

SERFF Tracking Number: ELCC-127620417 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
Company Tracking Number: '12 RI 2002
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: '12RI 2002/'12RI 2002

Filing at a Glance

Company: Equitable Life & Casualty Insurance Company

Product Name: EquiCare 2002

SERFF Tr Num: ELCC-127620417 State: Arkansas

TOI: LTC03I Individual Long Term Care

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

Sub-TOI: LTC03I.001 Qualified

Co Tr Num: '12 RI 2002

State Status: Approved-Closed

Filing Type: Rate

Reviewer(s): Stephanie Fowler

Authors: Mark Banks, Kathy Foster, Disposition Date: 06/01/2012
John Neville

Date Submitted: 02/15/2012

Disposition Status: Approved-
Closed

Implementation Date Requested: 06/09/2012

Implementation Date:

State Filing Description:

General Information

Project Name: '12RI 2002

Status of Filing in Domicile: Not Filed

Project Number: '12RI 2002

Date Approved in Domicile:

Requested Filing Mode: Review & Approval

Domicile Status Comments:

Explanation for Combination/Other:

Market Type: Individual

Submission Type: New Submission

Individual Market Type:

Overall Rate Impact:

Filing Status Changed: 06/07/2012

State Status Changed: 06/07/2012

Deemer Date:

Created By: Kathy Foster

Submitted By: Kathy Foster

Corresponding Filing Tracking Number:

Filing Description:

Re: Equitable Life & Casualty Rate Increase

LTC Policy Forms 2002, 2002+, 2002 (97), 2002+ (97)

Attached is an actuarial memorandum outlining our request for a rate increase on our EquiCare 2002 Series Long Term Care Policy Form. In August 2010, we filed for a 45% rate increase and were granted a lower rate increase (SERFF Tracking #ELCC-126778680 and #ELCC-126895631). This purpose of this filing is to seek a rate increase for the remainder of 45%. As we were granted a 12% increase in the most recent filing we are now requesting a 33% increase.

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

Thank you for your review and consideration of this matter. If you should have any questions, please call me at (800) 352-5150, ext 3414 or email me at Rick.Klar@Equilife.com

Very truly yours,

Richard E. Klar, Jr., ASA, MAAA
 Corporate Actuary
 State Narrative:

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: 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? No
 Fee Explanation: 1 rate filing - \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
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SERFF Tracking Number: ELCC-127620417 State: Arkansas
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Equitable Life & Casualty Insurance Company \$50.00 02/15/2012 56385331

SERFF Tracking Number: ELCC-127620417 State: Arkansas
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Stephanie Fowler	06/01/2012	06/07/2012

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	06/01/2012	06/01/2012	Kathy Foster	06/07/2012	06/07/2012
Pending Industry Response	Donna Lambert	02/16/2012	02/16/2012	Kathy Foster	02/16/2012	02/16/2012

SERFF Tracking Number: ELCC-127620417 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
 Company Tracking Number: '12 RI 2002
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: EquiCare 2002
 Project Name/Number: '12RI 2002/'12RI 2002

Disposition

Disposition Date: 06/01/2012

Implementation Date:

Status: Approved-Closed

Comment: As previously discussed, a rate increase of 35% is approved. It is the agreement of this Department and of the Company that the rates for the policies referenced in this filing are not to be raised for the next two years. This approval is subject to the Company notifying the insured of its intent 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	33.000%	33.000%	\$641,119	1,058	\$1,942,785	33.000%	33.000%

SERFF Tracking Number: ELCC-127620417 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
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 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Exhibit I - In Force Count	Approved-Closed	No
Supporting Document	Exhibit III - Projections	Approved-Closed	No
Supporting Document	Exhibit IV - Rate History	Approved-Closed	No
Rate (revised)	Premium Rates		Yes
Rate	Premium Rates	Approved-Closed	No

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Company Tracking Number: '12 RI 2002
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: '12RI 2002/'12RI 2002

Objection Letter

Objection Letter Status Pending Industry Response
Objection Letter Date 06/01/2012
Submitted Date 06/01/2012
Respond By Date 07/02/2012

Dear Kathy Foster,

In light of the recent agreement between the Department and your company, please submit the corrected rates.

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Stephanie Fowler

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 Company Tracking Number: '12 RI 2002
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: EquiCare 2002
 Project Name/Number: '12RI 2002/'12RI 2002

Response Letter

Response Letter Status Submitted to State
 Response Letter Date 06/07/2012
 Submitted Date 06/07/2012

Dear Stephanie Fowler,

Comments:

Thank you for re-opening this filing. We have received your objection letter and will respond to your concerns below.

Response 1

Comments: The corrected rates reflecting the 35% increase have been submitted under the Rate/Rule Schedule tab.

Changed Items:

No Supporting Documents changed.

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	Previous State Filing Number 47262 Percent Rate Change Request 33	2002 rate increase AR (35%)-Exh II.pdf
Previous Version				
Premium Rates	2002,2002+,2002 (97),2002+ (97)	Revised	Previous State Filing Number 47262 Percent Rate Change Request 33	2002 rate increase AR (33%)-Exh II.pdf

With this revision of the rates, we hope that this filing now meets with your approval. We look forward to hearing from you soon.

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Company Tracking Number: '12 RI 2002
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Product Name: EquiCare 2002
Project Name/Number: '12RI 2002/'12RI 2002

Sincerely,
John Neville, Kathy Foster, Mark Banks

SERFF Tracking Number: ELCC-127620417 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
Company Tracking Number: '12 RI 2002
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: '12RI 2002/'12RI 2002

Objection Letter

Objection Letter Status	Pending Industry Response
Objection Letter Date	02/16/2012
Submitted Date	02/16/2012
Respond By Date	03/16/2012

Dear Kathy Foster,

This will acknowledge receipt of the captioned filing.

Objection 1

- Health - Actuarial Justification (Supporting Document)

Comment: I did not find Exhibit II attached to the Supporting Documentation tab. Have I overlooked it?

A.C.A. 23-79-109(1)-(5) sets forth the procedure by which filings may be deemed approved upon the expiration of certain time periods with no affirmative action by the commissioner. If the commissioner determines that additional information is needed to make a decision regarding approval, such request for information will be made to the company. The filing will not be considered complete until said additional information is received. The time periods set forth in this statute will not begin to run until the filing is complete.

Please feel free to contact me if you have questions.

Sincerely,

Donna Lambert

SERFF Tracking Number: ELCC-127620417 State: Arkansas
Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
Company Tracking Number: '12 RI 2002
TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
Product Name: EquiCare 2002
Project Name/Number: '12RI 2002/'12RI 2002

Response Letter

Response Letter Status Submitted to State
Response Letter Date 02/16/2012
Submitted Date 02/16/2012

Dear Stephanie Fowler,

Comments:

Thank you for your review of this filing. We appreciate your timely response. We have received your objection letter and will address your concerns below.

Response 1

Comments: Exhibit II is actually the Premium Rates, which are attached to the Rate/Rule Schedule tab. We apologize for any confusion.

Related Objection 1

Applies To:

- Health - Actuarial Justification (Supporting Document)

Comment:

I did not find Exhibit II attached to the Supporting Documentation tab. Have I overlooked it?

Changed Items:

No Supporting Documents changed.

No Form Schedule items changed.

No Rate/Rule Schedule items changed.

With this clarification, we hope that this filing now meets with your approval. We look forward to hearing from you soon.

Sincerely,

John Neville, Kathy Foster, Mark Banks

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 Project Name/Number: '12RI 2002/'12RI 2002

Rate Information

Rate data applies to filing.

Filing Method: Electronic
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 12.000%
Effective Date of Last Rate Revision: 06/08/2011
Filing Method of Last Filing: Electronic

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
Equitable Life & Casualty Insurance Company	33.000%	33.000%	\$641,119	1,058	\$1,942,785	33.000%	33.000%

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 Company Tracking Number: '12 RI 2002
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: EquiCare 2002
 Project Name/Number: '12RI 2002/'12RI 2002

Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	Premium Rates	2002, 2002+, 2002 (97), 2002+ (97)	Revised	Previous State Filing Number: Percent Rate Change Request:	47262 33.000 2002 rate increase AR (35%)-Exh II.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

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					
	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

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Elimination Period			
	Issue Age	0 Days	7 Days	30 Days
Single No Inflation	18-39	\$8.10	\$7.50	\$5.90
Single No Inflation	40	\$8.50	\$7.80	\$6.20
Single No Inflation	41	\$8.70	\$8.10	\$6.30
Single No Inflation	42	\$9.00	\$8.30	\$6.50
Single No Inflation	43	\$9.20	\$8.50	\$6.70
Single No Inflation	44	\$9.50	\$8.70	\$6.90
Single No Inflation	45	\$9.70	\$9.00	\$7.00
Single No Inflation	46	\$10.00	\$9.20	\$7.30
Single No Inflation	47	\$10.30	\$9.50	\$7.50
Single No Inflation	48	\$10.60	\$9.70	\$7.70
Single No Inflation	49	\$10.80	\$10.00	\$7.90
Single No Inflation	50	\$11.10	\$10.30	\$8.10
Single No Inflation	51	\$11.50	\$10.60	\$8.40
Single No Inflation	52	\$11.90	\$11.00	\$8.70
Single No Inflation	53	\$12.30	\$11.40	\$9.00
Single No Inflation	54	\$12.80	\$11.80	\$9.30
Single No Inflation	55	\$13.20	\$12.10	\$9.50
Single No Inflation	56	\$13.60	\$12.50	\$9.90
Single No Inflation	57	\$14.00	\$12.90	\$10.20
Single No Inflation	58	\$14.40	\$13.30	\$10.50
Single No Inflation	59	\$14.90	\$13.70	\$10.80
Single No Inflation	60	\$15.30	\$14.10	\$11.10
Single No Inflation	61	\$15.60	\$14.10	\$11.40
Single No Inflation	62	\$15.90	\$14.70	\$11.70
Single No Inflation	63	\$16.50	\$15.00	\$12.30
Single No Inflation	64	\$16.80	\$15.60	\$12.60
Single No Inflation	65	\$17.40	\$16.20	\$12.60
Single No Inflation	66	\$20.10	\$18.60	\$15.30
Single No Inflation	67	\$22.80	\$21.00	\$17.40
Single No Inflation	68	\$25.50	\$23.70	\$19.80
Single No Inflation	69	\$28.20	\$26.10	\$22.20
Single No Inflation	70	\$30.90	\$28.50	\$24.60
Single No Inflation	71	\$33.60	\$30.90	\$27.00
Single No Inflation	72	\$36.90	\$33.90	\$29.40
Single No Inflation	73	\$39.60	\$36.30	\$31.50
Single No Inflation	74	\$42.60	\$39.00	\$34.20
Single No Inflation	75	\$45.30	\$42.00	\$36.30
Single No Inflation	76	\$48.90	\$45.00	\$39.00
Single No Inflation	77	\$52.20	\$48.30	\$41.70
Single No Inflation	78	\$55.80	\$51.30	\$44.40
Single No Inflation	79	\$59.40	\$54.60	\$47.40
Single No Inflation	80	\$63.30	\$57.90	\$50.40
Single No Inflation	81	\$66.00	\$60.60	\$52.80
Single No Inflation	82	\$69.00	\$63.60	\$55.20
Single No Inflation	83	\$72.30	\$66.30	\$57.60
Single No Inflation	84	\$75.30	\$69.30	\$60.00
Single No Inflation	85	\$75.60	\$70.50	\$60.30
Single No Inflation	86	\$76.20	\$70.50	\$60.90
Single No Inflation	87	\$76.80	\$71.10	\$61.50
Single No Inflation	88	\$77.10	\$71.40	\$62.10
Single No Inflation	89	\$77.70	\$71.70	\$62.40
Single No Inflation	90	\$78.30	\$72.30	\$62.40
Single No Inflation	91	\$78.90	\$72.60	\$62.70
Single No Inflation	92	\$79.20	\$72.90	\$63.30
Single No Inflation	93	\$79.50	\$72.90	\$63.30
Single No Inflation	94	\$80.10	\$73.50	\$63.90
Single No Inflation	95	\$80.40	\$73.80	\$64.20
Single No Inflation	96	\$80.40	\$73.80	\$64.20
Single No Inflation	97	\$81.00	\$74.10	\$64.50
Single No Inflation	98	\$81.60	\$74.70	\$64.80
Single No Inflation	99	\$81.60	\$75.30	\$64.80
Single No Inflation	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

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

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

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

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

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

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

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

Single w/ Inflation

EquiCare 2002

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation

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

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$12.96	\$12.00	\$9.44
40	\$13.60	\$12.48	\$9.92
41	\$13.92	\$12.96	\$10.08
42	\$14.40	\$13.28	\$10.40
43	\$14.72	\$13.60	\$10.72
44	\$15.20	\$13.92	\$11.04
45	\$15.52	\$14.40	\$11.20
46	\$16.00	\$14.72	\$11.68
47	\$16.48	\$15.20	\$12.00
48	\$16.96	\$15.52	\$12.32
49	\$17.28	\$16.00	\$12.64
50	\$17.76	\$16.48	\$12.96
51	\$18.40	\$16.96	\$13.44
52	\$19.04	\$17.60	\$13.92
53	\$19.68	\$18.24	\$14.40
54	\$20.48	\$18.88	\$14.88
55	\$21.12	\$19.36	\$15.20
56	\$21.76	\$20.00	\$15.84
57	\$22.40	\$20.64	\$16.32
58	\$23.04	\$21.28	\$16.80
59	\$23.84	\$21.92	\$17.28
60	\$24.48	\$22.56	\$17.76
61	\$24.96	\$22.56	\$18.24
62	\$25.44	\$23.52	\$18.72
63	\$26.40	\$24.00	\$19.68
64	\$26.88	\$24.96	\$20.16
65	\$26.10	\$24.30	\$18.90
66	\$30.15	\$27.90	\$22.95
67	\$34.20	\$31.50	\$26.10
68	\$38.25	\$35.55	\$29.70
69	\$42.30	\$39.15	\$33.30
70	\$44.81	\$41.33	\$35.67
71	\$48		

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

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

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

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

93 \$442.26 \$407.16 \$354.24 \$286.74 \$265.14

94 \$447.66 \$412.02 \$358.56 \$290.52 \$268.92

95 \$453.60 \$417.42 \$362.88 \$294.30 \$272.16

96 \$459.54 \$422.28 \$368.28 \$298.08 \$275.40

97 \$464.94 \$428.22 \$372.60 \$301.86 \$278.64

98 \$470.34 \$433.08 \$376.92 \$305.64 \$282.42

99 \$476.28 \$437.94 \$381.78 \$308.88 \$285.66

100 \$482.22 \$443.34 \$386.64 \$312.66 \$289.44

Elimination Period

Issue Age 0 Days 7 Days 30 Days

18-39 \$7.29 \$6.75 \$5.31

40 \$7.65 \$7.02 \$5.58

41 \$7.83 \$7.29 \$5.67

42 \$8.10 \$7.47 \$5.85

43 \$8.28 \$7.65 \$6.03

44 \$8.55 \$7.83 \$6.21

45 \$8.73 \$8.10 \$6.30

46 \$9.00 \$8.28 \$6.57

47 \$9.27 \$8.55 \$6.75

48 \$9.54 \$8.73 \$6.93

49 \$9.72 \$9.00 \$7.11

50 \$9.99 \$9.27 \$7.29

51 \$10.35 \$9.54 \$7.56

52 \$10.71 \$9.90 \$7.83

53 \$11.07 \$10.26 \$8.10

54 \$11.52 \$10.62 \$8.37

55 \$11.88 \$10.89 \$8.55

56 \$12.24 \$11.25 \$8.91

57 \$12.60 \$11.61 \$9.18

58 \$12.96 \$11.97 \$9.45

59 \$13.41 \$12.33 \$9.72

Joint No Inflation

EquiCare 2002

Optional Home Care

Joint No Inflation

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

3 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

Joint No Inflation

Issue Age 0 Days 7 Days 30 Days

Joint No Inflation

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

18-39

\$6.39 \$5.67 \$4.77

Joint No Inflation

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

40

\$6.75 \$6.03 \$5.04

Joint No Inflation

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

41

\$6.93 \$6.21 \$5.22

Joint No Inflation

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

42

\$7.11 \$6.30 \$5.31

Joint No Inflation

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

43

\$7.29 \$6.48 \$5.49

Joint No Inflation

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

44

\$7.56 \$6.66 \$5.67

Joint No Inflation

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

45

\$7.74 \$6.84 \$5.76

Joint No Inflation

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

46

\$7.92 \$7.02 \$5.94

Joint No Inflation

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

47

\$8.19 \$7.29 \$6.12

Joint No Inflation

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

48

\$8.37 \$7.47 \$6.30

Joint No Inflation

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

49

\$8.64 \$7.65 \$6.48

Joint No Inflation

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

50

\$8.82 \$7.83 \$6.57

Joint No Inflation

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

51

\$9.18 \$8.10 \$6.84

Joint No Inflation

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

52

\$9.45 \$8.46 \$7.11

Joint No Inflation

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

53

\$9.81 \$8.73 \$7.29

Joint No Inflation

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

54

\$10.17 \$9.00 \$7.56

Joint No Inflation

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

55

\$10.44 \$9.27 \$7.83

Joint No Inflation

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

56

\$10.80 \$9.63 \$8.10

Joint No Inflation

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

57

\$11.16 \$9.90 \$8.37

Joint No Inflation

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

58

\$11.43 \$10.17 \$8.55

Joint No Inflation

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

59

\$11.79 \$10.53 \$8.82

Joint No Inflation

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

60

\$12.15 \$10.80 \$9.09

Joint No Inflation

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

61

\$12.42 \$10.80 \$9.36

Joint No Inflation

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

62

\$12.96 \$11.07 \$9.36

Joint No Inflation

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

63

\$13.23 \$11.61 \$9.63

Joint No Inflation

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

64

\$13.50 \$11.61 \$9.90

Joint No Inflation

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

65

\$14.04 \$12.15 \$10.17

Joint No Inflation

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

66

\$16.47 \$14.04 \$11.79

Joint No Inflation

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

67

\$18.36 \$15.93 \$13.14

Joint No Inflation

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

68

\$20.79 \$17.82 \$15.03

Joint No Inflation

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

69

\$22.68 \$19.71 \$16.38

Joint No Inflation

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

70

\$24.84 \$21.60 \$18.00

Joint No Inflation

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

71

\$27.27 \$23.49 \$19.62

Joint No Inflation

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

72

\$29.43 \$25.38 \$20.97

Joint No Inflation

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

73

\$31.86 \$27.54 \$22.59

Joint No Inflation

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

74

\$34.02 \$29.16 \$23.94

Joint No Inflation

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

75

\$36.72 \$31.32 \$25.56

Joint No Inflation

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

76

\$39.42 \$33.75 \$26.91

Joint No Inflation

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

77

\$42.12 \$35.91 \$28.53

Joint No Inflation

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

78

\$44.82 \$38.34 \$30.15

Joint No Inflation

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

79

\$47.79 \$40.50 \$31.50

Joint No Inflation

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

80

\$50.76 \$43.20 \$33.39

Joint No Inflation

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

81

\$53.19 \$45.09 \$34.74

Joint No Inflation

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

82

\$55.62 \$47.25 \$36.09

Joint No Inflation

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

83

\$57.78 \$49.14 \$37.17

Joint No Inflation

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

84

\$60.48 \$51.03 \$38.52

Joint No Inflation

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

85

\$61.02 \$51.30 \$38.52

Joint No Inflation

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

86

\$61.56 \$51.57 \$38.79

Joint No Inflation

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

87

\$62.10 \$52.11 \$39.06

Joint No Inflation

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

88

\$62.64 \$52.38 \$39.06

Joint No Inflation

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

89

\$62.64 \$52.92 \$39.33

Joint No Inflation

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

90

\$63.18 \$52.92 \$39.33

Joint No Inflation

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

91

\$63.45 \$53.19 \$39.60

Joint No Inflation

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

92

\$63.72 \$53.46 \$39.60

Joint No Inflation

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

93

\$63.99 \$53.73 \$39.87

Joint No Inflation

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

94

\$64.26 \$54.00 \$39.87

Joint No Inflation

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

95

\$64.53 \$54.00 \$39.87

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 \$6.93 \$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

Elimination Period

Joint w/ Inflation

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

Joint w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

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

Joint w/ Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Joint w/ Inflation

Issue Age	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

Joint w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	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	\$34.06	\$28.45
72	\$42.67	\$36.80	\$30.41
73	\$46.20	\$39.93	\$32.76
74	\$49.33	\$42.28	\$34.71
75	\$47.74	\$40.72	\$33.23
76	\$51.25	\$43.88	\$34.98
77	\$54.76	\$46.68	\$37.09
78	\$58.27	\$49.84	\$39.20
79	\$62.13	\$52.65	\$40.95
80	\$60.91	\$51.84	\$40.07
81	\$63.83	\$54.11	\$41.69
82	\$66.74	\$56.70	\$43.31
83	\$69.34	\$58.97	\$44.60
84	\$72.58	\$61.24	\$46.22
85	\$73.22	\$61.56	\$46.22
86	\$73.87	\$61.88	\$46.55
87	\$74.52	\$62.53	\$46.87
88	\$75.17	\$62.86	\$46.87
89	\$75.17	\$63.50	\$47.20
90	\$69.50	\$58.21	\$43.26
91	\$69.80	\$58.51	\$43.56
92	\$70.09	\$58.81	\$43.56
93	\$70.39	\$59.10	\$43.86
94	\$70.69	\$59.40	\$43.86
95	\$70.98	\$59.40	\$43.86
96	\$71.28	\$59.70	\$43.86
97	\$71.58	\$59.99	\$44.15
98	\$71.87	\$60.29	\$44.15
99	\$72.47	\$60.59	\$44.15
100	\$72.47	\$60.59	\$44.15

Joint w/ Inflation

Joint w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

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

Issue Age	Elimination Period		
	0 Days	7 Days	30 Days
18-39	\$8.21	\$7.34	\$6.19
40	\$8.64	\$7.63	\$6.48
41	\$8.93	\$7.92	\$6.62
42	\$9.07	\$8.06	\$6.91
43	\$9.36	\$8.35	\$7.06
44	\$9.65	\$8.50	\$7.20
45	\$9.94	\$8.78	\$7.34
46	\$10.22	\$9.07	\$7.63
47	\$10.51	\$9.36	\$7.78
48	\$10.80	\$9.50	\$8.06
49	\$11.09	\$9.79	\$8.21
50	\$11.38	\$10.08	\$8.50
51	\$11.66	\$10.37	\$8.78
52	\$12.10	\$10.80	\$9.07
53	\$12.53	\$11.09	\$9.36
54	\$12.96	\$11.52	\$9.79
55	\$13.39	\$11.95	\$10.08
56	\$13.82	\$12.24	\$10.37
57	\$14.26	\$12.67	\$10.66
58	\$14.69	\$13.10	\$10.94
59	\$15.12	\$13.39	\$11.38
60	\$15.55	\$13.82	\$11.66
61	\$15.98	\$14.69	\$12.10
62	\$16.42	\$14.69	\$12.53
63	\$16.85	\$15.55	\$12.96
64	\$17.28	\$15.55	\$12.96
65	\$17.01	\$15.39	\$12.56
66	\$19.85	\$17.82	\$14.99
67	\$22.28	\$19.85	\$16.61
68	\$25.11	\$22.28	\$18.63
69	\$27.54	\$24.71	\$20.25
70	\$28.58	\$25.84	\$21.53
71	\$31.71	\$28.58	\$23.49
72	\$34.06	\$	

Joint w/ Inflation

EquiCare 2002

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

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

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

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

Elimination Period

Single No Inflation	Issue Age	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

Elimination Period

Single No Inflation	Issue Age	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

Single No Inflation

EquiCare 2002

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$31.90	\$29.10	\$26.70	\$21.70	\$18.90
40	\$33.40	\$30.50	\$27.90	\$22.90	\$19.90
41	\$34.40	\$31.40	\$28.70	\$23.50	\$20.40
42	\$35.30	\$32.30	\$29.60	\$24.10	\$21.10
43	\$36.30	\$33.10	\$30.40	\$24.80	\$21.60
44	\$37.20	\$33.90	\$31.10	\$25.50	\$22.20
45	\$38.20	\$34.80	\$31.90	\$26.20	\$22.70
46	\$39.40	\$35.80	\$32.90	\$26.90	\$23.40
47	\$40.50	\$36.80	\$33.80	\$27.70	\$24.00
48	\$41.50	\$37.80	\$34.70	\$28.40	\$24.80
49	\$42.70	\$38.90	\$35.70	\$29.20	\$25.40
50	\$43.80	\$39.90	\$36.60	\$30.00	\$26.00
51	\$45.30	\$41.40	\$38.00	\$31.00	\$27.10
52	\$47.00	\$42.80	\$39.20	\$32.10	\$27.90
53	\$48.50	\$44.30	\$40.60	\$33.10	\$29.00
54	\$50.20	\$45.70	\$41.90	\$34.30	\$29.80
55	\$51.80	\$47.10	\$43.20	\$35.40	\$30.70
56	\$53.50	\$48.80	\$44.70	\$36.60	\$31.80
57	\$55.10	\$50.30	\$46.10	\$37.70	\$32.80
58	\$56.80	\$51.80	\$47.50	\$38.90	\$33.80
59	\$58.50	\$53.30	\$48.90	\$40.00	\$34.80
60	\$60.20	\$54.90	\$50.30	\$41.10	\$35.80
61	\$64.00	\$58.70	\$53.30	\$45.00	\$38.10
62	\$67.80	\$62.50	\$56.40	\$45.70	\$41.10
63	\$71.60	\$65.50	\$59.40	\$48.80	\$42.70
64	\$75.40	\$69.30	\$62.50	\$51.10	\$45.00
65	\$78.50	\$72.40	\$65.50	\$53.30	\$47.20
66	\$87.60	\$80.80	\$72.40	\$58.70	\$52.60
67	\$97.50	\$89.90	\$80.00	\$64.80	\$58.70
68	\$106.70	\$98.30	\$86.90	\$70.90	\$64.00
69	\$116.60	\$107.40	\$94.50	\$76.20	\$70.10
70	\$126.50	\$115.80	\$101.30	\$81.50	\$76.20
71	\$143.30	\$131.80	\$114.30	\$93.00	\$86.10
72	\$160.00	\$147.10	\$128.00	\$103.60	\$96.00
73	\$176.80	\$162.30	\$141.00	\$114.30	\$105.90
74	\$193.50	\$178.30	\$154.70	\$125.70	\$115.80
75	\$209.60	\$193.50	\$167.60	\$136.40	\$125.70
76	\$239.30	\$220.20	\$192.00	\$155.40	\$144.00
77	\$269.00	\$247.70	\$215.60	\$174.50	\$161.50
78	\$298.70	\$274.30	\$239.30	\$193.50	\$179.10
79	\$327.70	\$301.80	\$262.90	\$212.60	\$197.40
80	\$356.60	\$327.70	\$285.80	\$231.60	\$213.40
81	\$384.80	\$354.30	\$307.80	\$249.20	\$230.90
82	\$413.00	\$379.50	\$330.70	\$267.50	\$247.70
83	\$441.20	\$405.40	\$353.60	\$285.80	\$264.40
84	\$468.60	\$431.30	\$375.70	\$304.00	\$281.20
85	\$496.10	\$456.40	\$397.80	\$321.60	\$297.20
86	\$504.40	\$464.10	\$403.90	\$326.90	\$302.50
87	\$512.10	\$471.70	\$410.70	\$332.20	\$307.80
88	\$520.40	\$478.50	\$416.80	\$337.60	\$312.40
89	\$528.80	\$486.20	\$422.90	\$342.90	\$317.00
90	\$535.70	\$493.00	\$429.00	\$347.50	\$321.60
91	\$542.50	\$499.10	\$435.10	\$352.00	\$325.40
92	\$550.20	\$506.00	\$440.40	\$356.60	\$329.90
93	\$557.00	\$512.10	\$445.80	\$361.20	\$334.50
94	\$563.90	\$518.90	\$451.90	\$365.80	\$338.30
95	\$571.50	\$525.80	\$457.20	\$371.10	\$342.90
96	\$578.40	\$532.60	\$464.10	\$374.90	\$346.70
97	\$586.00	\$538.70	\$469.40	\$380.20	\$351.30
98	\$592.80	\$544.80	\$474.70	\$384.80	\$355.90
99	\$599.70	\$551.70	\$480.80	\$388.60	\$359.70
100	\$607.30	\$558.50	\$486.90	\$394.00	\$364.20

Single No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.00	\$8.00	\$6.70
40	\$9.50	\$8.50	\$7.10
41	\$9.80	\$8.80	\$7.40
42	\$10.00	\$8.90	\$7.50
43	\$10.30	\$9.10	\$7.70
44	\$10.70	\$9.40	\$8.00
45	\$10.90	\$9.70	\$8.10
46	\$11.20	\$9.90	\$8.40
47	\$11.60	\$10.30	\$8.60
48	\$11.80	\$10.50	\$8.90
49	\$12.20	\$10.80	\$9.10
50	\$12.40	\$11.00	\$9.30
51	\$13.00	\$11.40	\$9.70
52	\$13.30	\$11.90	\$10.00
53	\$13.80	\$12.30	\$10.30
54	\$14.40	\$12.70	\$10.70
55	\$14.70	\$13.10	\$11.00
56	\$15.20	\$13.60	\$11.40
57	\$15.70	\$14.00	\$11.80
58	\$16.10	\$14.40	\$12.10
59	\$16.60	\$14.90	\$12.40
60	\$17.10	\$15.20	\$12.80
61	\$17.50	\$15.20	\$13.20
62	\$18.30	\$15.60	\$13.20
63	\$18.70	\$16.40	\$13.60
64	\$19.10	\$16.40	\$14.00
65	\$19.80	\$17.10	\$14.40
66	\$23.20	\$19.80	\$16.60
67	\$25.90	\$22.50	\$18.50
68	\$29.30	\$25.10	\$21.20
69	\$32.00	\$27.80	\$23.10
70	\$35.10	\$30.50	\$25.40
71	\$38.50	\$33.10	\$27.70
72	\$41.50	\$35.80	\$29.60
73	\$45.00	\$38.90	\$31.90
74	\$48.00	\$41.10	\$33.80
75	\$51.80	\$44.20	\$36.10
76	\$55.60	\$47.60	\$38.00
77	\$59.40	\$50.70	\$40.30
78	\$63.20	\$54.10	\$42.50
79	\$67.40	\$57.20	\$44.50
80	\$71.60	\$61.00	\$47.10
81	\$75.10	\$63.60	\$49.00
82	\$78.50	\$66.70	\$50.90
83	\$81.50	\$69.30	\$52.50
84	\$85.30	\$72.00	\$54.40
85	\$86.10	\$72.40	\$54.40
86	\$86.90	\$72.80	\$54.70
87	\$87.60	\$73.50	\$55.10
88	\$88.40	\$73.90	\$55.10
89	\$88.40	\$74.70	\$55.50
90	\$89.20	\$74.70	\$55.50
91	\$89.50	\$75.10	\$55.90
92	\$89.90	\$75.40	\$55.90
93	\$90.30	\$75.80	\$56.30
94	\$90.70	\$76.20	\$56.30
95	\$91.10	\$76.20	\$56.30
96	\$91.40	\$76.60	\$56.30
97	\$91.80	\$77.00	\$56.60
98	\$92.20	\$77.30	\$56.60
99	\$93.00	\$77.70	\$56.60
100	\$93.00	\$77.70	\$56.60

Single No Inflation

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

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

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

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

Single No Inflation

EquiCare 2002

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

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

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

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

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

SINGLE WITH COMPOUND INFLATION

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Single w/ Inflation	18-39	\$81.28	\$74.72	\$68.48	\$55.52	\$48.96
Single w/ Inflation	40	\$85.28	\$78.56	\$71.68	\$58.24	\$51.36
Single w/ Inflation	41	\$87.84	\$80.80	\$73.76	\$60.00	\$52.96
Single w/ Inflation	42	\$90.24	\$83.04	\$76.00	\$61.60	\$54.40
Single w/ Inflation	43	\$92.64	\$85.28	\$78.08	\$63.20	\$55.84
Single w/ Inflation	44	\$95.04	\$87.52	\$80.00	\$64.80	\$57.28
Single w/ Inflation						
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

Elimination Period

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

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

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

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

		<u>Elimination Period</u>				
Single w/ 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 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**

		<u>Elimination Period</u>		
Single w/ Inflation	<u>Issue Age</u>	<u>0 Days</u>	<u>7 Days</u>	<u>30 Days</u>
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

