	\$17.20	\$14.40
44	\$19.80	\$17.40	\$14.90
45	\$20.50	\$17.90	\$15.10
46	\$20.90	\$18.60	\$15.60
47	\$21.60	\$19.30	\$16.10
48	\$22.10	\$19.50	\$16.50
49	\$22.80	\$20.00	\$16.80
50	\$23.20	\$20.70	\$17.40
51	\$23.90	\$21.20	\$17.90
52	\$24.90	\$22.10	\$18.60
53	\$25.60	\$22.80	\$19.30
54	\$26.50	\$23.70	\$20.00
55	\$27.40	\$24.40	\$20.70
56	\$28.40	\$25.10	\$21.20
57	\$29.30	\$26.00	\$21.90
58	\$30.20	\$27.00	\$22.60
59	\$30.90	\$27.40	\$23.20
60	\$31.80	\$28.40	\$23.90
61	\$32.80	\$30.20	\$24.90
62	\$33.70	\$30.20	\$25.60
63	\$34.60	\$31.80	\$26.50
64	\$35.30	\$31.80	\$26.50
65	\$34.80	\$31.60	\$25.70
66	\$40.70	\$36.60	\$30.70
67	\$45.70	\$40.70	\$34.00
68	\$51.40	\$45.70	\$38.10
69	\$56.40	\$50.50	\$41.60
70	\$58.50	\$52.80	\$44.20
71	\$65.00	\$58.50	\$48.20
72	\$69.60	\$63.30	\$52.20
73	\$76.20	\$68.20	\$57.00
74	\$81.00	\$73.00	\$61.00
75	\$78.30	\$70.40	\$58.90
76	\$84.10	\$75.40	\$63.20
77	\$89.80	\$80.50	\$66.80
78	\$95.60	\$86.20	\$71.90
79	\$102.00	\$91.30	\$76.20
80	\$100.10	\$89.50	\$75.00
81	\$104.10	\$94.20	\$78.30
82	\$109.50	\$98.20	\$81.70
83	\$114.00	\$102.20	\$85.50
84	\$118.70	\$106.70	\$89.00
85	\$120.10	\$107.40	\$89.50
86	\$121.30	\$108.80	\$90.20
87	\$122.00	\$109.50	\$91.60
88	\$123.40	\$110.00	\$92.30
89	\$123.40	\$111.40	\$92.80
90	\$113.60	\$102.10	\$85.10
91	\$114.30	\$102.80	\$85.70
92	\$114.90	\$102.80	\$85.70
93	\$114.90	\$104.00	\$86.30
94	\$116.20	\$104.00	\$87.00
95	\$116.20	\$104.50	\$87.00
96	\$116.80	\$104.50	\$88.10
97	\$117.30	\$105.80	\$88.10
98	\$117.90	\$106.40	\$88.10
99	\$117.90	\$106.40	\$88.70
100	\$119.20	\$107.10	\$89.40

Single w/ Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$40.40	\$35.80	\$30.20	\$26.30	\$19.80
Single w/ Inflation	40	\$42.30	\$37.40	\$31.60	\$27.40	\$20.70
Single w/ Inflation	41	\$43.40	\$38.30	\$32.50	\$28.40	\$21.20
Single w/ Inflation	42	\$44.80	\$39.50	\$33.50	\$29.30	\$21.90
Single w/ Inflation	43	\$46.00	\$40.60	\$34.20	\$29.70	\$22.60
Single w/ Inflation	44	\$47.10	\$41.60	\$35.10	\$30.70	\$23.00
Single w/ Inflation	45	\$48.30	\$42.70	\$36.00	\$31.60	\$23.70
Single w/ Inflation	46	\$49.90	\$43.90	\$36.90	\$32.50	\$24.20
Single w/ Inflation	47	\$51.10	\$45.10	\$38.10	\$33.50	\$25.10
Single w/ Inflation	48	\$52.50	\$46.20	\$39.30	\$34.20	\$25.60
Single w/ Inflation	49	\$53.90	\$47.80	\$40.20	\$35.10	\$26.30
Single w/ Inflation	50	\$55.50	\$49.00	\$41.30	\$36.00	\$27.20
Single w/ Inflation	51	\$57.60	\$50.60	\$42.70	\$37.40	\$28.10
Single w/ Inflation	52	\$59.20	\$52.50	\$44.40	\$38.60	\$28.80
Single w/ Inflation	53	\$61.30	\$54.30	\$45.80	\$40.20	\$30.20
Single w/ Inflation	54	\$63.40	\$56.00	\$47.10	\$41.30	\$30.90
Single w/ Inflation	55	\$65.50	\$57.80	\$48.80	\$42.50	\$31.80
Single w/ Inflation	56	\$67.60	\$59.70	\$50.20	\$43.90	\$33.00
Single w/ Inflation	57	\$69.60	\$61.50	\$52.00	\$45.50	\$33.90
Single w/ Inflation	58	\$72.00	\$63.40	\$53.40	\$46.90	\$35.10
Single w/ Inflation	59	\$74.10	\$65.50	\$55.00	\$48.10	\$36.00
Single w/ Inflation	60	\$76.10	\$67.30	\$56.70	\$49.50	\$37.20
Single w/ Inflation	61	\$79.60	\$72.40	\$60.10	\$51.30	\$40.60
Single w/ Inflation	62	\$85.00	\$76.10	\$63.60	\$54.80	\$42.50
Single w/ Inflation	63	\$90.30	\$81.50	\$67.30	\$58.30	\$44.40
Single w/ Inflation	64	\$95.40	\$85.00	\$70.80	\$62.00	\$47.80
Single w/ Inflation	65	\$92.90	\$82.90	\$69.60	\$59.60	\$46.40
Single w/ Inflation	66	\$104.40	\$92.90	\$77.90	\$67.90	\$51.40
Single w/ Inflation	67	\$116.00	\$104.40	\$86.20	\$74.70	\$58.10
Single w/ Inflation	68	\$126.00	\$114.50	\$94.40	\$82.90	\$63.10
Single w/ Inflation	69	\$137.50	\$124.50	\$102.70	\$89.40	\$67.90
Single w/ Inflation	70	\$144.30	\$129.80	\$109.00	\$94.70	\$72.20
Single w/ Inflation	71	\$163.40	\$147.40	\$123.50	\$105.80	\$81.80
Single w/ Inflation	72	\$182.80	\$165.10	\$137.80	\$118.60	\$91.30
Single w/ Inflation	73	\$201.90	\$181.10	\$150.60	\$131.50	\$101.00
Single w/ Inflation	74	\$221.20	\$198.70	\$165.10	\$144.30	\$110.60
Single w/ Inflation	75	\$215.50	\$194.00	\$160.80	\$139.40	\$107.90
Single w/ Inflation	76	\$245.70	\$221.20	\$183.80	\$159.50	\$122.20
Single w/ Inflation	77	\$275.80	\$248.50	\$206.80	\$179.70	\$138.00
Single w/ Inflation	78	\$306.00	\$275.80	\$229.80	\$198.40	\$152.40
Single w/ Inflation	79	\$336.10	\$303.20	\$252.80	\$218.30	\$168.20
Single w/ Inflation	80	\$336.70	\$303.70	\$253.20	\$218.80	\$168.50
Single w/ Inflation	81	\$364.80	\$327.50	\$273.20	\$236.00	\$181.70
Single w/ Inflation	82	\$391.20	\$351.40	\$293.10	\$253.20	\$194.90
Single w/ Inflation	83	\$417.60	\$375.20	\$312.90	\$270.40	\$208.20
Single w/ Inflation	84	\$444.30	\$399.20	\$332.90	\$289.10	\$221.60
Single w/ Inflation	85	\$469.30	\$423.00	\$352.70	\$305.10	\$234.80
Single w/ Inflation	86	\$477.30	\$429.70	\$358.00	\$310.30	\$238.80
Single w/ Inflation	87	\$485.30	\$436.30	\$363.40	\$315.70	\$242.60
Single w/ Inflation	88	\$491.90	\$442.90	\$370.00	\$319.50	\$246.60
Single w/ Inflation	89	\$500.00	\$449.50	\$375.20	\$324.90	\$250.60
Single w/ Inflation	90	\$464.40	\$418.10	\$348.90	\$301.50	\$232.10
Single w/ Inflation	91	\$470.40	\$424.20	\$353.70	\$306.30	\$235.80
Single w/ Inflation	92	\$477.80	\$429.10	\$357.30	\$310.00	\$238.30
Single w/ Inflation	93	\$483.80	\$435.20	\$362.30	\$313.60	\$241.90
Single w/ Inflation	94	\$489.90	\$440.00	\$367.10	\$318.40	\$244.40
Single w/ Inflation	95	\$495.90	\$446.20	\$372.00	\$322.10	\$247.90
Single w/ Inflation	96	\$502.00	\$452.20	\$376.80	\$325.70	\$250.50
Single w/ Inflation	97	\$508.10	\$457.00	\$380.50	\$330.70	\$254.10
Single w/ Inflation	98	\$514.10	\$463.10	\$385.40	\$334.40	\$256.50
Single w/ Inflation	99	\$520.20	\$468.00	\$390.20	\$337.90	\$260.20
Single w/ Inflation	100	\$526.20	\$474.10	\$395.10	\$342.80	\$263.90

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$11.20	\$11.00	\$8.90
Single w/ Inflation	40	\$11.90	\$11.20	\$9.60
Single w/ Inflation	41	\$12.10	\$11.60	\$9.80
Single w/ Inflation	42	\$12.30	\$12.10	\$9.80
Single w/ Inflation	43	\$12.80	\$12.30	\$10.00
Single w/ Inflation	44	\$13.30	\$12.80	\$10.30
Single w/ Inflation	45	\$13.50	\$13.00	\$10.70
Single w/ Inflation	46	\$14.00	\$13.30	\$11.00
Single w/ Inflation	47	\$14.20	\$13.50	\$11.20
Single w/ Inflation	48	\$14.90	\$14.20	\$11.60
Single w/ Inflation	49	\$15.10	\$14.40	\$11.90
Single w/ Inflation	50	\$15.40	\$14.90	\$12.10
Single w/ Inflation	51	\$16.10	\$15.40	\$12.80
Single w/ Inflation	52	\$16.50	\$16.10	\$13.00
Single w/ Inflation	53	\$17.20	\$16.50	\$13.50
Single w/ Inflation	54	\$17.70	\$17.20	\$14.20
Single w/ Inflation	55	\$18.40	\$17.40	\$14.40
Single w/ Inflation	56	\$18.80	\$17.90	\$15.10
Single w/ Inflation	57	\$19.50	\$18.60	\$15.40
Single w/ Inflation	58	\$20.00	\$19.30	\$16.10
Single w/ Inflation	59	\$20.70	\$19.80	\$16.30
Single w/ Inflation	60	\$21.20	\$20.50	\$16.80
Single w/ Inflation	61	\$23.00	\$20.50	\$16.80
Single w/ Inflation	62	\$23.00	\$21.20	\$17.70
Single w/ Inflation	63	\$23.90	\$21.20	\$17.70
Single w/ Inflation	64	\$23.90	\$22.10	\$18.60
Single w/ Inflation	65	\$23.30	\$21.60	\$17.40
Single w/ Inflation	66	\$27.50	\$24.80	\$20.70
Single w/ Inflation	67	\$30.70	\$27.50	\$23.30
Single w/ Inflation	68	\$34.80	\$30.70	\$25.70
Single w/ Inflation	69	\$38.10	\$34.00	\$29.00
Single w/ Inflation	70	\$40.20	\$36.00	\$29.70
Single w/ Inflation	71	\$44.20	\$39.40	\$32.80
Single w/ Inflation	72	\$48.20	\$42.50	\$35.40
Single w/ Inflation	73	\$51.40	\$46.50	\$39.40
Single w/ Inflation	74	\$55.30	\$49.70	\$41.70
Single w/ Inflation	75	\$53.20	\$47.40	\$40.20
Single w/ Inflation	76	\$56.80	\$51.10	\$43.20
Single w/ Inflation	77	\$61.10	\$54.70	\$46.00
Single w/ Inflation	78	\$65.50	\$58.30	\$48.90
Single w/ Inflation	79	\$69.00	\$61.90	\$51.70
Single w/ Inflation	80	\$68.30	\$61.10	\$51.00
Single w/ Inflation	81	\$71.00	\$64.40	\$53.10
Single w/ Inflation	82	\$74.30	\$67.00	\$55.70
Single w/ Inflation	83	\$77.00	\$69.60	\$58.30
Single w/ Inflation	84	\$80.30	\$73.00	\$60.40
Single w/ Inflation	85	\$81.70	\$73.00	\$61.10
Single w/ Inflation	86	\$82.20	\$73.70	\$61.60
Single w/ Inflation	87	\$82.90	\$74.30	\$62.30
Single w/ Inflation	88	\$83.60	\$75.00	\$62.30
Single w/ Inflation	89	\$84.30	\$75.60	\$63.00
Single w/ Inflation	90	\$77.20	\$69.90	\$57.80
Single w/ Inflation	91	\$77.90	\$69.90	\$57.80
Single w/ Inflation	92	\$77.90	\$70.50	\$59.10
Single w/ Inflation	93	\$78.40	\$70.50	\$59.10
Single w/ Inflation	94	\$78.40	\$71.20	\$59.10
Single w/ Inflation	95	\$79.00	\$71.20	\$59.10
Single w/ Inflation	96	\$79.60	\$71.20	\$59.50
Single w/ Inflation	97	\$79.60	\$71.80	\$60.20
Single w/ Inflation	98	\$80.30	\$71.80	\$60.20
Single w/ Inflation	99	\$80.90	\$72.90	\$60.20
Single w/ Inflation	100	\$80.90	\$72.90	\$60.80

EXHIBIT II: Proposed 2010 Revised Rates for EquiCare 2002

JOINT NO INFLATION

Proposed Rate Increase = 45.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint No Inflation	18-39	\$66.30	\$61.00	\$55.90	\$45.30	\$40.00
Joint No Inflation	40	\$69.60	\$64.10	\$58.50	\$47.60	\$41.90
Joint No Inflation	41	\$71.70	\$66.00	\$60.20	\$49.00	\$43.20
Joint No Inflation	42	\$73.70	\$67.80	\$62.00	\$50.30	\$44.40
Joint No Inflation	43	\$75.60	\$69.60	\$63.70	\$51.60	\$45.60
Joint No Inflation	44	\$77.60	\$71.40	\$65.30	\$52.90	\$46.80
Joint No Inflation	45	\$79.70	\$73.30	\$67.00	\$54.50	\$48.10
Joint No Inflation	46	\$81.90	\$75.50	\$69.00	\$55.90	\$49.40
Joint No Inflation	47	\$84.20	\$77.60	\$70.80	\$57.60	\$50.80
Joint No Inflation	48	\$86.60	\$79.80	\$72.90	\$59.00	\$52.20
Joint No Inflation	49	\$88.90	\$81.70	\$74.80	\$60.70	\$53.60
Joint No Inflation	50	\$91.30	\$84.00	\$76.80	\$62.20	\$55.10
Joint No Inflation	51	\$94.50	\$87.10	\$79.70	\$64.50	\$57.10
Joint No Inflation	52	\$97.80	\$90.10	\$82.30	\$66.90	\$59.00
Joint No Inflation	53	\$101.20	\$93.20	\$85.10	\$69.00	\$61.00
Joint No Inflation	54	\$104.40	\$96.20	\$87.90	\$71.30	\$63.10
Joint No Inflation	55	\$107.80	\$99.10	\$90.70	\$73.70	\$65.00
Joint No Inflation	56	\$111.20	\$102.50	\$93.70	\$76.00	\$67.10
Joint No Inflation	57	\$114.80	\$105.60	\$96.50	\$78.50	\$69.30
Joint No Inflation	58	\$118.40	\$108.90	\$99.50	\$80.70	\$71.30
Joint No Inflation	59	\$121.80	\$112.10	\$102.50	\$83.30	\$73.50
Joint No Inflation	60	\$125.30	\$115.40	\$105.50	\$85.50	\$75.60
Joint No Inflation	61	\$133.30	\$123.40	\$111.40	\$93.50	\$79.70
Joint No Inflation	62	\$141.30	\$130.30	\$118.40	\$95.60	\$85.50
Joint No Inflation	63	\$149.20	\$137.30	\$124.40	\$101.40	\$89.60
Joint No Inflation	64	\$157.20	\$145.30	\$131.30	\$106.40	\$94.50
Joint No Inflation	65	\$164.10	\$151.20	\$137.30	\$111.40	\$98.40
Joint No Inflation	66	\$184.10	\$169.00	\$152.20	\$123.40	\$110.50
Joint No Inflation	67	\$203.90	\$188.00	\$167.10	\$135.20	\$122.30
Joint No Inflation	68	\$223.90	\$205.80	\$182.00	\$148.20	\$134.30
Joint No Inflation	69	\$243.70	\$224.80	\$197.00	\$160.20	\$146.20
Joint No Inflation	70	\$264.60	\$242.60	\$211.90	\$171.10	\$159.10
Joint No Inflation	71	\$299.40	\$275.50	\$239.60	\$194.00	\$180.00
Joint No Inflation	72	\$334.10	\$307.40	\$267.60	\$216.80	\$200.90
Joint No Inflation	73	\$369.00	\$339.10	\$295.40	\$239.60	\$221.80
Joint No Inflation	74	\$403.80	\$372.00	\$323.30	\$262.60	\$242.60
Joint No Inflation	75	\$438.50	\$403.80	\$351.10	\$284.40	\$263.50
Joint No Inflation	76	\$500.30	\$460.50	\$400.80	\$324.20	\$300.30
Joint No Inflation	77	\$561.90	\$517.10	\$450.50	\$364.00	\$337.10
Joint No Inflation	78	\$623.60	\$573.90	\$500.30	\$404.70	\$373.90
Joint No Inflation	79	\$685.20	\$630.50	\$548.90	\$444.50	\$411.80
Joint No Inflation	80	\$744.80	\$685.20	\$596.70	\$483.30	\$446.50
Joint No Inflation	81	\$803.50	\$739.90	\$643.40	\$521.10	\$482.40
Joint No Inflation	82	\$862.30	\$792.60	\$690.10	\$558.90	\$517.10
Joint No Inflation	83	\$920.90	\$847.30	\$737.90	\$597.70	\$553.00
Joint No Inflation	84	\$979.60	\$901.00	\$784.60	\$635.50	\$587.70
Joint No Inflation	85	\$1,036.20	\$953.70	\$830.40	\$672.30	\$621.60
Joint No Inflation	86	\$1,053.20	\$968.60	\$844.30	\$683.20	\$631.50
Joint No Inflation	87	\$1,070.00	\$984.50	\$857.20	\$694.20	\$642.50
Joint No Inflation	88	\$1,087.00	\$999.40	\$871.10	\$705.10	\$652.40
Joint No Inflation	89	\$1,103.80	\$1,015.30	\$884.10	\$716.00	\$662.30
Joint No Inflation	90	\$1,118.80	\$1,029.30	\$896.10	\$726.00	\$671.30
Joint No Inflation	91	\$1,133.70	\$1,043.10	\$909.00	\$735.90	\$680.20
Joint No Inflation	92	\$1,148.60	\$1,057.10	\$919.90	\$744.80	\$689.20
Joint No Inflation	93	\$1,163.50	\$1,070.00	\$931.80	\$754.90	\$698.10
Joint No Inflation	94	\$1,178.50	\$1,084.00	\$943.70	\$764.80	\$707.10
Joint No Inflation	95	\$1,193.30	\$1,097.80	\$955.70	\$774.70	\$716.00
Joint No Inflation	96	\$1,208.20	\$1,111.80	\$968.60	\$783.70	\$725.00
Joint No Inflation	97	\$1,223.20	\$1,125.70	\$980.50	\$793.60	\$734.00
Joint No Inflation	98	\$1,238.10	\$1,138.70	\$991.50	\$803.50	\$742.90
Joint No Inflation	99	\$1,253.00	\$1,152.60	\$1,004.40	\$812.50	\$751.90
Joint No Inflation	100	\$1,268.00	\$1,166.50	\$1,016.40	\$822.50	\$760.70

