

SERFF Tracking Number: ELCC-126895631 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number: 47262
Company Tracking Number: 2001 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-126895631 State: Arkansas

TOI: LTC03I Individual Long Term Care

SERFF Status: Closed-Approved-
Closed State Tr Num: 47262

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: 2001 RI 2010

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Harris Shearer,
Stephanie Fowler

Authors: Mark Banks, Kathy Foster, Disposition Date: 05/03/2011
John Neville

Date Submitted: 11/08/2010

Disposition Status: Approved-
Closed

Implementation Date Requested: 01/01/2011

Implementation Date: 05/03/2011

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: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: Resubmission

Previous Filing Number: ELCC-126778680

Individual Market Type:

Overall Rate Impact: 20.4%

Filing Status Changed: 05/03/2011

State Status Changed: 05/03/2011

Deemer Date:

Created By: Kathy Foster

Submitted By: Kathy Foster

Corresponding Filing Tracking Number: ELCC-126778680

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. This filing is substantially similar to our recent filing for a 45% increase on this product (SERFF Tracking #ELCC-126778680), which was disapproved by the Arkansas Insurance Department on November 2, 2010. Based on your disapproval, Equitable is now seeking a rate increase of 20.4%.

Our response to your disapproval letter is attached under the Supporting Documentation tab. Also attached under that tab are all the documents requested by and provided to the Department in that previous filing.

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Policyowner notification of the rate increase will begin as soon as possible subject to state insurance department approval. Implementation of the rate increase is planned for January 1, 2010, subject to the Department's approval and the time period required to notify policyowners. 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.

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	11/08/2010	41650089

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 Product Name: EquiCare 2002
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	05/03/2011	05/03/2011

Objection Letters and Response Letters

Objection Letters				Response Letters		
Status	Created By	Created On	Date Submitted	Responded By	Created On	Date Submitted
Pending Industry Response	Stephanie Fowler	02/21/2011	02/21/2011	Mark Banks	05/02/2011	05/02/2011
Pending Industry Response	Stephanie Fowler	11/18/2010	11/18/2010	Kathy Foster	11/30/2010	11/30/2010

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
Request	Note To Filer	Stephanie Fowler	01/19/2011	01/19/2011
Response to Suggested Increase question	Note To Filer	Stephanie Fowler	11/19/2010	11/19/2010
Suggested increase	Note To Reviewer	Kathy Foster	11/19/2010	11/19/2010

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

Disposition

Disposition Date: 05/03/2011

Implementation Date: 05/03/2011

Status: Approved-Closed

Comment: The negotiated rate increase of 12% has been approved to be implemented on or after May 3, 2011. This approval is subject to the following:

- Increases will not be given more frequently than once in a twelve-month period;
- The insured shall be notified by the insurer of its intention to increase the rate for renewal not less than thirty (30) days prior to the effective date of the renewal.

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	20.400%	20.400%	\$394,479	1,144	\$1,933,721	20.400%	20.400%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document (revised)	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Health - Actuarial Justification	Disapproved	No
Supporting Document	Rate Increase History	Approved-Closed	No
Supporting Document	State List	Approved-Closed	No
Supporting Document	2002 Issue Year X Calendar Year - AR	Approved-Closed	No
Supporting Document	Rate Increase History 2002	Approved-Closed	No
Supporting Document	Actuarial Response to 11/2/10 Disapproval	Approved-Closed	No
Supporting Document	62952- 3Q financial statement	Approved-Closed	No
Supporting Document	Updated list of state approvals	Approved-Closed	No
Supporting Document	AR-Lapses and Benefit Changes due to 2009 Rate Increase	Approved-Closed	No
Supporting Document	Policy, OLC and Brochure	Approved-Closed	No
Rate	Premium Rates	Disapproved	No
Rate	Premium Rates	Approved-Closed	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 02/21/2011
Submitted Date 02/21/2011
Respond By Date 03/21/2011

Dear Kathy Foster,

A request for information was sent on January 19, 2011. As of this date we have not received the revised actuarial information and rate sheets, as requested. This file will be disapproved on March 21, 2011 if no action has been taken.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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

Response Letter

Response Letter Status Submitted to State
Response Letter Date 05/02/2011
Submitted Date 05/02/2011

Dear Stephanie Fowler,

Comments:

Hi Stephanie,

We have reviewed your letter on this filing. In response:

Response 1

Comments: Per our discussions with the Insurance Department last week, we are submitting a new memorandum and new rates that reflect a 12% increase.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: Health - Actuarial Justification

Comment:

No Form Schedule items changed.

Rate/Rule Schedule Item Changes

Document Name: Affected Form Numbers: Rate Action: Rate Action Information: Attach Document:

Premium Rates	2002, 2002+, 2002(97), 2002+(97)	Revised	<i>Previous State Filing Number</i> 40253 <i>Percent Rate Change Request</i> 12	
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Please let us know if you have any questions or need additional information.

Thanks,
Mark Banks

SERFF Tracking Number: ELCC-126895631 *State:* Arkansas
Filing Company: Equitable Life & Casualty Insurance Company *State Tracking Number:* 47262
Company Tracking Number: 2001 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

Sincerely,
John Neville, Kathy Foster, Mark Banks

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Company Tracking Number: 2001 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

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	11/18/2010
Submitted Date	11/18/2010
Respond By Date	12/20/2010

Dear Kathy Foster,

This will acknowledge receipt of the captioned filing. In light of your current request, we would be willing to approve an 8% increase in lieu of our previous disapproval.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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Company Tracking Number: 2001 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 11/30/2010
Submitted Date 11/30/2010

Dear Stephanie Fowler,

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. Equitable Senior Management participated today on a conference call with your Commissioner and Deputy Commissioner. As a result of that call, we have been asked to submit several other items. These items were emailed to Dan Honey today, and have also been attached under the Supporting Documentation tab.

Response 1

Comments: Please see additional documents under the Supporting Documentation tab.

Changed Items:

Supporting Document Schedule Item Changes

Satisfied -Name: 62952- 3Q financial statement

Comment:

Satisfied -Name: Updated list of state approvals

Comment:

Satisfied -Name: AR-Lapses and Benefit Changes due to 2009 Rate Increase

Comment:

Satisfied -Name: Policy, OLC and Brochure

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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Note To Filer

Created By:

Stephanie Fowler on 01/19/2011 09:50 AM

Last Edited By:

Stephanie Fowler

Submitted On:

05/03/2011 09:35 AM

Subject:

Request

Comments:

Per my director, Dan Honey, and Commissioner Jay Bradford we are unable to grant an increase of more than 8% at this time. You may file for an increase again next year and we will consider your filing at that time.

Please submit a revised actuarial memorandum and rates so that this filing can be finalized.

Thank you.

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

Note To Filer

Created By:

Stephanie Fowler on 11/19/2010 04:03 PM

Last Edited By:

Stephanie Fowler

Submitted On:

05/03/2011 09:35 AM

Subject:

Response to Suggested Increase question

Comments:

As I explained in our disapproval of the rate filing for this block of business (SERFF # ELCC-126778680), the current economic environment in Arkansas would not permit our seniors to afford 20% and 40% increases and they should not be expected to have their rates hiked so dramatically. Additionally and also as previously stated, the historical loss ratio indicates that this block has been profitable in the past. However, given the current experience we will allow an increase of 8% in lieu of disapproval.

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

Note To Reviewer

Created By:

Kathy Foster on 11/19/2010 01:47 PM

Last Edited By:

Stephanie Fowler

Submitted On:

05/03/2011 09:35 AM

Subject:

Suggested increase

Comments:

Hi, Stephanie,

We're a little confused regarding your recent objection letter dated November 18, 2010. You are acknowledging receipt of our filing, in which we request a 20.4% increase, but state that you would be willing to approve an 8% increase. Could you please clarify this for us?

Thanks,

Kathy Foster

Compliance Analyst

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

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: %

Overall Percentage of Last Rate Revision: %

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Company Rate Change:	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	N/A	20.400%	20.400%	\$394,479	1,144	\$1,933,721	20.400%	20.400%

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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
Approved-Closed 05/03/2011	Premium Rates	2002, 2002+, 2002(97), 2002+(97)	Revised	Previous State Filing Number: Percent Rate Change Request:	40253 12.000 2002 rate increase AR (12%).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>	<u>30 Days</u>
Single No Inflation	18-39	\$11.60	\$10.60	\$8.40
Single No Inflation	40	\$12.20	\$11.20	\$8.80
Single No Inflation	41	\$12.50	\$11.50	\$9.10
Single No Inflation	42	\$12.90	\$11.80	\$9.30
Single No Inflation	43	\$13.20	\$12.10	\$9.60
Single No Inflation	44	\$13.60	\$12.40	\$9.80
Single No Inflation				
Single No Inflation	45	\$13.90	\$12.80	\$10.10
Single No Inflation	46	\$14.30	\$13.10	\$10.40
Single No Inflation	47	\$14.70	\$13.50	\$10.70
Single No Inflation	48	\$15.10	\$13.90	\$11.00
Single No Inflation	49	\$15.50	\$14.30	\$11.30
Single No Inflation				
Single No Inflation	50	\$15.90	\$14.60	\$11.60
Single No Inflation	51	\$16.50	\$15.20	\$12.00
Single No Inflation	52	\$17.10	\$15.70	\$12.40
Single No Inflation	53	\$17.70	\$16.20	\$12.80
Single No Inflation	54	\$18.30	\$16.80	\$13.30
Single No Inflation				
Single No Inflation	55	\$18.80	\$17.30	\$13.70
Single No Inflation	56	\$19.40	\$17.80	\$14.10
Single No Inflation	57	\$20.10	\$18.40	\$14.60
Single No Inflation	58	\$20.70	\$19.00	\$15.00
Single No Inflation	59	\$21.30	\$19.50	\$15.50
Single No Inflation				
Single No Inflation	60	\$21.90	\$20.10	\$15.90
Single No Inflation	61	\$22.50	\$20.40	\$16.50
Single No Inflation	62	\$23.10	\$21.00	\$16.80
Single No Inflation	63	\$23.70	\$21.90	\$17.40
Single No Inflation	64	\$24.30	\$22.20	\$17.70
Single No Inflation				
Single No Inflation	65	\$25.20	\$23.10	\$18.30
Single No Inflation	66	\$29.10	\$26.70	\$21.60
Single No Inflation	67	\$32.70	\$30.00	\$25.20
Single No Inflation	68	\$36.60	\$33.60	\$28.50
Single No Inflation	69	\$40.50	\$37.20	\$31.80
Single No Inflation				
Single No Inflation	70	\$44.10	\$40.80	\$35.10
Single No Inflation	71	\$48.30	\$44.40	\$38.40
Single No Inflation	72	\$52.50	\$48.30	\$42.00
Single No Inflation	73	\$56.70	\$52.20	\$45.30
Single No Inflation	74	\$60.90	\$55.80	\$48.60
Single No Inflation				
Single No Inflation	75	\$65.10	\$59.70	\$51.90
Single No Inflation	76	\$69.90	\$64.20	\$55.80
Single No Inflation	77	\$75.00	\$68.70	\$59.70
Single No Inflation	78	\$79.80	\$73.50	\$63.30
Single No Inflation	79	\$84.60	\$78.00	\$67.50
Single No Inflation				
Single No Inflation	80	\$90.30	\$83.10	\$72.00
Single No Inflation	81	\$94.50	\$86.70	\$75.30
Single No Inflation	82	\$98.70	\$91.20	\$78.90
Single No Inflation	83	\$102.90	\$94.80	\$82.20
Single No Inflation	84	\$107.40	\$98.70	\$85.50
Single No Inflation				
Single No Inflation	85	\$109.50	\$100.80	\$87.00
Single No Inflation	86	\$110.10	\$101.40	\$87.30
Single No Inflation	87	\$110.70	\$102.00	\$87.60
Single No Inflation	88	\$110.70	\$102.30	\$88.20
Single No Inflation	89	\$111.60	\$102.60	\$89.10
Single No Inflation				
Single No Inflation	90	\$112.20	\$103.20	\$89.40
Single No Inflation	91	\$112.80	\$103.50	\$89.40
Single No Inflation	92	\$113.10	\$104.10	\$90.30
Single No Inflation	93	\$113.70	\$104.70	\$90.60
Single No Inflation	94	\$114.30	\$105.00	\$90.90
Single No Inflation				
Single No Inflation	95	\$114.60	\$105.60	\$91.50
Single No Inflation	96	\$115.20	\$105.90	\$91.50
Single No Inflation	97	\$115.80	\$106.20	\$92.10
Single No Inflation	98	\$116.10	\$107.10	\$92.70
Single No Inflation	99	\$116.70	\$107.40	\$92.70
Single No Inflation	100	\$117.30	\$108.00	\$93.30

Single 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	\$29.80	\$26.00	\$25.10	\$20.30	\$18.10
40	\$31.30	\$27.30	\$26.30	\$21.30	\$19.00
41	\$32.20	\$28.10	\$27.10	\$21.90	\$19.50
42	\$33.10	\$28.90	\$27.80	\$22.60	\$20.10
43	\$34.00	\$29.70	\$28.60	\$23.20	\$20.60
44	\$34.90	\$30.50	\$29.30	\$23.80	\$21.20
45	\$35.80	\$31.20	\$30.10	\$24.40	\$21.70
46	\$36.90	\$32.10	\$31.00	\$25.10	\$22.30
47	\$37.90	\$33.10	\$31.90	\$25.80	\$23.00
48	\$38.90	\$34.00	\$32.70	\$26.50	\$23.60
49	\$40.00	\$34.90	\$33.60	\$27.20	\$24.20
50	\$41.00	\$35.80	\$34.50	\$27.90	\$24.90
51	\$42.50	\$37.10	\$35.70	\$29.00	\$25.80
52	\$44.00	\$38.40	\$37.00	\$30.00	\$26.70
53	\$45.50	\$39.70	\$38.20	\$31.00	\$27.60
54	\$47.00	\$41.00	\$39.50	\$32.00	\$28.50
55	\$48.50	\$42.30	\$40.80	\$33.00	\$29.40
56	\$50.10	\$43.70	\$42.10	\$34.10	\$30.40
57	\$51.70	\$45.10	\$43.40	\$35.20	\$31.30
58	\$53.20	\$46.40	\$44.70	\$36.20	\$32.30
59	\$54.80	\$47.80	\$46.10	\$37.30	\$33.20
60	\$56.40	\$49.20	\$47.40	\$38.40	\$34.20
61	\$60.00	\$55.80	\$50.40	\$42.60	\$36.00
62	\$64.20	\$59.40	\$53.40	\$43.20	\$38.40
63	\$67.20	\$62.40	\$56.40	\$46.20	\$40.20
64	\$71.40	\$63.00	\$59.40	\$48.00	\$42.60
65	\$74.40	\$64.20	\$62.40	\$50.40	\$44.40
66	\$83.40	\$76.20	\$68.40	\$55.80	\$49.80
67	\$92.40	\$85.20	\$75.60	\$61.20	\$55.20
68	\$101.40	\$93.00	\$82.20	\$67.20	\$60.60
69	\$110.40	\$101.40	\$89.40	\$72.60	\$66.00
70	\$119.40	\$110.40	\$96.00	\$77.40	\$72.00
71	\$135.60	\$124.20	\$108.60	\$87.60	\$81.60
72	\$151.20	\$139.20	\$121.20	\$98.40	\$90.60
73	\$167.40	\$153.60	\$133.80	\$108.60	\$100.20
74	\$182.40	\$168.60	\$146.40	\$118.80	\$109.80
75	\$198.60	\$183.00	\$158.40	\$128.40	\$119.40
76	\$226.20	\$208.20	\$181.20	\$146.40	\$136.20
77	\$254.40	\$234.00	\$204.00	\$164.40	\$152.40
78	\$282.00	\$259.20	\$226.20	\$183.00	\$169.20
79	\$310.20	\$285.60	\$248.40	\$201.00	\$186.60
80	\$337.20	\$310.20	\$270.00	\$218.40	\$202.20
81	\$363.60	\$334.80	\$291.00	\$235.80	\$218.40
82	\$390.00	\$358.80	\$312.00	\$252.60	\$234.00
83	\$416.40	\$383.40	\$334.20	\$270.60	\$250.20
84	\$443.40	\$407.40	\$355.20	\$287.40	\$265.80
85	\$469.20	\$431.40	\$375.60	\$304.20	\$281.40
86	\$476.40	\$438.60	\$382.20	\$309.00	\$285.60
87	\$484.20	\$445.20	\$388.20	\$314.40	\$290.40
88	\$491.40	\$452.40	\$394.20	\$319.20	\$295.20
89	\$499.20	\$459.60	\$400.20	\$324.00	\$299.40
90	\$506.40	\$465.60	\$405.60	\$328.20	\$303.60
91	\$513.00	\$472.20	\$411.60	\$333.00	\$307.80
92	\$519.60	\$478.20	\$416.40	\$337.20	\$311.40
93	\$526.20	\$484.20	\$421.80	\$341.40	\$316.20
94	\$533.40	\$490.80	\$427.20	\$346.20	\$319.80
95	\$540.00	\$496.80	\$432.60	\$350.40	\$324.00
96	\$546.60	\$503.40	\$438.60	\$354.60	\$328.20
97	\$553.80	\$508.80	\$443.40	\$359.40	\$332.40
98	\$560.40	\$515.40	\$448.80	\$363.60	\$336.00
99	\$567.00	\$521.40	\$454.20	\$376.80	\$340.20
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

Elimination Period

Issue Age 0 Days 7 Days 30 Days

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

40 \$8.50 \$7.80 \$6.20

41 \$8.70 \$8.10 \$6.30

42 \$9.00 \$8.30 \$6.50

43 \$9.20 \$8.50 \$6.70

44 \$9.50 \$8.70 \$6.90

45 \$9.70 \$9.00 \$7.00

46 \$10.00 \$9.20 \$7.30

47 \$10.30 \$9.50 \$7.50

48 \$10.60 \$9.70 \$7.70

49 \$10.80 \$10.00 \$7.90

50 \$11.10 \$10.30 \$8.10

51 \$11.50 \$10.60 \$8.40

52 \$11.90 \$11.00 \$8.70

53 \$12.30 \$11.40 \$9.00

54 \$12.80 \$11.80 \$9.30

55 \$13.20 \$12.10 \$9.50

56 \$13.60 \$12.50 \$9.90

57 \$14.00 \$12.90 \$10.20

58 \$14.40 \$13.30 \$10.50

59 \$14.90 \$13.70 \$10.80

60 \$15.30 \$14.10 \$11.10

61 \$15.60 \$14.10 \$11.40

62 \$15.90 \$14.70 \$11.70

63 \$16.50 \$15.00 \$12.30

64 \$16.80 \$15.60 \$12.60

65 \$17.40 \$16.20 \$12.60

66 \$20.10 \$18.60 \$15.30

67 \$22.80 \$21.00 \$17.40

68 \$25.50 \$23.70 \$19.80

69 \$28.20 \$26.10 \$22.20

70 \$30.90 \$28.50 \$24.60

71 \$33.60 \$30.90 \$27.00

72 \$36.90 \$33.90 \$29.40

73 \$39.60 \$36.30 \$31.50

74 \$42.60 \$39.00 \$34.20

75 \$45.30 \$42.00 \$36.30

76 \$48.90 \$45.00 \$39.00

77 \$52.20 \$48.30 \$41.70

78 \$55.80 \$51.30 \$44.40

79 \$59.40 \$54.60 \$47.40

80 \$63.30 \$57.90 \$50.40

81 \$66.00 \$60.60 \$52.80

82 \$69.00 \$63.60 \$55.20

83 \$72.30 \$66.30 \$57.60

84 \$75.30 \$69.30 \$60.00

85 \$75.60 \$70.50 \$60.30

86 \$76.20 \$70.50 \$60.90

87 \$76.80 \$71.10 \$61.50

88 \$77.10 \$71.40 \$62.10

89 \$77.70 \$71.70 \$62.40

90 \$78.30 \$72.30 \$62.40

91 \$78.90 \$72.60 \$62.70

92 \$79.20 \$72.90 \$63.30

93 \$79.50 \$72.90 \$63.30

94 \$80.10 \$73.50 \$63.90

95 \$80.40 \$73.80 \$64.20

96 \$80.40 \$73.80 \$64.20

97 \$81.00 \$74.10 \$64.50

98 \$81.60 \$74.70 \$64.80

99 \$81.60 \$75.30 \$64.80

100 \$81.90 \$75.60 \$65.10

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

Optional Home Care

Single No Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation

Elimination Period

Elimination Period

Single No Inflation

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

Single No Inflation

Issue Age 0 Days 7 Days 30 Days

Single No Inflation

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

18-39

\$5.70 \$5.10 \$4.30

Single No Inflation

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

40

\$6.00 \$5.30 \$4.50

Single No Inflation

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

41

\$6.20 \$5.50 \$4.60

Single No Inflation

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

42

\$6.30 \$5.60 \$4.80

Single No Inflation

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

43

\$6.50 \$5.80 \$4.90

Single No Inflation

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

44

\$6.70 \$5.90 \$5.00

Single No Inflation

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

45

\$6.90 \$6.10 \$5.10

Single No Inflation

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

46

\$7.10 \$6.30 \$5.30

Single No Inflation

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

47

\$7.30 \$6.50 \$5.40

Single No Inflation

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

48

\$7.50 \$6.60 \$5.60

Single No Inflation

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

49

\$7.70 \$6.80 \$5.70

Single No Inflation

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

50

\$7.90 \$7.00 \$5.90

Single No Inflation

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

51

\$8.10 \$7.20 \$6.10

Single No Inflation

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

52

\$8.40 \$7.50 \$6.30

Single No Inflation

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

53

\$8.70 \$7.70 \$6.50

Single No Inflation

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

54

\$9.00 \$8.00 \$6.80

Single No Inflation

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

55

\$9.30 \$8.30 \$7.00

Single No Inflation

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

56

\$9.60 \$8.50 \$7.20

Single No Inflation

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

57

\$9.90 \$8.80 \$7.40

Single No Inflation

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

58

\$10.20 \$9.10 \$7.60

Single No Inflation

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

59

\$10.50 \$9.30 \$7.90

Single No Inflation

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

60

\$10.80 \$9.60 \$8.10

Single No Inflation

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

61

\$11.10 \$10.20 \$8.40

Single No Inflation

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

62

\$11.40 \$10.20 \$8.70

Single No Inflation

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

63

\$11.70 \$10.80 \$9.00

Single No Inflation

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

64

\$12.00 \$10.80 \$9.00

Single No Inflation

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

65

\$12.60 \$11.40 \$9.30

Single No Inflation

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

66

\$14.70 \$13.20 \$11.10

Single No Inflation

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

67

\$16.50 \$14.70 \$12.30

Single No Inflation

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

68

\$18.60 \$16.50 \$13.80

Single No Inflation

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

69

\$20.40 \$18.30 \$15.00

Single No Inflation

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

70

\$21.90 \$19.80 \$16.50

Single No Inflation

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

71

\$24.30 \$21.90 \$18.00

Single No Inflation

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

72

\$26.10 \$23.70 \$19.50

Single No Inflation

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

73

\$28.50 \$25.50 \$21.30

Single No Inflation

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

74

\$30.30 \$27.30 \$22.80

Single No Inflation

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

75

\$32.70 \$29.40 \$24.60

Single No Inflation

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

76

\$35.10 \$31.50 \$26.40

Single No Inflation

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

77

\$37.50 \$33.60 \$27.90

Single No Inflation

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

78

\$39.90 \$36.00 \$30.00

Single No Inflation

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

79

\$42.60 \$38.10 \$31.80

Single No Inflation

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

80

\$45.30 \$40.50 \$33.90

Single No Inflation

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

81

\$47.10 \$42.60 \$35.40

Single No Inflation

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

82

\$49.50 \$44.40 \$36.90

Single No Inflation

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

83

\$51.60 \$46.20 \$38.70

Single No Inflation

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

84

\$53.70 \$48.30 \$40.20

Single No Inflation

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

85

\$54.30 \$48.60 \$40.50

Single No Inflation

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

86

\$54.90 \$49.20 \$40.80

Single No Inflation

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

87

\$55.20 \$49.50 \$41.40

Single No Inflation

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

88

\$55.80 \$49.80 \$41.70

Single No Inflation

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

89

\$55.80 \$50.40 \$42.00

Single No Inflation

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

90

\$56.10 \$50.40 \$42.00

Single No Inflation

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

91

\$56.40 \$50.70 \$42.30

Single No Inflation

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

92

\$56.70 \$50.70 \$42.30

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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
Single w/ Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

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

Elimination Period

Issue Age 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

Elimination Period

Issue Age 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.

Single w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 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

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

Single w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation

Elimination Period

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

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

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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
Joint No Inflation						

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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				

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	\$335.00	\$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