Single w/ Inflation

Issue Age

0 Days

30 Days

90 Days

180 Days

365 Days

Single w/ Inflation

18-39

\$51.04

\$46.56

\$42.72

\$34.72

\$30.24

Single w/ Inflation

40

\$53.44

\$48.80

\$44.64

\$36.64

\$31.84

Single w/ Inflation

41

\$55.04

\$50.24

\$45.92

\$37.60

\$32.64

Single w/ Inflation

42

\$56.48

\$51.68

\$47.36

\$38.56

\$33.76

Single w/ Inflation

43

\$58.08

\$52.96

\$48.64

\$39.68

\$34.56

Single w/ Inflation

44

\$59.52

\$54.24

\$49.76

\$40.80

\$35.52

Single w/ Inflation

45

\$61.12

\$55.68

\$51.04

\$41.92

\$36.32

Single w/ Inflation

46

\$63.04

\$57.28

\$52.64

\$43.04

\$37.44

Single w/ Inflation

47

\$64.80

\$58.88

\$54.08

\$44.32

\$38.40

Single w/ Inflation

48

\$66.40

\$60.48

\$55.52

\$45.44

\$39.68

Single w/ Inflation

49

\$68.32

\$62.24

\$57.12

\$46.72

\$40.64

Single w/ Inflation

50

\$70.08

\$63.84

\$58.56

\$48.00

\$41.60

Single w/ Inflation

51

\$72.48

\$66.24

\$60.80

\$49.60

\$43.36

Single w/ Inflation

52

\$75.20

\$68.48

\$62.72

\$51.36

\$44.64

Single w/ Inflation

53

\$77.60

\$70.88

\$64.96

\$52.96

\$46.40

Single w/ Inflation

54

\$80.32

\$73.12

\$67.04

\$54.88

\$47.68

Single w/ Inflation

55

\$82.88

\$75.36

\$69.12

\$56.64

\$49.12

Single w/ Inflation

56

\$85.60

\$78.08

\$71.52

\$58.56

\$50.88

Single w/ Inflation

57

\$88.16

\$80.48

\$73.76

\$60.32

\$52.48

Single w/ Inflation

58

\$90.88

\$82.88

\$76.00

\$62.24

\$54.08

Single w/ Inflation

59

\$93.60

\$85.28

\$78.24

\$64.00

\$55.68

Single w/ Inflation

60

\$96.32

\$87.84

\$80.48

\$65.76

\$57.28

Single w/ Inflation

61

\$102.40

\$93.92

\$85.28

\$72.00

\$60.96

Single w/ Inflation

62

\$108.48

\$100.00

\$90.24

\$73.12

\$65.76

Single w/ Inflation

63

\$114.56

\$104.80

\$95.04

\$78.08

\$68.32

Single w/ Inflation

64

\$120.64

\$110.88

\$100.00

\$81.76

\$72.00

Single w/ Inflation

65

\$117.75

\$108.60

\$98.25

\$79.95

\$70.80

Single w/ Inflation

66

\$131.40

\$121.20

\$108.60

\$88.05

\$78.90

Single w/ Inflation

67

\$146.25

\$134.85

\$120.00

\$97.20

\$88.05

Single w/ Inflation

68

\$160.05

\$147.45

\$130.35

\$106.35

\$96.00

Single w/ Inflation

69

\$174.90

\$161.10

\$141.75

\$114.30

\$105.15

Single w/ Inflation

70

\$183.43

\$167.91

\$146.89

\$118.18

\$110.49

Single w/ Inflation

71

\$207.79

\$191.11

\$165.74

\$134.85

\$124.85

Single w/ Inflation

72

\$232.00

\$213.30

\$185.60

\$150.22

\$139.20

Single w/ Inflation

73

\$256.36

\$235.34

\$204.45

\$165.74

\$153.56

Single w/ Inflation

74

\$280.58

\$258.54

\$224.32

\$182.27

\$167.91

Single w/ Inflation

75

\$272.48

\$251.55

\$217.88

\$177.32

\$163.41

Single w/ Inflation

76

\$311.09

\$286.26

\$249.60

\$202.02

\$187.20

Single w/ Inflation

77

\$349.70

\$322.01

\$280.28

\$226.85

\$209.95

Single w/ Inflation

78

\$388.31

\$356.59

\$311.09

\$251.55

\$232.83

Single w/ Inflation

79

\$426.01

\$392.34

\$341.77

\$276.38

\$256.62

Single w/ Inflation

80

\$427.92

\$393.24

\$342.96

\$277.92

\$256.08

Single w/ Inflation

81

\$461.76

\$425.16

\$369.36

\$299.04

\$277.08

Single w/ Inflation

82

\$495.60

\$455.40

\$396.84

\$321.00

\$297.24

Single w/ Inflation

EquiCare 2002

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

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

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

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

Single w/ Inflation

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

Joint No Inflation	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$31.86	\$29.34	\$26.82	\$21.69	\$19.17
Joint No Inflation	40	\$33.48	\$30.87	\$28.26	\$22.86	\$20.25
Joint No Inflation	41	\$34.56	\$31.77	\$29.07	\$23.58	\$20.79
Joint No Inflation	42	\$35.46	\$32.58	\$29.79	\$24.12	\$21.33
Joint No Inflation	43	\$36.36	\$33.48	\$30.60	\$24.84	\$21.96
Joint No Inflation	44	\$37.35	\$34.38	\$31.41	\$25.47	\$22.50
Joint No Inflation	45	\$38.25	\$35.28	\$32.22	\$26.19	\$23.13
Joint No Inflation	46	\$39.42	\$36.36	\$33.12	\$26.82	\$23.76
Joint No Inflation	47	\$40.59	\$37.35	\$34.02	\$27.63	\$24.48
Joint No Inflation	48	\$41.76	\$38.43	\$35.10	\$28.44	\$25.11
Joint No Inflation	49	\$42.75	\$39.42	\$36.00	\$29.16	\$25.74
Joint No Inflation	50	\$43.92	\$40.50	\$36.90	\$29.97	\$26.37
Joint No Inflation	51	\$45.45	\$41.85	\$38.25	\$30.96	\$27.45
Joint No Inflation	52	\$47.07	\$43.29	\$39.69	\$32.13	\$28.35
Joint No Inflation	53	\$48.69	\$44.82	\$40.95	\$33.12	\$29.34
Joint No Inflation	54	\$50.31	\$46.26	\$42.30	\$34.29	\$30.33
Joint No Inflation	55	\$51.93	\$47.79	\$43.65	\$35.46	\$31.23
Joint No Inflation	56	\$53.64	\$49.23	\$45.00	\$36.54	\$32.22
Joint No Inflation	57	\$55.35	\$50.85	\$46.53	\$37.71	\$33.30
Joint No Inflation	58	\$56.88	\$52.47	\$47.88	\$38.88	\$34.29
Joint No Inflation	59	\$58.68	\$53.91	\$49.41	\$40.05	\$35.28
Joint No Inflation	60	\$60.39	\$55.53	\$50.76	\$41.13	\$36.36
Joint No Inflation	61	\$64.44	\$59.67	\$54.18	\$45.27	\$38.43
Joint No Inflation	62	\$68.58	\$63.09	\$56.88	\$45.99	\$41.85
Joint No Inflation	63	\$72.00	\$66.51	\$59.67	\$48.69	\$43.20
Joint No Inflation	64	\$76.14	\$69.93	\$63.09	\$51.48	\$45.99
Joint No Inflation	65	\$79.56	\$72.72	\$66.51	\$54.18	\$47.34
Joint No Inflation	66	\$89.19	\$81.63	\$73.35	\$59.67	\$52.83
Joint No Inflation	67	\$98.73	\$90.54	\$80.91	\$65.88	\$58.95
Joint No Inflation	68	\$108.36	\$99.45	\$87.75	\$71.28	\$65.16
Joint No Inflation	69	\$117.99	\$108.36	\$95.31	\$77.49	\$70.65
Joint No Inflation	70	\$127.53	\$117.27	\$102.15	\$82.98	\$76.77
Joint No Inflation	71	\$144.72	\$133.02	\$115.92	\$93.96	\$87.12
Joint No Inflation	72	\$161.19	\$148.14	\$128.97	\$104.22	\$96.66
Joint No Inflation	73	\$178.29	\$163.89	\$142.65	\$115.92	\$107.01
Joint No Inflation	74	\$194.76	\$179.64	\$155.70	\$126.90	\$117.27
Joint No Inflation	75	\$211.95	\$194.76	\$169.38	\$137.16	\$127.53
Joint No Inflation	76	\$241.38	\$222.21	\$193.41	\$157.05	\$144.72
Joint No Inflation	77	\$271.62	\$249.66	\$217.44	\$175.59	\$162.54
Joint No Inflation	78	\$301.05	\$277.02	\$241.38	\$195.48	\$180.36
Joint No Inflation	79	\$330.57	\$304.47	\$264.69	\$214.65	\$198.90
Joint No Inflation	80	\$359.37	\$331.20	\$288.00	\$233.19	\$215.37
Joint No Inflation	81	\$388.17	\$357.30	\$310.68	\$251.73	\$233.19
Joint No Inflation	82	\$416.25	\$382.68	\$333.27	\$270.18	\$249.66
Joint No Inflation	83	\$444.42	\$408.78	\$355.95	\$288.72	\$266.76
Joint No Inflation	84	\$472.50	\$434.79	\$378.54	\$306.54	\$283.95
Joint No Inflation	85	\$499.95	\$460.17	\$400.50	\$324.36	\$300.42
Joint No Inflation	86	\$508.14	\$467.73	\$407.34	\$329.85	\$304.47
Joint No Inflation	87	\$516.42	\$475.29	\$414.18	\$335.34	\$309.96
Joint No Inflation	88	\$524.61	\$482.76	\$420.39	\$340.20	\$314.82
Joint No Inflation	89	\$532.89	\$490.32	\$426.60	\$345.60	\$319.59
Joint No Inflation	90	\$540.45	\$496.53	\$432.72	\$350.46	\$323.73
Joint No Inflation	91	\$547.29	\$503.37	\$438.93	\$355.23	\$328.50
Joint No Inflation	92	\$554.85	\$510.21	\$443.70	\$359.37	\$332.64
Joint No Inflation	93	\$561.69	\$517.05	\$449.91	\$364.14	\$336.69
Joint No Inflation	94	\$568.53	\$523.26	\$455.40	\$369.00	\$341.55
Joint No Inflation	95	\$576.09	\$530.10	\$460.89	\$373.77	\$345.60
Joint No Inflation	96	\$583.65	\$536.31	\$467.73	\$378.54	\$349.74
Joint No Inflation	97	\$590.49	\$543.87	\$473.22	\$383.40	\$353.88
Joint No Inflation	98	\$597.33	\$549.99	\$478.71	\$388.17	\$358.65
Joint No Inflation	99	\$604.89	\$556.20	\$484.83	\$392.31	\$362.79
Joint No Inflation	100	\$612.45	\$563.04	\$491.04	\$397.08	\$367.56

Optional Home Care**4 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	\$9.27	\$8.55	\$6.75
Joint No Inflation	40	\$9.72	\$8.91	\$7.11
Joint No Inflation	41	\$9.90	\$9.27	\$7.20
Joint No Inflation	42	\$10.26	\$9.45	\$7.47
Joint No Inflation	43	\$10.53	\$9.72	\$7.65
Joint No Inflation	44	\$10.89	\$9.90	\$7.92
Joint No Inflation	45	\$11.07	\$10.26	\$8.01
Joint No Inflation	46	\$11.43	\$10.53	\$8.37
Joint No Inflation	47	\$11.79	\$10.89	\$8.55
Joint No Inflation	48	\$12.15	\$11.07	\$8.82
Joint No Inflation	49	\$12.33	\$11.43	\$9.00
Joint No Inflation	50	\$12.69	\$11.79	\$9.27
Joint No Inflation	51	\$13.14	\$12.15	\$9.63
Joint No Inflation	52	\$13.59	\$12.60	\$9.90
Joint No Inflation	53	\$14.04	\$13.05	\$10.26
Joint No Inflation	54	\$14.67	\$13.50	\$10.62
Joint No Inflation	55	\$15.12	\$13.86	\$10.89
Joint No Inflation	56	\$15.57	\$14.31	\$11.34
Joint No Inflation	57	\$16.02	\$14.76	\$11.70
Joint No Inflation	58	\$16.47	\$15.21	\$11.97
Joint No Inflation	59	\$17.01	\$15.66	\$12.33
Joint No Inflation	60	\$17.46	\$16.11	\$12.69
Joint No Inflation	61	\$17.82	\$16.11	\$13.05
Joint No Inflation	62	\$18.18	\$16.83	\$13.41
Joint No Inflation	63	\$18.90	\$17.19	\$14.04
Joint No Inflation	64	\$19.17	\$17.82	\$14.40
Joint No Inflation	65	\$19.89	\$18.54	\$14.40
Joint No Inflation	66	\$22.95	\$21.24	\$17.46
Joint No Inflation	67	\$26.10	\$24.03	\$19.89
Joint No Inflation	68	\$29.16	\$27.09	\$22.59
Joint No Inflation	69	\$32.22	\$29.79	\$25.38
Joint No Inflation	70	\$35.28	\$32.58	\$28.08
Joint No Inflation	71	\$38.43	\$35.28	\$30.87
Joint No Inflation	72	\$42.21	\$38.79	\$33.57
Joint No Inflation	73	\$45.27	\$41.49	\$36.00
Joint No Inflation	74	\$48.69	\$44.55	\$39.06
Joint No Inflation	75	\$51.75	\$47.97	\$41.49
Joint No Inflation	76	\$55.89	\$51.48	\$44.55
Joint No Inflation	77	\$59.67	\$55.17	\$47.70
Joint No Inflation	78	\$63.81	\$58.68	\$50.76
Joint No Inflation	79	\$67.86	\$62.37	\$54.18
Joint No Inflation	80	\$72.36	\$66.15	\$57.60
Joint No Inflation	81	\$75.42	\$69.30	\$60.39
Joint No Inflation	82	\$78.84	\$72.72	\$63.09
Joint No Inflation	83	\$82.62	\$75.78	\$65.88
Joint No Inflation	84	\$86.04	\$79.20	\$68.58
Joint No Inflation	85	\$86.40	\$80.55	\$68.94
Joint No Inflation	86	\$87.12	\$80.55	\$69.57
Joint No Inflation	87	\$87.75	\$81.27	\$70.29
Joint No Inflation	88	\$88.11	\$81.63	\$71.01
Joint No Inflation	89	\$88.83	\$81.99	\$71.28
Joint No Inflation	90	\$89.46	\$82.62	\$71.28
Joint No Inflation	91	\$90.18	\$82.98	\$71.64
Joint No Inflation	92	\$90.54	\$83.34	\$72.36
Joint No Inflation	93	\$90.90	\$83.34	\$72.36
Joint No Inflation	94	\$91.53	\$83.97	\$73.08
Joint No Inflation	95	\$91.89	\$84.33	\$73.35
Joint No Inflation	96	\$91.89	\$84.33	\$73.35
Joint No Inflation	97	\$92.61	\$84.69	\$73.71
Joint No Inflation	98	\$93.24	\$85.41	\$74.07
Joint No Inflation	99	\$93.24	\$86.04	\$74.07
Joint No Inflation	100	\$93.60	\$86.40	\$74.43

EquiCare 2002**3 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	\$28.71	\$26.19	\$24.03	\$19.53	\$17.01
Joint No Inflation	40	\$30.06	\$27.45	\$25.11	\$20.61	\$17.91
Joint No Inflation	41	\$30.96	\$28.26	\$25.83	\$21.15	\$18.36
Joint No Inflation	42	\$31.77	\$29.07	\$26.64	\$21.69	\$18.99
Joint No Inflation	43	\$32.67	\$29.79	\$27.36	\$22.32	\$19.44
Joint No Inflation	44	\$33.48	\$30.51	\$27.99	\$22.95	\$19.98
Joint No Inflation	45	\$34.38	\$31.32	\$28.71	\$23.58	\$20.43
Joint No Inflation	46	\$35.46	\$32.22	\$29.61	\$24.21	\$21.06
Joint No Inflation	47	\$36.45	\$33.12	\$30.42	\$24.93	\$21.60
Joint No Inflation	48	\$37.35	\$34.02	\$31.23	\$25.56	\$22.32
Joint No Inflation	49	\$38.43	\$35.01	\$32.13	\$26.28	\$22.86
Joint No Inflation	50	\$39.42	\$35.91	\$32.94	\$27.00	\$23.40
Joint No Inflation	51	\$40.77	\$37.26	\$34.20	\$27.90	\$24.39
Joint No Inflation	52	\$42.30	\$38.52	\$35.28	\$28.89	\$25.11
Joint No Inflation	53	\$43.65	\$39.87	\$36.54	\$29.79	\$26.10
Joint No Inflation	54	\$45.18	\$41.13	\$37.71	\$30.87	\$26.82
Joint No Inflation	55	\$46.62	\$42.39	\$38.88	\$31.86	\$27.63
Joint No Inflation	56	\$48.15	\$43.92	\$40.23	\$32.94	\$28.62
Joint No Inflation	57	\$49.59	\$45.27	\$41.49	\$33.93	\$29.52
Joint No Inflation	58	\$51.12	\$46.62	\$42.75	\$35.01	\$30.42
Joint No Inflation	59	\$52.65	\$47.97	\$44.01	\$36.00	\$31.32
Joint No Inflation	60	\$54.18	\$49.41	\$45.27	\$36.99	\$32.22
Joint No Inflation	61	\$57.60	\$52.83	\$47.97	\$40.50	\$34.29
Joint No Inflation	62	\$61.02	\$56.25	\$50.76	\$41.13	\$36.99
Joint No Inflation	63	\$64.44	\$58.95	\$53.46	\$43.92	\$38.43
Joint No Inflation	64	\$67.86	\$62.37	\$56.25	\$45.99	\$40.50
Joint No Inflation	65	\$70.65	\$65.16	\$58.95	\$47.97	\$42.48
Joint No Inflation	66	\$78.84	\$72.72	\$65.16	\$52.83	\$47.34
Joint No Inflation	67	\$87.75	\$80.91	\$72.00	\$58.32	\$52.83
Joint No Inflation	68	\$96.03	\$88.47	\$78.21	\$63.81	\$57.60
Joint No Inflation	69	\$104.94	\$96.66	\$85.05	\$68.58	\$63.09
Joint No Inflation	70	\$113.85	\$104.22	\$91.17	\$73.35	\$68.58
Joint No Inflation	71	\$128.97	\$118.62	\$102.87	\$83.70	\$77.49
Joint No Inflation	72	\$144.00	\$132.39	\$115.20	\$93.24	\$86.40
Joint No Inflation	73	\$159.12	\$146.07	\$126.90	\$102.87	\$95.31
Joint No Inflation	74	\$174.15	\$160.47	\$139.23	\$113.13	\$104.22
Joint No Inflation	75	\$188.64	\$174.15	\$150.84	\$122.76	\$113.13
Joint No Inflation	76	\$215.37	\$198.18	\$172.80	\$139.86	\$129.60
Joint No Inflation	77	\$242.10	\$222.93	\$194.04	\$157.05	\$145.35
Joint No Inflation	78	\$268.83	\$246.87	\$215.37	\$174.15	\$161.19
Joint No Inflation	79	\$294.93	\$271.62	\$236.61	\$191.34	\$177.66
Joint No Inflation	80	\$320.94	\$294.93	\$257.22	\$208.44	\$192.06
Joint No Inflation	81	\$346.32	\$318.87	\$277.02	\$224.28	\$207.81
Joint No Inflation	82	\$371.70	\$341.55	\$297.63	\$240.75	\$222.93
Joint No Inflation	83	\$397.08	\$364.86	\$318.24	\$257.22	\$237.96
Joint No Inflation	84	\$421.74	\$388.17	\$338.13	\$273.60	\$253.08
Joint No Inflation	85	\$446.49	\$410.76	\$358.02	\$289.44	\$267.48
Joint No Inflation	86	\$453.96	\$417.69	\$363.51	\$294.21	\$272.25
Joint No Inflation	87	\$460.89	\$424.53	\$369.63	\$298.98	\$277.02
Joint No Inflation	88	\$468.36	\$430.65	\$375.12	\$303.84	\$281.16
Joint No Inflation	89	\$475.92	\$437.58	\$380.61	\$308.61	\$285.30
Joint No Inflation	90	\$482.13	\$443.70	\$386.10	\$312.75	\$289.44
Joint No Inflation	91	\$488.25	\$449.19	\$391.59	\$316.80	\$292.86
Joint No Inflation	92	\$495.18	\$455.40	\$396.36	\$320.94	\$296.91
Joint No Inflation	93	\$501.30	\$460.89	\$401.22	\$325.08	\$301.05
Joint No Inflation	94	\$507.51	\$467.01	\$406.71	\$329.22	\$304.47
Joint No Inflation	95	\$514.35	\$473.22	\$411.48	\$333.99	\$308.61
Joint No Inflation	96	\$520.56	\$479.34	\$417.69	\$337.41	\$312.03
Joint No Inflation	97	\$527.40	\$484.83	\$422.46	\$342.18	\$316.17
Joint No Inflation	98	\$533.52	\$490.32	\$427.23	\$346.32	\$320.31
Joint No Inflation	99	\$539.73	\$496.53	\$432.72	\$349.74	\$323.73
Joint No Inflation	100	\$546.57	\$502.65	\$438.21	\$354.60	\$327.78

Optional Home Care**3 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	\$8.10	\$7.20	\$6.03
Joint No Inflation	40	\$8.55	\$7.65	\$6.39
Joint No Inflation	41	\$8.82	\$7.92	\$6.66
Joint No Inflation	42	\$9.00	\$8.01	\$6.75
Joint No Inflation	43	\$9.27	\$8.19	\$6.93
Joint No Inflation	44	\$9.63	\$8.46	\$7.20
Joint No Inflation	45	\$9.81	\$8.73	\$7.29
Joint No Inflation	46	\$10.08	\$8.91	\$7.56
Joint No Inflation	47	\$10.44	\$9.27	\$7.74
Joint No Inflation	48	\$10.62	\$9.45	\$8.01
Joint No Inflation	49	\$10.98	\$9.72	\$8.19
Joint No Inflation	50	\$11.16	\$9.90	\$8.37
Joint No Inflation	51	\$11.70	\$10.26	\$8.73
Joint No Inflation	52	\$11.97	\$10.71	\$9.00
Joint No Inflation	53	\$12.42	\$11.07	\$9.27
Joint No Inflation	54	\$12.96	\$11.43	\$9.63
Joint No Inflation	55	\$13.23	\$11.79	\$9.90
Joint No Inflation	56	\$13.68	\$12.24	\$10.26
Joint No Inflation	57	\$14.13	\$12.60	\$10.62
Joint No Inflation	58	\$14.49	\$12.96	\$10.89
Joint No Inflation	59	\$14.94	\$13.41	\$11.16
Joint No Inflation	60	\$15.39	\$13.68	\$11.52
Joint No Inflation	61	\$15.75	\$13.68	\$11.88
Joint No Inflation	62	\$16.47	\$14.04	\$11.88
Joint No Inflation	63	\$16.83	\$14.76	\$12.24
Joint No Inflation	64	\$17.19	\$14.76	\$12.60
Joint No Inflation	65	\$17.82	\$15.39	\$12.96
Joint No Inflation	66	\$20.88	\$17.82	\$14.94
Joint No Inflation	67	\$23.31	\$20.25	\$16.65
Joint No Inflation	68	\$26.37	\$22.59	\$19.08
Joint No Inflation	69	\$28.80	\$25.02	\$20.79
Joint No Inflation	70	\$31.59	\$27.45	\$22.86
Joint No Inflation	71	\$34.65	\$29.79	\$24.93
Joint No Inflation	72	\$37.35	\$32.22	\$26.64
Joint No Inflation	73	\$40.50	\$35.01	\$28.71
Joint No Inflation	74	\$43.20	\$36.99	\$30.42
Joint No Inflation	75	\$46.62	\$39.78	\$32.49
Joint No Inflation	76	\$50.04	\$42.84	\$34.20
Joint No Inflation	77	\$53.46	\$45.63	\$36.27
Joint No Inflation	78	\$56.88	\$48.69	\$38.25
Joint No Inflation	79	\$60.66	\$51.48	\$40.05
Joint No Inflation	80	\$64.44	\$54.90	\$42.39
Joint No Inflation	81	\$67.59	\$57.24	\$44.10
Joint No Inflation	82	\$70.65	\$60.03	\$45.81
Joint No Inflation	83	\$73.35	\$62.37	\$47.25
Joint No Inflation	84	\$76.77	\$64.80	\$48.96
Joint No Inflation	85	\$77.49	\$65.16	\$48.96
Joint No Inflation	86	\$78.21	\$65.52	\$49.23
Joint No Inflation	87	\$78.84	\$66.15	\$49.59
Joint No Inflation	88	\$79.56	\$66.51	\$49.59
Joint No Inflation	89	\$79.56	\$67.23	\$49.95
Joint No Inflation	90	\$80.28	\$67.23	\$49.95
Joint No Inflation	91	\$80.55	\$67.59	\$50.31
Joint No Inflation	92	\$80.91	\$67.86	\$50.31
Joint No Inflation	93	\$81.27	\$68.22	\$50.67
Joint No Inflation	94	\$81.63	\$68.58	\$50.67
Joint No Inflation	95	\$81.99	\$68.58	\$50.67
Joint No Inflation	96	\$82.26	\$68.94	\$50.67
Joint No Inflation	97	\$82.62	\$69.30	\$50.94
Joint No Inflation	98	\$82.98	\$69.57	\$50.94
Joint No Inflation	99	\$83.70	\$69.93	\$50.94
Joint No Inflation	100	\$83.70	\$69.93	\$50.94

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

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$22.86	\$20.70	\$17.01	\$14.85	\$11.16
40	\$24.03	\$21.69	\$17.91	\$15.66	\$11.79
41	\$24.66	\$22.32	\$18.36	\$16.11	\$12.15
42	\$25.38	\$22.95	\$18.99	\$16.47	\$12.42
43	\$26.10	\$23.58	\$19.44	\$16.92	\$12.78
44	\$26.73	\$24.21	\$19.98	\$17.37	\$13.14
45	\$27.45	\$24.84	\$20.43	\$17.82	\$13.50
46	\$28.26	\$25.47	\$21.06	\$18.36	\$13.95
47	\$29.07	\$26.28	\$21.60	\$18.90	\$14.31
48	\$29.79	\$27.00	\$22.32	\$19.44	\$14.67
49	\$30.60	\$27.63	\$22.86	\$19.89	\$15.12
50	\$31.41	\$28.44	\$23.40	\$20.43	\$15.39
51	\$32.58	\$29.52	\$24.39	\$21.15	\$16.02
52	\$33.75	\$30.51	\$25.11	\$21.96	\$16.56
53	\$34.83	\$31.59	\$26.10	\$22.59	\$17.19
54	\$36.00	\$32.58	\$26.82	\$23.40	\$17.73
55	\$37.17	\$33.57	\$27.63	\$24.21	\$18.27
56	\$38.43	\$34.74	\$28.62	\$24.93	\$18.90
57	\$39.51	\$35.82	\$29.52	\$25.74	\$19.44
58	\$40.77	\$36.90	\$30.42	\$26.55	\$20.16
59	\$41.94	\$37.98	\$31.32	\$27.36	\$20.70
60	\$43.20	\$39.06	\$32.22	\$28.08	\$21.24
61	\$45.99	\$41.13	\$34.29	\$29.52	\$22.59
62	\$48.69	\$43.92	\$36.36	\$31.59	\$24.03
63	\$51.48	\$45.99	\$38.43	\$33.57	\$25.38
64	\$54.18	\$48.69	\$40.50	\$35.01	\$26.73
65	\$56.25	\$50.76	\$42.48	\$36.36	\$28.08
66	\$63.09	\$56.88	\$47.34	\$41.13	\$31.59
67	\$69.93	\$63.09	\$52.83	\$45.27	\$35.01
68	\$76.77	\$69.30	\$57.60	\$50.04	\$38.43
69	\$83.70	\$75.42	\$63.09	\$54.18	\$41.85
70	\$91.17	\$82.26	\$68.58	\$58.95	\$45.27
71	\$102.87	\$92.61	\$77.49	\$67.23	\$51.48
72	\$115.20	\$103.59	\$86.40	\$74.79	\$57.60
73	\$126.90	\$114.57	\$95.31	\$82.26	\$63.81
74	\$139.23	\$125.46	\$104.22	\$90.54	\$69.30
75	\$150.84	\$135.81	\$113.13	\$98.10	\$75.42
76	\$172.17	\$154.98	\$128.97	\$111.78	\$86.40
77	\$193.41	\$174.15	\$145.35	\$125.46	\$96.66
78	\$214.65	\$193.41	\$161.19	\$139.86	\$107.64
79	\$235.89	\$212.58	\$176.94	\$153.63	\$117.99
80	\$256.50	\$231.12	\$192.69	\$166.68	\$128.25
81	\$277.02	\$248.94	\$207.81	\$179.64	\$138.51
82	\$296.91	\$267.48	\$222.93	\$193.41	\$148.86
83	\$317.52	\$286.02	\$237.96	\$206.46	\$158.40
84	\$337.41	\$303.84	\$253.08	\$219.42	\$168.75
85	\$357.30	\$321.66	\$268.11	\$231.84	\$178.29
86	\$362.79	\$326.43	\$272.25	\$235.89	\$181.71
87	\$369.00	\$331.92	\$276.39	\$240.03	\$184.50
88	\$374.49	\$337.41	\$281.16	\$243.45	\$187.20
89	\$380.61	\$342.18	\$285.30	\$247.59	\$189.99
90	\$385.38	\$347.04	\$289.44	\$250.29	\$192.69
91	\$390.87	\$351.81	\$292.86	\$253.71	\$195.48
92	\$395.73	\$356.58	\$296.91	\$257.22	\$198.18
93	\$401.22	\$360.72	\$301.05	\$260.64	\$200.25
94	\$405.99	\$365.49	\$304.47	\$264.06	\$203.04
95	\$411.48	\$370.35	\$308.61	\$267.48	\$205.74
96	\$416.25	\$375.12	\$312.03	\$270.90	\$208.44
97	\$421.74	\$379.26	\$316.17	\$274.32	\$210.51
98	\$426.60	\$384.03	\$320.31	\$277.02	\$213.30
99	\$432.09	\$388.89	\$323.73	\$280.53	\$216.00
100	\$436.86	\$393.66	\$327.78	\$283.95	\$218.79

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

Issue Age	0 Days	7 Days	30 Days
18-39	\$6.48	\$5.85	\$4.95
40	\$6.84	\$6.03	\$5.13
41	\$7.11	\$6.30	\$5.22
42	\$7.20	\$6.39	\$5.49
43	\$7.47	\$6.66	\$5.58
44	\$7.65	\$6.75	\$5.76
45	\$7.92	\$6.93	\$5.85
46	\$8.10	\$7.20	\$6.03
47	\$8.37	\$7.47	\$6.21
48	\$8.55	\$7.56	\$6.39
49	\$8.82	\$7.74	\$6.48
50	\$9.00	\$8.01	\$6.75
51	\$9.27	\$8.19	\$6.93
52	\$9.63	\$8.55	\$7.20
53	\$9.90	\$8.82	\$7.47
54	\$10.26	\$9.18	\$7.74
55	\$10.62	\$9.45	\$8.01
56	\$10.98	\$9.72	\$8.19
57	\$11.34	\$10.08	\$8.46
58	\$11.70	\$10.44	\$8.73
59	\$11.97	\$10.62	\$9.00
60	\$12.33	\$10.98	\$9.27
61	\$12.69	\$11.70	\$9.63
62	\$13.05	\$11.70	\$9.90
63	\$13.41	\$12.33	\$10.26
64	\$13.68	\$12.33	\$10.26
65	\$14.40	\$13.05	\$10.62
66	\$16.83	\$15.12	\$12.69
67	\$18.90	\$16.83	\$14.04
68	\$21.24	\$18.90	\$15.75
69	\$23.31	\$20.88	\$17.19
70	\$25.02	\$22.59	\$18.90
71	\$27.81	\$25.02	\$20.61
72	\$29.79	\$27.09	\$22.32
73	\$32.58	\$29.16	\$24.39
74	\$34.65	\$31.23	\$26.10
75	\$37.35	\$33.57	\$28.08
76	\$40.14	\$36.00	\$30.15
77	\$42.84	\$38.43	\$31.86
78	\$45.63	\$41.13	\$34.29
79	\$48.69	\$43.56	\$36.36
80	\$51.75	\$46.26	\$38.79
81	\$53.82	\$48.69	\$40.50
82	\$56.61	\$50.76	\$42.21
83	\$58.95	\$52.83	\$44.19
84	\$61.38	\$55.17	\$45.99
85	\$62.10	\$55.53	\$46.26
86	\$62.73	\$56.25	\$46.62
87	\$63.09	\$56.61	\$47.34
88	\$63.81	\$56.88	\$47.70
89	\$63.81	\$57.60	\$47.97
90	\$64.08	\$57.60	\$47.97
91	\$64.44	\$57.96	\$48.33
92	\$64.80	\$57.96	\$48.33
93	\$64.80	\$58.68	\$48.69
94	\$65.52	\$58.68	\$49.05
95	\$65.52	\$58.95	\$49.05
96	\$65.88	\$58.95	\$49.68
97	\$66.15	\$59.67	\$49.68
98	\$66.51	\$60.03	\$49.68
99	\$66.51	\$60.03	\$50.04
100	\$67.23	\$60.39	\$50.40

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	\$70.91
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**

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

Optional Home Care**3 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	\$12.96	\$11.52	\$9.65
Joint w/ Inflation	40	\$13.68	\$12.24	\$10.22
Joint w/ Inflation	41	\$14.11	\$12.67	\$10.66
Joint w/ Inflation	42	\$14.40	\$12.82	\$10.80
Joint w/ Inflation	43	\$14.83	\$13.10	\$11.09
Joint w/ Inflation	44	\$15.41	\$13.54	\$11.52
Joint w/ Inflation				
Joint w/ Inflation	45	\$15.70	\$13.97	\$11.66
Joint w/ Inflation	46	\$16.13	\$14.26	\$12.10
Joint w/ Inflation	47	\$16.70	\$14.83	\$12.38
Joint w/ Inflation	48	\$16.99	\$15.12	\$12.82
Joint w/ Inflation	49	\$17.57	\$15.55	\$13.10
Joint w/ Inflation				
Joint w/ Inflation	50	\$17.86	\$15.84	\$13.39
Joint w/ Inflation	51	\$18.72	\$16.42	\$13.97
Joint w/ Inflation	52	\$19.15	\$17.14	\$14.40
Joint w/ Inflation	53	\$19.87	\$17.71	\$14.83
Joint w/ Inflation	54	\$20.74	\$18.29	\$15.41
Joint w/ Inflation				
Joint w/ Inflation	55	\$21.17	\$18.86	\$15.84
Joint w/ Inflation	56	\$21.89	\$19.58	\$16.42
Joint w/ Inflation	57	\$22.61	\$20.16	\$16.99
Joint w/ Inflation	58	\$23.18	\$20.74	\$17.42
Joint w/ Inflation	59	\$23.90	\$21.46	\$17.86
Joint w/ Inflation				
Joint w/ Inflation	60	\$24.62	\$21.89	\$18.43
Joint w/ Inflation	61	\$25.20	\$21.89	\$19.01
Joint w/ Inflation	62	\$26.35	\$22.46	\$19.01
Joint w/ Inflation	63	\$26.93	\$23.62	\$19.58
Joint w/ Inflation	64	\$27.50	\$23.62	\$20.16
Joint w/ Inflation				
Joint w/ Inflation	65	\$26.73	\$23.09	\$19.44
Joint w/ Inflation	66	\$31.32	\$26.73	\$22.41
Joint w/ Inflation	67	\$34.97	\$30.38	\$24.98
Joint w/ Inflation	68	\$39.56	\$33.89	\$28.62
Joint w/ Inflation	69	\$43.20	\$37.53	\$31.19
Joint w/ Inflation				
Joint w/ Inflation	70	\$45.81	\$39.80	\$33.15
Joint w/ Inflation	71	\$50.24	\$43.20	\$36.15
Joint w/ Inflation	72	\$54.16	\$46.72	\$38.63
Joint w/ Inflation	73	\$58.73	\$50.76	\$41.63
Joint w/ Inflation	74	\$62.64	\$53.64	\$44.11
Joint w/ Inflation				
Joint w/ Inflation	75	\$60.61	\$51.71	\$42.24
Joint w/ Inflation	76	\$65.05	\$55.69	\$44.46
Joint w/ Inflation	77	\$69.50	\$59.32	\$47.15
Joint w/ Inflation	78	\$73.94	\$63.30	\$49.73
Joint w/ Inflation	79	\$78.86	\$66.92	\$52.07
Joint w/ Inflation				
Joint w/ Inflation	80	\$77.33	\$65.88	\$50.87
Joint w/ Inflation	81	\$81.11	\$68.69	\$52.92
Joint w/ Inflation	82	\$84.78	\$72.04	\$54.97
Joint w/ Inflation	83	\$88.02	\$74.84	\$56.70
Joint w/ Inflation	84	\$92.12	\$77.76	\$58.75
Joint w/ Inflation				
Joint w/ Inflation	85	\$92.99	\$78.19	\$58.75
Joint w/ Inflation	86	\$93.85	\$78.62	\$59.08
Joint w/ Inflation	87	\$94.61	\$79.38	\$59.51
Joint w/ Inflation	88	\$95.47	\$79.81	\$59.51
Joint w/ Inflation	89	\$95.47	\$80.68	\$59.94
Joint w/ Inflation				
Joint w/ Inflation	90	\$88.31	\$73.95	\$54.95
Joint w/ Inflation	91	\$88.61	\$74.35	\$55.34
Joint w/ Inflation	92	\$89.00	\$74.65	\$55.34
Joint w/ Inflation	93	\$89.40	\$75.04	\$55.74
Joint w/ Inflation	94	\$89.79	\$75.44	\$55.74
Joint w/ Inflation				
Joint w/ Inflation	95	\$90.19	\$75.44	\$55.74
Joint w/ Inflation	96	\$90.49	\$75.83	\$55.74
Joint w/ Inflation	97	\$90.88	\$76.23	\$56.03
Joint w/ Inflation	98	\$91.28	\$76.53	\$56.03
Joint w/ Inflation	99	\$92.07	\$76.92	\$56.03
Joint w/ Inflation	100	\$92.07	\$76.92	\$56.03
Joint w/ Inflation				

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

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

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

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

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

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

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

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

Single No Inflation **EquiCare 2002**
 Single No Inflation 5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	<u>Elimination Period</u>					
	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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	\$536.00	\$484.00
Single No Inflation	100	\$816.00	\$751.10	\$654.70	\$537.80	\$489.90
Single No Inflation						

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

Single No Inflation	<u>Elimination Period</u>			
	Issue Age	0 Days	7 Days	30 Days
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				
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				

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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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						
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
Single No Inflation						

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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					
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					

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

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

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

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$67.80	\$59.20	\$57.20	\$46.30	\$41.30
40	\$71.40	\$62.20	\$59.90	\$48.60	\$43.20
41	\$73.30	\$64.00	\$61.70	\$49.90	\$44.50
42	\$75.30	\$65.80	\$63.30	\$51.50	\$45.70
43	\$77.50	\$67.60	\$65.10	\$52.90	\$47.00
44	\$79.40	\$69.40	\$66.70	\$54.20	\$48.30
45	\$81.60	\$71.00	\$68.50	\$55.60	\$49.50
46	\$84.10	\$73.20	\$70.70	\$57.20	\$50.80
47	\$86.20	\$75.30	\$72.60	\$58.80	\$52.40
48	\$88.60	\$77.50	\$74.40	\$60.40	\$53.80
49	\$91.10	\$79.40	\$76.60	\$61.90	\$55.10
50	\$93.40	\$81.60	\$78.50	\$63.50	\$56.70
51	\$96.80	\$84.50	\$81.20	\$66.00	\$58.80
52	\$100.20	\$87.50	\$84.30	\$68.30	\$60.80
53	\$103.60	\$90.40	\$87.00	\$70.70	\$62.90
54	\$107.00	\$93.40	\$90.00	\$72.80	\$64.90
55	\$110.40	\$96.30	\$92.90	\$75.10	\$66.90
56	\$114.00	\$99.50	\$95.90	\$77.60	\$69.20
57	\$117.80	\$102.70	\$98.80	\$80.20	\$71.40
58	\$121.20	\$105.60	\$101.80	\$82.50	\$73.50
59	\$124.80	\$108.80	\$104.90	\$85.00	\$75.70
60	\$128.40	\$112.00	\$107.90	\$87.50	\$77.80
61	\$136.60	\$127.10	\$114.70	\$97.00	\$81.90
62	\$146.10	\$135.20	\$121.50	\$98.40	\$87.50
63	\$152.90	\$142.00	\$128.40	\$105.20	\$91.60
64	\$162.60	\$143.40	\$135.20	\$109.40	\$97.00
65	\$158.80	\$137.00	\$133.10	\$107.60	\$94.80
66	\$178.00	\$162.70	\$146.00	\$119.20	\$106.20
67	\$197.10	\$181.80	\$161.30	\$130.60	\$117.80
68	\$216.40	\$198.50	\$175.40	\$143.40	\$129.40
69	\$235.60	\$216.40	\$190.70	\$154.90	\$140.80
70	\$246.20	\$227.70	\$198.00	\$159.70	\$148.50
71	\$279.70	\$256.20	\$224.00	\$180.80	\$168.30
72	\$311.90	\$287.20	\$250.00	\$203.00	\$187.00
73	\$345.30	\$316.90	\$276.00	\$224.00	\$206.80
74	\$376.20	\$347.70	\$302.00	\$245.10	\$226.40
75	\$367.30	\$338.40	\$293.00	\$237.50	\$220.80
76	\$418.40	\$385.00	\$335.10	\$270.70	\$251.90
77	\$470.50	\$432.80	\$377.30	\$304.10	\$281.80
78	\$521.40	\$479.40	\$418.40	\$338.40	\$312.90
79	\$573.70	\$528.10	\$459.40	\$371.80	\$345.10
80	\$575.60	\$529.60	\$460.90	\$372.90	\$345.20
81	\$620.70	\$571.50	\$496.80	\$402.60	\$372.90
82	\$665.70	\$612.50	\$532.50	\$431.20	\$399.50
83	\$710.80	\$654.40	\$570.40	\$462.00	\$427.20
84	\$756.90	\$695.40	\$606.30	\$490.60	\$453.80
85	\$800.90	\$736.40	\$641.10	\$519.20	\$480.40
86	\$813.20	\$748.70	\$652.40	\$527.40	\$487.50
87	\$826.50	\$759.90	\$662.60	\$536.70	\$495.70
88	\$838.80	\$772.20	\$672.90	\$544.90	\$503.90
89	\$852.10	\$784.50	\$683.20	\$553.10	\$511.00
90	\$792.30	\$728.50	\$634.70	\$513.50	\$475.10
91	\$802.70	\$738.90	\$644.00	\$521.10	\$481.60
92	\$813.00	\$748.20	\$651.50	\$527.60	\$487.30
93	\$823.40	\$757.60	\$660.00	\$534.20	\$494.80
94	\$834.60	\$768.00	\$668.40	\$541.80	\$500.40
95	\$845.00	\$777.30	\$676.90	\$548.30	\$507.00
96	\$855.30	\$787.70	\$686.30	\$554.80	\$513.50
97	\$866.50	\$796.20	\$693.80	\$562.30	\$520.10
98	\$876.90	\$806.50	\$702.30	\$569.00	\$525.70
99	\$887.20	\$815.90	\$710.70	\$589.60	\$532.40
100	\$897.60	\$826.20	\$720.20	\$591.50	\$538.90