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period			
	0 Days	7 Days	30 Days	
Joint No Inflation	18-39	\$19.20	\$17.70	\$14.00
Joint No Inflation	40	\$20.30	\$18.60	\$14.70
Joint No Inflation	41	\$20.80	\$19.10	\$15.20
Joint No Inflation	42	\$21.50	\$19.60	\$15.40
Joint No Inflation	43	\$22.00	\$20.10	\$16.00
Joint No Inflation	44	\$22.60	\$20.50	\$16.20
Joint No Inflation	45	\$23.10	\$21.30	\$16.80
Joint No Inflation	46	\$23.80	\$21.70	\$17.30
Joint No Inflation	47	\$24.50	\$22.40	\$17.80
Joint No Inflation	48	\$25.10	\$23.10	\$18.30
Joint No Inflation	49	\$25.80	\$23.80	\$18.80
Joint No Inflation	50	\$26.40	\$24.20	\$19.20
Joint No Inflation	51	\$27.50	\$25.20	\$19.90
Joint No Inflation	52	\$28.40	\$26.00	\$20.50
Joint No Inflation	53	\$29.40	\$26.90	\$21.30
Joint No Inflation	54	\$30.30	\$27.80	\$22.10
Joint No Inflation	55	\$31.20	\$28.80	\$22.80
Joint No Inflation	56	\$32.20	\$29.50	\$23.40
Joint No Inflation	57	\$33.30	\$30.60	\$24.20
Joint No Inflation	58	\$34.40	\$31.50	\$25.00
Joint No Inflation	59	\$35.40	\$32.40	\$25.80
Joint No Inflation	60	\$36.30	\$33.30	\$26.40
Joint No Inflation	61	\$37.40	\$33.80	\$27.50
Joint No Inflation	62	\$38.30	\$34.90	\$27.80
Joint No Inflation	63	\$39.30	\$36.30	\$28.90
Joint No Inflation	64	\$40.40	\$36.90	\$29.40
Joint No Inflation	65	\$41.80	\$38.30	\$30.30
Joint No Inflation	66	\$48.30	\$44.30	\$35.80
Joint No Inflation	67	\$54.20	\$49.80	\$41.80
Joint No Inflation	68	\$60.70	\$55.80	\$47.30
Joint No Inflation	69	\$67.10	\$61.60	\$52.80
Joint No Inflation	70	\$73.10	\$67.60	\$58.30
Joint No Inflation	71	\$80.00	\$73.70	\$63.70
Joint No Inflation	72	\$87.10	\$80.00	\$69.60
Joint No Inflation	73	\$94.00	\$86.60	\$75.10
Joint No Inflation	74	\$100.90	\$92.60	\$80.60
Joint No Inflation	75	\$108.00	\$99.00	\$86.00
Joint No Inflation	76	\$115.90	\$106.40	\$92.60
Joint No Inflation	77	\$124.40	\$113.80	\$99.00
Joint No Inflation	78	\$132.20	\$121.80	\$105.00
Joint No Inflation	79	\$140.20	\$129.40	\$111.90
Joint No Inflation	80	\$149.70	\$137.70	\$119.30
Joint No Inflation	81	\$156.60	\$143.70	\$124.80
Joint No Inflation	82	\$163.60	\$151.20	\$130.80
Joint No Inflation	83	\$170.60	\$157.20	\$136.30
Joint No Inflation	84	\$178.10	\$163.60	\$141.80
Joint No Inflation	85	\$181.60	\$167.10	\$144.30
Joint No Inflation	86	\$182.50	\$168.10	\$144.80
Joint No Inflation	87	\$183.50	\$169.00	\$145.30
Joint No Inflation	88	\$183.50	\$169.60	\$146.20
Joint No Inflation	89	\$185.00	\$170.10	\$147.80
Joint No Inflation	90	\$186.00	\$171.10	\$148.20
Joint No Inflation	91	\$187.10	\$171.50	\$148.20
Joint No Inflation	92	\$187.40	\$172.60	\$149.70
Joint No Inflation	93	\$188.50	\$173.60	\$150.30
Joint No Inflation	94	\$189.50	\$174.10	\$150.60
Joint No Inflation	95	\$189.90	\$175.10	\$151.70
Joint No Inflation	96	\$191.00	\$175.60	\$151.70
Joint No Inflation	97	\$192.00	\$176.10	\$152.70
Joint No Inflation	98	\$192.40	\$177.50	\$153.60
Joint No Inflation	99	\$193.50	\$178.10	\$153.60
Joint No Inflation	100	\$194.50	\$179.10	\$154.70

Joint No Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$49.40	\$43.10	\$41.70	\$33.70	\$30.10
40	\$52.00	\$45.30	\$43.60	\$35.40	\$31.50
41	\$53.40	\$46.60	\$44.90	\$36.30	\$32.40
42	\$54.90	\$47.90	\$46.10	\$37.50	\$33.30
43	\$56.40	\$49.20	\$47.40	\$38.50	\$34.20
44	\$57.90	\$50.60	\$48.60	\$39.50	\$35.20
45	\$59.40	\$51.70	\$49.90	\$40.50	\$36.10
46	\$61.30	\$53.30	\$51.50	\$41.70	\$37.00
47	\$62.80	\$54.90	\$52.90	\$42.90	\$38.20
48	\$64.50	\$56.40	\$54.20	\$44.00	\$39.20
49	\$66.30	\$57.90	\$55.80	\$45.10	\$40.10
50	\$68.00	\$59.40	\$57.20	\$46.20	\$41.30
51	\$70.50	\$61.50	\$59.20	\$48.10	\$42.90
52	\$73.00	\$63.70	\$61.40	\$49.80	\$44.30
53	\$75.50	\$65.80	\$63.30	\$51.50	\$45.90
54	\$78.00	\$68.00	\$65.60	\$53.00	\$47.30
55	\$80.40	\$70.10	\$67.60	\$54.70	\$48.70
56	\$83.00	\$72.50	\$69.90	\$56.60	\$50.40
57	\$85.80	\$74.80	\$72.00	\$58.40	\$52.00
58	\$88.30	\$76.90	\$74.20	\$60.10	\$53.60
59	\$90.90	\$79.30	\$76.40	\$61.90	\$55.10
60	\$93.50	\$81.60	\$78.60	\$63.70	\$56.70
61	\$99.50	\$92.60	\$83.60	\$70.70	\$59.70
62	\$106.40	\$98.40	\$88.50	\$71.70	\$63.70
63	\$111.40	\$103.40	\$93.50	\$76.70	\$66.70
64	\$118.40	\$104.40	\$98.40	\$79.70	\$70.70
65	\$123.40	\$106.40	\$103.40	\$83.60	\$73.70
66	\$138.20	\$126.40	\$113.50	\$92.60	\$82.50
67	\$153.10	\$141.30	\$125.30	\$101.40	\$91.50
68	\$168.10	\$154.20	\$136.30	\$111.40	\$100.50
69	\$183.00	\$168.10	\$148.20	\$120.40	\$109.40
70	\$197.90	\$183.00	\$159.10	\$128.30	\$119.30
71	\$224.80	\$205.80	\$180.00	\$145.30	\$135.20
72	\$250.60	\$230.80	\$200.90	\$163.20	\$150.30
73	\$277.50	\$254.70	\$221.80	\$180.00	\$166.20
74	\$302.30	\$279.50	\$242.60	\$197.00	\$182.00
75	\$329.20	\$303.30	\$262.60	\$212.90	\$197.90
76	\$375.00	\$345.10	\$300.30	\$242.60	\$225.80
77	\$421.70	\$387.90	\$338.20	\$272.50	\$252.60
78	\$467.40	\$429.70	\$375.00	\$303.30	\$280.50
79	\$514.20	\$473.40	\$411.80	\$333.20	\$309.30
80	\$558.90	\$514.20	\$447.50	\$362.10	\$335.20
81	\$602.70	\$554.90	\$482.40	\$390.90	\$362.10
82	\$646.40	\$594.70	\$517.10	\$418.70	\$387.90
83	\$690.10	\$635.50	\$553.90	\$448.60	\$414.80
84	\$734.90	\$675.30	\$588.70	\$476.40	\$440.60
85	\$777.70	\$715.10	\$622.50	\$504.20	\$466.50
86	\$789.60	\$726.90	\$633.50	\$512.10	\$473.40
87	\$802.50	\$737.90	\$643.40	\$521.10	\$481.30
88	\$814.50	\$749.80	\$653.30	\$529.10	\$489.30
89	\$827.40	\$761.80	\$663.40	\$537.10	\$496.20
90	\$839.30	\$771.70	\$672.30	\$544.00	\$503.30
91	\$850.30	\$782.70	\$682.20	\$551.90	\$510.20
92	\$861.20	\$792.60	\$690.10	\$558.90	\$516.20
93	\$872.20	\$802.50	\$699.10	\$565.90	\$524.10
94	\$884.10	\$813.50	\$708.00	\$573.90	\$530.00
95	\$895.00	\$823.40	\$717.00	\$580.80	\$537.10
96	\$906.00	\$834.30	\$726.90	\$587.70	\$544.00
97	\$917.90	\$843.30	\$734.90	\$595.70	\$550.90
98	\$928.80	\$854.30	\$743.90	\$602.70	\$556.90
99	\$939.80	\$864.20	\$752.80	\$624.50	\$563.90
100	\$950.70	\$875.20	\$762.80	\$626.60	\$570.90

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$14.40	\$13.50	\$10.50
40	\$15.30	\$14.10	\$11.10
41	\$15.60	\$14.40	\$11.50
42	\$16.10	\$14.90	\$11.70
43	\$16.60	\$15.30	\$11.90
44	\$17.00	\$15.80	\$12.30
45	\$17.40	\$16.10	\$12.70
46	\$17.90	\$16.60	\$13.00
47	\$18.50	\$17.10	\$13.50
48	\$19.00	\$17.70	\$13.80
49	\$19.50	\$17.90	\$14.10
50	\$19.90	\$18.50	\$14.40
51	\$20.50	\$19.10	\$14.90
52	\$21.50	\$19.80	\$15.60
53	\$22.10	\$20.40	\$16.10
54	\$22.90	\$21.30	\$16.60
55	\$23.50	\$22.00	\$17.10
56	\$24.20	\$22.60	\$17.80
57	\$25.10	\$23.30	\$18.30
58	\$25.90	\$23.90	\$18.80
59	\$26.50	\$24.70	\$19.50
60	\$27.50	\$25.40	\$19.90
61	\$28.40	\$25.90	\$20.40
62	\$28.40	\$26.40	\$20.90
63	\$29.90	\$27.50	\$21.50
64	\$29.90	\$27.50	\$22.00
65	\$31.40	\$28.90	\$25.00
66	\$35.80	\$33.30	\$27.50
67	\$40.80	\$37.40	\$31.40
68	\$45.30	\$42.30	\$35.40
69	\$50.30	\$46.20	\$39.30
70	\$55.30	\$50.30	\$43.80
71	\$59.70	\$55.80	\$47.80
72	\$65.20	\$59.70	\$51.70
73	\$70.10	\$64.60	\$56.30
74	\$76.10	\$69.20	\$60.20
75	\$80.60	\$74.20	\$65.20
76	\$87.10	\$80.00	\$69.60
77	\$93.00	\$85.50	\$74.20
78	\$99.50	\$91.50	\$79.10
79	\$105.50	\$96.50	\$84.10
80	\$111.90	\$103.00	\$89.60
81	\$117.40	\$108.00	\$94.00
82	\$122.90	\$112.90	\$98.40
83	\$128.30	\$117.90	\$102.00
84	\$133.30	\$122.90	\$106.40
85	\$134.30	\$124.40	\$107.50
86	\$135.20	\$125.30	\$108.90
87	\$136.80	\$126.90	\$109.40
88	\$137.70	\$127.30	\$109.90
89	\$139.30	\$127.80	\$110.50
90	\$139.30	\$128.30	\$111.00
91	\$140.20	\$128.90	\$111.00
92	\$140.70	\$129.40	\$111.90
93	\$141.80	\$130.30	\$112.40
94	\$141.80	\$130.30	\$112.90
95	\$142.70	\$131.30	\$113.50
96	\$143.20	\$131.30	\$113.50
97	\$143.70	\$132.80	\$114.40
98	\$144.30	\$132.80	\$114.90
99	\$145.30	\$133.80	\$115.40
100	\$145.70	\$133.80	\$115.40