Optional Home Care

Joint No Inflation

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Elimination Period

Joint No Inflation

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

Issue Age

0 Days 7 Days 30 Days

Joint No Inflation

18-39 \$25.11 \$23.13 \$21.15 \$17.10 \$15.12

18-39

\$7.29 \$6.75 \$5.31

Joint No Inflation

40 \$26.37 \$24.30 \$22.23 \$18.00 \$15.93

40

\$7.65 \$7.02 \$5.58

Joint No Inflation

41 \$27.18 \$25.02 \$22.86 \$18.54 \$16.38

41

\$7.83 \$7.29 \$5.67

Joint No Inflation

42 \$27.90 \$25.65 \$23.49 \$18.99 \$16.83

42

\$8.10 \$7.47 \$5.85

Joint No Inflation

43 \$28.62 \$26.37 \$24.12 \$19.53 \$17.28

43

\$8.28 \$7.65 \$6.03

Joint No Inflation

44 \$29.43 \$27.09 \$24.75 \$20.07 \$17.73

44

\$8.55 \$7.83 \$6.21

Joint No Inflation

45 \$30.15 \$27.81 \$25.38 \$20.61 \$18.18

45

\$8.73 \$8.10 \$6.30

Joint No Inflation

46 \$31.05 \$28.62 \$26.10 \$21.15 \$18.72

46

\$9.00 \$8.28 \$6.57

Joint No Inflation

47 \$31.95 \$29.43 \$26.82 \$21.78 \$19.26

47

\$9.27 \$8.55 \$6.75

Joint No Inflation

48 \$32.85 \$30.24 \$27.63 \$22.41 \$19.80

48

\$9.54 \$8.73 \$6.93

Joint No Inflation

49 \$33.66 \$31.05 \$28.35 \$22.95 \$20.25

49

\$9.72 \$9.00 \$7.11

Joint No Inflation

50 \$34.56 \$31.86 \$29.07 \$23.58 \$20.79

50

\$9.99 \$9.27 \$7.29

Joint No Inflation

51 \$35.82 \$32.94 \$30.15 \$24.39 \$21.60

51

\$10.35 \$9.54 \$7.56

Joint No Inflation

52 \$37.08 \$34.11 \$31.23 \$25.29 \$22.32

52

\$10.71 \$9.90 \$7.83

Joint No Inflation

53 \$38.34 \$35.28 \$32.22 \$26.10 \$23.13

53

\$11.07 \$10.26 \$8.10

Joint No Inflation

54 \$39.60 \$36.45 \$33.30 \$27.00 \$23.85

54

\$11.52 \$10.62 \$8.37

Joint No Inflation

55 \$40.86 \$37.62 \$34.38 \$27.90 \$24.57

55

\$11.88 \$10.89 \$8.55

Joint No Inflation

56 \$42.21 \$38.79 \$35.46 \$28.80 \$25.38

56

\$12.24 \$11.25 \$8.91

Joint No Inflation

57 \$43.56 \$40.05 \$36.63 \$29.70 \$26.19

57

\$12.60 \$11.61 \$9.18

Joint No Inflation

58 \$44.82 \$41.31 \$37.71 \$30.60 \$27.00

58

\$12.96 \$11.97 \$9.45

Joint No Inflation

59 \$46.17 \$42.48 \$38.88 \$31.50 \$27.81

59

\$13.41 \$12.33 \$9.72

Joint No Inflation

60 \$47.52 \$43.74 \$39.96 \$32.40 \$28.62

60

\$13.77 \$12.69 \$9.99

Joint No Inflation

61 \$50.76 \$46.98 \$42.66 \$35.64 \$30.24

61

\$14.04 \$12.69 \$10.26

Joint No Inflation

62 \$54.00 \$49.68 \$44.82 \$36.18 \$32.94

62

\$14.31 \$13.23 \$10.53

Joint No Inflation

63 \$56.70 \$52.38 \$46.98 \$38.34 \$34.02

63

\$14.85 \$13.50 \$11.07

Joint No Inflation

64 \$59.94 \$55.08 \$49.68 \$40.50 \$36.18

64

\$15.12 \$14.04 \$11.34

Joint No Inflation

65 \$62.64 \$57.24 \$52.38 \$42.66 \$37.26

65

\$15.66 \$14.58 \$11.34

Joint No Inflation

66 \$70.20 \$64.26 \$57.78 \$46.98 \$41.58

66

\$18.09 \$16.74 \$13.77

Joint No Inflation

67 \$77.76 \$71.28 \$63.72 \$51.84 \$46.44

67

\$20.52 \$18.90 \$15.66

Joint No Inflation

68 \$85.32 \$78.30 \$69.12 \$56.16 \$51.30

68

\$22.95 \$21.33 \$17.82

Joint No Inflation

69 \$92.88 \$85.32 \$75.06 \$61.02 \$55.62

69

\$25.38 \$23.49 \$19.98

Joint No Inflation

70 \$100.44 \$92.34 \$80.46 \$65.34 \$60.48

70

\$27.81 \$25.65 \$22.14

Joint No Inflation

71 \$113.94 \$104.76 \$91.26 \$73.98 \$68.58

71

\$30.24 \$27.81 \$24.30

Joint No Inflation

72 \$126.90 \$116.64 \$101.52 \$82.08 \$76.14

72

\$33.21 \$30.51 \$26.46

Joint No Inflation

73 \$140.40 \$129.06 \$112.32 \$91.26 \$84.24

73

\$35.64 \$32.67 \$28.35

Joint No Inflation

74 \$153.36 \$141.48 \$122.58 \$99.90 \$92.34

74

\$38.34 \$35.10 \$30.78

Joint No Inflation

75 \$166.86 \$153.36 \$133.38 \$108.00 \$100.44

75

\$40.77 \$37.80 \$32.67

Joint No Inflation

76 \$190.08 \$174.96 \$152.28 \$123.66 \$113.94

76

\$44.01 \$40.50 \$35.10

Joint No Inflation

77 \$213.84 \$196.56 \$171.18 \$138.24 \$127.98

77

\$46.98 \$43.47 \$37.53

Joint No Inflation

78 \$237.06 \$218.16 \$190.08 \$153.90 \$142.02

78

\$50.22 \$46.17 \$39.96

Joint No Inflation

79 \$260.28 \$239.76 \$208.44 \$169.02 \$156.60

79

\$53.46 \$49.14 \$42.66

Joint No Inflation

80 \$282.96 \$260.82 \$226.80 \$183.60 \$169.56

80

\$56.97 \$52.11 \$45.36

Joint No Inflation

81 \$305.64 \$281.34 \$244.62 \$198.18 \$183.60

81

\$59.40 \$54.54 \$47.52

Joint No Inflation

82 \$327.78 \$301.32 \$262.44 \$212.76 \$196.56

82

\$62.10 \$57.24 \$49.68

Joint No Inflation

83 \$349.92 \$321.84 \$280.26 \$227.34 \$210.06

83

\$65.07 \$59.67 \$51.84

Joint No Inflation

84 \$372.06 \$342.36 \$298.08 \$241.38 \$223.56

84

\$67.77 \$62.37 \$54.00

Joint No Inflation

85 \$393.66 \$362.34 \$315.36 \$255.42 \$236.52

85

\$68.04 \$63.45 \$54.27

Joint No Inflation

86 \$400.14 \$368.28 \$320.76 \$259.74 \$239.76

86

\$68.58 \$63.45 \$54.81

Joint No Inflation

87 \$406.62 \$374.22 \$326.16 \$264.06 \$244.08

87

\$69.12 \$63.99 \$55.35

Joint No Inflation

88 \$413.10 \$380.16 \$331.02 \$267.84 \$247.86

88

\$69.39 \$64.26 \$55.89

Joint No Inflation

89 \$419.58 \$386.10 \$335.88 \$272.16 \$251.64

89

\$69.93 \$64.53 \$56.16

Joint No Inflation

90 \$425.52 \$390.96 \$340.74 \$275.94 \$254.88

90

\$70.47 \$65.07 \$56.16

Joint No Inflation

91 \$430.92 \$396.36 \$345.60 \$279.72 \$258.66

91

\$71.01 \$65.34 \$56.43

Joint No Inflation

92 \$436.86 \$401.76 \$349.38 \$282.96 \$261.90

92

\$71.28 \$65.61 \$56.97

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

Joint No Inflation

18-39 \$22.59 \$20.61 \$18.90 \$15.39 \$13.41

Joint No Inflation

40 \$23.67 \$21.60 \$19.80 \$16.20 \$14.13

Joint No Inflation

41 \$24.39 \$22.23 \$20.34 \$16.65 \$14.49

Joint No Inflation

42 \$25.02 \$22.86 \$20.97 \$17.10 \$14.94

Joint No Inflation

43 \$25.74 \$23.49 \$21.51 \$17.55 \$15.30

Joint No Inflation

44 \$26.37 \$24.03 \$22.05 \$18.09 \$15.75

Joint No Inflation

45 \$27.09 \$24.66 \$22.59 \$18.54 \$16.11

Joint No Inflation

46 \$27.90 \$25.38 \$23.31 \$19.08 \$16.56

Joint No Inflation

47 \$28.71 \$26.10 \$23.94 \$19.62 \$17.01

Joint No Inflation

48 \$29.43 \$26.82 \$24.57 \$20.16 \$17.55

Joint No Inflation

49 \$30.24 \$27.54 \$25.29 \$20.70 \$18.00

Joint No Inflation

50 \$31.05 \$28.26 \$25.92 \$21.24 \$18.45

Joint No Inflation

51 \$32.13 \$29.34 \$26.91 \$21.96 \$19.17

Joint No Inflation

52 \$33.30 \$30.33 \$27.81 \$22.77 \$19.80

Joint No Inflation

53 \$34.38 \$31.41 \$28.80 \$23.49 \$20.52

Joint No Inflation

54 \$35.55 \$32.40 \$29.70 \$24.30 \$21.15

Joint No Inflation

55 \$36.72 \$33.39 \$30.60 \$25.11 \$21.78

Joint No Inflation

56 \$37.89 \$34.56 \$31.68 \$25.92 \$22.50

Joint No Inflation

57 \$39.06 \$35.64 \$32.67 \$26.73 \$23.22

Joint No Inflation

58 \$40.23 \$36.72 \$33.66 \$27.54 \$23.94

Joint No Inflation

59 \$41.49 \$37.80 \$34.65 \$28.35 \$24.66

Joint No Inflation

60 \$42.66 \$38.88 \$35.64 \$29.16 \$25.38

Joint No Inflation

61 \$45.36 \$41.58 \$37.80 \$31.86 \$27.00

Joint No Inflation

62 \$48.06 \$44.28 \$39.96 \$32.40 \$29.16

Joint No Inflation

63 \$50.76 \$46.44 \$42.12 \$34.56 \$30.24

Joint No Inflation

64 \$53.46 \$49.14 \$44.28 \$36.18 \$31.86

Joint No Inflation

65 \$55.62 \$51.30 \$46.44 \$37.80 \$33.48

Joint No Inflation

66 \$62.10 \$57.24 \$51.30 \$41.58 \$37.26

Joint No Inflation

67 \$69.12 \$63.72 \$56.70 \$45.90 \$41.58

Joint No Inflation

68 \$75.60 \$69.66 \$61.56 \$50.22 \$45.36

Joint No Inflation

69 \$82.62 \$76.14 \$66.96 \$54.00 \$49.68

Joint No Inflation

70 \$89.64 \$82.08 \$71.82 \$57.78 \$54.00

Joint No Inflation

71 \$101.52 \$93.42 \$81.00 \$65.88 \$61.02

Joint No Inflation

72 \$113.40 \$104.22 \$90.72 \$73.44 \$68.04

Joint No Inflation

73 \$125.28 \$115.02 \$99.90 \$81.00 \$75.06

Joint No Inflation

74 \$137.16 \$126.36 \$109.62 \$89.10 \$82.08

Joint No Inflation

75 \$148.50 \$137.16 \$118.80 \$96.66 \$89.10

Joint No Inflation

76 \$169.56 \$156.06 \$136.08 \$110.16 \$102.06

Joint No Inflation

77 \$190.62 \$175.50 \$152.82 \$123.66 \$114.48

Joint No Inflation

78 \$211.68 \$194.40 \$169.56 \$137.16 \$126.90

Joint No Inflation

79 \$232.20 \$213.84 \$186.30 \$150.66 \$139.86

Joint No Inflation

80 \$252.72 \$232.20 \$202.50 \$164.16 \$151.20

Joint No Inflation

81 \$272.70 \$251.10 \$218.16 \$176.58 \$163.62

Joint No Inflation

82 \$292.68 \$268.92 \$234.36 \$189.54 \$175.50

Joint No Inflation

83 \$312.66 \$287.28 \$250.56 \$202.50 \$187.38

Joint No Inflation

84 \$332.10 \$305.64 \$266.22 \$215.46 \$199.26

Joint No Inflation

85 \$351.54 \$323.46 \$281.88 \$227.88 \$210.60

Joint No Inflation

86 \$357.48 \$328.86 \$286.20 \$231.66 \$214.38

Joint No Inflation

87 \$362.88 \$334.26 \$291.06 \$235.44 \$218.16

Joint No Inflation

88 \$368.82 \$339.12 \$295.38 \$239.22 \$221.40

Joint No Inflation

89 \$374.76 \$344.52 \$299.70 \$243.00 \$224.64

Joint No Inflation

90 \$379.62 \$349.38 \$304.02 \$246.24 \$227.88

Joint No Inflation

91 \$384.48 \$353.70 \$308.34 \$249.48 \$230.58

Joint No Inflation

92 \$389.88 \$358.56 \$312.12 \$252.72 \$233.82

Joint No Inflation

93 \$394.74 \$362.88 \$315.90 \$255.96 \$237.06

Joint No Inflation

94 \$399.60 \$367.74 \$320.22 \$259.20 \$239.76

Joint No Inflation

95 \$405.00 \$372.60 \$324.00 \$262.98 \$243.00

Joint No Inflation

96 \$409.86 \$377.46 \$328.86 \$266.82 \$246.78

Joint No Inflation

97 \$415.26 \$381.78 \$332.64 \$269.46 \$248.94

Joint No Inflation

98 \$420.12 \$386.10 \$336.42 \$272.70 \$252.18

Joint No Inflation

99 \$424.98 \$390.96 \$340.74 \$275.40 \$254.88

Joint No Inflation

100 \$430.38 \$395.82 \$345.06 \$279.18 \$258.12

Joint No Inflation

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 \$6.39 \$5.67 \$4.77

40 \$6.75 \$6.03 \$5.04

41 \$6.93 \$6.21 \$5.22

42 \$7.11 \$6.30 \$5.31

43 \$7.29 \$6.48 \$5.49

44 \$7.56 \$6.66 \$5.67

45 \$7.74 \$6.84 \$5.76

46 \$7.92 \$7.02 \$5.94

47 \$8.19 \$7.29 \$6.12

48 \$8.37 \$7.47 \$6.30

49 \$8.64 \$7.65 \$6.48

50 \$8.82 \$7.83 \$6.57

51 \$9.18 \$8.10 \$6.84

52 \$9.45 \$8.46 \$7.11

53 \$9.81 \$8.73 \$7.29

54 \$10.17 \$9.00 \$7.56

55 \$10.44 \$9.27 \$7.83

56 \$10.80 \$9.63 \$8.10

57 \$11.16 \$9.90 \$8.37

58 \$11.43 \$10.17 \$8.55

59 \$11.79 \$10.53 \$8.82

60 \$12.15 \$10.80 \$9.09

61 \$12.42 \$10.80 \$9.36

62 \$12.96 \$11.07 \$9.36

63 \$13.23 \$11.61 \$9.63

64 \$13.50 \$11.61 \$9.90

65 \$14.04 \$12.15 \$10.17

66 \$16.47 \$14.04 \$11.79

67 \$18.36 \$15.93 \$13.14

68 \$20.79 \$17.82 \$15.03

69 \$22.68 \$19.71 \$16.38

70 \$24.84 \$21.60 \$18.00

71 \$27.27 \$23.49 \$19.62

72 \$29.43 \$25.38 \$20.97

73 \$31.86 \$27.54 \$22.59

74 \$34.02 \$29.16 \$23.94

75 \$36.72 \$31.32 \$25.56

76 \$39.42 \$33.75 \$26.91

77 \$42.12 \$35.91 \$28.53

78 \$44.82 \$38.34 \$30.15

79 \$47.79 \$40.50 \$31.50

80 \$50.76 \$43.20 \$33.39

81 \$53.19 \$45.09 \$34.74

82 \$55.62 \$47.25 \$36.09

83 \$57.78 \$49.14 \$37.17

84 \$60.48 \$51.03 \$38.52

85 \$61.02 \$51.30 \$38.52

86 \$61.56 \$51.57 \$38.79

87 \$62.10 \$52.11 \$39.06

88 \$62.64 \$52.38 \$39.06

89 \$62.64 \$52.92 \$39.33

90 \$63.18 \$52.92 \$39.33

91 \$63.45 \$53.19 \$39.60

92 \$63.72 \$53.46 \$39.60

93 \$63.99 \$53.73 \$39.87

94 \$64.26 \$54.00 \$39.87

95 \$64.53 \$54.00 \$39.87

96 \$64.80 \$54.27 \$39.87

97 \$65.07 \$54.54 \$40.14

98 \$65.34 \$54.81 \$40.14

99 \$65.88 \$55.08 \$40.14

100 \$65.88 \$55.08 \$40.14

Joint No Inflation

Joint No Inflation

EquiCare 2002

Optional Home Care

Joint No Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Elimination Period

Joint No Inflation

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

Issue Age

0 Days 7 Days 30 Days

Joint No Inflation

18-39 \$18.00 \$16.29 \$13.41 \$11.70 \$8.82

18-39

\$5.13 \$4.59 \$3.87

Joint No Inflation

40 \$18.90 \$17.10 \$14.13 \$12.33 \$9.27

40

\$5.40 \$4.77 \$4.05

Joint No Inflation

41 \$19.44 \$17.55 \$14.49 \$12.69 \$9.54

41

\$5.58 \$4.95 \$4.14

Joint No Inflation

42 \$19.98 \$18.09 \$14.94 \$12.96 \$9.81

42

\$5.67 \$5.04 \$4.32

Joint No Inflation

43 \$20.52 \$18.54 \$15.30 \$13.32 \$10.08

43

\$5.85 \$5.22 \$4.41

Joint No Inflation

44 \$21.06 \$19.08 \$15.75 \$13.68 \$10.35

44

\$6.03 \$5.31 \$4.50

Joint No Inflation

45 \$21.60 \$19.53 \$16.11 \$14.04 \$10.62

45

\$6.21 \$5.49 \$4.59

Joint No Inflation

46 \$22.23 \$20.07 \$16.56 \$14.49 \$10.98

46

\$6.39 \$5.67 \$4.77

Joint No Inflation

47 \$22.86 \$20.70 \$17.01 \$14.85 \$11.25

47

\$6.57 \$5.85 \$4.86

Joint No Inflation

48 \$23.49 \$21.24 \$17.55 \$15.30 \$11.52

48

\$6.75 \$5.94 \$5.04

Joint No Inflation

49 \$24.12 \$21.78 \$18.00 \$15.66 \$11.88

49

\$6.93 \$6.12 \$5.13

Joint No Inflation

50 \$24.75 \$22.41 \$18.45 \$16.11 \$12.15

50

\$7.11 \$6.30 \$5.31

Joint No Inflation

51 \$25.65 \$23.22 \$19.17 \$16.65 \$12.60

51

\$7.29 \$6.48 \$5.49

Joint No Inflation

52 \$26.55 \$24.03 \$19.80 \$17.28 \$13.05

52

\$7.56 \$6.75 \$5.67

Joint No Inflation

53 \$27.45 \$24.84 \$20.52 \$17.82 \$13.50

53

\$7.83 \$7.02 \$5.85

Joint No Inflation

54 \$28.35 \$25.65 \$21.15 \$18.45 \$13.95

54

\$8.10 \$7.20 \$6.12

Joint No Inflation

55 \$29.25 \$26.46 \$21.78 \$19.08 \$14.40

55

\$8.37 \$7.47 \$6.30

Joint No Inflation

56 \$30.24 \$27.36 \$22.50 \$19.62 \$14.85

56

\$8.64 \$7.65 \$6.48

Joint No Inflation

57 \$31.14 \$28.17 \$23.22 \$20.25 \$15.30

57

\$8.91 \$7.92 \$6.66

Joint No Inflation

58 \$32.13 \$29.07 \$23.94 \$20.88 \$15.84

58

\$9.18 \$8.19 \$6.84

Joint No Inflation

59 \$33.03 \$29.88 \$24.66 \$21.51 \$16.29

59

\$9.45 \$8.37 \$7.11

Joint No Inflation

60 \$34.02 \$30.78 \$25.38 \$22.14 \$16.74

60

\$9.72 \$8.64 \$7.29

Joint No Inflation

61 \$36.18 \$32.40 \$27.00 \$23.22 \$17.82

61

\$9.99 \$9.18 \$7.56

Joint No Inflation

62 \$38.34 \$34.56 \$28.62 \$24.84 \$18.90

62

\$10.26 \$9.18 \$7.83

Joint No Inflation

63 \$40.50 \$36.18 \$30.24 \$26.46 \$19.98

63

\$10.53 \$9.72 \$8.10

Joint No Inflation

64 \$42.66 \$38.34 \$31.86 \$27.54 \$21.06

64

\$10.80 \$9.72 \$8.10

Joint No Inflation

65 \$44.28 \$39.96 \$33.48 \$28.62 \$22.14

65

\$11.34 \$10.26 \$8.37

Joint No Inflation

66 \$49.68 \$44.82 \$37.26 \$32.40 \$24.84

66

\$13.23 \$11.88 \$9.99

Joint No Inflation

67 \$55.08 \$49.68 \$41.58 \$35.64 \$27.54

67

\$14.85 \$13.23 \$11.07

Joint No Inflation

68 \$60.48 \$54.54 \$45.36 \$39.42 \$30.24

68

\$16.74 \$14.85 \$12.42

Joint No Inflation

69 \$65.88 \$59.40 \$49.68 \$42.66 \$32.94

69

\$18.36 \$16.47 \$13.50

Joint No Inflation

70 \$71.82 \$64.80 \$54.00 \$46.44 \$35.64

70

\$19.71 \$17.82 \$14.85

Joint No Inflation

71 \$81.00 \$72.90 \$61.02 \$52.92 \$40.50

71

\$21.87 \$19.71 \$16.20

Joint No Inflation

72 \$90.72 \$81.54 \$68.04 \$58.86 \$45.36

72

\$23.49 \$21.33 \$17.55

Joint No Inflation

73 \$99.90 \$90.18 \$75.06 \$64.80 \$50.22

73

\$25.65 \$22.95 \$19.17

Joint No Inflation

74 \$109.62 \$98.82 \$82.08 \$71.28 \$54.54

74

\$27.27 \$24.57 \$20.52

Joint No Inflation

75 \$118.80 \$106.92 \$89.10 \$77.22 \$59.40

75

\$29.43 \$26.46 \$22.14

Joint No Inflation

76 \$135.54 \$122.04 \$101.52 \$88.02 \$68.04

76

\$31.59 \$28.35 \$23.76

Joint No Inflation

77 \$152.28 \$137.16 \$114.48 \$98.82 \$76.14

77

\$33.75 \$30.24 \$25.11

Joint No Inflation

78 \$169.02 \$152.28 \$126.90 \$110.16 \$84.78

78

\$35.91 \$32.40 \$27.00

Joint No Inflation

79 \$185.76 \$167.40 \$139.32 \$120.96 \$92.88

79

\$38.34 \$34.29 \$28.62

Joint No Inflation

80 \$201.96 \$181.98 \$151.74 \$131.22 \$100.98

80

\$40.77 \$36.45 \$30.51

Joint No Inflation

81 \$218.16 \$196.02 \$163.62 \$141.48 \$109.08

81

\$42.39 \$38.34 \$31.86

Joint No Inflation

82 \$233.82 \$210.60 \$175.50 \$152.28 \$117.18

82

\$44.55 \$39.96 \$33.21

Joint No Inflation

83 \$250.02 \$225.18 \$187.38 \$162.54 \$124.74

83

\$46.44 \$41.58 \$34.83

Joint No Inflation

84 \$265.68 \$239.22 \$199.26 \$172.80 \$132.84

84

\$48.33 \$43.47 \$36.18

Joint No Inflation

85 \$281.34 \$253.26 \$211.14 \$182.52 \$140.40

85

\$48.87 \$43.74 \$36.45

Joint No Inflation

86 \$285.66 \$257.04 \$214.38 \$185.76 \$143.10

86

\$49.41 \$44.28 \$36.72

Joint No Inflation

87 \$290.52 \$261.36 \$217.62 \$189.00 \$145.26

87

\$49.68 \$44.55 \$37.26

Joint No Inflation

88 \$294.84 \$265.68 \$221.40 \$191.70 \$147.42

88

\$50.22 \$44.82 \$37.53

Joint No Inflation

89 \$299.70 \$269.46 \$224.64 \$194.94 \$149.58

89

\$50.22 \$45.36 \$37.80

Joint No Inflation

90 \$303.48 \$273.24 \$227.88 \$197.10 \$151.74

90

\$50.49 \$45.36 \$37.80

Joint No Inflation

91 \$307.80 \$277.02 \$230.58 \$199.80 \$153.90

91

\$50.76 \$45.63 \$38.07

Joint No Inflation

92 \$311.58 \$280.80 \$233.82 \$202.50 \$156.06

92

\$51.03 \$45.63 \$38.07

Joint No Inflation

Joint No Inflation

EquiCare 2002

Optional Home Care

Joint No Inflation

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Elimination Period

Joint No Inflation

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

Issue Age

0 Days 7 Days 30 Days

Joint No Inflation

18-39 \$12.33 \$10.89 \$9.18 \$8.01 \$6.03

18-39

\$3.42 \$3.33 \$2.70

Joint No Inflation

40 \$12.87 \$11.43 \$9.63 \$8.37 \$6.30

40

\$3.60 \$3.42 \$2.88

Joint No Inflation

41 \$13.23 \$11.70 \$9.90 \$8.64 \$6.48

41

\$3.69 \$3.51 \$2.97

Joint No Inflation

42 \$13.68 \$12.06 \$10.17 \$8.91 \$6.66

42

\$3.78 \$3.69 \$2.97

Joint No Inflation

43 \$14.04 \$12.42 \$10.44 \$9.09 \$6.84

43

\$3.87 \$3.78 \$3.06

Joint No Inflation

44 \$14.40 \$12.69 \$10.71 \$9.36 \$7.02

44

\$4.05 \$3.87 \$3.15

Joint No Inflation

45 \$14.76 \$13.05 \$10.98 \$9.63 \$7.20

45

\$4.14 \$3.96 \$3.24

Joint No Inflation

46 \$15.21 \$13.41 \$11.25 \$9.90 \$7.38

46

\$4.23 \$4.05 \$3.33

Joint No Inflation

47 \$15.57 \$13.77 \$11.61 \$10.17 \$7.65

47

\$4.32 \$4.14 \$3.42

Joint No Inflation

48 \$16.02 \$14.13 \$11.97 \$10.44 \$7.83

48

\$4.50 \$4.32 \$3.51

Joint No Inflation

49 \$16.47 \$14.58 \$12.24 \$10.71 \$8.01

49

\$4.59 \$4.41 \$3.60

Joint No Inflation

50 \$16.92 \$14.94 \$12.60 \$10.98 \$8.28

50

\$4.68 \$4.50 \$3.69

Joint No Inflation

51 \$17.55 \$15.48 \$13.05 \$11.43 \$8.55

51

\$4.86 \$4.68 \$3.87

Joint No Inflation

52 \$18.09 \$16.02 \$13.50 \$11.79 \$8.82

52

\$5.04 \$4.86 \$3.96

Joint No Inflation

53 \$18.72 \$16.56 \$13.95 \$12.24 \$9.18

53

\$5.22 \$5.04 \$4.14

Joint No Inflation

54 \$19.35 \$17.10 \$14.40 \$12.60 \$9.45

54

\$5.40 \$5.22 \$4.32

Joint No Inflation

55 \$19.98 \$17.64 \$14.85 \$12.96 \$9.72

55

\$5.58 \$5.31 \$4.41

Joint No Inflation

56 \$20.61 \$18.18 \$15.30 \$13.41 \$10.08

56

\$5.76 \$5.49 \$4.59

Joint No Inflation

57 \$21.24 \$18.81 \$15.84 \$13.86 \$10.35

57

\$5.94 \$5.67 \$4.68

Joint No Inflation

58 \$21.96 \$19.35 \$16.29 \$14.31 \$10.71

58

\$6.12 \$5.85 \$4.86

Joint No Inflation

59 \$22.59 \$19.98 \$16.83 \$14.67 \$10.98

59

\$6.30 \$6.03 \$4.95

Joint No Inflation

60 \$23.22 \$20.52 \$17.28 \$15.12 \$11.34

60

\$6.48 \$6.21 \$5.13

Joint No Inflation

61 \$24.30 \$22.14 \$18.36 \$15.66 \$12.42

61

\$7.02 \$6.21 \$5.13

Joint No Inflation

62 \$25.92 \$23.22 \$19.44 \$16.74 \$12.96

62

\$7.02 \$6.48 \$5.40

Joint No Inflation

63 \$27.54 \$24.84 \$20.52 \$17.82 \$13.50

63

\$7.29 \$6.48 \$5.40

Joint No Inflation

64 \$29.16 \$25.92 \$21.60 \$18.90 \$14.58

64

\$7.29 \$6.75 \$5.67

Joint No Inflation

65 \$30.24 \$27.00 \$22.68 \$19.44 \$15.12

65

\$7.56 \$7.02 \$5.67

Joint No Inflation

66 \$34.02 \$30.24 \$25.38 \$22.14 \$16.74

66

\$8.91 \$8.10 \$6.75

Joint No Inflation

67 \$37.80 \$34.02 \$28.08 \$24.30 \$18.90

67

\$9.99 \$8.91 \$7.56

Joint No Inflation

68 \$41.04 \$37.26 \$30.78 \$27.00 \$20.52

68

\$11.34 \$9.99 \$8.37

Joint No Inflation

69 \$44.82 \$40.50 \$33.48 \$29.16 \$22.14

69

\$12.42 \$11.07 \$9.45

Joint No Inflation

70 \$48.60 \$43.74 \$36.72 \$31.86 \$24.30

70

\$13.50 \$12.15 \$9.99

Joint No Inflation

71 \$55.08 \$49.68 \$41.58 \$35.64 \$27.54

71

\$14.85 \$13.23 \$11.07

Joint No Inflation

72 \$61.56 \$55.62 \$46.44 \$39.96 \$30.78

72

\$16.20 \$14.31 \$11.88

Joint No Inflation

73 \$68.04 \$61.02 \$50.76 \$44.28 \$34.02

73

\$17.28 \$15.66 \$13.23

Joint No Inflation

74 \$74.52 \$66.96 \$55.62 \$48.60 \$37.26

74

\$18.63 \$16.74 \$14.04

Joint No Inflation

75 \$81.00 \$72.90 \$60.48 \$52.38 \$40.50

75

\$19.98 \$17.82 \$15.12

Joint No Inflation

76 \$92.34 \$83.16 \$69.12 \$59.94 \$45.90

76

\$21.33 \$19.17 \$16.20

Joint No Inflation

77 \$103.68 \$93.42 \$77.76 \$67.50 \$51.84

77

\$22.95 \$20.52 \$17.28

Joint No Inflation

78 \$115.02 \$103.68 \$86.40 \$74.52 \$57.24

78

\$24.57 \$21.87 \$18.36

Joint No Inflation

79 \$126.36 \$113.94 \$95.04 \$82.08 \$63.18

79

\$25.92 \$23.22 \$19.44

Joint No Inflation

80 \$137.16 \$123.66 \$103.14 \$89.10 \$68.58

80

\$27.81 \$24.84 \$20.79

Joint No Inflation

81 \$148.50 \$133.38 \$111.24 \$96.12 \$73.98

81

\$28.89 \$26.19 \$21.60

Joint No Inflation

82 \$159.30 \$143.10 \$119.34 \$103.14 \$79.38

82

\$30.24 \$27.27 \$22.68

Joint No Inflation

83 \$170.10 \$152.82 \$127.44 \$110.16 \$84.78

83

\$31.32 \$28.35 \$23.76

Joint No Inflation

84 \$180.90 \$162.54 \$135.54 \$117.72 \$90.18

84

\$32.67 \$29.70 \$24.57

Joint No Inflation

85 \$191.16 \$172.26 \$143.64 \$124.20 \$95.58

85

\$33.21 \$29.70 \$24.84

Joint No Inflation

86 \$194.40 \$174.96 \$145.80 \$126.36 \$97.20

86

\$33.48 \$29.97 \$25.11

Joint No Inflation

87 \$197.64 \$177.66 \$147.96 \$128.52 \$98.82

87

\$33.75 \$30.24 \$25.38

Joint No Inflation

88 \$200.34 \$180.36 \$150.66 \$130.14 \$100.44

88

\$34.02 \$30.51 \$25.38

Joint No Inflation

89 \$203.58 \$183.06 \$152.82 \$132.30 \$102.06

89

\$34.29 \$30.78 \$25.65

Joint No Inflation

90 \$206.28 \$185.76 \$154.98 \$133.92 \$103.14

90

\$34.29 \$31.05 \$25.65

Joint No Inflation

91 \$208.98 \$188.46 \$157.14 \$136.08 \$104.76

91

\$34.56 \$31.05 \$25.65

Joint No Inflation

92 \$212.22 \$190.62 \$158.76 \$137.70 \$105.84

92

\$34.56 \$31.32 \$26.19

Joint No Inflation

93 \$214.92 \$193.32 \$160.

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	\$29.23	\$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

Optional Home Care

4 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	\$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

Issue Age	Elimination Period		
	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		

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

Optional Home Care

Joint w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Elimination Period

Joint w/ Inflation

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

Issue Age 0 Days 7 Days 30 Days

Joint w/ Inflation

18-39 \$28.80 \$26.06 \$21.46 \$18.72 \$14.11

18-39 \$8.21 \$7.34 \$6.19

Joint w/ Inflation

40 \$30.24 \$27.36 \$22.61 \$19.73 \$14.83

40 \$8.64 \$7.63 \$6.48

Joint w/ Inflation

41 \$31.10 \$28.08 \$23.18 \$20.30 \$15.26

41 \$8.93 \$7.92 \$6.62

Joint w/ Inflation

42 \$31.97 \$28.94 \$23.90 \$20.74 \$15.70

42 \$9.07 \$8.06 \$6.91

Joint w/ Inflation

43 \$32.83 \$29.66 \$24.48 \$21.31 \$16.13

43 \$9.36 \$8.35 \$7.06

Joint w/ Inflation

44 \$33.70 \$30.53 \$25.20 \$21.89 \$16.56

44 \$9.65 \$8.50 \$7.20

Joint w/ Inflation

45 \$34.56 \$31.25 \$25.78 \$22.46 \$16.99

45 \$9.94 \$8.78 \$7.34

Joint w/ Inflation

46 \$35.57 \$32.11 \$26.50 \$23.18 \$17.57

46 \$10.22 \$9.07 \$7.63

Joint w/ Inflation

47 \$36.58 \$33.12 \$27.22 \$23.76 \$18.00

47 \$10.51 \$9.36 \$7.78

Joint w/ Inflation

48 \$37.58 \$33.98 \$28.08 \$24.48 \$18.43

48 \$10.80 \$9.50 \$8.06

Joint w/ Inflation

49 \$38.59 \$34.85 \$28.80 \$25.06 \$19.01

49 \$11.09 \$9.79 \$8.21

Joint w/ Inflation

50 \$39.60 \$35.86 \$29.52 \$25.78 \$19.44

50 \$11.38 \$10.08 \$8.50

Joint w/ Inflation

51 \$41.04 \$37.15 \$30.67 \$26.64 \$20.16

51 \$11.66 \$10.37 \$8.78

Joint w/ Inflation

52 \$42.48 \$38.45 \$31.68 \$27.65 \$20.88

52 \$12.10 \$10.80 \$9.07

Joint w/ Inflation

53 \$43.92 \$39.74 \$32.83 \$28.51 \$21.60

53 \$12.53 \$11.09 \$9.36

Joint w/ Inflation

54 \$45.36 \$41.04 \$33.84 \$29.52 \$22.32

54 \$12.96 \$11.52 \$9.79

Joint w/ Inflation

55 \$46.80 \$42.34 \$34.85 \$30.53 \$23.04

55 \$13.39 \$11.95 \$10.08

Joint w/ Inflation

56 \$48.38 \$43.78 \$36.00 \$31.39 \$23.76

56 \$13.82 \$12.24 \$10.37

Joint w/ Inflation

57 \$49.82 \$45.07 \$37.15 \$32.40 \$24.48

57 \$14.26 \$12.67 \$10.66

Joint w/ Inflation

58 \$51.41 \$46.51 \$38.30 \$33.41 \$25.34

58 \$14.69 \$13.10 \$10.94

Joint w/ Inflation

59 \$52.85 \$47.81 \$39.46 \$34.42 \$26.06

59 \$15.12 \$13.39 \$11.38

Joint w/ Inflation

60 \$54.43 \$49.25 \$40.61 \$35.42 \$26.78

60 \$15.55 \$13.82 \$11.66

Joint w/ Inflation

61 \$57.89 \$51.84 \$43.20 \$37.15 \$28.51

61 \$15.98 \$14.69 \$12.10

Joint w/ Inflation

62 \$61.34 \$55.30 \$45.79 \$39.74 \$30.24

62 \$16.42 \$14.69 \$12.53

Joint w/ Inflation

63 \$64.80 \$57.89 \$48.38 \$42.34 \$31.97

63 \$16.85 \$15.55 \$12.96

Joint w/ Inflation

64 \$68.26 \$61.34 \$50.98 \$44.06 \$33.70

64 \$17.28 \$15.55 \$12.96

Joint w/ Inflation

65 \$66.42 \$59.94 \$50.22 \$42.93 \$33.21

65 \$17.01 \$15.39 \$12.56

Joint w/ Inflation

66 \$74.52 \$67.23 \$55.89 \$48.60 \$37.26

66 \$19.85 \$17.82 \$14.99

Joint w/ Inflation

67 \$82.62 \$74.52 \$62.37 \$53.46 \$41.31

67 \$22.28 \$19.85 \$16.61

Joint w/ Inflation

68 \$90.72 \$81.81 \$68.04 \$59.13 \$45.36

68 \$25.11 \$22.28 \$18.63

Joint w/ Inflation

69 \$98.82 \$89.10 \$74.52 \$63.99 \$49.41

69 \$27.54 \$24.71 \$20.25

Joint w/ Inflation

70 \$104.14 \$93.96 \$78.30 \$67.34 \$51.68

70 \$28.58 \$25.84 \$21.53

Joint w/ Inflation

71 \$117.45 \$105.71 \$88.48 \$76.73 \$58.73

71 \$31.71 \$28.58 \$23.49

Joint w/ Inflation

72 \$131.54 \$118.23 \$98.66 \$85.35 \$65.77

72 \$34.06 \$30.93 \$25.45

Joint w/ Inflation

73 \$144.86 \$130.76 \$108.84 \$93.96 \$72.82

73 \$37.19 \$33.28 \$27.80

Joint w/ Inflation

74 \$158.95 \$143.29 \$119.02 \$103.36 \$79.08

74 \$39.54 \$35.63 \$29.75

Joint w/ Inflation

75 \$154.44 \$139.00 \$115.83 \$100.39 \$77.22

75 \$38.26 \$34.40 \$28.78

Joint w/ Inflation

76 \$176.20 \$158.65 \$131.98 \$114.43 \$88.45

76 \$41.07 \$36.86 \$30.89

Joint w/ Inflation

77 \$197.96 \$178.31 \$148.82 \$128.47 \$98.98

77 \$43.88 \$39.31 \$32.64

Joint w/ Inflation

78 \$219.73 \$197.96 \$164.97 \$143.21 \$110.21

78 \$46.68 \$42.12 \$35.10

Joint w/ Inflation

79 \$241.49 \$217.62 \$181.12 \$157.25 \$120.74

79 \$49.84 \$44.58 \$37.21

Joint w/ Inflation

80 \$242.35 \$218.38 \$182.09 \$157.46 \$121.18

80 \$48.92 \$43.74 \$36.61

Joint w/ Inflation

81 \$261.79 \$235.22 \$196.34 \$169.78 \$130.90

81 \$50.87 \$46.01 \$38.23

Joint w/ Inflation

82 \$280.58 \$252.72 \$210.60 \$182.74 \$140.62

82 \$53.46 \$47.95 \$39.85

Joint w/ Inflation

83 \$300.02 \$270.22 \$224.86 \$195.05 \$149.69

83 \$55.73 \$49.90 \$41.80

Joint w/ Inflation

84 \$318.82 \$287.06 \$239.11 \$207.36 \$159.41

84 \$58.00 \$52.16 \$43.42

Joint w/ Inflation

85 \$337.61 \$303.91 \$253.37 \$219.02 \$168.48

85 \$58.64 \$52.49 \$43.74

Joint w/ Inflation

86 \$342.79 \$308.45 \$257.26 \$222.91 \$171.72

86 \$59.29 \$53.14 \$44.06

Joint w/ Inflation

87 \$348.62 \$313.63 \$261.14 \$226.80 \$174.31

87 \$59.62 \$53.46 \$44.71

Joint w/ Inflation

88 \$353.81 \$318.82 \$265.68 \$230.04 \$176.90

88 \$60.26 \$53.78 \$45.04

Joint w/ Inflation

89 \$359.64 \$323.35 \$269.57 \$233.93 \$179.50

89 \$60.26 \$54.43 \$45.36

Joint w/ Inflation

90 \$333.83 \$300.56 \$250.67 \$216.81 \$166.91

90 \$55.54 \$49.90 \$41.58

Joint w/ Inflation

91 \$338.58 \$304.72 \$253.64 \$219.78 \$169.29

91 \$55.84 \$50.19 \$41.88

Joint w/ Inflation

92 \$342.74 \$308.88 \$257.20 \$222.75 \$171.67

92 \$56.13 \$50.19 \$41.88

Joint w/ Inflation

93 \$347.49 \$312.44 \$260.77 \$225.72 \$173.45

93 \$56.13 \$50.79 \$42.17

Joint w/ Inflation

94 \$351.65 \$316.60 \$263.74 \$228.69 \$175.82

94 \$56.73 \$50.79 \$42.47

Joint w/ Inflation

95 \$356.40 \$320.76 \$267.30 \$231.66 \$178.20

95 \$56.73 \$51.08 \$42.47

Joint w/ Inflation

96 \$360.56 \$324.92 \$270.27 \$234.63 \$180.58

96 \$57.02 \$51.08 \$43.07

Joint w/ Inflation

97 \$365.31 \$328.48 \$273.83 \$237.60 \$182.36

97 \$57.32 \$51.68 \$43.07

Joint w/ Inflation

98 \$369.47 \$332.64 \$277.40 \$239.98 \$184.73

98 \$57.62 \$51.98 \$43.07

Joint w/ Inflation

99 \$374.22 \$336.80 \$280.37 \$242.95 \$187.11

99 \$57.62 \$51.98 \$43.36

Joint w/ Inflation

100 \$378.38 \$340.96 \$283.93 \$245.92 \$189.49

100 \$58.21 \$52.27 \$43.66

Joint w/ Inflation

EquiCare 2002

Optional Home Care

Joint w/ Inflation

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Elimination Period

Joint w/ Inflation

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

Issue Age

0 Days 7 Days 30 Days

Joint w/ Inflation

18-39 \$19.73 \$17.42 \$14.69 \$12.82 \$9.65

18-39

\$5.47 \$5.33 \$4.32

Joint w/ Inflation

40 \$20.59 \$18.29 \$15.41 \$13.39 \$10.08

40

\$5.76 \$5.47 \$4.61

Joint w/ Inflation

41 \$21.17 \$18.72 \$15.84 \$13.82 \$10.37

41

\$5.90 \$5.62 \$4.75

Joint w/ Inflation

42 \$21.89 \$19.30 \$16.27 \$14.26 \$10.66

42

\$6.05 \$5.90 \$4.75

Joint w/ Inflation

43 \$22.46 \$19.87 \$16.70 \$14.54 \$10.94

43

\$6.19 \$6.05 \$4.90

Joint w/ Inflation

44 \$23.04 \$20.30 \$17.14 \$14.98 \$11.23

44

\$6.48 \$6.19 \$5.04

Joint w/ Inflation

45 \$23.62 \$20.88 \$17.57 \$15.41 \$11.52

45

\$6.62 \$6.34 \$5.18

Joint w/ Inflation

46 \$24.34 \$21.46 \$18.00 \$15.84 \$11.81

46

\$6.77 \$6.48 \$5.33

Joint w/ Inflation

47 \$24.91 \$22.03 \$18.58 \$16.27 \$12.24

47

\$6.91 \$6.62 \$5.47

Joint w/ Inflation

48 \$25.63 \$22.61 \$19.15 \$16.70 \$12.53

48

\$7.20 \$6.91 \$5.62

Joint w/ Inflation

49 \$26.35 \$23.33 \$19.58 \$17.14 \$12.82

49

\$7.34 \$7.06 \$5.76

Joint w/ Inflation

50 \$27.07 \$23.90 \$20.16 \$17.57 \$13.25

50

\$7.49 \$7.20 \$5.90

Joint w/ Inflation

51 \$28.08 \$24.77 \$20.88 \$18.29 \$13.68

51

\$7.78 \$7.49 \$6.19

Joint w/ Inflation

52 \$28.94 \$25.63 \$21.60 \$18.86 \$14.11

52

\$8.06 \$7.78 \$6.34

Joint w/ Inflation

53 \$29.95 \$26.50 \$22.32 \$19.58 \$14.69

53

\$8.35 \$8.06 \$6.62

Joint w/ Inflation

54 \$30.96 \$27.36 \$23.04 \$20.16 \$15.12

54

\$8.64 \$8.35 \$6.91

Joint w/ Inflation

55 \$31.97 \$28.22 \$23.76 \$20.74 \$15.55

55

\$8.93 \$8.50 \$7.06

Joint w/ Inflation

56 \$32.98 \$29.09 \$24.48 \$21.46 \$16.13

56

\$9.22 \$8.78 \$7.34

Joint w/ Inflation

57 \$33.98 \$30.10 \$25.34 \$22.18 \$16.56

57

\$9.50 \$9.07 \$7.49

Joint w/ Inflation

58 \$35.14 \$30.96 \$26.06 \$22.90 \$17.14

58

\$9.79 \$9.36 \$7.78

Joint w/ Inflation

59 \$36.14 \$31.97 \$26.93 \$23.47 \$17.57

59

\$10.08 \$9.65 \$7.92

Joint w/ Inflation

60 \$37.15 \$32.83 \$27.65 \$24.19 \$18.14

60

\$10.37 \$9.94 \$8.21

Joint w/ Inflation

61 \$38.88 \$35.42 \$29.38 \$25.06 \$19.87

61

\$11.23 \$9.94 \$8.21

Joint w/ Inflation

62 \$41.47 \$37.15 \$31.10 \$26.78 \$20.74

62

\$11.23 \$10.37 \$8.64

Joint w/ Inflation

63 \$44.06 \$39.74 \$32.83 \$28.51 \$21.60

63

\$11.66 \$10.37 \$8.64

Joint w/ Inflation

64 \$46.66 \$41.47 \$34.56 \$30.24 \$23.33

64

\$11.66 \$10.80 \$9.07

Joint w/ Inflation

65 \$45.36 \$40.50 \$34.02 \$29.16 \$22.68

65

\$11.34 \$10.53 \$8.51

Joint w/ Inflation

66 \$51.03 \$45.36 \$38.07 \$33.21 \$25.11

66

\$13.37 \$12.15 \$10.13

Joint w/ Inflation

67 \$56.70 \$51.03 \$42.12 \$36.45 \$28.35

67

\$14.99 \$13.37 \$11.34

Joint w/ Inflation

68 \$61.56 \$55.89 \$46.17 \$40.50 \$30.78

68

\$17.01 \$14.99 \$12.56

Joint w/ Inflation

69 \$67.23 \$60.75 \$50.22 \$43.74 \$33.21

69

\$18.63 \$16.61 \$14.18

Joint w/ Inflation

70 \$70.47 \$63.42 \$53.24 \$46.20 \$35.24

70

\$19.58 \$17.62 \$14.49

Joint w/ Inflation

71 \$79.87 \$72.04 \$60.29 \$51.68 \$39.93

71

\$21.53 \$19.18 \$16.05

Joint w/ Inflation

72 \$89.26 \$80.65 \$67.34 \$57.94 \$44.63

72

\$23.49 \$20.75 \$17.23

Joint w/ Inflation

73 \$98.66 \$88.48 \$73.60 \$64.21 \$49.33

73

\$25.06 \$22.71 \$19.18

Joint w/ Inflation

74 \$108.05 \$97.09 \$80.65 \$70.47 \$54.03

74

\$27.01 \$24.27 \$20.36

Joint w/ Inflation

75 \$105.30 \$94.77 \$78.62 \$68.09 \$52.65

75

\$25.97 \$23.17 \$19.66

Joint w/ Inflation

76 \$120.04 \$108.11 \$89.86 \$77.92 \$59.67

76

\$27.73 \$24.92 \$21.06

Joint w/ Inflation

77 \$134.78 \$121.45 \$101.09 \$87.75 \$67.39

77

\$29.84 \$26.68 \$22.46

Joint w/ Inflation

78 \$149.53 \$134.78 \$112.32 \$96.88 \$74.41

78

\$31.94 \$28.43 \$23.87

Joint w/ Inflation

79 \$164.27 \$148.12 \$123.55 \$106.70 \$82.13

79

\$33.70 \$30.19 \$25.27

Joint w/ Inflation

80 \$164.59 \$148.39 \$123.77 \$106.92 \$82.30

80

\$33.37 \$29.81 \$24.95

Joint w/ Inflation

81 \$178.20 \$160.06 \$133.49 \$115.34 \$88.78

81

\$34.67 \$31.43 \$25.92

Joint w/ Inflation

82 \$191.16 \$171.72 \$143.21 \$123.77 \$95.26

82

\$36.29 \$32.72 \$27.22

Joint w/ Inflation

83 \$204.12 \$183.38 \$152.93 \$132.19 \$101.74

83

\$37.58 \$34.02 \$28.51

Joint w/ Inflation

84 \$217.08 \$195.05 \$162.65 \$141.26 \$108.22

84

\$39.20 \$35.64 \$29.48

Joint w/ Inflation

85 \$229.39 \$206.71 \$172.37 \$149.04 \$114.70

85

\$39.85 \$35.64 \$29.81

Joint w/ Inflation

86 \$233.28 \$209.95 \$174.96 \$151.63 \$116.64

86

\$40.18 \$35.96 \$30.13

Joint w/ Inflation

87 \$237.17 \$213.19 \$177.55 \$154.22 \$118.58

87

\$40.50 \$36.29 \$30.46

Joint w/ Inflation

88 \$240.41 \$216.43 \$180.79 \$156.17 \$120.53

88

\$40.82 \$36.61 \$30.46

Joint w/ Inflation

89 \$244.30 \$219.67 \$183.38 \$158.76 \$122.47

89

\$41.15 \$36.94 \$30.78

Joint w/ Inflation

90 \$226.91 \$204.34 \$170.48 \$147.31 \$113.45

90

\$37.72 \$34.16 \$28.22

Joint w/ Inflation

91 \$229.88 \$207.31 \$172.85 \$149.69 \$115.24

91

\$38.02 \$34.16 \$28.22

Joint w/ Inflation

92 \$233.44 \$209.68 \$174.64 \$151.47 \$116.42

92

\$38.02 \$34.45 \$28.81

Joint w/ Inflation

93 \$236.41 \$212.65 \$177.01 \$153.25 \$118.21

93

\$38.31 \$34.45 \$28.81

Joint w/ Inflation

94 \$239.38 \$215.03 \$179.39 \$155.63 \$119.39

94

\$38.31 \$34.75 \$28.81

Joint w/ Inflation

95 \$242.35 \$218.00 \$181.76 \$157.41 \$121.18

95

\$38.61 \$34.75 \$28.81

Joint w/ Inflation

96 \$245.32 \$220.97 \$184.14 \$159.19 \$122.36

96

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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
Single No Inflation						

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
	18-39	\$14.70	\$13.50	\$10.70
	40	\$15.50	\$14.20	\$11.20
	41	\$15.90	\$14.60	\$11.60
	42	\$16.40	\$15.00	\$11.80
	43	\$16.80	\$15.40	\$12.20
	44	\$17.30	\$15.70	\$12.40
	45	\$17.70	\$16.30	\$12.80
	46	\$18.20	\$16.60	\$13.20
	47	\$18.70	\$17.10	\$13.60
	48	\$19.20	\$17.70	\$14.00
	49	\$19.70	\$18.20	\$14.40
	50	\$20.20	\$18.50	\$14.70
	51	\$21.00	\$19.30	\$15.20
	52	\$21.70	\$19.90	\$15.70
	53	\$22.50	\$20.60	\$16.30
	54	\$23.20	\$21.30	\$16.90
	55	\$23.90	\$22.00	\$17.40
	56	\$24.60	\$22.60	\$17.90
	57	\$25.50	\$23.40	\$18.50
	58	\$26.30	\$24.10	\$19.10
	59	\$27.10	\$24.80	\$19.70
	60	\$27.80	\$25.50	\$20.20
	61	\$28.60	\$25.90	\$21.00
	62	\$29.30	\$26.70	\$21.30
	63	\$30.10	\$27.80	\$22.10
	64	\$30.90	\$28.20	\$22.50
	65	\$32.00	\$29.30	\$23.20
	66	\$37.00	\$33.90	\$27.40
	67	\$41.50	\$38.10	\$32.00
	68	\$46.50	\$42.70	\$36.20
	69	\$51.40	\$47.20	\$40.40
	70	\$56.00	\$51.80	\$44.60
	71	\$61.30	\$56.40	\$48.80
	72	\$66.70	\$61.30	\$53.30
	73	\$72.00	\$66.30	\$57.50
	74	\$77.30	\$70.90	\$61.70
	75	\$82.70	\$75.80	\$65.90
	76	\$88.80	\$81.50	\$70.90
	77	\$95.30	\$87.20	\$75.80
	78	\$101.30	\$93.30	\$80.40
	79	\$107.40	\$99.10	\$85.70
	80	\$114.70	\$105.50	\$91.40
	81	\$120.00	\$110.10	\$95.60
	82	\$125.30	\$115.80	\$100.20
	83	\$130.70	\$120.40	\$104.40
	84	\$136.40	\$125.30	\$108.60
	85	\$139.10	\$128.00	\$110.50
	86	\$139.80	\$128.80	\$110.90
	87	\$140.60	\$129.50	\$111.30
	88	\$140.60	\$129.90	\$112.00
	89	\$141.70	\$130.30	\$113.20
	90	\$142.50	\$131.10	\$113.50
	91	\$143.30	\$131.40	\$113.50
	92	\$143.60	\$132.20	\$114.70
	93	\$144.40	\$133.00	\$115.10
	94	\$145.20	\$133.40	\$115.40
	95	\$145.50	\$134.10	\$116.20
	96	\$146.30	\$134.50	\$116.20
	97	\$147.10	\$134.90	\$117.00
	98	\$147.40	\$136.00	\$117.70
	99	\$148.20	\$136.40	\$117.70
	100	\$149.00	\$137.20	\$118.50

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

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

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

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

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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
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	\$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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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

Issue Age	Elimination Period				
	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

Issue Age	Elimination Period		
	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

EquiCare 2002**4 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	\$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	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	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	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	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	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	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	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	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	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	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	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

Optional Home Care**4 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	\$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	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	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	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	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	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	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	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	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	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	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	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

Elimination Period

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

Elimination Period

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

EquiCare 2002**2 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	\$40.64	\$36.80	\$30.24	\$26.40	\$19.84
Single w/ Inflation	40	\$42.72	\$38.56	\$31.84	\$27.84	\$20.96
Single w/ Inflation	41	\$43.84	\$39.68	\$32.64	\$28.64	\$21.60
Single w/ Inflation	42	\$45.12	\$40.80	\$33.76	\$29.28	\$22.08
Single w/ Inflation	43	\$46.40	\$41.92	\$34.56	\$30.08	\$22.72
Single w/ Inflation	44	\$47.52	\$43.04	\$35.52	\$30.88	\$23.36
Single w/ Inflation	45	\$48.80	\$44.16	\$36.32	\$31.68	\$24.00
Single w/ Inflation	46	\$50.24	\$45.28	\$37.44	\$32.64	\$24.80
Single w/ Inflation	47	\$51.68	\$46.72	\$38.40	\$33.60	\$25.44
Single w/ Inflation	48	\$52.96	\$48.00	\$39.68	\$34.56	\$26.08
Single w/ Inflation	49	\$54.40	\$49.12	\$40.64	\$35.36	\$26.88
Single w/ Inflation	50	\$55.84	\$50.56	\$41.60	\$36.32	\$27.36
Single w/ Inflation	51	\$57.92	\$52.48	\$43.36	\$37.60	\$28.48
Single w/ Inflation	52	\$60.00	\$54.24	\$44.64	\$39.04	\$29.44
Single w/ Inflation	53	\$61.92	\$56.16	\$46.40	\$40.16	\$30.56
Single w/ Inflation	54	\$64.00	\$57.92	\$47.68	\$41.60	\$31.52
Single w/ Inflation	55	\$66.08	\$59.68	\$49.12	\$43.04	\$32.48
Single w/ Inflation	56	\$68.32	\$61.76	\$50.88	\$44.32	\$33.60
Single w/ Inflation	57	\$70.24	\$63.68	\$52.48	\$45.76	\$34.56
Single w/ Inflation	58	\$72.48	\$65.60	\$54.08	\$47.20	\$35.84
Single w/ Inflation	59	\$74.56	\$67.52	\$55.68	\$48.64	\$36.80
Single w/ Inflation	60	\$76.80	\$69.44	\$57.28	\$49.92	\$37.76
Single w/ Inflation	61	\$81.76	\$73.12	\$60.96	\$52.48	\$40.16
Single w/ Inflation	62	\$86.56	\$78.08	\$64.64	\$56.16	\$42.72
Single w/ Inflation	63	\$91.52	\$81.76	\$68.32	\$59.68	\$45.12
Single w/ Inflation	64	\$96.32	\$86.56	\$72.00	\$62.24	\$47.52
Single w/ Inflation	65	\$93.75	\$84.60	\$70.80	\$60.60	\$46.80
Single w/ Inflation	66	\$105.15	\$94.80	\$78.90	\$68.55	\$52.65
Single w/ Inflation	67	\$116.55	\$105.15	\$88.05	\$75.45	\$58.35
Single w/ Inflation	68	\$127.95	\$115.50	\$96.00	\$83.40	\$64.05
Single w/ Inflation	69	\$139.50	\$125.70	\$105.15	\$90.30	\$69.75
Single w/ Inflation	70	\$146.89	\$132.53	\$110.49	\$94.98	\$72.94
Single w/ Inflation	71	\$165.74	\$149.21	\$124.85	\$108.32	\$82.94
Single w/ Inflation	72	\$185.60	\$166.90	\$139.20	\$120.50	\$92.80
Single w/ Inflation	73	\$204.45	\$184.59	\$153.56	\$132.53	\$102.81
Single w/ Inflation	74	\$224.32	\$202.13	\$167.91	\$145.87	\$111.65
Single w/ Inflation	75	\$217.88	\$196.17	\$163.41	\$141.70	\$108.94
Single w/ Inflation	76	\$248.69	\$223.86	\$186.29	\$161.46	\$124.80
Single w/ Inflation	77	\$279.37	\$251.55	\$209.95	\$181.22	\$139.62
Single w/ Inflation	78	\$310.05	\$279.37	\$232.83	\$202.02	\$155.48
Single w/ Inflation	79	\$340.73	\$307.06	\$255.58	\$221.91	\$170.43
Single w/ Inflation	80	\$342.00	\$308.16	\$256.92	\$222.24	\$171.00
Single w/ Inflation	81	\$369.36	\$331.92	\$277.08	\$239.52	\$184.68
Single w/ Inflation	82	\$395.88	\$356.64	\$297.24	\$257.88	\$198.48
Single w/ Inflation	83	\$423.36	\$381.36	\$317.28	\$275.28	\$211.20
Single w/ Inflation	84	\$449.88	\$405.12	\$337.44	\$292.56	\$225.00
Single w/ Inflation	85	\$476.40	\$428.88	\$357.48	\$309.12	\$237.72
Single w/ Inflation	86	\$483.72	\$435.24	\$363.00	\$314.52	\$242.28
Single w/ Inflation	87	\$492.00	\$442.56	\$368.52	\$320.04	\$246.00
Single w/ Inflation	88	\$499.32	\$449.88	\$374.88	\$324.60	\$249.60
Single w/ Inflation	89	\$507.48	\$456.24	\$380.40	\$330.12	\$253.32
Single w/ Inflation	90	\$471.02	\$424.16	\$353.76	\$305.91	\$235.51
Single w/ Inflation	91	\$477.73	\$429.99	\$357.94	\$310.09	\$238.92
Single w/ Inflation	92	\$483.67	\$435.82	\$362.89	\$314.38	\$242.22
Single w/ Inflation	93	\$490.38	\$440.88	\$367.95	\$318.56	\$244.75
Single w/ Inflation	94	\$496.21	\$446.71	\$372.13	\$322.74	\$248.16
Single w/ Inflation	95	\$502.92	\$452.65	\$377.19	\$326.92	\$251.46
Single w/ Inflation	96	\$508.75	\$458.48	\$381.37	\$331.10	\$254.76
Single w/ Inflation	97	\$515.46	\$463.54	\$386.43	\$335.28	\$257.29
Single w/ Inflation	98	\$521.40	\$469.37	\$391.49	\$338.58	\$260.70
Single w/ Inflation	99	\$528.11	\$475.31	\$395.67	\$342.87	\$264.00
Single w/ Inflation	100	\$533.94	\$481.14	\$400.62	\$347.05	\$267.41