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$19.80	\$18.50	\$14.40
40	\$21.00	\$19.40	\$15.30
41	\$21.40	\$19.80	\$15.80
42	\$22.10	\$20.50	\$16.00
43	\$22.80	\$21.00	\$16.40
44	\$23.30	\$21.70	\$16.90
45	\$23.90	\$22.10	\$17.40
46	\$24.60	\$22.80	\$17.80
47	\$25.30	\$23.50	\$18.50
48	\$26.00	\$24.20	\$18.90
49	\$26.80	\$24.60	\$19.40
50	\$27.30	\$25.30	\$19.80
51	\$28.20	\$26.20	\$20.50
52	\$29.40	\$27.10	\$21.40
53	\$30.30	\$28.00	\$22.10
54	\$31.40	\$29.30	\$22.80
55	\$32.30	\$30.20	\$23.50
56	\$33.20	\$31.10	\$24.40
57	\$34.50	\$31.90	\$25.10
58	\$35.50	\$32.80	\$25.90
59	\$36.40	\$33.90	\$26.80
60	\$37.70	\$34.80	\$27.30
61	\$38.90	\$35.50	\$28.00
62	\$38.90	\$36.20	\$28.70
63	\$41.10	\$37.70	\$29.40
64	\$41.10	\$37.70	\$30.20
65	\$40.40	\$37.20	\$32.10
66	\$46.10	\$42.90	\$35.30
67	\$52.50	\$48.10	\$40.40
68	\$58.30	\$54.50	\$45.60
69	\$64.70	\$59.50	\$50.60
70	\$68.70	\$62.60	\$54.50
71	\$74.30	\$69.40	\$59.50
72	\$81.10	\$74.30	\$64.40
73	\$87.30	\$80.40	\$70.00
74	\$94.70	\$86.10	\$74.90
75	\$89.90	\$82.80	\$72.70
76	\$97.20	\$89.30	\$77.70
77	\$103.70	\$95.40	\$82.80
78	\$111.00	\$102.10	\$88.30
79	\$117.70	\$107.60	\$93.80
80	\$115.20	\$106.10	\$92.20
81	\$120.90	\$111.20	\$96.80
82	\$126.50	\$116.30	\$101.40
83	\$132.20	\$121.40	\$105.00
84	\$137.30	\$126.50	\$109.60
85	\$138.30	\$128.10	\$110.70
86	\$139.30	\$129.10	\$112.10
87	\$140.90	\$130.70	\$112.70
88	\$141.80	\$131.10	\$113.20
89	\$143.50	\$131.60	\$113.80
90	\$131.50	\$121.20	\$104.80
91	\$132.40	\$121.60	\$104.80
92	\$132.90	\$122.10	\$105.60
93	\$133.80	\$123.00	\$106.10
94	\$133.80	\$123.00	\$106.60
95	\$134.70	\$124.00	\$107.10
96	\$135.20	\$124.00	\$107.10
97	\$135.70	\$125.30	\$108.00
98	\$136.20	\$125.30	\$108.50
99	\$137.20	\$126.30	\$109.00
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	\$257.50	\$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	\$85.70	\$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

Single w/ Inflation

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

Elimination Period

Single w/ Inflation	Issue Age	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

Single w/ Inflation

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	18-39	\$13.00	\$11.70	\$9.90
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

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	\$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

Joint 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	\$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

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

4 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	\$35.70	\$32.90	\$30.10	\$24.30	\$21.50
40	\$37.50	\$34.60	\$31.70	\$25.70	\$22.70
41	\$38.80	\$35.60	\$32.60	\$26.50	\$23.30
42	\$39.80	\$36.50	\$33.40	\$27.10	\$23.90
43	\$40.80	\$37.50	\$34.30	\$27.90	\$24.60
44	\$41.90	\$38.60	\$35.20	\$28.60	\$25.20
45	\$42.90	\$39.60	\$36.10	\$29.40	\$26.00
46	\$44.20	\$40.80	\$37.10	\$30.10	\$26.70
47	\$45.50	\$41.90	\$38.20	\$31.00	\$27.50
48	\$46.80	\$43.10	\$39.40	\$31.90	\$28.20
49	\$47.90	\$44.20	\$40.40	\$32.70	\$28.90
50	\$49.20	\$45.40	\$41.40	\$33.60	\$29.60
51	\$51.00	\$46.90	\$42.90	\$34.70	\$30.80
52	\$52.80	\$48.50	\$44.50	\$36.00	\$31.80
53	\$54.60	\$50.20	\$45.90	\$37.10	\$32.90
54	\$56.40	\$51.90	\$47.40	\$38.50	\$34.00
55	\$58.20	\$53.60	\$48.90	\$39.80	\$35.00
56	\$60.10	\$55.20	\$50.40	\$41.00	\$36.10
57	\$62.00	\$57.00	\$52.20	\$42.30	\$37.30
58	\$63.80	\$58.80	\$53.70	\$43.60	\$38.50
59	\$65.80	\$60.40	\$55.40	\$44.90	\$39.60
60	\$67.70	\$62.20	\$56.90	\$46.10	\$40.80
61	\$72.20	\$66.90	\$60.70	\$50.80	\$43.10
62	\$76.90	\$70.70	\$63.80	\$51.60	\$46.90
63	\$80.70	\$74.50	\$66.90	\$54.60	\$48.40
64	\$85.30	\$78.40	\$70.70	\$57.70	\$51.60
65	\$89.20	\$81.50	\$74.50	\$60.70	\$53.10
66	\$99.90	\$91.50	\$82.20	\$66.90	\$59.20
67	\$110.60	\$101.50	\$90.70	\$73.80	\$66.10
68	\$121.40	\$111.40	\$98.30	\$79.90	\$73.00
69	\$132.20	\$121.40	\$106.80	\$86.80	\$79.20
70	\$142.90	\$131.40	\$114.50	\$93.00	\$86.00
71	\$162.10	\$149.00	\$129.90	\$105.30	\$97.60
72	\$180.60	\$166.00	\$144.50	\$116.80	\$108.30
73	\$199.70	\$183.60	\$159.80	\$129.90	\$119.90
74	\$218.20	\$201.20	\$174.40	\$142.20	\$131.40
75	\$237.40	\$218.20	\$189.80	\$153.70	\$142.90
76	\$270.40	\$248.90	\$216.70	\$175.90	\$162.10
77	\$304.30	\$279.70	\$243.60	\$196.70	\$182.10
78	\$337.20	\$310.30	\$270.40	\$219.00	\$202.10
79	\$370.30	\$341.10	\$296.50	\$240.50	\$222.80
80	\$402.50	\$371.00	\$322.60	\$261.20	\$241.30
81	\$434.80	\$400.20	\$348.00	\$282.00	\$261.20
82	\$466.20	\$428.70	\$373.30	\$302.70	\$279.70
83	\$497.80	\$457.90	\$398.70	\$323.40	\$298.80
84	\$529.20	\$487.00	\$424.00	\$343.40	\$318.10
85	\$560.00	\$515.40	\$448.60	\$363.30	\$336.50
86	\$569.20	\$523.90	\$456.30	\$369.50	\$341.10
87	\$578.40	\$532.40	\$463.90	\$375.60	\$347.20
88	\$587.60	\$540.70	\$470.90	\$381.10	\$352.60
89	\$596.90	\$549.20	\$477.80	\$387.10	\$358.00
90	\$605.40	\$556.20	\$484.70	\$392.60	\$362.60
91	\$613.00	\$563.80	\$491.70	\$397.90	\$368.00
92	\$621.50	\$571.50	\$497.00	\$402.50	\$372.60
93	\$629.10	\$579.10	\$503.90	\$407.90	\$377.10
94	\$636.80	\$586.10	\$510.10	\$413.30	\$382.60
95	\$645.30	\$593.80	\$516.20	\$418.70	\$387.10
96	\$653.70	\$600.70	\$523.90	\$424.00	\$391.80
97	\$661.40	\$609.20	\$530.10	\$429.50	\$396.40
98	\$669.10	\$616.00	\$536.20	\$434.80	\$401.70
99	\$677.50	\$623.00	\$543.10	\$439.40	\$406.40
100	\$686.00	\$630.70	\$550.00	\$444.80	\$411.70

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$10.40	\$9.60	\$7.60
40	\$10.90	\$10.00	\$8.00
41	\$11.10	\$10.40	\$8.10
42	\$11.50	\$10.60	\$8.40
43	\$11.80	\$10.90	\$8.60
44	\$12.20	\$11.10	\$8.90
45	\$12.40	\$11.50	\$9.00
46	\$12.90	\$11.80	\$9.40
47	\$13.30	\$12.20	\$9.60
48	\$13.70	\$12.40	\$9.90
49	\$13.90	\$12.90	\$10.10
50	\$14.30	\$13.30	\$10.40
51	\$14.80	\$13.70	\$10.80
52	\$15.30	\$14.20	\$11.10
53	\$15.80	\$14.70	\$11.50
54	\$16.50	\$15.20	\$11.90
55	\$17.00	\$15.60	\$12.20
56	\$17.50	\$16.10	\$12.80
57	\$18.00	\$16.60	\$13.20
58	\$18.50	\$17.10	\$13.50
59	\$19.10	\$17.60	\$13.90
60	\$19.60	\$18.10	\$14.30
61	\$20.00	\$18.10	\$14.70
62	\$20.40	\$18.90	\$15.10
63	\$21.20	\$19.30	\$15.80
64	\$21.50	\$20.00	\$16.20
65	\$22.30	\$20.80	\$16.20
66	\$25.80	\$23.80	\$19.60
67	\$29.30	\$27.00	\$22.30
68	\$32.70	\$30.40	\$25.40
69	\$36.10	\$33.40	\$28.50
70	\$39.60	\$36.50	\$31.50
71	\$43.10	\$39.60	\$34.60
72	\$47.30	\$43.50	\$37.60
73	\$50.80	\$46.50	\$40.40
74	\$54.60	\$49.90	\$43.80
75	\$58.00	\$53.80	\$46.50
76	\$62.60	\$57.70	\$49.90
77	\$66.90	\$61.80	\$53.50
78	\$71.50	\$65.80	\$56.90
79	\$76.10	\$69.90	\$60.70
80	\$81.10	\$74.10	\$64.60
81	\$84.50	\$77.70	\$67.70
82	\$88.40	\$81.50	\$70.70
83	\$92.60	\$84.90	\$73.80
84	\$96.40	\$88.80	\$76.90
85	\$96.80	\$90.30	\$77.30
86	\$97.60	\$90.30	\$78.00
87	\$98.30	\$91.10	\$78.80
88	\$98.70	\$91.50	\$79.60
89	\$99.50	\$91.90	\$79.90
90	\$100.20	\$92.60	\$79.90
91	\$101.10	\$93.00	\$80.30
92	\$101.50	\$93.40	\$81.10
93	\$101.90	\$93.40	\$81.10
94	\$102.60	\$94.10	\$81.90
95	\$103.00	\$94.50	\$82.20
96	\$103.00	\$94.50	\$82.20
97	\$103.80	\$94.90	\$82.60
98	\$104.50	\$95.70	\$83.00
99	\$104.50	\$96.40	\$83.00
100	\$104.90	\$96.80	\$83.40

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

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	\$32.20	\$29.40	\$27.00	\$21.90	\$19.10
40	\$33.70	\$30.80	\$28.20	\$23.10	\$20.10
41	\$34.70	\$31.70	\$29.00	\$23.70	\$20.60
42	\$35.60	\$32.60	\$29.90	\$24.30	\$21.30
43	\$36.60	\$33.40	\$30.70	\$25.00	\$21.80
44	\$37.50	\$34.20	\$31.40	\$25.80	\$22.40
45	\$38.60	\$35.10	\$32.20	\$26.50	\$22.90
46	\$39.80	\$36.10	\$33.20	\$27.20	\$23.60
47	\$40.90	\$37.10	\$34.10	\$28.00	\$24.20
48	\$41.90	\$38.20	\$35.00	\$28.70	\$25.00
49	\$43.10	\$39.30	\$36.00	\$29.50	\$25.70
50	\$44.20	\$40.30	\$36.90	\$30.30	\$26.30
51	\$45.70	\$41.80	\$38.40	\$31.30	\$27.40
52	\$47.40	\$43.20	\$39.60	\$32.40	\$28.20
53	\$48.90	\$44.70	\$41.00	\$33.40	\$29.30
54	\$50.70	\$46.10	\$42.30	\$34.60	\$30.10
55	\$52.30	\$47.50	\$43.60	\$35.70	\$31.00
56	\$54.00	\$49.20	\$45.10	\$36.90	\$32.10
57	\$55.60	\$50.80	\$46.50	\$38.10	\$33.10
58	\$57.30	\$52.30	\$47.90	\$39.30	\$34.10
59	\$59.00	\$53.80	\$49.30	\$40.40	\$35.10
60	\$60.70	\$55.40	\$50.80	\$41.50	\$36.10
61	\$64.60	\$59.20	\$53.80	\$45.40	\$38.50
62	\$68.40	\$63.00	\$56.90	\$46.10	\$41.50
63	\$72.20	\$66.10	\$59.90	\$49.20	\$43.10
64	\$76.10	\$69.90	\$63.00	\$51.60	\$45.40
65	\$79.20	\$73.00	\$66.10	\$53.80	\$47.60
66	\$88.40	\$81.50	\$73.00	\$59.20	\$53.10
67	\$98.30	\$90.70	\$80.70	\$65.40	\$59.20
68	\$107.60	\$99.10	\$87.60	\$71.50	\$64.60
69	\$117.60	\$108.30	\$95.30	\$76.90	\$70.70
70	\$127.60	\$116.80	\$102.20	\$82.20	\$76.90
71	\$144.50	\$132.90	\$115.30	\$93.80	\$86.80
72	\$161.30	\$148.30	\$129.10	\$104.50	\$96.80
73	\$178.30	\$163.60	\$142.20	\$115.30	\$106.80
74	\$195.10	\$179.80	\$156.00	\$126.80	\$116.80
75	\$211.30	\$195.10	\$169.00	\$137.50	\$126.80
76	\$241.30	\$222.00	\$193.60	\$156.70	\$145.20
77	\$271.20	\$249.70	\$217.40	\$175.90	\$162.80
78	\$301.10	\$276.50	\$241.30	\$195.10	\$180.60
79	\$330.40	\$304.30	\$265.10	\$214.40	\$199.00
80	\$359.50	\$330.40	\$288.10	\$233.50	\$215.20
81	\$387.90	\$357.20	\$310.30	\$251.20	\$232.80
82	\$416.40	\$382.60	\$333.40	\$269.70	\$249.70
83	\$444.80	\$408.70	\$356.50	\$288.10	\$266.60
84	\$472.40	\$434.80	\$378.80	\$306.50	\$283.50
85	\$500.10	\$460.10	\$401.00	\$324.20	\$299.60
86	\$508.50	\$467.90	\$407.20	\$329.60	\$305.00
87	\$516.20	\$475.50	\$414.00	\$334.90	\$310.30
88	\$524.60	\$482.40	\$420.20	\$340.40	\$314.90
89	\$533.10	\$490.10	\$426.30	\$345.70	\$319.60
90	\$540.00	\$497.00	\$432.50	\$350.30	\$324.20
91	\$546.90	\$503.10	\$438.60	\$354.90	\$328.10
92	\$554.70	\$510.10	\$444.00	\$359.50	\$332.60
93	\$561.50	\$516.20	\$449.40	\$364.10	\$337.20
94	\$568.50	\$523.10	\$455.60	\$368.80	\$341.10
95	\$576.10	\$530.10	\$460.90	\$374.10	\$345.70
96	\$583.10	\$536.90	\$467.90	\$377.90	\$349.50
97	\$590.70	\$543.10	\$473.20	\$383.30	\$354.20
98	\$597.60	\$549.20	\$478.50	\$387.90	\$358.80
99	\$604.50	\$556.20	\$484.70	\$391.80	\$362.60
100	\$612.20	\$563.00	\$490.80	\$397.20	\$367.20

Joint No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.10	\$8.10	\$6.80
40	\$9.60	\$8.60	\$7.20
41	\$9.90	\$8.90	\$7.50
42	\$10.10	\$9.00	\$7.60
43	\$10.40	\$9.20	\$7.80
44	\$10.80	\$9.50	\$8.10
45	\$11.00	\$9.80	\$8.20
46	\$11.30	\$10.00	\$8.50
47	\$11.70	\$10.40	\$8.70
48	\$11.90	\$10.60	\$9.00
49	\$12.30	\$10.90	\$9.20
50	\$12.50	\$11.10	\$9.40
51	\$13.20	\$11.50	\$9.80
52	\$13.50	\$12.00	\$10.10
53	\$14.00	\$12.40	\$10.40
54	\$14.60	\$12.90	\$10.80
55	\$14.90	\$13.30	\$11.10
56	\$15.40	\$13.80	\$11.50
57	\$15.90	\$14.20	\$11.90
58	\$16.30	\$14.60	\$12.20
59	\$16.80	\$15.10	\$12.50
60	\$17.30	\$15.40	\$13.00
61	\$17.70	\$15.40	\$13.40
62	\$18.50	\$15.80	\$13.40
63	\$18.90	\$16.60	\$13.80
64	\$19.30	\$16.60	\$14.20
65	\$20.00	\$17.30	\$14.60
66	\$23.40	\$20.00	\$16.80
67	\$26.20	\$22.70	\$18.70
68	\$29.60	\$25.40	\$21.40
69	\$32.30	\$28.10	\$23.30
70	\$35.40	\$30.80	\$25.70
71	\$38.90	\$33.40	\$28.00
72	\$41.90	\$36.10	\$29.90
73	\$45.40	\$39.30	\$32.20
74	\$48.40	\$41.50	\$34.10
75	\$52.30	\$44.60	\$36.40
76	\$56.10	\$48.00	\$38.40
77	\$59.90	\$51.20	\$40.70
78	\$63.80	\$54.60	\$42.90
79	\$68.00	\$57.70	\$44.90
80	\$72.20	\$61.50	\$47.50
81	\$75.80	\$64.20	\$49.40
82	\$79.20	\$67.30	\$51.40
83	\$82.20	\$69.90	\$53.00
84	\$86.00	\$72.60	\$54.90
85	\$86.80	\$73.00	\$54.90
86	\$87.60	\$73.40	\$55.20
87	\$88.40	\$74.10	\$55.60
88	\$89.20	\$74.50	\$55.60
89	\$89.20	\$75.30	\$56.00
90	\$90.00	\$75.30	\$56.00
91	\$90.30	\$75.80	\$56.40
92	\$90.70	\$76.10	\$56.40
93	\$91.10	\$76.50	\$56.80
94	\$91.50	\$76.90	\$56.80
95	\$91.90	\$76.90	\$56.80
96	\$92.20	\$77.30	\$56.80
97	\$92.60	\$77.70	\$57.10
98	\$93.00	\$78.00	\$57.10
99	\$93.80	\$78.40	\$57.10
100	\$93.80	\$78.40	\$57.10

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

2 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	\$25.70	\$23.20	\$19.10	\$16.70	\$12.50
40	\$27.00	\$24.30	\$20.10	\$17.60	\$13.30
41	\$27.70	\$25.00	\$20.60	\$18.10	\$13.70
42	\$28.50	\$25.80	\$21.30	\$18.50	\$14.00
43	\$29.30	\$26.50	\$21.80	\$19.00	\$14.40
44	\$30.00	\$27.20	\$22.40	\$19.50	\$14.80
45	\$30.80	\$27.90	\$22.90	\$20.00	\$15.20
46	\$31.70	\$28.60	\$23.60	\$20.60	\$15.70
47	\$32.60	\$29.50	\$24.20	\$21.20	\$16.10
48	\$33.40	\$30.30	\$25.00	\$21.80	\$16.50
49	\$34.30	\$31.00	\$25.70	\$22.30	\$17.00
50	\$35.20	\$31.90	\$26.30	\$22.90	\$17.30
51	\$36.50	\$33.10	\$27.40	\$23.70	\$18.00
52	\$37.80	\$34.20	\$28.20	\$24.60	\$18.60
53	\$39.10	\$35.40	\$29.30	\$25.40	\$19.30
54	\$40.40	\$36.50	\$30.10	\$26.30	\$19.90
55	\$41.70	\$37.60	\$31.00	\$27.20	\$20.50
56	\$43.10	\$39.00	\$32.10	\$28.00	\$21.20
57	\$44.30	\$40.20	\$33.10	\$28.90	\$21.80
58	\$45.70	\$41.40	\$34.10	\$29.80	\$22.60
59	\$47.00	\$42.60	\$35.10	\$30.70	\$23.20
60	\$48.40	\$43.80	\$36.10	\$31.50	\$23.80
61	\$51.60	\$46.10	\$38.50	\$33.10	\$25.40
62	\$54.60	\$49.20	\$40.80	\$35.40	\$27.00
63	\$57.70	\$51.60	\$43.10	\$37.60	\$28.50
64	\$60.70	\$54.60	\$45.40	\$39.30	\$30.00
65	\$63.00	\$56.90	\$47.60	\$40.80	\$31.50
66	\$70.70	\$63.80	\$53.10	\$46.10	\$35.40
67	\$78.40	\$70.70	\$59.20	\$50.80	\$39.30
68	\$86.00	\$77.70	\$64.60	\$56.10	\$43.10
69	\$93.80	\$84.50	\$70.70	\$60.70	\$46.90
70	\$102.20	\$92.20	\$76.90	\$66.10	\$50.80
71	\$115.30	\$103.80	\$86.80	\$75.30	\$57.70
72	\$129.10	\$116.10	\$96.80	\$83.80	\$64.60
73	\$142.20	\$128.40	\$106.80	\$92.20	\$71.50
74	\$156.00	\$140.60	\$116.80	\$101.50	\$77.70
75	\$169.00	\$152.20	\$126.80	\$109.90	\$84.50
76	\$192.90	\$173.60	\$144.50	\$125.20	\$96.80
77	\$216.70	\$195.10	\$162.80	\$140.60	\$108.30
78	\$240.50	\$216.70	\$180.60	\$156.70	\$120.60
79	\$264.20	\$238.10	\$198.20	\$172.10	\$132.20
80	\$287.30	\$258.90	\$215.90	\$186.70	\$143.70
81	\$310.30	\$278.90	\$232.80	\$201.20	\$155.20
82	\$332.60	\$299.60	\$249.70	\$216.70	\$166.80
83	\$355.70	\$320.40	\$266.60	\$231.30	\$177.50
84	\$377.90	\$340.40	\$283.50	\$245.80	\$189.00
85	\$400.20	\$360.30	\$300.30	\$259.70	\$199.70
86	\$406.40	\$365.70	\$305.00	\$264.20	\$203.60
87	\$413.30	\$371.80	\$309.60	\$268.90	\$206.70
88	\$419.50	\$377.90	\$314.90	\$272.70	\$209.70
89	\$426.30	\$383.30	\$319.60	\$277.40	\$212.80
90	\$431.70	\$388.70	\$324.20	\$280.40	\$215.90
91	\$437.80	\$394.10	\$328.10	\$284.20	\$219.00
92	\$443.30	\$399.40	\$332.60	\$288.10	\$222.00
93	\$449.40	\$404.10	\$337.20	\$292.00	\$224.30
94	\$454.80	\$409.40	\$341.10	\$295.80	\$227.50
95	\$460.90	\$414.80	\$345.70	\$299.60	\$230.50
96	\$466.20	\$420.20	\$349.50	\$303.50	\$233.50
97	\$472.40	\$424.80	\$354.20	\$307.30	\$235.80
98	\$477.80	\$430.20	\$358.80	\$310.30	\$238.90
99	\$484.00	\$435.60	\$362.60	\$314.20	\$242.00
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

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$7.30	\$6.60	\$5.60
40	\$7.70	\$6.80	\$5.80
41	\$8.00	\$7.10	\$5.90
42	\$8.10	\$7.20	\$6.20
43	\$8.40	\$7.50	\$6.30
44	\$8.60	\$7.60	\$6.50
45	\$8.90	\$7.80	\$6.60
46	\$9.10	\$8.10	\$6.80
47	\$9.40	\$8.40	\$7.00
48	\$9.60	\$8.50	\$7.20
49	\$9.90	\$8.70	\$7.30
50	\$10.10	\$9.00	\$7.60
51	\$10.40	\$9.20	\$7.80
52	\$10.80	\$9.60	\$8.10
53	\$11.10	\$9.90	\$8.40
54	\$11.50	\$10.30	\$8.70
55	\$11.90	\$10.60	\$9.00
56	\$12.30	\$10.90	\$9.20
57	\$12.80	\$11.30	\$9.50
58	\$13.20	\$11.70	\$9.80
59	\$13.50	\$11.90	\$10.10
60	\$13.90	\$12.30	\$10.40
61	\$14.30	\$13.20	\$10.80
62	\$14.70	\$13.20	\$11.10
63	\$15.10	\$13.90	\$11.50
64	\$15.40	\$13.90	\$11.50
65	\$16.20	\$14.70	\$11.90
66	\$18.90	\$17.00	\$14.30
67	\$21.20	\$18.90	\$15.80
68	\$23.80	\$21.20	\$17.70
69	\$26.20	\$23.40	\$19.30
70	\$28.10	\$25.40	\$21.20
71	\$31.20	\$28.10	\$23.10
72	\$33.40	\$30.40	\$25.00
73	\$36.50	\$32.70	\$27.40
74	\$38.90	\$35.00	\$29.30
75	\$41.90	\$37.60	\$31.50
76	\$45.00	\$40.40	\$33.80
77	\$48.00	\$43.10	\$35.70
78	\$51.20	\$46.10	\$38.50
79	\$54.60	\$48.80	\$40.80
80	\$58.00	\$51.90	\$43.50
81	\$60.30	\$54.60	\$45.40
82	\$63.50	\$56.90	\$47.30
83	\$66.10	\$59.20	\$49.50
84	\$68.80	\$61.80	\$51.60
85	\$69.60	\$62.20	\$51.90
86	\$70.30	\$63.00	\$52.30
87	\$70.70	\$63.50	\$53.10
88	\$71.50	\$63.80	\$53.50
89	\$71.50	\$64.60	\$53.80
90	\$71.80	\$64.60	\$53.80
91	\$72.20	\$65.00	\$54.20
92	\$72.60	\$65.00	\$54.20
93	\$72.60	\$65.80	\$54.60
94	\$73.40	\$65.80	\$55.00
95	\$73.40	\$66.10	\$55.00
96	\$73.80	\$66.10	\$55.70
97	\$74.10	\$66.90	\$55.70
98	\$74.50	\$67.30	\$55.70
99	\$74.50	\$67.30	\$56.10
100	\$75.30	\$67.70	\$56.50

Joint No Inflation

Joint No Inflation

EquiCare 2002

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

Joint No Inflation	Issue Age	Elimination Period				
		0 Days	30 Days	90 Days	180 Days	365 Days
Joint No Inflation	18-39	\$17.60	\$15.60	\$13.20	\$11.40	\$8.60
Joint No Inflation	40	\$18.40	\$16.30	\$13.80	\$11.90	\$9.00
Joint No Inflation	41	\$18.90	\$16.70	\$14.20	\$12.30	\$9.20
Joint No Inflation	42	\$19.50	\$17.20	\$14.60	\$12.80	\$9.50
Joint No Inflation	43	\$20.00	\$17.70	\$14.90	\$13.00	\$9.80
Joint No Inflation	44	\$20.50	\$18.10	\$15.30	\$13.40	\$10.00
Joint No Inflation						
Joint No Inflation	45	\$21.00	\$18.60	\$15.70	\$13.80	\$10.30
Joint No Inflation	46	\$21.70	\$19.10	\$16.10	\$14.20	\$10.50
Joint No Inflation	47	\$22.20	\$19.60	\$16.60	\$14.60	\$10.90
Joint No Inflation	48	\$22.80	\$20.10	\$17.10	\$14.90	\$11.10
Joint No Inflation	49	\$23.40	\$20.80	\$17.50	\$15.30	\$11.40
Joint No Inflation						
Joint No Inflation	50	\$24.10	\$21.30	\$18.00	\$15.70	\$11.80
Joint No Inflation	51	\$25.00	\$22.00	\$18.60	\$16.30	\$12.20
Joint No Inflation	52	\$25.80	\$22.80	\$19.30	\$16.80	\$12.50
Joint No Inflation	53	\$26.70	\$23.60	\$19.90	\$17.50	\$13.20
Joint No Inflation	54	\$27.60	\$24.30	\$20.50	\$18.00	\$13.50
Joint No Inflation						
Joint No Inflation	55	\$28.50	\$25.10	\$21.20	\$18.50	\$13.90
Joint No Inflation	56	\$29.40	\$26.00	\$21.80	\$19.10	\$14.40
Joint No Inflation	57	\$30.30	\$26.80	\$22.60	\$19.80	\$14.80
Joint No Inflation	58	\$31.30	\$27.60	\$23.20	\$20.40	\$15.30
Joint No Inflation	59	\$32.20	\$28.50	\$23.90	\$20.90	\$15.70
Joint No Inflation						
Joint No Inflation	60	\$33.10	\$29.30	\$24.60	\$21.50	\$16.20
Joint No Inflation	61	\$34.60	\$31.50	\$26.20	\$22.30	\$17.70
Joint No Inflation	62	\$36.90	\$33.10	\$27.70	\$23.80	\$18.50
Joint No Inflation	63	\$39.30	\$35.40	\$29.30	\$25.40	\$19.30
Joint No Inflation	64	\$41.50	\$36.90	\$30.80	\$27.00	\$20.80
Joint No Inflation						
Joint No Inflation	65	\$43.10	\$38.50	\$32.30	\$27.70	\$21.50
Joint No Inflation	66	\$48.40	\$43.10	\$36.10	\$31.50	\$23.80
Joint No Inflation	67	\$53.80	\$48.40	\$40.00	\$34.60	\$27.00
Joint No Inflation	68	\$58.40	\$53.10	\$43.80	\$38.50	\$29.30
Joint No Inflation	69	\$63.80	\$57.70	\$47.60	\$41.50	\$31.50
Joint No Inflation						
Joint No Inflation	70	\$69.20	\$62.20	\$52.30	\$45.40	\$34.60
Joint No Inflation	71	\$78.40	\$70.70	\$59.20	\$50.80	\$39.30
Joint No Inflation	72	\$87.60	\$79.20	\$66.10	\$56.90	\$43.80
Joint No Inflation	73	\$96.80	\$86.80	\$72.20	\$63.00	\$48.40
Joint No Inflation	74	\$106.10	\$95.30	\$79.20	\$69.20	\$53.10
Joint No Inflation						
Joint No Inflation	75	\$115.30	\$103.80	\$86.00	\$74.50	\$57.70
Joint No Inflation	76	\$131.40	\$118.30	\$98.30	\$85.30	\$65.40
Joint No Inflation	77	\$147.50	\$132.90	\$110.60	\$96.10	\$73.80
Joint No Inflation	78	\$163.60	\$147.50	\$122.90	\$106.10	\$81.50
Joint No Inflation	79	\$179.80	\$162.10	\$135.20	\$116.80	\$90.00
Joint No Inflation						
Joint No Inflation	80	\$195.10	\$175.90	\$146.70	\$126.80	\$97.60
Joint No Inflation	81	\$211.30	\$189.80	\$158.30	\$136.70	\$105.30
Joint No Inflation	82	\$226.60	\$203.60	\$169.80	\$146.70	\$112.90
Joint No Inflation	83	\$242.00	\$217.40	\$181.30	\$156.70	\$120.60
Joint No Inflation	84	\$257.40	\$231.30	\$192.90	\$167.50	\$128.40
Joint No Inflation						
Joint No Inflation	85	\$271.90	\$245.10	\$204.40	\$176.80	\$136.00
Joint No Inflation	86	\$276.50	\$248.90	\$207.40	\$179.80	\$138.30
Joint No Inflation	87	\$281.20	\$252.80	\$210.50	\$182.90	\$140.60
Joint No Inflation	88	\$285.00	\$256.60	\$214.40	\$185.10	\$142.90
Joint No Inflation	89	\$289.60	\$260.40	\$217.40	\$188.20	\$145.20
Joint No Inflation						
Joint No Inflation	90	\$293.50	\$264.20	\$220.50	\$190.60	\$146.70
Joint No Inflation	91	\$297.30	\$268.10	\$223.50	\$193.60	\$149.00
Joint No Inflation	92	\$301.90	\$271.20	\$225.80	\$195.90	\$150.60
Joint No Inflation	93	\$305.80	\$275.00	\$229.00	\$198.20	\$152.90
Joint No Inflation	94	\$309.60	\$278.10	\$232.00	\$201.20	\$154.50
Joint No Inflation						
Joint No Inflation	95	\$313.40	\$282.00	\$235.10	\$203.60	\$156.70
Joint No Inflation	96	\$317.30	\$285.80	\$238.10	\$205.90	\$158.30
Joint No Inflation	97	\$321.10	\$288.80	\$240.50	\$209.00	\$160.60
Joint No Inflation	98	\$324.90	\$292.70	\$243.60	\$211.30	\$162.10
Joint No Inflation	99	\$328.80	\$295.80	\$246.60	\$213.50	\$164.50
Joint No Inflation	100	\$332.60	\$299.60	\$249.70	\$216.70	\$166.80