Joint No Inflation

EquiCare 2002

Joint No Inflation 4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$46.20	\$42.60	\$38.90	\$31.50	\$27.80
Joint No Inflation	40	\$48.60	\$44.80	\$41.00	\$33.20	\$29.40
Joint No Inflation	41	\$50.20	\$46.10	\$42.20	\$34.20	\$30.20
Joint No Inflation	42	\$51.50	\$47.30	\$43.20	\$35.00	\$31.00
Joint No Inflation	43	\$52.80	\$48.60	\$44.40	\$36.10	\$31.90
Joint No Inflation	44	\$54.20	\$49.90	\$45.60	\$37.00	\$32.70
Joint No Inflation	45	\$55.50	\$51.20	\$46.80	\$38.00	\$33.60
Joint No Inflation	46	\$57.20	\$52.80	\$48.10	\$38.90	\$34.50
Joint No Inflation	47	\$58.90	\$54.20	\$49.40	\$40.10	\$35.50
Joint No Inflation	48	\$60.60	\$55.80	\$50.90	\$41.30	\$36.50
Joint No Inflation	49	\$62.00	\$57.20	\$52.20	\$42.30	\$37.40
Joint No Inflation	50	\$63.70	\$58.80	\$53.60	\$43.50	\$38.30
Joint No Inflation	51	\$66.00	\$60.70	\$55.50	\$44.90	\$39.90
Joint No Inflation	52	\$68.30	\$62.80	\$57.60	\$46.60	\$41.20
Joint No Inflation	53	\$70.70	\$65.00	\$59.40	\$48.10	\$42.60
Joint No Inflation	54	\$73.00	\$67.10	\$61.40	\$49.80	\$44.00
Joint No Inflation	55	\$75.30	\$69.30	\$63.30	\$51.50	\$45.30
Joint No Inflation	56	\$77.80	\$71.40	\$65.30	\$53.00	\$46.80
Joint No Inflation	57	\$80.30	\$73.80	\$67.50	\$54.70	\$48.30
Joint No Inflation	58	\$82.50	\$76.10	\$69.50	\$56.40	\$49.80
Joint No Inflation	59	\$85.10	\$78.20	\$71.70	\$58.10	\$51.20
Joint No Inflation	60	\$87.60	\$80.60	\$73.70	\$59.70	\$52.80
Joint No Inflation	61	\$93.50	\$86.60	\$78.60	\$65.70	\$55.80
Joint No Inflation	62	\$99.50	\$91.50	\$82.50	\$66.70	\$60.70
Joint No Inflation	63	\$104.40	\$96.50	\$86.60	\$70.70	\$62.70
Joint No Inflation	64	\$110.50	\$101.40	\$91.50	\$74.70	\$66.70
Joint No Inflation	65	\$115.40	\$105.50	\$96.50	\$78.60	\$68.70
Joint No Inflation	66	\$129.40	\$118.40	\$106.40	\$86.60	\$76.70
Joint No Inflation	67	\$143.20	\$131.30	\$117.40	\$95.60	\$85.50
Joint No Inflation	68	\$157.20	\$144.30	\$127.30	\$103.40	\$94.50
Joint No Inflation	69	\$171.10	\$157.20	\$138.20	\$112.40	\$102.50
Joint No Inflation	70	\$185.00	\$170.10	\$148.20	\$120.40	\$111.40
Joint No Inflation	71	\$209.90	\$192.90	\$168.10	\$136.30	\$126.40
Joint No Inflation	72	\$233.80	\$214.90	\$187.10	\$151.20	\$140.20
Joint No Inflation	73	\$258.60	\$237.70	\$206.90	\$168.10	\$155.20
Joint No Inflation	74	\$282.50	\$260.50	\$225.80	\$184.10	\$170.10
Joint No Inflation	75	\$307.40	\$282.50	\$245.70	\$198.90	\$185.00
Joint No Inflation	76	\$350.10	\$322.30	\$280.50	\$227.80	\$209.90
Joint No Inflation	77	\$393.90	\$362.10	\$315.30	\$254.70	\$235.70
Joint No Inflation	78	\$436.60	\$401.70	\$350.10	\$283.50	\$261.60
Joint No Inflation	79	\$479.40	\$441.50	\$383.90	\$311.30	\$288.50
Joint No Inflation	80	\$521.10	\$480.30	\$417.60	\$338.20	\$312.30
Joint No Inflation	81	\$562.90	\$518.10	\$450.50	\$365.10	\$338.20
Joint No Inflation	82	\$603.60	\$554.90	\$483.30	\$391.80	\$362.10
Joint No Inflation	83	\$644.50	\$592.80	\$516.20	\$418.70	\$386.90
Joint No Inflation	84	\$685.20	\$630.50	\$548.90	\$444.50	\$411.80
Joint No Inflation	85	\$725.00	\$667.30	\$580.80	\$470.40	\$435.70
Joint No Inflation	86	\$736.90	\$678.30	\$590.70	\$478.30	\$441.50
Joint No Inflation	87	\$748.90	\$689.20	\$600.60	\$486.30	\$449.50
Joint No Inflation	88	\$760.70	\$700.10	\$609.60	\$493.30	\$456.50
Joint No Inflation	89	\$772.70	\$711.00	\$618.60	\$501.20	\$463.50
Joint No Inflation	90	\$783.70	\$720.00	\$627.50	\$508.20	\$469.50
Joint No Inflation	91	\$793.60	\$729.90	\$636.50	\$515.10	\$476.40
Joint No Inflation	92	\$804.60	\$739.90	\$643.40	\$521.10	\$482.40
Joint No Inflation	93	\$814.50	\$749.80	\$652.40	\$528.10	\$488.30
Joint No Inflation	94	\$824.40	\$758.80	\$660.40	\$535.10	\$495.30
Joint No Inflation	95	\$835.40	\$768.70	\$668.30	\$542.00	\$501.20
Joint No Inflation	96	\$846.30	\$777.70	\$678.30	\$548.90	\$507.20
Joint No Inflation	97	\$856.30	\$788.70	\$686.20	\$556.00	\$513.20
Joint No Inflation	98	\$866.20	\$797.50	\$694.20	\$562.90	\$520.10
Joint No Inflation	99	\$877.10	\$806.50	\$703.10	\$568.90	\$526.10
Joint No Inflation	100	\$888.10	\$816.50	\$712.10	\$575.80	\$533.00

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$13.50	\$12.40	\$9.80
Joint No Inflation	40	\$14.10	\$13.00	\$10.40
Joint No Inflation	41	\$14.40	\$13.50	\$10.50
Joint No Inflation	42	\$14.90	\$13.80	\$10.90
Joint No Inflation	43	\$15.30	\$14.10	\$11.10
Joint No Inflation	44	\$15.80	\$14.40	\$11.50
Joint No Inflation	45	\$16.10	\$14.90	\$11.70
Joint No Inflation	46	\$16.60	\$15.30	\$12.20
Joint No Inflation	47	\$17.10	\$15.80	\$12.40
Joint No Inflation	48	\$17.70	\$16.10	\$12.80
Joint No Inflation	49	\$17.90	\$16.60	\$13.10
Joint No Inflation	50	\$18.50	\$17.10	\$13.50
Joint No Inflation	51	\$19.10	\$17.70	\$14.00
Joint No Inflation	52	\$19.80	\$18.30	\$14.40
Joint No Inflation	53	\$20.40	\$19.00	\$14.90
Joint No Inflation	54	\$21.30	\$19.60	\$15.40
Joint No Inflation	55	\$22.00	\$20.10	\$15.80
Joint No Inflation	56	\$22.60	\$20.80	\$16.50
Joint No Inflation	57	\$23.30	\$21.50	\$17.00
Joint No Inflation	58	\$23.90	\$22.10	\$17.40
Joint No Inflation	59	\$24.70	\$22.80	\$17.90
Joint No Inflation	60	\$25.40	\$23.40	\$18.50
Joint No Inflation	61	\$25.90	\$23.40	\$19.00
Joint No Inflation	62	\$26.40	\$24.50	\$19.50
Joint No Inflation	63	\$27.50	\$25.00	\$20.40
Joint No Inflation	64	\$27.80	\$25.90	\$20.90
Joint No Inflation	65	\$28.90	\$26.90	\$20.90
Joint No Inflation	66	\$33.30	\$30.80	\$25.40
Joint No Inflation	67	\$37.90	\$34.90	\$28.90
Joint No Inflation	68	\$42.30	\$39.30	\$32.80
Joint No Inflation	69	\$46.80	\$43.20	\$36.90
Joint No Inflation	70	\$51.20	\$47.30	\$40.80
Joint No Inflation	71	\$55.80	\$51.20	\$44.80
Joint No Inflation	72	\$61.30	\$56.30	\$48.70
Joint No Inflation	73	\$65.70	\$60.20	\$52.20
Joint No Inflation	74	\$70.70	\$64.60	\$56.70
Joint No Inflation	75	\$75.10	\$69.60	\$60.20
Joint No Inflation	76	\$81.10	\$74.70	\$64.60
Joint No Inflation	77	\$86.60	\$80.00	\$69.20
Joint No Inflation	78	\$92.60	\$85.10	\$73.70
Joint No Inflation	79	\$98.40	\$90.50	\$78.60
Joint No Inflation	80	\$105.00	\$96.00	\$83.60
Joint No Inflation	81	\$109.40	\$100.50	\$87.60
Joint No Inflation	82	\$114.40	\$105.50	\$91.50
Joint No Inflation	83	\$119.80	\$109.90	\$95.60
Joint No Inflation	84	\$124.80	\$114.90	\$99.50
Joint No Inflation	85	\$125.30	\$116.80	\$100.00
Joint No Inflation	86	\$126.40	\$116.80	\$100.90
Joint No Inflation	87	\$127.30	\$117.90	\$102.00
Joint No Inflation	88	\$127.80	\$118.40	\$103.00
Joint No Inflation	89	\$128.90	\$118.90	\$103.40
Joint No Inflation	90	\$129.80	\$119.80	\$103.40
Joint No Inflation	91	\$130.80	\$120.40	\$103.90
Joint No Inflation	92	\$131.30	\$120.90	\$105.00
Joint No Inflation	93	\$131.90	\$120.90	\$105.00
Joint No Inflation	94	\$132.80	\$121.80	\$106.00
Joint No Inflation	95	\$133.30	\$122.30	\$106.40
Joint No Inflation	96	\$133.30	\$122.30	\$106.40
Joint No Inflation	97	\$134.30	\$122.90	\$106.90
Joint No Inflation	98	\$135.20	\$123.90	\$107.50
Joint No Inflation	99	\$135.20	\$124.80	\$107.50
Joint No Inflation	100	\$135.80	\$125.30	\$108.00

Joint No Inflation

EquiCare 2002

Joint No Inflation 3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$41.70	\$38.00	\$34.90	\$28.40	\$24.70
Joint No Inflation	40	\$43.60	\$39.90	\$36.50	\$29.90	\$26.00
Joint No Inflation	41	\$44.90	\$41.00	\$37.50	\$30.70	\$26.70
Joint No Inflation	42	\$46.10	\$42.20	\$38.70	\$31.50	\$27.60
Joint No Inflation	43	\$47.40	\$43.20	\$39.70	\$32.40	\$28.20
Joint No Inflation	44	\$48.60	\$44.30	\$40.60	\$33.30	\$29.00
Joint No Inflation	45	\$49.90	\$45.50	\$41.70	\$34.20	\$29.70
Joint No Inflation	46	\$51.50	\$46.80	\$43.00	\$35.20	\$30.60
Joint No Inflation	47	\$52.90	\$48.10	\$44.20	\$36.20	\$31.40
Joint No Inflation	48	\$54.20	\$49.40	\$45.30	\$37.10	\$32.40
Joint No Inflation	49	\$55.80	\$50.80	\$46.60	\$38.20	\$33.20
Joint No Inflation	50	\$57.20	\$52.10	\$47.80	\$39.20	\$34.00
Joint No Inflation	51	\$59.20	\$54.10	\$49.60	\$40.50	\$35.40
Joint No Inflation	52	\$61.40	\$55.90	\$51.20	\$41.90	\$36.50
Joint No Inflation	53	\$63.30	\$57.90	\$53.00	\$43.20	\$37.90
Joint No Inflation	54	\$65.60	\$59.70	\$54.70	\$44.80	\$38.90
Joint No Inflation	55	\$67.60	\$61.50	\$56.40	\$46.20	\$40.10
Joint No Inflation	56	\$69.90	\$63.70	\$58.40	\$47.80	\$41.50
Joint No Inflation	57	\$72.00	\$65.70	\$60.20	\$49.20	\$42.90
Joint No Inflation	58	\$74.20	\$67.60	\$62.00	\$50.80	\$44.20
Joint No Inflation	59	\$76.40	\$69.60	\$63.90	\$52.20	\$45.50
Joint No Inflation	60	\$78.60	\$71.70	\$65.70	\$53.70	\$46.80
Joint No Inflation	61	\$83.60	\$76.70	\$69.60	\$58.80	\$49.80
Joint No Inflation	62	\$88.50	\$81.60	\$73.70	\$59.70	\$53.70
Joint No Inflation	63	\$93.50	\$85.50	\$77.60	\$63.70	\$55.80
Joint No Inflation	64	\$98.40	\$90.50	\$81.60	\$66.70	\$58.80
Joint No Inflation	65	\$102.50	\$94.50	\$85.50	\$69.60	\$61.60
Joint No Inflation	66	\$114.40	\$105.50	\$94.50	\$76.70	\$68.70
Joint No Inflation	67	\$127.30	\$117.40	\$104.40	\$84.60	\$76.70
Joint No Inflation	68	\$139.30	\$128.30	\$113.50	\$92.60	\$83.60
Joint No Inflation	69	\$152.20	\$140.20	\$123.40	\$99.50	\$91.50
Joint No Inflation	70	\$165.10	\$151.20	\$132.20	\$106.40	\$99.50
Joint No Inflation	71	\$187.10	\$172.00	\$149.20	\$121.40	\$112.40
Joint No Inflation	72	\$208.80	\$192.00	\$167.10	\$135.20	\$125.30
Joint No Inflation	73	\$230.80	\$211.90	\$184.10	\$149.20	\$138.20
Joint No Inflation	74	\$252.60	\$232.70	\$201.90	\$164.10	\$151.20
Joint No Inflation	75	\$273.60	\$252.60	\$218.80	\$178.10	\$164.10
Joint No Inflation	76	\$312.30	\$287.40	\$250.60	\$202.80	\$188.00
Joint No Inflation	77	\$351.10	\$323.30	\$281.40	\$227.80	\$210.80
Joint No Inflation	78	\$389.90	\$358.00	\$312.30	\$252.60	\$233.80
Joint No Inflation	79	\$427.70	\$393.90	\$343.10	\$277.50	\$257.70
Joint No Inflation	80	\$465.40	\$427.70	\$373.00	\$302.30	\$278.50
Joint No Inflation	81	\$502.20	\$462.40	\$401.70	\$325.30	\$301.40
Joint No Inflation	82	\$539.00	\$495.30	\$431.60	\$349.10	\$323.30
Joint No Inflation	83	\$575.80	\$529.10	\$461.50	\$373.00	\$345.10
Joint No Inflation	84	\$611.60	\$562.90	\$490.30	\$396.80	\$367.00
Joint No Inflation	85	\$647.50	\$595.70	\$519.20	\$419.70	\$387.90
Joint No Inflation	86	\$658.30	\$605.70	\$527.10	\$426.70	\$394.80
Joint No Inflation	87	\$668.30	\$615.60	\$536.00	\$433.60	\$401.70
Joint No Inflation	88	\$679.20	\$624.50	\$544.00	\$440.60	\$407.70
Joint No Inflation	89	\$690.10	\$634.50	\$551.90	\$447.50	\$413.70
Joint No Inflation	90	\$699.10	\$643.40	\$559.90	\$453.50	\$419.70
Joint No Inflation	91	\$708.00	\$651.40	\$567.90	\$459.40	\$424.70
Joint No Inflation	92	\$718.10	\$660.40	\$574.80	\$465.40	\$430.60
Joint No Inflation	93	\$726.90	\$668.30	\$581.80	\$471.40	\$436.60
Joint No Inflation	94	\$735.90	\$677.20	\$589.80	\$477.40	\$441.50
Joint No Inflation	95	\$745.90	\$686.20	\$596.70	\$484.30	\$447.50
Joint No Inflation	96	\$754.90	\$695.10	\$605.70	\$489.30	\$452.50
Joint No Inflation	97	\$764.80	\$703.10	\$612.60	\$496.20	\$458.50
Joint No Inflation	98	\$773.70	\$711.00	\$619.50	\$502.20	\$464.50
Joint No Inflation	99	\$782.70	\$720.00	\$627.50	\$507.20	\$469.50
Joint No Inflation	100	\$792.60	\$728.90	\$635.50	\$514.20	\$475.30

Joint No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$11.80	\$10.50	\$8.80
Joint No Inflation	40	\$12.40	\$11.10	\$9.30
Joint No Inflation	41	\$12.80	\$11.50	\$9.70
Joint No Inflation	42	\$13.10	\$11.70	\$9.80
Joint No Inflation	43	\$13.50	\$11.90	\$10.10
Joint No Inflation	44	\$14.00	\$12.30	\$10.50
Joint No Inflation	45	\$14.30	\$12.70	\$10.60
Joint No Inflation	46	\$14.70	\$13.00	\$11.00
Joint No Inflation	47	\$15.20	\$13.50	\$11.30
Joint No Inflation	48	\$15.40	\$13.80	\$11.70
Joint No Inflation	49	\$16.00	\$14.10	\$11.90
Joint No Inflation	50	\$16.20	\$14.40	\$12.20
Joint No Inflation	51	\$17.00	\$14.90	\$12.70
Joint No Inflation	52	\$17.40	\$15.60	\$13.10
Joint No Inflation	53	\$18.10	\$16.10	\$13.50
Joint No Inflation	54	\$18.80	\$16.60	\$14.00
Joint No Inflation	55	\$19.20	\$17.10	\$14.40
Joint No Inflation	56	\$19.90	\$17.80	\$14.90
Joint No Inflation	57	\$20.50	\$18.30	\$15.40
Joint No Inflation	58	\$21.10	\$18.80	\$15.80
Joint No Inflation	59	\$21.70	\$19.50	\$16.20
Joint No Inflation	60	\$22.40	\$19.90	\$16.80
Joint No Inflation	61	\$22.90	\$19.90	\$17.30
Joint No Inflation	62	\$23.90	\$20.40	\$17.30
Joint No Inflation	63	\$24.50	\$21.50	\$17.80
Joint No Inflation	64	\$25.00	\$21.50	\$18.30
Joint No Inflation	65	\$25.90	\$22.40	\$18.80
Joint No Inflation	66	\$30.30	\$25.90	\$21.70
Joint No Inflation	67	\$33.80	\$29.40	\$24.20
Joint No Inflation	68	\$38.30	\$32.80	\$27.70
Joint No Inflation	69	\$41.80	\$36.30	\$30.20
Joint No Inflation	70	\$45.90	\$39.90	\$33.20
Joint No Inflation	71	\$50.30	\$43.20	\$36.20
Joint No Inflation	72	\$54.20	\$46.80	\$38.70
Joint No Inflation	73	\$58.80	\$50.80	\$41.70
Joint No Inflation	74	\$62.70	\$53.70	\$44.20
Joint No Inflation	75	\$67.60	\$57.70	\$47.20
Joint No Inflation	76	\$72.60	\$62.20	\$49.60
Joint No Inflation	77	\$77.60	\$66.20	\$52.60
Joint No Inflation	78	\$82.50	\$70.70	\$55.50
Joint No Inflation	79	\$88.00	\$74.70	\$58.10
Joint No Inflation	80	\$93.50	\$79.70	\$61.50
Joint No Inflation	81	\$98.10	\$83.00	\$64.00
Joint No Inflation	82	\$102.50	\$87.10	\$66.50
Joint No Inflation	83	\$106.40	\$90.50	\$68.60
Joint No Inflation	84	\$111.40	\$94.00	\$71.00
Joint No Inflation	85	\$112.40	\$94.50	\$71.00
Joint No Inflation	86	\$113.50	\$95.10	\$71.40
Joint No Inflation	87	\$114.40	\$96.00	\$72.00
Joint No Inflation	88	\$115.40	\$96.50	\$72.00
Joint No Inflation	89	\$115.40	\$97.50	\$72.50
Joint No Inflation	90	\$116.50	\$97.50	\$72.50
Joint No Inflation	91	\$116.80	\$98.10	\$73.00
Joint No Inflation	92	\$117.40	\$98.40	\$73.00
Joint No Inflation	93	\$117.90	\$99.00	\$73.50
Joint No Inflation	94	\$118.40	\$99.50	\$73.50
Joint No Inflation	95	\$118.90	\$99.50	\$73.50
Joint No Inflation	96	\$119.30	\$100.00	\$73.50
Joint No Inflation	97	\$119.80	\$100.50	\$73.90
Joint No Inflation	98	\$120.40	\$100.90	\$73.90
Joint No Inflation	99	\$121.40	\$101.40	\$73.90
Joint No Inflation	100	\$121.40	\$101.40	\$73.90