Optional Home Care**2 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	\$11.52	\$10.40	\$8.80
Single w/ Inflation	40	\$12.16	\$10.72	\$9.12
Single w/ Inflation	41	\$12.64	\$11.20	\$9.28
Single w/ Inflation	42	\$12.80	\$11.36	\$9.76
Single w/ Inflation	43	\$13.28	\$11.84	\$9.92
Single w/ Inflation	44	\$13.60	\$12.00	\$10.24
Single w/ Inflation	45	\$14.08	\$12.32	\$10.40
Single w/ Inflation	46	\$14.40	\$12.80	\$10.72
Single w/ Inflation	47	\$14.88	\$13.28	\$11.04
Single w/ Inflation	48	\$15.20	\$13.44	\$11.36
Single w/ Inflation	49	\$15.68	\$13.76	\$11.52
Single w/ Inflation	50	\$16.00	\$14.24	\$12.00
Single w/ Inflation	51	\$16.48	\$14.56	\$12.32
Single w/ Inflation	52	\$17.12	\$15.20	\$12.80
Single w/ Inflation	53	\$17.60	\$15.68	\$13.28
Single w/ Inflation	54	\$18.24	\$16.32	\$13.76
Single w/ Inflation	55	\$18.88	\$16.80	\$14.24
Single w/ Inflation	56	\$19.52	\$17.28	\$14.56
Single w/ Inflation	57	\$20.16	\$17.92	\$15.04
Single w/ Inflation	58	\$20.80	\$18.56	\$15.52
Single w/ Inflation	59	\$21.28	\$18.88	\$16.00
Single w/ Inflation	60	\$21.92	\$19.52	\$16.48
Single w/ Inflation	61	\$22.56	\$20.80	\$17.12
Single w/ Inflation	62	\$23.20	\$20.80	\$17.60
Single w/ Inflation	63	\$23.84	\$21.92	\$18.24
Single w/ Inflation	64	\$24.32	\$21.92	\$18.24
Single w/ Inflation	65	\$24.00	\$21.75	\$17.70
Single w/ Inflation	66	\$28.05	\$25.20	\$21.15
Single w/ Inflation	67	\$31.50	\$28.05	\$23.40
Single w/ Inflation	68	\$35.40	\$31.50	\$26.25
Single w/ Inflation	69	\$38.85	\$34.80	\$28.65
Single w/ Inflation	70	\$40.31	\$36.40	\$30.45
Single w/ Inflation	71	\$44.81	\$40.31	\$33.21
Single w/ Inflation	72	\$48.00	\$43.65	\$35.96
Single w/ Inflation	73	\$52.49	\$46.98	\$39.30
Single w/ Inflation	74	\$55.83	\$50.32	\$42.05
Single w/ Inflation	75	\$53.95	\$48.49	\$40.56
Single w/ Inflation	76	\$57.98	\$52.00	\$43.55
Single w/ Inflation	77	\$61.88	\$55.51	\$46.02
Single w/ Inflation	78	\$65.91	\$59.41	\$49.53
Single w/ Inflation	79	\$70.33	\$62.92	\$52.52
Single w/ Inflation	80	\$69.00	\$61.68	\$51.72
Single w/ Inflation	81	\$71.76	\$64.92	\$54.00
Single w/ Inflation	82	\$75.48	\$67.68	\$56.28
Single w/ Inflation	83	\$78.60	\$70.44	\$58.92
Single w/ Inflation	84	\$81.84	\$73.56	\$61.32
Single w/ Inflation	85	\$82.80	\$74.04	\$61.68
Single w/ Inflation	86	\$83.64	\$75.00	\$62.16
Single w/ Inflation	87	\$84.12	\$75.48	\$63.12
Single w/ Inflation	88	\$85.08	\$75.84	\$63.60
Single w/ Inflation	89	\$85.08	\$76.80	\$63.96
Single w/ Inflation	90	\$78.32	\$70.40	\$58.63
Single w/ Inflation	91	\$78.76	\$70.84	\$59.07
Single w/ Inflation	92	\$79.20	\$70.84	\$59.07
Single w/ Inflation	93	\$79.20	\$71.72	\$59.51
Single w/ Inflation	94	\$80.08	\$71.72	\$59.95
Single w/ Inflation	95	\$80.08	\$72.05	\$59.95
Single w/ Inflation	96	\$80.52	\$72.05	\$60.72
Single w/ Inflation	97	\$80.85	\$72.93	\$60.72
Single w/ Inflation	98	\$81.29	\$73.37	\$60.72
Single w/ Inflation	99	\$81.29	\$73.37	\$61.16
Single w/ Inflation	100	\$82.17	\$73.81	\$61.60

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	\$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		
		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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
Joint No Inflation						

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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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

EquiCare 2002**4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT****Elimination Period**

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

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

EquiCare 2002**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	\$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

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	\$6.48	\$5.85	\$4.95
Joint No Inflation	40	\$6.84	\$6.03	\$5.13
Joint No Inflation	41	\$7.11	\$6.30	\$5.22
Joint No Inflation	42	\$7.20	\$6.39	\$5.49
Joint No Inflation	43	\$7.47	\$6.66	\$5.58
Joint No Inflation	44	\$7.65	\$6.75	\$5.76
Joint No Inflation	45	\$7.92	\$6.93	\$5.85
Joint No Inflation	46	\$8.10	\$7.20	\$6.03
Joint No Inflation	47	\$8.37	\$7.47	\$6.21
Joint No Inflation	48	\$8.55	\$7.56	\$6.39
Joint No Inflation	49	\$8.82	\$7.74	\$6.48
Joint No Inflation	50	\$9.00	\$8.01	\$6.75
Joint No Inflation	51	\$9.27	\$8.19	\$6.93
Joint No Inflation	52	\$9.63	\$8.55	\$7.20
Joint No Inflation	53	\$9.90	\$8.82	\$7.47
Joint No Inflation	54	\$10.26	\$9.18	\$7.74
Joint No Inflation	55	\$10.62	\$9.45	\$8.01
Joint No Inflation	56	\$10.98	\$9.72	\$8.19
Joint No Inflation	57	\$11.34	\$10.08	\$8.46
Joint No Inflation	58	\$11.70	\$10.44	\$8.73
Joint No Inflation	59	\$11.97	\$10.62	\$9.00
Joint No Inflation	60	\$12.33	\$10.98	\$9.27
Joint No Inflation	61	\$12.69	\$11.70	\$9.63
Joint No Inflation	62	\$13.05	\$11.70	\$9.90
Joint No Inflation	63	\$13.41	\$12.33	\$10.26
Joint No Inflation	64	\$13.68	\$12.33	\$10.26
Joint No Inflation	65	\$14.40	\$13.05	\$10.62
Joint No Inflation	66	\$16.83	\$15.12	\$12.69
Joint No Inflation	67	\$18.90	\$16.83	\$14.04
Joint No Inflation	68	\$21.24	\$18.90	\$15.75
Joint No Inflation	69	\$23.31	\$20.88	\$17.19
Joint No Inflation	70	\$25.02	\$22.59	\$18.90
Joint No Inflation	71	\$27.81	\$25.02	\$20.61
Joint No Inflation	72	\$29.79	\$27.09	\$22.32
Joint No Inflation	73	\$32.58	\$29.16	\$24.39
Joint No Inflation	74	\$34.65	\$31.23	\$26.10
Joint No Inflation	75	\$37.35	\$33.57	\$28.08
Joint No Inflation	76	\$40.14	\$36.00	\$30.15
Joint No Inflation	77	\$42.84	\$38.43	\$31.86
Joint No Inflation	78	\$45.63	\$41.13	\$34.29
Joint No Inflation	79	\$48.69	\$43.56	\$36.36
Joint No Inflation	80	\$51.75	\$46.26	\$38.79
Joint No Inflation	81	\$53.82	\$48.69	\$40.50
Joint No Inflation	82	\$56.61	\$50.76	\$42.21
Joint No Inflation	83	\$58.95	\$52.83	\$44.19
Joint No Inflation	84	\$61.38	\$55.17	\$45.99
Joint No Inflation	85	\$62.10	\$55.53	\$46.26
Joint No Inflation	86	\$62.73	\$56.25	\$46.62
Joint No Inflation	87	\$63.09	\$56.61	\$47.34
Joint No Inflation	88	\$63.81	\$56.88	\$47.70
Joint No Inflation	89	\$63.81	\$57.60	\$47.97
Joint No Inflation	90	\$64.08	\$57.60	\$47.97
Joint No Inflation	91	\$64.44	\$57.96	\$48.33
Joint No Inflation	92	\$64.80	\$57.96	\$48.33
Joint No Inflation	93	\$64.80	\$58.68	\$48.69
Joint No Inflation	94	\$65.52	\$58.68	\$49.05
Joint No Inflation	95	\$65.52	\$58.95	\$49.05
Joint No Inflation	96	\$65.88	\$58.95	\$49.68
Joint No Inflation	97	\$66.15	\$59.67	\$49.68
Joint No Inflation	98	\$66.51	\$60.03	\$49.68
Joint No Inflation	99	\$66.51	\$60.03	\$50.04
Joint No Inflation	100	\$67.23	\$60.39	\$50.40

EquiCare 2002**1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT****Elimination Period**

Joint No Inflation	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$15.66	\$13.86	\$11.70	\$10.17	\$7.65
Joint No Inflation	40	\$16.38	\$14.49	\$12.24	\$10.62	\$8.01
Joint No Inflation	41	\$16.83	\$14.85	\$12.60	\$10.98	\$8.19
Joint No Inflation	42	\$17.37	\$15.30	\$12.96	\$11.34	\$8.46
Joint No Inflation	43	\$17.82	\$15.75	\$13.23	\$11.52	\$8.73
Joint No Inflation	44	\$18.27	\$16.11	\$13.59	\$11.88	\$8.91
Joint No Inflation	45	\$18.72	\$16.56	\$13.95	\$12.24	\$9.18
Joint No Inflation	46	\$19.35	\$17.01	\$14.31	\$12.60	\$9.36
Joint No Inflation	47	\$19.80	\$17.46	\$14.76	\$12.96	\$9.72
Joint No Inflation	48	\$20.34	\$17.91	\$15.21	\$13.23	\$9.90
Joint No Inflation	49	\$20.88	\$18.54	\$15.57	\$13.59	\$10.17
Joint No Inflation	50	\$21.51	\$18.99	\$16.02	\$13.95	\$10.53
Joint No Inflation	51	\$22.32	\$19.62	\$16.56	\$14.49	\$10.89
Joint No Inflation	52	\$22.95	\$20.34	\$17.19	\$14.94	\$11.16
Joint No Inflation	53	\$23.76	\$21.06	\$17.73	\$15.57	\$11.70
Joint No Inflation	54	\$24.57	\$21.69	\$18.27	\$16.02	\$11.97
Joint No Inflation	55	\$25.38	\$22.41	\$18.90	\$16.47	\$12.33
Joint No Inflation	56	\$26.19	\$23.13	\$19.44	\$17.01	\$12.78
Joint No Inflation	57	\$27.00	\$23.85	\$20.16	\$17.64	\$13.14
Joint No Inflation	58	\$27.90	\$24.57	\$20.70	\$18.18	\$13.59
Joint No Inflation	59	\$28.71	\$25.38	\$21.33	\$18.63	\$13.95
Joint No Inflation	60	\$29.52	\$26.10	\$21.96	\$19.17	\$14.40
Joint No Inflation	61	\$30.87	\$28.08	\$23.31	\$19.89	\$15.75
Joint No Inflation	62	\$32.94	\$29.52	\$24.66	\$21.24	\$16.47
Joint No Inflation	63	\$35.01	\$31.59	\$26.10	\$22.59	\$17.19
Joint No Inflation	64	\$36.99	\$32.94	\$27.45	\$24.03	\$18.54
Joint No Inflation	65	\$38.43	\$34.29	\$28.80	\$24.66	\$19.17
Joint No Inflation	66	\$43.20	\$38.43	\$32.22	\$28.08	\$21.24
Joint No Inflation	67	\$47.97	\$43.20	\$35.64	\$30.87	\$24.03
Joint No Inflation	68	\$52.11	\$47.34	\$39.06	\$34.29	\$26.10
Joint No Inflation	69	\$56.88	\$51.48	\$42.48	\$36.99	\$28.08
Joint No Inflation	70	\$61.74	\$55.53	\$46.62	\$40.50	\$30.87
Joint No Inflation	71	\$69.93	\$63.09	\$52.83	\$45.27	\$35.01
Joint No Inflation	72	\$78.21	\$70.65	\$58.95	\$50.76	\$39.06
Joint No Inflation	73	\$86.40	\$77.49	\$64.44	\$56.25	\$43.20
Joint No Inflation	74	\$94.68	\$85.05	\$70.65	\$61.74	\$47.34
Joint No Inflation	75	\$102.87	\$92.61	\$76.77	\$66.51	\$51.48
Joint No Inflation	76	\$117.27	\$105.57	\$87.75	\$76.14	\$58.32
Joint No Inflation	77	\$131.67	\$118.62	\$98.73	\$85.77	\$65.88
Joint No Inflation	78	\$146.07	\$131.67	\$109.71	\$94.68	\$72.72
Joint No Inflation	79	\$160.47	\$144.72	\$120.69	\$104.22	\$80.28
Joint No Inflation	80	\$174.15	\$157.05	\$130.95	\$113.13	\$87.12
Joint No Inflation	81	\$188.64	\$169.38	\$141.30	\$122.04	\$93.96
Joint No Inflation	82	\$202.32	\$181.71	\$151.56	\$130.95	\$100.80
Joint No Inflation	83	\$216.00	\$194.04	\$161.82	\$139.86	\$107.64
Joint No Inflation	84	\$229.77	\$206.46	\$172.17	\$149.49	\$114.57
Joint No Inflation	85	\$242.73	\$218.79	\$182.43	\$157.77	\$121.41
Joint No Inflation	86	\$246.87	\$222.21	\$185.13	\$160.47	\$123.48
Joint No Inflation	87	\$251.01	\$225.63	\$187.92	\$163.26	\$125.46
Joint No Inflation	88	\$254.43	\$229.05	\$191.34	\$165.24	\$127.53
Joint No Inflation	89	\$258.57	\$232.47	\$194.04	\$168.03	\$129.60
Joint No Inflation	90	\$261.99	\$235.89	\$196.83	\$170.10	\$130.95
Joint No Inflation	91	\$265.41	\$239.31	\$199.53	\$172.80	\$133.02
Joint No Inflation	92	\$269.55	\$242.10	\$201.60	\$174.87	\$134.46
Joint No Inflation	93	\$272.97	\$245.52	\$204.39	\$176.94	\$136.44
Joint No Inflation	94	\$276.39	\$248.22	\$207.09	\$179.64	\$137.88
Joint No Inflation	95	\$279.81	\$251.73	\$209.88	\$181.71	\$139.86
Joint No Inflation	96	\$283.23	\$255.15	\$212.58	\$183.78	\$141.30
Joint No Inflation	97	\$286.65	\$257.85	\$214.65	\$186.57	\$143.37
Joint No Inflation	98	\$290.07	\$261.27	\$217.44	\$188.64	\$144.72
Joint No Inflation	99	\$293.49	\$264.06	\$220.14	\$190.62	\$146.79
Joint No Inflation	100	\$296.91	\$267.48	\$222.93	\$193.41	\$148.86

Optional Home Care**1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT****Elimination Period**

Joint No Inflation	Issue Age	0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$4.32	\$4.23	\$3.42
Joint No Inflation	40	\$4.59	\$4.32	\$3.69
Joint No Inflation	41	\$4.68	\$4.50	\$3.78
Joint No Inflation	42	\$4.77	\$4.68	\$3.78
Joint No Inflation	43	\$4.95	\$4.77	\$3.87
Joint No Inflation	44	\$5.13	\$4.95	\$3.96
Joint No Inflation	45	\$5.22	\$5.04	\$4.14
Joint No Inflation	46	\$5.40	\$5.13	\$4.23
Joint No Inflation	47	\$5.49	\$5.22	\$4.32
Joint No Inflation	48	\$5.76	\$5.49	\$4.50
Joint No Inflation	49	\$5.85	\$5.58	\$4.59
Joint No Inflation	50	\$5.94	\$5.76	\$4.68
Joint No Inflation	51	\$6.21	\$5.94	\$4.95
Joint No Inflation	52	\$6.39	\$6.21	\$5.04
Joint No Inflation	53	\$6.66	\$6.39	\$5.22
Joint No Inflation	54	\$6.84	\$6.66	\$5.49
Joint No Inflation	55	\$7.11	\$6.75	\$5.58
Joint No Inflation	56	\$7.29	\$6.93	\$5.85
Joint No Inflation	57	\$7.56	\$7.20	\$5.94
Joint No Inflation	58	\$7.74	\$7.47	\$6.21
Joint No Inflation	59	\$8.01	\$7.65	\$6.30
Joint No Inflation	60	\$8.19	\$7.92	\$6.48
Joint No Inflation	61	\$8.91	\$7.92	\$6.48
Joint No Inflation	62	\$8.91	\$8.19	\$6.84
Joint No Inflation	63	\$9.27	\$8.19	\$6.84
Joint No Inflation	64	\$9.27	\$8.55	\$7.20
Joint No Inflation	65	\$9.63	\$8.91	\$7.20
Joint No Inflation	66	\$11.34	\$10.26	\$8.55
Joint No Inflation	67	\$12.69	\$11.34	\$9.63
Joint No Inflation	68	\$14.40	\$12.69	\$10.62
Joint No Inflation	69	\$15.75	\$14.04	\$11.97
Joint No Inflation	70	\$17.19	\$15.39	\$12.69
Joint No Inflation	71	\$18.90	\$16.83	\$14.04
Joint No Inflation	72	\$20.61	\$18.18	\$15.12
Joint No Inflation	73	\$21.96	\$19.89	\$16.83
Joint No Inflation	74	\$23.67	\$21.24	\$17.82
Joint No Inflation	75	\$25.38	\$22.59	\$19.17
Joint No Inflation	76	\$27.09	\$24.39	\$20.61
Joint No Inflation	77	\$29.16	\$26.10	\$21.96
Joint No Inflation	78	\$31.23	\$27.81	\$23.31
Joint No Inflation	79	\$32.94	\$29.52	\$24.66
Joint No Inflation	80	\$35.28	\$31.59	\$26.37
Joint No Inflation	81	\$36.72	\$33.30	\$27.45
Joint No Inflation	82	\$38.43	\$34.65	\$28.80
Joint No Inflation	83	\$39.78	\$36.00	\$30.15
Joint No Inflation	84	\$41.49	\$37.71	\$31.23
Joint No Inflation	85	\$42.21	\$37.71	\$31.59
Joint No Inflation	86	\$42.48	\$38.07	\$31.86
Joint No Inflation	87	\$42.84	\$38.43	\$32.22
Joint No Inflation	88	\$43.20	\$38.79	\$32.22
Joint No Inflation	89	\$43.56	\$39.06	\$32.58
Joint No Inflation	90	\$43.56	\$39.42	\$32.58
Joint No Inflation	91	\$43.92	\$39.42	\$32.58
Joint No Inflation	92	\$43.92	\$39.78	\$33.30
Joint No Inflation	93	\$44.19	\$39.78	\$33.30
Joint No Inflation	94	\$44.19	\$40.14	\$33.30
Joint No Inflation	95	\$44.55	\$40.14	\$33.30
Joint No Inflation	96	\$44.91	\$40.14	\$33.57
Joint No Inflation	97	\$44.91	\$40.50	\$33.93
Joint No Inflation	98	\$45.27	\$40.50	\$33.93
Joint No Inflation	99	\$45.63	\$41.13	\$33.93
Joint No Inflation	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
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	\$21.17	\$19.44	\$15.41
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				

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	\$70.51
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

EquiCare 2002**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	\$50.98	\$46.94	\$42.91	\$34.70	\$30.67
Joint w/ Inflation	40	\$53.57	\$49.39	\$45.22	\$36.58	\$32.40
Joint w/ Inflation	41	\$55.30	\$50.83	\$46.51	\$37.73	\$33.26
Joint w/ Inflation	42	\$56.74	\$52.13	\$47.66	\$38.59	\$34.13
Joint w/ Inflation	43	\$58.18	\$53.57	\$48.96	\$39.74	\$35.14
Joint w/ Inflation	44	\$59.76	\$55.01	\$50.26	\$40.75	\$36.00
Joint w/ Inflation	45	\$61.20	\$56.45	\$51.55	\$41.90	\$37.01
Joint w/ Inflation	46	\$63.07	\$58.18	\$52.99	\$42.91	\$38.02
Joint w/ Inflation	47	\$64.94	\$59.76	\$54.43	\$44.21	\$39.17
Joint w/ Inflation	48	\$66.82	\$61.49	\$56.16	\$45.50	\$40.18
Joint w/ Inflation	49	\$68.40	\$63.07	\$57.60	\$46.66	\$41.18
Joint w/ Inflation	50	\$70.27	\$64.80	\$59.04	\$47.95	\$42.19
Joint w/ Inflation	51	\$72.72	\$66.96	\$61.20	\$49.54	\$43.92
Joint w/ Inflation	52	\$75.31	\$69.26	\$63.50	\$51.41	\$45.36
Joint w/ Inflation	53	\$77.90	\$71.71	\$65.52	\$52.99	\$46.94
Joint w/ Inflation	54	\$80.50	\$74.02	\$67.68	\$54.86	\$48.53
Joint w/ Inflation	55	\$83.09	\$76.46	\$69.84	\$56.74	\$49.97
Joint w/ Inflation	56	\$85.82	\$78.77	\$72.00	\$58.46	\$51.55
Joint w/ Inflation	57	\$88.56	\$81.36	\$74.45	\$60.34	\$53.28
Joint w/ Inflation	58	\$91.01	\$83.95	\$76.61	\$62.21	\$54.86
Joint w/ Inflation	59	\$93.89	\$86.26	\$79.06	\$64.08	\$56.45
Joint w/ Inflation	60	\$96.62	\$88.85	\$81.22	\$65.81	\$58.18
Joint w/ Inflation	61	\$103.10	\$95.47	\$86.69	\$72.43	\$61.49
Joint w/ Inflation	62	\$109.73	\$100.94	\$91.01	\$73.58	\$66.96
Joint w/ Inflation	63	\$115.20	\$106.42	\$95.47	\$77.90	\$69.12
Joint w/ Inflation	64	\$121.82	\$111.89	\$100.94	\$82.37	\$73.58
Joint w/ Inflation	65	\$119.34	\$109.08	\$99.77	\$81.27	\$71.01
Joint w/ Inflation	66	\$133.79	\$122.45	\$110.03	\$89.51	\$79.25
Joint w/ Inflation	67	\$148.10	\$135.81	\$121.37	\$98.82	\$88.43
Joint w/ Inflation	68	\$162.54	\$149.18	\$131.63	\$106.92	\$97.74
Joint w/ Inflation	69	\$176.99	\$162.54	\$142.97	\$116.24	\$105.98
Joint w/ Inflation	70	\$184.92	\$170.04	\$148.12	\$120.32	\$111.32
Joint w/ Inflation	71	\$209.84	\$192.88	\$168.08	\$136.24	\$126.32
Joint w/ Inflation	72	\$233.73	\$214.80	\$187.01	\$151.12	\$140.16
Joint w/ Inflation	73	\$258.52	\$237.64	\$206.84	\$168.08	\$155.16
Joint w/ Inflation	74	\$282.40	\$260.48	\$225.77	\$184.01	\$170.04
Joint w/ Inflation	75	\$275.54	\$253.19	\$220.19	\$178.31	\$165.79
Joint w/ Inflation	76	\$313.79	\$288.87	\$251.43	\$204.17	\$188.14
Joint w/ Inflation	77	\$353.11	\$324.56	\$282.67	\$228.27	\$211.30
Joint w/ Inflation	78	\$391.37	\$360.13	\$313.79	\$254.12	\$234.47
Joint w/ Inflation	79	\$429.74	\$395.81	\$344.10	\$279.05	\$258.57
Joint w/ Inflation	80	\$431.24	\$397.44	\$345.60	\$279.83	\$258.44
Joint w/ Inflation	81	\$465.80	\$428.76	\$372.82	\$302.08	\$279.83
Joint w/ Inflation	82	\$499.50	\$459.22	\$399.92	\$324.22	\$299.59
Joint w/ Inflation	83	\$533.30	\$490.54	\$427.14	\$346.46	\$320.11
Joint w/ Inflation	84	\$567.00	\$521.75	\$454.25	\$367.85	\$340.74
Joint w/ Inflation	85	\$599.94	\$552.20	\$480.60	\$389.23	\$360.50
Joint w/ Inflation	86	\$609.77	\$561.28	\$488.81	\$395.82	\$365.36
Joint w/ Inflation	87	\$619.70	\$570.35	\$497.02	\$402.41	\$371.95
Joint w/ Inflation	88	\$629.53	\$579.31	\$504.47	\$408.24	\$377.78
Joint w/ Inflation	89	\$639.47	\$588.38	\$511.92	\$414.72	\$383.51
Joint w/ Inflation	90	\$594.50	\$546.18	\$475.99	\$385.51	\$356.10
Joint w/ Inflation	91	\$602.02	\$553.71	\$482.82	\$390.75	\$361.35
Joint w/ Inflation	92	\$610.34	\$561.23	\$488.07	\$395.31	\$365.90
Joint w/ Inflation	93	\$617.86	\$568.76	\$494.90	\$400.55	\$370.36
Joint w/ Inflation	94	\$625.38	\$575.59	\$500.94	\$405.90	\$375.71
Joint w/ Inflation	95	\$633.70	\$583.11	\$506.98	\$411.15	\$380.16
Joint w/ Inflation	96	\$642.02	\$589.94	\$514.50	\$416.39	\$384.71
Joint w/ Inflation	97	\$649.54	\$598.26	\$520.54	\$421.74	\$389.27
Joint w/ Inflation	98	\$657.06	\$604.99	\$526.58	\$426.99	\$394.52
Joint w/ Inflation	99	\$665.38	\$611.82	\$533.31	\$431.54	\$399.07
Joint w/ Inflation	100	\$673.70	\$619.34	\$540.14	\$436.79	\$404.32

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

EquiCare 2002**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	\$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	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	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	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	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	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	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	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	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	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	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	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		
		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	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	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	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	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	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	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	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	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	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	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	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

EquiCare 2002**2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT**

Issue Age	Elimination Period				
	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

Optional Home Care**2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT**

Issue Age	Elimination Period		
	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

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						
Joint w/ Inflation						
Joint w/ Inflation						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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				
Joint w/ Inflation				
Joint w/ Inflation				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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 2011 Revised Rates for EquiCare 2002

SINGLE NO INFLATION

Rate Increase = 12.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period					Issue Age	Elimination Period		
		0 Days	30 Days	90 Days	180 Days	365 Days		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$56.90	\$52.40	\$48.00	\$38.90	\$34.30	18-39	\$16.50	\$15.20	\$12.00
Single No Inflation	40	\$59.70	\$55.00	\$50.20	\$40.80	\$36.00	40	\$17.40	\$16.00	\$12.60
Single No Inflation	41	\$61.50	\$56.60	\$51.70	\$42.00	\$37.10	41	\$17.90	\$16.40	\$13.00
Single No Inflation	42	\$63.20	\$58.20	\$53.20	\$43.20	\$38.10	42	\$18.40	\$16.80	\$13.30
Single No Inflation	43	\$64.90	\$59.70	\$54.70	\$44.30	\$39.10	43	\$18.90	\$17.30	\$13.70
Single No Inflation	44	\$66.60	\$61.30	\$56.00	\$45.40	\$40.10	44	\$19.40	\$17.60	\$13.90
Single No Inflation	45	\$68.40	\$62.90	\$57.50	\$46.80	\$41.30	45	\$19.90	\$18.30	\$14.40
Single No Inflation	46	\$70.30	\$64.80	\$59.20	\$48.00	\$42.40	46	\$20.40	\$18.60	\$14.80
Single No Inflation	47	\$72.30	\$66.60	\$60.80	\$49.40	\$43.60	47	\$21.00	\$19.20	\$15.30
Single No Inflation	48	\$74.30	\$68.50	\$62.50	\$50.70	\$44.80	48	\$21.60	\$19.90	\$15.70
Single No Inflation	49	\$76.30	\$70.20	\$64.20	\$52.10	\$46.00	49	\$22.10	\$20.40	\$16.20
Single No Inflation	50	\$78.30	\$72.10	\$65.90	\$53.40	\$47.30	50	\$22.70	\$20.80	\$16.50
Single No Inflation	51	\$81.10	\$74.80	\$68.40	\$55.40	\$49.00	51	\$23.60	\$21.70	\$17.10
Single No Inflation	52	\$83.90	\$77.30	\$70.60	\$57.40	\$50.70	52	\$24.40	\$22.30	\$17.60
Single No Inflation	53	\$86.80	\$80.00	\$73.10	\$59.20	\$52.40	53	\$25.20	\$23.10	\$18.30
Single No Inflation	54	\$89.60	\$82.60	\$75.40	\$61.20	\$54.10	54	\$26.00	\$23.90	\$19.00
Single No Inflation	55	\$92.60	\$85.10	\$77.90	\$63.20	\$55.80	55	\$26.80	\$24.70	\$19.50
Single No Inflation	56	\$95.50	\$88.00	\$80.50	\$65.20	\$57.60	56	\$27.60	\$25.40	\$20.10
Single No Inflation	57	\$98.50	\$90.70	\$82.80	\$67.40	\$59.50	57	\$28.60	\$26.30	\$20.80
Single No Inflation	58	\$101.60	\$93.50	\$85.40	\$69.30	\$61.20	58	\$29.50	\$27.00	\$21.40
Single No Inflation	59	\$104.50	\$96.30	\$88.00	\$71.50	\$63.10	59	\$30.40	\$27.80	\$22.10
Single No Inflation	60	\$107.60	\$99.10	\$90.50	\$73.40	\$64.90	60	\$31.20	\$28.60	\$22.70
Single No Inflation	61	\$114.40	\$105.90	\$95.60	\$80.20	\$68.40	61	\$32.10	\$29.10	\$23.60
Single No Inflation	62	\$121.20	\$111.80	\$101.60	\$82.00	\$73.40	62	\$32.90	\$30.00	\$23.90
Single No Inflation	63	\$128.10	\$117.90	\$106.80	\$87.10	\$76.90	63	\$33.80	\$31.20	\$24.80
Single No Inflation	64	\$134.90	\$124.70	\$112.70	\$91.30	\$81.10	64	\$34.70	\$31.60	\$25.20
Single No Inflation	65	\$140.80	\$129.70	\$117.90	\$95.60	\$84.50	65	\$35.90	\$32.90	\$26.00
Single No Inflation	66	\$158.00	\$145.10	\$130.60	\$105.90	\$94.80	66	\$41.50	\$38.00	\$30.70
Single No Inflation	67	\$175.00	\$161.30	\$143.40	\$116.10	\$105.00	67	\$46.50	\$42.70	\$35.90
Single No Inflation	68	\$192.10	\$176.70	\$156.20	\$127.20	\$115.30	68	\$52.10	\$47.90	\$40.60
Single No Inflation	69	\$209.20	\$192.90	\$169.10	\$137.50	\$125.50	69	\$57.60	\$52.90	\$45.30
Single No Inflation	70	\$227.10	\$208.30	\$181.80	\$146.90	\$136.60	70	\$62.80	\$58.10	\$50.00
Single No Inflation	71	\$257.00	\$236.50	\$205.70	\$166.50	\$154.50	71	\$68.70	\$63.20	\$54.70
Single No Inflation	72	\$286.80	\$263.80	\$229.60	\$186.10	\$172.40	72	\$74.80	\$68.70	\$59.70
Single No Inflation	73	\$316.70	\$291.00	\$253.50	\$205.70	\$190.30	73	\$80.70	\$74.30	\$64.40
Single No Inflation	74	\$346.60	\$319.20	\$277.50	\$225.40	\$208.30	74	\$86.60	\$79.50	\$69.20
Single No Inflation	75	\$376.40	\$346.60	\$301.30	\$244.10	\$226.20	75	\$92.70	\$84.90	\$73.90
Single No Inflation	76	\$429.30	\$395.20	\$344.00	\$278.30	\$257.80	76	\$99.50	\$91.30	\$79.50
Single No Inflation	77	\$482.20	\$443.80	\$386.70	\$312.40	\$289.30	77	\$106.80	\$97.70	\$84.90
Single No Inflation	78	\$535.20	\$492.50	\$429.30	\$347.40	\$320.90	78	\$113.50	\$104.50	\$90.10
Single No Inflation	79	\$588.00	\$541.10	\$471.10	\$381.50	\$353.40	79	\$120.30	\$111.00	\$96.00
Single No Inflation	80	\$639.20	\$588.00	\$512.10	\$414.80	\$383.20	80	\$128.50	\$118.20	\$102.40
Single No Inflation	81	\$689.60	\$635.00	\$552.20	\$447.30	\$414.00	81	\$134.40	\$123.40	\$107.10
Single No Inflation	82	\$740.00	\$680.20	\$592.30	\$479.60	\$443.80	82	\$140.40	\$129.70	\$112.30
Single No Inflation	83	\$790.30	\$727.20	\$633.30	\$513.00	\$474.60	83	\$146.40	\$134.90	\$117.00
Single No Inflation	84	\$840.70	\$773.30	\$673.40	\$545.40	\$504.40	84	\$152.80	\$140.40	\$121.70
Single No Inflation	85	\$889.30	\$818.50	\$712.70	\$577.00	\$533.50	85	\$155.80	\$143.40	\$123.80
Single No Inflation	86	\$903.90	\$831.30	\$724.60	\$586.40	\$542.00	86	\$156.60	\$144.30	\$124.30
Single No Inflation	87	\$918.30	\$845.00	\$735.70	\$595.80	\$551.40	87	\$157.50	\$145.10	\$124.70
Single No Inflation	88	\$932.90	\$857.70	\$747.60	\$605.20	\$559.90	88	\$157.50	\$145.50	\$125.50
Single No Inflation	89	\$947.30	\$871.40	\$758.70	\$614.50	\$568.40	89	\$158.80	\$146.00	\$126.80
Single No Inflation	90	\$960.20	\$883.40	\$769.00	\$623.10	\$576.20	90	\$159.60	\$146.90	\$127.20
Single No Inflation	91	\$973.00	\$895.30	\$780.10	\$631.60	\$583.80	91	\$160.50	\$147.20	\$127.20
Single No Inflation	92	\$985.80	\$907.20	\$789.50	\$639.20	\$591.50	92	\$160.90	\$148.10	\$128.50
Single No Inflation	93	\$998.50	\$918.30	\$799.70	\$647.90	\$599.10	93	\$161.80	\$149.00	\$129.00
Single No Inflation	94	\$1,011.40	\$930.30	\$809.90	\$656.40	\$606.90	94	\$162.70	\$149.50	\$129.30
Single No Inflation	95	\$1,024.20	\$942.20	\$820.20	\$664.90	\$614.50	95	\$163.00	\$150.20	\$130.20
Single No Inflation	96	\$1,036.90	\$954.20	\$831.30	\$672.60	\$622.20	96	\$163.90	\$150.70	\$130.20
Single No Inflation	97	\$1,049.80	\$966.20	\$841.50	\$681.10	\$629.90	97	\$164.80	\$151.10	\$131.10
Single No Inflation	98	\$1,062.60	\$977.20	\$850.90	\$689.60	\$637.60	98	\$165.10	\$152.40	\$131.90
Single No Inflation	99	\$1,075.40	\$989.20	\$862.00	\$697.40	\$645.30	99	\$166.00	\$152.80	\$131.90
Single No Inflation	100	\$1,088.20	\$1,001.10	\$872.30	\$705.90	\$652.90	100	\$166.90	\$153.70	\$132.80

Single No Inflation **EquiCare 2002**

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	<u>Elimination Period</u>					
Single No Inflation	<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	\$42.40	\$37.00	\$35.80	\$28.90	\$25.80
Single No Inflation	40	\$44.60	\$38.90	\$37.50	\$30.40	\$27.00
Single No Inflation	41	\$45.90	\$40.00	\$38.60	\$31.20	\$27.80
Single No Inflation	42	\$47.10	\$41.20	\$39.60	\$32.20	\$28.60
Single No Inflation	43	\$48.40	\$42.30	\$40.70	\$33.10	\$29.40
Single No Inflation	44	\$49.70	\$43.40	\$41.70	\$33.90	\$30.20
Single No Inflation	45	\$51.00	\$44.40	\$42.80	\$34.80	\$31.00
Single No Inflation	46	\$52.60	\$45.70	\$44.20	\$35.80	\$31.70
Single No Inflation	47	\$53.90	\$47.10	\$45.40	\$36.80	\$32.80
Single No Inflation	48	\$55.40	\$48.40	\$46.50	\$37.80	\$33.60
Single No Inflation	49	\$56.90	\$49.70	\$47.90	\$38.70	\$34.40
Single No Inflation	50	\$58.40	\$51.00	\$49.10	\$39.70	\$35.40
Single No Inflation	51	\$60.50	\$52.80	\$50.80	\$41.30	\$36.80
Single No Inflation	52	\$62.70	\$54.70	\$52.70	\$42.70	\$38.00
Single No Inflation	53	\$64.80	\$56.50	\$54.40	\$44.20	\$39.40
Single No Inflation	54	\$66.90	\$58.40	\$56.30	\$45.50	\$40.60
Single No Inflation	55	\$69.00	\$60.20	\$58.10	\$47.00	\$41.80
Single No Inflation	56	\$71.30	\$62.20	\$60.00	\$48.50	\$43.30
Single No Inflation	57	\$73.60	\$64.20	\$61.80	\$50.10	\$44.60
Single No Inflation	58	\$75.80	\$66.00	\$63.70	\$51.60	\$46.00
Single No Inflation	59	\$78.00	\$68.00	\$65.60	\$53.10	\$47.30
Single No Inflation	60	\$80.20	\$70.00	\$67.50	\$54.70	\$48.70
Single No Inflation	61	\$85.40	\$79.50	\$71.70	\$60.60	\$51.20
Single No Inflation	62	\$91.30	\$84.50	\$76.00	\$61.50	\$54.70
Single No Inflation	63	\$95.60	\$88.80	\$80.20	\$65.80	\$57.30
Single No Inflation	64	\$101.60	\$89.60	\$84.50	\$68.40	\$60.60
Single No Inflation	65	\$105.90	\$91.30	\$88.80	\$71.70	\$63.20
Single No Inflation	66	\$118.70	\$108.50	\$97.40	\$79.50	\$70.80
Single No Inflation	67	\$131.40	\$121.20	\$107.60	\$87.10	\$78.60
Single No Inflation	68	\$144.30	\$132.30	\$117.00	\$95.60	\$86.30
Single No Inflation	69	\$157.10	\$144.30	\$127.20	\$103.30	\$93.90
Single No Inflation	70	\$169.80	\$157.10	\$136.60	\$110.10	\$102.40
Single No Inflation	71	\$192.90	\$176.70	\$154.50	\$124.70	\$116.10
Single No Inflation	72	\$215.10	\$198.10	\$172.40	\$140.00	\$129.00
Single No Inflation	73	\$238.20	\$218.60	\$190.30	\$154.50	\$142.60
Single No Inflation	74	\$259.40	\$239.80	\$208.30	\$169.10	\$156.20
Single No Inflation	75	\$282.50	\$260.30	\$225.40	\$182.70	\$169.80
Single No Inflation	76	\$321.80	\$296.20	\$257.80	\$208.30	\$193.80
Single No Inflation	77	\$361.90	\$332.90	\$290.20	\$233.90	\$216.80
Single No Inflation	78	\$401.10	\$368.80	\$321.80	\$260.30	\$240.70
Single No Inflation	79	\$441.30	\$406.30	\$353.40	\$286.00	\$265.50
Single No Inflation	80	\$479.60	\$441.30	\$384.10	\$310.70	\$287.70
Single No Inflation	81	\$517.30	\$476.30	\$414.00	\$335.50	\$310.70
Single No Inflation	82	\$554.80	\$510.40	\$443.80	\$359.30	\$332.90
Single No Inflation	83	\$592.30	\$545.40	\$475.40	\$385.00	\$356.00
Single No Inflation	84	\$630.70	\$579.50	\$505.30	\$408.80	\$378.20
Single No Inflation	85	\$667.50	\$613.70	\$534.30	\$432.70	\$400.30
Single No Inflation	86	\$677.60	\$623.90	\$543.70	\$439.50	\$406.30
Single No Inflation	87	\$688.70	\$633.30	\$552.20	\$447.30	\$413.10
Single No Inflation	88	\$699.00	\$643.50	\$560.70	\$454.10	\$419.90
Single No Inflation	89	\$710.10	\$653.80	\$569.30	\$460.90	\$425.90
Single No Inflation	90	\$720.30	\$662.30	\$577.00	\$466.90	\$431.90
Single No Inflation	91	\$729.70	\$671.70	\$585.50	\$473.70	\$437.90
Single No Inflation	92	\$739.10	\$680.20	\$592.30	\$479.60	\$443.00
Single No Inflation	93	\$748.50	\$688.70	\$600.00	\$485.70	\$449.80
Single No Inflation	94	\$758.70	\$698.10	\$607.60	\$492.50	\$454.90
Single No Inflation	95	\$768.10	\$706.70	\$615.40	\$498.40	\$460.90
Single No Inflation	96	\$777.60	\$716.10	\$623.90	\$504.40	\$466.90
Single No Inflation	97	\$787.70	\$723.80	\$630.70	\$511.20	\$472.80
Single No Inflation	98	\$797.20	\$733.20	\$638.40	\$517.30	\$478.00
Single No Inflation	99	\$806.60	\$741.70	\$646.10	\$523.60	\$484.00
Single No Inflation	100	\$816.00	\$751.10	\$654.70	\$537.80	\$489.90