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Joint No Inflation	18-39	\$4.90	\$4.80	\$3.90
Joint No Inflation	40	\$5.20	\$4.90	\$4.20
Joint No Inflation	41	\$5.30	\$5.10	\$4.30
Joint No Inflation	42	\$5.40	\$5.30	\$4.30
Joint No Inflation	43	\$5.60	\$5.40	\$4.40
Joint No Inflation	44	\$5.80	\$5.60	\$4.50
Joint No Inflation				
Joint No Inflation	45	\$5.90	\$5.70	\$4.70
Joint No Inflation	46	\$6.10	\$5.80	\$4.80
Joint No Inflation	47	\$6.20	\$5.90	\$4.90
Joint No Inflation	48	\$6.50	\$6.20	\$5.10
Joint No Inflation	49	\$6.60	\$6.30	\$5.20
Joint No Inflation				
Joint No Inflation	50	\$6.70	\$6.50	\$5.30
Joint No Inflation	51	\$7.00	\$6.70	\$5.60
Joint No Inflation	52	\$7.20	\$7.00	\$5.70
Joint No Inflation	53	\$7.50	\$7.20	\$5.90
Joint No Inflation	54	\$7.70	\$7.50	\$6.20
Joint No Inflation				
Joint No Inflation	55	\$8.00	\$7.60	\$6.30
Joint No Inflation	56	\$8.20	\$7.80	\$6.60
Joint No Inflation	57	\$8.50	\$8.10	\$6.70
Joint No Inflation	58	\$8.70	\$8.40	\$7.00
Joint No Inflation	59	\$9.00	\$8.60	\$7.10
Joint No Inflation				
Joint No Inflation	60	\$9.20	\$8.90	\$7.30
Joint No Inflation	61	\$10.00	\$8.90	\$7.30
Joint No Inflation	62	\$10.00	\$9.20	\$7.70
Joint No Inflation	63	\$10.40	\$9.20	\$7.70
Joint No Inflation	64	\$10.40	\$9.60	\$8.10
Joint No Inflation				
Joint No Inflation	65	\$10.80	\$10.00	\$8.10
Joint No Inflation	66	\$12.80	\$11.50	\$9.60
Joint No Inflation	67	\$14.30	\$12.80	\$10.80
Joint No Inflation	68	\$16.20	\$14.30	\$11.90
Joint No Inflation	69	\$17.70	\$15.80	\$13.50
Joint No Inflation				
Joint No Inflation	70	\$19.30	\$17.30	\$14.30
Joint No Inflation	71	\$21.20	\$18.90	\$15.80
Joint No Inflation	72	\$23.10	\$20.40	\$17.00
Joint No Inflation	73	\$24.60	\$22.30	\$18.90
Joint No Inflation	74	\$26.60	\$23.80	\$20.00
Joint No Inflation				
Joint No Inflation	75	\$28.50	\$25.40	\$21.50
Joint No Inflation	76	\$30.40	\$27.40	\$23.10
Joint No Inflation	77	\$32.70	\$29.30	\$24.60
Joint No Inflation	78	\$35.00	\$31.20	\$26.20
Joint No Inflation	79	\$36.90	\$33.10	\$27.70
Joint No Inflation				
Joint No Inflation	80	\$39.60	\$35.40	\$29.60
Joint No Inflation	81	\$41.20	\$37.30	\$30.80
Joint No Inflation	82	\$43.10	\$38.90	\$32.30
Joint No Inflation	83	\$44.60	\$40.40	\$33.80
Joint No Inflation	84	\$46.50	\$42.30	\$35.00
Joint No Inflation				
Joint No Inflation	85	\$47.30	\$42.30	\$35.40
Joint No Inflation	86	\$47.60	\$42.70	\$35.70
Joint No Inflation	87	\$48.00	\$43.10	\$36.10
Joint No Inflation	88	\$48.40	\$43.50	\$36.10
Joint No Inflation	89	\$48.80	\$43.80	\$36.50
Joint No Inflation				
Joint No Inflation	90	\$48.80	\$44.20	\$36.50
Joint No Inflation	91	\$49.20	\$44.20	\$36.50
Joint No Inflation	92	\$49.20	\$44.60	\$37.30
Joint No Inflation	93	\$49.50	\$44.60	\$37.30
Joint No Inflation	94	\$49.50	\$45.00	\$37.30
Joint No Inflation				
Joint No Inflation	95	\$49.90	\$45.00	\$37.30
Joint No Inflation	96	\$50.30	\$45.00	\$37.60
Joint No Inflation	97	\$50.30	\$45.40	\$38.10
Joint No Inflation	98	\$50.80	\$45.40	\$38.10
Joint No Inflation	99	\$51.20	\$46.10	\$38.10
Joint No Inflation	100	\$51.20	\$46.10	\$38.50

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	\$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

Elimination Period

Issue Age	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

Optional Home Care

Joint w/ Inflation

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$57.10	\$52.60	\$48.10	\$38.90	\$34.40
40	\$60.00	\$55.40	\$50.70	\$41.00	\$36.30
41	\$62.00	\$57.00	\$52.10	\$42.30	\$37.30
42	\$63.60	\$58.40	\$53.40	\$43.30	\$38.30
43	\$65.20	\$60.00	\$54.90	\$44.60	\$39.40
44	\$67.00	\$61.70	\$56.30	\$45.70	\$40.40
45	\$68.60	\$63.30	\$57.80	\$47.00	\$41.50
46	\$70.70	\$65.20	\$59.40	\$48.10	\$42.60
47	\$72.80	\$67.00	\$61.00	\$49.60	\$43.90
48	\$74.90	\$68.90	\$62.90	\$51.00	\$45.00
49	\$76.70	\$70.70	\$64.60	\$52.30	\$46.20
50	\$78.80	\$72.60	\$66.20	\$53.80	\$47.30
51	\$81.50	\$75.00	\$68.60	\$55.50	\$49.20
52	\$84.40	\$77.60	\$71.20	\$57.60	\$50.90
53	\$87.30	\$80.40	\$73.40	\$59.40	\$52.60
54	\$90.20	\$82.90	\$75.90	\$61.50	\$54.40
55	\$93.10	\$85.70	\$78.30	\$63.60	\$56.00
56	\$96.20	\$88.30	\$80.70	\$65.50	\$57.80
57	\$99.20	\$91.20	\$83.40	\$67.60	\$59.70
58	\$102.00	\$94.10	\$85.90	\$69.70	\$61.50
59	\$105.20	\$96.70	\$88.60	\$71.80	\$63.30
60	\$108.30	\$99.60	\$91.00	\$73.80	\$65.20
61	\$115.50	\$107.00	\$97.10	\$81.20	\$68.90
62	\$122.90	\$113.10	\$102.00	\$82.50	\$75.00
63	\$129.10	\$119.20	\$107.00	\$87.30	\$77.50
64	\$136.50	\$125.40	\$113.10	\$92.30	\$82.50
65	\$133.70	\$122.20	\$111.80	\$91.10	\$79.60
66	\$149.90	\$137.20	\$123.30	\$100.30	\$88.80
67	\$165.90	\$152.20	\$136.00	\$110.70	\$99.10
68	\$182.10	\$167.10	\$147.50	\$119.80	\$109.50
69	\$198.30	\$182.10	\$160.20	\$130.20	\$118.70
70	\$207.20	\$190.50	\$165.90	\$134.80	\$124.70
71	\$235.10	\$216.10	\$188.30	\$152.60	\$141.50
72	\$261.80	\$240.60	\$209.50	\$169.30	\$157.00
73	\$289.60	\$266.20	\$231.70	\$188.30	\$173.80
74	\$316.30	\$291.80	\$252.90	\$206.10	\$190.50
75	\$308.60	\$283.60	\$246.70	\$199.80	\$185.70
76	\$351.50	\$323.60	\$281.70	\$228.70	\$210.80
77	\$395.50	\$363.60	\$316.60	\$255.70	\$236.70
78	\$438.40	\$403.40	\$351.50	\$284.70	\$262.70
79	\$481.40	\$443.40	\$385.40	\$312.60	\$289.60
80	\$483.00	\$445.20	\$387.10	\$313.50	\$289.50
81	\$521.80	\$480.30	\$417.60	\$338.40	\$313.50
82	\$559.50	\$514.40	\$448.00	\$363.20	\$335.60
83	\$597.40	\$549.50	\$478.40	\$388.10	\$358.60
84	\$635.10	\$584.40	\$508.80	\$412.00	\$381.70
85	\$672.00	\$618.50	\$538.30	\$436.00	\$403.80
86	\$683.00	\$628.70	\$547.50	\$443.40	\$409.30
87	\$694.10	\$638.80	\$556.70	\$450.70	\$416.60
88	\$705.10	\$648.90	\$565.10	\$457.30	\$423.20
89	\$716.30	\$659.00	\$573.40	\$464.50	\$429.60
90	\$665.90	\$611.80	\$533.20	\$431.80	\$398.90
91	\$674.30	\$620.20	\$540.80	\$437.70	\$404.80
92	\$683.60	\$628.60	\$546.70	\$442.80	\$409.90
93	\$692.10	\$637.10	\$554.30	\$448.70	\$414.90
94	\$700.50	\$644.70	\$561.10	\$454.70	\$420.80
95	\$709.80	\$653.10	\$567.90	\$460.50	\$425.80
96	\$719.10	\$660.80	\$576.30	\$466.40	\$430.90
97	\$727.50	\$670.10	\$583.10	\$472.40	\$436.00
98	\$736.00	\$677.60	\$589.80	\$478.30	\$441.90
99	\$745.30	\$685.30	\$597.40	\$483.40	\$447.00
100	\$754.60	\$693.70	\$605.00	\$489.30	\$452.90

Issue Age	0 Days	7 Days	30 Days
18-39	\$16.70	\$15.40	\$12.10
40	\$17.50	\$16.00	\$12.80
41	\$17.80	\$16.70	\$13.00
42	\$18.40	\$17.00	\$13.40
43	\$18.90	\$17.50	\$13.80
44	\$19.60	\$17.80	\$14.20
45	\$19.90	\$18.40	\$14.40
46	\$20.50	\$18.90	\$15.00
47	\$21.20	\$19.60	\$15.40
48	\$21.80	\$19.90	\$15.90
49	\$22.10	\$20.50	\$16.20
50	\$22.80	\$21.20	\$16.70
51	\$23.60	\$21.80	\$17.30
52	\$24.40	\$22.60	\$17.80
53	\$25.20	\$23.40	\$18.40
54	\$26.30	\$24.20	\$19.10
55	\$27.10	\$24.90	\$19.60
56	\$28.00	\$25.70	\$20.40
57	\$28.80	\$26.50	\$21.00
58	\$29.60	\$27.30	\$21.50
59	\$30.50	\$28.10	\$22.10
60	\$31.30	\$28.90	\$22.80
61	\$32.00	\$28.90	\$23.40
62	\$32.60	\$30.20	\$24.10
63	\$33.90	\$30.90	\$25.20
64	\$34.40	\$32.00	\$25.90
65	\$33.50	\$31.20	\$24.20
66	\$38.60	\$35.70	\$29.40
67	\$43.90	\$40.40	\$33.50
68	\$49.00	\$45.60	\$38.00
69	\$54.20	\$50.10	\$42.70
70	\$57.30	\$53.00	\$45.70
71	\$62.50	\$57.30	\$50.20
72	\$68.60	\$63.00	\$54.60
73	\$73.60	\$67.40	\$58.50
74	\$79.10	\$72.40	\$63.50
75	\$75.40	\$69.90	\$60.50
76	\$81.40	\$75.00	\$64.90
77	\$86.90	\$80.40	\$69.50
78	\$93.00	\$85.50	\$74.00
79	\$98.90	\$90.90	\$78.90
80	\$97.30	\$89.00	\$77.50
81	\$101.40	\$93.20	\$81.20
82	\$106.00	\$97.80	\$84.80
83	\$111.10	\$101.90	\$88.60
84	\$115.70	\$106.50	\$92.20
85	\$116.20	\$108.30	\$92.70
86	\$117.10	\$108.30	\$93.60
87	\$118.00	\$109.30	\$94.50
88	\$118.50	\$109.80	\$95.50
89	\$119.40	\$110.20	\$95.90
90	\$110.30	\$101.80	\$87.90
91	\$111.20	\$102.30	\$88.30
92	\$111.60	\$102.70	\$89.20
93	\$112.00	\$102.70	\$89.20
94	\$112.80	\$103.50	\$90.10
95	\$113.30	\$103.90	\$90.40
96	\$113.30	\$103.90	\$90.40
97	\$114.10	\$104.40	\$90.90
98	\$114.90	\$105.30	\$91.30
99	\$114.90	\$106.10	\$91.30
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

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$51.50	\$47.00	\$43.10	\$35.00	\$30.50
40	\$53.90	\$49.20	\$45.00	\$37.00	\$32.10
41	\$55.50	\$50.70	\$46.30	\$38.00	\$33.00
42	\$57.00	\$52.10	\$47.80	\$38.90	\$34.10
43	\$58.60	\$53.40	\$49.10	\$40.00	\$34.90
44	\$60.00	\$54.70	\$50.20	\$41.20	\$35.90
45	\$61.70	\$56.20	\$51.50	\$42.30	\$36.70
46	\$63.60	\$57.80	\$53.10	\$43.40	\$37.80
47	\$65.40	\$59.40	\$54.60	\$44.70	\$38.80
48	\$67.00	\$61.00	\$56.00	\$45.90	\$40.00
49	\$68.90	\$62.80	\$57.60	\$47.10	\$41.00
50	\$70.70	\$64.40	\$59.10	\$48.40	\$42.00
51	\$73.10	\$66.80	\$61.30	\$50.00	\$43.80
52	\$75.90	\$69.10	\$63.30	\$51.80	\$45.00
53	\$78.30	\$71.50	\$65.50	\$53.40	\$46.80
54	\$81.00	\$73.80	\$67.60	\$55.40	\$48.10
55	\$83.60	\$76.00	\$69.70	\$57.10	\$49.60
56	\$86.30	\$78.80	\$72.10	\$59.10	\$51.30
57	\$88.90	\$81.20	\$74.40	\$60.90	\$52.90
58	\$91.70	\$83.60	\$76.70	\$62.80	\$54.60
59	\$94.40	\$86.00	\$78.90	\$64.60	\$56.20
60	\$97.10	\$88.60	\$81.20	\$66.30	\$57.80
61	\$103.30	\$94.70	\$86.00	\$72.60	\$61.50
62	\$109.40	\$100.80	\$91.00	\$73.80	\$66.30
63	\$115.50	\$105.70	\$95.90	\$78.80	\$68.90
64	\$121.70	\$111.80	\$100.80	\$82.50	\$72.60
65	\$118.70	\$109.50	\$99.10	\$80.60	\$71.40
66	\$132.50	\$122.20	\$109.50	\$88.80	\$79.60
67	\$147.50	\$136.00	\$121.00	\$98.00	\$88.80
68	\$161.40	\$148.70	\$131.40	\$107.30	\$96.80
69	\$176.30	\$162.40	\$142.90	\$115.30	\$106.00
70	\$184.90	\$169.30	\$148.10	\$119.20	\$111.40
71	\$209.50	\$192.70	\$167.10	\$136.00	\$125.90
72	\$233.90	\$215.10	\$187.10	\$151.50	\$140.40
73	\$258.50	\$237.30	\$206.10	\$167.10	\$154.80
74	\$282.90	\$260.70	\$226.20	\$183.80	\$169.30
75	\$274.70	\$253.60	\$219.70	\$178.80	\$164.80
76	\$313.60	\$288.60	\$251.60	\$203.70	\$188.70
77	\$352.50	\$324.60	\$282.60	\$228.70	\$211.70
78	\$391.50	\$359.50	\$313.60	\$253.60	\$234.70
79	\$429.50	\$395.50	\$344.60	\$278.60	\$258.70
80	\$431.40	\$396.40	\$345.80	\$280.20	\$258.20
81	\$465.50	\$428.60	\$372.40	\$301.50	\$279.30
82	\$499.60	\$459.10	\$400.10	\$323.60	\$299.70
83	\$533.70	\$490.40	\$427.80	\$345.80	\$319.90
84	\$566.90	\$521.80	\$454.50	\$367.80	\$340.20
85	\$600.10	\$552.10	\$481.20	\$389.10	\$359.50
86	\$610.20	\$561.40	\$488.60	\$395.50	\$366.00
87	\$619.50	\$570.60	\$496.80	\$401.90	\$372.40
88	\$629.50	\$578.80	\$504.20	\$408.40	\$377.90
89	\$639.70	\$588.20	\$511.60	\$414.80	\$383.50
90	\$594.00	\$546.70	\$475.70	\$385.40	\$356.60
91	\$601.60	\$553.50	\$482.50	\$390.30	\$360.90
92	\$610.10	\$561.10	\$488.40	\$395.40	\$365.80
93	\$617.70	\$567.90	\$494.40	\$400.50	\$370.90
94	\$625.30	\$575.40	\$501.10	\$405.60	\$375.20
95	\$633.70	\$583.10	\$507.00	\$411.50	\$380.30
96	\$641.40	\$590.60	\$514.60	\$415.70	\$384.50
97	\$649.80	\$597.40	\$520.50	\$421.60	\$389.60
98	\$657.30	\$604.10	\$526.40	\$426.70	\$394.70
99	\$665.00	\$611.80	\$533.20	\$430.90	\$398.90
100	\$673.40	\$619.30	\$539.90	\$436.90	\$403.90

Joint w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$14.60	\$13.00	\$10.90
40	\$15.40	\$13.80	\$11.50
41	\$15.90	\$14.20	\$12.00
42	\$16.20	\$14.40	\$12.10
43	\$16.70	\$14.70	\$12.50
44	\$17.30	\$15.20	\$13.00
45	\$17.60	\$15.70	\$13.10
46	\$18.10	\$16.00	\$13.60
47	\$18.80	\$16.70	\$13.90
48	\$19.10	\$17.00	\$14.40
49	\$19.70	\$17.50	\$14.70
50	\$20.00	\$17.80	\$15.00
51	\$21.00	\$18.40	\$15.70
52	\$21.50	\$19.20	\$16.20
53	\$22.30	\$19.90	\$16.70
54	\$23.30	\$20.50	\$17.30
55	\$23.80	\$21.20	\$17.80
56	\$24.60	\$22.00	\$18.40
57	\$25.40	\$22.60	\$19.10
58	\$26.00	\$23.30	\$19.60
59	\$26.80	\$24.10	\$20.00
60	\$27.60	\$24.60	\$20.70
61	\$28.30	\$24.60	\$21.30
62	\$29.60	\$25.20	\$21.30
63	\$30.20	\$26.50	\$22.00
64	\$30.90	\$26.50	\$22.60
65	\$30.00	\$25.90	\$21.80
66	\$35.10	\$30.00	\$25.10
67	\$39.20	\$34.10	\$28.00
68	\$44.40	\$38.00	\$32.10
69	\$48.40	\$42.10	\$35.00
70	\$51.40	\$44.60	\$37.20
71	\$56.30	\$48.40	\$40.50
72	\$60.70	\$52.40	\$43.30
73	\$65.80	\$56.90	\$46.70
74	\$70.20	\$60.10	\$49.50
75	\$67.90	\$58.00	\$47.40
76	\$72.90	\$62.40	\$49.80
77	\$77.90	\$66.50	\$52.90
78	\$82.90	\$70.90	\$55.70
79	\$88.40	\$75.00	\$58.40
80	\$86.70	\$73.80	\$57.00
81	\$90.90	\$77.00	\$59.30
82	\$95.00	\$80.70	\$61.60
83	\$98.60	\$83.90	\$63.60
84	\$103.20	\$87.10	\$65.90
85	\$104.20	\$87.60	\$65.90
86	\$105.20	\$88.10	\$66.20
87	\$106.00	\$89.00	\$66.70
88	\$107.00	\$89.40	\$66.70
89	\$107.00	\$90.40	\$67.20
90	\$99.00	\$82.90	\$61.60
91	\$99.30	\$83.30	\$62.00
92	\$99.70	\$83.70	\$62.00
93	\$100.20	\$84.10	\$62.50
94	\$100.60	\$84.50	\$62.50
95	\$101.10	\$84.50	\$62.50
96	\$101.40	\$85.00	\$62.50
97	\$101.80	\$85.40	\$62.80
98	\$102.30	\$85.80	\$62.80
99	\$103.20	\$86.20	\$62.80
100	\$103.20	\$86.20	\$62.80

Joint w/ Inflation

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$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

Elimination Period

Issue Age	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

Joint w/ Inflation

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

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

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

Single No Inflation **EquiCare 2002**
 Single No Inflation 5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single No Inflation	<u>Elimination Period</u>					
	Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
Single No Inflation	18-39	\$57.30	\$50.00	\$48.40	\$39.10	\$34.90
Single No Inflation	40	\$60.30	\$52.60	\$50.70	\$41.10	\$36.50
Single No Inflation	41	\$62.00	\$54.00	\$52.20	\$42.20	\$37.60
Single No Inflation	42	\$63.60	\$55.70	\$53.50	\$43.50	\$38.70
Single No Inflation	43	\$65.40	\$57.20	\$55.00	\$44.70	\$39.70
Single No Inflation	44	\$67.10	\$58.60	\$56.30	\$45.80	\$40.80
Single No Inflation						
Single No Inflation	45	\$68.90	\$60.00	\$57.80	\$47.00	\$41.90
Single No Inflation	46	\$71.10	\$61.70	\$59.70	\$48.40	\$42.80
Single No Inflation	47	\$72.80	\$63.60	\$61.30	\$49.70	\$44.30
Single No Inflation	48	\$74.80	\$65.40	\$62.80	\$51.10	\$45.40
Single No Inflation	49	\$76.90	\$67.10	\$64.70	\$52.30	\$46.50
Single No Inflation						
Single No Inflation	50	\$78.90	\$68.90	\$66.30	\$53.60	\$47.80
Single No Inflation	51	\$81.70	\$71.30	\$68.60	\$55.80	\$49.70
Single No Inflation	52	\$84.70	\$73.90	\$71.20	\$57.70	\$51.30
Single No Inflation	53	\$87.50	\$76.30	\$73.50	\$59.70	\$53.20
Single No Inflation	54	\$90.40	\$78.90	\$76.10	\$61.50	\$54.90
Single No Inflation						
Single No Inflation	55	\$93.20	\$81.30	\$78.50	\$63.50	\$56.50
Single No Inflation	56	\$96.30	\$84.00	\$81.00	\$65.50	\$58.50
Single No Inflation	57	\$99.40	\$86.70	\$83.50	\$67.70	\$60.30
Single No Inflation	58	\$102.40	\$89.10	\$86.00	\$69.70	\$62.10
Single No Inflation	59	\$105.30	\$91.80	\$88.60	\$71.70	\$63.90
Single No Inflation						
Single No Inflation	60	\$108.30	\$94.50	\$91.20	\$73.90	\$65.80
Single No Inflation	61	\$115.30	\$107.40	\$96.80	\$81.90	\$69.20
Single No Inflation	62	\$123.30	\$114.10	\$102.60	\$83.10	\$73.90
Single No Inflation	63	\$129.10	\$119.90	\$108.30	\$88.90	\$77.40
Single No Inflation	64	\$137.20	\$121.00	\$114.10	\$92.40	\$81.90
Single No Inflation						
Single No Inflation	65	\$143.00	\$123.30	\$119.90	\$96.80	\$85.40
Single No Inflation	66	\$160.30	\$146.50	\$131.50	\$107.40	\$95.60
Single No Inflation	67	\$177.40	\$163.70	\$145.30	\$117.60	\$106.20
Single No Inflation	68	\$194.90	\$178.70	\$158.00	\$129.10	\$116.60
Single No Inflation	69	\$212.10	\$194.90	\$171.80	\$139.50	\$126.80
Single No Inflation						
Single No Inflation	70	\$229.30	\$212.10	\$184.50	\$148.70	\$138.30
Single No Inflation	71	\$260.50	\$238.60	\$208.60	\$168.40	\$156.80
Single No Inflation	72	\$290.40	\$267.50	\$232.80	\$189.00	\$174.20
Single No Inflation	73	\$321.60	\$295.20	\$257.00	\$208.60	\$192.60
Single No Inflation	74	\$350.20	\$323.80	\$281.30	\$228.30	\$210.90
Single No Inflation						
Single No Inflation	75	\$381.40	\$351.50	\$304.30	\$246.70	\$229.30
Single No Inflation	76	\$434.50	\$399.90	\$348.10	\$281.30	\$261.70
Single No Inflation	77	\$488.60	\$449.50	\$391.80	\$315.80	\$292.70
Single No Inflation	78	\$541.50	\$497.90	\$434.50	\$351.50	\$325.00
Single No Inflation	79	\$595.80	\$548.60	\$477.10	\$386.10	\$358.50
Single No Inflation						
Single No Inflation	80	\$647.50	\$595.80	\$518.60	\$419.50	\$388.40
Single No Inflation	81	\$698.40	\$643.10	\$558.90	\$453.00	\$419.50
Single No Inflation	82	\$749.00	\$689.10	\$599.20	\$485.10	\$449.50
Single No Inflation	83	\$799.70	\$736.30	\$641.80	\$519.80	\$480.60
Single No Inflation	84	\$851.50	\$782.40	\$682.20	\$551.90	\$510.60
Single No Inflation						
Single No Inflation	85	\$901.20	\$828.50	\$721.40	\$584.20	\$540.50
Single No Inflation	86	\$914.80	\$842.30	\$734.00	\$593.40	\$548.60
Single No Inflation	87	\$929.80	\$855.00	\$745.50	\$603.90	\$557.70
Single No Inflation	88	\$943.70	\$868.80	\$757.00	\$613.10	\$566.90
Single No Inflation	89	\$958.70	\$882.70	\$768.60	\$622.30	\$575.00
Single No Inflation						
Single No Inflation	90	\$972.50	\$894.20	\$779.00	\$630.40	\$583.10
Single No Inflation	91	\$985.10	\$906.80	\$790.50	\$639.50	\$591.20
Single No Inflation	92	\$997.80	\$918.30	\$799.70	\$647.50	\$598.10
Single No Inflation	93	\$1,010.50	\$929.80	\$810.00	\$655.70	\$607.30
Single No Inflation	94	\$1,024.30	\$942.50	\$820.30	\$664.90	\$614.20
Single No Inflation						
Single No Inflation	95	\$1,037.00	\$954.10	\$830.80	\$672.90	\$622.30
Single No Inflation	96	\$1,049.80	\$966.80	\$842.30	\$681.00	\$630.40
Single No Inflation	97	\$1,063.40	\$977.20	\$851.50	\$690.20	\$638.30
Single No Inflation	98	\$1,076.30	\$989.90	\$861.90	\$698.40	\$645.30
Single No Inflation	99	\$1,089.00	\$1,001.30	\$872.30	\$723.60	\$653.40
Single No Inflation	100	\$1,101.60	\$1,014.00	\$883.90	\$726.10	\$661.40
Single No Inflation						

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

Single No Inflation	<u>Elimination Period</u>			
	Issue Age	0 Days	7 Days	30 Days
Single No Inflation	18-39	\$16.80	\$15.70	\$12.20
Single No Inflation	40	\$17.90	\$16.40	\$13.00
Single No Inflation	41	\$18.10	\$16.80	\$13.40
Single No Inflation	42	\$18.70	\$17.30	\$13.50
Single No Inflation	43	\$19.40	\$17.90	\$13.80
Single No Inflation	44	\$19.80	\$18.40	\$14.40
Single No Inflation				
Single No Inflation	45	\$20.20	\$18.70	\$14.80
Single No Inflation	46	\$20.80	\$19.40	\$15.00
Single No Inflation	47	\$21.40	\$19.90	\$15.70
Single No Inflation	48	\$22.10	\$20.60	\$16.00
Single No Inflation	49	\$22.60	\$20.80	\$16.40
Single No Inflation				
Single No Inflation	50	\$23.10	\$21.40	\$16.80
Single No Inflation	51	\$23.80	\$22.20	\$17.30
Single No Inflation	52	\$24.90	\$23.00	\$18.10
Single No Inflation	53	\$25.70	\$23.70	\$18.70
Single No Inflation	54	\$26.50	\$24.80	\$19.40
Single No Inflation				
Single No Inflation	55	\$27.30	\$25.60	\$19.90
Single No Inflation	56	\$28.10	\$26.20	\$20.70
Single No Inflation	57	\$29.20	\$27.00	\$21.20
Single No Inflation	58	\$30.00	\$27.70	\$21.90
Single No Inflation	59	\$30.80	\$28.70	\$22.60
Single No Inflation				
Single No Inflation	60	\$31.90	\$29.50	\$23.10
Single No Inflation	61	\$33.00	\$30.00	\$23.70
Single No Inflation	62	\$33.00	\$30.70	\$24.30
Single No Inflation	63	\$34.70	\$31.90	\$24.90
Single No Inflation	64	\$34.70	\$31.90	\$25.60
Single No Inflation				
Single No Inflation	65	\$36.40	\$33.50	\$28.90
Single No Inflation	66	\$41.50	\$38.70	\$31.90
Single No Inflation	67	\$47.30	\$43.40	\$36.40
Single No Inflation	68	\$52.60	\$49.10	\$41.10
Single No Inflation	69	\$58.40	\$53.60	\$45.70
Single No Inflation				
Single No Inflation	70	\$64.00	\$58.40	\$50.80
Single No Inflation	71	\$69.20	\$64.70	\$55.40
Single No Inflation	72	\$75.50	\$69.20	\$60.00
Single No Inflation	73	\$81.30	\$75.00	\$65.30
Single No Inflation	74	\$88.20	\$80.20	\$69.80
Single No Inflation				
Single No Inflation	75	\$93.50	\$86.00	\$75.50
Single No Inflation	76	\$101.00	\$92.80	\$80.60
Single No Inflation	77	\$107.80	\$99.10	\$86.00
Single No Inflation	78	\$115.30	\$106.20	\$91.70
Single No Inflation	79	\$122.20	\$111.80	\$97.50
Single No Inflation				
Single No Inflation	80	\$129.60	\$119.40	\$103.90
Single No Inflation	81	\$136.00	\$125.20	\$109.00
Single No Inflation	82	\$142.30	\$130.90	\$114.10
Single No Inflation	83	\$148.70	\$136.70	\$118.20
Single No Inflation	84	\$154.50	\$142.30	\$123.30
Single No Inflation				
Single No Inflation	85	\$155.70	\$144.20	\$124.50
Single No Inflation	86	\$156.80	\$145.30	\$126.30
Single No Inflation	87	\$158.50	\$147.10	\$126.80
Single No Inflation	88	\$159.60	\$147.50	\$127.50
Single No Inflation	89	\$161.50	\$148.10	\$128.00
Single No Inflation				
Single No Inflation	90	\$161.50	\$148.70	\$128.60
Single No Inflation	91	\$162.50	\$149.40	\$128.60
Single No Inflation	92	\$163.10	\$149.90	\$129.60
Single No Inflation	93	\$164.30	\$151.00	\$130.30
Single No Inflation	94	\$164.30	\$151.00	\$130.90
Single No Inflation				
Single No Inflation	95	\$165.40	\$152.20	\$131.50
Single No Inflation	96	\$166.00	\$152.20	\$131.50
Single No Inflation	97	\$166.60	\$153.90	\$132.60
Single No Inflation	98	\$167.20	\$153.90	\$133.20
Single No Inflation	99	\$168.40	\$155.00	\$133.80
Single No Inflation	100	\$168.80	\$155.00	\$133.80
Single No Inflation				

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	\$53.60	\$49.50	\$45.10	\$36.50	\$32.30
Single No Inflation	40	\$56.30	\$52.00	\$47.60	\$38.50	\$34.10
Single No Inflation	41	\$58.20	\$53.50	\$48.90	\$39.70	\$35.00
Single No Inflation	42	\$59.70	\$54.90	\$50.10	\$40.70	\$36.00
Single No Inflation	43	\$61.20	\$56.30	\$51.50	\$41.90	\$37.00
Single No Inflation	44	\$62.80	\$57.80	\$52.80	\$42.80	\$37.80
Single No Inflation						
Single No Inflation	45	\$64.30	\$59.40	\$54.20	\$44.10	\$38.90
Single No Inflation	46	\$66.30	\$61.20	\$55.80	\$45.10	\$40.00
Single No Inflation	47	\$68.40	\$62.80	\$57.30	\$46.50	\$41.20
Single No Inflation	48	\$70.20	\$64.70	\$59.00	\$47.80	\$42.30
Single No Inflation	49	\$71.90	\$66.30	\$60.50	\$49.10	\$43.40
Single No Inflation						
Single No Inflation	50	\$73.90	\$68.10	\$62.10	\$50.40	\$44.50
Single No Inflation	51	\$76.50	\$70.40	\$64.30	\$52.20	\$46.20
Single No Inflation	52	\$79.20	\$72.80	\$66.70	\$54.00	\$47.70
Single No Inflation	53	\$81.90	\$75.40	\$68.90	\$55.80	\$49.50
Single No Inflation	54	\$84.70	\$77.80	\$71.20	\$57.70	\$51.10
Single No Inflation						
Single No Inflation	55	\$87.40	\$80.40	\$73.50	\$59.70	\$52.60
Single No Inflation	56	\$90.20	\$82.80	\$75.60	\$61.50	\$54.20
Single No Inflation	57	\$93.10	\$85.50	\$78.30	\$63.50	\$56.10
Single No Inflation	58	\$95.60	\$88.20	\$80.50	\$65.40	\$57.70
Single No Inflation	59	\$98.70	\$90.60	\$83.10	\$67.40	\$59.40
Single No Inflation						
Single No Inflation	60	\$101.60	\$93.50	\$85.40	\$69.20	\$61.20
Single No Inflation	61	\$108.30	\$100.40	\$91.20	\$76.20	\$64.70
Single No Inflation	62	\$115.30	\$106.20	\$95.60	\$77.40	\$70.40
Single No Inflation	63	\$121.00	\$111.80	\$100.40	\$81.90	\$72.70
Single No Inflation	64	\$128.00	\$117.60	\$106.20	\$86.60	\$77.40
Single No Inflation						
Single No Inflation	65	\$133.80	\$122.20	\$111.80	\$91.20	\$79.70
Single No Inflation	66	\$149.90	\$137.20	\$123.30	\$100.40	\$88.90
Single No Inflation	67	\$166.00	\$152.20	\$136.00	\$110.70	\$99.10
Single No Inflation	68	\$182.20	\$167.20	\$147.50	\$119.90	\$109.50
Single No Inflation	69	\$198.40	\$182.20	\$160.30	\$130.30	\$118.80
Single No Inflation						
Single No Inflation	70	\$214.40	\$197.10	\$171.80	\$139.50	\$129.10
Single No Inflation	71	\$243.20	\$223.60	\$194.90	\$158.00	\$146.50
Single No Inflation	72	\$270.90	\$249.00	\$216.70	\$175.10	\$162.50
Single No Inflation	73	\$299.60	\$275.40	\$239.80	\$194.90	\$179.90
Single No Inflation	74	\$327.30	\$301.90	\$261.70	\$213.30	\$197.10
Single No Inflation						
Single No Inflation	75	\$356.20	\$327.30	\$284.60	\$230.50	\$214.40
Single No Inflation	76	\$405.60	\$373.50	\$325.00	\$264.00	\$243.20
Single No Inflation	77	\$456.50	\$419.50	\$365.40	\$295.20	\$273.20
Single No Inflation	78	\$505.90	\$465.50	\$405.60	\$328.50	\$303.10
Single No Inflation	79	\$555.40	\$511.60	\$444.70	\$360.80	\$334.30
Single No Inflation						
Single No Inflation	80	\$603.90	\$556.50	\$483.90	\$391.80	\$362.00
Single No Inflation	81	\$652.20	\$600.40	\$522.10	\$423.00	\$391.80
Single No Inflation	82	\$699.30	\$643.10	\$560.00	\$454.10	\$419.50
Single No Inflation	83	\$746.70	\$686.90	\$598.10	\$485.10	\$448.20
Single No Inflation	84	\$793.80	\$730.50	\$636.00	\$515.10	\$477.10
Single No Inflation						
Single No Inflation	85	\$840.00	\$773.20	\$672.90	\$545.00	\$504.80
Single No Inflation	86	\$853.80	\$785.90	\$684.50	\$554.20	\$511.60
Single No Inflation	87	\$867.70	\$798.60	\$696.00	\$563.50	\$520.90
Single No Inflation	88	\$881.50	\$811.10	\$706.40	\$571.60	\$529.00
Single No Inflation	89	\$895.40	\$823.80	\$716.80	\$580.70	\$537.10
Single No Inflation						
Single No Inflation	90	\$908.10	\$834.30	\$727.00	\$588.90	\$544.00
Single No Inflation	91	\$919.50	\$845.80	\$737.60	\$596.90	\$551.90
Single No Inflation	92	\$932.20	\$857.30	\$745.50	\$603.90	\$558.90
Single No Inflation	93	\$943.70	\$868.80	\$755.90	\$611.90	\$565.70
Single No Inflation	94	\$955.30	\$879.20	\$765.20	\$620.00	\$573.90
Single No Inflation						
Single No Inflation	95	\$968.00	\$890.60	\$774.40	\$628.10	\$580.70
Single No Inflation	96	\$980.70	\$901.20	\$785.90	\$636.00	\$587.70
Single No Inflation	97	\$992.20	\$913.90	\$795.10	\$644.30	\$594.60
Single No Inflation	98	\$1,003.60	\$924.10	\$804.40	\$652.20	\$602.70
Single No Inflation	99	\$1,016.30	\$934.50	\$814.60	\$659.30	\$609.60
Single No Inflation	100	\$1,029.00	\$946.00	\$825.00	\$667.20	\$617.70
Single No Inflation						