Joint No Inflation

EquiCare 2002

Joint No Inflation 2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$33.20	\$30.10	\$24.70	\$21.60	\$16.20
Joint No Inflation	40	\$34.90	\$31.50	\$26.00	\$22.80	\$17.10
Joint No Inflation	41	\$35.80	\$32.40	\$26.70	\$23.40	\$17.70
Joint No Inflation	42	\$36.90	\$33.30	\$27.60	\$23.90	\$18.10
Joint No Inflation	43	\$37.90	\$34.20	\$28.20	\$24.60	\$18.60
Joint No Inflation	44	\$38.80	\$35.20	\$29.00	\$25.20	\$19.10
Joint No Inflation	45	\$39.90	\$36.10	\$29.70	\$25.90	\$19.60
Joint No Inflation	46	\$41.00	\$37.00	\$30.60	\$26.70	\$20.30
Joint No Inflation	47	\$42.20	\$38.20	\$31.40	\$27.50	\$20.80
Joint No Inflation	48	\$43.20	\$39.20	\$32.40	\$28.20	\$21.30
Joint No Inflation	49	\$44.40	\$40.10	\$33.20	\$28.90	\$22.00
Joint No Inflation	50	\$45.60	\$41.30	\$34.00	\$29.70	\$22.40
Joint No Inflation	51	\$47.30	\$42.90	\$35.40	\$30.70	\$23.30
Joint No Inflation	52	\$49.00	\$44.30	\$36.50	\$31.90	\$24.10
Joint No Inflation	53	\$50.60	\$45.90	\$37.90	\$32.80	\$25.00
Joint No Inflation	54	\$52.20	\$47.30	\$38.90	\$34.00	\$25.80
Joint No Inflation	55	\$53.90	\$48.70	\$40.10	\$35.20	\$26.50
Joint No Inflation	56	\$55.80	\$50.40	\$41.50	\$36.20	\$27.50
Joint No Inflation	57	\$57.30	\$52.00	\$42.90	\$37.40	\$28.20
Joint No Inflation	58	\$59.20	\$53.60	\$44.20	\$38.50	\$29.30
Joint No Inflation	59	\$60.90	\$55.10	\$45.50	\$39.70	\$30.10
Joint No Inflation	60	\$62.70	\$56.70	\$46.80	\$40.80	\$30.80
Joint No Inflation	61	\$66.70	\$59.70	\$49.80	\$42.90	\$32.80
Joint No Inflation	62	\$70.70	\$63.70	\$52.80	\$45.90	\$34.90
Joint No Inflation	63	\$74.70	\$66.70	\$55.80	\$48.70	\$36.90
Joint No Inflation	64	\$78.60	\$70.70	\$58.80	\$50.80	\$38.80
Joint No Inflation	65	\$81.60	\$73.70	\$61.60	\$52.80	\$40.80
Joint No Inflation	66	\$91.50	\$82.50	\$68.70	\$59.70	\$45.90
Joint No Inflation	67	\$101.40	\$91.50	\$76.70	\$65.70	\$50.80
Joint No Inflation	68	\$111.40	\$100.50	\$83.60	\$72.60	\$55.80
Joint No Inflation	69	\$121.40	\$109.40	\$91.50	\$78.60	\$60.70
Joint No Inflation	70	\$132.20	\$119.30	\$99.50	\$85.50	\$65.70
Joint No Inflation	71	\$149.20	\$134.30	\$112.40	\$97.50	\$74.70
Joint No Inflation	72	\$167.10	\$150.30	\$125.30	\$108.50	\$83.60
Joint No Inflation	73	\$184.10	\$166.20	\$138.20	\$119.30	\$92.60
Joint No Inflation	74	\$201.90	\$182.00	\$151.20	\$131.30	\$100.50
Joint No Inflation	75	\$218.80	\$197.00	\$164.10	\$142.30	\$109.40
Joint No Inflation	76	\$249.70	\$224.80	\$187.10	\$162.10	\$125.30
Joint No Inflation	77	\$280.50	\$252.60	\$210.80	\$182.00	\$140.20
Joint No Inflation	78	\$311.30	\$280.50	\$233.80	\$202.80	\$156.10
Joint No Inflation	79	\$342.10	\$308.30	\$256.60	\$222.80	\$171.10
Joint No Inflation	80	\$372.00	\$335.20	\$279.50	\$241.70	\$186.00
Joint No Inflation	81	\$401.70	\$361.00	\$301.40	\$260.50	\$200.90
Joint No Inflation	82	\$430.60	\$387.90	\$323.30	\$280.50	\$215.90
Joint No Inflation	83	\$460.50	\$414.80	\$345.10	\$299.40	\$229.70
Joint No Inflation	84	\$489.30	\$440.60	\$367.00	\$318.20	\$244.70
Joint No Inflation	85	\$518.10	\$466.50	\$388.80	\$336.20	\$258.60
Joint No Inflation	86	\$526.10	\$473.40	\$394.80	\$342.10	\$263.50
Joint No Inflation	87	\$535.10	\$481.30	\$400.80	\$348.10	\$267.60
Joint No Inflation	88	\$543.10	\$489.30	\$407.70	\$353.10	\$271.50
Joint No Inflation	89	\$551.90	\$496.20	\$413.70	\$359.10	\$275.50
Joint No Inflation	90	\$558.90	\$503.30	\$419.70	\$363.00	\$279.50
Joint No Inflation	91	\$566.80	\$510.20	\$424.70	\$367.90	\$283.50
Joint No Inflation	92	\$573.90	\$517.10	\$430.60	\$373.00	\$287.40
Joint No Inflation	93	\$581.80	\$523.10	\$436.60	\$378.00	\$290.40
Joint No Inflation	94	\$588.70	\$530.00	\$441.50	\$382.90	\$294.50
Joint No Inflation	95	\$596.70	\$537.10	\$447.50	\$387.90	\$298.40
Joint No Inflation	96	\$603.60	\$544.00	\$452.50	\$392.90	\$302.30
Joint No Inflation	97	\$611.60	\$550.00	\$458.50	\$397.80	\$305.30
Joint No Inflation	98	\$618.60	\$556.90	\$464.50	\$401.70	\$309.30
Joint No Inflation	99	\$626.60	\$563.90	\$469.50	\$406.80	\$313.20
Joint No Inflation	100	\$633.50	\$570.90	\$475.30	\$411.80	\$317.30

Joint No Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$9.40	\$8.50	\$7.20
Joint No Inflation	40	\$10.00	\$8.80	\$7.50
Joint No Inflation	41	\$10.40	\$9.20	\$7.60
Joint No Inflation	42	\$10.50	\$9.30	\$8.00
Joint No Inflation	43	\$10.90	\$9.70	\$8.10
Joint No Inflation	44	\$11.10	\$9.80	\$8.40
Joint No Inflation	45	\$11.50	\$10.10	\$8.50
Joint No Inflation	46	\$11.80	\$10.50	\$8.80
Joint No Inflation	47	\$12.20	\$10.90	\$9.10
Joint No Inflation	48	\$12.40	\$11.00	\$9.30
Joint No Inflation	49	\$12.80	\$11.30	\$9.40
Joint No Inflation	50	\$13.10	\$11.70	\$9.80
Joint No Inflation	51	\$13.50	\$11.90	\$10.10
Joint No Inflation	52	\$14.00	\$12.40	\$10.50
Joint No Inflation	53	\$14.40	\$12.80	\$10.90
Joint No Inflation	54	\$14.90	\$13.40	\$11.30
Joint No Inflation	55	\$15.40	\$13.80	\$11.70
Joint No Inflation	56	\$16.00	\$14.10	\$11.90
Joint No Inflation	57	\$16.50	\$14.70	\$12.30
Joint No Inflation	58	\$17.00	\$15.20	\$12.70
Joint No Inflation	59	\$17.40	\$15.40	\$13.10
Joint No Inflation	60	\$17.90	\$16.00	\$13.50
Joint No Inflation	61	\$18.50	\$17.00	\$14.00
Joint No Inflation	62	\$19.00	\$17.00	\$14.40
Joint No Inflation	63	\$19.50	\$17.90	\$14.90
Joint No Inflation	64	\$19.90	\$17.90	\$14.90
Joint No Inflation	65	\$20.90	\$19.00	\$15.40
Joint No Inflation	66	\$24.50	\$22.00	\$18.50
Joint No Inflation	67	\$27.50	\$24.50	\$20.40
Joint No Inflation	68	\$30.80	\$27.50	\$22.90
Joint No Inflation	69	\$33.80	\$30.30	\$25.00
Joint No Inflation	70	\$36.30	\$32.80	\$27.50
Joint No Inflation	71	\$40.40	\$36.30	\$29.90
Joint No Inflation	72	\$43.20	\$39.30	\$32.40
Joint No Inflation	73	\$47.30	\$42.30	\$35.40
Joint No Inflation	74	\$50.30	\$45.30	\$37.90
Joint No Inflation	75	\$54.20	\$48.70	\$40.80
Joint No Inflation	76	\$58.30	\$52.20	\$43.80
Joint No Inflation	77	\$62.20	\$55.80	\$46.20
Joint No Inflation	78	\$66.20	\$59.70	\$49.80
Joint No Inflation	79	\$70.70	\$63.20	\$52.80
Joint No Inflation	80	\$75.10	\$67.10	\$56.30
Joint No Inflation	81	\$78.10	\$70.70	\$58.80
Joint No Inflation	82	\$82.10	\$73.70	\$61.30
Joint No Inflation	83	\$85.50	\$76.70	\$64.10
Joint No Inflation	84	\$89.10	\$80.00	\$66.70
Joint No Inflation	85	\$90.10	\$80.60	\$67.10
Joint No Inflation	86	\$91.00	\$81.60	\$67.60
Joint No Inflation	87	\$91.50	\$82.10	\$68.70
Joint No Inflation	88	\$92.60	\$82.50	\$69.20
Joint No Inflation	89	\$92.60	\$83.60	\$69.60
Joint No Inflation	90	\$93.00	\$83.60	\$69.60
Joint No Inflation	91	\$93.50	\$84.10	\$70.10
Joint No Inflation	92	\$94.00	\$84.10	\$70.10
Joint No Inflation	93	\$94.00	\$85.10	\$70.70
Joint No Inflation	94	\$95.10	\$85.10	\$71.20
Joint No Inflation	95	\$95.10	\$85.50	\$71.20
Joint No Inflation	96	\$95.60	\$85.50	\$72.10
Joint No Inflation	97	\$96.00	\$86.60	\$72.10
Joint No Inflation	98	\$96.50	\$87.10	\$72.10
Joint No Inflation	99	\$96.50	\$87.10	\$72.60
Joint No Inflation	100	\$97.50	\$87.60	\$73.10

Joint No Inflation

EquiCare 2002

Joint No Inflation 1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$22.80	\$20.10	\$17.00	\$14.80	\$11.10
Joint No Inflation	40	\$23.80	\$21.10	\$17.80	\$15.40	\$11.70
Joint No Inflation	41	\$24.50	\$21.60	\$18.30	\$16.00	\$11.90
Joint No Inflation	42	\$25.20	\$22.20	\$18.80	\$16.50	\$12.30
Joint No Inflation	43	\$25.90	\$22.90	\$19.20	\$16.80	\$12.70
Joint No Inflation	44	\$26.50	\$23.40	\$19.80	\$17.30	\$13.00
Joint No Inflation	45	\$27.20	\$24.10	\$20.30	\$17.80	\$13.40
Joint No Inflation	46	\$28.10	\$24.70	\$20.80	\$18.30	\$13.60
Joint No Inflation	47	\$28.80	\$25.40	\$21.50	\$18.80	\$14.10
Joint No Inflation	48	\$29.50	\$26.00	\$22.10	\$19.20	\$14.40
Joint No Inflation	49	\$30.30	\$26.90	\$22.60	\$19.80	\$14.80
Joint No Inflation	50	\$31.20	\$27.60	\$23.30	\$20.30	\$15.30
Joint No Inflation	51	\$32.40	\$28.50	\$24.10	\$21.10	\$15.80
Joint No Inflation	52	\$33.30	\$29.50	\$25.00	\$21.70	\$16.20
Joint No Inflation	53	\$34.50	\$30.60	\$25.80	\$22.60	\$17.00
Joint No Inflation	54	\$35.70	\$31.50	\$26.50	\$23.30	\$17.40
Joint No Inflation	55	\$36.90	\$32.50	\$27.50	\$23.90	\$17.90
Joint No Inflation	56	\$38.00	\$33.60	\$28.20	\$24.70	\$18.60
Joint No Inflation	57	\$39.20	\$34.60	\$29.30	\$25.60	\$19.10
Joint No Inflation	58	\$40.50	\$35.70	\$30.10	\$26.40	\$19.80
Joint No Inflation	59	\$41.70	\$36.90	\$31.00	\$27.10	\$20.30
Joint No Inflation	60	\$42.90	\$37.90	\$31.90	\$27.80	\$20.90
Joint No Inflation	61	\$44.80	\$40.80	\$33.80	\$28.90	\$22.90
Joint No Inflation	62	\$47.80	\$42.90	\$35.80	\$30.80	\$23.90
Joint No Inflation	63	\$50.80	\$45.90	\$37.90	\$32.80	\$25.00
Joint No Inflation	64	\$53.70	\$47.80	\$39.90	\$34.90	\$26.90
Joint No Inflation	65	\$55.80	\$49.80	\$41.80	\$35.80	\$27.80
Joint No Inflation	66	\$62.70	\$55.80	\$46.80	\$40.80	\$30.80
Joint No Inflation	67	\$69.60	\$62.70	\$51.70	\$44.80	\$34.90
Joint No Inflation	68	\$75.60	\$68.70	\$56.70	\$49.80	\$37.90
Joint No Inflation	69	\$82.50	\$74.70	\$61.60	\$53.70	\$40.80
Joint No Inflation	70	\$89.60	\$80.60	\$67.60	\$58.80	\$44.80
Joint No Inflation	71	\$101.40	\$91.50	\$76.70	\$65.70	\$50.80
Joint No Inflation	72	\$113.50	\$102.50	\$85.50	\$73.70	\$56.70
Joint No Inflation	73	\$125.30	\$112.40	\$93.50	\$81.60	\$62.70
Joint No Inflation	74	\$137.30	\$123.40	\$102.50	\$89.60	\$68.70
Joint No Inflation	75	\$149.20	\$134.30	\$111.40	\$96.50	\$74.70
Joint No Inflation	76	\$170.10	\$153.10	\$127.30	\$110.50	\$84.60
Joint No Inflation	77	\$191.00	\$172.00	\$143.20	\$124.40	\$95.60
Joint No Inflation	78	\$211.90	\$191.00	\$159.10	\$137.30	\$105.50
Joint No Inflation	79	\$232.70	\$209.90	\$175.10	\$151.20	\$116.50
Joint No Inflation	80	\$252.60	\$227.80	\$189.90	\$164.10	\$126.40
Joint No Inflation	81	\$273.60	\$245.70	\$204.90	\$177.00	\$136.30
Joint No Inflation	82	\$293.40	\$263.50	\$219.80	\$189.90	\$146.20
Joint No Inflation	83	\$313.20	\$281.40	\$234.70	\$202.80	\$156.10
Joint No Inflation	84	\$333.20	\$299.40	\$249.70	\$216.80	\$166.20
Joint No Inflation	85	\$352.00	\$317.30	\$264.60	\$228.80	\$176.10
Joint No Inflation	86	\$358.00	\$322.30	\$268.50	\$232.70	\$179.10
Joint No Inflation	87	\$364.00	\$327.20	\$272.50	\$236.80	\$182.00
Joint No Inflation	88	\$369.00	\$332.20	\$277.50	\$239.60	\$185.00
Joint No Inflation	89	\$375.00	\$337.10	\$281.40	\$243.70	\$188.00
Joint No Inflation	90	\$379.90	\$342.10	\$285.50	\$246.70	\$189.90
Joint No Inflation	91	\$384.90	\$347.00	\$289.40	\$250.60	\$192.90
Joint No Inflation	92	\$390.90	\$351.10	\$292.40	\$253.60	\$195.00
Joint No Inflation	93	\$395.90	\$356.10	\$296.40	\$256.60	\$197.90
Joint No Inflation	94	\$400.80	\$360.00	\$300.30	\$260.50	\$200.00
Joint No Inflation	95	\$405.80	\$365.10	\$304.40	\$263.50	\$202.80
Joint No Inflation	96	\$410.70	\$370.00	\$308.30	\$266.50	\$204.90
Joint No Inflation	97	\$415.70	\$373.90	\$311.30	\$270.60	\$207.90
Joint No Inflation	98	\$420.70	\$378.90	\$315.30	\$273.60	\$209.90
Joint No Inflation	99	\$425.60	\$382.90	\$319.30	\$276.40	\$212.90
Joint No Inflation	100	\$430.60	\$387.90	\$323.30	\$280.50	\$215.90