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	<u>Elimination Period</u>			
Single No Inflation	<u>Issue Age</u>	<u>0 Days</u>	<u>7 Days</u>	<u>30 Days</u>
Single No Inflation	18-39	\$12.40	\$11.60	\$9.00
Single No Inflation	40	\$13.20	\$12.10	\$9.60
Single No Inflation	41	\$13.40	\$12.40	\$9.90
Single No Inflation	42	\$13.80	\$12.80	\$10.00
Single No Inflation	43	\$14.30	\$13.20	\$10.20
Single No Inflation	44	\$14.60	\$13.60	\$10.60
Single No Inflation	45	\$14.90	\$13.80	\$10.90
Single No Inflation	46	\$15.40	\$14.30	\$11.10
Single No Inflation	47	\$15.80	\$14.70	\$11.60
Single No Inflation	48	\$16.30	\$15.20	\$11.80
Single No Inflation	49	\$16.70	\$15.40	\$12.10
Single No Inflation	50	\$17.10	\$15.80	\$12.40
Single No Inflation	51	\$17.60	\$16.40	\$12.80
Single No Inflation	52	\$18.40	\$17.00	\$13.40
Single No Inflation	53	\$19.00	\$17.50	\$13.80
Single No Inflation	54	\$19.60	\$18.30	\$14.30
Single No Inflation	55	\$20.20	\$18.90	\$14.70
Single No Inflation	56	\$20.80	\$19.40	\$15.30
Single No Inflation	57	\$21.60	\$20.00	\$15.70
Single No Inflation	58	\$22.20	\$20.50	\$16.20
Single No Inflation	59	\$22.80	\$21.20	\$16.70
Single No Inflation	60	\$23.60	\$21.80	\$17.10
Single No Inflation	61	\$24.40	\$22.20	\$17.50
Single No Inflation	62	\$24.40	\$22.70	\$18.00
Single No Inflation	63	\$25.70	\$23.60	\$18.40
Single No Inflation	64	\$25.70	\$23.60	\$18.90
Single No Inflation	65	\$26.90	\$24.80	\$21.40
Single No Inflation	66	\$30.70	\$28.60	\$23.60
Single No Inflation	67	\$35.00	\$32.10	\$26.90
Single No Inflation	68	\$38.90	\$36.30	\$30.40
Single No Inflation	69	\$43.20	\$39.70	\$33.80
Single No Inflation	70	\$47.40	\$43.20	\$37.60
Single No Inflation	71	\$51.20	\$47.90	\$41.00
Single No Inflation	72	\$55.90	\$51.20	\$44.40
Single No Inflation	73	\$60.20	\$55.50	\$48.30
Single No Inflation	74	\$65.30	\$59.40	\$51.70
Single No Inflation	75	\$69.20	\$63.70	\$55.90
Single No Inflation	76	\$74.80	\$68.70	\$59.70
Single No Inflation	77	\$79.80	\$73.40	\$63.70
Single No Inflation	78	\$85.40	\$78.60	\$67.90
Single No Inflation	79	\$90.50	\$82.80	\$72.20
Single No Inflation	80	\$96.00	\$88.40	\$76.90
Single No Inflation	81	\$100.70	\$92.70	\$80.70
Single No Inflation	82	\$105.40	\$96.90	\$84.50
Single No Inflation	83	\$110.10	\$101.20	\$87.50
Single No Inflation	84	\$114.40	\$105.40	\$91.30
Single No Inflation	85	\$115.30	\$106.80	\$92.20
Single No Inflation	86	\$116.10	\$107.60	\$93.50
Single No Inflation	87	\$117.40	\$108.90	\$93.90
Single No Inflation	88	\$118.20	\$109.20	\$94.40
Single No Inflation	89	\$119.60	\$109.70	\$94.80
Single No Inflation	90	\$119.60	\$110.10	\$95.20
Single No Inflation	91	\$120.30	\$110.60	\$95.20
Single No Inflation	92	\$120.80	\$111.00	\$96.00
Single No Inflation	93	\$121.70	\$111.80	\$96.50
Single No Inflation	94	\$121.70	\$111.80	\$96.90
Single No Inflation	95	\$122.50	\$112.70	\$97.40
Single No Inflation	96	\$122.90	\$112.70	\$97.40
Single No Inflation	97	\$123.40	\$114.00	\$98.20
Single No Inflation	98	\$123.80	\$114.00	\$98.60
Single No Inflation	99	\$124.70	\$114.80	\$99.10
Single No Inflation	100	\$125.00	\$114.80	\$99.10

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	\$39.70	\$36.60	\$33.40	\$27.00	\$23.90
Single No Inflation	40	\$41.70	\$38.50	\$35.20	\$28.50	\$25.20
Single No Inflation	41	\$43.10	\$39.60	\$36.20	\$29.40	\$25.90
Single No Inflation	42	\$44.20	\$40.60	\$37.10	\$30.10	\$26.60
Single No Inflation	43	\$45.30	\$41.70	\$38.10	\$31.00	\$27.40
Single No Inflation	44	\$46.50	\$42.80	\$39.10	\$31.70	\$28.00
Single No Inflation	45	\$47.60	\$44.00	\$40.10	\$32.60	\$28.80
Single No Inflation	46	\$49.10	\$45.30	\$41.30	\$33.40	\$29.60
Single No Inflation	47	\$50.60	\$46.50	\$42.40	\$34.40	\$30.50
Single No Inflation	48	\$52.00	\$47.90	\$43.70	\$35.40	\$31.30
Single No Inflation	49	\$53.20	\$49.10	\$44.80	\$36.30	\$32.10
Single No Inflation	50	\$54.70	\$50.40	\$46.00	\$37.30	\$32.90
Single No Inflation	51	\$56.60	\$52.10	\$47.60	\$38.60	\$34.20
Single No Inflation	52	\$58.60	\$53.90	\$49.40	\$40.00	\$35.30
Single No Inflation	53	\$60.60	\$55.80	\$51.00	\$41.30	\$36.60
Single No Inflation	54	\$62.70	\$57.60	\$52.70	\$42.70	\$37.80
Single No Inflation	55	\$64.70	\$59.50	\$54.40	\$44.20	\$38.90
Single No Inflation	56	\$66.80	\$61.30	\$56.00	\$45.50	\$40.10
Single No Inflation	57	\$68.90	\$63.30	\$58.00	\$47.00	\$41.50
Single No Inflation	58	\$70.80	\$65.30	\$59.60	\$48.40	\$42.70
Single No Inflation	59	\$73.10	\$67.10	\$61.50	\$49.90	\$44.00
Single No Inflation	60	\$75.20	\$69.20	\$63.20	\$51.20	\$45.30
Single No Inflation	61	\$80.20	\$74.30	\$67.50	\$56.40	\$47.90
Single No Inflation	62	\$85.40	\$78.60	\$70.80	\$57.30	\$52.10
Single No Inflation	63	\$89.60	\$82.80	\$74.30	\$60.60	\$53.80
Single No Inflation	64	\$94.80	\$87.10	\$78.60	\$64.10	\$57.30
Single No Inflation	65	\$99.10	\$90.50	\$82.80	\$67.50	\$59.00
Single No Inflation	66	\$111.00	\$101.60	\$91.30	\$74.30	\$65.80
Single No Inflation	67	\$122.90	\$112.70	\$100.70	\$82.00	\$73.40
Single No Inflation	68	\$134.90	\$123.80	\$109.20	\$88.80	\$81.10
Single No Inflation	69	\$146.90	\$134.90	\$118.70	\$96.50	\$88.00
Single No Inflation	70	\$158.80	\$146.00	\$127.20	\$103.30	\$95.60
Single No Inflation	71	\$180.10	\$165.60	\$144.30	\$117.00	\$108.50
Single No Inflation	72	\$200.60	\$184.40	\$160.50	\$129.70	\$120.30
Single No Inflation	73	\$221.90	\$204.00	\$177.60	\$144.30	\$133.20
Single No Inflation	74	\$242.40	\$223.60	\$193.80	\$158.00	\$146.00
Single No Inflation	75	\$263.80	\$242.40	\$210.80	\$170.70	\$158.80
Single No Inflation	76	\$300.40	\$276.60	\$240.70	\$195.50	\$180.10
Single No Inflation	77	\$338.10	\$310.70	\$270.60	\$218.60	\$202.30
Single No Inflation	78	\$374.70	\$344.80	\$300.40	\$243.30	\$224.50
Single No Inflation	79	\$411.40	\$378.90	\$329.40	\$267.20	\$247.60
Single No Inflation	80	\$447.30	\$412.20	\$358.40	\$290.20	\$268.10
Single No Inflation	81	\$483.10	\$444.70	\$386.70	\$313.30	\$290.20
Single No Inflation	82	\$518.00	\$476.30	\$414.80	\$336.30	\$310.70
Single No Inflation	83	\$553.10	\$508.80	\$443.00	\$359.30	\$332.00
Single No Inflation	84	\$588.00	\$541.10	\$471.10	\$381.50	\$353.40
Single No Inflation	85	\$622.20	\$572.70	\$498.40	\$403.70	\$373.90
Single No Inflation	86	\$632.40	\$582.10	\$507.00	\$410.50	\$378.90
Single No Inflation	87	\$642.70	\$591.50	\$515.50	\$417.40	\$385.80
Single No Inflation	88	\$652.90	\$600.80	\$523.20	\$423.40	\$391.80
Single No Inflation	89	\$663.20	\$610.20	\$530.90	\$430.10	\$397.80
Single No Inflation	90	\$672.60	\$618.00	\$538.50	\$436.20	\$402.90
Single No Inflation	91	\$681.10	\$626.50	\$546.30	\$442.10	\$408.80
Single No Inflation	92	\$690.50	\$635.00	\$552.20	\$447.30	\$414.00
Single No Inflation	93	\$699.00	\$643.50	\$559.90	\$453.20	\$419.00
Single No Inflation	94	\$707.60	\$651.20	\$566.80	\$459.20	\$425.10
Single No Inflation	95	\$717.00	\$659.70	\$573.60	\$465.20	\$430.10
Single No Inflation	96	\$726.40	\$667.50	\$582.10	\$471.10	\$435.30
Single No Inflation	97	\$734.90	\$676.90	\$588.90	\$477.20	\$440.40
Single No Inflation	98	\$743.40	\$684.50	\$595.80	\$483.10	\$446.40
Single No Inflation	99	\$752.80	\$692.20	\$603.40	\$488.30	\$451.50
Single No Inflation	100	\$762.20	\$700.70	\$611.10	\$494.20	\$457.50

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	\$11.60	\$10.70	\$8.40
Single No Inflation	40	\$12.10	\$11.10	\$8.90
Single No Inflation	41	\$12.40	\$11.60	\$9.00
Single No Inflation	42	\$12.80	\$11.80	\$9.30
Single No Inflation	43	\$13.20	\$12.10	\$9.60
Single No Inflation	44	\$13.60	\$12.40	\$9.90
Single No Inflation	45	\$13.80	\$12.80	\$10.00
Single No Inflation	46	\$14.30	\$13.20	\$10.50
Single No Inflation	47	\$14.70	\$13.60	\$10.70
Single No Inflation	48	\$15.20	\$13.80	\$11.00
Single No Inflation	49	\$15.40	\$14.30	\$11.20
Single No Inflation	50	\$15.80	\$14.70	\$11.60
Single No Inflation	51	\$16.40	\$15.20	\$12.00
Single No Inflation	52	\$17.00	\$15.70	\$12.40
Single No Inflation	53	\$17.50	\$16.30	\$12.80
Single No Inflation	54	\$18.30	\$16.80	\$13.30
Single No Inflation	55	\$18.90	\$17.30	\$13.60
Single No Inflation	56	\$19.40	\$17.90	\$14.20
Single No Inflation	57	\$20.00	\$18.40	\$14.60
Single No Inflation	58	\$20.50	\$19.00	\$14.90
Single No Inflation	59	\$21.20	\$19.50	\$15.40
Single No Inflation	60	\$21.80	\$20.10	\$15.80
Single No Inflation	61	\$22.20	\$20.10	\$16.30
Single No Inflation	62	\$22.70	\$21.00	\$16.70
Single No Inflation	63	\$23.60	\$21.40	\$17.50
Single No Inflation	64	\$23.90	\$22.20	\$18.00
Single No Inflation	65	\$24.80	\$23.10	\$18.00
Single No Inflation	66	\$28.60	\$26.50	\$21.80
Single No Inflation	67	\$32.50	\$30.00	\$24.80
Single No Inflation	68	\$36.30	\$33.80	\$28.20
Single No Inflation	69	\$40.10	\$37.10	\$31.60
Single No Inflation	70	\$44.00	\$40.60	\$35.00
Single No Inflation	71	\$47.90	\$44.00	\$38.50
Single No Inflation	72	\$52.60	\$48.30	\$41.80
Single No Inflation	73	\$56.40	\$51.70	\$44.80
Single No Inflation	74	\$60.60	\$55.50	\$48.70
Single No Inflation	75	\$64.40	\$59.70	\$51.70
Single No Inflation	76	\$69.60	\$64.10	\$55.50
Single No Inflation	77	\$74.30	\$68.70	\$59.40
Single No Inflation	78	\$79.50	\$73.10	\$63.20
Single No Inflation	79	\$84.50	\$77.70	\$67.50
Single No Inflation	80	\$90.10	\$82.40	\$71.70
Single No Inflation	81	\$93.90	\$86.30	\$75.20
Single No Inflation	82	\$98.20	\$90.50	\$78.60
Single No Inflation	83	\$102.90	\$94.40	\$82.00
Single No Inflation	84	\$107.10	\$98.60	\$85.40
Single No Inflation	85	\$107.60	\$100.30	\$85.80
Single No Inflation	86	\$108.50	\$100.30	\$86.60
Single No Inflation	87	\$109.20	\$101.20	\$87.50
Single No Inflation	88	\$109.70	\$101.60	\$88.40
Single No Inflation	89	\$110.60	\$102.10	\$88.80
Single No Inflation	90	\$111.40	\$102.90	\$88.80
Single No Inflation	91	\$112.30	\$103.30	\$89.20
Single No Inflation	92	\$112.70	\$103.80	\$90.10
Single No Inflation	93	\$113.20	\$103.80	\$90.10
Single No Inflation	94	\$114.00	\$104.50	\$91.00
Single No Inflation	95	\$114.40	\$105.00	\$91.30
Single No Inflation	96	\$114.40	\$105.00	\$91.30
Single No Inflation	97	\$115.30	\$105.40	\$91.80
Single No Inflation	98	\$116.10	\$106.30	\$92.20
Single No Inflation	99	\$116.10	\$107.10	\$92.20
Single No Inflation	100	\$116.50	\$107.60	\$92.70

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	\$35.80	\$32.60	\$30.00	\$24.40	\$21.20
Single No Inflation	40	\$37.50	\$34.20	\$31.30	\$25.70	\$22.30
Single No Inflation	41	\$38.60	\$35.20	\$32.20	\$26.40	\$22.90
Single No Inflation	42	\$39.60	\$36.20	\$33.20	\$27.00	\$23.70
Single No Inflation	43	\$40.70	\$37.10	\$34.10	\$27.80	\$24.20
Single No Inflation	44	\$41.70	\$38.00	\$34.90	\$28.60	\$24.90
Single No Inflation	45	\$42.80	\$39.00	\$35.80	\$29.40	\$25.50
Single No Inflation	46	\$44.20	\$40.10	\$36.90	\$30.20	\$26.30
Single No Inflation	47	\$45.40	\$41.30	\$37.90	\$31.10	\$26.90
Single No Inflation	48	\$46.50	\$42.40	\$38.90	\$31.90	\$27.80
Single No Inflation	49	\$47.90	\$43.60	\$40.00	\$32.80	\$28.50
Single No Inflation	50	\$49.10	\$44.70	\$41.00	\$33.60	\$29.20
Single No Inflation	51	\$50.80	\$46.40	\$42.60	\$34.80	\$30.40
Single No Inflation	52	\$52.70	\$48.00	\$44.00	\$36.00	\$31.30
Single No Inflation	53	\$54.40	\$49.70	\$45.50	\$37.10	\$32.50
Single No Inflation	54	\$56.30	\$51.20	\$47.00	\$38.50	\$33.40
Single No Inflation	55	\$58.10	\$52.80	\$48.40	\$39.70	\$34.40
Single No Inflation	56	\$60.00	\$54.70	\$50.10	\$41.00	\$35.70
Single No Inflation	57	\$61.80	\$56.40	\$51.70	\$42.30	\$36.80
Single No Inflation	58	\$63.70	\$58.10	\$53.20	\$43.60	\$37.90
Single No Inflation	59	\$65.60	\$59.70	\$54.80	\$44.80	\$39.00
Single No Inflation	60	\$67.50	\$61.50	\$56.40	\$46.10	\$40.10
Single No Inflation	61	\$71.70	\$65.80	\$59.70	\$50.40	\$42.70
Single No Inflation	62	\$76.00	\$70.00	\$63.20	\$51.20	\$46.10
Single No Inflation	63	\$80.20	\$73.40	\$66.60	\$54.70	\$47.90
Single No Inflation	64	\$84.50	\$77.70	\$70.00	\$57.30	\$50.40
Single No Inflation	65	\$88.00	\$81.10	\$73.40	\$59.70	\$52.90
Single No Inflation	66	\$98.20	\$90.50	\$81.10	\$65.80	\$59.00
Single No Inflation	67	\$109.20	\$100.70	\$89.60	\$72.60	\$65.80
Single No Inflation	68	\$119.60	\$110.10	\$97.40	\$79.50	\$71.70
Single No Inflation	69	\$130.60	\$120.30	\$105.90	\$85.40	\$78.60
Single No Inflation	70	\$141.70	\$129.70	\$113.50	\$91.30	\$85.40
Single No Inflation	71	\$160.50	\$147.70	\$128.10	\$104.20	\$96.50
Single No Inflation	72	\$179.20	\$164.80	\$143.40	\$116.10	\$107.60
Single No Inflation	73	\$198.10	\$181.80	\$158.00	\$128.10	\$118.70
Single No Inflation	74	\$216.80	\$199.70	\$173.30	\$140.80	\$129.70
Single No Inflation	75	\$234.80	\$216.80	\$187.80	\$152.80	\$140.80
Single No Inflation	76	\$268.10	\$246.70	\$215.10	\$174.10	\$161.30
Single No Inflation	77	\$301.30	\$277.50	\$241.50	\$195.50	\$180.90
Single No Inflation	78	\$334.60	\$307.30	\$268.10	\$216.80	\$200.60
Single No Inflation	79	\$367.10	\$338.10	\$294.50	\$238.20	\$221.10
Single No Inflation	80	\$399.40	\$367.10	\$320.10	\$259.40	\$239.10
Single No Inflation	81	\$431.00	\$396.90	\$344.80	\$279.20	\$258.70
Single No Inflation	82	\$462.60	\$425.10	\$370.40	\$299.60	\$277.50
Single No Inflation	83	\$494.20	\$454.10	\$396.10	\$320.10	\$296.20
Single No Inflation	84	\$524.90	\$483.10	\$420.80	\$340.50	\$315.00
Single No Inflation	85	\$555.70	\$511.20	\$445.60	\$360.20	\$332.90
Single No Inflation	86	\$565.00	\$519.80	\$452.40	\$366.20	\$338.80
Single No Inflation	87	\$573.60	\$528.40	\$460.00	\$372.10	\$344.80
Single No Inflation	88	\$582.90	\$536.00	\$466.90	\$378.20	\$349.90
Single No Inflation	89	\$592.30	\$544.60	\$473.70	\$384.10	\$355.10
Single No Inflation	90	\$600.00	\$552.20	\$480.50	\$389.20	\$360.20
Single No Inflation	91	\$607.60	\$559.00	\$487.40	\$394.30	\$364.50
Single No Inflation	92	\$616.30	\$566.80	\$493.30	\$399.40	\$369.50
Single No Inflation	93	\$623.90	\$573.60	\$499.30	\$404.60	\$374.70
Single No Inflation	94	\$631.60	\$581.20	\$506.20	\$409.70	\$378.90
Single No Inflation	95	\$640.10	\$588.90	\$512.10	\$415.70	\$384.10
Single No Inflation	96	\$647.90	\$596.60	\$519.80	\$419.90	\$388.40
Single No Inflation	97	\$656.40	\$603.40	\$525.80	\$425.90	\$393.50
Single No Inflation	98	\$664.00	\$610.20	\$531.70	\$431.00	\$398.70
Single No Inflation	99	\$671.70	\$618.00	\$538.50	\$435.30	\$402.90
Single No Inflation	100	\$680.20	\$625.60	\$545.40	\$441.30	\$408.00

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	\$10.10	\$9.00	\$7.60
Single No Inflation	40	\$10.70	\$9.60	\$8.00
Single No Inflation	41	\$11.00	\$9.90	\$8.30
Single No Inflation	42	\$11.20	\$10.00	\$8.40
Single No Inflation	43	\$11.60	\$10.20	\$8.70
Single No Inflation	44	\$12.00	\$10.60	\$9.00
Single No Inflation	45	\$12.30	\$10.90	\$9.10
Single No Inflation	46	\$12.60	\$11.10	\$9.50
Single No Inflation	47	\$13.00	\$11.60	\$9.70
Single No Inflation	48	\$13.30	\$11.80	\$10.00
Single No Inflation	49	\$13.70	\$12.10	\$10.20
Single No Inflation	50	\$13.90	\$12.40	\$10.50
Single No Inflation	51	\$14.60	\$12.80	\$10.90
Single No Inflation	52	\$14.90	\$13.40	\$11.20
Single No Inflation	53	\$15.50	\$13.80	\$11.60
Single No Inflation	54	\$16.20	\$14.30	\$12.00
Single No Inflation	55	\$16.50	\$14.70	\$12.40
Single No Inflation	56	\$17.10	\$15.30	\$12.80
Single No Inflation	57	\$17.60	\$15.70	\$13.30
Single No Inflation	58	\$18.10	\$16.20	\$13.60
Single No Inflation	59	\$18.60	\$16.70	\$13.90
Single No Inflation	60	\$19.20	\$17.10	\$14.40
Single No Inflation	61	\$19.60	\$17.10	\$14.80
Single No Inflation	62	\$20.50	\$17.50	\$14.80
Single No Inflation	63	\$21.00	\$18.40	\$15.30
Single No Inflation	64	\$21.40	\$18.40	\$15.70
Single No Inflation	65	\$22.20	\$19.20	\$16.20
Single No Inflation	66	\$26.00	\$22.20	\$18.60
Single No Inflation	67	\$29.10	\$25.20	\$20.80
Single No Inflation	68	\$32.90	\$28.20	\$23.80
Single No Inflation	69	\$35.90	\$31.20	\$25.90
Single No Inflation	70	\$39.40	\$34.20	\$28.50
Single No Inflation	71	\$43.20	\$37.10	\$31.10
Single No Inflation	72	\$46.50	\$40.10	\$33.20
Single No Inflation	73	\$50.40	\$43.60	\$35.80
Single No Inflation	74	\$53.80	\$46.10	\$37.90
Single No Inflation	75	\$58.10	\$49.60	\$40.50
Single No Inflation	76	\$62.30	\$53.40	\$42.60
Single No Inflation	77	\$66.60	\$56.80	\$45.20
Single No Inflation	78	\$70.80	\$60.60	\$47.60
Single No Inflation	79	\$75.50	\$64.10	\$49.90
Single No Inflation	80	\$80.20	\$68.40	\$52.80
Single No Inflation	81	\$84.20	\$71.30	\$54.90
Single No Inflation	82	\$88.00	\$74.80	\$57.10
Single No Inflation	83	\$91.30	\$77.70	\$58.80
Single No Inflation	84	\$95.60	\$80.70	\$61.00
Single No Inflation	85	\$96.50	\$81.10	\$61.00
Single No Inflation	86	\$97.40	\$81.60	\$61.30
Single No Inflation	87	\$98.20	\$82.40	\$61.80
Single No Inflation	88	\$99.10	\$82.80	\$61.80
Single No Inflation	89	\$99.10	\$83.70	\$62.20
Single No Inflation	90	\$100.00	\$83.70	\$62.20
Single No Inflation	91	\$100.30	\$84.20	\$62.70
Single No Inflation	92	\$100.70	\$84.50	\$62.70
Single No Inflation	93	\$101.20	\$84.90	\$63.10
Single No Inflation	94	\$101.60	\$85.40	\$63.10
Single No Inflation	95	\$102.10	\$85.40	\$63.10
Single No Inflation	96	\$102.40	\$85.80	\$63.10
Single No Inflation	97	\$102.90	\$86.30	\$63.40
Single No Inflation	98	\$103.30	\$86.60	\$63.40
Single No Inflation	99	\$104.20	\$87.10	\$63.40
Single No Inflation	100	\$104.20	\$87.10	\$63.40

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	\$28.50	\$25.80	\$21.20	\$18.50	\$13.90
Single No Inflation	40	\$30.00	\$27.00	\$22.30	\$19.50	\$14.70
Single No Inflation	41	\$30.70	\$27.80	\$22.90	\$20.10	\$15.20
Single No Inflation	42	\$31.60	\$28.60	\$23.70	\$20.50	\$15.50
Single No Inflation	43	\$32.50	\$29.40	\$24.20	\$21.10	\$16.00
Single No Inflation	44	\$33.30	\$30.20	\$24.90	\$21.70	\$16.40
Single No Inflation	45	\$34.20	\$31.00	\$25.50	\$22.20	\$16.80
Single No Inflation	46	\$35.20	\$31.70	\$26.30	\$22.90	\$17.40
Single No Inflation	47	\$36.20	\$32.80	\$26.90	\$23.60	\$17.90
Single No Inflation	48	\$37.10	\$33.60	\$27.80	\$24.20	\$18.30
Single No Inflation	49	\$38.10	\$34.40	\$28.50	\$24.80	\$18.90
Single No Inflation	50	\$39.10	\$35.40	\$29.20	\$25.50	\$19.20
Single No Inflation	51	\$40.60	\$36.80	\$30.40	\$26.40	\$20.00
Single No Inflation	52	\$42.00	\$38.00	\$31.30	\$27.40	\$20.70
Single No Inflation	53	\$43.40	\$39.40	\$32.50	\$28.20	\$21.40
Single No Inflation	54	\$44.80	\$40.60	\$33.40	\$29.20	\$22.10
Single No Inflation	55	\$46.30	\$41.80	\$34.40	\$30.20	\$22.80
Single No Inflation	56	\$47.90	\$43.30	\$35.70	\$31.10	\$23.60
Single No Inflation	57	\$49.20	\$44.60	\$36.80	\$32.10	\$24.20
Single No Inflation	58	\$50.80	\$46.00	\$37.90	\$33.10	\$25.10
Single No Inflation	59	\$52.20	\$47.30	\$39.00	\$34.10	\$25.80
Single No Inflation	60	\$53.80	\$48.70	\$40.10	\$35.00	\$26.50
Single No Inflation	61	\$57.30	\$51.20	\$42.70	\$36.80	\$28.20
Single No Inflation	62	\$60.60	\$54.70	\$45.30	\$39.40	\$30.00
Single No Inflation	63	\$64.10	\$57.30	\$47.90	\$41.80	\$31.60
Single No Inflation	64	\$67.50	\$60.60	\$50.40	\$43.60	\$33.30
Single No Inflation	65	\$70.00	\$63.20	\$52.90	\$45.30	\$35.00
Single No Inflation	66	\$78.60	\$70.80	\$59.00	\$51.20	\$39.40
Single No Inflation	67	\$87.10	\$78.60	\$65.80	\$56.40	\$43.60
Single No Inflation	68	\$95.60	\$86.30	\$71.70	\$62.30	\$47.90
Single No Inflation	69	\$104.20	\$93.90	\$78.60	\$67.50	\$52.10
Single No Inflation	70	\$113.50	\$102.40	\$85.40	\$73.40	\$56.40
Single No Inflation	71	\$128.10	\$115.30	\$96.50	\$83.70	\$64.10
Single No Inflation	72	\$143.40	\$129.00	\$107.60	\$93.10	\$71.70
Single No Inflation	73	\$158.00	\$142.60	\$118.70	\$102.40	\$79.50
Single No Inflation	74	\$173.30	\$156.20	\$129.70	\$112.70	\$86.30
Single No Inflation	75	\$187.80	\$169.10	\$140.80	\$122.10	\$93.90
Single No Inflation	76	\$214.30	\$192.90	\$160.50	\$139.20	\$107.60
Single No Inflation	77	\$240.70	\$216.80	\$180.90	\$156.20	\$120.30
Single No Inflation	78	\$267.20	\$240.70	\$200.60	\$174.10	\$134.00
Single No Inflation	79	\$293.60	\$264.60	\$220.20	\$191.20	\$146.90
Single No Inflation	80	\$319.20	\$287.70	\$239.80	\$207.50	\$159.60
Single No Inflation	81	\$344.80	\$309.80	\$258.70	\$223.60	\$172.40
Single No Inflation	82	\$369.50	\$332.90	\$277.50	\$240.70	\$185.30
Single No Inflation	83	\$395.20	\$356.00	\$296.20	\$257.00	\$197.20
Single No Inflation	84	\$419.90	\$378.20	\$315.00	\$273.10	\$210.00
Single No Inflation	85	\$444.70	\$400.30	\$333.70	\$288.60	\$221.90
Single No Inflation	86	\$451.50	\$406.30	\$338.80	\$293.60	\$226.20
Single No Inflation	87	\$459.20	\$413.10	\$344.00	\$298.80	\$229.60
Single No Inflation	88	\$466.10	\$419.90	\$349.90	\$303.00	\$233.00
Single No Inflation	89	\$473.70	\$425.90	\$355.10	\$308.20	\$236.50
Single No Inflation	90	\$479.60	\$431.90	\$360.20	\$311.50	\$239.80
Single No Inflation	91	\$486.50	\$437.90	\$364.50	\$315.80	\$243.30
Single No Inflation	92	\$492.50	\$443.80	\$369.50	\$320.10	\$246.70
Single No Inflation	93	\$499.30	\$448.90	\$374.70	\$324.40	\$249.20
Single No Inflation	94	\$505.30	\$454.90	\$378.90	\$328.70	\$252.70
Single No Inflation	95	\$512.10	\$460.90	\$384.10	\$332.90	\$256.10
Single No Inflation	96	\$518.00	\$466.90	\$388.40	\$337.20	\$259.40
Single No Inflation	97	\$524.90	\$472.00	\$393.50	\$341.40	\$262.00
Single No Inflation	98	\$530.90	\$478.00	\$398.70	\$344.80	\$265.50
Single No Inflation	99	\$537.80	\$484.00	\$402.90	\$349.20	\$268.80
Single No Inflation	100	\$543.70	\$489.90	\$408.00	\$353.40	\$272.30

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	\$8.10	\$7.30	\$6.20	
Single No Inflation	40	\$8.60	\$7.60	\$6.40	
Single No Inflation	41	\$8.90	\$7.90	\$6.50	
Single No Inflation	42	\$9.00	\$8.00	\$6.90	
Single No Inflation	43	\$9.30	\$8.30	\$7.00	
Single No Inflation	44	\$9.60	\$8.40	\$7.20	
Single No Inflation	45	\$9.90	\$8.70	\$7.30	
Single No Inflation	46	\$10.10	\$9.00	\$7.60	
Single No Inflation	47	\$10.50	\$9.30	\$7.80	
Single No Inflation	48	\$10.70	\$9.50	\$8.00	
Single No Inflation	49	\$11.00	\$9.70	\$8.10	
Single No Inflation	50	\$11.20	\$10.00	\$8.40	
Single No Inflation	51	\$11.60	\$10.20	\$8.70	
Single No Inflation	52	\$12.00	\$10.70	\$9.00	
Single No Inflation	53	\$12.40	\$11.00	\$9.30	
Single No Inflation	54	\$12.80	\$11.50	\$9.70	
Single No Inflation	55	\$13.30	\$11.80	\$10.00	
Single No Inflation	56	\$13.70	\$12.10	\$10.20	
Single No Inflation	57	\$14.20	\$12.60	\$10.60	
Single No Inflation	58	\$14.60	\$13.00	\$10.90	
Single No Inflation	59	\$14.90	\$13.30	\$11.20	
Single No Inflation	60	\$15.40	\$13.70	\$11.60	
Single No Inflation	61	\$15.80	\$14.60	\$12.00	
Single No Inflation	62	\$16.30	\$14.60	\$12.40	
Single No Inflation	63	\$16.70	\$15.40	\$12.80	
Single No Inflation	64	\$17.10	\$15.40	\$12.80	
Single No Inflation	65	\$18.00	\$16.30	\$13.30	
Single No Inflation	66	\$21.00	\$18.90	\$15.80	
Single No Inflation	67	\$23.60	\$21.00	\$17.50	
Single No Inflation	68	\$26.50	\$23.60	\$19.60	
Single No Inflation	69	\$29.10	\$26.00	\$21.40	
Single No Inflation	70	\$31.20	\$28.20	\$23.60	
Single No Inflation	71	\$34.70	\$31.20	\$25.70	
Single No Inflation	72	\$37.10	\$33.80	\$27.80	
Single No Inflation	73	\$40.60	\$36.30	\$30.40	
Single No Inflation	74	\$43.20	\$38.90	\$32.50	
Single No Inflation	75	\$46.50	\$41.80	\$35.00	
Single No Inflation	76	\$50.00	\$44.80	\$37.60	
Single No Inflation	77	\$53.40	\$47.90	\$39.70	
Single No Inflation	78	\$56.80	\$51.20	\$42.70	
Single No Inflation	79	\$60.60	\$54.30	\$45.30	
Single No Inflation	80	\$64.40	\$57.60	\$48.30	
Single No Inflation	81	\$67.00	\$60.60	\$50.40	
Single No Inflation	82	\$70.50	\$63.20	\$52.60	
Single No Inflation	83	\$73.40	\$65.80	\$55.00	
Single No Inflation	84	\$76.40	\$68.70	\$57.30	
Single No Inflation	85	\$77.30	\$69.20	\$57.60	
Single No Inflation	86	\$78.10	\$70.00	\$58.10	
Single No Inflation	87	\$78.60	\$70.50	\$59.00	
Single No Inflation	88	\$79.50	\$70.80	\$59.40	
Single No Inflation	89	\$79.50	\$71.70	\$59.70	
Single No Inflation	90	\$79.80	\$71.70	\$59.70	
Single No Inflation	91	\$80.20	\$72.20	\$60.20	
Single No Inflation	92	\$80.70	\$72.20	\$60.20	
Single No Inflation	93	\$80.70	\$73.10	\$60.60	
Single No Inflation	94	\$81.60	\$73.10	\$61.10	
Single No Inflation	95	\$81.60	\$73.40	\$61.10	
Single No Inflation	96	\$82.00	\$73.40	\$61.90	
Single No Inflation	97	\$82.40	\$74.30	\$61.90	
Single No Inflation	98	\$82.80	\$74.80	\$61.90	
Single No Inflation	99	\$82.80	\$74.80	\$62.30	
Single No Inflation	100	\$83.70	\$75.20	\$62.80	

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	\$19.50	\$17.30	\$14.60	\$12.70	\$9.60
Single No Inflation	40	\$20.40	\$18.10	\$15.30	\$13.30	\$10.00
Single No Inflation	41	\$21.00	\$18.50	\$15.70	\$13.70	\$10.20
Single No Inflation	42	\$21.70	\$19.10	\$16.20	\$14.20	\$10.60
Single No Inflation	43	\$22.20	\$19.60	\$16.50	\$14.40	\$10.90
Single No Inflation	44	\$22.80	\$20.10	\$17.00	\$14.80	\$11.10
Single No Inflation	45	\$23.30	\$20.70	\$17.40	\$15.30	\$11.50
Single No Inflation	46	\$24.10	\$21.20	\$17.90	\$15.70	\$11.70
Single No Inflation	47	\$24.70	\$21.80	\$18.40	\$16.20	\$12.10
Single No Inflation	48	\$25.40	\$22.30	\$19.00	\$16.50	\$12.40
Single No Inflation	49	\$26.00	\$23.10	\$19.40	\$17.00	\$12.70
Single No Inflation	50	\$26.80	\$23.70	\$20.00	\$17.40	\$13.20
Single No Inflation	51	\$27.80	\$24.50	\$20.70	\$18.10	\$13.60
Single No Inflation	52	\$28.60	\$25.40	\$21.40	\$18.60	\$13.90
Single No Inflation	53	\$29.60	\$26.30	\$22.10	\$19.40	\$14.60
Single No Inflation	54	\$30.60	\$27.00	\$22.80	\$20.00	\$14.90
Single No Inflation	55	\$31.60	\$27.90	\$23.60	\$20.50	\$15.40
Single No Inflation	56	\$32.60	\$28.80	\$24.20	\$21.20	\$16.00
Single No Inflation	57	\$33.60	\$29.70	\$25.10	\$22.00	\$16.40
Single No Inflation	58	\$34.80	\$30.60	\$25.80	\$22.70	\$17.00
Single No Inflation	59	\$35.80	\$31.60	\$26.60	\$23.20	\$17.40
Single No Inflation	60	\$36.80	\$32.50	\$27.40	\$23.90	\$18.00
Single No Inflation	61	\$38.50	\$35.00	\$29.10	\$24.80	\$19.60
Single No Inflation	62	\$41.00	\$36.80	\$30.70	\$26.50	\$20.50
Single No Inflation	63	\$43.60	\$39.40	\$32.50	\$28.20	\$21.40
Single No Inflation	64	\$46.10	\$41.00	\$34.20	\$30.00	\$23.10
Single No Inflation	65	\$47.90	\$42.70	\$35.90	\$30.70	\$23.90
Single No Inflation	66	\$53.80	\$47.90	\$40.10	\$35.00	\$26.50
Single No Inflation	67	\$59.70	\$53.80	\$44.40	\$38.50	\$30.00
Single No Inflation	68	\$64.90	\$59.00	\$48.70	\$42.70	\$32.50
Single No Inflation	69	\$70.80	\$64.10	\$52.90	\$46.10	\$35.00
Single No Inflation	70	\$76.90	\$69.20	\$58.10	\$50.40	\$38.50
Single No Inflation	71	\$87.10	\$78.60	\$65.80	\$56.40	\$43.60
Single No Inflation	72	\$97.40	\$88.00	\$73.40	\$63.20	\$48.70
Single No Inflation	73	\$107.60	\$96.50	\$80.20	\$70.00	\$53.80
Single No Inflation	74	\$117.90	\$105.90	\$88.00	\$76.90	\$59.00
Single No Inflation	75	\$128.10	\$115.30	\$95.60	\$82.80	\$64.10
Single No Inflation	76	\$146.00	\$131.40	\$109.20	\$94.80	\$72.60
Single No Inflation	77	\$163.90	\$147.70	\$122.90	\$106.80	\$82.00
Single No Inflation	78	\$181.80	\$163.90	\$136.60	\$117.90	\$90.50
Single No Inflation	79	\$199.70	\$180.10	\$150.20	\$129.70	\$100.00
Single No Inflation	80	\$216.80	\$195.50	\$163.00	\$140.80	\$108.50
Single No Inflation	81	\$234.80	\$210.80	\$175.90	\$151.90	\$117.00
Single No Inflation	82	\$251.80	\$226.20	\$188.70	\$163.00	\$125.50
Single No Inflation	83	\$268.80	\$241.50	\$201.40	\$174.10	\$134.00
Single No Inflation	84	\$286.00	\$257.00	\$214.30	\$186.10	\$142.60
Single No Inflation	85	\$302.10	\$272.30	\$227.10	\$196.40	\$151.10
Single No Inflation	86	\$307.30	\$276.60	\$230.40	\$199.70	\$153.70
Single No Inflation	87	\$312.40	\$280.80	\$233.90	\$203.20	\$156.20
Single No Inflation	88	\$316.70	\$285.10	\$238.20	\$205.70	\$158.80
Single No Inflation	89	\$321.80	\$289.30	\$241.50	\$209.20	\$161.30
Single No Inflation	90	\$326.10	\$293.60	\$245.00	\$211.70	\$163.00
Single No Inflation	91	\$330.30	\$297.90	\$248.40	\$215.10	\$165.60
Single No Inflation	92	\$335.50	\$301.30	\$250.90	\$217.70	\$167.40
Single No Inflation	93	\$339.70	\$305.60	\$254.40	\$220.20	\$169.80
Single No Inflation	94	\$344.00	\$308.90	\$257.80	\$223.60	\$171.60
Single No Inflation	95	\$348.30	\$313.30	\$261.20	\$226.20	\$174.10
Single No Inflation	96	\$352.50	\$317.60	\$264.60	\$228.80	\$175.90
Single No Inflation	97	\$356.80	\$320.90	\$267.20	\$232.20	\$178.50
Single No Inflation	98	\$361.00	\$325.20	\$270.60	\$234.80	\$180.10
Single No Inflation	99	\$365.30	\$328.70	\$274.00	\$237.30	\$182.70
Single No Inflation	100	\$369.50	\$332.90	\$277.50	\$240.70	\$185.30

Optional Home Care

Single No Inflation **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	\$5.40	\$5.30	\$4.30	
Single No Inflation	40	\$5.80	\$5.40	\$4.60	
Single No Inflation	41	\$5.90	\$5.60	\$4.80	
Single No Inflation	42	\$6.00	\$5.90	\$4.80	
Single No Inflation	43	\$6.20	\$6.00	\$4.90	
Single No Inflation	44	\$6.40	\$6.20	\$5.00	
Single No Inflation	45	\$6.50	\$6.30	\$5.20	
Single No Inflation	46	\$6.80	\$6.40	\$5.30	
Single No Inflation	47	\$6.90	\$6.50	\$5.40	
Single No Inflation	48	\$7.20	\$6.90	\$5.60	
Single No Inflation	49	\$7.30	\$7.00	\$5.80	
Single No Inflation	50	\$7.40	\$7.20	\$5.90	
Single No Inflation	51	\$7.80	\$7.40	\$6.20	
Single No Inflation	52	\$8.00	\$7.80	\$6.30	
Single No Inflation	53	\$8.30	\$8.00	\$6.50	
Single No Inflation	54	\$8.60	\$8.30	\$6.90	
Single No Inflation	55	\$8.90	\$8.40	\$7.00	
Single No Inflation	56	\$9.10	\$8.70	\$7.30	
Single No Inflation	57	\$9.50	\$9.00	\$7.40	
Single No Inflation	58	\$9.70	\$9.30	\$7.80	
Single No Inflation	59	\$10.00	\$9.60	\$7.90	
Single No Inflation	60	\$10.20	\$9.90	\$8.10	
Single No Inflation	61	\$11.10	\$9.90	\$8.10	
Single No Inflation	62	\$11.10	\$10.20	\$8.60	
Single No Inflation	63	\$11.60	\$10.20	\$8.60	
Single No Inflation	64	\$11.60	\$10.70	\$9.00	
Single No Inflation	65	\$12.00	\$11.10	\$9.00	
Single No Inflation	66	\$14.20	\$12.80	\$10.70	
Single No Inflation	67	\$15.80	\$14.20	\$12.00	
Single No Inflation	68	\$18.00	\$15.80	\$13.30	
Single No Inflation	69	\$19.60	\$17.50	\$14.90	
Single No Inflation	70	\$21.40	\$19.20	\$15.80	
Single No Inflation	71	\$23.60	\$21.00	\$17.50	
Single No Inflation	72	\$25.70	\$22.70	\$18.90	
Single No Inflation	73	\$27.40	\$24.80	\$21.00	
Single No Inflation	74	\$29.50	\$26.50	\$22.20	
Single No Inflation	75	\$31.60	\$28.20	\$23.90	
Single No Inflation	76	\$33.80	\$30.40	\$25.70	
Single No Inflation	77	\$36.30	\$32.50	\$27.40	
Single No Inflation	78	\$38.90	\$34.70	\$29.10	
Single No Inflation	79	\$41.00	\$36.80	\$30.70	
Single No Inflation	80	\$44.00	\$39.40	\$32.90	
Single No Inflation	81	\$45.70	\$41.50	\$34.20	
Single No Inflation	82	\$47.90	\$43.20	\$35.90	
Single No Inflation	83	\$49.60	\$44.80	\$37.60	
Single No Inflation	84	\$51.70	\$47.00	\$38.90	
Single No Inflation	85	\$52.60	\$47.00	\$39.40	
Single No Inflation	86	\$52.90	\$47.40	\$39.70	
Single No Inflation	87	\$53.40	\$47.90	\$40.10	
Single No Inflation	88	\$53.80	\$48.30	\$40.10	
Single No Inflation	89	\$54.30	\$48.70	\$40.60	
Single No Inflation	90	\$54.30	\$49.10	\$40.60	
Single No Inflation	91	\$54.70	\$49.10	\$40.60	
Single No Inflation	92	\$54.70	\$49.60	\$41.50	
Single No Inflation	93	\$55.00	\$49.60	\$41.50	
Single No Inflation	94	\$55.00	\$50.00	\$41.50	
Single No Inflation	95	\$55.50	\$50.00	\$41.50	
Single No Inflation	96	\$55.90	\$50.00	\$41.80	
Single No Inflation	97	\$55.90	\$50.40	\$42.30	
Single No Inflation	98	\$56.40	\$50.40	\$42.30	
Single No Inflation	99	\$56.80	\$51.20	\$42.30	
Single No Inflation	100	\$56.80	\$51.20	\$42.70	