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

Single No Inflation	Issue Age	Elimination Period			
		0 Days	7 Days	30 Days	
Single No Inflation	18-39	\$15.70	\$14.50	\$11.40	
Single No Inflation	40	\$16.40	\$15.00	\$12.10	
Single No Inflation	41	\$16.80	\$15.70	\$12.20	
Single No Inflation	42	\$17.30	\$16.00	\$12.60	
Single No Inflation	43	\$17.90	\$16.40	\$13.00	
Single No Inflation	44	\$18.40	\$16.80	\$13.40	
Single No Inflation					
Single No Inflation	45	\$18.70	\$17.30	\$13.50	
Single No Inflation	46	\$19.40	\$17.90	\$14.20	
Single No Inflation	47	\$19.90	\$18.40	\$14.50	
Single No Inflation	48	\$20.60	\$18.70	\$14.90	
Single No Inflation	49	\$20.80	\$19.40	\$15.20	
Single No Inflation					
Single No Inflation	50	\$21.40	\$19.90	\$15.70	
Single No Inflation	51	\$22.20	\$20.60	\$16.20	
Single No Inflation	52	\$23.00	\$21.20	\$16.80	
Single No Inflation	53	\$23.70	\$22.10	\$17.30	
Single No Inflation	54	\$24.80	\$22.70	\$18.00	
Single No Inflation					
Single No Inflation	55	\$25.60	\$23.40	\$18.40	
Single No Inflation	56	\$26.20	\$24.20	\$19.20	
Single No Inflation	57	\$27.00	\$24.90	\$19.80	
Single No Inflation	58	\$27.70	\$25.70	\$20.20	
Single No Inflation	59	\$28.70	\$26.40	\$20.80	
Single No Inflation					
Single No Inflation	60	\$29.50	\$27.20	\$21.40	
Single No Inflation	61	\$30.00	\$27.20	\$22.10	
Single No Inflation	62	\$30.70	\$28.40	\$22.60	
Single No Inflation	63	\$31.90	\$28.90	\$23.70	
Single No Inflation	64	\$32.30	\$30.00	\$24.30	
Single No Inflation					
Single No Inflation	65	\$33.50	\$31.20	\$24.30	
Single No Inflation	66	\$38.70	\$35.80	\$29.50	
Single No Inflation	67	\$43.90	\$40.50	\$33.50	
Single No Inflation	68	\$49.10	\$45.70	\$38.10	
Single No Inflation	69	\$54.20	\$50.10	\$42.70	
Single No Inflation					
Single No Inflation	70	\$59.40	\$54.90	\$47.30	
Single No Inflation	71	\$64.70	\$59.40	\$52.00	
Single No Inflation	72	\$71.10	\$65.30	\$56.50	
Single No Inflation	73	\$76.20	\$69.80	\$60.50	
Single No Inflation	74	\$81.90	\$75.00	\$65.80	
Single No Inflation					
Single No Inflation	75	\$87.00	\$80.60	\$69.80	
Single No Inflation	76	\$94.00	\$86.60	\$75.00	
Single No Inflation	77	\$100.40	\$92.80	\$80.20	
Single No Inflation	78	\$107.40	\$98.70	\$85.40	
Single No Inflation	79	\$114.10	\$104.90	\$91.20	
Single No Inflation					
Single No Inflation	80	\$121.70	\$111.30	\$96.80	
Single No Inflation	81	\$126.80	\$116.60	\$101.60	
Single No Inflation	82	\$132.60	\$122.20	\$106.20	
Single No Inflation	83	\$139.00	\$127.50	\$110.70	
Single No Inflation	84	\$144.60	\$133.20	\$115.30	
Single No Inflation					
Single No Inflation	85	\$145.30	\$135.50	\$115.90	
Single No Inflation	86	\$146.50	\$135.50	\$117.00	
Single No Inflation	87	\$147.50	\$136.70	\$118.20	
Single No Inflation	88	\$148.10	\$137.20	\$119.40	
Single No Inflation	89	\$149.40	\$137.90	\$119.90	
Single No Inflation					
Single No Inflation	90	\$150.40	\$139.00	\$119.90	
Single No Inflation	91	\$151.70	\$139.50	\$120.50	
Single No Inflation	92	\$152.20	\$140.20	\$121.70	
Single No Inflation	93	\$152.90	\$140.20	\$121.70	
Single No Inflation	94	\$153.90	\$141.10	\$122.90	
Single No Inflation					
Single No Inflation	95	\$154.50	\$141.80	\$123.30	
Single No Inflation	96	\$154.50	\$141.80	\$123.30	
Single No Inflation	97	\$155.70	\$142.30	\$124.00	
Single No Inflation	98	\$156.80	\$143.60	\$124.50	
Single No Inflation	99	\$156.80	\$144.60	\$124.50	
Single No Inflation	100	\$157.30	\$145.30	\$125.20	

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	\$48.40	\$44.10	\$40.50	\$33.00	\$28.70
Single No Inflation	40	\$50.70	\$46.20	\$42.30	\$34.70	\$30.20
Single No Inflation	41	\$52.20	\$47.60	\$43.50	\$35.70	\$31.00
Single No Inflation	42	\$53.50	\$48.90	\$44.90	\$36.50	\$32.00
Single No Inflation	43	\$55.00	\$50.10	\$46.10	\$37.60	\$32.70
Single No Inflation	44	\$56.30	\$51.30	\$47.20	\$38.70	\$33.70
Single No Inflation	45	\$57.80	\$52.70	\$48.40	\$39.70	\$34.50
Single No Inflation	46	\$59.70	\$54.20	\$49.90	\$40.80	\$35.60
Single No Inflation	47	\$61.30	\$55.80	\$51.20	\$42.00	\$36.40
Single No Inflation	48	\$62.80	\$57.30	\$52.60	\$43.10	\$37.60
Single No Inflation	49	\$64.70	\$58.90	\$54.00	\$44.30	\$38.50
Single No Inflation	50	\$66.30	\$60.40	\$55.40	\$45.40	\$39.50
Single No Inflation	51	\$68.60	\$62.70	\$57.60	\$47.00	\$41.10
Single No Inflation	52	\$71.20	\$64.80	\$59.40	\$48.60	\$42.30
Single No Inflation	53	\$73.50	\$67.10	\$61.50	\$50.10	\$43.90
Single No Inflation	54	\$76.10	\$69.20	\$63.50	\$52.00	\$45.10
Single No Inflation	55	\$78.50	\$71.30	\$65.40	\$53.60	\$46.50
Single No Inflation	56	\$81.00	\$73.90	\$67.70	\$55.40	\$48.20
Single No Inflation	57	\$83.50	\$76.20	\$69.80	\$57.20	\$49.70
Single No Inflation	58	\$86.00	\$78.50	\$71.90	\$58.90	\$51.20
Single No Inflation	59	\$88.60	\$80.60	\$74.00	\$60.50	\$52.70
Single No Inflation	60	\$91.20	\$83.10	\$76.20	\$62.30	\$54.20
Single No Inflation	61	\$96.80	\$88.90	\$80.60	\$68.10	\$57.70
Single No Inflation	62	\$102.60	\$94.50	\$85.40	\$69.20	\$62.30
Single No Inflation	63	\$108.30	\$99.10	\$90.00	\$73.90	\$64.70
Single No Inflation	64	\$114.10	\$104.90	\$94.50	\$77.40	\$68.10
Single No Inflation	65	\$118.80	\$109.50	\$99.10	\$80.60	\$71.50
Single No Inflation	66	\$132.60	\$122.20	\$109.50	\$88.90	\$79.70
Single No Inflation	67	\$147.50	\$136.00	\$121.00	\$98.10	\$88.90
Single No Inflation	68	\$161.50	\$148.70	\$131.50	\$107.40	\$96.80
Single No Inflation	69	\$176.40	\$162.50	\$143.00	\$115.30	\$106.20
Single No Inflation	70	\$191.30	\$175.10	\$153.30	\$123.30	\$115.30
Single No Inflation	71	\$216.70	\$199.40	\$173.00	\$140.70	\$130.30
Single No Inflation	72	\$242.00	\$222.50	\$193.60	\$156.80	\$145.30
Single No Inflation	73	\$267.50	\$245.50	\$213.30	\$173.00	\$160.30
Single No Inflation	74	\$292.70	\$269.60	\$234.00	\$190.10	\$175.10
Single No Inflation	75	\$317.00	\$292.70	\$253.60	\$206.30	\$190.10
Single No Inflation	76	\$362.00	\$333.10	\$290.40	\$235.10	\$217.80
Single No Inflation	77	\$406.80	\$374.70	\$326.10	\$264.00	\$244.30
Single No Inflation	78	\$451.80	\$414.90	\$362.00	\$292.70	\$270.90
Single No Inflation	79	\$495.60	\$456.50	\$397.60	\$321.60	\$298.50
Single No Inflation	80	\$539.20	\$495.60	\$432.20	\$350.20	\$322.80
Single No Inflation	81	\$581.90	\$535.90	\$465.50	\$377.00	\$349.30
Single No Inflation	82	\$624.60	\$573.90	\$500.10	\$404.50	\$374.70
Single No Inflation	83	\$667.20	\$613.10	\$534.80	\$432.20	\$399.90
Single No Inflation	84	\$708.70	\$652.20	\$568.10	\$459.70	\$425.30
Single No Inflation	85	\$750.20	\$690.20	\$601.60	\$486.30	\$449.50
Single No Inflation	86	\$762.80	\$701.80	\$610.80	\$494.40	\$457.40
Single No Inflation	87	\$774.40	\$713.40	\$621.00	\$502.40	\$465.50
Single No Inflation	88	\$787.00	\$723.60	\$630.40	\$510.60	\$472.40
Single No Inflation	89	\$799.70	\$735.30	\$639.50	\$518.60	\$479.40
Single No Inflation	90	\$810.00	\$745.50	\$648.70	\$525.50	\$486.30
Single No Inflation	91	\$820.30	\$754.70	\$658.00	\$532.40	\$492.10
Single No Inflation	92	\$832.10	\$765.20	\$666.00	\$539.20	\$498.90
Single No Inflation	93	\$842.30	\$774.40	\$674.10	\$546.30	\$505.90
Single No Inflation	94	\$852.70	\$784.70	\$683.40	\$553.10	\$511.60
Single No Inflation	95	\$864.20	\$795.10	\$691.40	\$561.20	\$518.60
Single No Inflation	96	\$874.70	\$805.50	\$701.80	\$566.90	\$524.40
Single No Inflation	97	\$886.20	\$814.60	\$709.90	\$575.00	\$531.30
Single No Inflation	98	\$896.40	\$823.80	\$717.80	\$581.90	\$538.30
Single No Inflation	99	\$906.80	\$834.30	\$727.00	\$587.70	\$544.00
Single No Inflation	100	\$918.30	\$844.60	\$736.30	\$595.80	\$550.80

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$13.70	\$12.20	\$10.30
Single No Inflation	40	\$14.50	\$13.00	\$10.80
Single No Inflation	41	\$14.90	\$13.40	\$11.30
Single No Inflation	42	\$15.20	\$13.50	\$11.40
Single No Inflation	43	\$15.70	\$13.80	\$11.80
Single No Inflation	44	\$16.20	\$14.40	\$12.20
Single No Inflation	45	\$16.70	\$14.80	\$12.30
Single No Inflation	46	\$17.10	\$15.00	\$12.90
Single No Inflation	47	\$17.60	\$15.70	\$13.10
Single No Inflation	48	\$18.00	\$16.00	\$13.50
Single No Inflation	49	\$18.50	\$16.40	\$13.80
Single No Inflation	50	\$18.80	\$16.80	\$14.20
Single No Inflation	51	\$19.80	\$17.30	\$14.80
Single No Inflation	52	\$20.20	\$18.10	\$15.20
Single No Inflation	53	\$21.00	\$18.70	\$15.70
Single No Inflation	54	\$21.90	\$19.40	\$16.20
Single No Inflation	55	\$22.30	\$19.90	\$16.80
Single No Inflation	56	\$23.10	\$20.70	\$17.30
Single No Inflation	57	\$23.80	\$21.20	\$18.00
Single No Inflation	58	\$24.50	\$21.90	\$18.40
Single No Inflation	59	\$25.20	\$22.60	\$18.80
Single No Inflation	60	\$26.00	\$23.10	\$19.50
Single No Inflation	61	\$26.50	\$23.10	\$20.00
Single No Inflation	62	\$27.70	\$23.70	\$20.00
Single No Inflation	63	\$28.40	\$24.90	\$20.70
Single No Inflation	64	\$28.90	\$24.90	\$21.20
Single No Inflation	65	\$30.00	\$26.00	\$21.90
Single No Inflation	66	\$35.10	\$30.00	\$25.20
Single No Inflation	67	\$39.30	\$34.10	\$28.10
Single No Inflation	68	\$44.50	\$38.10	\$32.20
Single No Inflation	69	\$48.50	\$42.20	\$35.00
Single No Inflation	70	\$53.20	\$46.20	\$38.50
Single No Inflation	71	\$58.40	\$50.10	\$42.00
Single No Inflation	72	\$62.80	\$54.20	\$44.90
Single No Inflation	73	\$68.10	\$58.90	\$48.40
Single No Inflation	74	\$72.70	\$62.30	\$51.20
Single No Inflation	75	\$78.50	\$67.00	\$54.70
Single No Inflation	76	\$84.20	\$72.10	\$57.60
Single No Inflation	77	\$90.00	\$76.70	\$61.10
Single No Inflation	78	\$95.60	\$81.90	\$64.30
Single No Inflation	79	\$102.00	\$86.60	\$67.40
Single No Inflation	80	\$108.30	\$92.40	\$71.30
Single No Inflation	81	\$113.70	\$96.30	\$74.20
Single No Inflation	82	\$118.80	\$101.00	\$77.10
Single No Inflation	83	\$123.30	\$104.90	\$79.40
Single No Inflation	84	\$129.10	\$109.00	\$82.40
Single No Inflation	85	\$130.30	\$109.50	\$82.40
Single No Inflation	86	\$131.50	\$110.20	\$82.80
Single No Inflation	87	\$132.60	\$111.30	\$83.50
Single No Inflation	88	\$133.80	\$111.80	\$83.50
Single No Inflation	89	\$133.80	\$113.00	\$84.00
Single No Inflation	90	\$135.00	\$113.00	\$84.00
Single No Inflation	91	\$135.50	\$113.70	\$84.70
Single No Inflation	92	\$136.00	\$114.10	\$84.70
Single No Inflation	93	\$136.70	\$114.70	\$85.20
Single No Inflation	94	\$137.20	\$115.30	\$85.20
Single No Inflation	95	\$137.90	\$115.30	\$85.20
Single No Inflation	96	\$138.30	\$115.90	\$85.20
Single No Inflation	97	\$139.00	\$116.60	\$85.60
Single No Inflation	98	\$139.50	\$117.00	\$85.60
Single No Inflation	99	\$140.70	\$117.60	\$85.60
Single No Inflation	100	\$140.70	\$117.60	\$85.60

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	\$38.50	\$34.90	\$28.70	\$25.00	\$18.80
Single No Inflation	40	\$40.50	\$36.50	\$30.20	\$26.40	\$19.90
Single No Inflation	41	\$41.50	\$37.60	\$31.00	\$27.20	\$20.60
Single No Inflation	42	\$42.70	\$38.70	\$32.00	\$27.70	\$21.00
Single No Inflation	43	\$43.90	\$39.70	\$32.70	\$28.50	\$21.60
Single No Inflation	44	\$45.00	\$40.80	\$33.70	\$29.30	\$22.20
Single No Inflation						
Single No Inflation	45	\$46.20	\$41.90	\$34.50	\$30.00	\$22.70
Single No Inflation	46	\$47.60	\$42.80	\$35.60	\$31.00	\$23.50
Single No Inflation	47	\$48.90	\$44.30	\$36.40	\$31.90	\$24.20
Single No Inflation	48	\$50.10	\$45.40	\$37.60	\$32.70	\$24.80
Single No Inflation	49	\$51.50	\$46.50	\$38.50	\$33.50	\$25.60
Single No Inflation						
Single No Inflation	50	\$52.80	\$47.80	\$39.50	\$34.50	\$26.00
Single No Inflation	51	\$54.90	\$49.70	\$41.10	\$35.70	\$27.00
Single No Inflation	52	\$56.70	\$51.30	\$42.30	\$37.00	\$28.00
Single No Inflation	53	\$58.60	\$53.20	\$43.90	\$38.10	\$28.90
Single No Inflation	54	\$60.50	\$54.90	\$45.10	\$39.50	\$29.90
Single No Inflation						
Single No Inflation	55	\$62.60	\$56.50	\$46.50	\$40.80	\$30.80
Single No Inflation	56	\$64.70	\$58.50	\$48.20	\$42.00	\$31.90
Single No Inflation	57	\$66.50	\$60.30	\$49.70	\$43.40	\$32.70
Single No Inflation	58	\$68.60	\$62.10	\$51.20	\$44.70	\$33.90
Single No Inflation	59	\$70.50	\$63.90	\$52.70	\$46.10	\$34.90
Single No Inflation						
Single No Inflation	60	\$72.70	\$65.80	\$54.20	\$47.30	\$35.80
Single No Inflation	61	\$77.40	\$69.20	\$57.70	\$49.70	\$38.10
Single No Inflation	62	\$81.90	\$73.90	\$61.20	\$53.20	\$40.50
Single No Inflation	63	\$86.60	\$77.40	\$64.70	\$56.50	\$42.70
Single No Inflation	64	\$91.20	\$81.90	\$68.10	\$58.90	\$45.00
Single No Inflation						
Single No Inflation	65	\$94.50	\$85.40	\$71.50	\$61.20	\$47.30
Single No Inflation	66	\$106.20	\$95.60	\$79.70	\$69.20	\$53.20
Single No Inflation	67	\$117.60	\$106.20	\$88.90	\$76.20	\$58.90
Single No Inflation	68	\$129.10	\$116.60	\$96.80	\$84.20	\$64.70
Single No Inflation	69	\$140.70	\$126.80	\$106.20	\$91.20	\$70.40
Single No Inflation						
Single No Inflation	70	\$153.30	\$138.30	\$115.30	\$99.10	\$76.20
Single No Inflation	71	\$173.00	\$155.70	\$130.30	\$113.00	\$86.60
Single No Inflation	72	\$193.60	\$174.20	\$145.30	\$125.70	\$96.80
Single No Inflation	73	\$213.30	\$192.60	\$160.30	\$138.30	\$107.40
Single No Inflation	74	\$234.00	\$210.90	\$175.10	\$152.20	\$116.60
Single No Inflation						
Single No Inflation	75	\$253.60	\$228.30	\$190.10	\$164.90	\$126.80
Single No Inflation	76	\$289.40	\$260.50	\$216.70	\$188.00	\$145.30
Single No Inflation	77	\$325.00	\$292.70	\$244.30	\$210.90	\$162.50
Single No Inflation	78	\$360.80	\$325.00	\$270.90	\$235.10	\$180.90
Single No Inflation	79	\$396.40	\$357.30	\$297.30	\$258.20	\$198.40
Single No Inflation						
Single No Inflation	80	\$431.00	\$388.40	\$323.80	\$280.20	\$215.50
Single No Inflation	81	\$465.50	\$418.30	\$349.30	\$301.90	\$232.80
Single No Inflation	82	\$498.90	\$449.50	\$374.70	\$325.00	\$250.20
Single No Inflation	83	\$533.60	\$480.60	\$399.90	\$347.00	\$266.30
Single No Inflation	84	\$566.90	\$510.60	\$425.30	\$368.70	\$283.50
Single No Inflation						
Single No Inflation	85	\$600.40	\$540.50	\$450.50	\$389.70	\$299.60
Single No Inflation	86	\$609.60	\$548.60	\$457.40	\$396.40	\$305.40
Single No Inflation	87	\$620.00	\$557.70	\$464.40	\$403.40	\$310.00
Single No Inflation	88	\$629.30	\$566.90	\$472.40	\$409.10	\$314.60
Single No Inflation	89	\$639.50	\$575.00	\$479.40	\$416.10	\$319.30
Single No Inflation						
Single No Inflation	90	\$647.50	\$583.10	\$486.30	\$420.60	\$323.80
Single No Inflation	91	\$656.80	\$591.20	\$492.10	\$426.40	\$328.50
Single No Inflation	92	\$664.90	\$599.20	\$498.90	\$432.20	\$333.10
Single No Inflation	93	\$674.10	\$606.10	\$505.90	\$438.00	\$336.50
Single No Inflation	94	\$682.20	\$614.20	\$511.60	\$443.80	\$341.20
Single No Inflation						
Single No Inflation	95	\$691.40	\$622.30	\$518.60	\$449.50	\$345.80
Single No Inflation	96	\$699.30	\$630.40	\$524.40	\$455.30	\$350.20
Single No Inflation	97	\$708.70	\$637.20	\$531.30	\$460.90	\$353.70
Single No Inflation	98	\$716.80	\$645.30	\$538.30	\$465.50	\$358.50
Single No Inflation	99	\$726.10	\$653.40	\$544.00	\$471.50	\$362.90
Single No Inflation	100	\$734.00	\$661.40	\$550.80	\$477.10	\$367.70

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	\$11.00	\$9.90	\$8.40
Single No Inflation	40	\$11.70	\$10.30	\$8.70
Single No Inflation	41	\$12.10	\$10.70	\$8.80
Single No Inflation	42	\$12.20	\$10.80	\$9.40
Single No Inflation	43	\$12.60	\$11.30	\$9.50
Single No Inflation	44	\$13.00	\$11.40	\$9.80
Single No Inflation				
Single No Inflation	45	\$13.40	\$11.80	\$9.90
Single No Inflation	46	\$13.70	\$12.20	\$10.30
Single No Inflation	47	\$14.20	\$12.60	\$10.60
Single No Inflation	48	\$14.50	\$12.90	\$10.80
Single No Inflation	49	\$14.90	\$13.10	\$11.00
Single No Inflation				
Single No Inflation	50	\$15.20	\$13.50	\$11.40
Single No Inflation	51	\$15.70	\$13.80	\$11.80
Single No Inflation	52	\$16.20	\$14.50	\$12.20
Single No Inflation	53	\$16.80	\$14.90	\$12.60
Single No Inflation	54	\$17.30	\$15.60	\$13.10
Single No Inflation				
Single No Inflation	55	\$18.00	\$16.00	\$13.50
Single No Inflation	56	\$18.50	\$16.40	\$13.80
Single No Inflation	57	\$19.20	\$17.10	\$14.40
Single No Inflation	58	\$19.80	\$17.60	\$14.80
Single No Inflation	59	\$20.20	\$18.00	\$15.20
Single No Inflation				
Single No Inflation	60	\$20.80	\$18.50	\$15.70
Single No Inflation	61	\$21.40	\$19.80	\$16.20
Single No Inflation	62	\$22.10	\$19.80	\$16.80
Single No Inflation	63	\$22.60	\$20.80	\$17.30
Single No Inflation	64	\$23.10	\$20.80	\$17.30
Single No Inflation				
Single No Inflation	65	\$24.30	\$22.10	\$18.00
Single No Inflation	66	\$28.40	\$25.60	\$21.40
Single No Inflation	67	\$31.90	\$28.40	\$23.70
Single No Inflation	68	\$35.80	\$31.90	\$26.50
Single No Inflation	69	\$39.30	\$35.10	\$28.90
Single No Inflation				
Single No Inflation	70	\$42.20	\$38.10	\$31.90
Single No Inflation	71	\$46.90	\$42.20	\$34.70
Single No Inflation	72	\$50.10	\$45.70	\$37.60
Single No Inflation	73	\$54.90	\$49.10	\$41.10
Single No Inflation	74	\$58.40	\$52.60	\$43.90
Single No Inflation				
Single No Inflation	75	\$62.80	\$56.50	\$47.30
Single No Inflation	76	\$67.50	\$60.50	\$50.80
Single No Inflation	77	\$72.10	\$64.70	\$53.60
Single No Inflation	78	\$76.70	\$69.20	\$57.70
Single No Inflation	79	\$81.90	\$73.40	\$61.20
Single No Inflation				
Single No Inflation	80	\$87.00	\$77.80	\$65.30
Single No Inflation	81	\$90.50	\$81.90	\$68.10
Single No Inflation	82	\$95.20	\$85.40	\$71.10
Single No Inflation	83	\$99.10	\$88.90	\$74.30
Single No Inflation	84	\$103.20	\$92.80	\$77.40
Single No Inflation				
Single No Inflation	85	\$104.40	\$93.50	\$77.80
Single No Inflation	86	\$105.50	\$94.50	\$78.50
Single No Inflation	87	\$106.20	\$95.20	\$79.70
Single No Inflation	88	\$107.40	\$95.60	\$80.20
Single No Inflation	89	\$107.40	\$96.80	\$80.60
Single No Inflation				
Single No Inflation	90	\$107.80	\$96.80	\$80.60
Single No Inflation	91	\$108.30	\$97.50	\$81.30
Single No Inflation	92	\$109.00	\$97.50	\$81.30
Single No Inflation	93	\$109.00	\$98.70	\$81.90
Single No Inflation	94	\$110.20	\$98.70	\$82.50
Single No Inflation				
Single No Inflation	95	\$110.20	\$99.10	\$82.50
Single No Inflation	96	\$110.70	\$99.10	\$83.60
Single No Inflation	97	\$111.30	\$100.40	\$83.60
Single No Inflation	98	\$111.80	\$101.00	\$83.60
Single No Inflation	99	\$111.80	\$101.00	\$84.20
Single No Inflation	100	\$113.00	\$101.60	\$84.80

Single No Inflation

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	\$26.40	\$23.40	\$19.80	\$17.20	\$13.00
Single No Inflation	40	\$27.60	\$24.50	\$20.70	\$18.00	\$13.50
Single No Inflation	41	\$28.40	\$25.00	\$21.20	\$18.50	\$13.80
Single No Inflation	42	\$29.30	\$25.80	\$21.90	\$19.20	\$14.40
Single No Inflation	43	\$30.00	\$26.50	\$22.30	\$19.50	\$14.80
Single No Inflation	44	\$30.80	\$27.20	\$23.00	\$20.00	\$15.00
Single No Inflation	45	\$31.50	\$28.00	\$23.50	\$20.70	\$15.60
Single No Inflation	46	\$32.60	\$28.70	\$24.20	\$21.20	\$15.80
Single No Inflation	47	\$33.40	\$29.50	\$24.90	\$21.90	\$16.40
Single No Inflation	48	\$34.30	\$30.20	\$25.70	\$22.30	\$16.80
Single No Inflation	49	\$35.10	\$31.20	\$26.20	\$23.00	\$17.20
Single No Inflation	50	\$36.20	\$32.00	\$27.00	\$23.50	\$17.90
Single No Inflation	51	\$37.60	\$33.10	\$28.00	\$24.50	\$18.40
Single No Inflation	52	\$38.70	\$34.30	\$28.90	\$25.20	\$18.80
Single No Inflation	53	\$40.00	\$35.60	\$29.90	\$26.20	\$19.80
Single No Inflation	54	\$41.40	\$36.50	\$30.80	\$27.00	\$20.20
Single No Inflation	55	\$42.70	\$37.70	\$31.90	\$27.70	\$20.80
Single No Inflation	56	\$44.10	\$38.90	\$32.70	\$28.70	\$21.60
Single No Inflation	57	\$45.40	\$40.10	\$33.90	\$29.70	\$22.20
Single No Inflation	58	\$47.00	\$41.40	\$34.90	\$30.70	\$23.00
Single No Inflation	59	\$48.40	\$42.70	\$36.00	\$31.40	\$23.50
Single No Inflation	60	\$49.70	\$43.90	\$37.00	\$32.30	\$24.30
Single No Inflation	61	\$52.00	\$47.30	\$39.30	\$33.50	\$26.50
Single No Inflation	62	\$55.40	\$49.70	\$41.50	\$35.80	\$27.70
Single No Inflation	63	\$58.90	\$53.20	\$43.90	\$38.10	\$28.90
Single No Inflation	64	\$62.30	\$55.40	\$46.20	\$40.50	\$31.20
Single No Inflation	65	\$64.70	\$57.70	\$48.50	\$41.50	\$32.30
Single No Inflation	66	\$72.70	\$64.70	\$54.20	\$47.30	\$35.80
Single No Inflation	67	\$80.60	\$72.70	\$60.00	\$52.00	\$40.50
Single No Inflation	68	\$87.70	\$79.70	\$65.80	\$57.70	\$43.90
Single No Inflation	69	\$95.60	\$86.60	\$71.50	\$62.30	\$47.30
Single No Inflation	70	\$103.90	\$93.50	\$78.50	\$68.10	\$52.00
Single No Inflation	71	\$117.60	\$106.20	\$88.90	\$76.20	\$58.90
Single No Inflation	72	\$131.50	\$118.80	\$99.10	\$85.40	\$65.80
Single No Inflation	73	\$145.30	\$130.30	\$108.30	\$94.50	\$72.70
Single No Inflation	74	\$159.20	\$143.00	\$118.80	\$103.90	\$79.70
Single No Inflation	75	\$173.00	\$155.70	\$129.10	\$111.80	\$86.60
Single No Inflation	76	\$197.10	\$177.40	\$147.50	\$128.00	\$98.10
Single No Inflation	77	\$221.30	\$199.40	\$166.00	\$144.20	\$110.70
Single No Inflation	78	\$245.50	\$221.30	\$184.50	\$159.20	\$122.20
Single No Inflation	79	\$269.60	\$243.20	\$202.80	\$175.10	\$135.00
Single No Inflation	80	\$292.70	\$264.00	\$220.10	\$190.10	\$146.50
Single No Inflation	81	\$317.00	\$284.60	\$237.50	\$205.10	\$158.00
Single No Inflation	82	\$340.00	\$305.40	\$254.80	\$220.10	\$169.50
Single No Inflation	83	\$362.90	\$326.10	\$271.90	\$235.10	\$180.90
Single No Inflation	84	\$386.10	\$347.00	\$289.40	\$251.30	\$192.60
Single No Inflation	85	\$407.90	\$367.70	\$306.60	\$265.20	\$204.00
Single No Inflation	86	\$414.90	\$373.50	\$311.10	\$269.60	\$207.50
Single No Inflation	87	\$421.80	\$379.10	\$315.80	\$274.40	\$210.90
Single No Inflation	88	\$427.60	\$384.90	\$321.60	\$277.70	\$214.40
Single No Inflation	89	\$434.50	\$390.60	\$326.10	\$282.50	\$217.80
Single No Inflation	90	\$440.30	\$396.40	\$330.80	\$285.80	\$220.10
Single No Inflation	91	\$446.00	\$402.20	\$335.40	\$290.40	\$223.60
Single No Inflation	92	\$453.00	\$406.80	\$338.80	\$293.90	\$226.00
Single No Inflation	93	\$458.60	\$412.60	\$343.50	\$297.30	\$229.30
Single No Inflation	94	\$464.40	\$417.10	\$348.10	\$301.90	\$231.70
Single No Inflation	95	\$470.30	\$423.00	\$352.70	\$305.40	\$235.10
Single No Inflation	96	\$475.90	\$428.80	\$357.30	\$308.90	\$237.50
Single No Inflation	97	\$481.70	\$433.30	\$360.80	\$313.50	\$241.00
Single No Inflation	98	\$487.40	\$439.10	\$365.40	\$317.00	\$243.20
Single No Inflation	99	\$493.20	\$443.80	\$369.90	\$320.40	\$246.70
Single No Inflation	100	\$498.90	\$449.50	\$374.70	\$325.00	\$250.20

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single No Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single No Inflation	18-39	\$7.30	\$7.20	\$5.90
Single No Inflation	40	\$7.90	\$7.30	\$6.30
Single No Inflation	41	\$8.00	\$7.60	\$6.50
Single No Inflation	42	\$8.10	\$8.00	\$6.50
Single No Inflation	43	\$8.40	\$8.10	\$6.70
Single No Inflation	44	\$8.70	\$8.40	\$6.80
Single No Inflation	45	\$8.80	\$8.60	\$7.10
Single No Inflation	46	\$9.20	\$8.70	\$7.20
Single No Inflation	47	\$9.40	\$8.80	\$7.30
Single No Inflation	48	\$9.80	\$9.40	\$7.60
Single No Inflation	49	\$9.90	\$9.50	\$7.90
Single No Inflation	50	\$10.00	\$9.80	\$8.00
Single No Inflation	51	\$10.60	\$10.00	\$8.40
Single No Inflation	52	\$10.80	\$10.60	\$8.60
Single No Inflation	53	\$11.30	\$10.80	\$8.80
Single No Inflation	54	\$11.70	\$11.30	\$9.40
Single No Inflation	55	\$12.10	\$11.40	\$9.50
Single No Inflation	56	\$12.30	\$11.80	\$9.90
Single No Inflation	57	\$12.90	\$12.20	\$10.00
Single No Inflation	58	\$13.10	\$12.60	\$10.60
Single No Inflation	59	\$13.50	\$13.00	\$10.70
Single No Inflation	60	\$13.80	\$13.40	\$11.00
Single No Inflation	61	\$15.00	\$13.40	\$11.00
Single No Inflation	62	\$15.00	\$13.80	\$11.70
Single No Inflation	63	\$15.70	\$13.80	\$11.70
Single No Inflation	64	\$15.70	\$14.50	\$12.20
Single No Inflation	65	\$16.20	\$15.00	\$12.20
Single No Inflation	66	\$19.20	\$17.30	\$14.50
Single No Inflation	67	\$21.40	\$19.20	\$16.20
Single No Inflation	68	\$24.30	\$21.40	\$18.00
Single No Inflation	69	\$26.50	\$23.70	\$20.20
Single No Inflation	70	\$28.90	\$26.00	\$21.40
Single No Inflation	71	\$31.90	\$28.40	\$23.70
Single No Inflation	72	\$34.70	\$30.70	\$25.60
Single No Inflation	73	\$37.00	\$33.50	\$28.40
Single No Inflation	74	\$39.90	\$35.80	\$30.00
Single No Inflation	75	\$42.70	\$38.10	\$32.30
Single No Inflation	76	\$45.70	\$41.10	\$34.70
Single No Inflation	77	\$49.10	\$43.90	\$37.00
Single No Inflation	78	\$52.60	\$46.90	\$39.30
Single No Inflation	79	\$55.40	\$49.70	\$41.50
Single No Inflation	80	\$59.40	\$53.20	\$44.50
Single No Inflation	81	\$61.70	\$56.10	\$46.20
Single No Inflation	82	\$64.70	\$58.40	\$48.50
Single No Inflation	83	\$67.00	\$60.50	\$50.80
Single No Inflation	84	\$69.80	\$63.50	\$52.60
Single No Inflation	85	\$71.10	\$63.50	\$53.20
Single No Inflation	86	\$71.50	\$64.00	\$53.60
Single No Inflation	87	\$72.10	\$64.70	\$54.20
Single No Inflation	88	\$72.70	\$65.30	\$54.20
Single No Inflation	89	\$73.40	\$65.80	\$54.90
Single No Inflation	90	\$73.40	\$66.30	\$54.90
Single No Inflation	91	\$73.90	\$66.30	\$54.90
Single No Inflation	92	\$73.90	\$67.00	\$56.10
Single No Inflation	93	\$74.30	\$67.00	\$56.10
Single No Inflation	94	\$74.30	\$67.50	\$56.10
Single No Inflation	95	\$75.00	\$67.50	\$56.10
Single No Inflation	96	\$75.50	\$67.50	\$56.50
Single No Inflation	97	\$75.50	\$68.10	\$57.20
Single No Inflation	98	\$76.20	\$68.10	\$57.20
Single No Inflation	99	\$76.70	\$69.20	\$57.20
Single No Inflation	100	\$76.70	\$69.20	\$57.70