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$6.30	\$6.20	\$5.00
Joint No Inflation	40	\$6.70	\$6.30	\$5.40
Joint No Inflation	41	\$6.80	\$6.60	\$5.50
Joint No Inflation	42	\$7.00	\$6.80	\$5.50
Joint No Inflation	43	\$7.20	\$7.00	\$5.70
Joint No Inflation	44	\$7.50	\$7.20	\$5.80
Joint No Inflation	45	\$7.60	\$7.40	\$6.10
Joint No Inflation	46	\$7.90	\$7.50	\$6.20
Joint No Inflation	47	\$8.00	\$7.60	\$6.30
Joint No Inflation	48	\$8.40	\$8.00	\$6.60
Joint No Inflation	49	\$8.50	\$8.10	\$6.70
Joint No Inflation	50	\$8.70	\$8.40	\$6.80
Joint No Inflation	51	\$9.10	\$8.70	\$7.20
Joint No Inflation	52	\$9.30	\$9.10	\$7.40
Joint No Inflation	53	\$9.70	\$9.30	\$7.60
Joint No Inflation	54	\$10.00	\$9.70	\$8.00
Joint No Inflation	55	\$10.40	\$9.80	\$8.10
Joint No Inflation	56	\$10.60	\$10.10	\$8.50
Joint No Inflation	57	\$11.00	\$10.50	\$8.70
Joint No Inflation	58	\$11.30	\$10.90	\$9.10
Joint No Inflation	59	\$11.70	\$11.10	\$9.20
Joint No Inflation	60	\$11.90	\$11.50	\$9.40
Joint No Inflation	61	\$13.00	\$11.50	\$9.40
Joint No Inflation	62	\$13.00	\$11.90	\$10.00
Joint No Inflation	63	\$13.50	\$11.90	\$10.00
Joint No Inflation	64	\$13.50	\$12.40	\$10.50
Joint No Inflation	65	\$14.00	\$13.00	\$10.50
Joint No Inflation	66	\$16.50	\$14.90	\$12.40
Joint No Inflation	67	\$18.50	\$16.50	\$14.00
Joint No Inflation	68	\$20.90	\$18.50	\$15.40
Joint No Inflation	69	\$22.90	\$20.40	\$17.40
Joint No Inflation	70	\$25.00	\$22.40	\$18.50
Joint No Inflation	71	\$27.50	\$24.50	\$20.40
Joint No Inflation	72	\$29.90	\$26.40	\$22.00
Joint No Inflation	73	\$31.90	\$28.90	\$24.50
Joint No Inflation	74	\$34.40	\$30.80	\$25.90
Joint No Inflation	75	\$36.90	\$32.80	\$27.80
Joint No Inflation	76	\$39.30	\$35.40	\$29.90
Joint No Inflation	77	\$42.30	\$37.90	\$31.90
Joint No Inflation	78	\$45.30	\$40.40	\$33.80
Joint No Inflation	79	\$47.80	\$42.90	\$35.80
Joint No Inflation	80	\$51.20	\$45.90	\$38.30
Joint No Inflation	81	\$53.30	\$48.30	\$39.90
Joint No Inflation	82	\$55.80	\$50.30	\$41.80
Joint No Inflation	83	\$57.70	\$52.20	\$43.80
Joint No Inflation	84	\$60.20	\$54.70	\$45.30
Joint No Inflation	85	\$61.30	\$54.70	\$45.90
Joint No Inflation	86	\$61.60	\$55.30	\$46.20
Joint No Inflation	87	\$62.20	\$55.80	\$46.80
Joint No Inflation	88	\$62.70	\$56.30	\$46.80
Joint No Inflation	89	\$63.20	\$56.70	\$47.30
Joint No Inflation	90	\$63.20	\$57.20	\$47.30
Joint No Inflation	91	\$63.70	\$57.20	\$47.30
Joint No Inflation	92	\$63.70	\$57.70	\$48.30
Joint No Inflation	93	\$64.10	\$57.70	\$48.30
Joint No Inflation	94	\$64.10	\$58.30	\$48.30
Joint No Inflation	95	\$64.60	\$58.30	\$48.30
Joint No Inflation	96	\$65.20	\$58.30	\$48.70
Joint No Inflation	97	\$65.20	\$58.80	\$49.20
Joint No Inflation	98	\$65.70	\$58.80	\$49.20
Joint No Inflation	99	\$66.20	\$59.70	\$49.20
Joint No Inflation	100	\$66.20	\$59.70	\$49.80

EXHIBIT II: Proposed 2010 Revised Rates for EquiCare 2002

JOINT WITH COMPOUND INFLATION

Proposed Rate Increase = 45.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period					
	0 Days	30 Days	90 Days	180 Days	365 Days	
Joint w/ Inflation	18-39	\$106.10	\$97.60	\$89.40	\$72.50	\$63.90
Joint w/ Inflation	40	\$111.30	\$102.60	\$93.60	\$76.10	\$67.10
Joint w/ Inflation	41	\$114.70	\$105.50	\$96.30	\$78.30	\$69.20
Joint w/ Inflation	42	\$117.80	\$108.40	\$99.20	\$80.40	\$71.00
Joint w/ Inflation	43	\$120.90	\$111.30	\$101.90	\$82.50	\$72.90
Joint w/ Inflation	44	\$124.10	\$114.30	\$104.40	\$84.60	\$74.80
Joint w/ Inflation						
Joint w/ Inflation	45	\$127.40	\$117.20	\$107.20	\$87.10	\$76.90
Joint w/ Inflation	46	\$131.00	\$120.70	\$110.30	\$89.40	\$79.00
Joint w/ Inflation	47	\$134.70	\$124.10	\$113.20	\$92.10	\$81.30
Joint w/ Inflation	48	\$138.50	\$127.60	\$116.60	\$94.40	\$83.60
Joint w/ Inflation	49	\$142.20	\$130.80	\$119.70	\$97.10	\$85.70
Joint w/ Inflation						
Joint w/ Inflation	50	\$146.00	\$134.30	\$122.80	\$99.40	\$88.20
Joint w/ Inflation	51	\$151.20	\$139.30	\$127.40	\$103.20	\$91.30
Joint w/ Inflation	52	\$156.40	\$144.10	\$131.60	\$107.00	\$94.40
Joint w/ Inflation	53	\$161.90	\$149.10	\$136.20	\$110.30	\$97.60
Joint w/ Inflation	54	\$167.10	\$153.90	\$140.60	\$114.10	\$100.90
Joint w/ Inflation						
Joint w/ Inflation	55	\$172.50	\$158.50	\$145.20	\$117.80	\$104.00
Joint w/ Inflation	56	\$177.90	\$164.00	\$150.00	\$121.60	\$107.40
Joint w/ Inflation	57	\$183.60	\$169.00	\$154.40	\$125.50	\$110.90
Joint w/ Inflation	58	\$189.40	\$174.20	\$159.20	\$129.10	\$114.10
Joint w/ Inflation	59	\$194.90	\$179.40	\$164.00	\$133.30	\$117.60
Joint w/ Inflation						
Joint w/ Inflation	60	\$200.50	\$184.60	\$168.80	\$136.80	\$120.90
Joint w/ Inflation	61	\$213.20	\$197.40	\$178.20	\$149.60	\$127.40
Joint w/ Inflation	62	\$226.00	\$208.40	\$189.40	\$152.90	\$136.80
Joint w/ Inflation	63	\$238.70	\$219.70	\$199.00	\$162.30	\$143.30
Joint w/ Inflation	64	\$251.40	\$232.40	\$210.10	\$170.20	\$151.20
Joint w/ Inflation						
Joint w/ Inflation	65	\$246.10	\$226.70	\$206.00	\$167.00	\$147.60
Joint w/ Inflation	66	\$276.10	\$253.50	\$228.30	\$185.00	\$165.70
Joint w/ Inflation	67	\$305.80	\$281.90	\$250.60	\$202.80	\$183.50
Joint w/ Inflation	68	\$335.80	\$308.70	\$272.90	\$222.20	\$201.50
Joint w/ Inflation	69	\$365.50	\$337.10	\$295.40	\$240.20	\$219.30
Joint w/ Inflation						
Joint w/ Inflation	70	\$383.60	\$351.80	\$307.20	\$248.10	\$230.70
Joint w/ Inflation	71	\$434.10	\$399.50	\$347.50	\$281.20	\$261.00
Joint w/ Inflation	72	\$484.50	\$445.70	\$388.00	\$314.40	\$291.30
Joint w/ Inflation	73	\$535.00	\$491.70	\$428.30	\$347.50	\$321.50
Joint w/ Inflation	74	\$585.50	\$539.30	\$468.80	\$380.80	\$351.80
Joint w/ Inflation						
Joint w/ Inflation	75	\$570.10	\$524.90	\$456.40	\$369.70	\$342.60
Joint w/ Inflation	76	\$650.30	\$598.60	\$521.00	\$421.50	\$390.40
Joint w/ Inflation	77	\$730.40	\$672.20	\$585.70	\$473.20	\$438.30
Joint w/ Inflation	78	\$810.60	\$746.00	\$650.30	\$526.10	\$486.10
Joint w/ Inflation	79	\$890.70	\$819.60	\$713.60	\$577.90	\$535.30
Joint w/ Inflation						
Joint w/ Inflation	80	\$893.80	\$822.20	\$716.00	\$579.90	\$535.80
Joint w/ Inflation	81	\$964.20	\$887.80	\$772.10	\$625.40	\$578.80
Joint w/ Inflation	82	\$1,034.70	\$951.10	\$828.20	\$670.60	\$620.50
Joint w/ Inflation	83	\$1,105.00	\$1,016.70	\$885.50	\$717.30	\$663.60
Joint w/ Inflation	84	\$1,175.50	\$1,081.20	\$941.50	\$762.50	\$705.20
Joint w/ Inflation						
Joint w/ Inflation	85	\$1,243.50	\$1,144.50	\$996.50	\$806.70	\$745.90
Joint w/ Inflation	86	\$1,263.80	\$1,162.30	\$1,013.10	\$819.90	\$757.80
Joint w/ Inflation	87	\$1,284.00	\$1,181.40	\$1,028.60	\$833.00	\$771.00
Joint w/ Inflation	88	\$1,304.40	\$1,199.30	\$1,045.40	\$846.20	\$782.90
Joint w/ Inflation	89	\$1,324.60	\$1,218.40	\$1,060.90	\$859.20	\$794.80
Joint w/ Inflation						
Joint w/ Inflation	90	\$1,230.70	\$1,132.20	\$985.70	\$798.60	\$738.50
Joint w/ Inflation	91	\$1,247.10	\$1,147.40	\$999.90	\$809.50	\$748.20
Joint w/ Inflation	92	\$1,263.40	\$1,162.80	\$1,011.90	\$819.30	\$758.10
Joint w/ Inflation	93	\$1,279.80	\$1,177.00	\$1,025.00	\$830.30	\$767.90
Joint w/ Inflation	94	\$1,296.30	\$1,192.40	\$1,038.10	\$841.30	\$777.80
Joint w/ Inflation						
Joint w/ Inflation	95	\$1,312.70	\$1,207.60	\$1,051.30	\$852.20	\$787.60
Joint w/ Inflation	96	\$1,329.00	\$1,223.00	\$1,065.50	\$862.10	\$797.50
Joint w/ Inflation	97	\$1,345.50	\$1,238.30	\$1,078.50	\$873.00	\$807.40
Joint w/ Inflation	98	\$1,361.90	\$1,252.50	\$1,090.60	\$883.90	\$817.10
Joint w/ Inflation	99	\$1,378.30	\$1,267.90	\$1,104.80	\$893.80	\$827.00
Joint w/ Inflation	100	\$1,394.80	\$1,283.10	\$1,118.00	\$904.70	\$836.80
Joint w/ Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$30.70	\$28.20	\$22.40
40	\$32.40	\$29.70	\$23.40
41	\$33.20	\$30.50	\$24.30
42	\$34.30	\$31.40	\$24.70
43	\$35.10	\$32.20	\$25.50
44	\$36.20	\$32.80	\$25.90
45	\$37.00	\$34.10	\$26.80
46	\$38.10	\$34.70	\$27.60
47	\$39.10	\$35.80	\$28.40
48	\$40.10	\$37.00	\$29.30
49	\$41.20	\$38.10	\$30.10
50	\$42.20	\$38.70	\$30.70
51	\$43.90	\$40.30	\$31.80
52	\$45.40	\$41.60	\$32.80
53	\$47.00	\$43.10	\$34.10
54	\$48.50	\$44.50	\$35.30
55	\$50.00	\$46.00	\$36.40
56	\$51.40	\$47.20	\$37.40
57	\$53.30	\$48.90	\$38.70
58	\$55.00	\$50.40	\$39.90
59	\$56.60	\$51.80	\$41.20
60	\$58.10	\$53.30	\$42.20
61	\$59.80	\$54.10	\$43.90
62	\$61.20	\$55.80	\$44.50
63	\$62.90	\$58.10	\$46.20
64	\$64.60	\$58.90	\$47.00
65	\$62.70	\$57.40	\$45.50
66	\$72.50	\$66.40	\$53.70
67	\$81.30	\$74.60	\$62.70
68	\$91.10	\$83.60	\$70.90
69	\$100.70	\$92.40	\$79.10
70	\$106.00	\$98.10	\$84.40
71	\$116.00	\$106.80	\$92.40
72	\$126.30	\$116.00	\$100.90
73	\$136.30	\$125.50	\$108.90
74	\$146.30	\$134.20	\$116.80
75	\$140.40	\$128.60	\$111.80
76	\$150.70	\$138.30	\$120.30
77	\$161.70	\$148.00	\$128.60
78	\$171.90	\$158.30	\$136.40
79	\$182.30	\$168.20	\$145.40
80	\$179.70	\$165.30	\$143.20
81	\$188.00	\$172.50	\$149.80
82	\$196.30	\$181.40	\$157.00
83	\$204.70	\$188.60	\$163.50
84	\$213.70	\$196.30	\$170.10
85	\$217.90	\$200.50	\$173.10
86	\$219.00	\$201.80	\$173.70
87	\$220.20	\$202.80	\$174.30
88	\$220.20	\$203.50	\$175.40
89	\$222.00	\$204.10	\$177.30
90	\$204.60	\$188.20	\$163.00
91	\$205.80	\$188.70	\$163.00
92	\$206.20	\$189.80	\$164.70
93	\$207.30	\$191.00	\$165.30
94	\$208.50	\$191.50	\$165.70
95	\$208.90	\$192.60	\$166.90
96	\$210.10	\$193.10	\$166.90
97	\$211.20	\$193.70	\$168.00
98	\$211.60	\$195.30	\$169.00
99	\$212.80	\$195.90	\$169.00
100	\$213.90	\$197.00	\$170.20