EXHIBIT II: Proposed 2011 Revised Rates for EquiCare 2002

SINGLE WITH COMPOUND INFLATION

Proposed Rate Increase = 12.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

	Issue Age	Elimination Period					Issue Age	Elimination Period			
		0 Days	30 Days	90 Days	180 Days	365 Days		0 Days	7 Days	30 Days	
Single w/ Inflation	18-39	\$91.10	\$83.70	\$76.70	\$62.20	\$54.90	18-39	\$26.40	\$24.20	\$19.20	
Single w/ Inflation	40	\$95.60	\$88.00	\$80.30	\$65.30	\$57.60	40	\$27.80	\$25.50	\$20.10	
Single w/ Inflation	41	\$98.40	\$90.50	\$82.70	\$67.20	\$59.40	41	\$28.50	\$26.20	\$20.80	
Single w/ Inflation	42	\$101.10	\$93.10	\$85.20	\$69.00	\$61.00	42	\$29.40	\$26.90	\$21.20	
Single w/ Inflation	43	\$103.80	\$95.60	\$87.50	\$70.80	\$62.60	43	\$30.20	\$27.60	\$21.90	
Single w/ Inflation	44	\$106.50	\$98.10	\$89.60	\$72.60	\$64.20	44	\$31.10	\$28.20	\$22.30	
Single w/ Inflation	45	\$109.40	\$100.60	\$92.00	\$74.80	\$66.00	45	\$31.80	\$29.30	\$23.00	
Single w/ Inflation	46	\$112.40	\$103.60	\$94.70	\$76.70	\$67.80	46	\$32.70	\$29.80	\$23.70	
Single w/ Inflation	47	\$115.60	\$106.50	\$97.20	\$79.10	\$69.80	47	\$33.60	\$30.70	\$24.40	
Single w/ Inflation	48	\$118.90	\$109.50	\$100.00	\$81.00	\$71.70	48	\$34.50	\$31.80	\$25.10	
Single w/ Inflation	49	\$122.10	\$112.20	\$102.70	\$83.40	\$73.50	49	\$35.40	\$32.70	\$25.90	
Single w/ Inflation	50	\$125.30	\$115.30	\$105.40	\$85.30	\$75.70	50	\$36.20	\$33.20	\$26.40	
Single w/ Inflation	51	\$129.80	\$119.60	\$109.40	\$88.60	\$78.40	51	\$37.70	\$34.60	\$27.30	
Single w/ Inflation	52	\$134.30	\$123.70	\$112.90	\$91.80	\$81.00	52	\$38.90	\$35.70	\$28.20	
Single w/ Inflation	53	\$138.90	\$128.00	\$116.90	\$94.70	\$83.70	53	\$40.40	\$37.00	\$29.30	
Single w/ Inflation	54	\$143.40	\$132.10	\$120.70	\$97.90	\$86.60	54	\$41.60	\$38.20	\$30.30	
Single w/ Inflation	55	\$148.10	\$136.10	\$124.60	\$101.10	\$89.30	55	\$42.90	\$39.50	\$31.20	
Single w/ Inflation	56	\$152.70	\$140.70	\$128.70	\$104.30	\$92.20	56	\$44.10	\$40.50	\$32.10	
Single w/ Inflation	57	\$157.60	\$145.00	\$132.50	\$107.70	\$95.20	57	\$45.70	\$42.00	\$33.20	
Single w/ Inflation	58	\$162.60	\$149.50	\$136.60	\$110.80	\$97.90	58	\$47.20	\$43.20	\$34.30	
Single w/ Inflation	59	\$167.20	\$154.00	\$140.70	\$114.40	\$100.90	59	\$48.60	\$44.50	\$35.40	
Single w/ Inflation	60	\$172.10	\$158.50	\$144.80	\$117.40	\$103.80	60	\$49.90	\$45.70	\$36.20	
Single w/ Inflation	61	\$183.00	\$169.40	\$152.90	\$128.40	\$109.40	61	\$51.30	\$46.50	\$37.70	
Single w/ Inflation	62	\$193.90	\$178.90	\$162.60	\$131.20	\$117.40	62	\$52.60	\$47.90	\$38.20	
Single w/ Inflation	63	\$204.90	\$188.60	\$170.80	\$139.30	\$123.00	63	\$54.00	\$49.90	\$39.70	
Single w/ Inflation	64	\$215.80	\$199.50	\$180.30	\$146.10	\$129.80	64	\$55.40	\$50.60	\$40.40	
Single w/ Inflation	65	\$221.20	\$194.60	\$176.80	\$143.40	\$126.70	65	\$53.80	\$49.30	\$39.00	
Single w/ Inflation	66	\$236.90	\$217.60	\$195.90	\$158.80	\$142.20	66	\$62.20	\$57.00	\$46.10	
Single w/ Inflation	67	\$262.50	\$242.00	\$215.10	\$174.10	\$157.50	67	\$69.80	\$64.10	\$53.80	
Single w/ Inflation	68	\$288.20	\$265.00	\$234.20	\$190.70	\$172.90	68	\$78.20	\$71.80	\$60.90	
Single w/ Inflation	69	\$313.70	\$289.30	\$253.60	\$206.20	\$188.20	69	\$86.40	\$79.30	\$67.90	
Single w/ Inflation	70	\$329.20	\$302.00	\$263.60	\$213.00	\$198.00	70	\$91.00	\$84.20	\$72.50	
Single w/ Inflation	71	\$372.60	\$342.90	\$298.20	\$241.40	\$224.00	71	\$99.60	\$91.60	\$79.30	
Single w/ Inflation	72	\$415.80	\$382.50	\$333.00	\$269.80	\$250.00	72	\$108.40	\$99.60	\$86.60	
Single w/ Inflation	73	\$459.20	\$422.00	\$367.60	\$298.20	\$276.00	73	\$117.00	\$107.70	\$93.40	
Single w/ Inflation	74	\$502.50	\$462.90	\$402.30	\$326.80	\$302.00	74	\$125.60	\$115.20	\$100.30	
Single w/ Inflation	75	\$489.30	\$450.50	\$391.70	\$317.30	\$294.00	75	\$120.50	\$110.40	\$96.00	
Single w/ Inflation	76	\$558.10	\$513.70	\$447.20	\$361.70	\$335.10	76	\$129.30	\$118.70	\$103.30	
Single w/ Inflation	77	\$626.90	\$576.90	\$502.70	\$406.10	\$376.10	77	\$138.80	\$127.00	\$110.40	
Single w/ Inflation	78	\$695.70	\$640.30	\$558.10	\$451.60	\$417.20	78	\$147.50	\$135.90	\$117.10	
Single w/ Inflation	79	\$764.40	\$703.40	\$612.40	\$496.00	\$459.40	79	\$156.40	\$144.30	\$124.80	
Single w/ Inflation	80	\$767.10	\$705.60	\$614.50	\$497.70	\$459.80	80	\$154.20	\$141.80	\$122.90	
Single w/ Inflation	81	\$827.60	\$762.00	\$662.60	\$536.70	\$496.80	81	\$161.30	\$148.00	\$128.50	
Single w/ Inflation	82	\$888.00	\$816.30	\$710.80	\$575.60	\$532.50	82	\$168.50	\$155.70	\$134.70	
Single w/ Inflation	83	\$948.40	\$872.60	\$759.90	\$615.60	\$569.50	83	\$175.70	\$161.90	\$140.40	
Single w/ Inflation	84	\$1,008.90	\$927.90	\$808.10	\$654.40	\$605.30	84	\$183.40	\$168.50	\$146.00	
Single w/ Inflation	85	\$1,067.20	\$982.20	\$855.20	\$692.30	\$640.20	85	\$187.00	\$172.10	\$148.60	
Single w/ Inflation	86	\$1,084.70	\$997.60	\$869.50	\$703.60	\$650.40	86	\$187.90	\$173.20	\$149.10	
Single w/ Inflation	87	\$1,102.00	\$1,014.00	\$882.80	\$714.90	\$661.70	87	\$189.00	\$174.10	\$149.60	
Single w/ Inflation	88	\$1,119.50	\$1,029.30	\$897.20	\$726.20	\$671.90	88	\$189.00	\$174.60	\$150.60	
Single w/ Inflation	89	\$1,136.80	\$1,045.70	\$910.50	\$737.40	\$682.10	89	\$190.50	\$175.20	\$152.20	
Single w/ Inflation	90	\$1,056.20	\$971.70	\$845.90	\$685.40	\$633.80	90	\$175.60	\$161.60	\$139.90	
Single w/ Inflation	91	\$1,070.30	\$984.80	\$858.10	\$694.80	\$642.20	91	\$176.60	\$161.90	\$139.90	
Single w/ Inflation	92	\$1,084.30	\$998.00	\$868.50	\$703.20	\$650.70	92	\$177.00	\$162.90	\$141.40	
Single w/ Inflation	93	\$1,098.40	\$1,010.20	\$879.70	\$712.60	\$659.00	93	\$178.00	\$163.90	\$141.90	
Single w/ Inflation	94	\$1,112.50	\$1,023.30	\$890.90	\$722.00	\$667.50	94	\$178.90	\$164.40	\$142.20	
Single w/ Inflation	95	\$1,126.60	\$1,036.40	\$902.20	\$731.40	\$675.90	95	\$179.30	\$165.30	\$143.20	
Single w/ Inflation	96	\$1,140.60	\$1,049.60	\$914.40	\$739.90	\$684.40	96	\$180.30	\$165.80	\$143.20	
Single w/ Inflation	97	\$1,154.80	\$1,062.80	\$925.70	\$749.20	\$692.90	97	\$181.30	\$166.20	\$144.20	
Single w/ Inflation	98	\$1,168.80	\$1,075.00	\$936.00	\$758.60	\$701.30	98	\$181.60	\$167.60	\$145.10	
Single w/ Inflation	99	\$1,182.90	\$1,088.20	\$948.20	\$767.10	\$709.80	99	\$182.60	\$168.10	\$145.10	
Single w/ Inflation	100	\$1,197.10	\$1,101.20	\$959.50	\$776.50	\$718.20	100	\$183.60	\$169.10	\$146.00	

Single w/ Inflation

EquiCare 2002

Single w/ Inflation 5 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	\$67.80	\$59.20	\$57.20	\$46.30	\$41.30
Single w/ Inflation	40	\$71.40	\$62.20	\$59.90	\$48.60	\$43.20
Single w/ Inflation	41	\$73.30	\$64.00	\$61.70	\$49.90	\$44.50
Single w/ Inflation	42	\$75.30	\$65.80	\$63.30	\$51.50	\$45.70
Single w/ Inflation	43	\$77.50	\$67.60	\$65.10	\$52.90	\$47.00
Single w/ Inflation	44	\$79.40	\$69.40	\$66.70	\$54.20	\$48.30
Single w/ Inflation	45	\$81.60	\$71.00	\$68.50	\$55.60	\$49.50
Single w/ Inflation	46	\$84.10	\$73.20	\$70.70	\$57.20	\$50.80
Single w/ Inflation	47	\$86.20	\$75.30	\$72.60	\$58.80	\$52.40
Single w/ Inflation	48	\$88.60	\$77.50	\$74.40	\$60.40	\$53.80
Single w/ Inflation	49	\$91.10	\$79.40	\$76.60	\$61.90	\$55.10
Single w/ Inflation	50	\$93.40	\$81.60	\$78.50	\$63.50	\$56.70
Single w/ Inflation	51	\$96.80	\$84.50	\$81.20	\$66.00	\$58.80
Single w/ Inflation	52	\$100.20	\$87.50	\$84.30	\$68.30	\$60.80
Single w/ Inflation	53	\$103.60	\$90.40	\$87.00	\$70.70	\$62.90
Single w/ Inflation	54	\$107.00	\$93.40	\$90.00	\$72.80	\$64.90
Single w/ Inflation	55	\$110.40	\$96.30	\$92.90	\$75.10	\$66.90
Single w/ Inflation	56	\$114.00	\$99.50	\$95.90	\$77.60	\$69.20
Single w/ Inflation	57	\$117.80	\$102.70	\$98.80	\$80.20	\$71.40
Single w/ Inflation	58	\$121.20	\$105.60	\$101.80	\$82.50	\$73.50
Single w/ Inflation	59	\$124.80	\$108.80	\$104.90	\$85.00	\$75.70
Single w/ Inflation	60	\$128.40	\$112.00	\$107.90	\$87.50	\$77.80
Single w/ Inflation	61	\$136.60	\$127.10	\$114.70	\$97.00	\$81.90
Single w/ Inflation	62	\$146.10	\$135.20	\$121.50	\$98.40	\$87.50
Single w/ Inflation	63	\$152.90	\$142.00	\$128.40	\$105.20	\$91.60
Single w/ Inflation	64	\$162.60	\$143.40	\$135.20	\$109.40	\$97.00
Single w/ Inflation	65	\$158.80	\$137.00	\$133.10	\$107.60	\$94.80
Single w/ Inflation	66	\$178.00	\$162.70	\$146.00	\$119.20	\$106.20
Single w/ Inflation	67	\$197.10	\$181.80	\$161.30	\$130.60	\$117.80
Single w/ Inflation	68	\$216.40	\$198.50	\$175.40	\$143.40	\$129.40
Single w/ Inflation	69	\$235.60	\$216.40	\$190.70	\$154.90	\$140.80
Single w/ Inflation	70	\$246.20	\$227.70	\$198.00	\$159.70	\$148.50
Single w/ Inflation	71	\$279.70	\$256.20	\$224.00	\$180.80	\$168.30
Single w/ Inflation	72	\$311.90	\$287.20	\$250.00	\$203.00	\$187.00
Single w/ Inflation	73	\$345.30	\$316.90	\$276.00	\$224.00	\$206.80
Single w/ Inflation	74	\$376.20	\$347.70	\$302.00	\$245.10	\$226.40
Single w/ Inflation	75	\$367.30	\$338.40	\$293.00	\$237.50	\$220.80
Single w/ Inflation	76	\$418.40	\$385.00	\$335.10	\$270.70	\$251.90
Single w/ Inflation	77	\$470.50	\$432.80	\$377.30	\$304.10	\$281.80
Single w/ Inflation	78	\$521.40	\$479.40	\$418.40	\$338.40	\$312.90
Single w/ Inflation	79	\$573.70	\$528.10	\$459.40	\$371.80	\$345.10
Single w/ Inflation	80	\$575.60	\$529.60	\$460.90	\$372.90	\$345.20
Single w/ Inflation	81	\$620.70	\$571.50	\$496.80	\$402.60	\$372.90
Single w/ Inflation	82	\$665.70	\$612.50	\$532.50	\$431.20	\$399.50
Single w/ Inflation	83	\$710.80	\$654.40	\$570.40	\$462.00	\$427.20
Single w/ Inflation	84	\$756.90	\$695.40	\$606.30	\$490.60	\$453.80
Single w/ Inflation	85	\$800.90	\$736.40	\$641.10	\$519.20	\$480.40
Single w/ Inflation	86	\$813.20	\$748.70	\$652.40	\$527.40	\$487.50
Single w/ Inflation	87	\$826.50	\$759.90	\$662.60	\$536.70	\$495.70
Single w/ Inflation	88	\$838.80	\$772.20	\$672.90	\$544.90	\$503.90
Single w/ Inflation	89	\$852.10	\$784.50	\$683.20	\$553.10	\$511.00
Single w/ Inflation	90	\$792.30	\$728.50	\$634.70	\$513.50	\$475.10
Single w/ Inflation	91	\$802.70	\$738.90	\$644.00	\$521.10	\$481.60
Single w/ Inflation	92	\$813.00	\$748.20	\$651.50	\$527.60	\$487.30
Single w/ Inflation	93	\$823.40	\$757.60	\$660.00	\$534.20	\$494.80
Single w/ Inflation	94	\$834.60	\$768.00	\$668.40	\$541.80	\$500.40
Single w/ Inflation	95	\$845.00	\$777.30	\$676.90	\$548.30	\$507.00
Single w/ Inflation	96	\$855.30	\$787.70	\$686.30	\$554.80	\$513.50
Single w/ Inflation	97	\$866.50	\$796.20	\$693.80	\$562.30	\$520.10
Single w/ Inflation	98	\$876.90	\$806.50	\$702.30	\$569.00	\$525.70
Single w/ Inflation	99	\$887.20	\$815.90	\$710.70	\$589.60	\$532.40
Single w/ Inflation	100	\$897.60	\$826.20	\$720.20	\$591.50	\$538.90

Optional Home Care

5 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	\$19.80	\$18.50	\$14.40
Single w/ Inflation	40	\$21.00	\$19.40	\$15.30
Single w/ Inflation	41	\$21.40	\$19.80	\$15.80
Single w/ Inflation	42	\$22.10	\$20.50	\$16.00
Single w/ Inflation	43	\$22.80	\$21.00	\$16.40
Single w/ Inflation	44	\$23.30	\$21.70	\$16.90
Single w/ Inflation	45	\$23.90	\$22.10	\$17.40
Single w/ Inflation	46	\$24.60	\$22.80	\$17.80
Single w/ Inflation	47	\$25.30	\$23.50	\$18.50
Single w/ Inflation	48	\$26.00	\$24.20	\$18.90
Single w/ Inflation	49	\$26.80	\$24.60	\$19.40
Single w/ Inflation	50	\$27.30	\$25.30	\$19.80
Single w/ Inflation	51	\$28.20	\$26.20	\$20.50
Single w/ Inflation	52	\$29.40	\$27.10	\$21.40
Single w/ Inflation	53	\$30.30	\$28.00	\$22.10
Single w/ Inflation	54	\$31.40	\$29.30	\$22.80
Single w/ Inflation	55	\$32.30	\$30.20	\$23.50
Single w/ Inflation	56	\$33.20	\$31.10	\$24.40
Single w/ Inflation	57	\$34.50	\$31.90	\$25.10
Single w/ Inflation	58	\$35.50	\$32.80	\$25.90
Single w/ Inflation	59	\$36.40	\$33.90	\$26.80
Single w/ Inflation	60	\$37.70	\$34.80	\$27.30
Single w/ Inflation	61	\$38.90	\$35.50	\$28.00
Single w/ Inflation	62	\$38.90	\$36.20	\$28.70
Single w/ Inflation	63	\$41.10	\$37.70	\$29.40
Single w/ Inflation	64	\$41.10	\$37.70	\$30.20
Single w/ Inflation	65	\$40.40	\$37.20	\$32.10
Single w/ Inflation	66	\$46.10	\$42.90	\$35.30
Single w/ Inflation	67	\$52.50	\$48.10	\$40.40
Single w/ Inflation	68	\$58.30	\$54.50	\$45.60
Single w/ Inflation	69	\$64.70	\$59.50	\$50.60
Single w/ Inflation	70	\$68.70	\$62.60	\$54.50
Single w/ Inflation	71	\$74.30	\$69.40	\$59.50
Single w/ Inflation	72	\$81.10	\$74.30	\$64.40
Single w/ Inflation	73	\$87.30	\$80.40	\$70.00
Single w/ Inflation	74	\$94.70	\$86.10	\$74.90
Single w/ Inflation	75	\$89.90	\$82.80	\$72.70
Single w/ Inflation	76	\$97.20	\$89.30	\$77.70
Single w/ Inflation	77	\$103.70	\$95.40	\$82.80
Single w/ Inflation	78	\$111.00	\$102.10	\$88.30
Single w/ Inflation	79	\$117.70	\$107.60	\$93.80
Single w/ Inflation	80	\$115.20	\$106.10	\$92.20
Single w/ Inflation	81	\$120.90	\$111.20	\$96.80
Single w/ Inflation	82	\$126.50	\$116.30	\$101.40
Single w/ Inflation	83	\$132.20	\$121.40	\$105.00
Single w/ Inflation	84	\$137.30	\$126.50	\$109.60
Single w/ Inflation	85	\$138.30	\$128.10	\$110.70
Single w/ Inflation	86	\$139.30	\$129.10	\$112.10
Single w/ Inflation	87	\$140.90	\$130.70	\$112.70
Single w/ Inflation	88	\$141.80	\$131.10	\$113.20
Single w/ Inflation	89	\$143.50	\$131.60	\$113.80
Single w/ Inflation	90	\$131.50	\$121.20	\$104.80
Single w/ Inflation	91	\$132.40	\$121.60	\$104.80
Single w/ Inflation	92	\$132.90	\$122.10	\$105.60
Single w/ Inflation	93	\$133.80	\$123.00	\$106.10
Single w/ Inflation	94	\$133.80	\$123.00	\$106.60
Single w/ Inflation	95	\$134.70	\$124.00	\$107.10
Single w/ Inflation	96	\$135.20	\$124.00	\$107.10
Single w/ Inflation	97	\$135.70	\$125.30	\$108.00
Single w/ Inflation	98	\$136.20	\$125.30	\$108.50
Single w/ Inflation	99	\$137.20	\$126.30	\$109.00
Single w/ Inflation	100	\$137.50	\$126.30	\$109.00

Single w/ Inflation **EquiCare 2002**

Single w/ Inflation **4 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	\$63.50	\$58.50	\$53.50	\$43.20	\$38.20
Single w/ Inflation	40	\$66.70	\$61.50	\$56.30	\$45.60	\$40.40
Single w/ Inflation	41	\$68.90	\$63.30	\$57.90	\$47.00	\$41.40
Single w/ Inflation	42	\$70.70	\$64.90	\$59.40	\$48.10	\$42.50
Single w/ Inflation	43	\$72.40	\$66.70	\$61.00	\$49.50	\$43.80
Single w/ Inflation	44	\$74.40	\$68.50	\$62.60	\$50.80	\$44.80
Single w/ Inflation	45	\$76.20	\$70.30	\$64.20	\$52.20	\$46.10
Single w/ Inflation	46	\$78.50	\$72.40	\$66.00	\$53.50	\$47.40
Single w/ Inflation	47	\$80.90	\$74.40	\$67.80	\$55.10	\$48.80
Single w/ Inflation	48	\$83.20	\$76.60	\$69.90	\$56.70	\$50.00
Single w/ Inflation	49	\$85.20	\$78.50	\$71.70	\$58.10	\$51.30
Single w/ Inflation	50	\$87.50	\$80.70	\$73.50	\$59.70	\$52.60
Single w/ Inflation	51	\$90.50	\$83.40	\$76.20	\$61.70	\$54.70
Single w/ Inflation	52	\$93.80	\$86.20	\$79.10	\$64.00	\$56.50
Single w/ Inflation	53	\$97.00	\$89.30	\$81.60	\$66.00	\$58.50
Single w/ Inflation	54	\$100.20	\$92.20	\$84.30	\$68.30	\$60.40
Single w/ Inflation	55	\$103.40	\$95.20	\$87.00	\$70.70	\$62.20
Single w/ Inflation	56	\$106.90	\$98.10	\$89.60	\$72.80	\$64.20
Single w/ Inflation	57	\$110.30	\$101.30	\$92.70	\$75.10	\$66.40
Single w/ Inflation	58	\$113.30	\$104.50	\$95.40	\$77.50	\$68.30
Single w/ Inflation	59	\$116.90	\$107.40	\$98.40	\$79.80	\$70.30
Single w/ Inflation	60	\$120.30	\$110.60	\$101.10	\$81.90	\$72.40
Single w/ Inflation	61	\$128.40	\$118.90	\$107.90	\$90.20	\$76.60
Single w/ Inflation	62	\$136.60	\$125.70	\$113.30	\$91.60	\$83.40
Single w/ Inflation	63	\$143.40	\$132.50	\$118.90	\$97.00	\$86.10
Single w/ Inflation	64	\$151.70	\$139.30	\$125.70	\$102.60	\$91.60
Single w/ Inflation	65	\$148.60	\$135.80	\$124.20	\$101.20	\$88.40
Single w/ Inflation	66	\$166.50	\$152.40	\$137.00	\$111.40	\$98.70
Single w/ Inflation	67	\$184.30	\$169.10	\$151.10	\$123.00	\$110.10
Single w/ Inflation	68	\$202.30	\$185.70	\$163.80	\$133.10	\$121.70
Single w/ Inflation	69	\$220.30	\$202.30	\$178.00	\$144.70	\$131.90
Single w/ Inflation	70	\$230.20	\$211.70	\$184.40	\$149.80	\$138.60
Single w/ Inflation	71	\$261.20	\$240.10	\$209.20	\$169.60	\$157.30
Single w/ Inflation	72	\$290.90	\$267.40	\$232.80	\$188.10	\$174.50
Single w/ Inflation	73	\$321.80	\$295.80	\$259.50	\$209.20	\$193.10
Single w/ Inflation	74	\$351.50	\$324.20	\$281.00	\$229.00	\$211.70
Single w/ Inflation	75	\$342.90	\$315.10	\$274.10	\$221.90	\$206.40
Single w/ Inflation	76	\$390.50	\$359.50	\$312.90	\$254.10	\$234.20
Single w/ Inflation	77	\$439.50	\$403.90	\$351.80	\$284.10	\$263.00
Single w/ Inflation	78	\$487.10	\$448.20	\$390.50	\$316.30	\$291.80
Single w/ Inflation	79	\$534.80	\$492.60	\$428.30	\$347.30	\$321.80
Single w/ Inflation	80	\$536.70	\$494.60	\$430.10	\$348.30	\$321.70
Single w/ Inflation	81	\$579.70	\$533.60	\$464.00	\$376.00	\$348.30
Single w/ Inflation	82	\$621.60	\$571.50	\$497.70	\$403.50	\$372.90
Single w/ Inflation	83	\$663.70	\$610.50	\$531.60	\$431.20	\$398.40
Single w/ Inflation	84	\$705.60	\$649.30	\$565.30	\$457.80	\$424.10
Single w/ Inflation	85	\$746.60	\$687.20	\$598.10	\$484.40	\$448.70
Single w/ Inflation	86	\$758.90	\$698.50	\$608.30	\$492.60	\$454.70
Single w/ Inflation	87	\$771.20	\$709.80	\$618.60	\$500.80	\$462.90
Single w/ Inflation	88	\$783.50	\$721.00	\$627.80	\$508.10	\$470.20
Single w/ Inflation	89	\$795.80	\$732.30	\$637.10	\$516.10	\$477.30
Single w/ Inflation	90	\$739.90	\$679.70	\$592.40	\$479.80	\$443.20
Single w/ Inflation	91	\$749.20	\$689.10	\$600.90	\$486.30	\$449.70
Single w/ Inflation	92	\$759.60	\$698.50	\$607.40	\$492.00	\$455.40
Single w/ Inflation	93	\$768.90	\$707.80	\$615.90	\$498.50	\$460.90
Single w/ Inflation	94	\$778.30	\$716.30	\$623.40	\$505.20	\$467.60
Single w/ Inflation	95	\$788.70	\$725.70	\$631.00	\$511.70	\$473.10
Single w/ Inflation	96	\$799.00	\$734.20	\$640.30	\$518.20	\$478.80
Single w/ Inflation	97	\$808.40	\$744.50	\$647.80	\$524.90	\$484.50
Single w/ Inflation	98	\$817.70	\$752.90	\$655.40	\$531.40	\$491.00
Single w/ Inflation	99	\$828.10	\$761.40	\$663.70	\$537.10	\$496.70
Single w/ Inflation	100	\$838.40	\$770.80	\$672.20	\$543.60	\$503.20

Optional Home Care

4 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	\$18.50	\$17.10	\$13.50
Single w/ Inflation	40	\$19.40	\$17.80	\$14.20
Single w/ Inflation	41	\$19.80	\$18.50	\$14.40
Single w/ Inflation	42	\$20.50	\$18.90	\$14.90
Single w/ Inflation	43	\$21.00	\$19.40	\$15.30
Single w/ Inflation	44	\$21.70	\$19.80	\$15.80
Single w/ Inflation	45	\$22.10	\$20.50	\$16.00
Single w/ Inflation	46	\$22.80	\$21.00	\$16.70
Single w/ Inflation	47	\$23.50	\$21.70	\$17.10
Single w/ Inflation	48	\$24.20	\$22.10	\$17.60
Single w/ Inflation	49	\$24.60	\$22.80	\$18.00
Single w/ Inflation	50	\$25.30	\$23.50	\$18.50
Single w/ Inflation	51	\$26.20	\$24.20	\$19.20
Single w/ Inflation	52	\$27.10	\$25.10	\$19.80
Single w/ Inflation	53	\$28.00	\$26.00	\$20.50
Single w/ Inflation	54	\$29.30	\$26.90	\$21.20
Single w/ Inflation	55	\$30.20	\$27.60	\$21.70
Single w/ Inflation	56	\$31.10	\$28.50	\$22.60
Single w/ Inflation	57	\$31.90	\$29.40	\$23.30
Single w/ Inflation	58	\$32.80	\$30.30	\$23.90
Single w/ Inflation	59	\$33.90	\$31.20	\$24.60
Single w/ Inflation	60	\$34.80	\$32.10	\$25.30
Single w/ Inflation	61	\$35.50	\$32.10	\$26.00
Single w/ Inflation	62	\$36.20	\$33.60	\$26.80
Single w/ Inflation	63	\$37.70	\$34.30	\$28.00
Single w/ Inflation	64	\$38.20	\$35.50	\$28.70
Single w/ Inflation	65	\$37.20	\$34.70	\$26.90
Single w/ Inflation	66	\$42.90	\$39.70	\$32.60
Single w/ Inflation	67	\$48.80	\$44.90	\$37.20
Single w/ Inflation	68	\$54.50	\$50.60	\$42.20
Single w/ Inflation	69	\$60.20	\$55.70	\$47.40
Single w/ Inflation	70	\$63.70	\$58.80	\$50.70
Single w/ Inflation	71	\$69.40	\$63.70	\$55.80
Single w/ Inflation	72	\$76.20	\$70.00	\$60.60
Single w/ Inflation	73	\$81.70	\$74.90	\$65.00
Single w/ Inflation	74	\$87.90	\$80.40	\$70.50
Single w/ Inflation	75	\$83.80	\$77.70	\$67.20
Single w/ Inflation	76	\$90.50	\$83.30	\$72.10
Single w/ Inflation	77	\$96.60	\$89.30	\$77.20
Single w/ Inflation	78	\$103.30	\$95.00	\$82.20
Single w/ Inflation	79	\$109.80	\$101.00	\$87.70
Single w/ Inflation	80	\$108.10	\$98.80	\$86.10
Single w/ Inflation	81	\$112.70	\$103.50	\$90.20
Single w/ Inflation	82	\$117.80	\$108.60	\$94.30
Single w/ Inflation	83	\$123.40	\$113.20	\$98.40
Single w/ Inflation	84	\$128.50	\$118.30	\$102.50
Single w/ Inflation	85	\$129.10	\$120.30	\$103.00
Single w/ Inflation	86	\$130.10	\$120.30	\$103.90
Single w/ Inflation	87	\$131.10	\$121.40	\$105.00
Single w/ Inflation	88	\$131.60	\$122.00	\$106.10
Single w/ Inflation	89	\$132.70	\$122.50	\$106.50
Single w/ Inflation	90	\$122.50	\$113.10	\$97.60
Single w/ Inflation	91	\$123.50	\$113.60	\$98.10
Single w/ Inflation	92	\$124.00	\$114.10	\$99.10
Single w/ Inflation	93	\$124.50	\$114.10	\$99.10
Single w/ Inflation	94	\$125.30	\$115.00	\$100.10
Single w/ Inflation	95	\$125.80	\$115.50	\$100.50
Single w/ Inflation	96	\$125.80	\$115.50	\$100.50
Single w/ Inflation	97	\$126.80	\$116.00	\$101.00
Single w/ Inflation	98	\$127.70	\$117.00	\$101.40
Single w/ Inflation	99	\$127.70	\$117.80	\$101.40
Single w/ Inflation	100	\$128.20	\$118.30	\$101.90

Single w/ Inflation **EquiCare 2002**

Single w/ Inflation **3 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	\$57.20	\$52.20	\$47.90	\$38.90	\$33.90
Single w/ Inflation	40	\$59.90	\$54.70	\$50.00	\$41.10	\$35.70
Single w/ Inflation	41	\$61.70	\$56.30	\$51.50	\$42.20	\$36.60
Single w/ Inflation	42	\$63.30	\$57.90	\$53.10	\$43.20	\$37.90
Single w/ Inflation	43	\$65.10	\$59.40	\$54.50	\$44.50	\$38.80
Single w/ Inflation	44	\$66.70	\$60.80	\$55.80	\$45.70	\$39.80
Single w/ Inflation	45	\$68.50	\$62.40	\$57.20	\$47.00	\$40.70
Single w/ Inflation	46	\$70.70	\$64.20	\$59.00	\$48.30	\$42.00
Single w/ Inflation	47	\$72.60	\$66.00	\$60.60	\$49.70	\$43.10
Single w/ Inflation	48	\$74.40	\$67.80	\$62.20	\$50.90	\$44.50
Single w/ Inflation	49	\$76.60	\$69.80	\$64.00	\$52.40	\$45.60
Single w/ Inflation	50	\$78.50	\$71.60	\$65.60	\$53.80	\$46.60
Single w/ Inflation	51	\$81.20	\$74.20	\$68.10	\$55.60	\$48.60
Single w/ Inflation	52	\$84.30	\$76.70	\$70.30	\$57.60	\$50.00
Single w/ Inflation	53	\$87.00	\$79.40	\$72.80	\$59.40	\$52.00
Single w/ Inflation	54	\$90.00	\$81.90	\$75.10	\$61.50	\$53.50
Single w/ Inflation	55	\$92.90	\$84.50	\$77.50	\$63.50	\$55.10
Single w/ Inflation	56	\$95.90	\$87.50	\$80.20	\$65.60	\$57.00
Single w/ Inflation	57	\$98.80	\$90.20	\$82.70	\$67.60	\$58.80
Single w/ Inflation	58	\$101.80	\$92.90	\$85.20	\$69.80	\$60.60
Single w/ Inflation	59	\$104.90	\$95.60	\$87.70	\$71.70	\$62.40
Single w/ Inflation	60	\$107.90	\$98.40	\$90.20	\$73.70	\$64.20
Single w/ Inflation	61	\$114.70	\$105.20	\$95.60	\$80.70	\$68.30
Single w/ Inflation	62	\$121.50	\$112.00	\$101.10	\$81.90	\$73.70
Single w/ Inflation	63	\$128.40	\$117.40	\$106.50	\$87.50	\$76.60
Single w/ Inflation	64	\$135.20	\$124.20	\$112.00	\$91.60	\$80.70
Single w/ Inflation	65	\$131.90	\$121.70	\$110.10	\$89.60	\$79.30
Single w/ Inflation	66	\$147.20	\$135.80	\$121.70	\$98.70	\$88.40
Single w/ Inflation	67	\$163.80	\$151.10	\$134.40	\$108.90	\$98.70
Single w/ Inflation	68	\$179.30	\$165.20	\$146.00	\$119.20	\$107.60
Single w/ Inflation	69	\$195.90	\$180.50	\$158.80	\$128.10	\$117.80
Single w/ Inflation	70	\$205.50	\$188.10	\$164.60	\$132.40	\$123.80
Single w/ Inflation	71	\$232.80	\$214.10	\$185.70	\$151.10	\$139.90
Single w/ Inflation	72	\$259.90	\$238.90	\$207.90	\$168.30	\$156.00
Single w/ Inflation	73	\$287.20	\$263.60	\$229.00	\$185.70	\$172.00
Single w/ Inflation	74	\$314.30	\$289.60	\$251.30	\$204.20	\$188.10
Single w/ Inflation	75	\$305.20	\$281.80	\$244.10	\$198.60	\$183.10
Single w/ Inflation	76	\$348.50	\$320.70	\$279.60	\$226.30	\$209.70
Single w/ Inflation	77	\$391.70	\$360.70	\$314.00	\$254.10	\$235.20
Single w/ Inflation	78	\$435.00	\$399.40	\$348.50	\$281.80	\$260.80
Single w/ Inflation	79	\$477.20	\$439.50	\$382.80	\$309.60	\$287.50
Single w/ Inflation	80	\$479.30	\$440.50	\$384.20	\$311.30	\$286.90
Single w/ Inflation	81	\$517.20	\$476.20	\$413.70	\$335.00	\$310.40
Single w/ Inflation	82	\$555.10	\$510.10	\$444.50	\$359.60	\$333.00
Single w/ Inflation	83	\$593.00	\$544.90	\$475.30	\$384.20	\$355.40
Single w/ Inflation	84	\$629.80	\$579.70	\$505.00	\$408.60	\$378.00
Single w/ Inflation	85	\$666.80	\$613.50	\$534.70	\$432.30	\$399.50
Single w/ Inflation	86	\$678.00	\$623.80	\$542.90	\$439.40	\$406.60
Single w/ Inflation	87	\$688.30	\$634.00	\$552.00	\$446.50	\$413.70
Single w/ Inflation	88	\$699.50	\$643.20	\$560.20	\$453.80	\$419.90
Single w/ Inflation	89	\$710.80	\$653.50	\$568.40	\$460.90	\$426.10
Single w/ Inflation	90	\$660.00	\$607.40	\$528.60	\$428.20	\$396.30
Single w/ Inflation	91	\$668.40	\$614.90	\$536.10	\$433.70	\$400.90
Single w/ Inflation	92	\$677.90	\$623.40	\$542.60	\$439.40	\$406.50
Single w/ Inflation	93	\$686.30	\$631.00	\$549.30	\$445.00	\$412.20
Single w/ Inflation	94	\$694.80	\$639.30	\$556.80	\$450.70	\$416.80
Single w/ Inflation	95	\$704.10	\$647.80	\$563.30	\$457.20	\$422.50
Single w/ Inflation	96	\$712.60	\$656.20	\$571.80	\$461.90	\$427.20
Single w/ Inflation	97	\$722.00	\$663.70	\$578.40	\$468.50	\$432.90
Single w/ Inflation	98	\$730.40	\$671.20	\$584.90	\$474.10	\$438.50
Single w/ Inflation	99	\$738.90	\$679.70	\$592.40	\$478.80	\$443.20
Single w/ Inflation	100	\$748.20	\$688.10	\$599.90	\$485.50	\$448.70

Optional Home Care

3 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	\$16.20	\$14.40	\$12.10
Single w/ Inflation	40	\$17.10	\$15.30	\$12.80
Single w/ Inflation	41	\$17.60	\$15.80	\$13.30
Single w/ Inflation	42	\$18.00	\$16.00	\$13.50
Single w/ Inflation	43	\$18.50	\$16.40	\$13.80
Single w/ Inflation	44	\$19.20	\$16.90	\$14.40
Single w/ Inflation	45	\$19.60	\$17.40	\$14.60
Single w/ Inflation	46	\$20.10	\$17.80	\$15.10
Single w/ Inflation	47	\$20.80	\$18.50	\$15.50
Single w/ Inflation	48	\$21.20	\$18.90	\$16.00
Single w/ Inflation	49	\$21.90	\$19.40	\$16.40
Single w/ Inflation	50	\$22.30	\$19.80	\$16.70
Single w/ Inflation	51	\$23.30	\$20.50	\$17.40
Single w/ Inflation	52	\$23.90	\$21.40	\$18.00
Single w/ Inflation	53	\$24.80	\$22.10	\$18.50
Single w/ Inflation	54	\$25.90	\$22.80	\$19.20
Single w/ Inflation	55	\$26.40	\$23.50	\$19.80
Single w/ Inflation	56	\$27.30	\$24.40	\$20.50
Single w/ Inflation	57	\$28.20	\$25.10	\$21.20
Single w/ Inflation	58	\$28.90	\$25.90	\$21.70
Single w/ Inflation	59	\$29.80	\$26.80	\$22.30
Single w/ Inflation	60	\$30.70	\$27.30	\$23.00
Single w/ Inflation	61	\$31.40	\$27.30	\$23.70
Single w/ Inflation	62	\$32.80	\$28.00	\$23.70
Single w/ Inflation	63	\$33.60	\$29.40	\$24.40
Single w/ Inflation	64	\$34.30	\$29.40	\$25.10
Single w/ Inflation	65	\$33.30	\$28.80	\$24.20
Single w/ Inflation	66	\$39.00	\$33.30	\$27.90
Single w/ Inflation	67	\$43.60	\$37.80	\$31.10
Single w/ Inflation	68	\$49.30	\$42.20	\$35.70
Single w/ Inflation	69	\$53.80	\$46.80	\$38.90
Single w/ Inflation	70	\$57.10	\$49.60	\$41.30
Single w/ Inflation	71	\$62.60	\$53.80	\$45.00
Single w/ Inflation	72	\$67.40	\$58.20	\$48.10
Single w/ Inflation	73	\$73.10	\$63.20	\$51.90
Single w/ Inflation	74	\$78.00	\$66.80	\$54.90
Single w/ Inflation	75	\$75.50	\$64.40	\$52.60
Single w/ Inflation	76	\$81.00	\$69.40	\$55.40
Single w/ Inflation	77	\$86.50	\$73.90	\$58.70
Single w/ Inflation	78	\$92.10	\$78.80	\$61.90
Single w/ Inflation	79	\$98.20	\$83.30	\$64.80
Single w/ Inflation	80	\$96.30	\$82.00	\$63.40
Single w/ Inflation	81	\$101.00	\$85.50	\$65.90
Single w/ Inflation	82	\$105.60	\$89.70	\$68.50
Single w/ Inflation	83	\$109.60	\$93.20	\$70.60
Single w/ Inflation	84	\$114.70	\$96.80	\$73.20
Single w/ Inflation	85	\$115.80	\$97.40	\$73.20
Single w/ Inflation	86	\$116.80	\$97.90	\$73.60
Single w/ Inflation	87	\$117.80	\$98.80	\$74.10
Single w/ Inflation	88	\$118.90	\$99.40	\$74.10
Single w/ Inflation	89	\$118.90	\$100.40	\$74.60
Single w/ Inflation	90	\$109.90	\$92.10	\$68.40
Single w/ Inflation	91	\$110.30	\$92.60	\$68.90
Single w/ Inflation	92	\$110.80	\$92.90	\$68.90
Single w/ Inflation	93	\$111.30	\$93.40	\$69.40
Single w/ Inflation	94	\$111.80	\$93.90	\$69.40
Single w/ Inflation	95	\$112.30	\$93.90	\$69.40
Single w/ Inflation	96	\$112.70	\$94.40	\$69.40
Single w/ Inflation	97	\$113.10	\$94.90	\$69.80
Single w/ Inflation	98	\$113.60	\$95.30	\$69.80
Single w/ Inflation	99	\$114.60	\$95.80	\$69.80
Single w/ Inflation	100	\$114.60	\$95.80	\$69.80