EXHIBIT II: Proposed 2012 Revised Rates for EquiCare 2002

SINGLE WITH COMPOUND INFLATION

Rate Increase = 35.0%

EquiCare 2002

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Optional Home Care

UNLIMITED MAXIMUM BENEFIT PERIOD PER \$5 UNIT

<u>Elimination Period</u>							<u>Elimination Period</u>			
Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days	Issue Age	0 Days	7 Days	30 Days	
Single w/ Inflation	18-39	\$123.00	\$113.00	\$103.60	\$84.00	\$74.20	18-39	\$35.70	\$32.70	\$26.00
Single w/ Inflation	40	\$129.10	\$118.80	\$108.50	\$88.20	\$77.80	40	\$37.60	\$34.50	\$27.20
Single w/ Inflation	41	\$132.90	\$122.20	\$111.70	\$90.80	\$80.20	41	\$38.50	\$35.40	\$28.10
Single w/ Inflation	42	\$136.50	\$125.70	\$115.10	\$93.20	\$82.40	42	\$39.70	\$36.40	\$28.70
Single w/ Inflation	43	\$140.20	\$129.10	\$118.20	\$95.60	\$84.60	43	\$40.80	\$37.30	\$29.60
Single w/ Inflation	44	\$143.80	\$132.50	\$121.00	\$98.10	\$86.70	44	\$42.00	\$38.10	\$30.20
Single w/ Inflation	45	\$147.70	\$135.90	\$124.20	\$101.00	\$89.10	45	\$43.00	\$39.60	\$31.10
Single w/ Inflation	46	\$151.80	\$139.90	\$127.90	\$103.60	\$91.60	46	\$44.20	\$40.30	\$32.00
Single w/ Inflation	47	\$156.10	\$143.80	\$131.30	\$106.80	\$94.30	47	\$45.40	\$41.50	\$33.00
Single w/ Inflation	48	\$160.60	\$147.90	\$135.00	\$109.40	\$96.80	48	\$46.60	\$43.00	\$33.90
Single w/ Inflation	49	\$164.90	\$151.50	\$138.70	\$112.60	\$99.30	49	\$47.80	\$44.20	\$35.00
Single w/ Inflation	50	\$169.20	\$155.70	\$142.30	\$115.20	\$102.20	50	\$48.90	\$44.90	\$35.70
Single w/ Inflation	51	\$175.30	\$161.50	\$147.70	\$119.70	\$105.90	51	\$50.90	\$46.80	\$36.90
Single w/ Inflation	52	\$181.40	\$167.00	\$152.50	\$124.00	\$109.40	52	\$52.60	\$48.20	\$38.10
Single w/ Inflation	53	\$187.60	\$172.80	\$157.90	\$127.90	\$113.00	53	\$54.60	\$50.00	\$39.60
Single w/ Inflation	54	\$193.60	\$178.40	\$163.00	\$132.20	\$117.00	54	\$56.20	\$51.60	\$41.00
Single w/ Inflation	55	\$200.00	\$183.80	\$168.30	\$136.50	\$120.60	55	\$58.00	\$53.40	\$42.20
Single w/ Inflation	56	\$206.20	\$190.00	\$173.80	\$140.90	\$124.50	56	\$59.60	\$54.70	\$43.40
Single w/ Inflation	57	\$212.80	\$195.80	\$178.90	\$145.40	\$128.60	57	\$61.70	\$56.70	\$44.90
Single w/ Inflation	58	\$219.60	\$201.90	\$184.50	\$149.60	\$132.20	58	\$63.80	\$58.40	\$46.40
Single w/ Inflation	59	\$225.80	\$207.90	\$190.00	\$154.50	\$136.30	59	\$65.70	\$60.10	\$47.80
Single w/ Inflation	60	\$232.40	\$214.00	\$195.50	\$158.50	\$140.20	60	\$67.40	\$61.70	\$48.90
Single w/ Inflation	61	\$247.10	\$228.70	\$206.50	\$173.40	\$147.70	61	\$69.30	\$62.80	\$50.90
Single w/ Inflation	62	\$261.80	\$241.60	\$219.60	\$177.20	\$158.50	62	\$71.10	\$64.70	\$51.60
Single w/ Inflation	63	\$276.70	\$254.70	\$230.60	\$188.10	\$166.10	63	\$72.90	\$67.40	\$53.60
Single w/ Inflation	64	\$291.40	\$269.40	\$243.50	\$197.30	\$175.30	64	\$74.80	\$68.40	\$54.60
Single w/ Inflation	65	\$285.20	\$262.80	\$238.70	\$193.60	\$171.10	65	\$72.70	\$66.60	\$52.70
Single w/ Inflation	66	\$319.90	\$293.80	\$264.50	\$214.40	\$192.00	66	\$84.00	\$77.00	\$62.30
Single w/ Inflation	67	\$354.40	\$326.70	\$290.40	\$235.10	\$212.70	67	\$94.30	\$86.60	\$72.70
Single w/ Inflation	68	\$389.10	\$357.80	\$316.20	\$257.50	\$233.50	68	\$105.60	\$97.00	\$82.30
Single w/ Inflation	69	\$423.50	\$390.60	\$342.40	\$278.40	\$254.10	69	\$116.70	\$107.10	\$91.70
Single w/ Inflation	70	\$444.50	\$407.70	\$355.90	\$287.60	\$267.30	70	\$122.90	\$113.70	\$97.90
Single w/ Inflation	71	\$503.10	\$463.00	\$402.60	\$325.90	\$302.40	71	\$134.50	\$123.70	\$107.10
Single w/ Inflation	72	\$561.40	\$516.40	\$449.60	\$364.30	\$337.50	72	\$146.40	\$134.50	\$117.00
Single w/ Inflation	73	\$620.00	\$569.70	\$496.30	\$402.60	\$372.60	73	\$158.00	\$145.40	\$126.10
Single w/ Inflation	74	\$678.40	\$625.00	\$543.20	\$441.20	\$407.70	74	\$169.60	\$155.60	\$135.50
Single w/ Inflation	75	\$660.60	\$608.20	\$528.80	\$428.40	\$396.90	75	\$162.70	\$149.10	\$129.60
Single w/ Inflation	76	\$753.50	\$693.50	\$603.80	\$488.30	\$452.40	76	\$174.60	\$160.30	\$139.50
Single w/ Inflation	77	\$846.40	\$778.90	\$678.70	\$548.30	\$507.80	77	\$187.40	\$171.50	\$149.10
Single w/ Inflation	78	\$939.20	\$864.50	\$753.50	\$609.70	\$563.30	78	\$199.20	\$183.50	\$158.10
Single w/ Inflation	79	\$1,032.00	\$949.60	\$826.80	\$669.60	\$620.20	79	\$211.20	\$194.90	\$168.50
Single w/ Inflation	80	\$1,035.60	\$952.60	\$829.60	\$671.90	\$620.80	80	\$208.20	\$191.50	\$166.00
Single w/ Inflation	81	\$1,117.30	\$1,028.70	\$894.60	\$724.60	\$670.70	81	\$217.80	\$199.80	\$173.50
Single w/ Inflation	82	\$1,198.80	\$1,102.10	\$959.60	\$777.10	\$718.90	82	\$227.50	\$210.20	\$181.90
Single w/ Inflation	83	\$1,280.40	\$1,178.10	\$1,025.90	\$831.10	\$768.90	83	\$237.20	\$218.60	\$189.60
Single w/ Inflation	84	\$1,362.10	\$1,252.70	\$1,091.00	\$883.50	\$817.20	84	\$247.60	\$227.50	\$197.10
Single w/ Inflation	85	\$1,440.80	\$1,326.00	\$1,154.60	\$934.70	\$864.30	85	\$252.50	\$232.40	\$200.70
Single w/ Inflation	86	\$1,464.40	\$1,346.80	\$1,173.90	\$949.90	\$878.10	86	\$253.70	\$233.90	\$201.30
Single w/ Inflation	87	\$1,487.70	\$1,368.90	\$1,191.80	\$965.20	\$893.30	87	\$255.20	\$235.10	\$202.00
Single w/ Inflation	88	\$1,511.40	\$1,389.60	\$1,211.30	\$980.40	\$907.10	88	\$255.20	\$235.80	\$203.40
Single w/ Inflation	89	\$1,534.70	\$1,411.70	\$1,229.20	\$995.50	\$920.90	89	\$257.20	\$236.60	\$205.50
Single w/ Inflation	90	\$1,425.90	\$1,311.80	\$1,142.00	\$925.30	\$855.70	90	\$237.10	\$218.20	\$188.90
Single w/ Inflation	91	\$1,445.00	\$1,329.50	\$1,158.50	\$938.00	\$867.00	91	\$238.50	\$218.60	\$188.90
Single w/ Inflation	92	\$1,463.90	\$1,347.30	\$1,172.50	\$949.40	\$878.50	92	\$239.00	\$220.00	\$190.90
Single w/ Inflation	93	\$1,482.90	\$1,363.80	\$1,187.60	\$962.10	\$889.70	93	\$240.30	\$221.30	\$191.60
Single w/ Inflation	94	\$1,501.90	\$1,381.50	\$1,202.80	\$974.70	\$901.20	94	\$241.60	\$222.00	\$192.00
Single w/ Inflation	95	\$1,521.00	\$1,399.20	\$1,218.00	\$987.40	\$912.50	95	\$242.10	\$223.20	\$193.40
Single w/ Inflation	96	\$1,539.90	\$1,417.00	\$1,234.50	\$998.90	\$924.00	96	\$243.50	\$223.90	\$193.40
Single w/ Inflation	97	\$1,559.00	\$1,434.80	\$1,249.70	\$1,011.50	\$935.50	97	\$244.80	\$224.40	\$194.70
Single w/ Inflation	98	\$1,577.90	\$1,451.30	\$1,263.60	\$1,024.20	\$946.80	98	\$245.20	\$226.30	\$195.90
Single w/ Inflation	99	\$1,597.00	\$1,469.10	\$1,280.10	\$1,035.60	\$958.30	99	\$246.60	\$227.00	\$195.90
Single w/ Inflation	100	\$1,616.10	\$1,486.70	\$1,295.40	\$1,048.30	\$969.60	100	\$247.90	\$228.30	\$197.10

Single w/ Inflation

EquiCare 2002

5 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$91.60	\$80.00	\$77.30	\$62.60	\$55.80
40	\$96.40	\$84.00	\$80.90	\$65.70	\$58.40
41	\$99.00	\$86.40	\$83.30	\$67.40	\$60.10
42	\$101.70	\$88.90	\$85.50	\$69.60	\$61.70
43	\$104.70	\$91.30	\$87.90	\$71.50	\$63.50
44	\$107.20	\$93.70	\$90.10	\$73.20	\$65.30
45	\$110.20	\$95.90	\$92.50	\$75.10	\$66.90
46	\$113.60	\$98.90	\$95.50	\$77.30	\$68.60
47	\$116.40	\$101.70	\$98.10	\$79.40	\$70.80
48	\$119.70	\$104.70	\$100.50	\$81.60	\$72.70
49	\$123.00	\$107.20	\$103.50	\$83.60	\$74.40
50	\$126.10	\$110.20	\$106.00	\$85.80	\$76.60
51	\$130.70	\$114.10	\$109.70	\$89.10	\$79.40
52	\$135.30	\$118.20	\$113.90	\$92.30	\$82.10
53	\$139.90	\$122.10	\$117.50	\$95.50	\$85.00
54	\$144.50	\$126.10	\$121.50	\$98.30	\$87.70
55	\$149.10	\$130.10	\$125.50	\$101.40	\$90.40
56	\$153.90	\$134.40	\$129.50	\$104.80	\$93.50
57	\$159.10	\$138.70	\$133.40	\$108.30	\$96.40
58	\$163.70	\$142.60	\$137.50	\$111.40	\$99.30
59	\$168.50	\$146.90	\$141.70	\$114.80	\$102.20
60	\$173.40	\$151.20	\$145.70	\$118.20	\$105.10
61	\$184.50	\$171.60	\$154.90	\$131.00	\$110.60
62	\$197.30	\$182.60	\$164.10	\$132.90	\$118.20
63	\$206.50	\$191.70	\$173.40	\$142.10	\$123.70
64	\$219.60	\$193.60	\$182.60	\$147.70	\$131.00
65	\$214.40	\$185.00	\$179.70	\$145.30	\$128.00
66	\$240.30	\$219.70	\$197.10	\$161.00	\$143.40
67	\$266.10	\$245.50	\$217.80	\$176.40	\$159.10
68	\$292.20	\$268.00	\$236.80	\$193.60	\$174.70
69	\$318.10	\$292.20	\$257.50	\$209.20	\$190.10
70	\$332.40	\$307.40	\$267.30	\$215.60	\$200.50
71	\$377.60	\$345.90	\$302.40	\$244.10	\$227.30
72	\$421.10	\$387.80	\$337.50	\$274.10	\$252.50
73	\$466.20	\$427.90	\$372.60	\$302.40	\$279.20
74	\$507.90	\$469.40	\$407.70	\$330.90	\$305.70
75	\$495.90	\$456.90	\$395.60	\$320.70	\$298.10
76	\$564.90	\$519.80	\$452.40	\$365.50	\$340.10
77	\$635.20	\$584.30	\$509.40	\$410.60	\$380.50
78	\$703.90	\$647.20	\$564.90	\$456.90	\$422.50
79	\$774.50	\$713.00	\$620.20	\$502.00	\$465.90
80	\$777.10	\$715.00	\$622.30	\$503.50	\$466.10
81	\$838.00	\$771.60	\$670.70	\$543.60	\$503.50
82	\$898.70	\$826.90	\$718.90	\$582.20	\$539.40
83	\$959.60	\$883.50	\$770.10	\$623.70	\$576.80
84	\$1,021.90	\$938.80	\$818.60	\$662.40	\$612.70
85	\$1,081.30	\$994.20	\$865.50	\$701.00	\$648.60
86	\$1,097.90	\$1,010.80	\$880.80	\$712.00	\$658.20
87	\$1,115.80	\$1,025.90	\$894.60	\$724.60	\$669.20
88	\$1,132.40	\$1,042.50	\$908.50	\$735.70	\$680.30
89	\$1,150.40	\$1,059.10	\$922.40	\$746.70	\$689.90
90	\$1,069.70	\$983.50	\$856.90	\$693.30	\$641.40
91	\$1,083.70	\$997.60	\$869.40	\$703.50	\$650.20
92	\$1,097.60	\$1,010.10	\$879.60	\$712.30	\$657.90
93	\$1,111.60	\$1,022.80	\$891.00	\$721.20	\$668.00
94	\$1,126.80	\$1,036.80	\$902.40	\$731.50	\$675.60
95	\$1,140.80	\$1,049.40	\$913.90	\$740.30	\$684.50
96	\$1,154.70	\$1,063.40	\$926.60	\$749.00	\$693.30
97	\$1,169.80	\$1,074.90	\$936.70	\$759.20	\$702.20
98	\$1,183.90	\$1,088.80	\$948.20	\$768.20	\$709.70
99	\$1,197.80	\$1,101.50	\$959.50	\$796.00	\$718.80
100	\$1,211.80	\$1,115.40	\$972.30	\$798.60	\$727.60

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$26.80	\$25.00	\$19.50
40	\$28.40	\$26.20	\$20.70
41	\$28.90	\$26.80	\$21.40
42	\$29.90	\$27.70	\$21.60
43	\$30.80	\$28.40	\$22.20
44	\$31.50	\$29.30	\$22.90
45	\$32.30	\$29.90	\$23.50
46	\$33.30	\$30.80	\$24.10
47	\$34.20	\$31.80	\$25.00
48	\$35.10	\$32.70	\$25.60
49	\$36.20	\$33.30	\$26.20
50	\$36.90	\$34.20	\$26.80
51	\$38.10	\$35.40	\$27.70
52	\$39.70	\$36.60	\$28.90
53	\$41.00	\$37.80	\$29.90
54	\$42.40	\$39.60	\$30.80
55	\$43.70	\$40.80	\$31.80
56	\$44.90	\$42.00	\$33.00
57	\$46.60	\$43.10	\$33.90
58	\$48.00	\$44.30	\$35.00
59	\$49.20	\$45.80	\$36.20
60	\$50.90	\$47.00	\$36.90
61	\$52.60	\$48.00	\$37.80
62	\$52.60	\$48.90	\$38.80
63	\$55.50	\$50.90	\$39.70
64	\$55.50	\$50.90	\$40.80
65	\$54.60	\$50.30	\$43.40
66	\$62.30	\$58.00	\$47.70
67	\$70.90	\$65.00	\$54.60
68	\$78.80	\$73.60	\$61.60
69	\$87.40	\$80.40	\$68.40
70	\$92.80	\$84.60	\$73.60
71	\$100.40	\$93.70	\$80.40
72	\$109.50	\$100.40	\$87.00
73	\$117.90	\$108.60	\$94.50
74	\$127.90	\$116.30	\$101.20
75	\$121.40	\$111.80	\$98.20
76	\$131.30	\$120.60	\$104.90
77	\$140.00	\$128.80	\$111.80
78	\$149.90	\$137.90	\$119.30
79	\$158.90	\$145.30	\$126.70
80	\$155.60	\$143.30	\$124.50
81	\$163.30	\$150.20	\$130.70
82	\$170.80	\$157.10	\$136.90
83	\$178.50	\$163.90	\$141.80
84	\$185.40	\$170.80	\$148.00
85	\$186.80	\$173.00	\$149.50
86	\$188.10	\$174.30	\$151.40
87	\$190.30	\$176.50	\$152.20
88	\$191.50	\$177.00	\$152.90
89	\$193.80	\$177.70	\$153.70
90	\$177.60	\$163.70	\$141.50
91	\$178.80	\$164.20	\$141.50
92	\$179.50	\$164.90	\$142.60
93	\$180.70	\$166.10	\$143.30
94	\$180.70	\$166.10	\$144.00
95	\$181.90	\$167.40	\$144.60
96	\$182.60	\$167.40	\$144.60
97	\$183.20	\$169.20	\$145.80
98	\$183.90	\$169.20	\$146.50
99	\$185.30	\$170.60	\$147.20
100	\$185.70	\$170.60	\$147.20

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	\$85.80	\$79.00	\$72.30	\$58.40	\$51.60
Single w/ Inflation	40	\$90.10	\$83.10	\$76.10	\$61.60	\$54.60
Single w/ Inflation	41	\$93.10	\$85.50	\$78.20	\$63.50	\$55.90
Single w/ Inflation	42	\$95.50	\$87.70	\$80.20	\$65.00	\$57.40
Single w/ Inflation	43	\$97.80	\$90.10	\$82.40	\$66.90	\$59.20
Single w/ Inflation	44	\$100.50	\$92.50	\$84.60	\$68.60	\$60.50
Single w/ Inflation	45	\$102.90	\$95.00	\$86.70	\$70.50	\$62.30
Single w/ Inflation	46	\$106.00	\$97.80	\$89.10	\$72.30	\$64.00
Single w/ Inflation	47	\$109.30	\$100.50	\$91.60	\$74.40	\$65.90
Single w/ Inflation	48	\$112.40	\$103.50	\$94.40	\$76.60	\$67.50
Single w/ Inflation	49	\$115.10	\$106.00	\$96.80	\$78.50	\$69.30
Single w/ Inflation	50	\$118.20	\$109.00	\$99.30	\$80.60	\$71.10
Single w/ Inflation	51	\$122.20	\$112.60	\$102.90	\$83.30	\$73.90
Single w/ Inflation	52	\$126.70	\$116.40	\$106.80	\$86.40	\$76.30
Single w/ Inflation	53	\$131.00	\$120.60	\$110.20	\$89.10	\$79.00
Single w/ Inflation	54	\$135.30	\$124.50	\$113.90	\$92.30	\$81.60
Single w/ Inflation	55	\$139.60	\$128.60	\$117.50	\$95.50	\$84.00
Single w/ Inflation	56	\$144.40	\$132.50	\$121.00	\$98.30	\$86.70
Single w/ Inflation	57	\$149.00	\$136.80	\$125.20	\$101.40	\$89.70
Single w/ Inflation	58	\$153.00	\$141.10	\$128.80	\$104.70	\$92.30
Single w/ Inflation	59	\$157.90	\$145.00	\$132.90	\$107.80	\$95.00
Single w/ Inflation	60	\$162.50	\$149.40	\$136.50	\$110.60	\$97.80
Single w/ Inflation	61	\$173.40	\$160.60	\$145.70	\$121.80	\$103.50
Single w/ Inflation	62	\$184.50	\$169.70	\$153.00	\$123.70	\$112.60
Single w/ Inflation	63	\$193.60	\$178.90	\$160.60	\$131.00	\$116.30
Single w/ Inflation	64	\$204.80	\$188.10	\$169.70	\$138.60	\$123.70
Single w/ Inflation	65	\$200.70	\$183.40	\$167.70	\$136.70	\$119.40
Single w/ Inflation	66	\$224.80	\$205.80	\$185.00	\$150.40	\$133.30
Single w/ Inflation	67	\$248.90	\$228.30	\$204.00	\$166.10	\$148.70
Single w/ Inflation	68	\$273.20	\$250.70	\$221.20	\$179.70	\$164.30
Single w/ Inflation	69	\$297.50	\$273.20	\$240.30	\$195.40	\$178.10
Single w/ Inflation	70	\$310.80	\$285.80	\$249.00	\$202.30	\$187.20
Single w/ Inflation	71	\$352.70	\$324.20	\$282.50	\$229.00	\$212.40
Single w/ Inflation	72	\$392.80	\$361.00	\$314.30	\$254.00	\$235.60
Single w/ Inflation	73	\$434.50	\$399.40	\$347.70	\$282.50	\$260.70
Single w/ Inflation	74	\$474.60	\$437.70	\$379.40	\$309.20	\$285.80
Single w/ Inflation	75	\$463.00	\$425.40	\$370.10	\$299.60	\$278.70
Single w/ Inflation	76	\$527.20	\$485.40	\$422.50	\$343.10	\$316.20
Single w/ Inflation	77	\$593.40	\$545.30	\$475.00	\$383.60	\$355.10
Single w/ Inflation	78	\$657.60	\$605.10	\$527.20	\$427.10	\$394.00
Single w/ Inflation	79	\$722.00	\$665.10	\$578.30	\$468.90	\$434.50
Single w/ Inflation	80	\$724.60	\$667.80	\$580.70	\$470.30	\$434.30
Single w/ Inflation	81	\$782.60	\$720.40	\$626.40	\$507.60	\$470.30
Single w/ Inflation	82	\$839.20	\$771.60	\$671.90	\$544.80	\$503.50
Single w/ Inflation	83	\$896.00	\$824.20	\$717.70	\$582.20	\$537.90
Single w/ Inflation	84	\$952.60	\$876.60	\$763.20	\$618.10	\$572.60
Single w/ Inflation	85	\$1,008.00	\$927.80	\$807.50	\$654.00	\$605.80
Single w/ Inflation	86	\$1,024.60	\$943.00	\$821.30	\$665.10	\$613.90
Single w/ Inflation	87	\$1,041.20	\$958.30	\$835.20	\$676.10	\$625.00
Single w/ Inflation	88	\$1,057.80	\$973.40	\$847.60	\$686.00	\$634.80
Single w/ Inflation	89	\$1,074.40	\$988.70	\$860.10	\$696.80	\$644.40
Single w/ Inflation	90	\$998.90	\$917.60	\$799.80	\$647.80	\$598.40
Single w/ Inflation	91	\$1,011.50	\$930.30	\$811.30	\$656.60	\$607.10
Single w/ Inflation	92	\$1,025.50	\$943.00	\$820.00	\$664.20	\$614.80
Single w/ Inflation	93	\$1,038.10	\$955.60	\$831.50	\$673.00	\$622.30
Single w/ Inflation	94	\$1,050.80	\$967.10	\$841.60	\$682.10	\$631.30
Single w/ Inflation	95	\$1,064.80	\$979.70	\$851.90	\$690.80	\$638.70
Single w/ Inflation	96	\$1,078.70	\$991.20	\$864.50	\$699.60	\$646.40
Single w/ Inflation	97	\$1,091.40	\$1,005.10	\$874.60	\$708.70	\$654.10
Single w/ Inflation	98	\$1,103.90	\$1,016.50	\$884.80	\$717.40	\$662.90
Single w/ Inflation	99	\$1,118.00	\$1,027.90	\$896.00	\$725.10	\$670.60
Single w/ Inflation	100	\$1,131.90	\$1,040.60	\$907.50	\$733.90	\$679.40

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	\$25.00	\$23.10	\$18.30
Single w/ Inflation	40	\$26.20	\$24.10	\$19.20
Single w/ Inflation	41	\$26.80	\$25.00	\$19.50
Single w/ Inflation	42	\$27.70	\$25.60	\$20.20
Single w/ Inflation	43	\$28.40	\$26.20	\$20.70
Single w/ Inflation	44	\$29.30	\$26.80	\$21.40
Single w/ Inflation	45	\$29.90	\$27.70	\$21.60
Single w/ Inflation	46	\$30.80	\$28.40	\$22.60
Single w/ Inflation	47	\$31.80	\$29.30	\$23.10
Single w/ Inflation	48	\$32.70	\$29.90	\$23.80
Single w/ Inflation	49	\$33.30	\$30.80	\$24.30
Single w/ Inflation	50	\$34.20	\$31.80	\$25.00
Single w/ Inflation	51	\$35.40	\$32.70	\$26.00
Single w/ Inflation	52	\$36.60	\$33.90	\$26.80
Single w/ Inflation	53	\$37.80	\$35.10	\$27.70
Single w/ Inflation	54	\$39.60	\$36.40	\$28.70
Single w/ Inflation	55	\$40.80	\$37.30	\$29.30
Single w/ Inflation	56	\$42.00	\$38.50	\$30.60
Single w/ Inflation	57	\$43.10	\$39.70	\$31.50
Single w/ Inflation	58	\$44.30	\$41.00	\$32.30
Single w/ Inflation	59	\$45.80	\$42.20	\$33.30
Single w/ Inflation	60	\$47.00	\$43.40	\$34.20
Single w/ Inflation	61	\$48.00	\$44.40	\$35.10
Single w/ Inflation	62	\$48.90	\$45.40	\$36.20
Single w/ Inflation	63	\$50.90	\$46.40	\$37.80
Single w/ Inflation	64	\$51.60	\$48.00	\$38.80
Single w/ Inflation	65	\$50.30	\$46.90	\$36.40
Single w/ Inflation	66	\$58.00	\$53.60	\$44.10
Single w/ Inflation	67	\$65.90	\$60.70	\$50.30
Single w/ Inflation	68	\$73.60	\$68.40	\$57.00
Single w/ Inflation	69	\$81.30	\$75.20	\$64.00
Single w/ Inflation	70	\$86.00	\$79.40	\$68.50
Single w/ Inflation	71	\$93.70	\$86.00	\$75.40
Single w/ Inflation	72	\$102.90	\$94.50	\$81.90
Single w/ Inflation	73	\$110.30	\$101.20	\$87.80
Single w/ Inflation	74	\$118.70	\$108.60	\$95.20
Single w/ Inflation	75	\$113.20	\$104.90	\$90.80
Single w/ Inflation	76	\$122.20	\$112.50	\$97.40
Single w/ Inflation	77	\$130.50	\$120.60	\$104.30
Single w/ Inflation	78	\$139.50	\$128.30	\$111.00
Single w/ Inflation	79	\$148.30	\$136.40	\$118.40
Single w/ Inflation	80	\$146.00	\$133.40	\$116.30
Single w/ Inflation	81	\$152.20	\$139.80	\$121.80
Single w/ Inflation	82	\$159.10	\$146.70	\$127.40
Single w/ Inflation	83	\$166.60	\$152.90	\$132.90
Single w/ Inflation	84	\$173.50	\$159.80	\$138.40
Single w/ Inflation	85	\$174.30	\$162.50	\$139.10
Single w/ Inflation	86	\$175.70	\$162.50	\$140.30
Single w/ Inflation	87	\$177.00	\$163.90	\$141.80
Single w/ Inflation	88	\$177.70	\$164.70	\$143.30
Single w/ Inflation	89	\$179.20	\$165.40	\$143.80
Single w/ Inflation	90	\$165.40	\$152.70	\$131.80
Single w/ Inflation	91	\$166.80	\$153.40	\$132.50
Single w/ Inflation	92	\$167.40	\$154.10	\$133.80
Single w/ Inflation	93	\$168.10	\$154.10	\$133.80
Single w/ Inflation	94	\$169.20	\$155.30	\$135.20
Single w/ Inflation	95	\$169.90	\$156.00	\$135.70
Single w/ Inflation	96	\$169.90	\$156.00	\$135.70
Single w/ Inflation	97	\$171.20	\$156.60	\$136.40
Single w/ Inflation	98	\$172.40	\$158.00	\$136.90
Single w/ Inflation	99	\$172.40	\$159.10	\$136.90
Single w/ Inflation	100	\$173.10	\$159.80	\$137.60

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	\$77.30	\$70.50	\$64.70	\$52.60	\$45.80
Single w/ Inflation	40	\$80.90	\$73.90	\$67.50	\$55.50	\$48.20
Single w/ Inflation	41	\$83.30	\$76.10	\$69.60	\$57.00	\$49.50
Single w/ Inflation	42	\$85.50	\$78.20	\$71.70	\$58.40	\$51.20
Single w/ Inflation	43	\$87.90	\$80.20	\$73.60	\$60.10	\$52.40
Single w/ Inflation	44	\$90.10	\$82.10	\$75.40	\$61.70	\$53.80
Single w/ Inflation	45	\$92.50	\$84.30	\$77.30	\$63.50	\$55.00
Single w/ Inflation	46	\$95.50	\$86.70	\$79.70	\$65.30	\$56.70
Single w/ Inflation	47	\$98.10	\$89.10	\$81.90	\$67.10	\$58.20
Single w/ Inflation	48	\$100.50	\$91.60	\$84.00	\$68.80	\$60.10
Single w/ Inflation	49	\$103.50	\$94.30	\$86.40	\$70.80	\$61.60
Single w/ Inflation	50	\$106.00	\$96.70	\$88.60	\$72.70	\$63.00
Single w/ Inflation	51	\$109.70	\$100.20	\$92.00	\$75.10	\$65.70
Single w/ Inflation	52	\$113.90	\$103.60	\$95.00	\$77.80	\$67.50
Single w/ Inflation	53	\$117.50	\$107.20	\$98.30	\$80.20	\$70.20
Single w/ Inflation	54	\$121.50	\$110.60	\$101.40	\$83.10	\$72.30
Single w/ Inflation	55	\$125.50	\$114.10	\$104.70	\$85.80	\$74.40
Single w/ Inflation	56	\$129.50	\$118.20	\$108.30	\$88.60	\$77.00
Single w/ Inflation	57	\$133.40	\$121.80	\$111.70	\$91.30	\$79.40
Single w/ Inflation	58	\$137.50	\$125.50	\$115.10	\$94.30	\$81.90
Single w/ Inflation	59	\$141.70	\$129.10	\$118.40	\$96.80	\$84.30
Single w/ Inflation	60	\$145.70	\$132.90	\$121.80	\$99.50	\$86.70
Single w/ Inflation	61	\$154.90	\$142.10	\$129.10	\$109.00	\$92.30
Single w/ Inflation	62	\$164.10	\$151.20	\$136.50	\$110.60	\$99.50
Single w/ Inflation	63	\$173.40	\$158.50	\$143.80	\$118.20	\$103.50
Single w/ Inflation	64	\$182.60	\$167.70	\$151.20	\$123.70	\$109.00
Single w/ Inflation	65	\$178.10	\$164.30	\$148.70	\$121.00	\$107.10
Single w/ Inflation	66	\$198.80	\$183.40	\$164.30	\$133.30	\$119.40
Single w/ Inflation	67	\$221.20	\$204.00	\$181.50	\$147.10	\$133.30
Single w/ Inflation	68	\$242.10	\$223.10	\$197.10	\$161.00	\$145.30
Single w/ Inflation	69	\$264.50	\$243.70	\$214.40	\$173.00	\$159.10
Single w/ Inflation	70	\$277.50	\$254.00	\$222.30	\$178.80	\$167.20
Single w/ Inflation	71	\$314.30	\$289.10	\$250.70	\$204.00	\$188.90
Single w/ Inflation	72	\$350.90	\$322.60	\$280.70	\$227.30	\$210.60
Single w/ Inflation	73	\$387.80	\$355.90	\$309.20	\$250.70	\$232.20
Single w/ Inflation	74	\$424.40	\$391.00	\$339.30	\$275.70	\$254.00
Single w/ Inflation	75	\$412.10	\$380.50	\$329.60	\$268.20	\$247.20
Single w/ Inflation	76	\$470.50	\$433.00	\$377.50	\$305.60	\$283.10
Single w/ Inflation	77	\$528.80	\$487.00	\$423.90	\$343.10	\$317.60
Single w/ Inflation	78	\$587.30	\$539.20	\$470.50	\$380.50	\$352.10
Single w/ Inflation	79	\$644.30	\$593.40	\$516.80	\$418.00	\$388.20
Single w/ Inflation	80	\$647.10	\$594.70	\$518.70	\$420.30	\$387.40
Single w/ Inflation	81	\$698.30	\$642.90	\$558.50	\$452.30	\$419.10
Single w/ Inflation	82	\$749.40	\$688.70	\$600.10	\$485.50	\$449.60
Single w/ Inflation	83	\$800.60	\$735.70	\$641.70	\$518.70	\$479.80
Single w/ Inflation	84	\$850.30	\$782.60	\$681.80	\$551.70	\$510.30
Single w/ Inflation	85	\$900.20	\$828.30	\$721.90	\$583.70	\$539.40
Single w/ Inflation	86	\$915.30	\$842.20	\$733.00	\$593.20	\$549.00
Single w/ Inflation	87	\$929.30	\$855.90	\$745.20	\$602.80	\$558.50
Single w/ Inflation	88	\$944.40	\$868.40	\$756.30	\$612.70	\$566.90
Single w/ Inflation	89	\$959.60	\$882.30	\$767.40	\$622.30	\$575.30
Single w/ Inflation	90	\$891.00	\$820.00	\$713.70	\$578.10	\$535.10
Single w/ Inflation	91	\$902.40	\$830.20	\$723.80	\$585.50	\$541.30
Single w/ Inflation	92	\$915.20	\$841.60	\$732.60	\$593.20	\$548.80
Single w/ Inflation	93	\$926.60	\$851.90	\$741.60	\$600.80	\$556.50
Single w/ Inflation	94	\$938.00	\$863.10	\$751.70	\$608.50	\$562.70
Single w/ Inflation	95	\$950.60	\$874.60	\$760.50	\$617.30	\$570.40
Single w/ Inflation	96	\$962.10	\$885.90	\$772.00	\$623.60	\$576.80
Single w/ Inflation	97	\$974.70	\$896.00	\$780.90	\$632.50	\$584.50
Single w/ Inflation	98	\$986.10	\$906.20	\$789.70	\$640.10	\$592.00
Single w/ Inflation	99	\$997.60	\$917.60	\$799.80	\$646.40	\$598.40
Single w/ Inflation	100	\$1,010.10	\$929.00	\$809.90	\$655.50	\$605.80

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	\$21.90	\$19.50	\$16.40
Single w/ Inflation	40	\$23.10	\$20.70	\$17.30
Single w/ Inflation	41	\$23.80	\$21.40	\$18.00
Single w/ Inflation	42	\$24.30	\$21.60	\$18.30
Single w/ Inflation	43	\$25.00	\$22.20	\$18.70
Single w/ Inflation	44	\$26.00	\$22.90	\$19.50
Single w/ Inflation	45	\$26.50	\$23.50	\$19.80
Single w/ Inflation	46	\$27.20	\$24.10	\$20.40
Single w/ Inflation	47	\$28.10	\$25.00	\$21.00
Single w/ Inflation	48	\$28.70	\$25.60	\$21.60
Single w/ Inflation	49	\$29.60	\$26.20	\$22.20
Single w/ Inflation	50	\$30.20	\$26.80	\$22.60
Single w/ Inflation	51	\$31.50	\$27.70	\$23.50
Single w/ Inflation	52	\$32.30	\$28.90	\$24.30
Single w/ Inflation	53	\$33.50	\$29.90	\$25.00
Single w/ Inflation	54	\$35.00	\$30.80	\$26.00
Single w/ Inflation	55	\$35.70	\$31.80	\$26.80
Single w/ Inflation	56	\$36.90	\$33.00	\$27.70
Single w/ Inflation	57	\$38.10	\$33.90	\$28.70
Single w/ Inflation	58	\$39.10	\$35.00	\$29.30
Single w/ Inflation	59	\$40.30	\$36.20	\$30.20
Single w/ Inflation	60	\$41.50	\$36.90	\$31.10
Single w/ Inflation	61	\$42.40	\$36.90	\$32.00
Single w/ Inflation	62	\$44.30	\$37.80	\$32.00
Single w/ Inflation	63	\$45.40	\$39.70	\$33.00
Single w/ Inflation	64	\$46.40	\$39.70	\$33.90
Single w/ Inflation	65	\$45.00	\$38.90	\$32.70
Single w/ Inflation	66	\$52.70	\$45.00	\$37.70
Single w/ Inflation	67	\$58.90	\$51.10	\$42.00
Single w/ Inflation	68	\$66.60	\$57.00	\$48.20
Single w/ Inflation	69	\$72.70	\$63.20	\$52.60
Single w/ Inflation	70	\$77.10	\$67.00	\$55.80
Single w/ Inflation	71	\$84.60	\$72.70	\$60.80
Single w/ Inflation	72	\$91.00	\$78.60	\$65.00
Single w/ Inflation	73	\$98.70	\$85.40	\$70.10
Single w/ Inflation	74	\$105.30	\$90.20	\$74.20
Single w/ Inflation	75	\$102.00	\$87.00	\$71.10
Single w/ Inflation	76	\$109.40	\$93.70	\$74.80
Single w/ Inflation	77	\$116.80	\$99.80	\$79.30
Single w/ Inflation	78	\$124.40	\$106.40	\$83.60
Single w/ Inflation	79	\$132.60	\$112.50	\$87.50
Single w/ Inflation	80	\$130.10	\$110.70	\$85.60
Single w/ Inflation	81	\$136.40	\$115.50	\$89.00
Single w/ Inflation	82	\$142.60	\$121.10	\$92.50
Single w/ Inflation	83	\$148.00	\$125.90	\$95.40
Single w/ Inflation	84	\$154.90	\$130.70	\$98.90
Single w/ Inflation	85	\$156.40	\$131.50	\$98.90
Single w/ Inflation	86	\$157.70	\$132.20	\$99.40
Single w/ Inflation	87	\$159.10	\$133.40	\$100.10
Single w/ Inflation	88	\$160.60	\$134.20	\$100.10
Single w/ Inflation	89	\$160.60	\$135.60	\$100.80
Single w/ Inflation	90	\$148.40	\$124.40	\$92.40
Single w/ Inflation	91	\$149.00	\$125.10	\$93.10
Single w/ Inflation	92	\$149.60	\$125.50	\$93.10
Single w/ Inflation	93	\$150.30	\$126.10	\$93.70
Single w/ Inflation	94	\$151.00	\$126.80	\$93.70
Single w/ Inflation	95	\$151.70	\$126.80	\$93.70
Single w/ Inflation	96	\$152.20	\$127.50	\$93.70
Single w/ Inflation	97	\$152.70	\$128.20	\$94.30
Single w/ Inflation	98	\$153.40	\$128.70	\$94.30
Single w/ Inflation	99	\$154.80	\$129.40	\$94.30
Single w/ Inflation	100	\$154.80	\$129.40	\$94.30