Joint w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$79.00	\$69.00	\$66.70	\$53.90	\$48.10
40	\$83.20	\$72.50	\$69.80	\$56.60	\$50.40
41	\$85.40	\$74.60	\$71.90	\$58.10	\$51.80
42	\$87.70	\$76.70	\$73.80	\$60.00	\$53.30
43	\$90.30	\$78.80	\$75.80	\$61.60	\$54.80
44	\$92.50	\$80.90	\$77.70	\$63.10	\$56.20
45	\$95.10	\$82.70	\$79.80	\$64.80	\$57.70
46	\$98.00	\$85.20	\$82.30	\$66.70	\$59.10
47	\$100.50	\$87.70	\$84.60	\$68.50	\$61.00
48	\$103.20	\$90.30	\$86.70	\$70.40	\$62.70
49	\$106.10	\$92.50	\$89.20	\$72.10	\$64.20
50	\$108.80	\$95.10	\$91.50	\$74.00	\$66.00
51	\$112.80	\$98.40	\$94.60	\$76.90	\$68.50
52	\$116.80	\$101.90	\$98.20	\$79.60	\$70.80
53	\$120.70	\$105.30	\$101.30	\$82.30	\$73.30
54	\$124.70	\$108.80	\$104.90	\$84.80	\$75.60
55	\$128.70	\$112.20	\$108.20	\$87.50	\$77.90
56	\$132.80	\$115.90	\$111.80	\$90.50	\$80.60
57	\$137.20	\$119.70	\$115.10	\$93.40	\$83.20
58	\$141.20	\$123.00	\$118.60	\$96.10	\$85.70
59	\$145.40	\$126.80	\$122.20	\$99.00	\$88.20
60	\$149.60	\$130.50	\$125.70	\$101.90	\$90.70
61	\$159.20	\$148.10	\$133.70	\$113.00	\$95.50
62	\$170.20	\$157.50	\$141.60	\$114.70	\$101.90
63	\$178.20	\$165.40	\$149.60	\$122.60	\$106.70
64	\$189.40	\$167.10	\$157.50	\$127.40	\$113.00
65	\$185.00	\$159.60	\$155.10	\$125.30	\$110.50
66	\$207.30	\$189.50	\$170.20	\$138.80	\$123.80
67	\$229.70	\$211.90	\$188.00	\$152.10	\$137.30
68	\$252.20	\$231.20	\$204.40	\$167.00	\$150.80
69	\$274.50	\$252.20	\$222.20	\$180.50	\$164.10
70	\$286.90	\$265.30	\$230.70	\$186.10	\$173.00
71	\$325.90	\$298.50	\$261.00	\$210.70	\$196.10
72	\$363.40	\$334.60	\$291.30	\$236.60	\$217.80
73	\$402.30	\$369.20	\$321.50	\$261.00	\$240.90
74	\$438.30	\$405.20	\$351.80	\$285.60	\$263.80
75	\$427.90	\$394.30	\$341.40	\$276.70	\$257.20
76	\$487.50	\$448.60	\$390.40	\$315.40	\$293.50
77	\$548.20	\$504.20	\$439.60	\$354.30	\$328.30
78	\$607.60	\$558.50	\$487.50	\$394.30	\$364.60
79	\$668.50	\$615.40	\$535.30	\$433.20	\$402.10
80	\$670.60	\$617.10	\$537.00	\$434.50	\$402.20
81	\$723.20	\$665.90	\$578.80	\$469.10	\$434.50
82	\$775.70	\$713.70	\$620.50	\$502.40	\$465.50
83	\$828.20	\$762.50	\$664.70	\$538.30	\$497.70
84	\$881.90	\$810.30	\$706.50	\$571.60	\$528.70
85	\$933.20	\$858.10	\$747.00	\$605.00	\$559.70
86	\$947.50	\$872.30	\$760.20	\$614.50	\$568.00
87	\$963.00	\$885.50	\$772.10	\$625.40	\$577.60
88	\$977.40	\$899.70	\$784.00	\$634.90	\$587.10
89	\$992.90	\$914.10	\$796.00	\$644.50	\$595.40
90	\$923.20	\$848.90	\$739.50	\$598.40	\$553.60
91	\$935.30	\$860.90	\$750.40	\$607.10	\$561.20
92	\$947.30	\$871.80	\$759.10	\$614.70	\$567.80
93	\$959.40	\$882.70	\$769.00	\$622.50	\$576.50
94	\$972.50	\$894.80	\$778.80	\$631.20	\$583.00
95	\$984.50	\$905.70	\$788.70	\$638.80	\$590.80
96	\$996.60	\$917.80	\$799.60	\$646.50	\$598.40
97	\$1,009.60	\$927.70	\$808.40	\$655.20	\$606.00
98	\$1,021.70	\$939.70	\$818.30	\$663.00	\$612.60
99	\$1,033.80	\$950.60	\$828.00	\$686.90	\$620.30
100	\$1,045.80	\$962.70	\$839.10	\$689.20	\$627.90

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$23.00	\$21.60	\$16.80
40	\$24.50	\$22.60	\$17.80
41	\$24.90	\$23.00	\$18.40
42	\$25.70	\$23.90	\$18.60
43	\$26.60	\$24.50	\$19.10
44	\$27.20	\$25.30	\$19.70
45	\$27.80	\$25.70	\$20.30
46	\$28.70	\$26.60	\$20.70
47	\$29.50	\$27.40	\$21.60
48	\$30.30	\$28.20	\$22.00
49	\$31.20	\$28.70	\$22.60
50	\$31.80	\$29.50	\$23.00
51	\$32.80	\$30.50	\$23.90
52	\$34.30	\$31.60	\$24.90
53	\$35.30	\$32.60	\$25.70
54	\$36.60	\$34.10	\$26.60
55	\$37.60	\$35.10	\$27.40
56	\$38.70	\$36.20	\$28.40
57	\$40.10	\$37.20	\$29.30
58	\$41.40	\$38.30	\$30.10
59	\$42.40	\$39.50	\$31.20
60	\$43.90	\$40.60	\$31.80
61	\$45.40	\$41.40	\$32.60
62	\$45.40	\$42.20	\$33.50
63	\$47.90	\$43.90	\$34.30
64	\$47.90	\$43.90	\$35.10
65	\$47.00	\$43.30	\$37.40
66	\$53.70	\$50.00	\$41.20
67	\$61.10	\$56.00	\$47.00
68	\$68.00	\$63.50	\$53.10
69	\$75.40	\$69.30	\$59.00
70	\$80.10	\$72.90	\$63.40
71	\$86.50	\$80.80	\$69.30
72	\$94.50	\$86.50	\$75.00
73	\$101.70	\$93.70	\$81.60
74	\$110.40	\$100.30	\$87.30
75	\$104.70	\$96.40	\$84.70
76	\$113.20	\$104.00	\$90.50
77	\$120.80	\$111.20	\$96.40
78	\$129.30	\$119.00	\$102.90
79	\$137.10	\$125.40	\$109.30
80	\$134.30	\$123.60	\$107.50
81	\$140.80	\$129.60	\$112.80
82	\$147.40	\$135.50	\$118.10
83	\$154.00	\$141.50	\$122.40
84	\$159.90	\$147.40	\$127.70
85	\$161.20	\$149.30	\$128.90
86	\$162.30	\$150.40	\$130.70
87	\$164.20	\$152.30	\$131.30
88	\$165.30	\$152.70	\$131.90
89	\$167.10	\$153.40	\$132.50
90	\$153.20	\$141.20	\$122.10
91	\$154.20	\$141.70	\$122.10
92	\$154.80	\$142.30	\$123.10
93	\$155.90	\$143.30	\$123.60
94	\$155.90	\$143.30	\$124.20
95	\$157.00	\$144.50	\$124.80
96	\$157.50	\$144.50	\$124.80
97	\$158.10	\$146.00	\$125.80
98	\$158.70	\$146.00	\$126.40
99	\$159.80	\$147.20	\$126.90
100	\$160.30	\$147.20	\$126.90

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation 4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint w/ Inflation	18-39	\$74.00	\$68.10	\$62.30	\$50.40	\$44.50
Joint w/ Inflation	40	\$77.70	\$71.70	\$65.60	\$53.10	\$47.00
Joint w/ Inflation	41	\$80.20	\$73.80	\$67.50	\$54.80	\$48.30
Joint w/ Inflation	42	\$82.30	\$75.60	\$69.20	\$56.00	\$49.50
Joint w/ Inflation	43	\$84.40	\$77.70	\$71.00	\$57.70	\$51.00
Joint w/ Inflation	44	\$86.70	\$79.80	\$72.90	\$59.10	\$52.20
Joint w/ Inflation	45	\$88.80	\$81.90	\$74.80	\$60.80	\$53.70
Joint w/ Inflation	46	\$91.50	\$84.40	\$76.90	\$62.30	\$55.20
Joint w/ Inflation	47	\$94.20	\$86.70	\$79.00	\$64.20	\$56.80
Joint w/ Inflation	48	\$96.90	\$89.20	\$81.50	\$66.00	\$58.30
Joint w/ Inflation	49	\$99.20	\$91.50	\$83.60	\$67.70	\$59.80
Joint w/ Inflation	50	\$101.90	\$94.00	\$85.70	\$69.60	\$61.20
Joint w/ Inflation	51	\$105.50	\$97.10	\$88.80	\$71.90	\$63.70
Joint w/ Inflation	52	\$109.30	\$100.50	\$92.10	\$74.60	\$65.80
Joint w/ Inflation	53	\$113.00	\$104.00	\$95.10	\$76.90	\$68.10
Joint w/ Inflation	54	\$116.80	\$107.40	\$98.20	\$79.60	\$70.40
Joint w/ Inflation	55	\$120.50	\$110.90	\$101.30	\$82.30	\$72.50
Joint w/ Inflation	56	\$124.50	\$114.30	\$104.40	\$84.80	\$74.80
Joint w/ Inflation	57	\$128.50	\$118.00	\$108.00	\$87.50	\$77.30
Joint w/ Inflation	58	\$132.00	\$121.80	\$111.10	\$90.30	\$79.60
Joint w/ Inflation	59	\$136.20	\$125.10	\$114.70	\$93.00	\$81.90
Joint w/ Inflation	60	\$140.20	\$128.90	\$117.80	\$95.50	\$84.40
Joint w/ Inflation	61	\$149.60	\$138.50	\$125.70	\$105.10	\$89.20
Joint w/ Inflation	62	\$159.20	\$146.40	\$132.00	\$106.70	\$97.10
Joint w/ Inflation	63	\$167.10	\$154.40	\$138.50	\$113.00	\$100.30
Joint w/ Inflation	64	\$176.70	\$162.30	\$146.40	\$119.50	\$106.70
Joint w/ Inflation	65	\$173.10	\$158.20	\$144.70	\$117.90	\$103.00
Joint w/ Inflation	66	\$194.00	\$177.60	\$159.60	\$129.80	\$115.00
Joint w/ Inflation	67	\$214.80	\$197.00	\$176.00	\$143.30	\$128.30
Joint w/ Inflation	68	\$235.70	\$216.40	\$190.90	\$155.10	\$141.80
Joint w/ Inflation	69	\$256.70	\$235.70	\$207.30	\$168.60	\$153.70
Joint w/ Inflation	70	\$268.20	\$246.60	\$214.80	\$174.50	\$161.50
Joint w/ Inflation	71	\$304.30	\$279.70	\$243.80	\$197.60	\$183.20
Joint w/ Inflation	72	\$339.00	\$311.50	\$271.20	\$219.20	\$203.30
Joint w/ Inflation	73	\$374.90	\$344.60	\$300.00	\$243.80	\$225.00
Joint w/ Inflation	74	\$409.50	\$377.70	\$327.40	\$266.90	\$246.60
Joint w/ Inflation	75	\$399.60	\$367.20	\$319.30	\$258.60	\$240.40
Joint w/ Inflation	76	\$455.10	\$418.90	\$364.60	\$296.10	\$272.80
Joint w/ Inflation	77	\$512.10	\$470.70	\$409.90	\$331.00	\$306.40
Joint w/ Inflation	78	\$567.50	\$522.20	\$455.10	\$368.50	\$340.00
Joint w/ Inflation	79	\$623.20	\$574.00	\$499.00	\$404.70	\$375.00
Joint w/ Inflation	80	\$625.40	\$576.30	\$501.20	\$405.80	\$374.80
Joint w/ Inflation	81	\$675.50	\$621.80	\$540.60	\$438.10	\$405.80
Joint w/ Inflation	82	\$724.30	\$665.90	\$579.90	\$470.20	\$434.50
Joint w/ Inflation	83	\$773.30	\$711.30	\$619.40	\$502.40	\$464.20
Joint w/ Inflation	84	\$822.20	\$756.60	\$658.70	\$533.40	\$494.10
Joint w/ Inflation	85	\$870.00	\$800.70	\$696.90	\$564.40	\$522.80
Joint w/ Inflation	86	\$884.20	\$813.90	\$708.80	\$574.00	\$529.80
Joint w/ Inflation	87	\$898.60	\$827.10	\$720.70	\$583.50	\$539.40
Joint w/ Inflation	88	\$912.90	\$840.10	\$731.50	\$592.00	\$547.80
Joint w/ Inflation	89	\$927.30	\$853.20	\$742.30	\$601.40	\$556.10
Joint w/ Inflation	90	\$862.10	\$792.00	\$690.20	\$559.00	\$516.40
Joint w/ Inflation	91	\$873.00	\$802.90	\$700.10	\$566.60	\$524.00
Joint w/ Inflation	92	\$885.00	\$813.80	\$707.80	\$573.20	\$530.60
Joint w/ Inflation	93	\$895.90	\$824.70	\$717.70	\$580.90	\$537.10
Joint w/ Inflation	94	\$906.90	\$834.60	\$726.40	\$588.60	\$544.80
Joint w/ Inflation	95	\$918.90	\$845.60	\$735.20	\$596.20	\$551.30
Joint w/ Inflation	96	\$931.00	\$855.50	\$746.10	\$603.80	\$557.90
Joint w/ Inflation	97	\$941.90	\$867.50	\$754.80	\$611.60	\$564.50
Joint w/ Inflation	98	\$952.80	\$877.30	\$763.60	\$619.20	\$572.10
Joint w/ Inflation	99	\$964.80	\$887.20	\$773.40	\$625.80	\$578.70
Joint w/ Inflation	100	\$976.90	\$898.10	\$783.30	\$633.40	\$586.30

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint w/ Inflation	18-39	\$21.60	\$19.90	\$15.70
Joint w/ Inflation	40	\$22.60	\$20.70	\$16.50
Joint w/ Inflation	41	\$23.00	\$21.60	\$16.80
Joint w/ Inflation	42	\$23.90	\$22.00	\$17.40
Joint w/ Inflation	43	\$24.50	\$22.60	\$17.80
Joint w/ Inflation	44	\$25.30	\$23.00	\$18.40
Joint w/ Inflation	45	\$25.70	\$23.90	\$18.60
Joint w/ Inflation	46	\$26.60	\$24.50	\$19.50
Joint w/ Inflation	47	\$27.40	\$25.30	\$19.90
Joint w/ Inflation	48	\$28.20	\$25.70	\$20.50
Joint w/ Inflation	49	\$28.70	\$26.60	\$20.90
Joint w/ Inflation	50	\$29.50	\$27.40	\$21.60
Joint w/ Inflation	51	\$30.50	\$28.20	\$22.40
Joint w/ Inflation	52	\$31.60	\$29.30	\$23.00
Joint w/ Inflation	53	\$32.60	\$30.30	\$23.90
Joint w/ Inflation	54	\$34.10	\$31.40	\$24.70
Joint w/ Inflation	55	\$35.10	\$32.20	\$25.30
Joint w/ Inflation	56	\$36.20	\$33.20	\$26.40
Joint w/ Inflation	57	\$37.20	\$34.30	\$27.20
Joint w/ Inflation	58	\$38.30	\$35.30	\$27.80
Joint w/ Inflation	59	\$39.50	\$36.40	\$28.70
Joint w/ Inflation	60	\$40.60	\$37.40	\$29.50
Joint w/ Inflation	61	\$41.40	\$37.40	\$30.30
Joint w/ Inflation	62	\$42.20	\$39.10	\$31.20
Joint w/ Inflation	63	\$43.90	\$39.90	\$32.60
Joint w/ Inflation	64	\$44.50	\$41.40	\$33.50
Joint w/ Inflation	65	\$43.30	\$40.40	\$31.40
Joint w/ Inflation	66	\$50.00	\$46.20	\$38.00
Joint w/ Inflation	67	\$56.80	\$52.30	\$43.30
Joint w/ Inflation	68	\$63.50	\$59.00	\$49.20
Joint w/ Inflation	69	\$70.10	\$64.80	\$55.30
Joint w/ Inflation	70	\$74.20	\$68.50	\$59.10
Joint w/ Inflation	71	\$80.80	\$74.20	\$65.00
Joint w/ Inflation	72	\$88.80	\$81.60	\$70.60
Joint w/ Inflation	73	\$95.20	\$87.30	\$75.70
Joint w/ Inflation	74	\$102.40	\$93.70	\$82.20
Joint w/ Inflation	75	\$97.60	\$90.50	\$78.30
Joint w/ Inflation	76	\$105.40	\$97.10	\$84.00
Joint w/ Inflation	77	\$112.50	\$104.00	\$90.00
Joint w/ Inflation	78	\$120.30	\$110.70	\$95.70
Joint w/ Inflation	79	\$128.00	\$117.60	\$102.20
Joint w/ Inflation	80	\$126.00	\$115.20	\$100.30
Joint w/ Inflation	81	\$131.30	\$120.60	\$105.10
Joint w/ Inflation	82	\$137.20	\$126.60	\$109.80
Joint w/ Inflation	83	\$143.80	\$131.90	\$114.70
Joint w/ Inflation	84	\$149.80	\$137.90	\$119.40
Joint w/ Inflation	85	\$150.40	\$140.20	\$120.00
Joint w/ Inflation	86	\$151.60	\$140.20	\$121.10
Joint w/ Inflation	87	\$152.70	\$141.50	\$122.40
Joint w/ Inflation	88	\$153.40	\$142.10	\$123.60
Joint w/ Inflation	89	\$154.60	\$142.70	\$124.10
Joint w/ Inflation	90	\$142.70	\$131.80	\$113.70
Joint w/ Inflation	91	\$143.90	\$132.40	\$114.30
Joint w/ Inflation	92	\$144.50	\$133.00	\$115.50
Joint w/ Inflation	93	\$145.00	\$133.00	\$115.50
Joint w/ Inflation	94	\$146.00	\$134.00	\$116.60
Joint w/ Inflation	95	\$146.60	\$134.60	\$117.00
Joint w/ Inflation	96	\$146.60	\$134.60	\$117.00
Joint w/ Inflation	97	\$147.80	\$135.10	\$117.60
Joint w/ Inflation	98	\$148.80	\$136.30	\$118.20
Joint w/ Inflation	99	\$148.80	\$137.30	\$118.20
Joint w/ Inflation	100	\$149.30	\$137.90	\$118.80