Single w/ Inflation **EquiCare 2002**

Single w/ Inflation 2 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	\$45.60	\$41.30	\$33.90	\$29.60	\$22.30
Single w/ Inflation	40	\$47.90	\$43.20	\$35.70	\$31.20	\$23.50
Single w/ Inflation	41	\$49.20	\$44.50	\$36.60	\$32.10	\$24.20
Single w/ Inflation	42	\$50.60	\$45.70	\$37.90	\$32.80	\$24.80
Single w/ Inflation	43	\$52.00	\$47.00	\$38.80	\$33.70	\$25.50
Single w/ Inflation	44	\$53.30	\$48.30	\$39.80	\$34.60	\$26.20
Single w/ Inflation	45	\$54.70	\$49.50	\$40.70	\$35.50	\$26.90
Single w/ Inflation	46	\$56.30	\$50.80	\$42.00	\$36.60	\$27.80
Single w/ Inflation	47	\$57.90	\$52.40	\$43.10	\$37.70	\$28.50
Single w/ Inflation	48	\$59.40	\$53.80	\$44.50	\$38.80	\$29.30
Single w/ Inflation	49	\$61.00	\$55.10	\$45.60	\$39.70	\$30.20
Single w/ Inflation	50	\$62.60	\$56.70	\$46.60	\$40.70	\$30.70
Single w/ Inflation	51	\$64.90	\$58.80	\$48.60	\$42.20	\$31.90
Single w/ Inflation	52	\$67.20	\$60.80	\$50.00	\$43.80	\$33.00
Single w/ Inflation	53	\$69.40	\$62.90	\$52.00	\$45.00	\$34.30
Single w/ Inflation	54	\$71.70	\$64.90	\$53.50	\$46.60	\$35.40
Single w/ Inflation	55	\$74.10	\$66.90	\$55.10	\$48.30	\$36.40
Single w/ Inflation	56	\$76.60	\$69.20	\$57.00	\$49.70	\$37.70
Single w/ Inflation	57	\$78.70	\$71.40	\$58.80	\$51.30	\$38.80
Single w/ Inflation	58	\$81.20	\$73.50	\$60.60	\$52.90	\$40.20
Single w/ Inflation	59	\$83.60	\$75.70	\$62.40	\$54.50	\$41.30
Single w/ Inflation	60	\$86.10	\$77.80	\$64.20	\$56.00	\$42.30
Single w/ Inflation	61	\$91.60	\$81.90	\$68.30	\$58.80	\$45.00
Single w/ Inflation	62	\$97.00	\$87.50	\$72.40	\$62.90	\$47.90
Single w/ Inflation	63	\$102.60	\$91.60	\$76.60	\$66.90	\$50.60
Single w/ Inflation	64	\$107.90	\$97.00	\$80.70	\$69.80	\$53.30
Single w/ Inflation	65	\$105.00	\$94.80	\$79.30	\$67.90	\$52.50
Single w/ Inflation	66	\$117.80	\$106.20	\$88.40	\$76.80	\$59.00
Single w/ Inflation	67	\$130.60	\$117.80	\$98.70	\$84.60	\$65.40
Single w/ Inflation	68	\$143.40	\$129.40	\$107.60	\$93.50	\$71.80
Single w/ Inflation	69	\$156.30	\$140.80	\$117.80	\$101.20	\$78.20
Single w/ Inflation	70	\$164.60	\$148.50	\$123.80	\$106.40	\$81.70
Single w/ Inflation	71	\$185.70	\$167.20	\$139.90	\$121.40	\$92.90
Single w/ Inflation	72	\$207.90	\$187.00	\$156.00	\$135.00	\$104.00
Single w/ Inflation	73	\$229.00	\$206.80	\$172.00	\$148.50	\$115.20
Single w/ Inflation	74	\$251.30	\$226.40	\$188.10	\$163.40	\$125.10
Single w/ Inflation	75	\$244.10	\$219.80	\$183.10	\$158.80	\$122.10
Single w/ Inflation	76	\$278.60	\$250.80	\$208.70	\$180.90	\$139.80
Single w/ Inflation	77	\$312.90	\$281.80	\$235.20	\$203.00	\$156.40
Single w/ Inflation	78	\$347.30	\$312.90	\$260.80	\$226.30	\$174.20
Single w/ Inflation	79	\$381.70	\$344.00	\$286.30	\$248.60	\$190.90
Single w/ Inflation	80	\$383.10	\$345.20	\$287.80	\$249.00	\$191.60
Single w/ Inflation	81	\$413.70	\$371.80	\$310.40	\$268.30	\$206.90
Single w/ Inflation	82	\$443.40	\$399.50	\$333.00	\$288.90	\$222.30
Single w/ Inflation	83	\$474.20	\$427.20	\$355.40	\$308.40	\$236.60
Single w/ Inflation	84	\$503.90	\$453.80	\$378.00	\$327.70	\$252.00
Single w/ Inflation	85	\$533.60	\$480.40	\$400.40	\$346.30	\$266.30
Single w/ Inflation	86	\$541.80	\$487.50	\$406.60	\$352.30	\$271.40
Single w/ Inflation	87	\$551.10	\$495.70	\$412.80	\$358.50	\$275.60
Single w/ Inflation	88	\$559.30	\$503.90	\$419.90	\$363.60	\$279.60
Single w/ Inflation	89	\$568.40	\$511.00	\$426.10	\$369.80	\$283.80
Single w/ Inflation	90	\$527.60	\$475.10	\$396.30	\$342.70	\$263.80
Single w/ Inflation	91	\$535.10	\$481.60	\$400.90	\$347.40	\$267.60
Single w/ Inflation	92	\$541.80	\$488.20	\$406.50	\$352.20	\$271.30
Single w/ Inflation	93	\$549.30	\$493.80	\$412.20	\$356.80	\$274.20
Single w/ Inflation	94	\$555.80	\$500.40	\$416.80	\$361.50	\$278.00
Single w/ Inflation	95	\$563.30	\$507.00	\$422.50	\$366.20	\$281.70
Single w/ Inflation	96	\$569.80	\$513.50	\$427.20	\$370.90	\$285.40
Single w/ Inflation	97	\$577.40	\$519.20	\$432.90	\$375.60	\$288.20
Single w/ Inflation	98	\$584.00	\$525.70	\$438.50	\$379.30	\$292.00
Single w/ Inflation	99	\$591.50	\$532.40	\$443.20	\$384.10	\$295.70
Single w/ Inflation	100	\$598.10	\$538.90	\$448.70	\$388.70	\$299.50

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	0 Days	7 Days	30 Days
Single w/ Inflation	40	\$13.70	\$12.10	\$10.30
Single w/ Inflation	41	\$14.20	\$12.60	\$10.40
Single w/ Inflation	42	\$14.40	\$12.80	\$11.00
Single w/ Inflation	43	\$14.90	\$13.30	\$11.20
Single w/ Inflation	44	\$15.30	\$13.50	\$11.50
Single w/ Inflation	45	\$15.80	\$13.80	\$11.70
Single w/ Inflation	46	\$16.20	\$14.40	\$12.10
Single w/ Inflation	47	\$16.70	\$14.90	\$12.40
Single w/ Inflation	48	\$17.10	\$15.10	\$12.80
Single w/ Inflation	49	\$17.60	\$15.50	\$13.00
Single w/ Inflation	50	\$18.00	\$16.00	\$13.50
Single w/ Inflation	51	\$18.50	\$16.40	\$13.80
Single w/ Inflation	52	\$19.20	\$17.10	\$14.40
Single w/ Inflation	53	\$19.80	\$17.60	\$14.90
Single w/ Inflation	54	\$20.50	\$18.30	\$15.50
Single w/ Inflation	55	\$21.20	\$18.90	\$16.00
Single w/ Inflation	56	\$21.90	\$19.40	\$16.40
Single w/ Inflation	57	\$22.60	\$20.10	\$16.90
Single w/ Inflation	58	\$23.30	\$20.80	\$17.40
Single w/ Inflation	59	\$23.90	\$21.20	\$18.00
Single w/ Inflation	60	\$24.60	\$21.90	\$18.50
Single w/ Inflation	61	\$25.30	\$23.30	\$19.20
Single w/ Inflation	62	\$26.00	\$23.30	\$19.80
Single w/ Inflation	63	\$26.80	\$24.60	\$20.50
Single w/ Inflation	64	\$27.30	\$24.60	\$20.50
Single w/ Inflation	65	\$26.90	\$24.40	\$19.90
Single w/ Inflation	66	\$31.50	\$28.30	\$23.70
Single w/ Inflation	67	\$35.30	\$31.50	\$26.30
Single w/ Inflation	68	\$39.70	\$35.30	\$29.40
Single w/ Inflation	69	\$43.60	\$39.00	\$32.10
Single w/ Inflation	70	\$45.20	\$40.80	\$34.20
Single w/ Inflation	71	\$50.20	\$45.20	\$37.20
Single w/ Inflation	72	\$53.80	\$48.90	\$40.30
Single w/ Inflation	73	\$58.80	\$52.70	\$44.10
Single w/ Inflation	74	\$62.60	\$56.40	\$47.10
Single w/ Inflation	75	\$60.50	\$54.40	\$45.50
Single w/ Inflation	76	\$65.00	\$58.30	\$48.80
Single w/ Inflation	77	\$69.40	\$62.20	\$51.60
Single w/ Inflation	78	\$73.90	\$66.60	\$55.50
Single w/ Inflation	79	\$78.80	\$70.50	\$58.90
Single w/ Inflation	80	\$77.30	\$69.10	\$58.00
Single w/ Inflation	81	\$80.40	\$72.80	\$60.50
Single w/ Inflation	82	\$84.60	\$75.90	\$63.10
Single w/ Inflation	83	\$88.10	\$78.90	\$66.00
Single w/ Inflation	84	\$91.70	\$82.40	\$68.70
Single w/ Inflation	85	\$92.80	\$83.00	\$69.10
Single w/ Inflation	86	\$93.70	\$84.00	\$69.70
Single w/ Inflation	87	\$94.30	\$84.60	\$70.70
Single w/ Inflation	88	\$95.30	\$85.00	\$71.30
Single w/ Inflation	89	\$95.30	\$86.10	\$71.70
Single w/ Inflation	90	\$87.80	\$78.90	\$65.70
Single w/ Inflation	91	\$88.30	\$79.40	\$66.20
Single w/ Inflation	92	\$88.80	\$79.40	\$66.20
Single w/ Inflation	93	\$88.80	\$80.40	\$66.70
Single w/ Inflation	94	\$89.70	\$80.40	\$67.20
Single w/ Inflation	95	\$89.70	\$80.70	\$67.20
Single w/ Inflation	96	\$90.20	\$80.70	\$68.10
Single w/ Inflation	97	\$90.60	\$81.70	\$68.10
Single w/ Inflation	98	\$91.10	\$82.20	\$68.10
Single w/ Inflation	99	\$91.10	\$82.20	\$68.50
Single w/ Inflation	100	\$92.10	\$82.70	\$69.00

Single w/ Inflation **EquiCare 2002**

Single w/ Inflation **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	\$31.20	\$27.60	\$23.30	\$20.30	\$15.30
Single w/ Inflation	40	\$32.70	\$28.90	\$24.40	\$21.20	\$16.00
Single w/ Inflation	41	\$33.60	\$29.60	\$25.10	\$21.90	\$16.40
Single w/ Inflation	42	\$34.60	\$30.50	\$25.90	\$22.60	\$16.90
Single w/ Inflation	43	\$35.50	\$31.40	\$26.40	\$23.00	\$17.40
Single w/ Inflation	44	\$36.40	\$32.10	\$27.10	\$23.70	\$17.80
Single w/ Inflation	45	\$37.30	\$33.00	\$27.80	\$24.40	\$18.30
Single w/ Inflation	46	\$38.60	\$33.90	\$28.50	\$25.10	\$18.70
Single w/ Inflation	47	\$39.50	\$34.80	\$29.40	\$25.90	\$19.40
Single w/ Inflation	48	\$40.50	\$35.70	\$30.30	\$26.40	\$19.80
Single w/ Inflation	49	\$41.60	\$37.00	\$31.10	\$27.10	\$20.30
Single w/ Inflation	50	\$42.90	\$37.90	\$31.90	\$27.80	\$21.00
Single w/ Inflation	51	\$44.50	\$39.10	\$33.00	\$28.90	\$21.70
Single w/ Inflation	52	\$45.70	\$40.50	\$34.30	\$29.80	\$22.30
Single w/ Inflation	53	\$47.40	\$42.00	\$35.40	\$31.10	\$23.30
Single w/ Inflation	54	\$49.00	\$43.20	\$36.40	\$31.90	\$23.90
Single w/ Inflation	55	\$50.60	\$44.70	\$37.70	\$32.80	\$24.60
Single w/ Inflation	56	\$52.20	\$46.10	\$38.80	\$33.90	\$25.50
Single w/ Inflation	57	\$53.80	\$47.50	\$40.20	\$35.20	\$26.20
Single w/ Inflation	58	\$55.60	\$49.00	\$41.30	\$36.20	\$27.10
Single w/ Inflation	59	\$57.20	\$50.60	\$42.50	\$37.10	\$27.80
Single w/ Inflation	60	\$58.80	\$52.00	\$43.80	\$38.20	\$28.70
Single w/ Inflation	61	\$61.50	\$56.00	\$46.50	\$39.70	\$31.40
Single w/ Inflation	62	\$65.60	\$58.80	\$49.20	\$42.30	\$32.80
Single w/ Inflation	63	\$69.80	\$62.90	\$52.00	\$45.00	\$34.30
Single w/ Inflation	64	\$73.70	\$65.60	\$54.70	\$47.90	\$37.00
Single w/ Inflation	65	\$71.80	\$64.10	\$53.80	\$46.10	\$35.80
Single w/ Inflation	66	\$80.70	\$71.80	\$60.20	\$52.50	\$39.70
Single w/ Inflation	67	\$89.60	\$80.70	\$66.60	\$57.70	\$44.90
Single w/ Inflation	68	\$97.30	\$88.40	\$73.00	\$64.10	\$48.80
Single w/ Inflation	69	\$106.20	\$96.10	\$79.30	\$69.10	\$52.50
Single w/ Inflation	70	\$111.50	\$100.30	\$84.20	\$73.10	\$55.80
Single w/ Inflation	71	\$126.20	\$113.90	\$95.40	\$81.70	\$63.20
Single w/ Inflation	72	\$141.20	\$127.50	\$106.40	\$91.60	\$70.50
Single w/ Inflation	73	\$156.00	\$139.90	\$116.30	\$101.50	\$78.00
Single w/ Inflation	74	\$170.90	\$153.50	\$127.50	\$111.50	\$85.50
Single w/ Inflation	75	\$166.50	\$149.90	\$124.20	\$107.60	\$83.30
Single w/ Inflation	76	\$189.80	\$170.80	\$142.00	\$123.20	\$94.40
Single w/ Inflation	77	\$213.10	\$192.00	\$159.80	\$138.80	\$106.60
Single w/ Inflation	78	\$236.40	\$213.10	\$177.50	\$153.20	\$117.70
Single w/ Inflation	79	\$259.70	\$234.20	\$195.30	\$168.70	\$129.90
Single w/ Inflation	80	\$260.10	\$234.60	\$195.60	\$169.00	\$130.10
Single w/ Inflation	81	\$281.80	\$253.00	\$211.10	\$182.30	\$140.40
Single w/ Inflation	82	\$302.20	\$271.40	\$226.40	\$195.60	\$150.60
Single w/ Inflation	83	\$322.60	\$289.80	\$241.70	\$208.90	\$160.80
Single w/ Inflation	84	\$343.20	\$308.40	\$257.20	\$223.30	\$171.10
Single w/ Inflation	85	\$362.50	\$326.80	\$272.50	\$235.70	\$181.40
Single w/ Inflation	86	\$368.70	\$331.90	\$276.50	\$239.70	\$184.40
Single w/ Inflation	87	\$374.90	\$337.00	\$280.70	\$243.90	\$187.40
Single w/ Inflation	88	\$380.00	\$342.10	\$285.80	\$246.80	\$190.50
Single w/ Inflation	89	\$386.20	\$347.20	\$289.80	\$251.00	\$193.60
Single w/ Inflation	90	\$358.70	\$323.00	\$269.50	\$232.90	\$179.30
Single w/ Inflation	91	\$363.40	\$327.60	\$273.20	\$236.60	\$182.10
Single w/ Inflation	92	\$369.00	\$331.50	\$276.00	\$239.40	\$184.10
Single w/ Inflation	93	\$373.70	\$336.10	\$279.80	\$242.30	\$186.80
Single w/ Inflation	94	\$378.40	\$339.80	\$283.50	\$246.00	\$188.80
Single w/ Inflation	95	\$383.10	\$344.60	\$287.40	\$248.80	\$191.50
Single w/ Inflation	96	\$387.80	\$349.30	\$291.00	\$251.60	\$193.50
Single w/ Inflation	97	\$392.40	\$353.00	\$293.90	\$255.40	\$196.30
Single w/ Inflation	98	\$397.10	\$357.70	\$297.70	\$258.30	\$198.20
Single w/ Inflation	99	\$401.80	\$361.50	\$301.40	\$261.00	\$201.00
Single w/ Inflation	100	\$406.50	\$366.20	\$305.20	\$264.80	\$203.80

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	\$8.70	\$8.50	\$6.90
Single w/ Inflation	40	\$9.20	\$8.70	\$7.40
Single w/ Inflation	41	\$9.40	\$9.00	\$7.60
Single w/ Inflation	42	\$9.50	\$9.40	\$7.60
Single w/ Inflation	43	\$9.90	\$9.50	\$7.80
Single w/ Inflation	44	\$10.30	\$9.90	\$7.90
Single w/ Inflation	45	\$10.40	\$10.10	\$8.30
Single w/ Inflation	46	\$10.80	\$10.30	\$8.50
Single w/ Inflation	47	\$11.00	\$10.40	\$8.70
Single w/ Inflation	48	\$11.50	\$11.00	\$9.00
Single w/ Inflation	49	\$11.70	\$11.20	\$9.20
Single w/ Inflation	50	\$11.90	\$11.50	\$9.40
Single w/ Inflation	51	\$12.40	\$11.90	\$9.90
Single w/ Inflation	52	\$12.80	\$12.40	\$10.10
Single w/ Inflation	53	\$13.30	\$12.80	\$10.40
Single w/ Inflation	54	\$13.70	\$13.30	\$11.00
Single w/ Inflation	55	\$14.20	\$13.50	\$11.20
Single w/ Inflation	56	\$14.60	\$13.80	\$11.70
Single w/ Inflation	57	\$15.10	\$14.40	\$11.90
Single w/ Inflation	58	\$15.50	\$14.90	\$12.40
Single w/ Inflation	59	\$16.00	\$15.30	\$12.60
Single w/ Inflation	60	\$16.40	\$15.80	\$13.00
Single w/ Inflation	61	\$17.80	\$15.80	\$13.00
Single w/ Inflation	62	\$17.80	\$16.40	\$13.70
Single w/ Inflation	63	\$18.50	\$16.40	\$13.70
Single w/ Inflation	64	\$18.50	\$17.10	\$14.40
Single w/ Inflation	65	\$18.00	\$16.70	\$13.50
Single w/ Inflation	66	\$21.20	\$19.20	\$16.00
Single w/ Inflation	67	\$23.70	\$21.20	\$18.00
Single w/ Inflation	68	\$26.90	\$23.70	\$19.90
Single w/ Inflation	69	\$29.40	\$26.30	\$22.40
Single w/ Inflation	70	\$31.10	\$27.80	\$22.90
Single w/ Inflation	71	\$34.20	\$30.40	\$25.40
Single w/ Inflation	72	\$37.20	\$32.90	\$27.30
Single w/ Inflation	73	\$39.70	\$35.90	\$30.40
Single w/ Inflation	74	\$42.80	\$38.40	\$32.20
Single w/ Inflation	75	\$41.10	\$36.60	\$31.10
Single w/ Inflation	76	\$43.90	\$39.50	\$33.40
Single w/ Inflation	77	\$47.20	\$42.30	\$35.60
Single w/ Inflation	78	\$50.60	\$45.00	\$37.80
Single w/ Inflation	79	\$53.30	\$47.80	\$39.90
Single w/ Inflation	80	\$52.70	\$47.20	\$39.40
Single w/ Inflation	81	\$54.90	\$49.80	\$41.00
Single w/ Inflation	82	\$57.40	\$51.80	\$43.10
Single w/ Inflation	83	\$59.50	\$53.80	\$45.10
Single w/ Inflation	84	\$62.00	\$56.40	\$46.70
Single w/ Inflation	85	\$63.10	\$56.40	\$47.20
Single w/ Inflation	86	\$63.50	\$56.90	\$47.60
Single w/ Inflation	87	\$64.00	\$57.40	\$48.20
Single w/ Inflation	88	\$64.60	\$58.00	\$48.20
Single w/ Inflation	89	\$65.10	\$58.40	\$48.70
Single w/ Inflation	90	\$59.70	\$54.00	\$44.60
Single w/ Inflation	91	\$60.20	\$54.00	\$44.60
Single w/ Inflation	92	\$60.20	\$54.50	\$45.60
Single w/ Inflation	93	\$60.50	\$54.50	\$45.60
Single w/ Inflation	94	\$60.50	\$55.00	\$45.60
Single w/ Inflation	95	\$61.00	\$55.00	\$45.60
Single w/ Inflation	96	\$61.50	\$55.00	\$46.00
Single w/ Inflation	97	\$61.50	\$55.50	\$46.50
Single w/ Inflation	98	\$62.00	\$55.50	\$46.50
Single w/ Inflation	99	\$62.50	\$56.40	\$46.50
Single w/ Inflation	100	\$62.50	\$56.40	\$47.00

EXHIBIT II: Proposed 2011 Revised Rates for EquiCare 2002

JOINT NO INFLATION

Proposed Rate Increase = 12.0%

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	\$51.30	\$47.10	\$43.20	\$35.00	\$30.90
Joint No Inflation	40	\$53.80	\$49.50	\$45.20	\$36.70	\$32.40
Joint No Inflation	41	\$55.40	\$51.00	\$46.50	\$37.80	\$33.40
Joint No Inflation	42	\$56.90	\$52.40	\$47.90	\$38.90	\$34.30
Joint No Inflation	43	\$58.40	\$53.80	\$49.20	\$39.90	\$35.20
Joint No Inflation	44	\$59.90	\$55.20	\$50.40	\$40.90	\$36.10
Joint No Inflation						
Joint No Inflation	45	\$61.50	\$56.60	\$51.80	\$42.10	\$37.10
Joint No Inflation	46	\$63.30	\$58.30	\$53.30	\$43.20	\$38.20
Joint No Inflation	47	\$65.10	\$59.90	\$54.70	\$44.50	\$39.30
Joint No Inflation	48	\$66.90	\$61.60	\$56.30	\$45.60	\$40.40
Joint No Inflation	49	\$68.70	\$63.20	\$57.80	\$46.90	\$41.40
Joint No Inflation						
Joint No Inflation	50	\$70.50	\$64.90	\$59.30	\$48.00	\$42.60
Joint No Inflation	51	\$73.00	\$67.30	\$61.50	\$49.80	\$44.10
Joint No Inflation	52	\$75.50	\$69.60	\$63.60	\$51.70	\$45.60
Joint No Inflation	53	\$78.20	\$72.00	\$65.80	\$53.30	\$47.10
Joint No Inflation	54	\$80.70	\$74.30	\$67.90	\$55.10	\$48.70
Joint No Inflation						
Joint No Inflation	55	\$83.30	\$76.60	\$70.10	\$56.90	\$50.20
Joint No Inflation	56	\$85.90	\$79.20	\$72.40	\$58.70	\$51.90
Joint No Inflation	57	\$88.70	\$81.60	\$74.50	\$60.60	\$53.60
Joint No Inflation	58	\$91.50	\$84.10	\$76.90	\$62.30	\$55.10
Joint No Inflation	59	\$94.10	\$86.60	\$79.20	\$64.40	\$56.80
Joint No Inflation						
Joint No Inflation	60	\$96.80	\$89.20	\$81.50	\$66.10	\$58.40
Joint No Inflation	61	\$103.00	\$95.30	\$86.00	\$72.20	\$61.50
Joint No Inflation	62	\$109.10	\$100.60	\$91.50	\$73.80	\$66.10
Joint No Inflation	63	\$115.30	\$106.10	\$96.10	\$78.40	\$69.20
Joint No Inflation	64	\$121.40	\$112.20	\$101.50	\$82.20	\$73.00
Joint No Inflation						
Joint No Inflation	65	\$126.80	\$116.80	\$106.10	\$86.00	\$76.10
Joint No Inflation	66	\$142.20	\$130.60	\$117.60	\$95.30	\$85.30
Joint No Inflation	67	\$157.50	\$145.20	\$129.10	\$104.50	\$94.50
Joint No Inflation	68	\$172.90	\$159.00	\$140.60	\$114.50	\$103.80
Joint No Inflation	69	\$188.20	\$173.60	\$152.20	\$123.70	\$112.90
Joint No Inflation						
Joint No Inflation	70	\$204.40	\$187.40	\$163.60	\$132.20	\$122.90
Joint No Inflation	71	\$231.30	\$212.80	\$185.10	\$149.80	\$139.10
Joint No Inflation	72	\$258.10	\$237.40	\$206.70	\$167.50	\$155.20
Joint No Inflation	73	\$285.00	\$261.90	\$228.20	\$185.10	\$171.30
Joint No Inflation	74	\$311.90	\$287.30	\$249.70	\$202.90	\$187.40
Joint No Inflation						
Joint No Inflation	75	\$338.70	\$311.90	\$271.20	\$219.70	\$203.60
Joint No Inflation	76	\$386.40	\$355.70	\$309.60	\$250.40	\$232.00
Joint No Inflation	77	\$434.00	\$399.40	\$348.00	\$281.20	\$260.40
Joint No Inflation	78	\$481.70	\$443.30	\$386.40	\$312.60	\$288.80
Joint No Inflation	79	\$529.20	\$487.00	\$424.00	\$343.40	\$318.10
Joint No Inflation						
Joint No Inflation	80	\$575.30	\$529.20	\$460.90	\$373.30	\$344.90
Joint No Inflation	81	\$620.70	\$571.50	\$497.00	\$402.50	\$372.60
Joint No Inflation	82	\$666.00	\$612.20	\$533.10	\$431.70	\$399.40
Joint No Inflation	83	\$711.30	\$654.40	\$570.00	\$461.70	\$427.10
Joint No Inflation	84	\$756.70	\$696.00	\$606.10	\$490.80	\$454.00
Joint No Inflation						
Joint No Inflation	85	\$800.40	\$736.70	\$641.40	\$519.30	\$480.20
Joint No Inflation	86	\$813.50	\$748.20	\$652.10	\$527.70	\$487.80
Joint No Inflation	87	\$826.50	\$760.50	\$662.10	\$536.20	\$496.30
Joint No Inflation	88	\$839.60	\$772.00	\$672.90	\$544.70	\$503.90
Joint No Inflation	89	\$852.60	\$784.30	\$682.90	\$553.00	\$511.60
Joint No Inflation						
Joint No Inflation	90	\$864.20	\$795.10	\$692.10	\$560.80	\$518.60
Joint No Inflation	91	\$875.70	\$805.70	\$702.10	\$568.50	\$525.40
Joint No Inflation	92	\$887.20	\$816.50	\$710.60	\$575.30	\$532.40
Joint No Inflation	93	\$898.70	\$826.50	\$719.80	\$583.10	\$539.20
Joint No Inflation	94	\$910.30	\$837.30	\$728.90	\$590.70	\$546.20
Joint No Inflation						
Joint No Inflation	95	\$921.80	\$848.00	\$738.20	\$598.40	\$553.00
Joint No Inflation	96	\$933.30	\$858.80	\$748.20	\$605.40	\$560.00
Joint No Inflation	97	\$944.80	\$869.60	\$757.40	\$613.00	\$566.90
Joint No Inflation	98	\$956.30	\$879.50	\$765.80	\$620.70	\$573.80
Joint No Inflation	99	\$967.80	\$890.30	\$775.80	\$627.60	\$580.80
Joint No Inflation	100	\$979.40	\$901.00	\$785.10	\$635.30	\$587.60
Joint No Inflation						

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	\$14.90	\$13.70	\$10.80
Joint No Inflation	40	\$15.70	\$14.40	\$11.30
Joint No Inflation	41	\$16.10	\$14.80	\$11.70
Joint No Inflation	42	\$16.60	\$15.20	\$11.90
Joint No Inflation	43	\$17.00	\$15.60	\$12.30
Joint No Inflation	44	\$17.50	\$15.90	\$12.50
Joint No Inflation				
Joint No Inflation	45	\$17.90	\$16.50	\$13.00
Joint No Inflation	46	\$18.40	\$16.80	\$13.40
Joint No Inflation	47	\$18.90	\$17.30	\$13.80
Joint No Inflation	48	\$19.40	\$17.90	\$14.20
Joint No Inflation	49	\$19.90	\$18.40	\$14.60
Joint No Inflation				
Joint No Inflation	50	\$20.40	\$18.70	\$14.90
Joint No Inflation	51	\$21.20	\$19.50	\$15.40
Joint No Inflation	52	\$21.90	\$20.10	\$15.90
Joint No Inflation	53	\$22.70	\$20.80	\$16.50
Joint No Inflation	54	\$23.40	\$21.50	\$17.10
Joint No Inflation				
Joint No Inflation	55	\$24.10	\$22.20	\$17.60
Joint No Inflation	56	\$24.80	\$22.80	\$18.10
Joint No Inflation	57	\$25.80	\$23.60	\$18.70
Joint No Inflation	58	\$26.60	\$24.30	\$19.30
Joint No Inflation	59	\$27.40	\$25.00	\$19.90
Joint No Inflation				
Joint No Inflation	60	\$28.10	\$25.80	\$20.40
Joint No Inflation	61	\$28.90	\$26.20	\$21.20
Joint No Inflation	62	\$29.60	\$27.00	\$21.50
Joint No Inflation	63	\$30.40	\$28.10	\$22.30
Joint No Inflation	64	\$31.20	\$28.50	\$22.70
Joint No Inflation				
Joint No Inflation	65	\$32.30	\$29.60	\$23.40
Joint No Inflation	66	\$37.30	\$34.20	\$27.70
Joint No Inflation	67	\$41.90	\$38.50	\$32.30
Joint No Inflation	68	\$46.90	\$43.10	\$36.50
Joint No Inflation	69	\$51.90	\$47.60	\$40.80
Joint No Inflation				
Joint No Inflation	70	\$56.50	\$52.30	\$45.00
Joint No Inflation	71	\$61.80	\$56.90	\$49.20
Joint No Inflation	72	\$67.30	\$61.80	\$53.80
Joint No Inflation	73	\$72.60	\$66.90	\$58.00
Joint No Inflation	74	\$78.00	\$71.50	\$62.20
Joint No Inflation				
Joint No Inflation	75	\$83.40	\$76.50	\$66.50
Joint No Inflation	76	\$89.60	\$82.20	\$71.50
Joint No Inflation	77	\$96.10	\$87.90	\$76.50
Joint No Inflation	78	\$102.20	\$94.10	\$81.10
Joint No Inflation	79	\$108.30	\$99.90	\$86.40
Joint No Inflation				
Joint No Inflation	80	\$115.70	\$106.40	\$92.20
Joint No Inflation	81	\$121.00	\$111.00	\$96.40
Joint No Inflation	82	\$126.40	\$116.80	\$101.10
Joint No Inflation	83	\$131.80	\$121.40	\$105.30
Joint No Inflation	84	\$137.50	\$126.40	\$109.50
Joint No Inflation				
Joint No Inflation	85	\$140.30	\$129.10	\$111.40
Joint No Inflation	86	\$141.00	\$129.90	\$111.80
Joint No Inflation	87	\$141.80	\$130.60	\$112.20
Joint No Inflation	88	\$141.80	\$131.00	\$112.90
Joint No Inflation	89	\$142.90	\$131.40	\$114.20
Joint No Inflation				
Joint No Inflation	90	\$143.70	\$132.20	\$114.50
Joint No Inflation	91	\$144.50	\$132.50	\$114.50
Joint No Inflation	92	\$144.80	\$133.30	\$115.70
Joint No Inflation	93	\$145.60	\$134.10	\$116.10
Joint No Inflation	94	\$146.40	\$134.50	\$116.40
Joint No Inflation				
Joint No Inflation	95	\$146.70	\$135.20	\$117.20
Joint No Inflation	96	\$147.50	\$135.60	\$117.20
Joint No Inflation	97	\$148.30	\$136.00	\$118.00
Joint No Inflation	98	\$148.60	\$137.10	\$118.70
Joint No Inflation	99	\$149.40	\$137.50	\$118.70
Joint No Inflation	100	\$150.20	\$138.30	\$119.50
Joint No Inflation				

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	\$38.20	\$33.30	\$32.20	\$26.10	\$23.20
40	\$40.20	\$35.00	\$33.70	\$27.40	\$24.30
41	\$41.30	\$36.00	\$34.70	\$28.10	\$25.00
42	\$42.40	\$37.00	\$35.60	\$29.00	\$25.80
43	\$43.60	\$38.10	\$36.60	\$29.80	\$26.50
44	\$44.70	\$39.10	\$37.50	\$30.50	\$27.20
45	\$45.90	\$40.00	\$38.60	\$31.30	\$27.90
46	\$47.30	\$41.20	\$39.80	\$32.20	\$28.60
47	\$48.50	\$42.40	\$40.90	\$33.10	\$29.50
48	\$49.80	\$43.60	\$41.90	\$34.00	\$30.30
49	\$51.30	\$44.70	\$43.10	\$34.80	\$31.00
50	\$52.60	\$45.90	\$44.20	\$35.70	\$31.90
51	\$54.50	\$47.50	\$45.70	\$37.10	\$33.10
52	\$56.40	\$49.20	\$47.40	\$38.50	\$34.20
53	\$58.30	\$50.90	\$48.90	\$39.80	\$35.40
54	\$60.20	\$52.60	\$50.70	\$41.00	\$36.50
55	\$62.10	\$54.20	\$52.30	\$42.30	\$37.60
56	\$64.20	\$56.00	\$54.00	\$43.70	\$39.00
57	\$66.30	\$57.80	\$55.60	\$45.10	\$40.20
58	\$68.20	\$59.40	\$57.30	\$46.40	\$41.40
59	\$70.20	\$61.20	\$59.00	\$47.80	\$42.60
60	\$72.20	\$63.00	\$60.70	\$49.20	\$43.80
61	\$76.90	\$71.50	\$64.60	\$54.60	\$46.10
62	\$82.20	\$76.10	\$68.40	\$55.40	\$49.20
63	\$86.00	\$79.90	\$72.20	\$59.20	\$51.60
64	\$91.50	\$80.70	\$76.10	\$61.50	\$54.60
65	\$95.30	\$82.20	\$79.90	\$64.60	\$56.90
66	\$106.80	\$97.60	\$87.60	\$71.50	\$63.80
67	\$118.30	\$109.10	\$96.80	\$78.40	\$70.70
68	\$129.90	\$119.10	\$105.30	\$86.00	\$77.70
69	\$141.40	\$129.90	\$114.50	\$93.00	\$84.50
70	\$152.90	\$141.40	\$122.90	\$99.10	\$92.20
71	\$173.60	\$159.00	\$139.10	\$112.20	\$104.50
72	\$193.60	\$178.30	\$155.20	\$126.00	\$116.10
73	\$214.40	\$196.70	\$171.30	\$139.10	\$128.40
74	\$233.50	\$215.90	\$187.40	\$152.20	\$140.60
75	\$254.30	\$234.30	\$202.90	\$164.50	\$152.90
76	\$289.60	\$266.60	\$232.00	\$187.40	\$174.40
77	\$325.70	\$299.60	\$261.20	\$210.50	\$195.10
78	\$361.00	\$331.90	\$289.60	\$234.30	\$216.70
79	\$397.20	\$365.70	\$318.10	\$257.40	\$238.90
80	\$431.70	\$397.20	\$345.70	\$279.70	\$258.90
81	\$465.50	\$428.70	\$372.60	\$301.90	\$279.70
82	\$499.30	\$459.40	\$399.40	\$323.40	\$299.60
83	\$533.10	\$490.80	\$427.80	\$346.50	\$320.40
84	\$567.70	\$521.60	\$454.80	\$368.00	\$340.40
85	\$600.70	\$552.30	\$480.90	\$389.40	\$360.30
86	\$609.90	\$561.50	\$489.30	\$395.60	\$365.70
87	\$619.90	\$570.00	\$497.00	\$402.50	\$371.80
88	\$629.10	\$579.10	\$504.70	\$408.70	\$377.90
89	\$639.10	\$588.40	\$512.40	\$414.80	\$383.30
90	\$648.30	\$596.10	\$519.30	\$420.20	\$388.70
91	\$656.80	\$604.50	\$526.90	\$426.30	\$394.10
92	\$665.20	\$612.20	\$533.10	\$431.70	\$398.70
93	\$673.70	\$619.90	\$540.00	\$437.10	\$404.90
94	\$682.90	\$628.30	\$546.90	\$443.30	\$409.40
95	\$691.30	\$636.00	\$553.80	\$448.60	\$414.80
96	\$699.80	\$644.50	\$561.50	\$454.00	\$420.20
97	\$709.00	\$651.40	\$567.70	\$460.10	\$425.50
98	\$717.40	\$659.90	\$574.60	\$465.50	\$430.20
99	\$725.90	\$667.50	\$581.50	\$482.40	\$435.60
100	\$734.40	\$676.00	\$589.20	\$484.00	\$440.90

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$11.10	\$10.40	\$8.10
40	\$11.80	\$10.90	\$8.60
41	\$12.00	\$11.10	\$8.90
42	\$12.40	\$11.50	\$9.00
43	\$12.90	\$11.80	\$9.20
44	\$13.20	\$12.20	\$9.50
45	\$13.50	\$12.40	\$9.80
46	\$13.90	\$12.90	\$10.00
47	\$14.30	\$13.30	\$10.40
48	\$14.70	\$13.70	\$10.60
49	\$15.10	\$13.90	\$10.90
50	\$15.40	\$14.30	\$11.10
51	\$15.90	\$14.80	\$11.50
52	\$16.60	\$15.30	\$12.00
53	\$17.10	\$15.80	\$12.40
54	\$17.70	\$16.50	\$12.90
55	\$18.20	\$17.00	\$13.30
56	\$18.70	\$17.50	\$13.80
57	\$19.40	\$18.00	\$14.20
58	\$20.00	\$18.50	\$14.60
59	\$20.50	\$19.10	\$15.10
60	\$21.20	\$19.60	\$15.40
61	\$21.90	\$20.00	\$15.80
62	\$21.90	\$20.40	\$16.20
63	\$23.10	\$21.20	\$16.60
64	\$23.10	\$21.20	\$17.00
65	\$24.20	\$22.30	\$19.30
66	\$27.70	\$25.80	\$21.20
67	\$31.50	\$28.90	\$24.20
68	\$35.00	\$32.70	\$27.40
69	\$38.90	\$35.70	\$30.40
70	\$42.70	\$38.90	\$33.80
71	\$46.10	\$43.10	\$36.90
72	\$50.30	\$46.10	\$40.00
73	\$54.20	\$49.90	\$43.50
74	\$58.80	\$53.50	\$46.50
75	\$62.20	\$57.30	\$50.30
76	\$67.30	\$61.80	\$53.80
77	\$71.80	\$66.10	\$57.30
78	\$76.90	\$70.70	\$61.10
79	\$81.50	\$74.50	\$65.00
80	\$86.40	\$79.60	\$69.20
81	\$90.70	\$83.40	\$72.60
82	\$94.90	\$87.20	\$76.10
83	\$99.10	\$91.10	\$78.80
84	\$103.00	\$94.90	\$82.20
85	\$103.80	\$96.10	\$83.00
86	\$104.50	\$96.80	\$84.10
87	\$105.70	\$98.00	\$84.50
88	\$106.40	\$98.30	\$84.90
89	\$107.60	\$98.70	\$85.30
90	\$107.60	\$99.10	\$85.70
91	\$108.30	\$99.50	\$85.70
92	\$108.70	\$99.90	\$86.40
93	\$109.50	\$100.60	\$86.80
94	\$109.50	\$100.60	\$87.20
95	\$110.20	\$101.50	\$87.60
96	\$110.60	\$101.50	\$87.60
97	\$111.00	\$102.60	\$88.40
98	\$111.40	\$102.60	\$88.80
99	\$112.20	\$103.40	\$89.20
100	\$112.50	\$103.40	\$89.20