Single w/ Inflation

EquiCare 2002

Single w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Single w/ Inflation

Elimination Period

Single w/ Inflation

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

Single w/ Inflation

18-39 \$61.60 \$55.80 \$45.80 \$40.00 \$30.20

Single w/ Inflation

40 \$64.70 \$58.40 \$48.20 \$42.20 \$31.80

Single w/ Inflation

41 \$66.50 \$60.10 \$49.50 \$43.40 \$32.70

Single w/ Inflation

42 \$68.40 \$61.70 \$51.20 \$44.30 \$33.50

Single w/ Inflation

43 \$70.20 \$63.50 \$52.40 \$45.50 \$34.50

Single w/ Inflation

44 \$72.00 \$65.30 \$53.80 \$46.80 \$35.40

Single w/ Inflation

45 \$73.90 \$66.90 \$55.00 \$48.00 \$36.40

Single w/ Inflation

46 \$76.10 \$68.60 \$56.70 \$49.50 \$37.60

Single w/ Inflation

47 \$78.20 \$70.80 \$58.20 \$50.90 \$38.50

Single w/ Inflation

48 \$80.20 \$72.70 \$60.10 \$52.40 \$39.60

Single w/ Inflation

49 \$82.40 \$74.40 \$61.60 \$53.60 \$40.80

Single w/ Inflation

50 \$84.60 \$76.60 \$63.00 \$55.00 \$41.50

Single w/ Inflation

51 \$87.70 \$79.40 \$65.70 \$57.00 \$43.10

Single w/ Inflation

52 \$90.80 \$82.10 \$67.50 \$59.20 \$44.60

Single w/ Inflation

53 \$93.70 \$85.00 \$70.20 \$60.80 \$46.40

Single w/ Inflation

54 \$96.80 \$87.70 \$72.30 \$63.00 \$47.80

Single w/ Inflation

55 \$100.10 \$90.40 \$74.40 \$65.30 \$49.20

Single w/ Inflation

56 \$103.50 \$93.50 \$77.00 \$67.10 \$50.90

Single w/ Inflation

57 \$106.30 \$96.40 \$79.40 \$69.30 \$52.40

Single w/ Inflation

58 \$109.70 \$99.30 \$81.90 \$71.50 \$54.30

Single w/ Inflation

59 \$112.90 \$102.20 \$84.30 \$73.60 \$55.80

Single w/ Inflation

60 \$116.30 \$105.10 \$86.70 \$75.60 \$57.20

Single w/ Inflation

61 \$123.70 \$110.60 \$92.30 \$79.40 \$60.80

Single w/ Inflation

62 \$131.00 \$118.20 \$97.80 \$85.00 \$64.70

Single w/ Inflation

63 \$138.60 \$123.70 \$103.50 \$90.40 \$68.40

Single w/ Inflation

64 \$145.70 \$131.00 \$109.00 \$94.30 \$72.00

Single w/ Inflation

65 \$141.80 \$128.00 \$107.10 \$91.70 \$70.90

Single w/ Inflation

66 \$159.10 \$143.40 \$119.40 \$103.70 \$79.70

Single w/ Inflation

67 \$176.40 \$159.10 \$133.30 \$114.30 \$88.30

Single w/ Inflation

68 \$193.60 \$174.70 \$145.30 \$126.30 \$97.00

Single w/ Inflation

69 \$211.10 \$190.10 \$159.10 \$136.70 \$105.60

Single w/ Inflation

70 \$222.30 \$200.50 \$167.20 \$143.70 \$110.30

Single w/ Inflation

71 \$250.70 \$225.80 \$188.90 \$163.90 \$125.50

Single w/ Inflation

72 \$280.70 \$252.50 \$210.60 \$182.30 \$140.40

Single w/ Inflation

73 \$309.20 \$279.20 \$232.20 \$200.50 \$155.60

Single w/ Inflation

74 \$339.30 \$305.70 \$254.00 \$220.60 \$168.90

Single w/ Inflation

75 \$329.60 \$296.80 \$247.20 \$214.40 \$164.90

Single w/ Inflation

76 \$376.20 \$338.60 \$281.80 \$244.30 \$188.80

Single w/ Inflation

77 \$422.50 \$380.50 \$317.60 \$274.10 \$211.20

Single w/ Inflation

78 \$468.90 \$422.50 \$352.10 \$305.60 \$235.20

Single w/ Inflation

79 \$515.30 \$464.40 \$386.60 \$335.70 \$257.80

Single w/ Inflation

80 \$517.20 \$466.10 \$388.60 \$336.20 \$258.70

Single w/ Inflation

81 \$558.50 \$502.00 \$419.10 \$362.30 \$279.40

Single w/ Inflation

82 \$598.60 \$539.40 \$449.60 \$390.10 \$300.20

Single w/ Inflation

83 \$640.20 \$576.80 \$479.80 \$416.40 \$319.50

Single w/ Inflation

84 \$680.30 \$612.70 \$510.30 \$442.40 \$340.20

Single w/ Inflation

85 \$720.40 \$648.60 \$540.60 \$467.60 \$359.60

Single w/ Inflation

86 \$731.50 \$658.20 \$549.00 \$475.70 \$366.40

Single w/ Inflation

87 \$744.00 \$669.20 \$557.30 \$484.00 \$372.10

Single w/ Inflation

88 \$755.10 \$680.30 \$566.90 \$490.90 \$377.50

Single w/ Inflation

89 \$767.40 \$689.90 \$575.30 \$499.30 \$383.20

Single w/ Inflation

90 \$712.30 \$641.40 \$535.10 \$462.70 \$356.20

Single w/ Inflation

91 \$722.40 \$650.20 \$541.30 \$469.00 \$361.30

Single w/ Inflation

92 \$731.50 \$659.10 \$548.80 \$475.50 \$366.30

Single w/ Inflation

93 \$741.60 \$666.70 \$556.50 \$481.70 \$370.20

Single w/ Inflation

94 \$750.40 \$675.60 \$562.70 \$488.10 \$375.30

Single w/ Inflation

95 \$760.50 \$684.50 \$570.40 \$494.40 \$380.30

Single w/ Inflation

96 \$769.30 \$693.30 \$576.80 \$500.80 \$385.30

Single w/ Inflation

97 \$779.50 \$701.00 \$584.50 \$507.10 \$389.10

Single w/ Inflation

98 \$788.40 \$709.70 \$592.00 \$512.10 \$394.20

Single w/ Inflation

99 \$798.60 \$718.80 \$598.40 \$518.60 \$399.20

Single w/ Inflation

100 \$807.50 \$727.60 \$605.80 \$524.80 \$404.40

Single w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Issue Age

0 Days 7 Days 30 Days

18-39

\$17.60 \$15.80 \$13.40

40

\$18.50 \$16.40 \$14.00

41

\$19.20 \$17.10 \$14.10

42

\$19.50 \$17.30 \$14.90

43

\$20.20 \$18.00 \$15.20

44

\$20.70 \$18.30 \$15.60

45

\$21.40 \$18.70 \$15.80

46

\$21.90 \$19.50 \$16.40

47

\$22.60 \$20.20 \$16.80

48

\$23.10 \$20.40 \$17.30

49

\$23.80 \$21.00 \$17.60

50

\$24.30 \$21.60 \$18.30

51

\$25.00 \$22.20 \$18.70

52

\$26.00 \$23.10 \$19.50

53

\$26.80 \$23.80 \$20.20

54

\$27.70 \$24.80 \$21.00

55

\$28.70 \$25.60 \$21.60

56

\$29.60 \$26.20 \$22.20

57

\$30.60 \$27.20 \$22.90

58

\$31.50 \$28.10 \$23.50

59

\$32.30 \$28.70 \$24.30

60

\$33.30 \$29.60 \$25.00

61

\$34.20 \$31.50 \$26.00

62

\$35.10 \$31.50 \$26.80

63

\$36.20 \$33.30 \$27.70

64

\$36.90 \$33.30 \$27.70

65

\$36.40 \$33.00 \$26.90

66

\$42.60 \$38.30 \$32.00

67

\$47.70 \$42.60 \$35.60

68

\$53.60 \$47.70 \$39.70

69

\$58.90 \$52.70 \$43.40

70

\$61.10 \$55.10 \$46.20

71

\$67.80 \$61.10 \$50.30

72

\$72.70 \$66.10 \$54.50

73

\$79.40 \$71.20 \$59.60

74

\$84.60 \$76.20 \$63.60

75

\$81.70 \$73.50 \$61.50

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	\$42.20	\$37.30	\$31.50	\$27.50	\$20.70
Single w/ Inflation	40	\$44.20	\$39.10	\$33.00	\$28.70	\$21.60
Single w/ Inflation	41	\$45.40	\$40.00	\$33.90	\$29.60	\$22.20
Single w/ Inflation	42	\$46.80	\$41.20	\$35.00	\$30.60	\$22.90
Single w/ Inflation	43	\$48.00	\$42.40	\$35.70	\$31.10	\$23.50
Single w/ Inflation	44	\$49.20	\$43.40	\$36.60	\$32.00	\$24.10
Single w/ Inflation	45	\$50.40	\$44.60	\$37.60	\$33.00	\$24.80
Single w/ Inflation	46	\$52.20	\$45.80	\$38.50	\$33.90	\$25.30
Single w/ Inflation	47	\$53.40	\$47.00	\$39.70	\$35.00	\$26.20
Single w/ Inflation	48	\$54.70	\$48.20	\$41.00	\$35.70	\$26.80
Single w/ Inflation	49	\$56.20	\$50.00	\$42.00	\$36.60	\$27.50
Single w/ Inflation	50	\$58.00	\$51.20	\$43.10	\$37.60	\$28.40
Single w/ Inflation	51	\$60.10	\$52.80	\$44.60	\$39.10	\$29.30
Single w/ Inflation	52	\$61.70	\$54.70	\$46.40	\$40.30	\$30.20
Single w/ Inflation	53	\$64.00	\$56.70	\$47.80	\$42.00	\$31.50
Single w/ Inflation	54	\$66.20	\$58.40	\$49.20	\$43.10	\$32.30
Single w/ Inflation	55	\$68.40	\$60.40	\$50.90	\$44.30	\$33.30
Single w/ Inflation	56	\$70.50	\$62.30	\$52.40	\$45.80	\$34.50
Single w/ Inflation	57	\$72.70	\$64.20	\$54.30	\$47.60	\$35.40
Single w/ Inflation	58	\$75.10	\$66.20	\$55.80	\$48.90	\$36.60
Single w/ Inflation	59	\$77.30	\$68.40	\$57.40	\$50.10	\$37.60
Single w/ Inflation	60	\$79.40	\$70.20	\$59.20	\$51.60	\$38.80
Single w/ Inflation	61	\$83.10	\$75.60	\$62.80	\$53.60	\$42.40
Single w/ Inflation	62	\$88.60	\$79.40	\$66.50	\$57.20	\$44.30
Single w/ Inflation	63	\$94.30	\$85.00	\$70.20	\$60.80	\$46.40
Single w/ Inflation	64	\$99.50	\$88.60	\$73.90	\$64.70	\$50.00
Single w/ Inflation	65	\$97.00	\$86.60	\$72.70	\$62.30	\$48.40
Single w/ Inflation	66	\$109.00	\$97.00	\$81.30	\$70.90	\$53.60
Single w/ Inflation	67	\$121.00	\$109.00	\$90.00	\$77.90	\$60.70
Single w/ Inflation	68	\$131.40	\$119.40	\$98.60	\$86.60	\$65.90
Single w/ Inflation	69	\$143.40	\$129.80	\$107.10	\$93.30	\$70.90
Single w/ Inflation	70	\$150.60	\$135.50	\$113.70	\$98.70	\$75.40
Single w/ Inflation	71	\$170.40	\$153.80	\$128.80	\$110.30	\$85.40
Single w/ Inflation	72	\$190.70	\$172.20	\$143.70	\$123.70	\$95.20
Single w/ Inflation	73	\$210.60	\$188.90	\$157.10	\$137.10	\$105.30
Single w/ Inflation	74	\$230.80	\$207.30	\$172.20	\$150.60	\$115.50
Single w/ Inflation	75	\$224.80	\$202.40	\$167.70	\$145.30	\$112.50
Single w/ Inflation	76	\$256.30	\$230.60	\$191.70	\$166.40	\$127.50
Single w/ Inflation	77	\$287.70	\$259.20	\$215.80	\$187.40	\$144.00
Single w/ Inflation	78	\$319.20	\$287.70	\$239.70	\$206.90	\$158.90
Single w/ Inflation	79	\$350.60	\$316.20	\$263.70	\$227.80	\$175.40
Single w/ Inflation	80	\$351.20	\$316.80	\$264.10	\$228.20	\$175.70
Single w/ Inflation	81	\$380.50	\$341.60	\$285.00	\$246.20	\$189.60
Single w/ Inflation	82	\$408.00	\$366.40	\$305.70	\$264.10	\$203.40
Single w/ Inflation	83	\$435.60	\$391.30	\$326.30	\$282.10	\$217.10
Single w/ Inflation	84	\$463.40	\$416.40	\$347.30	\$301.50	\$231.00
Single w/ Inflation	85	\$489.40	\$441.20	\$367.90	\$318.20	\$244.90
Single w/ Inflation	86	\$497.80	\$448.10	\$373.30	\$323.60	\$249.00
Single w/ Inflation	87	\$506.20	\$455.00	\$379.00	\$329.30	\$253.00
Single w/ Inflation	88	\$513.00	\$461.90	\$385.90	\$333.20	\$257.20
Single w/ Inflation	89	\$521.40	\$468.80	\$391.30	\$338.90	\$261.40
Single w/ Inflation	90	\$484.30	\$436.10	\$363.90	\$314.50	\$242.10
Single w/ Inflation	91	\$490.60	\$442.30	\$368.90	\$319.50	\$245.90
Single w/ Inflation	92	\$498.20	\$447.60	\$372.60	\$323.20	\$248.60
Single w/ Inflation	93	\$504.50	\$453.80	\$377.80	\$327.20	\$252.20
Single w/ Inflation	94	\$510.90	\$458.80	\$382.80	\$332.10	\$254.90
Single w/ Inflation	95	\$517.20	\$465.30	\$388.00	\$335.90	\$258.60
Single w/ Inflation	96	\$523.60	\$471.60	\$392.90	\$339.70	\$261.30
Single w/ Inflation	97	\$529.80	\$476.60	\$396.80	\$344.80	\$265.10
Single w/ Inflation	98	\$536.10	\$482.90	\$401.90	\$348.80	\$267.60
Single w/ Inflation	99	\$542.50	\$488.10	\$406.90	\$352.40	\$271.40
Single w/ Inflation	100	\$548.80	\$494.40	\$412.10	\$357.50	\$275.20

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Single w/ Inflation	Issue Age	Elimination Period		
		0 Days	7 Days	30 Days
Single w/ Inflation	18-39	\$11.80	\$11.50	\$9.40
Single w/ Inflation	40	\$12.50	\$11.80	\$10.00
Single w/ Inflation	41	\$12.70	\$12.20	\$10.30
Single w/ Inflation	42	\$12.90	\$12.70	\$10.30
Single w/ Inflation	43	\$13.40	\$12.90	\$10.60
Single w/ Inflation	44	\$14.00	\$13.40	\$10.70
Single w/ Inflation	45	\$14.10	\$13.70	\$11.30
Single w/ Inflation	46	\$14.60	\$14.00	\$11.50
Single w/ Inflation	47	\$14.90	\$14.10	\$11.80
Single w/ Inflation	48	\$15.60	\$14.90	\$12.20
Single w/ Inflation	49	\$15.80	\$15.20	\$12.50
Single w/ Inflation	50	\$16.10	\$15.60	\$12.70
Single w/ Inflation	51	\$16.80	\$16.10	\$13.40
Single w/ Inflation	52	\$17.30	\$16.80	\$13.70
Single w/ Inflation	53	\$18.00	\$17.30	\$14.10
Single w/ Inflation	54	\$18.50	\$18.00	\$14.90
Single w/ Inflation	55	\$19.20	\$18.30	\$15.20
Single w/ Inflation	56	\$19.80	\$18.70	\$15.80
Single w/ Inflation	57	\$20.40	\$19.50	\$16.10
Single w/ Inflation	58	\$21.00	\$20.20	\$16.80
Single w/ Inflation	59	\$21.60	\$20.70	\$17.10
Single w/ Inflation	60	\$22.20	\$21.40	\$17.60
Single w/ Inflation	61	\$24.10	\$21.40	\$17.60
Single w/ Inflation	62	\$24.10	\$22.20	\$18.50
Single w/ Inflation	63	\$25.00	\$22.20	\$18.50
Single w/ Inflation	64	\$25.00	\$23.10	\$19.50
Single w/ Inflation	65	\$24.30	\$22.60	\$18.30
Single w/ Inflation	66	\$28.70	\$26.00	\$21.60
Single w/ Inflation	67	\$32.00	\$28.70	\$24.30
Single w/ Inflation	68	\$36.40	\$32.00	\$26.90
Single w/ Inflation	69	\$39.70	\$35.60	\$30.30
Single w/ Inflation	70	\$42.00	\$37.60	\$31.00
Single w/ Inflation	71	\$46.20	\$41.10	\$34.30
Single w/ Inflation	72	\$50.30	\$44.50	\$36.90
Single w/ Inflation	73	\$53.60	\$48.50	\$41.10
Single w/ Inflation	74	\$57.80	\$51.90	\$43.50
Single w/ Inflation	75	\$55.50	\$49.50	\$42.00
Single w/ Inflation	76	\$59.30	\$53.40	\$45.10
Single w/ Inflation	77	\$63.80	\$57.20	\$48.10
Single w/ Inflation	78	\$68.40	\$60.80	\$51.10
Single w/ Inflation	79	\$72.00	\$64.60	\$53.90
Single w/ Inflation	80	\$71.20	\$63.80	\$53.20
Single w/ Inflation	81	\$74.20	\$67.30	\$55.40
Single w/ Inflation	82	\$77.50	\$70.00	\$58.20
Single w/ Inflation	83	\$80.40	\$72.70	\$60.90
Single w/ Inflation	84	\$83.70	\$76.20	\$63.10
Single w/ Inflation	85	\$85.20	\$76.20	\$63.80
Single w/ Inflation	86	\$85.80	\$76.90	\$64.30
Single w/ Inflation	87	\$86.40	\$77.50	\$65.10
Single w/ Inflation	88	\$87.30	\$78.30	\$65.10
Single w/ Inflation	89	\$87.90	\$78.90	\$65.80
Single w/ Inflation	90	\$80.60	\$72.90	\$60.30
Single w/ Inflation	91	\$81.30	\$72.90	\$60.30
Single w/ Inflation	92	\$81.30	\$73.60	\$61.60
Single w/ Inflation	93	\$81.70	\$73.60	\$61.60
Single w/ Inflation	94	\$81.70	\$74.30	\$61.60
Single w/ Inflation	95	\$82.40	\$74.30	\$61.60
Single w/ Inflation	96	\$83.10	\$74.30	\$62.10
Single w/ Inflation	97	\$83.10	\$75.00	\$62.80
Single w/ Inflation	98	\$83.70	\$75.00	\$62.80
Single w/ Inflation	99	\$84.40	\$76.20	\$62.80
Single w/ Inflation	100	\$84.40	\$76.20	\$63.50

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	\$51.60	\$45.00	\$43.50	\$35.30	\$31.40
40	\$54.30	\$47.30	\$45.50	\$37.00	\$32.90
41	\$55.80	\$48.60	\$46.90	\$38.00	\$33.80
42	\$57.30	\$50.00	\$48.10	\$39.20	\$34.90
43	\$58.90	\$51.50	\$49.50	\$40.30	\$35.80
44	\$60.40	\$52.80	\$50.70	\$41.20	\$36.80
45	\$62.00	\$54.00	\$52.20	\$42.30	\$37.70
46	\$63.90	\$55.70	\$53.80	\$43.50	\$38.70
47	\$65.50	\$57.30	\$55.30	\$44.70	\$39.90
48	\$67.30	\$58.90	\$56.60	\$45.90	\$41.00
49	\$69.30	\$60.40	\$58.20	\$47.00	\$41.90
50	\$71.10	\$62.00	\$59.70	\$48.20	\$43.10
51	\$73.60	\$64.20	\$61.70	\$50.10	\$44.70
52	\$76.20	\$66.50	\$64.00	\$52.00	\$46.20
53	\$78.80	\$68.80	\$66.10	\$53.80	\$47.80
54	\$81.30	\$71.10	\$68.50	\$55.40	\$49.30
55	\$83.90	\$73.20	\$70.70	\$57.20	\$50.80
56	\$86.70	\$75.60	\$72.90	\$59.00	\$52.70
57	\$89.60	\$78.10	\$75.10	\$60.90	\$54.30
58	\$92.10	\$80.20	\$77.40	\$62.70	\$55.90
59	\$94.80	\$82.70	\$79.70	\$64.60	\$57.60
60	\$97.50	\$85.10	\$82.00	\$66.50	\$59.20
61	\$103.90	\$96.60	\$87.30	\$73.80	\$62.30
62	\$111.00	\$102.80	\$92.40	\$74.80	\$66.50
63	\$116.10	\$107.90	\$97.50	\$80.00	\$69.70
64	\$123.60	\$109.00	\$102.80	\$83.10	\$73.80
65	\$128.70	\$111.00	\$107.90	\$87.30	\$76.90
66	\$144.20	\$131.80	\$118.30	\$96.60	\$86.20
67	\$159.80	\$147.30	\$130.70	\$105.90	\$95.50
68	\$175.40	\$160.80	\$142.20	\$116.10	\$104.90
69	\$190.90	\$175.40	\$154.60	\$125.60	\$114.10
70	\$206.50	\$190.90	\$166.00	\$133.80	\$124.50
71	\$234.40	\$214.70	\$187.80	\$151.50	\$141.10
72	\$261.40	\$240.80	\$209.60	\$170.10	\$156.80
73	\$289.50	\$265.60	\$231.30	\$187.80	\$173.40
74	\$315.30	\$291.50	\$253.00	\$205.50	\$189.90
75	\$343.40	\$316.40	\$274.00	\$222.10	\$206.50
76	\$391.00	\$360.00	\$313.20	\$253.00	\$235.50
77	\$439.70	\$404.50	\$352.70	\$284.20	\$263.40
78	\$487.40	\$448.10	\$391.00	\$316.40	\$292.60
79	\$536.30	\$493.70	\$429.50	\$347.50	\$322.60
80	\$582.80	\$536.30	\$466.70	\$377.60	\$349.60
81	\$628.50	\$578.80	\$503.10	\$407.60	\$377.60
82	\$674.10	\$620.20	\$539.20	\$436.60	\$404.50
83	\$719.70	\$662.60	\$577.60	\$467.80	\$432.60
84	\$766.40	\$704.20	\$614.00	\$496.80	\$459.60
85	\$811.00	\$745.70	\$649.30	\$525.70	\$486.50
86	\$823.40	\$758.10	\$660.60	\$534.10	\$493.70
87	\$836.90	\$769.50	\$671.00	\$543.40	\$502.00
88	\$849.30	\$781.80	\$681.40	\$551.80	\$510.20
89	\$862.80	\$794.40	\$691.80	\$560.00	\$517.50
90	\$875.30	\$804.80	\$701.10	\$567.30	\$524.80
91	\$886.70	\$816.10	\$711.40	\$575.60	\$532.10
92	\$898.10	\$826.50	\$719.70	\$582.80	\$538.30
93	\$909.50	\$836.90	\$729.00	\$590.10	\$546.70
94	\$922.00	\$848.30	\$738.40	\$598.50	\$552.70
95	\$933.30	\$858.60	\$747.70	\$605.70	\$560.00
96	\$944.80	\$870.10	\$758.10	\$612.90	\$567.30
97	\$957.20	\$879.40	\$766.40	\$621.20	\$574.50
98	\$968.50	\$890.90	\$775.80	\$628.50	\$580.80
99	\$980.00	\$901.20	\$785.10	\$631.30	\$588.10
100	\$991.50	\$912.60	\$795.50	\$635.40	\$595.30

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$15.00	\$14.10	\$11.00
40	\$16.00	\$14.80	\$11.70
41	\$16.20	\$15.00	\$12.10
42	\$16.80	\$15.60	\$12.20
43	\$17.50	\$16.00	\$12.50
44	\$17.90	\$16.50	\$12.90
45	\$18.30	\$16.80	\$13.30
46	\$18.80	\$17.50	\$13.50
47	\$19.40	\$18.00	\$14.10
48	\$19.90	\$18.50	\$14.40
49	\$20.40	\$18.80	\$14.80
50	\$20.80	\$19.40	\$15.00
51	\$21.50	\$20.00	\$15.60
52	\$22.50	\$20.70	\$16.20
53	\$23.10	\$21.40	\$16.80
54	\$23.90	\$22.30	\$17.50
55	\$24.60	\$23.00	\$18.00
56	\$25.30	\$23.70	\$18.70
57	\$26.20	\$24.30	\$19.20
58	\$27.00	\$25.00	\$19.80
59	\$27.70	\$25.80	\$20.40
60	\$28.70	\$26.50	\$20.80
61	\$29.60	\$27.00	\$21.40
62	\$29.60	\$27.60	\$21.90
63	\$31.20	\$28.70	\$22.50
64	\$31.20	\$28.70	\$23.00
65	\$32.70	\$30.20	\$26.10
66	\$37.40	\$34.90	\$28.70
67	\$42.60	\$39.10	\$32.70
68	\$47.30	\$44.20	\$37.00
69	\$52.60	\$48.20	\$41.10
70	\$57.70	\$52.60	\$45.70
71	\$62.30	\$58.20	\$49.90
72	\$68.00	\$62.30	\$54.00
73	\$73.20	\$67.40	\$58.80
74	\$79.40	\$72.30	\$62.80
75	\$84.00	\$77.40	\$68.00
76	\$90.90	\$83.50	\$72.70
77	\$97.00	\$89.30	\$77.40
78	\$103.90	\$95.50	\$82.50
79	\$110.10	\$100.60	\$87.80
80	\$116.70	\$107.50	\$93.50
81	\$122.50	\$112.60	\$98.10
82	\$128.20	\$117.80	\$102.80
83	\$133.80	\$123.00	\$106.40
84	\$139.10	\$128.20	\$111.00
85	\$140.20	\$129.80	\$112.10
86	\$141.10	\$130.70	\$113.60
87	\$142.70	\$132.30	\$114.10
88	\$143.70	\$132.80	\$114.70
89	\$145.30	\$133.30	\$115.20
90	\$145.30	\$133.80	\$115.70
91	\$146.30	\$134.40	\$115.70
92	\$146.80	\$134.90	\$116.70
93	\$147.90	\$135.90	\$117.20
94	\$147.90	\$135.90	\$117.80
95	\$148.80	\$137.10	\$118.30
96	\$149.40	\$137.10	\$118.30
97	\$149.90	\$138.60	\$119.40
98	\$150.40	\$138.60	\$119.90
99	\$151.50	\$139.60	\$120.50
100	\$151.90	\$139.60	\$120.50

Joint No Inflation

EquiCare 2002

Joint No Inflation

4 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	\$48.20	\$44.50	\$40.70	\$32.90	\$29.10
40	\$50.70	\$46.80	\$42.80	\$34.70	\$30.70
41	\$52.40	\$48.10	\$44.10	\$35.80	\$31.50
42	\$53.80	\$49.30	\$45.10	\$36.60	\$32.30
43	\$55.10	\$50.70	\$46.40	\$37.70	\$33.30
44	\$56.60	\$52.20	\$47.60	\$38.70	\$34.10
45	\$58.00	\$53.50	\$48.80	\$39.70	\$35.10
46	\$59.70	\$55.10	\$50.10	\$40.70	\$36.10
47	\$61.50	\$56.60	\$51.60	\$41.90	\$37.20
48	\$63.20	\$58.20	\$53.20	\$43.10	\$38.10
49	\$64.70	\$59.70	\$54.60	\$44.20	\$39.10
50	\$66.50	\$61.30	\$55.90	\$45.40	\$40.00
51	\$68.90	\$63.40	\$58.00	\$46.90	\$41.60
52	\$71.30	\$65.50	\$60.10	\$48.60	\$43.00
53	\$73.80	\$67.80	\$62.00	\$50.10	\$44.50
54	\$76.20	\$70.10	\$64.00	\$52.00	\$45.90
55	\$78.60	\$72.40	\$66.10	\$53.80	\$47.30
56	\$81.20	\$74.60	\$68.10	\$55.40	\$48.80
57	\$83.70	\$77.00	\$70.50	\$57.20	\$50.40
58	\$86.20	\$79.40	\$72.50	\$58.90	\$52.00
59	\$88.90	\$81.60	\$74.80	\$60.70	\$53.50
60	\$91.40	\$84.00	\$76.90	\$62.30	\$55.10
61	\$97.50	\$90.40	\$82.00	\$68.60	\$58.20
62	\$103.90	\$95.50	\$86.20	\$69.70	\$63.40
63	\$109.00	\$100.60	\$90.40	\$73.80	\$65.40
64	\$115.20	\$105.90	\$95.50	\$77.90	\$69.70
65	\$120.50	\$110.10	\$100.60	\$82.00	\$71.70
66	\$134.90	\$123.60	\$111.00	\$90.40	\$80.00
67	\$149.40	\$137.10	\$122.50	\$99.70	\$89.30
68	\$163.90	\$150.40	\$132.80	\$107.90	\$98.60
69	\$178.50	\$163.90	\$144.20	\$117.20	\$107.00
70	\$193.00	\$177.40	\$154.60	\$125.60	\$116.10
71	\$218.90	\$201.20	\$175.40	\$142.20	\$131.80
72	\$243.90	\$224.10	\$195.10	\$157.70	\$146.30
73	\$269.60	\$247.90	\$215.80	\$175.40	\$161.90
74	\$294.60	\$271.70	\$235.50	\$192.00	\$177.40
75	\$320.50	\$294.60	\$256.30	\$207.50	\$193.00
76	\$365.10	\$336.10	\$292.60	\$237.50	\$218.90
77	\$410.90	\$377.60	\$328.90	\$265.60	\$245.90
78	\$455.30	\$419.00	\$365.10	\$295.70	\$272.90
79	\$500.00	\$460.50	\$400.30	\$324.70	\$300.80
80	\$543.40	\$500.90	\$435.60	\$352.70	\$325.80
81	\$587.00	\$540.30	\$469.80	\$380.70	\$352.70
82	\$629.40	\$578.80	\$504.00	\$408.70	\$377.60
83	\$672.10	\$618.20	\$538.30	\$436.60	\$403.40
84	\$714.50	\$657.50	\$572.40	\$463.60	\$429.50
85	\$756.00	\$695.80	\$605.70	\$490.50	\$454.30
86	\$768.50	\$707.30	\$616.10	\$498.90	\$460.50
87	\$780.90	\$718.80	\$626.30	\$507.10	\$468.80
88	\$793.30	\$730.00	\$635.80	\$514.50	\$476.10
89	\$805.90	\$741.50	\$645.10	\$522.60	\$483.30
90	\$817.30	\$750.90	\$654.40	\$530.10	\$489.60
91	\$827.60	\$761.20	\$663.80	\$537.20	\$496.80
92	\$839.10	\$771.60	\$671.00	\$543.40	\$503.10
93	\$849.30	\$781.80	\$680.30	\$550.70	\$509.10
94	\$859.70	\$791.30	\$688.70	\$558.00	\$516.60
95	\$871.20	\$801.70	\$696.90	\$565.30	\$522.60
96	\$882.50	\$811.00	\$707.30	\$572.40	\$529.00
97	\$892.90	\$822.50	\$715.70	\$579.90	\$535.20
98	\$903.30	\$831.60	\$723.90	\$587.00	\$542.30
99	\$914.70	\$841.10	\$733.20	\$593.20	\$548.70
100	\$926.10	\$851.50	\$742.50	\$600.50	\$555.80

Joint No Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$14.10	\$13.00	\$10.30
40	\$14.80	\$13.50	\$10.80
41	\$15.00	\$14.10	\$11.00
42	\$15.60	\$14.40	\$11.40
43	\$16.00	\$14.80	\$11.70
44	\$16.50	\$15.00	\$12.10
45	\$16.80	\$15.60	\$12.20
46	\$17.50	\$16.00	\$12.70
47	\$18.00	\$16.50	\$13.00
48	\$18.50	\$16.80	\$13.40
49	\$18.80	\$17.50	\$13.70
50	\$19.40	\$18.00	\$14.10
51	\$20.00	\$18.50	\$14.60
52	\$20.70	\$19.20	\$15.00
53	\$21.40	\$19.90	\$15.60
54	\$22.30	\$20.60	\$16.10
55	\$23.00	\$21.10	\$16.50
56	\$23.70	\$21.80	\$17.30
57	\$24.30	\$22.50	\$17.90
58	\$25.00	\$23.10	\$18.30
59	\$25.80	\$23.80	\$18.80
60	\$26.50	\$24.50	\$19.40
61	\$27.00	\$24.50	\$19.90
62	\$27.60	\$25.60	\$20.40
63	\$28.70	\$26.10	\$21.40
64	\$29.10	\$27.00	\$21.90
65	\$30.20	\$28.10	\$21.90
66	\$34.90	\$32.20	\$26.50
67	\$39.60	\$36.50	\$30.20
68	\$44.20	\$41.10	\$34.30
69	\$48.80	\$45.10	\$38.50
70	\$53.50	\$49.30	\$42.60
71	\$58.20	\$53.50	\$46.80
72	\$63.90	\$58.80	\$50.80
73	\$68.60	\$62.80	\$54.60
74	\$73.80	\$67.40	\$59.20
75	\$78.30	\$72.70	\$62.80
76	\$84.60	\$77.90	\$67.40
77	\$90.40	\$83.50	\$72.30
78	\$96.60	\$88.90	\$76.90
79	\$102.80	\$94.40	\$82.00
80	\$109.50	\$100.10	\$87.30
81	\$114.10	\$104.90	\$91.40
82	\$119.40	\$110.10	\$95.50
83	\$125.10	\$114.70	\$99.70
84	\$130.20	\$119.90	\$103.90
85	\$130.70	\$122.00	\$104.40
86	\$131.80	\$122.00	\$105.30
87	\$132.80	\$123.00	\$106.40
88	\$133.30	\$123.60	\$107.50
89	\$134.40	\$124.10	\$107.90
90	\$135.30	\$125.10	\$107.90
91	\$136.50	\$125.60	\$108.50
92	\$137.10	\$126.10	\$109.50
93	\$137.60	\$126.10	\$109.50
94	\$138.60	\$127.10	\$110.60
95	\$139.10	\$127.60	\$111.00
96	\$139.10	\$127.60	\$111.00
97	\$140.20	\$128.20	\$111.60
98	\$141.10	\$129.20	\$112.10
99	\$141.10	\$130.20	\$112.10
100	\$141.70	\$130.70	\$112.60

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

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	\$43.50	\$39.70	\$36.50	\$29.60	\$25.80
40	\$45.50	\$41.60	\$38.10	\$31.20	\$27.20
41	\$46.90	\$42.80	\$39.20	\$32.00	\$27.90
42	\$48.10	\$44.10	\$40.40	\$32.90	\$28.80
43	\$49.50	\$45.10	\$41.50	\$33.80	\$29.50
44	\$50.70	\$46.20	\$42.40	\$34.90	\$30.30
45	\$52.20	\$47.40	\$43.50	\$35.80	\$31.00
46	\$53.80	\$48.80	\$44.90	\$36.80	\$31.90
47	\$55.30	\$50.10	\$46.10	\$37.80	\$32.70
48	\$56.60	\$51.60	\$47.30	\$38.80	\$33.80
49	\$58.20	\$53.10	\$48.60	\$39.90	\$34.70
50	\$59.70	\$54.50	\$49.90	\$41.00	\$35.60
51	\$61.70	\$56.50	\$51.90	\$42.30	\$37.00
52	\$64.00	\$58.40	\$53.50	\$43.80	\$38.10
53	\$66.10	\$60.40	\$55.40	\$45.10	\$39.60
54	\$68.50	\$62.30	\$57.20	\$46.80	\$40.70
55	\$70.70	\$64.20	\$58.90	\$48.20	\$41.90
56	\$72.90	\$66.50	\$60.90	\$49.90	\$43.40
57	\$75.10	\$68.60	\$62.80	\$51.50	\$44.70
58	\$77.40	\$70.70	\$64.70	\$53.10	\$46.10
59	\$79.70	\$72.70	\$66.60	\$54.60	\$47.40
60	\$82.00	\$74.80	\$68.60	\$56.10	\$48.80
61	\$87.30	\$80.00	\$72.70	\$61.30	\$52.00
62	\$92.40	\$85.10	\$76.90	\$62.30	\$56.10
63	\$97.50	\$89.30	\$80.90	\$66.50	\$58.20
64	\$102.80	\$94.40	\$85.10	\$69.70	\$61.30
65	\$107.00	\$98.60	\$89.30	\$72.70	\$64.30
66	\$119.40	\$110.10	\$98.60	\$80.00	\$71.70
67	\$132.80	\$122.50	\$109.00	\$88.30	\$80.00
68	\$145.30	\$133.80	\$118.30	\$96.60	\$87.30
69	\$158.80	\$146.30	\$128.70	\$103.90	\$95.50
70	\$172.30	\$157.70	\$138.00	\$111.00	\$103.90
71	\$195.10	\$179.50	\$155.70	\$126.70	\$117.20
72	\$217.80	\$200.30	\$174.30	\$141.10	\$130.70
73	\$240.80	\$220.90	\$192.00	\$155.70	\$144.20
74	\$263.40	\$242.80	\$210.60	\$171.20	\$157.70
75	\$285.30	\$263.40	\$228.20	\$185.70	\$171.20
76	\$325.80	\$299.70	\$261.40	\$211.60	\$196.10
77	\$366.20	\$337.10	\$293.50	\$237.50	\$219.80
78	\$406.50	\$373.30	\$325.80	\$263.40	\$243.90
79	\$446.10	\$410.90	\$357.90	\$289.50	\$268.70
80	\$485.40	\$446.10	\$389.00	\$315.30	\$290.60
81	\$523.70	\$482.30	\$419.00	\$339.20	\$314.30
82	\$562.20	\$516.60	\$450.10	\$364.10	\$337.10
83	\$600.50	\$551.80	\$481.30	\$389.00	\$360.00
84	\$637.80	\$587.00	\$511.40	\$413.80	\$382.80
85	\$675.20	\$621.20	\$541.40	\$437.70	\$404.50
86	\$686.50	\$631.70	\$549.80	\$445.00	\$411.80
87	\$696.90	\$642.00	\$558.90	\$452.20	\$419.00
88	\$708.30	\$651.30	\$567.30	\$459.60	\$425.20
89	\$719.70	\$661.70	\$575.60	\$466.70	\$431.50
90	\$729.00	\$671.00	\$583.90	\$473.00	\$437.70
91	\$738.40	\$679.20	\$592.20	\$479.20	\$443.00
92	\$748.90	\$688.70	\$599.40	\$485.40	\$449.10
93	\$758.10	\$696.90	\$606.70	\$491.60	\$455.30
94	\$767.50	\$706.20	\$615.10	\$497.90	\$460.50
95	\$777.80	\$715.70	\$622.30	\$505.10	\$466.70
96	\$787.20	\$724.90	\$631.70	\$510.20	\$471.90
97	\$797.50	\$733.20	\$638.90	\$517.50	\$478.20
98	\$806.80	\$741.50	\$646.00	\$523.70	\$484.40
99	\$816.10	\$750.90	\$654.40	\$529.00	\$489.60
100	\$826.50	\$760.10	\$662.60	\$536.30	\$495.80