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation 3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint w/ Inflation	18-39	\$66.70	\$60.80	\$55.80	\$45.40	\$39.50
Joint w/ Inflation	40	\$69.80	\$63.70	\$58.30	\$47.90	\$41.60
Joint w/ Inflation	41	\$71.90	\$65.60	\$60.00	\$49.10	\$42.60
Joint w/ Inflation	42	\$73.80	\$67.50	\$61.90	\$50.40	\$44.10
Joint w/ Inflation	43	\$75.80	\$69.20	\$63.50	\$51.80	\$45.20
Joint w/ Inflation	44	\$77.70	\$70.80	\$65.00	\$53.30	\$46.40
Joint w/ Inflation	45	\$79.80	\$72.70	\$66.70	\$54.80	\$47.40
Joint w/ Inflation	46	\$82.30	\$74.80	\$68.70	\$56.20	\$48.90
Joint w/ Inflation	47	\$84.60	\$76.90	\$70.60	\$57.90	\$50.20
Joint w/ Inflation	48	\$86.70	\$79.00	\$72.50	\$59.30	\$51.80
Joint w/ Inflation	49	\$89.20	\$81.30	\$74.60	\$61.00	\$53.10
Joint w/ Inflation	50	\$91.50	\$83.40	\$76.50	\$62.70	\$54.30
Joint w/ Inflation	51	\$94.60	\$86.50	\$79.40	\$64.80	\$56.60
Joint w/ Inflation	52	\$98.20	\$89.40	\$81.90	\$67.10	\$58.30
Joint w/ Inflation	53	\$101.30	\$92.50	\$84.80	\$69.20	\$60.60
Joint w/ Inflation	54	\$104.90	\$95.50	\$87.50	\$71.70	\$62.30
Joint w/ Inflation	55	\$108.20	\$98.40	\$90.30	\$74.00	\$64.20
Joint w/ Inflation	56	\$111.80	\$101.90	\$93.40	\$76.50	\$66.40
Joint w/ Inflation	57	\$115.10	\$105.10	\$96.30	\$78.80	\$68.50
Joint w/ Inflation	58	\$118.60	\$108.20	\$99.20	\$81.30	\$70.60
Joint w/ Inflation	59	\$122.20	\$111.30	\$102.20	\$83.60	\$72.70
Joint w/ Inflation	60	\$125.70	\$114.70	\$105.10	\$85.90	\$74.80
Joint w/ Inflation	61	\$133.70	\$122.60	\$111.30	\$94.00	\$79.60
Joint w/ Inflation	62	\$141.60	\$130.50	\$117.80	\$95.50	\$85.90
Joint w/ Inflation	63	\$149.60	\$136.80	\$124.10	\$101.90	\$89.20
Joint w/ Inflation	64	\$157.50	\$144.70	\$130.50	\$106.70	\$94.00
Joint w/ Inflation	65	\$153.70	\$141.80	\$128.30	\$104.40	\$92.40
Joint w/ Inflation	66	\$171.50	\$158.20	\$141.80	\$115.00	\$103.00
Joint w/ Inflation	67	\$190.90	\$176.00	\$156.60	\$126.90	\$115.00
Joint w/ Inflation	68	\$208.90	\$192.50	\$170.20	\$138.80	\$125.30
Joint w/ Inflation	69	\$228.30	\$210.30	\$185.00	\$149.20	\$137.30
Joint w/ Inflation	70	\$239.40	\$219.20	\$191.70	\$154.30	\$144.20
Joint w/ Inflation	71	\$271.20	\$249.40	\$216.30	\$176.00	\$163.00
Joint w/ Inflation	72	\$302.80	\$278.40	\$242.30	\$196.10	\$181.70
Joint w/ Inflation	73	\$334.60	\$307.20	\$266.90	\$216.30	\$200.40
Joint w/ Inflation	74	\$366.20	\$337.40	\$292.80	\$237.90	\$219.20
Joint w/ Inflation	75	\$355.60	\$328.30	\$284.40	\$231.50	\$213.30
Joint w/ Inflation	76	\$406.00	\$373.60	\$325.80	\$263.70	\$244.30
Joint w/ Inflation	77	\$456.40	\$420.30	\$365.80	\$296.10	\$274.00
Joint w/ Inflation	78	\$506.80	\$465.40	\$406.00	\$328.30	\$303.90
Joint w/ Inflation	79	\$556.00	\$512.10	\$446.10	\$360.70	\$334.90
Joint w/ Inflation	80	\$558.50	\$513.20	\$447.60	\$362.70	\$334.20
Joint w/ Inflation	81	\$602.60	\$554.90	\$482.10	\$390.30	\$361.60
Joint w/ Inflation	82	\$646.80	\$594.30	\$517.90	\$419.00	\$387.90
Joint w/ Inflation	83	\$691.00	\$634.90	\$553.80	\$447.60	\$414.10
Joint w/ Inflation	84	\$733.90	\$675.50	\$588.40	\$476.10	\$440.40
Joint w/ Inflation	85	\$776.90	\$714.80	\$623.00	\$503.70	\$465.50
Joint w/ Inflation	86	\$789.90	\$726.80	\$632.60	\$512.00	\$473.80
Joint w/ Inflation	87	\$802.00	\$738.70	\$643.20	\$520.30	\$482.10
Joint w/ Inflation	88	\$815.00	\$749.40	\$652.80	\$528.70	\$489.30
Joint w/ Inflation	89	\$828.20	\$761.40	\$662.30	\$537.00	\$496.50
Joint w/ Inflation	90	\$769.00	\$707.80	\$615.90	\$498.90	\$461.70
Joint w/ Inflation	91	\$778.80	\$716.50	\$624.60	\$505.30	\$467.20
Joint w/ Inflation	92	\$789.90	\$726.40	\$632.20	\$511.90	\$473.60
Joint w/ Inflation	93	\$799.60	\$735.20	\$640.00	\$518.60	\$480.20
Joint w/ Inflation	94	\$809.50	\$744.90	\$648.80	\$525.20	\$485.70
Joint w/ Inflation	95	\$820.40	\$754.80	\$656.40	\$532.80	\$492.30
Joint w/ Inflation	96	\$830.30	\$764.60	\$666.30	\$538.20	\$497.70
Joint w/ Inflation	97	\$841.30	\$773.40	\$673.90	\$545.80	\$504.30
Joint w/ Inflation	98	\$851.00	\$782.10	\$681.50	\$552.40	\$510.90
Joint w/ Inflation	99	\$860.90	\$792.00	\$690.20	\$557.90	\$516.40
Joint w/ Inflation	100	\$871.80	\$801.80	\$699.00	\$565.60	\$522.90

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint w/ Inflation	18-39	\$18.80	\$16.80	\$14.00
Joint w/ Inflation	40	\$19.90	\$17.80	\$14.90
Joint w/ Inflation	41	\$20.50	\$18.40	\$15.50
Joint w/ Inflation	42	\$20.90	\$18.60	\$15.70
Joint w/ Inflation	43	\$21.60	\$19.10	\$16.10
Joint w/ Inflation	44	\$22.40	\$19.70	\$16.80
Joint w/ Inflation	45	\$22.80	\$20.30	\$17.00
Joint w/ Inflation	46	\$23.40	\$20.70	\$17.60
Joint w/ Inflation	47	\$24.30	\$21.60	\$18.00
Joint w/ Inflation	48	\$24.70	\$22.00	\$18.60
Joint w/ Inflation	49	\$25.50	\$22.60	\$19.10
Joint w/ Inflation	50	\$25.90	\$23.00	\$19.50
Joint w/ Inflation	51	\$27.20	\$23.90	\$20.30
Joint w/ Inflation	52	\$27.80	\$24.90	\$20.90
Joint w/ Inflation	53	\$28.90	\$25.70	\$21.60
Joint w/ Inflation	54	\$30.10	\$26.60	\$22.40
Joint w/ Inflation	55	\$30.70	\$27.40	\$23.00
Joint w/ Inflation	56	\$31.80	\$28.40	\$23.90
Joint w/ Inflation	57	\$32.80	\$29.30	\$24.70
Joint w/ Inflation	58	\$33.70	\$30.10	\$25.30
Joint w/ Inflation	59	\$34.70	\$31.20	\$25.90
Joint w/ Inflation	60	\$35.80	\$31.80	\$26.80
Joint w/ Inflation	61	\$36.60	\$31.80	\$27.60
Joint w/ Inflation	62	\$38.30	\$32.60	\$27.60
Joint w/ Inflation	63	\$39.10	\$34.30	\$28.40
Joint w/ Inflation	64	\$39.90	\$34.30	\$29.30
Joint w/ Inflation	65	\$38.80	\$33.50	\$28.20
Joint w/ Inflation	66	\$45.50	\$38.80	\$32.50
Joint w/ Inflation	67	\$50.70	\$44.10	\$36.30
Joint w/ Inflation	68	\$57.40	\$49.20	\$41.50
Joint w/ Inflation	69	\$62.70	\$54.50	\$45.30
Joint w/ Inflation	70	\$66.50	\$57.80	\$48.10
Joint w/ Inflation	71	\$72.90	\$62.70	\$52.50
Joint w/ Inflation	72	\$78.60	\$67.80	\$56.10
Joint w/ Inflation	73	\$85.20	\$73.70	\$60.40
Joint w/ Inflation	74	\$90.90	\$77.80	\$64.00
Joint w/ Inflation	75	\$87.90	\$75.00	\$61.30
Joint w/ Inflation	76	\$94.40	\$80.80	\$64.50
Joint w/ Inflation	77	\$100.80	\$86.10	\$68.40
Joint w/ Inflation	78	\$107.30	\$91.80	\$72.20
Joint w/ Inflation	79	\$114.40	\$97.10	\$75.50
Joint w/ Inflation	80	\$112.20	\$95.60	\$73.80
Joint w/ Inflation	81	\$117.70	\$99.60	\$76.80
Joint w/ Inflation	82	\$123.00	\$104.50	\$79.80
Joint w/ Inflation	83	\$127.70	\$108.60	\$82.30
Joint w/ Inflation	84	\$133.60	\$112.80	\$85.20
Joint w/ Inflation	85	\$134.90	\$113.40	\$85.20
Joint w/ Inflation	86	\$136.10	\$114.10	\$85.70
Joint w/ Inflation	87	\$137.20	\$115.20	\$86.30
Joint w/ Inflation	88	\$138.50	\$115.80	\$86.30
Joint w/ Inflation	89	\$138.50	\$117.00	\$87.00
Joint w/ Inflation	90	\$128.10	\$107.30	\$79.70
Joint w/ Inflation	91	\$128.50	\$107.90	\$80.30
Joint w/ Inflation	92	\$129.10	\$108.30	\$80.30
Joint w/ Inflation	93	\$129.70	\$108.90	\$80.90
Joint w/ Inflation	94	\$130.20	\$109.40	\$80.90
Joint w/ Inflation	95	\$130.80	\$109.40	\$80.90
Joint w/ Inflation	96	\$131.30	\$110.00	\$80.90
Joint w/ Inflation	97	\$131.80	\$110.60	\$81.30
Joint w/ Inflation	98	\$132.40	\$111.00	\$81.30
Joint w/ Inflation	99	\$133.60	\$111.60	\$81.30
Joint w/ Inflation	100	\$133.60	\$111.60	\$81.30

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation 2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint w/ Inflation	18-39	\$53.10	\$48.10	\$39.50	\$34.50	\$25.90
Joint w/ Inflation	40	\$55.80	\$50.40	\$41.60	\$36.40	\$27.40
Joint w/ Inflation	41	\$57.30	\$51.80	\$42.60	\$37.40	\$28.20
Joint w/ Inflation	42	\$58.90	\$53.30	\$44.10	\$38.30	\$28.90
Joint w/ Inflation	43	\$60.60	\$54.80	\$45.20	\$39.30	\$29.70
Joint w/ Inflation	44	\$62.10	\$56.20	\$46.40	\$40.30	\$30.50
Joint w/ Inflation	45	\$63.70	\$57.70	\$47.40	\$41.40	\$31.40
Joint w/ Inflation	46	\$65.60	\$59.10	\$48.90	\$42.60	\$32.40
Joint w/ Inflation	47	\$67.50	\$61.00	\$50.20	\$43.90	\$33.20
Joint w/ Inflation	48	\$69.20	\$62.70	\$51.80	\$45.20	\$34.10
Joint w/ Inflation	49	\$71.00	\$64.20	\$53.10	\$46.20	\$35.10
Joint w/ Inflation	50	\$72.90	\$66.00	\$54.30	\$47.40	\$35.80
Joint w/ Inflation	51	\$75.60	\$68.50	\$56.60	\$49.10	\$37.20
Joint w/ Inflation	52	\$78.30	\$70.80	\$58.30	\$51.00	\$38.50
Joint w/ Inflation	53	\$80.90	\$73.30	\$60.60	\$52.50	\$39.90
Joint w/ Inflation	54	\$83.60	\$75.60	\$62.30	\$54.30	\$41.20
Joint w/ Inflation	55	\$86.30	\$77.90	\$64.20	\$56.20	\$42.40
Joint w/ Inflation	56	\$89.20	\$80.60	\$66.40	\$57.90	\$43.90
Joint w/ Inflation	57	\$91.70	\$83.20	\$68.50	\$59.80	\$45.20
Joint w/ Inflation	58	\$94.60	\$85.70	\$70.60	\$61.60	\$46.80
Joint w/ Inflation	59	\$97.40	\$88.20	\$72.70	\$63.50	\$48.10
Joint w/ Inflation	60	\$100.30	\$90.70	\$74.80	\$65.20	\$49.30
Joint w/ Inflation	61	\$106.70	\$95.50	\$79.60	\$68.50	\$52.50
Joint w/ Inflation	62	\$113.00	\$101.90	\$84.40	\$73.30	\$55.80
Joint w/ Inflation	63	\$119.50	\$106.70	\$89.20	\$77.90	\$58.90
Joint w/ Inflation	64	\$125.70	\$113.00	\$94.00	\$81.30	\$62.10
Joint w/ Inflation	65	\$122.40	\$110.50	\$92.40	\$79.10	\$61.10
Joint w/ Inflation	66	\$137.30	\$123.80	\$103.00	\$89.50	\$68.80
Joint w/ Inflation	67	\$152.10	\$137.30	\$115.00	\$98.50	\$76.20
Joint w/ Inflation	68	\$167.00	\$150.80	\$125.30	\$108.90	\$83.60
Joint w/ Inflation	69	\$182.10	\$164.10	\$137.30	\$117.90	\$91.10
Joint w/ Inflation	70	\$191.70	\$173.00	\$144.20	\$124.00	\$95.20
Joint w/ Inflation	71	\$216.30	\$194.80	\$163.00	\$141.40	\$108.30
Joint w/ Inflation	72	\$242.30	\$217.80	\$181.70	\$157.30	\$121.20
Joint w/ Inflation	73	\$266.90	\$240.90	\$200.40	\$173.00	\$134.20
Joint w/ Inflation	74	\$292.80	\$263.80	\$219.20	\$190.40	\$145.80
Joint w/ Inflation	75	\$284.40	\$256.10	\$213.30	\$185.00	\$142.20
Joint w/ Inflation	76	\$324.60	\$292.20	\$243.20	\$210.80	\$162.90
Joint w/ Inflation	77	\$364.60	\$328.30	\$274.00	\$236.50	\$182.30
Joint w/ Inflation	78	\$404.70	\$364.60	\$303.90	\$263.70	\$203.00
Joint w/ Inflation	79	\$444.70	\$400.80	\$333.60	\$289.60	\$222.50
Joint w/ Inflation	80	\$446.40	\$402.20	\$335.30	\$290.10	\$223.20
Joint w/ Inflation	81	\$482.10	\$433.20	\$361.60	\$312.60	\$241.10
Joint w/ Inflation	82	\$516.70	\$465.50	\$387.90	\$336.60	\$259.10
Joint w/ Inflation	83	\$552.50	\$497.70	\$414.10	\$359.30	\$275.70
Joint w/ Inflation	84	\$587.10	\$528.70	\$440.40	\$381.80	\$293.70
Joint w/ Inflation	85	\$621.80	\$559.70	\$466.60	\$403.50	\$310.30
Joint w/ Inflation	86	\$631.30	\$568.00	\$473.80	\$410.50	\$316.20
Joint w/ Inflation	87	\$642.10	\$577.60	\$481.00	\$417.70	\$321.10
Joint w/ Inflation	88	\$651.70	\$587.10	\$489.30	\$423.70	\$325.80
Joint w/ Inflation	89	\$662.30	\$595.40	\$496.50	\$430.90	\$330.60
Joint w/ Inflation	90	\$614.70	\$553.60	\$461.70	\$399.30	\$307.40
Joint w/ Inflation	91	\$623.50	\$561.20	\$467.20	\$404.70	\$311.80
Joint w/ Inflation	92	\$631.20	\$568.80	\$473.60	\$410.30	\$316.10
Joint w/ Inflation	93	\$640.00	\$575.40	\$480.20	\$415.80	\$319.40
Joint w/ Inflation	94	\$647.60	\$583.00	\$485.70	\$421.20	\$323.90
Joint w/ Inflation	95	\$656.40	\$590.80	\$492.30	\$426.70	\$328.20
Joint w/ Inflation	96	\$664.00	\$598.40	\$497.70	\$432.10	\$332.50
Joint w/ Inflation	97	\$672.70	\$605.00	\$504.30	\$437.60	\$335.80
Joint w/ Inflation	98	\$680.50	\$612.60	\$510.90	\$441.90	\$340.30
Joint w/ Inflation	99	\$689.20	\$620.30	\$516.40	\$447.50	\$344.60
Joint w/ Inflation	100	\$696.80	\$627.90	\$522.90	\$453.00	\$349.00