EquiCare 2002

Optional Home Care

Joint No Inflation
 Joint No Inflation
 Joint No Inflation

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT
 4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT							4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT			
Issue Age	Elimination Period						Issue Age	Elimination Period		
	0 Days	30 Days	90 Days	180 Days	365 Days	0 Days		7 Days	30 Days	
18-39	\$35.70	\$32.90	\$30.10	\$24.30	\$21.50	18-39	\$10.40	\$9.60	\$7.60	
40	\$37.50	\$34.60	\$31.70	\$25.70	\$22.70	40	\$10.90	\$10.00	\$8.00	
41	\$38.80	\$35.60	\$32.60	\$26.50	\$23.30	41	\$11.10	\$10.40	\$8.10	
42	\$39.80	\$36.50	\$33.40	\$27.10	\$23.90	42	\$11.50	\$10.60	\$8.40	
43	\$40.80	\$37.50	\$34.30	\$27.90	\$24.60	43	\$11.80	\$10.90	\$8.60	
44	\$41.90	\$38.60	\$35.20	\$28.60	\$25.20	44	\$12.20	\$11.10	\$8.90	
45	\$42.90	\$39.60	\$36.10	\$29.40	\$26.00	45	\$12.40	\$11.50	\$9.00	
46	\$44.20	\$40.80	\$37.10	\$30.10	\$26.70	46	\$12.90	\$11.80	\$9.40	
47	\$45.50	\$41.90	\$38.20	\$31.00	\$27.50	47	\$13.30	\$12.20	\$9.60	
48	\$46.80	\$43.10	\$39.40	\$31.90	\$28.20	48	\$13.70	\$12.40	\$9.90	
49	\$47.90	\$44.20	\$40.40	\$32.70	\$28.90	49	\$13.90	\$12.90	\$10.10	
50	\$49.20	\$45.40	\$41.40	\$33.60	\$29.60	50	\$14.30	\$13.30	\$10.40	
51	\$51.00	\$46.90	\$42.90	\$34.70	\$30.80	51	\$14.80	\$13.70	\$10.80	
52	\$52.80	\$48.50	\$44.50	\$36.00	\$31.80	52	\$15.30	\$14.20	\$11.10	
53	\$54.60	\$50.20	\$45.90	\$37.10	\$32.90	53	\$15.80	\$14.70	\$11.50	
54	\$56.40	\$51.90	\$47.40	\$38.50	\$34.00	54	\$16.50	\$15.20	\$11.90	
55	\$58.20	\$53.60	\$48.90	\$39.80	\$35.00	55	\$17.00	\$15.60	\$12.20	
56	\$60.10	\$55.20	\$50.40	\$41.00	\$36.10	56	\$17.50	\$16.10	\$12.80	
57	\$62.00	\$57.00	\$52.20	\$42.30	\$37.30	57	\$18.00	\$16.60	\$13.20	
58	\$63.80	\$58.80	\$53.70	\$43.60	\$38.50	58	\$18.50	\$17.10	\$13.50	
59	\$65.80	\$60.40	\$55.40	\$44.90	\$39.60	59	\$19.10	\$17.60	\$13.90	
60	\$67.70	\$62.20	\$56.90	\$46.10	\$40.80	60	\$19.60	\$18.10	\$14.30	
61	\$72.20	\$66.90	\$60.70	\$50.80	\$43.10	61	\$20.00	\$18.10	\$14.70	
62	\$76.90	\$70.70	\$63.80	\$51.60	\$46.90	62	\$20.40	\$18.90	\$15.10	
63	\$80.70	\$74.50	\$66.90	\$54.60	\$48.40	63	\$21.20	\$19.30	\$15.80	
64	\$85.30	\$78.40	\$70.70	\$57.70	\$51.60	64	\$21.50	\$20.00	\$16.20	
65	\$89.20	\$81.50	\$74.50	\$60.70	\$53.10	65	\$22.30	\$20.80	\$16.20	
66	\$99.90	\$91.50	\$82.20	\$66.90	\$59.20	66	\$25.80	\$23.80	\$19.60	
67	\$110.60	\$101.50	\$90.70	\$73.80	\$66.10	67	\$29.30	\$27.00	\$22.30	
68	\$121.40	\$111.40	\$98.30	\$79.90	\$73.00	68	\$32.70	\$30.40	\$25.40	
69	\$132.20	\$121.40	\$106.80	\$86.80	\$79.20	69	\$36.10	\$33.40	\$28.50	
70	\$142.90	\$131.40	\$114.50	\$93.00	\$86.00	70	\$39.60	\$36.50	\$31.50	
71	\$162.10	\$149.00	\$129.90	\$105.30	\$97.60	71	\$43.10	\$39.60	\$34.60	
72	\$180.60	\$166.00	\$144.50	\$116.80	\$108.30	72	\$47.30	\$43.50	\$37.60	
73	\$199.70	\$183.60	\$159.80	\$129.90	\$119.90	73	\$50.80	\$46.50	\$40.40	
74	\$218.20	\$201.20	\$174.40	\$142.20	\$131.40	74	\$54.60	\$49.90	\$43.80	
75	\$237.40	\$218.20	\$189.80	\$153.70	\$142.90	75	\$58.00	\$53.80	\$46.50	
76	\$270.40	\$248.90	\$216.70	\$175.90	\$162.10	76	\$62.60	\$57.70	\$49.90	
77	\$304.30	\$279.70	\$243.60	\$196.70	\$182.10	77	\$66.90	\$61.80	\$53.50	
78	\$337.20	\$310.30	\$270.40	\$219.00	\$202.10	78	\$71.50	\$65.80	\$56.90	
79	\$370.30	\$341.10	\$296.50	\$240.50	\$222.80	79	\$76.10	\$69.90	\$60.70	
80	\$402.50	\$371.00	\$322.60	\$261.20	\$241.30	80	\$81.10	\$74.10	\$64.60	
81	\$434.80	\$400.20	\$348.00	\$282.00	\$261.20	81	\$84.50	\$77.70	\$67.70	
82	\$466.20	\$428.70	\$373.30	\$302.70	\$279.70	82	\$88.40	\$81.50	\$70.70	
83	\$497.80	\$457.90	\$398.70	\$323.40	\$298.80	83	\$92.60	\$84.90	\$73.80	
84	\$529.20	\$487.00	\$424.00	\$343.40	\$318.10	84	\$96.40	\$88.80	\$76.90	
85	\$560.00	\$515.40	\$448.60	\$363.30	\$336.50	85	\$96.80	\$90.30	\$77.30	
86	\$569.20	\$523.90	\$456.30	\$369.50	\$341.10	86	\$97.60	\$90.30	\$78.00	
87	\$578.40	\$532.40	\$463.90	\$375.60	\$347.20	87	\$98.30	\$91.10	\$78.80	
88	\$587.60	\$540.70	\$470.90	\$381.10	\$352.60	88	\$98.70	\$91.50	\$79.60	
89	\$596.90	\$549.20	\$477.80	\$387.10	\$358.00	89	\$99.50	\$91.90	\$79.90	
90	\$605.40	\$556.20	\$484.70	\$392.60	\$362.60	90	\$100.20	\$92.60	\$79.90	
91	\$613.00	\$563.80	\$491.70	\$397.90	\$368.00	91	\$101.10	\$93.00	\$80.30	
92	\$621.50	\$571.50	\$497.00	\$402.50	\$372.60	92	\$101.50	\$93.40	\$81.10	
93	\$629.10	\$579.10	\$503.90	\$407.90	\$377.10	93	\$101.90	\$93.40	\$81.10	
94	\$636.80	\$586.10	\$510.10	\$413.30	\$382.60	94	\$102.60	\$94.10	\$81.90	
95	\$645.30	\$593.80	\$516.20	\$418.70	\$387.10	95	\$103.00	\$94.50	\$82.20	
96	\$653.70	\$600.70	\$523.90	\$424.00	\$391.80	96	\$103.00	\$94.50	\$82.20	
97	\$661.40	\$609.20	\$530.10	\$429.50	\$396.40	97	\$103.80	\$94.90	\$82.60	
98	\$669.10	\$616.00	\$536.20	\$434.80	\$401.70	98	\$104.50	\$95.70	\$83.00	
99	\$677.50	\$623.00	\$543.10	\$439.40	\$406.40	99	\$104.50	\$96.40	\$83.00	
100	\$686.00	\$630.70	\$550.00	\$444.80	\$411.70	100	\$104.90	\$96.80	\$83.40	

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	\$32.20	\$29.40	\$27.00	\$21.90	\$19.10
Joint No Inflation	40	\$33.70	\$30.80	\$28.20	\$23.10	\$20.10
Joint No Inflation	41	\$34.70	\$31.70	\$29.00	\$23.70	\$20.60
Joint No Inflation	42	\$35.60	\$32.60	\$29.90	\$24.30	\$21.30
Joint No Inflation	43	\$36.60	\$33.40	\$30.70	\$25.00	\$21.80
Joint No Inflation	44	\$37.50	\$34.20	\$31.40	\$25.80	\$22.40
Joint No Inflation	45	\$38.60	\$35.10	\$32.20	\$26.50	\$22.90
Joint No Inflation	46	\$39.80	\$36.10	\$33.20	\$27.20	\$23.60
Joint No Inflation	47	\$40.90	\$37.10	\$34.10	\$28.00	\$24.20
Joint No Inflation	48	\$41.90	\$38.20	\$35.00	\$28.70	\$25.00
Joint No Inflation	49	\$43.10	\$39.30	\$36.00	\$29.50	\$25.70
Joint No Inflation	50	\$44.20	\$40.30	\$36.90	\$30.30	\$26.30
Joint No Inflation	51	\$45.70	\$41.80	\$38.40	\$31.30	\$27.40
Joint No Inflation	52	\$47.40	\$43.20	\$39.60	\$32.40	\$28.20
Joint No Inflation	53	\$48.90	\$44.70	\$41.00	\$33.40	\$29.30
Joint No Inflation	54	\$50.70	\$46.10	\$42.30	\$34.60	\$30.10
Joint No Inflation	55	\$52.30	\$47.50	\$43.60	\$35.70	\$31.00
Joint No Inflation	56	\$54.00	\$49.20	\$45.10	\$36.90	\$32.10
Joint No Inflation	57	\$55.60	\$50.80	\$46.50	\$38.10	\$33.10
Joint No Inflation	58	\$57.30	\$52.30	\$47.90	\$39.30	\$34.10
Joint No Inflation	59	\$59.00	\$53.80	\$49.30	\$40.40	\$35.10
Joint No Inflation	60	\$60.70	\$55.40	\$50.80	\$41.50	\$36.10
Joint No Inflation	61	\$64.60	\$59.20	\$53.80	\$45.40	\$38.50
Joint No Inflation	62	\$68.40	\$63.00	\$56.90	\$46.10	\$41.50
Joint No Inflation	63	\$72.20	\$66.10	\$59.90	\$49.20	\$43.10
Joint No Inflation	64	\$76.10	\$69.90	\$63.00	\$51.60	\$45.40
Joint No Inflation	65	\$79.20	\$73.00	\$66.10	\$53.80	\$47.60
Joint No Inflation	66	\$88.40	\$81.50	\$73.00	\$59.20	\$53.10
Joint No Inflation	67	\$98.30	\$90.70	\$80.70	\$65.40	\$59.20
Joint No Inflation	68	\$107.60	\$99.10	\$87.60	\$71.50	\$64.60
Joint No Inflation	69	\$117.60	\$108.30	\$95.30	\$76.90	\$70.70
Joint No Inflation	70	\$127.60	\$116.80	\$102.20	\$82.20	\$76.90
Joint No Inflation	71	\$144.50	\$132.90	\$115.30	\$93.80	\$86.80
Joint No Inflation	72	\$161.30	\$148.30	\$129.10	\$104.50	\$96.80
Joint No Inflation	73	\$178.30	\$163.60	\$142.20	\$115.30	\$106.80
Joint No Inflation	74	\$195.10	\$179.80	\$156.00	\$126.80	\$116.80
Joint No Inflation	75	\$211.30	\$195.10	\$169.00	\$137.50	\$126.80
Joint No Inflation	76	\$241.30	\$222.00	\$193.60	\$156.70	\$145.20
Joint No Inflation	77	\$271.20	\$249.70	\$217.40	\$175.90	\$162.80
Joint No Inflation	78	\$301.10	\$276.50	\$241.30	\$195.10	\$180.60
Joint No Inflation	79	\$330.40	\$304.30	\$265.10	\$214.40	\$199.00
Joint No Inflation	80	\$359.50	\$330.40	\$288.10	\$233.50	\$215.20
Joint No Inflation	81	\$387.90	\$357.20	\$310.30	\$251.20	\$232.80
Joint No Inflation	82	\$416.40	\$382.60	\$333.40	\$269.70	\$249.70
Joint No Inflation	83	\$444.80	\$408.70	\$356.50	\$288.10	\$266.60
Joint No Inflation	84	\$472.40	\$434.80	\$378.80	\$306.50	\$283.50
Joint No Inflation	85	\$500.10	\$460.10	\$401.00	\$324.20	\$299.60
Joint No Inflation	86	\$508.50	\$467.90	\$407.20	\$329.60	\$305.00
Joint No Inflation	87	\$516.20	\$475.50	\$414.00	\$334.90	\$310.30
Joint No Inflation	88	\$524.60	\$482.40	\$420.20	\$340.40	\$314.90
Joint No Inflation	89	\$533.10	\$490.10	\$426.30	\$345.70	\$319.60
Joint No Inflation	90	\$540.00	\$497.00	\$432.50	\$350.30	\$324.20
Joint No Inflation	91	\$546.90	\$503.10	\$438.60	\$354.90	\$328.10
Joint No Inflation	92	\$554.70	\$510.10	\$444.00	\$359.50	\$332.60
Joint No Inflation	93	\$561.50	\$516.20	\$449.40	\$364.10	\$337.20
Joint No Inflation	94	\$568.50	\$523.10	\$455.60	\$368.80	\$341.10
Joint No Inflation	95	\$576.10	\$530.10	\$460.90	\$374.10	\$345.70
Joint No Inflation	96	\$583.10	\$536.90	\$467.90	\$377.90	\$349.50
Joint No Inflation	97	\$590.70	\$543.10	\$473.20	\$383.30	\$354.20
Joint No Inflation	98	\$597.60	\$549.20	\$478.50	\$387.90	\$358.80
Joint No Inflation	99	\$604.50	\$556.20	\$484.70	\$391.80	\$362.60
Joint No Inflation	100	\$612.20	\$563.00	\$490.80	\$397.20	\$367.20

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	\$9.10	\$8.10	\$6.80
Joint No Inflation	40	\$9.60	\$8.60	\$7.20
Joint No Inflation	41	\$9.90	\$8.90	\$7.50
Joint No Inflation	42	\$10.10	\$9.00	\$7.60
Joint No Inflation	43	\$10.40	\$9.20	\$7.80
Joint No Inflation	44	\$10.80	\$9.50	\$8.10
Joint No Inflation	45	\$11.00	\$9.80	\$8.20
Joint No Inflation	46	\$11.30	\$10.00	\$8.50
Joint No Inflation	47	\$11.70	\$10.40	\$8.70
Joint No Inflation	48	\$11.90	\$10.60	\$9.00
Joint No Inflation	49	\$12.30	\$10.90	\$9.20
Joint No Inflation	50	\$12.50	\$11.10	\$9.40
Joint No Inflation	51	\$13.20	\$11.50	\$9.80
Joint No Inflation	52	\$13.50	\$12.00	\$10.10
Joint No Inflation	53	\$14.00	\$12.40	\$10.40
Joint No Inflation	54	\$14.60	\$12.90	\$10.80
Joint No Inflation	55	\$14.90	\$13.30	\$11.10
Joint No Inflation	56	\$15.40	\$13.80	\$11.50
Joint No Inflation	57	\$15.90	\$14.20	\$11.90
Joint No Inflation	58	\$16.30	\$14.60	\$12.20
Joint No Inflation	59	\$16.80	\$15.10	\$12.50
Joint No Inflation	60	\$17.30	\$15.40	\$13.00
Joint No Inflation	61	\$17.70	\$15.40	\$13.40
Joint No Inflation	62	\$18.50	\$15.80	\$13.40
Joint No Inflation	63	\$18.90	\$16.60	\$13.80
Joint No Inflation	64	\$19.30	\$16.60	\$14.20
Joint No Inflation	65	\$20.00	\$17.30	\$14.60
Joint No Inflation	66	\$23.40	\$20.00	\$16.80
Joint No Inflation	67	\$26.20	\$22.70	\$18.70
Joint No Inflation	68	\$29.60	\$25.40	\$21.40
Joint No Inflation	69	\$32.30	\$28.10	\$23.30
Joint No Inflation	70	\$35.40	\$30.80	\$25.70
Joint No Inflation	71	\$38.90	\$33.40	\$28.00
Joint No Inflation	72	\$41.90	\$36.10	\$29.90
Joint No Inflation	73	\$45.40	\$39.30	\$32.20
Joint No Inflation	74	\$48.40	\$41.50	\$34.10
Joint No Inflation	75	\$52.30	\$44.60	\$36.40
Joint No Inflation	76	\$56.10	\$48.00	\$38.40
Joint No Inflation	77	\$59.90	\$51.20	\$40.70
Joint No Inflation	78	\$63.80	\$54.60	\$42.90
Joint No Inflation	79	\$68.00	\$57.70	\$44.90
Joint No Inflation	80	\$72.20	\$61.50	\$47.50
Joint No Inflation	81	\$75.80	\$64.20	\$49.40
Joint No Inflation	82	\$79.20	\$67.30	\$51.40
Joint No Inflation	83	\$82.20	\$69.90	\$53.00
Joint No Inflation	84	\$86.00	\$72.60	\$54.90
Joint No Inflation	85	\$86.80	\$73.00	\$54.90
Joint No Inflation	86	\$87.60	\$73.40	\$55.20
Joint No Inflation	87	\$88.40	\$74.10	\$55.60
Joint No Inflation	88	\$89.20	\$74.50	\$55.60
Joint No Inflation	89	\$89.20	\$75.30	\$56.00
Joint No Inflation	90	\$90.00	\$75.30	\$56.00
Joint No Inflation	91	\$90.30	\$75.80	\$56.40
Joint No Inflation	92	\$90.70	\$76.10	\$56.40
Joint No Inflation	93	\$91.10	\$76.50	\$56.80
Joint No Inflation	94	\$91.50	\$76.90	\$56.80
Joint No Inflation	95	\$91.90	\$76.90	\$56.80
Joint No Inflation	96	\$92.20	\$77.30	\$56.80
Joint No Inflation	97	\$92.60	\$77.70	\$57.10
Joint No Inflation	98	\$93.00	\$78.00	\$57.10
Joint No Inflation	99	\$93.80	\$78.40	\$57.10
Joint No Inflation	100	\$93.80	\$78.40	\$57.10

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	\$25.70	\$23.20	\$19.10	\$16.70	\$12.50
Joint No Inflation	40	\$27.00	\$24.30	\$20.10	\$17.60	\$13.30
Joint No Inflation	41	\$27.70	\$25.00	\$20.60	\$18.10	\$13.70
Joint No Inflation	42	\$28.50	\$25.80	\$21.30	\$18.50	\$14.00
Joint No Inflation	43	\$29.30	\$26.50	\$21.80	\$19.00	\$14.40
Joint No Inflation	44	\$30.00	\$27.20	\$22.40	\$19.50	\$14.80
Joint No Inflation	45	\$30.80	\$27.90	\$22.90	\$20.00	\$15.20
Joint No Inflation	46	\$31.70	\$28.60	\$23.60	\$20.60	\$15.70
Joint No Inflation	47	\$32.60	\$29.50	\$24.20	\$21.20	\$16.10
Joint No Inflation	48	\$33.40	\$30.30	\$25.00	\$21.80	\$16.50
Joint No Inflation	49	\$34.30	\$31.00	\$25.70	\$22.30	\$17.00
Joint No Inflation	50	\$35.20	\$31.90	\$26.30	\$22.90	\$17.30
Joint No Inflation	51	\$36.50	\$33.10	\$27.40	\$23.70	\$18.00
Joint No Inflation	52	\$37.80	\$34.20	\$28.20	\$24.60	\$18.60
Joint No Inflation	53	\$39.10	\$35.40	\$29.30	\$25.40	\$19.30
Joint No Inflation	54	\$40.40	\$36.50	\$30.10	\$26.30	\$19.90
Joint No Inflation	55	\$41.70	\$37.60	\$31.00	\$27.20	\$20.50
Joint No Inflation	56	\$43.10	\$39.00	\$32.10	\$28.00	\$21.20
Joint No Inflation	57	\$44.30	\$40.20	\$33.10	\$28.90	\$21.80
Joint No Inflation	58	\$45.70	\$41.40	\$34.10	\$29.80	\$22.60
Joint No Inflation	59	\$47.00	\$42.60	\$35.10	\$30.70	\$23.20
Joint No Inflation	60	\$48.40	\$43.80	\$36.10	\$31.50	\$23.80
Joint No Inflation	61	\$51.60	\$46.10	\$38.50	\$33.10	\$25.40
Joint No Inflation	62	\$54.60	\$49.20	\$40.80	\$35.40	\$27.00
Joint No Inflation	63	\$57.70	\$51.60	\$43.10	\$37.60	\$28.50
Joint No Inflation	64	\$60.70	\$54.60	\$45.40	\$39.30	\$30.00
Joint No Inflation	65	\$63.00	\$56.90	\$47.60	\$40.80	\$31.50
Joint No Inflation	66	\$70.70	\$63.80	\$53.10	\$46.10	\$35.40
Joint No Inflation	67	\$78.40	\$70.70	\$59.20	\$50.80	\$39.30
Joint No Inflation	68	\$86.00	\$77.70	\$64.60	\$56.10	\$43.10
Joint No Inflation	69	\$93.80	\$84.50	\$70.70	\$60.70	\$46.90
Joint No Inflation	70	\$102.20	\$92.20	\$76.90	\$66.10	\$50.80
Joint No Inflation	71	\$115.30	\$103.80	\$86.80	\$75.30	\$57.70
Joint No Inflation	72	\$129.10	\$116.10	\$96.80	\$83.80	\$64.60
Joint No Inflation	73	\$142.20	\$128.40	\$106.80	\$92.20	\$71.50
Joint No Inflation	74	\$156.00	\$140.60	\$116.80	\$101.50	\$77.70
Joint No Inflation	75	\$169.00	\$152.20	\$126.80	\$109.90	\$84.50
Joint No Inflation	76	\$192.90	\$173.60	\$144.50	\$125.20	\$96.80
Joint No Inflation	77	\$216.70	\$195.10	\$162.80	\$140.60	\$108.30
Joint No Inflation	78	\$240.50	\$216.70	\$180.60	\$156.70	\$120.60
Joint No Inflation	79	\$264.20	\$238.10	\$198.20	\$172.10	\$132.20
Joint No Inflation	80	\$287.30	\$258.90	\$215.90	\$186.70	\$143.70
Joint No Inflation	81	\$310.30	\$278.90	\$232.80	\$201.20	\$155.20
Joint No Inflation	82	\$332.60	\$299.60	\$249.70	\$216.70	\$166.80
Joint No Inflation	83	\$355.70	\$320.40	\$266.60	\$231.30	\$177.50
Joint No Inflation	84	\$377.90	\$340.40	\$283.50	\$245.80	\$189.00
Joint No Inflation	85	\$400.20	\$360.30	\$300.30	\$259.70	\$199.70
Joint No Inflation	86	\$406.40	\$365.70	\$305.00	\$264.20	\$203.60
Joint No Inflation	87	\$413.30	\$371.80	\$309.60	\$268.90	\$206.70
Joint No Inflation	88	\$419.50	\$377.90	\$314.90	\$272.70	\$209.70
Joint No Inflation	89	\$426.30	\$383.30	\$319.60	\$277.40	\$212.80
Joint No Inflation	90	\$431.70	\$388.70	\$324.20	\$280.40	\$215.90
Joint No Inflation	91	\$437.80	\$394.10	\$328.10	\$284.20	\$219.00
Joint No Inflation	92	\$443.30	\$399.40	\$332.60	\$288.10	\$222.00
Joint No Inflation	93	\$449.40	\$404.10	\$337.20	\$292.00	\$224.30
Joint No Inflation	94	\$454.80	\$409.40	\$341.10	\$295.80	\$227.50
Joint No Inflation	95	\$460.90	\$414.80	\$345.70	\$299.60	\$230.50
Joint No Inflation	96	\$466.20	\$420.20	\$349.50	\$303.50	\$233.50
Joint No Inflation	97	\$472.40	\$424.80	\$354.20	\$307.30	\$235.80
Joint No Inflation	98	\$477.80	\$430.20	\$358.80	\$310.30	\$238.90
Joint No Inflation	99	\$484.00	\$435.60	\$362.60	\$314.20	\$242.00
Joint No Inflation	100	\$489.30	\$440.90	\$367.20	\$318.10	\$245.10

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	\$7.30	\$6.60	\$5.60
Joint No Inflation	40	\$7.70	\$6.80	\$5.80
Joint No Inflation	41	\$8.00	\$7.10	\$5.90
Joint No Inflation	42	\$8.10	\$7.20	\$6.20
Joint No Inflation	43	\$8.40	\$7.50	\$6.30
Joint No Inflation	44	\$8.60	\$7.60	\$6.50
Joint No Inflation	45	\$8.90	\$7.80	\$6.60
Joint No Inflation	46	\$9.10	\$8.10	\$6.80
Joint No Inflation	47	\$9.40	\$8.40	\$7.00
Joint No Inflation	48	\$9.60	\$8.50	\$7.20
Joint No Inflation	49	\$9.90	\$8.70	\$7.30
Joint No Inflation	50	\$10.10	\$9.00	\$7.60
Joint No Inflation	51	\$10.40	\$9.20	\$7.80
Joint No Inflation	52	\$10.80	\$9.60	\$8.10
Joint No Inflation	53	\$11.10	\$9.90	\$8.40
Joint No Inflation	54	\$11.50	\$10.30	\$8.70
Joint No Inflation	55	\$11.90	\$10.60	\$9.00
Joint No Inflation	56	\$12.30	\$10.90	\$9.20
Joint No Inflation	57	\$12.80	\$11.30	\$9.50
Joint No Inflation	58	\$13.20	\$11.70	\$9.80
Joint No Inflation	59	\$13.50	\$11.90	\$10.10
Joint No Inflation	60	\$13.90	\$12.30	\$10.40
Joint No Inflation	61	\$14.30	\$13.20	\$10.80
Joint No Inflation	62	\$14.70	\$13.20	\$11.10
Joint No Inflation	63	\$15.10	\$13.90	\$11.50
Joint No Inflation	64	\$15.40	\$13.90	\$11.50
Joint No Inflation	65	\$16.20	\$14.70	\$11.90
Joint No Inflation	66	\$18.90	\$17.00	\$14.30
Joint No Inflation	67	\$21.20	\$18.90	\$15.80
Joint No Inflation	68	\$23.80	\$21.20	\$17.70
Joint No Inflation	69	\$26.20	\$23.40	\$19.30
Joint No Inflation	70	\$28.10	\$25.40	\$21.20
Joint No Inflation	71	\$31.20	\$28.10	\$23.10
Joint No Inflation	72	\$33.40	\$30.40	\$25.00
Joint No Inflation	73	\$36.50	\$32.70	\$27.40
Joint No Inflation	74	\$38.90	\$35.00	\$29.30
Joint No Inflation	75	\$41.90	\$37.60	\$31.50
Joint No Inflation	76	\$45.00	\$40.40	\$33.80
Joint No Inflation	77	\$48.00	\$43.10	\$35.70
Joint No Inflation	78	\$51.20	\$46.10	\$38.50
Joint No Inflation	79	\$54.60	\$48.80	\$40.80
Joint No Inflation	80	\$58.00	\$51.90	\$43.50
Joint No Inflation	81	\$60.30	\$54.60	\$45.40
Joint No Inflation	82	\$63.50	\$56.90	\$47.30
Joint No Inflation	83	\$66.10	\$59.20	\$49.50
Joint No Inflation	84	\$68.80	\$61.80	\$51.60
Joint No Inflation	85	\$69.60	\$62.20	\$51.90
Joint No Inflation	86	\$70.30	\$63.00	\$52.30
Joint No Inflation	87	\$70.70	\$63.50	\$53.10
Joint No Inflation	88	\$71.50	\$63.80	\$53.50
Joint No Inflation	89	\$71.50	\$64.60	\$53.80
Joint No Inflation	90	\$71.80	\$64.60	\$53.80
Joint No Inflation	91	\$72.20	\$65.00	\$54.20
Joint No Inflation	92	\$72.60	\$65.00	\$54.20
Joint No Inflation	93	\$72.60	\$65.80	\$54.60
Joint No Inflation	94	\$73.40	\$65.80	\$55.00
Joint No Inflation	95	\$73.40	\$66.10	\$55.00
Joint No Inflation	96	\$73.80	\$66.10	\$55.70
Joint No Inflation	97	\$74.10	\$66.90	\$55.70
Joint No Inflation	98	\$74.50	\$67.30	\$55.70
Joint No Inflation	99	\$74.50	\$67.30	\$56.10
Joint No Inflation	100	\$75.30	\$67.70	\$56.50

EquiCare 2002

Optional Home Care

Joint No Inflation
 Joint No Inflation
 Joint No Inflation

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT							1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT			
Elimination Period							Elimination Period			
Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days	Issue Age	0 Days	7 Days	30 Days	
18-39	\$17.60	\$15.60	\$13.20	\$11.40	\$8.60	18-39	\$4.90	\$4.80	\$3.90	
40	\$18.40	\$16.30	\$13.80	\$11.90	\$9.00	40	\$5.20	\$4.90	\$4.20	
41	\$18.90	\$16.70	\$14.20	\$12.30	\$9.20	41	\$5.30	\$5.10	\$4.30	
42	\$19.50	\$17.20	\$14.60	\$12.80	\$9.50	42	\$5.40	\$5.30	\$4.30	
43	\$20.00	\$17.70	\$14.90	\$13.00	\$9.80	43	\$5.60	\$5.40	\$4.40	
44	\$20.50	\$18.10	\$15.30	\$13.40	\$10.00	44	\$5.80	\$5.60	\$4.50	
45	\$21.00	\$18.60	\$15.70	\$13.80	\$10.30	45	\$5.90	\$5.70	\$4.70	
46	\$21.70	\$19.10	\$16.10	\$14.20	\$10.50	46	\$6.10	\$5.80	\$4.80	
47	\$22.20	\$19.60	\$16.60	\$14.60	\$10.90	47	\$6.20	\$5.90	\$4.90	
48	\$22.80	\$20.10	\$17.10	\$14.90	\$11.10	48	\$6.50	\$6.20	\$5.10	
49	\$23.40	\$20.80	\$17.50	\$15.30	\$11.40	49	\$6.60	\$6.30	\$5.20	
50	\$24.10	\$21.30	\$18.00	\$15.70	\$11.80	50	\$6.70	\$6.50	\$5.30	
51	\$25.00	\$22.00	\$18.60	\$16.30	\$12.20	51	\$7.00	\$6.70	\$5.60	
52	\$25.80	\$22.80	\$19.30	\$16.80	\$12.50	52	\$7.20	\$7.00	\$5.70	
53	\$26.70	\$23.60	\$19.90	\$17.50	\$13.20	53	\$7.50	\$7.20	\$5.90	
54	\$27.60	\$24.30	\$20.50	\$18.00	\$13.50	54	\$7.70	\$7.50	\$6.20	
55	\$28.50	\$25.10	\$21.20	\$18.50	\$13.90	55	\$8.00	\$7.60	\$6.30	
56	\$29.40	\$26.00	\$21.80	\$19.10	\$14.40	56	\$8.20	\$7.80	\$6.60	
57	\$30.30	\$26.80	\$22.60	\$19.80	\$14.80	57	\$8.50	\$8.10	\$6.70	
58	\$31.30	\$27.60	\$23.20	\$20.40	\$15.30	58	\$8.70	\$8.40	\$7.00	
59	\$32.20	\$28.50	\$23.90	\$20.90	\$15.70	59	\$9.00	\$8.60	\$7.10	
60	\$33.10	\$29.30	\$24.60	\$21.50	\$16.20	60	\$9.20	\$8.90	\$7.30	
61	\$34.60	\$31.50	\$26.20	\$22.30	\$17.70	61	\$10.00	\$8.90	\$7.30	
62	\$36.90	\$33.10	\$27.70	\$23.80	\$18.50	62	\$10.00	\$9.20	\$7.70	
63	\$39.30	\$35.40	\$29.30	\$25.40	\$19.30	63	\$10.40	\$9.20	\$7.70	
64	\$41.50	\$36.90	\$30.80	\$27.00	\$20.80	64	\$10.40	\$9.60	\$8.10	
65	\$43.10	\$38.50	\$32.30	\$27.70	\$21.50	65	\$10.80	\$10.00	\$8.10	
66	\$48.40	\$43.10	\$36.10	\$31.50	\$23.80	66	\$12.80	\$11.50	\$9.60	
67	\$53.80	\$48.40	\$40.00	\$34.60	\$27.00	67	\$14.30	\$12.80	\$10.80	
68	\$58.40	\$53.10	\$43.80	\$38.50	\$29.30	68	\$16.20	\$14.30	\$11.90	
69	\$63.80	\$57.70	\$47.60	\$41.50	\$31.50	69	\$17.70	\$15.80	\$13.50	
70	\$69.20	\$62.20	\$52.30	\$45.40	\$34.60	70	\$19.30	\$17.30	\$14.30	
71	\$78.40	\$70.70	\$59.20	\$50.80	\$39.30	71	\$21.20	\$18.90	\$15.80	
72	\$87.60	\$79.20	\$66.10	\$56.90	\$43.80	72	\$23.10	\$20.40	\$17.00	
73	\$96.80	\$86.80	\$72.20	\$63.00	\$48.40	73	\$24.60	\$22.30	\$18.90	
74	\$106.10	\$95.30	\$79.20	\$69.20	\$53.10	74	\$26.60	\$23.80	\$20.00	
75	\$115.30	\$103.80	\$86.00	\$74.50	\$57.70	75	\$28.50	\$25.40	\$21.50	
76	\$131.40	\$118.30	\$98.30	\$85.30	\$65.40	76	\$30.40	\$27.40	\$23.10	
77	\$147.50	\$132.90	\$110.60	\$96.10	\$73.80	77	\$32.70	\$29.30	\$24.60	
78	\$163.60	\$147.50	\$122.90	\$106.10	\$81.50	78	\$35.00	\$31.20	\$26.20	
79	\$179.80	\$162.10	\$135.20	\$116.80	\$90.00	79	\$36.90	\$33.10	\$27.70	
80	\$195.10	\$175.90	\$146.70	\$126.80	\$97.60	80	\$39.60	\$35.40	\$29.60	
81	\$211.30	\$189.80	\$158.30	\$136.70	\$105.30	81	\$41.20	\$37.30	\$30.80	
82	\$226.60	\$203.60	\$169.80	\$146.70	\$112.90	82	\$43.10	\$38.90	\$32.30	
83	\$242.00	\$217.40	\$181.30	\$156.70	\$120.60	83	\$44.60	\$40.40	\$33.80	
84	\$257.40	\$231.30	\$192.90	\$167.50	\$128.40	84	\$46.50	\$42.30	\$35.00	
85	\$271.90	\$245.10	\$204.40	\$176.80	\$136.00	85	\$47.30	\$42.30	\$35.40	
86	\$276.50	\$248.90	\$207.40	\$179.80	\$138.30	86	\$47.60	\$42.70	\$35.70	
87	\$281.20	\$252.80	\$210.50	\$182.90	\$140.60	87	\$48.00	\$43.10	\$36.10	
88	\$285.00	\$256.60	\$214.40	\$185.10	\$142.90	88	\$48.40	\$43.50	\$36.10	
89	\$289.60	\$260.40	\$217.40	\$188.20	\$145.20	89	\$48.80	\$43.80	\$36.50	
90	\$293.50	\$264.20	\$220.50	\$190.60	\$146.70	90	\$48.80	\$44.20	\$36.50	
91	\$297.30	\$268.10	\$223.50	\$193.60	\$149.00	91	\$49.20	\$44.20	\$36.50	
92	\$301.90	\$271.20	\$225.80	\$195.90	\$150.60	92	\$49.20	\$44.60	\$37.30	
93	\$305.80	\$275.00	\$229.00	\$198.20	\$152.90	93	\$49.50	\$44.60	\$37.30	
94	\$309.60	\$278.10	\$232.00	\$201.20	\$154.50	94	\$49.50	\$45.00	\$37.30	
95	\$313.40	\$282.00	\$235.10	\$203.60	\$156.70	95	\$49.90	\$45.00	\$37.30	
96	\$317.30	\$285.80	\$238.10	\$205.90	\$158.30	96	\$50.30	\$45.00	\$37.60	
97	\$321.10	\$288.80	\$240.50	\$209.00	\$160.60	97	\$50.30	\$45.40	\$38.10	
98	\$324.90	\$292.70	\$243.60	\$211.30	\$162.10	98	\$50.80	\$45.40	\$38.10	
99	\$328.80	\$295.80	\$246.60	\$213.50	\$164.50	99	\$51.20	\$46.10	\$38.10	
100	\$332.60	\$299.60	\$249.70	\$216.70	\$166.80	100	\$51.20	\$46.10	\$38.50	

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	\$61.00	\$53.30	\$51.50	\$41.70	\$37.10
40	\$64.20	\$56.00	\$53.90	\$43.80	\$38.90
41	\$66.00	\$57.60	\$55.50	\$44.90	\$40.00
42	\$67.80	\$59.20	\$57.00	\$46.30	\$41.20
43	\$69.70	\$60.90	\$58.60	\$47.60	\$42.30
44	\$71.50	\$62.50	\$60.00	\$48.80	\$43.40
45	\$73.40	\$63.90	\$61.70	\$50.00	\$44.60
46	\$75.70	\$65.90	\$63.60	\$51.50	\$45.70
47	\$77.60	\$67.80	\$65.40	\$52.90	\$47.10
48	\$79.70	\$69.70	\$67.00	\$54.40	\$48.40
49	\$82.00	\$71.50	\$68.90	\$55.70	\$49.60
50	\$84.10	\$73.40	\$70.70	\$57.10	\$51.00
51	\$87.10	\$76.00	\$73.10	\$59.40	\$52.90
52	\$90.20	\$78.80	\$75.90	\$61.50	\$54.70
53	\$93.30	\$81.30	\$78.30	\$63.60	\$56.70
54	\$96.30	\$84.10	\$81.00	\$65.50	\$58.40
55	\$99.40	\$86.70	\$83.60	\$67.60	\$60.20
56	\$102.60	\$89.60	\$86.30	\$69.90	\$62.30
57	\$106.00	\$92.50	\$88.90	\$72.10	\$64.20
58	\$109.10	\$95.00	\$91.70	\$74.20	\$66.20
59	\$112.30	\$97.90	\$94.40	\$76.50	\$68.10
60	\$115.50	\$100.80	\$97.10	\$78.80	\$70.00
61	\$122.90	\$114.40	\$103.30	\$87.30	\$73.80
62	\$131.50	\$121.70	\$109.40	\$88.60	\$78.80
63	\$137.60	\$127.80	\$115.50	\$94.70	\$82.50
64	\$146.30	\$129.10	\$121.70	\$98.40	\$87.30
65	\$142.90	\$123.30	\$119.80	\$96.80	\$85.30
66	\$160.20	\$146.40	\$131.40	\$107.30	\$95.60
67	\$177.40	\$163.60	\$145.20	\$117.50	\$106.00
68	\$194.80	\$178.60	\$157.90	\$129.00	\$116.50
69	\$212.00	\$194.80	\$171.70	\$139.50	\$126.80
70	\$221.60	\$205.00	\$178.20	\$143.70	\$133.60
71	\$251.70	\$230.50	\$201.60	\$162.70	\$151.50
72	\$280.70	\$258.50	\$225.00	\$182.70	\$168.30
73	\$310.80	\$285.20	\$248.40	\$201.60	\$186.10
74	\$338.60	\$313.00	\$271.80	\$220.60	\$203.80
75	\$330.50	\$304.60	\$263.70	\$213.80	\$198.70
76	\$376.50	\$346.50	\$301.60	\$243.70	\$226.70
77	\$423.40	\$389.50	\$339.60	\$273.70	\$253.60
78	\$469.30	\$431.40	\$376.50	\$304.60	\$281.70
79	\$516.30	\$475.30	\$413.50	\$334.60	\$310.60
80	\$518.00	\$476.60	\$414.80	\$335.60	\$310.70
81	\$558.60	\$514.40	\$447.10	\$362.30	\$335.60
82	\$599.20	\$551.30	\$479.30	\$388.10	\$359.50
83	\$639.70	\$589.00	\$513.40	\$415.80	\$384.50
84	\$681.20	\$625.90	\$545.70	\$441.60	\$408.40
85	\$720.90	\$662.80	\$577.00	\$467.30	\$432.40
86	\$731.90	\$673.80	\$587.20	\$474.70	\$438.80
87	\$743.80	\$684.00	\$596.40	\$483.00	\$446.20
88	\$755.00	\$695.00	\$605.60	\$490.40	\$453.50
89	\$766.90	\$706.10	\$614.90	\$497.80	\$459.90
90	\$713.10	\$655.70	\$571.20	\$462.20	\$427.60
91	\$722.40	\$665.00	\$579.60	\$469.00	\$433.50
92	\$731.70	\$673.40	\$586.40	\$474.80	\$438.60
93	\$741.10	\$681.90	\$594.00	\$480.80	\$445.30
94	\$751.20	\$691.20	\$601.60	\$487.60	\$450.30
95	\$760.50	\$699.60	\$609.20	\$493.50	\$456.30
96	\$769.80	\$708.90	\$617.70	\$499.30	\$462.20
97	\$779.90	\$716.60	\$624.40	\$506.10	\$468.10
98	\$789.20	\$725.90	\$632.10	\$512.10	\$473.20
99	\$798.50	\$734.30	\$639.60	\$530.60	\$479.20
100	\$807.80	\$743.60	\$648.10	\$532.40	\$485.00

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$17.80	\$16.70	\$13.00
40	\$18.90	\$17.50	\$13.80
41	\$19.20	\$17.80	\$14.20
42	\$19.90	\$18.40	\$14.40
43	\$20.50	\$18.90	\$14.70
44	\$21.00	\$19.60	\$15.20
45	\$21.50	\$19.90	\$15.70
46	\$22.10	\$20.50	\$16.00
47	\$22.80	\$21.20	\$16.70
48	\$23.40	\$21.80	\$17.00
49	\$24.10	\$22.10	\$17.50
50	\$24.60	\$22.80	\$17.80
51	\$25.40	\$23.60	\$18.40
52	\$26.50	\$24.40	\$19.20
53	\$27.30	\$25.20	\$19.90
54	\$28.30	\$26.30	\$20.50
55	\$29.10	\$27.10	\$21.20
56	\$29.90	\$28.00	\$22.00
57	\$31.00	\$28.80	\$22.60
58	\$32.00	\$29.60	\$23.30
59	\$32.80	\$30.50	\$24.10
60	\$33.90	\$31.30	\$24.60
61	\$35.00	\$32.00	\$25.20
62	\$35.00	\$32.60	\$25.90
63	\$37.00	\$33.90	\$26.50
64	\$37.00	\$33.90	\$27.10
65	\$36.30	\$33.50	\$28.90
66	\$41.50	\$38.60	\$31.80
67	\$47.20	\$43.30	\$36.30
68	\$52.50	\$49.00	\$41.00
69	\$58.30	\$53.60	\$45.60
70	\$61.90	\$56.30	\$49.00
71	\$66.80	\$62.50	\$53.50
72	\$73.00	\$66.80	\$57.90
73	\$78.50	\$72.40	\$63.00
74	\$85.30	\$77.50	\$67.40
75	\$80.90	\$74.50	\$65.40
76	\$87.50	\$80.40	\$69.90
77	\$93.40	\$85.90	\$74.50
78	\$99.90	\$91.90	\$79.50
79	\$105.90	\$96.90	\$84.40
80	\$103.70	\$95.50	\$83.00
81	\$108.80	\$100.10	\$87.10
82	\$113.90	\$104.70	\$91.30
83	\$119.00	\$109.30	\$94.50
84	\$123.60	\$113.90	\$98.60
85	\$124.50	\$115.30	\$99.60
86	\$125.40	\$116.20	\$100.90
87	\$126.80	\$117.60	\$101.40
88	\$127.70	\$118.00	\$101.90
89	\$129.10	\$118.50	\$102.40
90	\$118.40	\$109.00	\$94.30
91	\$119.10	\$109.50	\$94.30
92	\$119.60	\$109.90	\$95.10
93	\$120.50	\$110.70	\$95.50
94	\$120.50	\$110.70	\$96.00
95	\$121.20	\$111.60	\$96.40
96	\$121.70	\$111.60	\$96.40
97	\$122.10	\$112.80	\$97.20
98	\$122.60	\$112.80	\$97.60
99	\$123.50	\$113.70	\$98.10
100	\$123.80	\$113.70	\$98.10