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint w/ Inflation	18-39	\$15.10	\$13.60	\$11.50
Joint w/ Inflation	40	\$15.90	\$14.00	\$12.00
Joint w/ Inflation	41	\$16.50	\$14.70	\$12.20
Joint w/ Inflation	42	\$16.80	\$14.90	\$12.80
Joint w/ Inflation	43	\$17.40	\$15.50	\$13.00
Joint w/ Inflation	44	\$17.80	\$15.70	\$13.40
Joint w/ Inflation	45	\$18.40	\$16.10	\$13.60
Joint w/ Inflation	46	\$18.80	\$16.80	\$14.00
Joint w/ Inflation	47	\$19.50	\$17.40	\$14.50
Joint w/ Inflation	48	\$19.90	\$17.60	\$14.90
Joint w/ Inflation	49	\$20.50	\$18.00	\$15.10
Joint w/ Inflation	50	\$20.90	\$18.60	\$15.70
Joint w/ Inflation	51	\$21.60	\$19.10	\$16.10
Joint w/ Inflation	52	\$22.40	\$19.90	\$16.80
Joint w/ Inflation	53	\$23.00	\$20.50	\$17.40
Joint w/ Inflation	54	\$23.90	\$21.30	\$18.00
Joint w/ Inflation	55	\$24.70	\$22.00	\$18.60
Joint w/ Inflation	56	\$25.50	\$22.60	\$19.10
Joint w/ Inflation	57	\$26.40	\$23.40	\$19.70
Joint w/ Inflation	58	\$27.20	\$24.30	\$20.30
Joint w/ Inflation	59	\$27.80	\$24.70	\$20.90
Joint w/ Inflation	60	\$28.70	\$25.50	\$21.60
Joint w/ Inflation	61	\$29.50	\$27.20	\$22.40
Joint w/ Inflation	62	\$30.30	\$27.20	\$23.00
Joint w/ Inflation	63	\$31.20	\$28.70	\$23.90
Joint w/ Inflation	64	\$31.80	\$28.70	\$23.90
Joint w/ Inflation	65	\$31.40	\$28.40	\$23.10
Joint w/ Inflation	66	\$36.70	\$32.90	\$27.70
Joint w/ Inflation	67	\$41.20	\$36.70	\$30.60
Joint w/ Inflation	68	\$46.20	\$41.20	\$34.30
Joint w/ Inflation	69	\$50.70	\$45.50	\$37.40
Joint w/ Inflation	70	\$52.70	\$47.50	\$39.80
Joint w/ Inflation	71	\$58.50	\$52.70	\$43.40
Joint w/ Inflation	72	\$62.70	\$57.00	\$47.00
Joint w/ Inflation	73	\$68.50	\$61.40	\$51.30
Joint w/ Inflation	74	\$72.90	\$65.70	\$54.90
Joint w/ Inflation	75	\$70.50	\$63.30	\$53.00
Joint w/ Inflation	76	\$75.70	\$67.90	\$56.90
Joint w/ Inflation	77	\$80.80	\$72.50	\$60.10
Joint w/ Inflation	78	\$86.10	\$77.60	\$64.70
Joint w/ Inflation	79	\$91.80	\$82.20	\$68.60
Joint w/ Inflation	80	\$90.10	\$80.50	\$67.50
Joint w/ Inflation	81	\$93.70	\$84.80	\$70.50
Joint w/ Inflation	82	\$98.60	\$88.40	\$73.50
Joint w/ Inflation	83	\$102.60	\$92.00	\$76.90
Joint w/ Inflation	84	\$106.90	\$96.00	\$80.10
Joint w/ Inflation	85	\$108.10	\$96.70	\$80.50
Joint w/ Inflation	86	\$109.20	\$97.90	\$81.20
Joint w/ Inflation	87	\$109.80	\$98.60	\$82.40
Joint w/ Inflation	88	\$111.10	\$99.00	\$83.00
Joint w/ Inflation	89	\$111.10	\$100.30	\$83.50
Joint w/ Inflation	90	\$102.30	\$91.90	\$76.60
Joint w/ Inflation	91	\$102.80	\$92.50	\$77.10
Joint w/ Inflation	92	\$103.40	\$92.50	\$77.10
Joint w/ Inflation	93	\$103.40	\$93.60	\$77.70
Joint w/ Inflation	94	\$104.60	\$93.60	\$78.30
Joint w/ Inflation	95	\$104.60	\$94.10	\$78.30
Joint w/ Inflation	96	\$105.10	\$94.10	\$79.30
Joint w/ Inflation	97	\$105.60	\$95.20	\$79.30
Joint w/ Inflation	98	\$106.10	\$95.80	\$79.30
Joint w/ Inflation	99	\$106.10	\$95.80	\$79.90
Joint w/ Inflation	100	\$107.30	\$96.40	\$80.40

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint w/ Inflation	18-39	\$36.40	\$32.20	\$27.20	\$23.60	\$17.80
Joint w/ Inflation	40	\$38.10	\$33.70	\$28.40	\$24.70	\$18.60
Joint w/ Inflation	41	\$39.10	\$34.50	\$29.30	\$25.50	\$19.10
Joint w/ Inflation	42	\$40.30	\$35.50	\$30.10	\$26.40	\$19.70
Joint w/ Inflation	43	\$41.40	\$36.60	\$30.70	\$26.80	\$20.30
Joint w/ Inflation	44	\$42.40	\$37.40	\$31.60	\$27.60	\$20.70
Joint w/ Inflation	45	\$43.50	\$38.50	\$32.40	\$28.40	\$21.30
Joint w/ Inflation	46	\$44.90	\$39.50	\$33.20	\$29.30	\$21.80
Joint w/ Inflation	47	\$46.00	\$40.60	\$34.30	\$30.10	\$22.60
Joint w/ Inflation	48	\$47.20	\$41.60	\$35.30	\$30.70	\$23.00
Joint w/ Inflation	49	\$48.50	\$43.10	\$36.20	\$31.60	\$23.60
Joint w/ Inflation	50	\$50.00	\$44.10	\$37.20	\$32.40	\$24.50
Joint w/ Inflation	51	\$51.80	\$45.60	\$38.50	\$33.70	\$25.30
Joint w/ Inflation	52	\$53.30	\$47.20	\$39.90	\$34.70	\$25.90
Joint w/ Inflation	53	\$55.20	\$48.90	\$41.20	\$36.20	\$27.20
Joint w/ Inflation	54	\$57.10	\$50.40	\$42.40	\$37.20	\$27.80
Joint w/ Inflation	55	\$58.90	\$52.00	\$43.90	\$38.30	\$28.70
Joint w/ Inflation	56	\$60.80	\$53.70	\$45.20	\$39.50	\$29.70
Joint w/ Inflation	57	\$62.70	\$55.40	\$46.80	\$41.00	\$30.50
Joint w/ Inflation	58	\$64.80	\$57.10	\$48.10	\$42.20	\$31.60
Joint w/ Inflation	59	\$66.70	\$58.90	\$49.50	\$43.30	\$32.40
Joint w/ Inflation	60	\$68.50	\$60.60	\$51.00	\$44.50	\$33.50
Joint w/ Inflation	61	\$71.70	\$65.20	\$54.10	\$46.20	\$36.60
Joint w/ Inflation	62	\$76.50	\$68.50	\$57.30	\$49.30	\$38.30
Joint w/ Inflation	63	\$81.30	\$73.30	\$60.60	\$52.50	\$39.90
Joint w/ Inflation	64	\$85.90	\$76.50	\$63.70	\$55.80	\$43.10
Joint w/ Inflation	65	\$83.60	\$74.60	\$62.70	\$53.70	\$41.70
Joint w/ Inflation	66	\$94.00	\$83.60	\$70.10	\$61.10	\$46.20
Joint w/ Inflation	67	\$104.40	\$94.00	\$77.60	\$67.20	\$52.30
Joint w/ Inflation	68	\$113.40	\$103.00	\$85.00	\$74.60	\$56.80
Joint w/ Inflation	69	\$123.80	\$112.00	\$92.40	\$80.50	\$61.10
Joint w/ Inflation	70	\$129.90	\$116.80	\$98.10	\$85.20	\$65.00
Joint w/ Inflation	71	\$147.10	\$132.70	\$111.10	\$95.20	\$73.70
Joint w/ Inflation	72	\$164.50	\$148.60	\$124.00	\$106.80	\$82.20
Joint w/ Inflation	73	\$181.70	\$163.00	\$135.50	\$118.30	\$90.90
Joint w/ Inflation	74	\$199.10	\$178.90	\$148.60	\$129.90	\$99.60
Joint w/ Inflation	75	\$194.00	\$174.60	\$144.80	\$125.40	\$97.10
Joint w/ Inflation	76	\$221.10	\$199.00	\$165.50	\$143.60	\$110.00
Joint w/ Inflation	77	\$248.20	\$223.60	\$186.20	\$161.70	\$124.20
Joint w/ Inflation	78	\$275.40	\$248.20	\$206.90	\$178.50	\$137.10
Joint w/ Inflation	79	\$302.50	\$272.80	\$227.60	\$196.50	\$151.40
Joint w/ Inflation	80	\$303.10	\$273.30	\$227.90	\$196.90	\$151.60
Joint w/ Inflation	81	\$328.30	\$294.80	\$245.90	\$212.40	\$163.50
Joint w/ Inflation	82	\$352.10	\$316.20	\$263.80	\$227.90	\$175.40
Joint w/ Inflation	83	\$375.90	\$337.70	\$281.60	\$243.40	\$187.30
Joint w/ Inflation	84	\$399.80	\$359.30	\$299.60	\$260.20	\$199.40
Joint w/ Inflation	85	\$422.40	\$380.70	\$317.50	\$274.60	\$211.30
Joint w/ Inflation	86	\$429.60	\$386.70	\$322.20	\$279.30	\$214.90
Joint w/ Inflation	87	\$436.80	\$392.60	\$327.00	\$284.10	\$218.40
Joint w/ Inflation	88	\$442.80	\$398.60	\$333.00	\$287.60	\$222.00
Joint w/ Inflation	89	\$450.00	\$404.50	\$337.70	\$292.40	\$225.60
Joint w/ Inflation	90	\$417.90	\$376.30	\$314.00	\$271.40	\$208.90
Joint w/ Inflation	91	\$423.40	\$381.70	\$318.30	\$275.70	\$212.20
Joint w/ Inflation	92	\$430.00	\$386.20	\$321.60	\$279.00	\$214.50
Joint w/ Inflation	93	\$435.40	\$391.70	\$326.10	\$282.30	\$217.70
Joint w/ Inflation	94	\$440.90	\$396.00	\$330.40	\$286.60	\$220.00
Joint w/ Inflation	95	\$446.30	\$401.60	\$334.80	\$289.90	\$223.10
Joint w/ Inflation	96	\$451.80	\$407.00	\$339.10	\$293.20	\$225.40
Joint w/ Inflation	97	\$457.30	\$411.30	\$342.40	\$297.60	\$228.70
Joint w/ Inflation	98	\$462.70	\$416.80	\$346.90	\$300.90	\$230.90
Joint w/ Inflation	99	\$468.20	\$421.20	\$351.20	\$304.10	\$234.20
Joint w/ Inflation	100	\$473.60	\$426.70	\$355.60	\$308.50	\$237.50

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint w/ Inflation	18-39	\$10.10	\$9.90	\$8.00
Joint w/ Inflation	40	\$10.70	\$10.10	\$8.60
Joint w/ Inflation	41	\$10.90	\$10.50	\$8.80
Joint w/ Inflation	42	\$11.10	\$10.90	\$8.80
Joint w/ Inflation	43	\$11.50	\$11.10	\$9.00
Joint w/ Inflation	44	\$12.00	\$11.50	\$9.20
Joint w/ Inflation	45	\$12.20	\$11.70	\$9.70
Joint w/ Inflation	46	\$12.60	\$12.00	\$9.90
Joint w/ Inflation	47	\$12.80	\$12.20	\$10.10
Joint w/ Inflation	48	\$13.40	\$12.80	\$10.50
Joint w/ Inflation	49	\$13.60	\$13.00	\$10.70
Joint w/ Inflation	50	\$13.80	\$13.40	\$10.90
Joint w/ Inflation	51	\$14.50	\$13.80	\$11.50
Joint w/ Inflation	52	\$14.90	\$14.50	\$11.70
Joint w/ Inflation	53	\$15.50	\$14.90	\$12.20
Joint w/ Inflation	54	\$15.90	\$15.50	\$12.80
Joint w/ Inflation	55	\$16.50	\$15.70	\$13.00
Joint w/ Inflation	56	\$17.00	\$16.10	\$13.60
Joint w/ Inflation	57	\$17.60	\$16.80	\$13.80
Joint w/ Inflation	58	\$18.00	\$17.40	\$14.50
Joint w/ Inflation	59	\$18.60	\$17.80	\$14.70
Joint w/ Inflation	60	\$19.10	\$18.40	\$15.10
Joint w/ Inflation	61	\$20.70	\$18.40	\$15.10
Joint w/ Inflation	62	\$20.70	\$19.10	\$15.90
Joint w/ Inflation	63	\$21.60	\$19.10	\$15.90
Joint w/ Inflation	64	\$21.60	\$19.90	\$16.80
Joint w/ Inflation	65	\$21.00	\$19.40	\$15.70
Joint w/ Inflation	66	\$24.70	\$22.40	\$18.60
Joint w/ Inflation	67	\$27.70	\$24.70	\$21.00
Joint w/ Inflation	68	\$31.40	\$27.70	\$23.10
Joint w/ Inflation	69	\$34.30	\$30.60	\$26.10
Joint w/ Inflation	70	\$36.20	\$32.40	\$26.70
Joint w/ Inflation	71	\$39.80	\$35.40	\$29.60
Joint w/ Inflation	72	\$43.40	\$38.30	\$31.80
Joint w/ Inflation	73	\$46.20	\$41.90	\$35.40
Joint w/ Inflation	74	\$49.80	\$44.70	\$37.50
Joint w/ Inflation	75	\$47.90	\$42.60	\$36.20
Joint w/ Inflation	76	\$51.10	\$46.00	\$38.90
Joint w/ Inflation	77	\$55.00	\$49.20	\$41.40
Joint w/ Inflation	78	\$58.90	\$52.50	\$44.00
Joint w/ Inflation	79	\$62.10	\$55.70	\$46.50
Joint w/ Inflation	80	\$61.40	\$55.00	\$45.90
Joint w/ Inflation	81	\$63.90	\$58.00	\$47.80
Joint w/ Inflation	82	\$66.90	\$60.30	\$50.20
Joint w/ Inflation	83	\$69.30	\$62.70	\$52.50
Joint w/ Inflation	84	\$72.20	\$65.70	\$54.40
Joint w/ Inflation	85	\$73.50	\$65.70	\$55.00
Joint w/ Inflation	86	\$74.00	\$66.30	\$55.50
Joint w/ Inflation	87	\$74.60	\$66.90	\$56.10
Joint w/ Inflation	88	\$75.20	\$67.50	\$56.10
Joint w/ Inflation	89	\$75.80	\$68.00	\$56.70
Joint w/ Inflation	90	\$69.50	\$62.90	\$52.00
Joint w/ Inflation	91	\$70.10	\$62.90	\$52.00
Joint w/ Inflation	92	\$70.10	\$63.50	\$53.20
Joint w/ Inflation	93	\$70.50	\$63.50	\$53.20
Joint w/ Inflation	94	\$70.50	\$64.10	\$53.20
Joint w/ Inflation	95	\$71.10	\$64.10	\$53.20
Joint w/ Inflation	96	\$71.70	\$64.10	\$53.60
Joint w/ Inflation	97	\$71.70	\$64.60	\$54.20
Joint w/ Inflation	98	\$72.30	\$64.60	\$54.20
Joint w/ Inflation	99	\$72.80	\$65.70	\$54.20
Joint w/ Inflation	100	\$72.80	\$65.70	\$54.70