EquiCare 2002

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	\$57.10	\$52.60	\$48.10	\$38.90	\$34.40
Joint w/ Inflation	40	\$60.00	\$55.40	\$50.70	\$41.00	\$36.30
Joint w/ Inflation	41	\$62.00	\$57.00	\$52.10	\$42.30	\$37.30
Joint w/ Inflation	42	\$63.60	\$58.40	\$53.40	\$43.30	\$38.30
Joint w/ Inflation	43	\$65.20	\$60.00	\$54.90	\$44.60	\$39.40
Joint w/ Inflation	44	\$67.00	\$61.70	\$56.30	\$45.70	\$40.40
Joint w/ Inflation	45	\$68.60	\$63.30	\$57.80	\$47.00	\$41.50
Joint w/ Inflation	46	\$70.70	\$65.20	\$59.40	\$48.10	\$42.60
Joint w/ Inflation	47	\$72.80	\$67.00	\$61.00	\$49.60	\$43.90
Joint w/ Inflation	48	\$74.90	\$68.90	\$62.90	\$51.00	\$45.00
Joint w/ Inflation	49	\$76.70	\$70.70	\$64.60	\$52.30	\$46.20
Joint w/ Inflation	50	\$78.80	\$72.60	\$66.20	\$53.80	\$47.30
Joint w/ Inflation	51	\$81.50	\$75.00	\$68.60	\$55.50	\$49.20
Joint w/ Inflation	52	\$84.40	\$77.60	\$71.20	\$57.60	\$50.90
Joint w/ Inflation	53	\$87.30	\$80.40	\$73.40	\$59.40	\$52.60
Joint w/ Inflation	54	\$90.20	\$82.90	\$75.90	\$61.50	\$54.40
Joint w/ Inflation	55	\$93.10	\$85.70	\$78.30	\$63.60	\$56.00
Joint w/ Inflation	56	\$96.20	\$88.30	\$80.70	\$65.50	\$57.80
Joint w/ Inflation	57	\$99.20	\$91.20	\$83.40	\$67.60	\$59.70
Joint w/ Inflation	58	\$102.00	\$94.10	\$85.90	\$69.70	\$61.50
Joint w/ Inflation	59	\$105.20	\$96.70	\$88.60	\$71.80	\$63.30
Joint w/ Inflation	60	\$108.30	\$99.60	\$91.00	\$73.80	\$65.20
Joint w/ Inflation	61	\$115.50	\$107.00	\$97.10	\$81.20	\$68.90
Joint w/ Inflation	62	\$122.90	\$113.10	\$102.00	\$82.50	\$75.00
Joint w/ Inflation	63	\$129.10	\$119.20	\$107.00	\$87.30	\$77.50
Joint w/ Inflation	64	\$136.50	\$125.40	\$113.10	\$92.30	\$82.50
Joint w/ Inflation	65	\$133.70	\$122.20	\$111.80	\$91.10	\$79.60
Joint w/ Inflation	66	\$149.90	\$137.20	\$123.30	\$100.30	\$88.80
Joint w/ Inflation	67	\$165.90	\$152.20	\$136.00	\$110.70	\$99.10
Joint w/ Inflation	68	\$182.10	\$167.10	\$147.50	\$119.80	\$109.50
Joint w/ Inflation	69	\$198.30	\$182.10	\$160.20	\$130.20	\$118.70
Joint w/ Inflation	70	\$207.20	\$190.50	\$165.90	\$134.80	\$124.70
Joint w/ Inflation	71	\$235.10	\$216.10	\$188.30	\$152.60	\$141.50
Joint w/ Inflation	72	\$261.80	\$240.60	\$209.50	\$169.30	\$157.00
Joint w/ Inflation	73	\$289.60	\$266.20	\$231.70	\$188.30	\$173.80
Joint w/ Inflation	74	\$316.30	\$291.80	\$252.90	\$206.10	\$190.50
Joint w/ Inflation	75	\$308.60	\$283.60	\$246.70	\$199.80	\$185.70
Joint w/ Inflation	76	\$351.50	\$323.60	\$281.70	\$228.70	\$210.80
Joint w/ Inflation	77	\$395.50	\$363.60	\$316.60	\$255.70	\$236.70
Joint w/ Inflation	78	\$438.40	\$403.40	\$351.50	\$284.70	\$262.70
Joint w/ Inflation	79	\$481.40	\$443.40	\$385.40	\$312.60	\$289.60
Joint w/ Inflation	80	\$483.00	\$445.20	\$387.10	\$313.50	\$289.50
Joint w/ Inflation	81	\$521.80	\$480.30	\$417.60	\$338.40	\$313.50
Joint w/ Inflation	82	\$559.50	\$514.40	\$448.00	\$363.20	\$335.60
Joint w/ Inflation	83	\$597.40	\$549.50	\$478.40	\$388.10	\$358.60
Joint w/ Inflation	84	\$635.10	\$584.40	\$508.80	\$412.00	\$381.70
Joint w/ Inflation	85	\$672.00	\$618.50	\$538.30	\$436.00	\$403.80
Joint w/ Inflation	86	\$683.00	\$628.70	\$547.50	\$443.40	\$409.30
Joint w/ Inflation	87	\$694.10	\$638.80	\$556.70	\$450.70	\$416.60
Joint w/ Inflation	88	\$705.10	\$648.90	\$565.10	\$457.30	\$423.20
Joint w/ Inflation	89	\$716.30	\$659.00	\$573.40	\$464.50	\$429.60
Joint w/ Inflation	90	\$665.90	\$611.80	\$533.20	\$431.80	\$398.90
Joint w/ Inflation	91	\$674.30	\$620.20	\$540.80	\$437.70	\$404.80
Joint w/ Inflation	92	\$683.60	\$628.60	\$546.70	\$442.80	\$409.90
Joint w/ Inflation	93	\$692.10	\$637.10	\$554.30	\$448.70	\$414.90
Joint w/ Inflation	94	\$700.50	\$644.70	\$561.10	\$454.70	\$420.80
Joint w/ Inflation	95	\$709.80	\$653.10	\$567.90	\$460.50	\$425.80
Joint w/ Inflation	96	\$719.10	\$660.80	\$576.30	\$466.40	\$430.90
Joint w/ Inflation	97	\$727.50	\$670.10	\$583.10	\$472.40	\$436.00
Joint w/ Inflation	98	\$736.00	\$677.60	\$589.80	\$478.30	\$441.90
Joint w/ Inflation	99	\$745.30	\$685.30	\$597.40	\$483.40	\$447.00
Joint w/ Inflation	100	\$754.60	\$693.70	\$605.00	\$489.30	\$452.90

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	\$16.70	\$15.40	\$12.10
Joint w/ Inflation	40	\$17.50	\$16.00	\$12.80
Joint w/ Inflation	41	\$17.80	\$16.70	\$13.00
Joint w/ Inflation	42	\$18.40	\$17.00	\$13.40
Joint w/ Inflation	43	\$18.90	\$17.50	\$13.80
Joint w/ Inflation	44	\$19.60	\$17.80	\$14.20
Joint w/ Inflation	45	\$19.90	\$18.40	\$14.40
Joint w/ Inflation	46	\$20.50	\$18.90	\$15.00
Joint w/ Inflation	47	\$21.20	\$19.60	\$15.40
Joint w/ Inflation	48	\$21.80	\$19.90	\$15.90
Joint w/ Inflation	49	\$22.10	\$20.50	\$16.20
Joint w/ Inflation	50	\$22.80	\$21.20	\$16.70
Joint w/ Inflation	51	\$23.60	\$21.80	\$17.30
Joint w/ Inflation	52	\$24.40	\$22.60	\$17.80
Joint w/ Inflation	53	\$25.20	\$23.40	\$18.40
Joint w/ Inflation	54	\$26.30	\$24.20	\$19.10
Joint w/ Inflation	55	\$27.10	\$24.90	\$19.60
Joint w/ Inflation	56	\$28.00	\$25.70	\$20.40
Joint w/ Inflation	57	\$28.80	\$26.50	\$21.00
Joint w/ Inflation	58	\$29.60	\$27.30	\$21.50
Joint w/ Inflation	59	\$30.50	\$28.10	\$22.10
Joint w/ Inflation	60	\$31.30	\$28.90	\$22.80
Joint w/ Inflation	61	\$32.00	\$28.90	\$23.40
Joint w/ Inflation	62	\$32.60	\$30.20	\$24.10
Joint w/ Inflation	63	\$33.90	\$30.90	\$25.20
Joint w/ Inflation	64	\$34.40	\$32.00	\$25.90
Joint w/ Inflation	65	\$33.50	\$31.20	\$24.20
Joint w/ Inflation	66	\$38.60	\$35.70	\$29.40
Joint w/ Inflation	67	\$43.90	\$40.40	\$33.50
Joint w/ Inflation	68	\$49.00	\$45.60	\$38.00
Joint w/ Inflation	69	\$54.20	\$50.10	\$42.70
Joint w/ Inflation	70	\$57.30	\$53.00	\$45.70
Joint w/ Inflation	71	\$62.50	\$57.30	\$50.20
Joint w/ Inflation	72	\$68.60	\$63.00	\$54.60
Joint w/ Inflation	73	\$73.60	\$67.40	\$58.50
Joint w/ Inflation	74	\$79.10	\$72.40	\$63.50
Joint w/ Inflation	75	\$75.40	\$69.90	\$60.50
Joint w/ Inflation	76	\$81.40	\$75.00	\$64.90
Joint w/ Inflation	77	\$86.90	\$80.40	\$69.50
Joint w/ Inflation	78	\$93.00	\$85.50	\$74.00
Joint w/ Inflation	79	\$98.90	\$90.90	\$78.90
Joint w/ Inflation	80	\$97.30	\$89.00	\$77.50
Joint w/ Inflation	81	\$101.40	\$93.20	\$81.20
Joint w/ Inflation	82	\$106.00	\$97.80	\$84.80
Joint w/ Inflation	83	\$111.10	\$101.90	\$88.60
Joint w/ Inflation	84	\$115.70	\$106.50	\$92.20
Joint w/ Inflation	85	\$116.20	\$108.30	\$92.70
Joint w/ Inflation	86	\$117.10	\$108.30	\$93.60
Joint w/ Inflation	87	\$118.00	\$109.30	\$94.50
Joint w/ Inflation	88	\$118.50	\$109.80	\$95.50
Joint w/ Inflation	89	\$119.40	\$110.20	\$95.90
Joint w/ Inflation	90	\$110.30	\$101.80	\$87.90
Joint w/ Inflation	91	\$111.20	\$102.30	\$88.30
Joint w/ Inflation	92	\$111.60	\$102.70	\$89.20
Joint w/ Inflation	93	\$112.00	\$102.70	\$89.20
Joint w/ Inflation	94	\$112.80	\$103.50	\$90.10
Joint w/ Inflation	95	\$113.30	\$103.90	\$90.40
Joint w/ Inflation	96	\$113.30	\$103.90	\$90.40
Joint w/ Inflation	97	\$114.10	\$104.40	\$90.90
Joint w/ Inflation	98	\$114.90	\$105.30	\$91.30
Joint w/ Inflation	99	\$114.90	\$106.10	\$91.30
Joint w/ Inflation	100	\$115.40	\$106.50	\$91.70

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	\$51.50	\$47.00	\$43.10	\$35.00	\$30.50
Joint w/ Inflation	40	\$53.90	\$49.20	\$45.00	\$37.00	\$32.10
Joint w/ Inflation	41	\$55.50	\$50.70	\$46.30	\$38.00	\$33.00
Joint w/ Inflation	42	\$57.00	\$52.10	\$47.80	\$38.90	\$34.10
Joint w/ Inflation	43	\$58.60	\$53.40	\$49.10	\$40.00	\$34.90
Joint w/ Inflation	44	\$60.00	\$54.70	\$50.20	\$41.20	\$35.90
Joint w/ Inflation	45	\$61.70	\$56.20	\$51.50	\$42.30	\$36.70
Joint w/ Inflation	46	\$63.60	\$57.80	\$53.10	\$43.40	\$37.80
Joint w/ Inflation	47	\$65.40	\$59.40	\$54.60	\$44.70	\$38.80
Joint w/ Inflation	48	\$67.00	\$61.00	\$56.00	\$45.90	\$40.00
Joint w/ Inflation	49	\$68.90	\$62.80	\$57.60	\$47.10	\$41.00
Joint w/ Inflation	50	\$70.70	\$64.40	\$59.10	\$48.40	\$42.00
Joint w/ Inflation	51	\$73.10	\$66.80	\$61.30	\$50.00	\$43.80
Joint w/ Inflation	52	\$75.90	\$69.10	\$63.30	\$51.80	\$45.00
Joint w/ Inflation	53	\$78.30	\$71.50	\$65.50	\$53.40	\$46.80
Joint w/ Inflation	54	\$81.00	\$73.80	\$67.60	\$55.40	\$48.10
Joint w/ Inflation	55	\$83.60	\$76.00	\$69.70	\$57.10	\$49.60
Joint w/ Inflation	56	\$86.30	\$78.80	\$72.10	\$59.10	\$51.30
Joint w/ Inflation	57	\$88.90	\$81.20	\$74.40	\$60.90	\$52.90
Joint w/ Inflation	58	\$91.70	\$83.60	\$76.70	\$62.80	\$54.60
Joint w/ Inflation	59	\$94.40	\$86.00	\$78.90	\$64.60	\$56.20
Joint w/ Inflation	60	\$97.10	\$88.60	\$81.20	\$66.30	\$57.80
Joint w/ Inflation	61	\$103.30	\$94.70	\$86.00	\$72.60	\$61.50
Joint w/ Inflation	62	\$109.40	\$100.80	\$91.00	\$73.80	\$66.30
Joint w/ Inflation	63	\$115.50	\$105.70	\$95.90	\$78.80	\$68.90
Joint w/ Inflation	64	\$121.70	\$111.80	\$100.80	\$82.50	\$72.60
Joint w/ Inflation	65	\$118.70	\$109.50	\$99.10	\$80.60	\$71.40
Joint w/ Inflation	66	\$132.50	\$122.20	\$109.50	\$88.80	\$79.60
Joint w/ Inflation	67	\$147.50	\$136.00	\$121.00	\$98.00	\$88.80
Joint w/ Inflation	68	\$161.40	\$148.70	\$131.40	\$107.30	\$96.80
Joint w/ Inflation	69	\$176.30	\$162.40	\$142.90	\$115.30	\$106.00
Joint w/ Inflation	70	\$184.90	\$169.30	\$148.10	\$119.20	\$111.40
Joint w/ Inflation	71	\$209.50	\$192.70	\$167.10	\$136.00	\$125.90
Joint w/ Inflation	72	\$233.90	\$215.10	\$187.10	\$151.50	\$140.40
Joint w/ Inflation	73	\$258.50	\$237.30	\$206.10	\$167.10	\$154.80
Joint w/ Inflation	74	\$282.90	\$260.70	\$226.20	\$183.80	\$169.30
Joint w/ Inflation	75	\$274.70	\$253.60	\$219.70	\$178.80	\$164.80
Joint w/ Inflation	76	\$313.60	\$288.60	\$251.60	\$203.70	\$188.70
Joint w/ Inflation	77	\$352.50	\$324.60	\$282.60	\$228.70	\$211.70
Joint w/ Inflation	78	\$391.50	\$359.50	\$313.60	\$253.60	\$234.70
Joint w/ Inflation	79	\$429.50	\$395.50	\$344.60	\$278.60	\$258.70
Joint w/ Inflation	80	\$431.40	\$396.40	\$345.80	\$280.20	\$258.20
Joint w/ Inflation	81	\$465.50	\$428.60	\$372.40	\$301.50	\$279.30
Joint w/ Inflation	82	\$499.60	\$459.10	\$400.10	\$323.60	\$299.70
Joint w/ Inflation	83	\$533.70	\$490.40	\$427.80	\$345.80	\$319.90
Joint w/ Inflation	84	\$566.90	\$521.80	\$454.50	\$367.80	\$340.20
Joint w/ Inflation	85	\$600.10	\$552.10	\$481.20	\$389.10	\$359.50
Joint w/ Inflation	86	\$610.20	\$561.40	\$488.60	\$395.50	\$366.00
Joint w/ Inflation	87	\$619.50	\$570.60	\$496.80	\$401.90	\$372.40
Joint w/ Inflation	88	\$629.50	\$578.80	\$504.20	\$408.40	\$377.90
Joint w/ Inflation	89	\$639.70	\$588.20	\$511.60	\$414.80	\$383.50
Joint w/ Inflation	90	\$594.00	\$546.70	\$475.70	\$385.40	\$356.60
Joint w/ Inflation	91	\$601.60	\$553.50	\$482.50	\$390.30	\$360.90
Joint w/ Inflation	92	\$610.10	\$561.10	\$488.40	\$395.40	\$365.80
Joint w/ Inflation	93	\$617.70	\$567.90	\$494.40	\$400.50	\$370.90
Joint w/ Inflation	94	\$625.30	\$575.40	\$501.10	\$405.60	\$375.20
Joint w/ Inflation	95	\$633.70	\$583.10	\$507.00	\$411.50	\$380.30
Joint w/ Inflation	96	\$641.40	\$590.60	\$514.60	\$415.70	\$384.50
Joint w/ Inflation	97	\$649.80	\$597.40	\$520.50	\$421.60	\$389.60
Joint w/ Inflation	98	\$657.30	\$604.10	\$526.40	\$426.70	\$394.70
Joint w/ Inflation	99	\$665.00	\$611.80	\$533.20	\$430.90	\$398.90
Joint w/ Inflation	100	\$673.40	\$619.30	\$539.90	\$436.90	\$403.90

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	\$14.60	\$13.00	\$10.90
Joint w/ Inflation	40	\$15.40	\$13.80	\$11.50
Joint w/ Inflation	41	\$15.90	\$14.20	\$12.00
Joint w/ Inflation	42	\$16.20	\$14.40	\$12.10
Joint w/ Inflation	43	\$16.70	\$14.70	\$12.50
Joint w/ Inflation	44	\$17.30	\$15.20	\$13.00
Joint w/ Inflation	45	\$17.60	\$15.70	\$13.10
Joint w/ Inflation	46	\$18.10	\$16.00	\$13.60
Joint w/ Inflation	47	\$18.80	\$16.70	\$13.90
Joint w/ Inflation	48	\$19.10	\$17.00	\$14.40
Joint w/ Inflation	49	\$19.70	\$17.50	\$14.70
Joint w/ Inflation	50	\$20.00	\$17.80	\$15.00
Joint w/ Inflation	51	\$21.00	\$18.40	\$15.70
Joint w/ Inflation	52	\$21.50	\$19.20	\$16.20
Joint w/ Inflation	53	\$22.30	\$19.90	\$16.70
Joint w/ Inflation	54	\$23.30	\$20.50	\$17.30
Joint w/ Inflation	55	\$23.80	\$21.20	\$17.80
Joint w/ Inflation	56	\$24.60	\$22.00	\$18.40
Joint w/ Inflation	57	\$25.40	\$22.60	\$19.10
Joint w/ Inflation	58	\$26.00	\$23.30	\$19.60
Joint w/ Inflation	59	\$26.80	\$24.10	\$20.00
Joint w/ Inflation	60	\$27.60	\$24.60	\$20.70
Joint w/ Inflation	61	\$28.30	\$24.60	\$21.30
Joint w/ Inflation	62	\$29.60	\$25.20	\$21.30
Joint w/ Inflation	63	\$30.20	\$26.50	\$22.00
Joint w/ Inflation	64	\$30.90	\$26.50	\$22.60
Joint w/ Inflation	65	\$30.00	\$25.90	\$21.80
Joint w/ Inflation	66	\$35.10	\$30.00	\$25.10
Joint w/ Inflation	67	\$39.20	\$34.10	\$28.00
Joint w/ Inflation	68	\$44.40	\$38.00	\$32.10
Joint w/ Inflation	69	\$48.40	\$42.10	\$35.00
Joint w/ Inflation	70	\$51.40	\$44.60	\$37.20
Joint w/ Inflation	71	\$56.30	\$48.40	\$40.50
Joint w/ Inflation	72	\$60.70	\$52.40	\$43.30
Joint w/ Inflation	73	\$65.80	\$56.90	\$46.70
Joint w/ Inflation	74	\$70.20	\$60.10	\$49.50
Joint w/ Inflation	75	\$67.90	\$58.00	\$47.40
Joint w/ Inflation	76	\$72.90	\$62.40	\$49.80
Joint w/ Inflation	77	\$77.90	\$66.50	\$52.90
Joint w/ Inflation	78	\$82.90	\$70.90	\$55.70
Joint w/ Inflation	79	\$88.40	\$75.00	\$58.40
Joint w/ Inflation	80	\$86.70	\$73.80	\$57.00
Joint w/ Inflation	81	\$90.90	\$77.00	\$59.30
Joint w/ Inflation	82	\$95.00	\$80.70	\$61.60
Joint w/ Inflation	83	\$98.60	\$83.90	\$63.60
Joint w/ Inflation	84	\$103.20	\$87.10	\$65.90
Joint w/ Inflation	85	\$104.20	\$87.60	\$65.90
Joint w/ Inflation	86	\$105.20	\$88.10	\$66.20
Joint w/ Inflation	87	\$106.00	\$89.00	\$66.70
Joint w/ Inflation	88	\$107.00	\$89.40	\$66.70
Joint w/ Inflation	89	\$107.00	\$90.40	\$67.20
Joint w/ Inflation	90	\$99.00	\$82.90	\$61.60
Joint w/ Inflation	91	\$99.30	\$83.30	\$62.00
Joint w/ Inflation	92	\$99.70	\$83.70	\$62.00
Joint w/ Inflation	93	\$100.20	\$84.10	\$62.50
Joint w/ Inflation	94	\$100.60	\$84.50	\$62.50
Joint w/ Inflation	95	\$101.10	\$84.50	\$62.50
Joint w/ Inflation	96	\$101.40	\$85.00	\$62.50
Joint w/ Inflation	97	\$101.80	\$85.40	\$62.80
Joint w/ Inflation	98	\$102.30	\$85.80	\$62.80
Joint w/ Inflation	99	\$103.20	\$86.20	\$62.80
Joint w/ Inflation	100	\$103.20	\$86.20	\$62.80

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation
Joint w/ Inflation
Joint w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Issue Age	Elimination Period				
	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$41.00	\$37.10	\$30.50	\$26.70	\$20.00
40	\$43.10	\$38.90	\$32.10	\$28.10	\$21.20
41	\$44.20	\$40.00	\$33.00	\$28.90	\$21.80
42	\$45.50	\$41.20	\$34.10	\$29.60	\$22.30
43	\$46.80	\$42.30	\$34.90	\$30.40	\$23.00
44	\$48.00	\$43.40	\$35.90	\$31.20	\$23.60
45	\$49.20	\$44.60	\$36.70	\$32.00	\$24.20
46	\$50.70	\$45.70	\$37.80	\$33.00	\$25.00
47	\$52.10	\$47.10	\$38.80	\$33.90	\$25.70
48	\$53.40	\$48.40	\$40.00	\$34.90	\$26.30
49	\$54.90	\$49.60	\$41.00	\$35.70	\$27.10
50	\$56.30	\$51.00	\$42.00	\$36.70	\$27.60
51	\$58.40	\$52.90	\$43.80	\$38.00	\$28.80
52	\$60.50	\$54.70	\$45.00	\$39.40	\$29.70
53	\$62.50	\$56.70	\$46.80	\$40.50	\$30.90
54	\$64.60	\$58.40	\$48.10	\$42.00	\$31.80
55	\$66.70	\$60.20	\$49.60	\$43.40	\$32.80
56	\$68.90	\$62.30	\$51.30	\$44.70	\$33.90
57	\$70.90	\$64.20	\$52.90	\$46.20	\$34.90
58	\$73.10	\$66.20	\$54.60	\$47.60	\$36.20
59	\$75.20	\$68.10	\$56.20	\$49.10	\$37.10
60	\$77.50	\$70.00	\$57.80	\$50.40	\$38.10
61	\$82.50	\$73.80	\$61.50	\$52.90	\$40.50
62	\$87.30	\$78.80	\$65.20	\$56.70	\$43.10
63	\$92.30	\$82.50	\$68.90	\$60.20	\$45.50
64	\$97.10	\$87.30	\$72.60	\$62.80	\$48.00
65	\$94.50	\$85.30	\$71.40	\$61.10	\$47.20
66	\$106.00	\$95.60	\$79.60	\$69.10	\$53.10
67	\$117.50	\$106.00	\$88.80	\$76.10	\$58.90
68	\$129.00	\$116.50	\$96.80	\$84.10	\$64.60
69	\$140.70	\$126.80	\$106.00	\$91.10	\$70.40
70	\$148.10	\$133.60	\$111.40	\$95.80	\$73.60
71	\$167.10	\$150.40	\$125.90	\$109.20	\$83.70
72	\$187.10	\$168.30	\$140.40	\$121.50	\$93.60
73	\$206.10	\$186.10	\$154.80	\$133.60	\$103.70
74	\$226.20	\$203.80	\$169.30	\$147.10	\$112.60
75	\$219.70	\$197.80	\$164.80	\$142.90	\$109.90
76	\$250.70	\$225.70	\$187.80	\$162.80	\$125.80
77	\$281.70	\$253.60	\$211.70	\$182.70	\$140.80
78	\$312.60	\$281.70	\$234.70	\$203.70	\$156.80
79	\$343.50	\$309.60	\$257.70	\$223.70	\$171.80
80	\$344.80	\$310.70	\$259.00	\$224.10	\$172.40
81	\$372.40	\$334.60	\$279.30	\$241.50	\$186.20
82	\$399.10	\$359.50	\$299.70	\$260.00	\$200.10
83	\$426.80	\$384.50	\$319.90	\$277.50	\$212.90
84	\$453.50	\$408.40	\$340.20	\$295.00	\$226.80
85	\$480.30	\$432.40	\$360.40	\$311.60	\$239.70
86	\$487.60	\$438.80	\$366.00	\$317.10	\$244.30
87	\$496.00	\$446.20	\$371.50	\$322.70	\$248.00
88	\$503.40	\$453.50	\$377.90	\$327.20	\$251.60
89	\$511.60	\$459.90	\$383.50	\$332.80	\$255.40
90	\$474.80	\$427.60	\$356.60	\$308.40	\$237.40
91	\$481.60	\$433.50	\$360.90	\$312.60	\$240.90
92	\$487.60	\$439.40	\$365.80	\$316.90	\$244.20
93	\$494.40	\$444.50	\$370.90	\$321.20	\$246.80
94	\$500.20	\$450.30	\$375.20	\$325.40	\$250.20
95	\$507.00	\$456.30	\$380.30	\$329.60	\$253.50
96	\$512.90	\$462.20	\$384.50	\$333.80	\$256.80
97	\$519.60	\$467.30	\$389.60	\$338.00	\$259.40
98	\$525.60	\$473.20	\$394.70	\$341.30	\$262.80
99	\$532.40	\$479.20	\$398.90	\$345.70	\$266.20
100	\$538.30	\$485.00	\$403.90	\$349.90	\$269.60

Joint w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$11.70	\$10.50	\$8.90
40	\$12.30	\$10.90	\$9.20
41	\$12.80	\$11.30	\$9.40
42	\$13.00	\$11.50	\$9.90
43	\$13.40	\$12.00	\$10.00
44	\$13.80	\$12.10	\$10.40
45	\$14.20	\$12.50	\$10.50
46	\$14.60	\$13.00	\$10.90
47	\$15.00	\$13.40	\$11.20
48	\$15.40	\$13.60	\$11.50
49	\$15.90	\$13.90	\$11.70
50	\$16.20	\$14.40	\$12.10
51	\$16.70	\$14.70	\$12.50
52	\$17.30	\$15.40	\$13.00
53	\$17.80	\$15.90	\$13.40
54	\$18.40	\$16.50	\$13.90
55	\$19.10	\$17.00	\$14.40
56	\$19.70	\$17.50	\$14.70
57	\$20.40	\$18.10	\$15.20
58	\$21.00	\$18.80	\$15.70
59	\$21.50	\$19.10	\$16.20
60	\$22.10	\$19.70	\$16.70
61	\$22.80	\$21.00	\$17.30
62	\$23.40	\$21.00	\$17.80
63	\$24.10	\$22.10	\$18.40
64	\$24.60	\$22.10	\$18.40
65	\$24.20	\$22.00	\$17.90
66	\$28.30	\$25.50	\$21.40
67	\$31.80	\$28.30	\$23.60
68	\$35.70	\$31.80	\$26.50
69	\$39.20	\$35.10	\$28.90
70	\$40.70	\$36.70	\$30.70
71	\$45.20	\$40.70	\$33.50
72	\$48.40	\$44.00	\$36.30
73	\$53.00	\$47.40	\$39.70
74	\$56.30	\$50.80	\$42.40
75	\$54.40	\$48.90	\$40.90
76	\$58.50	\$52.50	\$43.90
77	\$62.40	\$56.00	\$46.40
78	\$66.50	\$59.90	\$50.00
79	\$70.90	\$63.50	\$53.00
80	\$69.60	\$62.20	\$52.20
81	\$72.40	\$65.50	\$54.50
82	\$76.10	\$68.30	\$56.80
83	\$79.30	\$71.10	\$59.40
84	\$82.50	\$74.20	\$61.90
85	\$83.50	\$74.70	\$62.20
86	\$84.40	\$75.60	\$62.70
87	\$84.80	\$76.10	\$63.70
88	\$85.80	\$76.50	\$64.20
89	\$85.80	\$77.50	\$64.50
90	\$79.00	\$71.00	\$59.10
91	\$79.40	\$71.50	\$59.60
92	\$79.90	\$71.50	\$59.60
93	\$79.90	\$72.30	\$60.00
94	\$80.80	\$72.30	\$60.50
95	\$80.80	\$72.70	\$60.50
96	\$81.20	\$72.70	\$61.30
97	\$81.50	\$73.60	\$61.30
98	\$82.00	\$74.00	\$61.30
99	\$82.00	\$74.00	\$61.70
100	\$82.90	\$74.50	\$62.10

EquiCare 2002

Joint w/ Inflation		1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT					
Joint w/ Inflation		Elimination Period					
Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days		
Joint w/ Inflation	18-39	\$28.10	\$24.90	\$21.00	\$18.30	\$13.80	
Joint w/ Inflation	40	\$29.40	\$26.00	\$22.00	\$19.10	\$14.40	
Joint w/ Inflation	41	\$30.20	\$26.70	\$22.60	\$19.70	\$14.70	
Joint w/ Inflation	42	\$31.20	\$27.50	\$23.30	\$20.40	\$15.20	
Joint w/ Inflation	43	\$32.00	\$28.30	\$23.80	\$20.70	\$15.70	
Joint w/ Inflation	44	\$32.80	\$28.90	\$24.40	\$21.30	\$16.00	
Joint w/ Inflation							
Joint w/ Inflation	45	\$33.60	\$29.70	\$25.00	\$22.00	\$16.50	
Joint w/ Inflation	46	\$34.70	\$30.50	\$25.70	\$22.60	\$16.80	
Joint w/ Inflation	47	\$35.50	\$31.30	\$26.50	\$23.30	\$17.50	
Joint w/ Inflation	48	\$36.50	\$32.10	\$27.30	\$23.80	\$17.80	
Joint w/ Inflation	49	\$37.50	\$33.30	\$28.00	\$24.40	\$18.30	
Joint w/ Inflation							
Joint w/ Inflation	50	\$38.60	\$34.10	\$28.80	\$25.00	\$18.90	
Joint w/ Inflation	51	\$40.00	\$35.20	\$29.70	\$26.00	\$19.60	
Joint w/ Inflation	52	\$41.20	\$36.50	\$30.90	\$26.80	\$20.00	
Joint w/ Inflation	53	\$42.60	\$37.80	\$31.80	\$28.00	\$21.00	
Joint w/ Inflation	54	\$44.10	\$38.90	\$32.80	\$28.80	\$21.50	
Joint w/ Inflation							
Joint w/ Inflation	55	\$45.50	\$40.20	\$33.90	\$29.60	\$22.10	
Joint w/ Inflation	56	\$47.00	\$41.50	\$34.90	\$30.50	\$23.00	
Joint w/ Inflation	57	\$48.40	\$42.80	\$36.20	\$31.70	\$23.60	
Joint w/ Inflation	58	\$50.00	\$44.10	\$37.10	\$32.60	\$24.40	
Joint w/ Inflation	59	\$51.50	\$45.50	\$38.30	\$33.40	\$25.00	
Joint w/ Inflation							
Joint w/ Inflation	60	\$52.90	\$46.80	\$39.40	\$34.40	\$25.90	
Joint w/ Inflation	61	\$55.40	\$50.40	\$41.80	\$35.70	\$28.30	
Joint w/ Inflation	62	\$59.10	\$52.90	\$44.20	\$38.10	\$29.60	
Joint w/ Inflation	63	\$62.80	\$56.70	\$46.80	\$40.50	\$30.90	
Joint w/ Inflation	64	\$66.30	\$59.10	\$49.20	\$43.10	\$33.30	
Joint w/ Inflation							
Joint w/ Inflation	65	\$64.60	\$57.70	\$48.40	\$41.50	\$32.30	
Joint w/ Inflation	66	\$72.60	\$64.60	\$54.20	\$47.20	\$35.70	
Joint w/ Inflation	67	\$80.60	\$72.60	\$59.90	\$51.90	\$40.40	
Joint w/ Inflation	68	\$87.60	\$79.60	\$65.70	\$57.70	\$43.90	
Joint w/ Inflation	69	\$95.60	\$86.50	\$71.40	\$62.20	\$47.20	
Joint w/ Inflation							
Joint w/ Inflation	70	\$100.30	\$90.20	\$75.80	\$65.80	\$50.20	
Joint w/ Inflation	71	\$113.60	\$102.50	\$85.80	\$73.60	\$56.90	
Joint w/ Inflation	72	\$127.10	\$114.80	\$95.80	\$82.50	\$63.50	
Joint w/ Inflation	73	\$140.40	\$125.90	\$104.70	\$91.40	\$70.20	
Joint w/ Inflation	74	\$153.80	\$138.20	\$114.80	\$100.30	\$76.90	
Joint w/ Inflation							
Joint w/ Inflation	75	\$149.80	\$134.90	\$111.80	\$96.90	\$75.00	
Joint w/ Inflation	76	\$170.80	\$153.80	\$127.80	\$110.90	\$85.00	
Joint w/ Inflation	77	\$191.80	\$172.80	\$143.80	\$124.90	\$96.00	
Joint w/ Inflation	78	\$212.70	\$191.80	\$159.80	\$137.90	\$105.90	
Joint w/ Inflation	79	\$233.70	\$210.80	\$175.80	\$151.80	\$116.90	
Joint w/ Inflation							
Joint w/ Inflation	80	\$234.10	\$211.10	\$176.00	\$152.10	\$117.10	
Joint w/ Inflation	81	\$253.60	\$227.70	\$190.00	\$164.10	\$126.30	
Joint w/ Inflation	82	\$272.00	\$244.30	\$203.70	\$176.00	\$135.50	
Joint w/ Inflation	83	\$290.40	\$260.80	\$217.50	\$188.00	\$144.70	
Joint w/ Inflation	84	\$308.90	\$277.50	\$231.40	\$201.00	\$154.00	
Joint w/ Inflation							
Joint w/ Inflation	85	\$326.30	\$294.10	\$245.20	\$212.10	\$163.20	
Joint w/ Inflation	86	\$331.80	\$298.70	\$248.90	\$215.70	\$166.00	
Joint w/ Inflation	87	\$337.40	\$303.30	\$252.60	\$219.50	\$168.70	
Joint w/ Inflation	88	\$342.00	\$307.90	\$257.20	\$222.10	\$171.50	
Joint w/ Inflation	89	\$347.60	\$312.50	\$260.80	\$225.90	\$174.20	
Joint w/ Inflation							
Joint w/ Inflation	90	\$322.80	\$290.70	\$242.50	\$209.60	\$161.40	
Joint w/ Inflation	91	\$327.00	\$294.90	\$245.90	\$212.90	\$163.90	
Joint w/ Inflation	92	\$332.10	\$298.30	\$248.40	\$215.50	\$165.70	
Joint w/ Inflation	93	\$336.30	\$302.50	\$251.90	\$218.00	\$168.10	
Joint w/ Inflation	94	\$340.60	\$305.90	\$255.20	\$221.40	\$169.90	
Joint w/ Inflation							
Joint w/ Inflation	95	\$344.80	\$310.20	\$258.60	\$223.90	\$172.40	
Joint w/ Inflation	96	\$349.00	\$314.40	\$261.90	\$226.50	\$174.10	
Joint w/ Inflation	97	\$353.20	\$317.70	\$264.50	\$229.90	\$176.70	
Joint w/ Inflation	98	\$357.40	\$321.90	\$267.90	\$232.50	\$178.30	
Joint w/ Inflation	99	\$361.60	\$325.40	\$271.30	\$234.90	\$180.90	
Joint w/ Inflation	100	\$365.80	\$329.60	\$274.70	\$238.30	\$183.40	

Optional Home Care

Joint w/ Inflation		1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT			
Joint w/ Inflation		Elimination Period			
Issue Age	0 Days	7 Days	30 Days		
Joint w/ Inflation	18-39	\$7.80	\$7.60	\$6.20	
Joint w/ Inflation	40	\$8.30	\$7.80	\$6.70	
Joint w/ Inflation	41	\$8.40	\$8.10	\$6.80	
Joint w/ Inflation	42	\$8.60	\$8.40	\$6.80	
Joint w/ Inflation	43	\$8.90	\$8.60	\$7.00	
Joint w/ Inflation	44	\$9.20	\$8.90	\$7.10	
Joint w/ Inflation					
Joint w/ Inflation	45	\$9.40	\$9.10	\$7.50	
Joint w/ Inflation	46	\$9.70	\$9.20	\$7.60	
Joint w/ Inflation	47	\$9.90	\$9.40	\$7.80	
Joint w/ Inflation	48	\$10.40	\$9.90	\$8.10	
Joint w/ Inflation	49	\$10.50	\$10.00	\$8.30	
Joint w/ Inflation					
Joint w/ Inflation	50	\$10.70	\$10.40	\$8.40	
Joint w/ Inflation	51	\$11.20	\$10.70	\$8.90	
Joint w/ Inflation	52	\$11.50	\$11.20	\$9.10	
Joint w/ Inflation	53	\$12.00	\$11.50	\$9.40	
Joint w/ Inflation	54	\$12.30	\$12.00	\$9.90	
Joint w/ Inflation					
Joint w/ Inflation	55	\$12.80	\$12.10	\$10.00	
Joint w/ Inflation	56	\$13.10	\$12.50	\$10.50	
Joint w/ Inflation	57	\$13.60	\$13.00	\$10.70	
Joint w/ Inflation	58	\$13.90	\$13.40	\$11.20	
Joint w/ Inflation	59	\$14.40	\$13.80	\$11.30	
Joint w/ Inflation					
Joint w/ Inflation	60	\$14.70	\$14.20	\$11.70	
Joint w/ Inflation	61	\$16.00	\$14.20	\$11.70	
Joint w/ Inflation	62	\$16.00	\$14.70	\$12.30	
Joint w/ Inflation	63	\$16.70	\$14.70	\$12.30	
Joint w/ Inflation	64	\$16.70	\$15.40	\$13.00	
Joint w/ Inflation					
Joint w/ Inflation	65	\$16.20	\$15.00	\$12.10	
Joint w/ Inflation	66	\$19.10	\$17.30	\$14.40	
Joint w/ Inflation	67	\$21.40	\$19.10	\$16.20	
Joint w/ Inflation	68	\$24.20	\$21.40	\$17.90	
Joint w/ Inflation	69	\$26.50	\$23.60	\$20.20	
Joint w/ Inflation					
Joint w/ Inflation	70	\$28.00	\$25.00	\$20.70	
Joint w/ Inflation	71	\$30.70	\$27.40	\$22.90	
Joint w/ Inflation	72	\$33.50	\$29.60	\$24.60	
Joint w/ Inflation	73	\$35.70	\$32.40	\$27.40	
Joint w/ Inflation	74	\$38.50	\$34.50	\$29.00	
Joint w/ Inflation					
Joint w/ Inflation	75	\$37.00	\$32.90	\$28.00	
Joint w/ Inflation	76	\$39.50	\$35.60	\$30.10	
Joint w/ Inflation	77	\$42.50	\$38.10	\$32.00	
Joint w/ Inflation	78	\$45.50	\$40.50	\$34.00	
Joint w/ Inflation	79	\$48.00	\$43.00	\$36.00	
Joint w/ Inflation					
Joint w/ Inflation	80	\$47.50	\$42.50	\$35.50	
Joint w/ Inflation	81	\$49.40	\$44.80	\$36.90	
Joint w/ Inflation	82	\$51.70	\$46.60	\$38.80	
Joint w/ Inflation	83	\$53.50	\$48.40	\$40.60	
Joint w/ Inflation	84	\$55.80	\$50.70	\$42.00	
Joint w/ Inflation					
Joint w/ Inflation	85	\$56.80	\$50.70	\$42.50	
Joint w/ Inflation	86	\$57.10	\$51.20	\$42.90	
Joint w/ Inflation	87	\$57.60	\$51.70	\$43.40	
Joint w/ Inflation	88	\$58.10	\$52.20	\$43.40	
Joint w/ Inflation	89	\$58.60	\$52.50	\$43.80	
Joint w/ Inflation					
Joint w/ Inflation	90	\$53.70	\$48.60	\$40.20	
Joint w/ Inflation	91	\$54.20	\$48.60	\$40.20	
Joint w/ Inflation	92	\$54.20	\$49.10	\$41.10	
Joint w/ Inflation	93	\$54.50	\$49.10	\$41.10	
Joint w/ Inflation	94	\$54.50	\$49.50	\$41.10	
Joint w/ Inflation					
Joint w/ Inflation	95	\$54.90	\$49.50	\$41.10	
Joint w/ Inflation	96	\$55.40	\$49.50	\$41.40	
Joint w/ Inflation	97	\$55.40	\$49.90	\$41.90	
Joint w/ Inflation	98	\$55.80	\$49.90	\$41.90	
Joint w/ Inflation	99	\$56.30	\$50.70	\$41.90	
Joint w/ Inflation	100	\$56.30	\$50.70	\$42.30	