Joint No Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$12.30	\$11.00	\$9.20
40	\$13.00	\$11.70	\$9.80
41	\$13.40	\$12.10	\$10.20
42	\$13.70	\$12.20	\$10.30
43	\$14.10	\$12.50	\$10.60
44	\$14.60	\$12.90	\$11.00
45	\$14.90	\$13.30	\$11.10
46	\$15.30	\$13.50	\$11.50
47	\$15.80	\$14.10	\$11.80
48	\$16.10	\$14.40	\$12.20
49	\$16.70	\$14.80	\$12.50
50	\$16.90	\$15.00	\$12.70
51	\$17.90	\$15.60	\$13.30
52	\$18.30	\$16.20	\$13.70
53	\$18.90	\$16.80	\$14.10
54	\$19.80	\$17.50	\$14.60
55	\$20.20	\$18.00	\$15.00
56	\$20.80	\$18.70	\$15.60
57	\$21.50	\$19.20	\$16.10
58	\$22.10	\$19.80	\$16.50
59	\$22.70	\$20.40	\$16.90
60	\$23.40	\$20.80	\$17.60
61	\$23.90	\$20.80	\$18.10
62	\$25.00	\$21.40	\$18.10
63	\$25.60	\$22.50	\$18.70
64	\$26.10	\$22.50	\$19.20
65	\$27.00	\$23.40	\$19.80
66	\$31.60	\$27.00	\$22.70
67	\$35.40	\$30.70	\$25.30
68	\$40.00	\$34.30	\$28.90
69	\$43.70	\$38.00	\$31.50
70	\$47.80	\$41.60	\$34.70
71	\$52.60	\$45.10	\$37.80
72	\$56.60	\$48.80	\$40.40
73	\$61.30	\$53.10	\$43.50
74	\$65.40	\$56.10	\$46.10
75	\$70.70	\$60.30	\$49.20
76	\$75.80	\$64.80	\$51.90
77	\$80.90	\$69.20	\$55.00
78	\$86.20	\$73.80	\$58.00
79	\$91.80	\$77.90	\$60.70
80	\$97.50	\$83.10	\$64.20
81	\$102.40	\$86.70	\$66.70
82	\$107.00	\$90.90	\$69.40
83	\$111.00	\$94.40	\$71.60
84	\$116.10	\$98.10	\$74.20
85	\$117.20	\$98.60	\$74.20
86	\$118.30	\$99.10	\$74.60
87	\$119.40	\$100.10	\$75.10
88	\$120.50	\$100.60	\$75.10
89	\$120.50	\$101.70	\$75.60
90	\$121.50	\$101.70	\$75.60
91	\$122.00	\$102.40	\$76.20
92	\$122.50	\$102.80	\$76.20
93	\$123.00	\$103.30	\$76.70
94	\$123.60	\$103.90	\$76.70
95	\$124.10	\$103.90	\$76.70
96	\$124.50	\$104.40	\$76.70
97	\$125.10	\$104.90	\$77.10
98	\$125.60	\$105.30	\$77.10
99	\$126.70	\$105.90	\$77.10
100	\$126.70	\$105.90	\$77.10

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

2 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	\$34.70	\$31.40	\$25.80	\$22.60	\$16.90
40	\$36.50	\$32.90	\$27.20	\$23.80	\$18.00
41	\$37.40	\$33.80	\$27.90	\$24.50	\$18.50
42	\$38.50	\$34.90	\$28.80	\$25.00	\$18.90
43	\$39.60	\$35.80	\$29.50	\$25.70	\$19.50
44	\$40.50	\$36.80	\$30.30	\$26.40	\$20.00
45	\$41.60	\$37.70	\$31.00	\$27.00	\$20.60
46	\$42.80	\$38.70	\$31.90	\$27.90	\$21.20
47	\$44.10	\$39.90	\$32.70	\$28.70	\$21.80
48	\$45.10	\$41.00	\$33.80	\$29.50	\$22.30
49	\$46.40	\$41.90	\$34.70	\$30.20	\$23.00
50	\$47.60	\$43.10	\$35.60	\$31.00	\$23.40
51	\$49.30	\$44.70	\$37.00	\$32.00	\$24.30
52	\$51.10	\$46.20	\$38.10	\$33.30	\$25.20
53	\$52.80	\$47.80	\$39.60	\$34.30	\$26.10
54	\$54.60	\$49.30	\$40.70	\$35.60	\$26.90
55	\$56.30	\$50.80	\$41.90	\$36.80	\$27.70
56	\$58.20	\$52.70	\$43.40	\$37.80	\$28.70
57	\$59.90	\$54.30	\$44.70	\$39.10	\$29.50
58	\$61.70	\$55.90	\$46.10	\$40.30	\$30.60
59	\$63.50	\$57.60	\$47.40	\$41.50	\$31.40
60	\$65.40	\$59.20	\$48.80	\$42.60	\$32.20
61	\$69.70	\$62.30	\$52.00	\$44.70	\$34.30
62	\$73.80	\$66.50	\$55.10	\$47.80	\$36.50
63	\$77.90	\$69.70	\$58.20	\$50.80	\$38.50
64	\$82.00	\$73.80	\$61.30	\$53.10	\$40.50
65	\$85.10	\$76.90	\$64.30	\$55.10	\$42.60
66	\$95.50	\$86.20	\$71.70	\$62.30	\$47.80
67	\$105.90	\$95.50	\$80.00	\$68.60	\$53.10
68	\$116.10	\$104.90	\$87.30	\$75.80	\$58.20
69	\$126.70	\$114.10	\$95.50	\$82.00	\$63.40
70	\$138.00	\$124.50	\$103.90	\$89.30	\$68.60
71	\$155.70	\$140.20	\$117.20	\$101.70	\$77.90
72	\$174.30	\$156.80	\$130.70	\$113.20	\$87.30
73	\$192.00	\$173.40	\$144.20	\$124.50	\$96.60
74	\$210.60	\$189.90	\$157.70	\$137.10	\$104.90
75	\$228.20	\$205.50	\$171.20	\$148.40	\$114.10
76	\$260.50	\$234.40	\$195.10	\$169.10	\$130.70
77	\$292.60	\$263.40	\$219.80	\$189.90	\$146.30
78	\$324.70	\$292.60	\$243.90	\$211.60	\$162.90
79	\$356.70	\$321.50	\$267.60	\$232.40	\$178.50
80	\$387.90	\$349.60	\$291.50	\$252.10	\$194.00
81	\$419.00	\$376.60	\$314.30	\$271.70	\$209.60
82	\$449.10	\$404.50	\$337.10	\$292.60	\$225.20
83	\$480.20	\$432.60	\$360.00	\$312.30	\$239.70
84	\$510.20	\$459.60	\$382.80	\$331.90	\$255.20
85	\$540.30	\$486.50	\$405.50	\$350.60	\$269.60
86	\$548.70	\$493.70	\$411.80	\$356.70	\$274.90
87	\$558.00	\$502.00	\$418.00	\$363.10	\$279.10
88	\$566.40	\$510.20	\$425.20	\$368.20	\$283.10
89	\$575.60	\$517.50	\$431.50	\$374.50	\$287.30
90	\$582.80	\$524.80	\$437.70	\$378.60	\$291.50
91	\$591.10	\$532.10	\$443.00	\$383.70	\$295.70
92	\$598.50	\$539.20	\$449.10	\$389.00	\$299.70
93	\$606.70	\$545.60	\$455.30	\$394.20	\$302.90
94	\$614.00	\$552.70	\$460.50	\$399.40	\$307.20
95	\$622.30	\$560.00	\$466.70	\$404.50	\$311.20
96	\$629.40	\$567.30	\$471.90	\$409.80	\$315.30
97	\$637.80	\$573.50	\$478.20	\$414.90	\$318.40
98	\$645.10	\$580.80	\$484.40	\$419.00	\$322.60
99	\$653.40	\$588.10	\$489.60	\$424.20	\$326.70
100	\$660.60	\$595.30	\$495.80	\$429.50	\$330.90

Joint No Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$9.90	\$9.00	\$7.60
40	\$10.40	\$9.20	\$7.90
41	\$10.80	\$9.60	\$8.00
42	\$11.00	\$9.80	\$8.40
43	\$11.40	\$10.20	\$8.60
44	\$11.70	\$10.30	\$8.80
45	\$12.10	\$10.60	\$9.00
46	\$12.30	\$11.00	\$9.20
47	\$12.70	\$11.40	\$9.50
48	\$13.00	\$11.50	\$9.80
49	\$13.40	\$11.80	\$9.90
50	\$13.70	\$12.20	\$10.30
51	\$14.10	\$12.50	\$10.60
52	\$14.60	\$13.00	\$11.00
53	\$15.00	\$13.40	\$11.40
54	\$15.60	\$14.00	\$11.80
55	\$16.10	\$14.40	\$12.20
56	\$16.70	\$14.80	\$12.50
57	\$17.30	\$15.30	\$12.90
58	\$17.90	\$15.80	\$13.30
59	\$18.30	\$16.10	\$13.70
60	\$18.80	\$16.70	\$14.10
61	\$19.40	\$17.90	\$14.60
62	\$19.90	\$17.90	\$15.00
63	\$20.40	\$18.80	\$15.60
64	\$20.80	\$18.80	\$15.60
65	\$21.90	\$19.90	\$16.10
66	\$25.60	\$23.00	\$19.40
67	\$28.70	\$25.60	\$21.40
68	\$32.20	\$28.70	\$23.90
69	\$35.40	\$31.60	\$26.10
70	\$38.00	\$34.30	\$28.70
71	\$42.20	\$38.00	\$31.20
72	\$45.10	\$41.10	\$33.80
73	\$49.30	\$44.20	\$37.00
74	\$52.60	\$47.30	\$39.60
75	\$56.60	\$50.80	\$42.60
76	\$60.80	\$54.60	\$45.70
77	\$64.80	\$58.20	\$48.20
78	\$69.20	\$62.30	\$52.00
79	\$73.80	\$65.90	\$55.10
80	\$78.30	\$70.10	\$58.80
81	\$81.50	\$73.80	\$61.30
82	\$85.80	\$76.90	\$63.90
83	\$89.30	\$80.00	\$66.90
84	\$92.90	\$83.50	\$69.70
85	\$94.00	\$84.00	\$70.10
86	\$95.00	\$85.10	\$70.70
87	\$95.50	\$85.80	\$71.70
88	\$96.60	\$86.20	\$72.30
89	\$96.60	\$87.30	\$72.70
90	\$97.00	\$87.30	\$72.70
91	\$97.50	\$87.80	\$73.20
92	\$98.10	\$87.80	\$73.20
93	\$98.10	\$88.90	\$73.80
94	\$99.10	\$88.90	\$74.30
95	\$99.10	\$89.30	\$74.30
96	\$99.70	\$89.30	\$75.20
97	\$100.10	\$90.40	\$75.20
98	\$100.60	\$90.90	\$75.20
99	\$100.60	\$90.90	\$75.80
100	\$101.70	\$91.40	\$76.30

Joint No Inflation

Joint No Inflation

EquiCare 2002

Joint No Inflation

1 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$23.80	\$21.10	\$17.90	\$15.40	\$11.70
40	\$24.90	\$22.10	\$18.70	\$16.10	\$12.20
41	\$25.60	\$22.60	\$19.20	\$16.70	\$12.50
42	\$26.40	\$23.30	\$19.80	\$17.30	\$12.90
43	\$27.00	\$23.90	\$20.20	\$17.60	\$13.30
44	\$27.70	\$24.50	\$20.70	\$18.10	\$13.50
45	\$28.40	\$25.20	\$21.20	\$18.70	\$14.00
46	\$29.30	\$25.80	\$21.80	\$19.20	\$14.20
47	\$30.00	\$26.50	\$22.50	\$19.80	\$14.80
48	\$30.80	\$27.20	\$23.10	\$20.20	\$15.00
49	\$31.60	\$28.10	\$23.70	\$20.70	\$15.40
50	\$32.60	\$28.80	\$24.30	\$21.20	\$16.00
51	\$33.80	\$29.70	\$25.20	\$22.10	\$16.50
52	\$34.90	\$30.80	\$26.10	\$22.70	\$16.90
53	\$36.10	\$31.90	\$26.90	\$23.70	\$17.90
54	\$37.30	\$32.90	\$27.70	\$24.30	\$18.30
55	\$38.50	\$33.90	\$28.70	\$25.00	\$18.80
56	\$39.70	\$35.10	\$29.50	\$25.80	\$19.50
57	\$41.00	\$36.20	\$30.60	\$26.80	\$20.00
58	\$42.30	\$37.30	\$31.40	\$27.60	\$20.70
59	\$43.50	\$38.50	\$32.30	\$28.30	\$21.20
60	\$44.70	\$39.60	\$33.30	\$29.10	\$21.90
61	\$46.80	\$42.60	\$35.40	\$30.20	\$23.90
62	\$49.90	\$44.70	\$37.40	\$32.20	\$25.00
63	\$53.10	\$47.80	\$39.60	\$34.30	\$26.10
64	\$56.10	\$49.90	\$41.60	\$36.50	\$28.10
65	\$58.20	\$52.00	\$43.70	\$37.40	\$29.10
66	\$65.40	\$58.20	\$48.80	\$42.60	\$32.20
67	\$72.70	\$65.40	\$54.00	\$46.80	\$36.50
68	\$78.90	\$71.70	\$59.20	\$52.00	\$39.60
69	\$86.20	\$77.90	\$64.30	\$56.10	\$42.60
70	\$93.50	\$84.00	\$70.70	\$61.30	\$46.80
71	\$105.90	\$95.50	\$80.00	\$68.60	\$53.10
72	\$118.30	\$107.00	\$89.30	\$76.90	\$59.20
73	\$130.70	\$117.20	\$97.50	\$85.10	\$65.40
74	\$143.30	\$128.70	\$107.00	\$93.50	\$71.70
75	\$155.70	\$140.20	\$116.10	\$100.60	\$77.90
76	\$177.40	\$159.80	\$132.80	\$115.20	\$88.30
77	\$199.20	\$179.50	\$149.40	\$129.80	\$99.70
78	\$220.90	\$199.20	\$166.00	\$143.30	\$110.10
79	\$242.80	\$218.90	\$182.60	\$157.70	\$121.50
80	\$263.40	\$237.50	\$198.10	\$171.20	\$131.80
81	\$285.30	\$256.30	\$213.80	\$184.60	\$142.20
82	\$306.00	\$274.90	\$229.30	\$198.10	\$152.50
83	\$326.70	\$293.50	\$244.80	\$211.60	\$162.90
84	\$347.50	\$312.30	\$260.50	\$226.20	\$173.40
85	\$367.10	\$330.90	\$276.00	\$238.70	\$183.60
86	\$373.30	\$336.10	\$280.00	\$242.80	\$186.80
87	\$379.70	\$341.30	\$284.20	\$247.00	\$189.90
88	\$384.80	\$346.50	\$289.50	\$249.90	\$193.00
89	\$391.00	\$351.60	\$293.50	\$254.10	\$196.10
90	\$396.30	\$356.70	\$297.70	\$257.40	\$198.10
91	\$401.40	\$362.00	\$301.80	\$261.40	\$201.20
92	\$407.60	\$366.20	\$304.90	\$264.50	\$203.40
93	\$412.90	\$371.30	\$309.20	\$267.60	\$206.50
94	\$418.00	\$375.50	\$313.20	\$271.70	\$208.60
95	\$423.10	\$380.70	\$317.40	\$274.90	\$211.60
96	\$428.40	\$385.90	\$321.50	\$278.00	\$213.80
97	\$433.50	\$389.90	\$324.70	\$282.20	\$216.90
98	\$438.70	\$395.20	\$328.90	\$285.30	\$218.90
99	\$443.90	\$399.40	\$333.00	\$288.30	\$222.10
100	\$449.10	\$404.50	\$337.10	\$292.60	\$225.20

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint No Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$6.70	\$6.50	\$5.30
40	\$7.10	\$6.70	\$5.70
41	\$7.20	\$6.90	\$5.90
42	\$7.30	\$7.20	\$5.90
43	\$7.60	\$7.30	\$6.00
44	\$7.90	\$7.60	\$6.10
45	\$8.00	\$7.70	\$6.40
46	\$8.30	\$7.90	\$6.50
47	\$8.40	\$8.00	\$6.70
48	\$8.80	\$8.40	\$6.90
49	\$9.00	\$8.60	\$7.10
50	\$9.10	\$8.80	\$7.20
51	\$9.50	\$9.10	\$7.60
52	\$9.80	\$9.50	\$7.70
53	\$10.20	\$9.80	\$8.00
54	\$10.40	\$10.20	\$8.40
55	\$10.80	\$10.30	\$8.60
56	\$11.10	\$10.60	\$9.00
57	\$11.50	\$11.00	\$9.10
58	\$11.80	\$11.40	\$9.50
59	\$12.20	\$11.70	\$9.60
60	\$12.50	\$12.10	\$9.90
61	\$13.50	\$12.10	\$9.90
62	\$13.50	\$12.50	\$10.40
63	\$14.10	\$12.50	\$10.40
64	\$14.10	\$13.00	\$11.00
65	\$14.60	\$13.50	\$11.00
66	\$17.30	\$15.60	\$13.00
67	\$19.40	\$17.30	\$14.60
68	\$21.90	\$19.40	\$16.10
69	\$23.90	\$21.40	\$18.30
70	\$26.10	\$23.40	\$19.40
71	\$28.70	\$25.60	\$21.40
72	\$31.20	\$27.60	\$23.00
73	\$33.30	\$30.20	\$25.60
74	\$36.00	\$32.20	\$27.00
75	\$38.50	\$34.30	\$29.10
76	\$41.10	\$37.00	\$31.20
77	\$44.20	\$39.60	\$33.30
78	\$47.30	\$42.20	\$35.40
79	\$49.90	\$44.70	\$37.40
80	\$53.50	\$47.80	\$40.00
81	\$55.70	\$50.40	\$41.60
82	\$58.20	\$52.60	\$43.70
83	\$60.30	\$54.60	\$45.70
84	\$62.80	\$57.20	\$47.30
85	\$63.90	\$57.20	\$47.80
86	\$64.30	\$57.70	\$48.20
87	\$64.80	\$58.20	\$48.80
88	\$65.40	\$58.80	\$48.80
89	\$65.90	\$59.20	\$49.30
90	\$65.90	\$59.70	\$49.30
91	\$66.50	\$59.70	\$49.30
92	\$66.50	\$60.30	\$50.40
93	\$66.90	\$60.30	\$50.40
94	\$66.90	\$60.80	\$50.40
95	\$67.40	\$60.80	\$50.40
96	\$68.00	\$60.80	\$50.80
97	\$68.00	\$61.30	\$51.50
98	\$68.60	\$61.30	\$51.50
99	\$69.20	\$62.30	\$51.50
100	\$69.20	\$62.30	\$52.00

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	\$82.40	\$72.00	\$69.60	\$56.30	\$50.10
40	\$86.70	\$75.60	\$72.80	\$59.20	\$52.60
41	\$89.10	\$77.80	\$75.00	\$60.70	\$54.00
42	\$91.60	\$80.00	\$77.00	\$62.60	\$55.70
43	\$94.10	\$82.30	\$79.20	\$64.30	\$57.20
44	\$96.60	\$84.40	\$81.00	\$65.90	\$58.60
45	\$99.10	\$86.30	\$83.30	\$67.50	\$60.30
46	\$102.20	\$89.00	\$85.90	\$69.60	\$61.70
47	\$104.80	\$91.60	\$88.30	\$71.50	\$63.60
48	\$107.60	\$94.10	\$90.50	\$73.50	\$65.40
49	\$110.70	\$96.60	\$93.10	\$75.20	\$67.00
50	\$113.60	\$99.10	\$95.50	\$77.10	\$68.90
51	\$117.60	\$102.60	\$98.70	\$80.20	\$71.50
52	\$121.80	\$106.40	\$102.50	\$83.10	\$73.90
53	\$126.00	\$109.80	\$105.80	\$85.90	\$76.60
54	\$130.10	\$113.60	\$109.40	\$88.50	\$78.90
55	\$134.20	\$117.10	\$112.90	\$91.30	\$81.30
56	\$138.60	\$121.00	\$116.60	\$94.40	\$84.20
57	\$143.10	\$124.90	\$120.10	\$97.40	\$86.70
58	\$147.30	\$128.30	\$123.80	\$100.20	\$89.40
59	\$151.70	\$132.20	\$127.50	\$103.30	\$92.00
60	\$156.00	\$136.10	\$131.10	\$106.40	\$94.50
61	\$166.00	\$154.50	\$139.50	\$117.90	\$99.70
62	\$177.60	\$164.30	\$147.70	\$119.70	\$106.40
63	\$185.80	\$172.60	\$156.00	\$127.90	\$111.40
64	\$197.60	\$174.30	\$164.30	\$132.90	\$117.90
65	\$193.00	\$166.50	\$161.80	\$130.70	\$115.20
66	\$216.30	\$197.70	\$177.40	\$144.90	\$129.10
67	\$239.50	\$220.90	\$196.10	\$158.70	\$143.10
68	\$263.00	\$241.20	\$213.20	\$174.20	\$157.30
69	\$286.20	\$263.00	\$231.80	\$188.40	\$171.20
70	\$299.20	\$276.80	\$240.60	\$194.00	\$180.40
71	\$339.80	\$311.20	\$272.20	\$219.70	\$204.60
72	\$379.00	\$349.00	\$303.80	\$246.70	\$227.30
73	\$419.60	\$385.10	\$335.40	\$272.20	\$251.30
74	\$457.20	\$422.60	\$367.00	\$297.90	\$275.20
75	\$446.20	\$411.30	\$356.00	\$288.70	\$268.30
76	\$508.30	\$467.80	\$407.20	\$329.00	\$306.10
77	\$571.60	\$525.90	\$458.50	\$369.50	\$342.40
78	\$633.60	\$582.40	\$508.30	\$411.30	\$380.30
79	\$697.10	\$641.70	\$558.30	\$451.80	\$419.40
80	\$699.30	\$643.50	\$560.00	\$453.10	\$419.50
81	\$754.20	\$694.50	\$603.60	\$489.20	\$453.10
82	\$809.00	\$744.30	\$647.10	\$524.00	\$485.40
83	\$863.60	\$795.20	\$693.10	\$561.40	\$519.10
84	\$919.70	\$845.00	\$736.70	\$596.20	\$551.40
85	\$973.30	\$894.80	\$779.00	\$630.90	\$583.80
86	\$988.10	\$909.70	\$792.80	\$640.90	\$592.40
87	\$1,004.20	\$923.40	\$805.20	\$652.10	\$602.40
88	\$1,019.30	\$938.30	\$817.60	\$662.10	\$612.30
89	\$1,035.40	\$953.30	\$830.20	\$672.10	\$620.90
90	\$962.70	\$885.20	\$771.20	\$624.00	\$577.30
91	\$975.30	\$897.80	\$782.50	\$633.20	\$585.30
92	\$987.80	\$909.10	\$791.70	\$641.00	\$592.20
93	\$1,000.50	\$920.60	\$801.90	\$649.10	\$601.20
94	\$1,014.20	\$933.20	\$812.20	\$658.30	\$608.00
95	\$1,026.70	\$944.50	\$822.50	\$666.30	\$616.10
96	\$1,039.30	\$957.10	\$833.90	\$674.10	\$624.00
97	\$1,052.90	\$967.50	\$843.00	\$683.30	\$632.00
98	\$1,065.50	\$980.00	\$853.40	\$691.40	\$638.90
99	\$1,078.00	\$991.40	\$863.50	\$716.40	\$647.00
100	\$1,090.60	\$1,003.90	\$875.00	\$718.80	\$654.80

Optional Home Care

5 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$24.10	\$22.60	\$17.60
40	\$25.60	\$23.70	\$18.70
41	\$26.00	\$24.10	\$19.20
42	\$26.90	\$24.90	\$19.50
43	\$27.70	\$25.60	\$19.90
44	\$28.40	\$26.50	\$20.60
45	\$29.10	\$26.90	\$21.20
46	\$29.90	\$27.70	\$21.60
47	\$30.80	\$28.70	\$22.60
48	\$31.60	\$29.50	\$23.00
49	\$32.60	\$29.90	\$23.70
50	\$33.30	\$30.80	\$24.10
51	\$34.30	\$31.90	\$24.90
52	\$35.80	\$33.00	\$26.00
53	\$36.90	\$34.10	\$26.90
54	\$38.30	\$35.60	\$27.70
55	\$39.30	\$36.60	\$28.70
56	\$40.40	\$37.80	\$29.70
57	\$41.90	\$38.90	\$30.60
58	\$43.20	\$40.00	\$31.50
59	\$44.30	\$41.20	\$32.60
60	\$45.80	\$42.30	\$33.30
61	\$47.30	\$43.20	\$34.10
62	\$47.30	\$44.10	\$35.00
63	\$50.00	\$45.80	\$35.80
64	\$50.00	\$45.80	\$36.60
65	\$49.10	\$45.30	\$39.10
66	\$56.10	\$52.20	\$43.00
67	\$63.80	\$58.50	\$49.10
68	\$70.90	\$66.20	\$55.40
69	\$78.80	\$72.40	\$61.60
70	\$83.60	\$76.10	\$66.20
71	\$90.20	\$84.40	\$72.30
72	\$98.60	\$90.20	\$78.20
73	\$106.00	\$97.80	\$85.10
74	\$115.20	\$104.70	\$91.00
75	\$109.30	\$100.60	\$88.30
76	\$118.20	\$108.60	\$94.40
77	\$126.10	\$116.00	\$100.60
78	\$134.90	\$124.10	\$107.40
79	\$143.00	\$130.90	\$114.00
80	\$140.00	\$129.00	\$112.10
81	\$146.90	\$135.20	\$117.60
82	\$153.80	\$141.40	\$123.30
83	\$160.70	\$147.60	\$127.60
84	\$166.90	\$153.80	\$133.20
85	\$168.10	\$155.70	\$134.50
86	\$169.30	\$156.90	\$136.30
87	\$171.20	\$158.80	\$136.90
88	\$172.40	\$159.30	\$137.60
89	\$174.30	\$160.00	\$138.30
90	\$159.90	\$147.20	\$127.40
91	\$160.80	\$147.90	\$127.40
92	\$161.50	\$148.40	\$128.40
93	\$162.70	\$149.50	\$129.00
94	\$162.70	\$149.50	\$129.60
95	\$163.70	\$150.70	\$130.20
96	\$164.30	\$150.70	\$130.20
97	\$164.90	\$152.30	\$131.30
98	\$165.60	\$152.30	\$131.80
99	\$166.80	\$153.50	\$132.50
100	\$167.20	\$153.50	\$132.50

Joint w/ Inflation

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation

4 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$77.10	\$71.10	\$65.00	\$52.60	\$46.50
40	\$81.00	\$74.80	\$68.50	\$55.40	\$49.10
41	\$83.70	\$77.00	\$70.40	\$57.20	\$50.40
42	\$85.90	\$78.90	\$72.10	\$58.50	\$51.80
43	\$88.10	\$81.00	\$74.20	\$60.30	\$53.20
44	\$90.50	\$83.30	\$76.10	\$61.70	\$54.60
45	\$92.70	\$85.50	\$78.10	\$63.50	\$56.10
46	\$95.50	\$88.10	\$80.20	\$65.00	\$57.60
47	\$98.30	\$90.50	\$82.40	\$67.00	\$59.30
48	\$101.20	\$93.10	\$85.00	\$68.90	\$60.80
49	\$103.60	\$95.50	\$87.30	\$70.70	\$62.40
50	\$106.40	\$98.10	\$89.40	\$72.70	\$63.90
51	\$110.10	\$101.30	\$92.70	\$75.00	\$66.50
52	\$114.00	\$104.80	\$96.20	\$77.80	\$68.80
53	\$117.90	\$108.60	\$99.10	\$80.20	\$71.10
54	\$121.80	\$112.00	\$102.50	\$83.10	\$73.50
55	\$125.70	\$115.70	\$105.80	\$85.90	\$75.60
56	\$129.90	\$119.30	\$109.00	\$88.50	\$78.10
57	\$134.00	\$123.20	\$112.60	\$91.30	\$80.60
58	\$137.70	\$127.10	\$116.00	\$94.10	\$83.10
59	\$142.10	\$130.60	\$119.70	\$97.00	\$85.50
60	\$146.30	\$134.50	\$122.90	\$99.70	\$88.10
61	\$156.00	\$144.50	\$131.10	\$109.70	\$93.10
62	\$166.00	\$152.70	\$137.70	\$111.40	\$101.30
63	\$174.30	\$161.00	\$144.50	\$117.90	\$104.70
64	\$184.30	\$169.30	\$152.70	\$124.70	\$111.40
65	\$180.50	\$165.00	\$151.00	\$123.00	\$107.50
66	\$202.40	\$185.30	\$166.50	\$135.50	\$119.90
67	\$224.00	\$205.50	\$183.60	\$149.50	\$133.80
68	\$245.90	\$225.60	\$199.20	\$161.80	\$147.90
69	\$267.80	\$245.90	\$216.30	\$175.80	\$160.30
70	\$279.80	\$257.20	\$224.00	\$182.00	\$168.40
71	\$317.40	\$291.80	\$254.30	\$206.10	\$191.10
72	\$353.50	\$324.90	\$282.90	\$228.60	\$212.00
73	\$391.00	\$359.40	\$312.80	\$254.30	\$234.70
74	\$427.10	\$394.00	\$341.50	\$278.30	\$257.20
75	\$416.70	\$382.90	\$333.10	\$269.80	\$250.70
76	\$474.60	\$436.90	\$380.30	\$308.80	\$284.60
77	\$534.00	\$490.90	\$427.50	\$345.20	\$319.60
78	\$591.90	\$544.60	\$474.60	\$384.40	\$354.70
79	\$649.90	\$598.60	\$520.30	\$422.10	\$391.00
80	\$652.10	\$601.10	\$522.60	\$423.30	\$390.90
81	\$704.50	\$648.50	\$563.80	\$456.90	\$423.30
82	\$755.40	\$694.50	\$604.80	\$490.40	\$453.10
83	\$806.50	\$741.90	\$645.90	\$524.00	\$484.20
84	\$857.40	\$789.00	\$686.90	\$556.20	\$515.30
85	\$907.20	\$835.00	\$726.80	\$588.60	\$545.20
86	\$922.10	\$848.80	\$739.20	\$598.60	\$552.60
87	\$937.10	\$862.40	\$751.60	\$608.50	\$562.50
88	\$951.90	\$876.10	\$762.90	\$617.40	\$571.40
89	\$967.10	\$889.70	\$774.10	\$627.10	\$580.00
90	\$899.00	\$826.00	\$719.90	\$583.00	\$538.60
91	\$910.40	\$837.30	\$730.10	\$590.90	\$546.50
92	\$922.90	\$848.70	\$738.10	\$597.80	\$553.40
93	\$934.40	\$860.10	\$748.40	\$605.80	\$560.20
94	\$945.70	\$870.40	\$757.50	\$613.90	\$568.10
95	\$958.30	\$881.70	\$766.70	\$621.70	\$574.90
96	\$970.80	\$892.10	\$778.10	\$629.70	\$581.80
97	\$982.20	\$904.70	\$787.20	\$637.80	\$588.60
98	\$993.60	\$914.80	\$796.30	\$645.80	\$596.60
99	\$1,006.20	\$925.20	\$806.50	\$652.60	\$603.50
100	\$1,018.80	\$936.50	\$816.80	\$660.60	\$611.50

Joint w/ Inflation

Optional Home Care

4 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$22.60	\$20.80	\$16.40
40	\$23.70	\$21.60	\$17.30
41	\$24.10	\$22.60	\$17.60
42	\$24.90	\$23.00	\$18.10
43	\$25.60	\$23.70	\$18.70
44	\$26.50	\$24.10	\$19.20
45	\$26.90	\$24.90	\$19.50
46	\$27.70	\$25.60	\$20.30
47	\$28.70	\$26.50	\$20.80
48	\$29.50	\$26.90	\$21.50
49	\$29.90	\$27.70	\$21.90
50	\$30.80	\$28.70	\$22.60
51	\$31.90	\$29.50	\$23.40
52	\$33.00	\$30.60	\$24.10
53	\$34.10	\$31.60	\$24.90
54	\$35.60	\$32.70	\$25.80
55	\$36.60	\$33.70	\$26.50
56	\$37.80	\$34.70	\$27.60
57	\$38.90	\$35.80	\$28.40
58	\$40.00	\$36.90	\$29.10
59	\$41.20	\$38.00	\$29.90
60	\$42.30	\$39.10	\$30.80
61	\$43.20	\$39.10	\$31.60
62	\$44.10	\$40.80	\$32.60
63	\$45.80	\$41.80	\$34.10
64	\$46.50	\$43.20	\$35.00
65	\$45.30	\$42.20	\$32.70
66	\$52.20	\$48.20	\$39.70
67	\$59.30	\$54.60	\$45.30
68	\$66.20	\$61.60	\$51.30
69	\$73.20	\$67.70	\$57.70
70	\$77.40	\$71.60	\$61.70
71	\$84.40	\$77.40	\$67.80
72	\$92.70	\$85.10	\$73.80
73	\$99.40	\$91.00	\$79.00
74	\$106.80	\$97.80	\$85.80
75	\$101.80	\$94.40	\$81.70
76	\$109.90	\$101.30	\$87.70
77	\$117.40	\$108.60	\$93.90
78	\$125.60	\$115.50	\$99.90
79	\$133.60	\$122.80	\$106.60
80	\$131.40	\$120.20	\$104.70
81	\$136.90	\$125.90	\$109.70
82	\$143.10	\$132.10	\$114.50
83	\$150.00	\$137.60	\$119.70
84	\$156.20	\$143.80	\$124.50
85	\$156.90	\$146.30	\$125.20
86	\$158.10	\$146.30	\$126.40
87	\$159.30	\$147.60	\$127.60
88	\$160.00	\$148.30	\$129.00
89	\$161.20	\$148.80	\$129.50
90	\$149.00	\$137.50	\$118.70
91	\$150.20	\$138.20	\$119.30
92	\$150.70	\$138.70	\$120.50
93	\$151.20	\$138.70	\$120.50
94	\$152.30	\$139.80	\$121.70
95	\$153.00	\$140.30	\$122.10
96	\$153.00	\$140.30	\$122.10
97	\$154.10	\$141.00	\$122.80
98	\$155.20	\$142.20	\$123.30
99	\$155.20	\$143.30	\$123.30
100	\$155.80	\$143.80	\$123.80

Joint w/ Inflation

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation

3 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$69.60	\$63.50	\$58.20	\$47.30	\$41.20
40	\$72.80	\$66.50	\$60.80	\$50.00	\$43.40
41	\$75.00	\$68.50	\$62.60	\$51.30	\$44.60
42	\$77.00	\$70.40	\$64.60	\$52.60	\$46.10
43	\$79.20	\$72.10	\$66.30	\$54.00	\$47.20
44	\$81.00	\$73.90	\$67.80	\$55.70	\$48.50
45	\$83.30	\$75.90	\$69.60	\$57.20	\$49.60
46	\$85.90	\$78.10	\$71.70	\$58.60	\$51.10
47	\$88.30	\$80.20	\$73.80	\$60.40	\$52.40
48	\$90.50	\$82.40	\$75.60	\$62.00	\$54.00
49	\$93.10	\$84.80	\$77.80	\$63.60	\$55.40
50	\$95.50	\$87.00	\$79.80	\$65.40	\$56.70
51	\$98.70	\$90.20	\$82.80	\$67.50	\$59.20
52	\$102.50	\$93.30	\$85.50	\$70.00	\$60.80
53	\$105.80	\$96.60	\$88.50	\$72.10	\$63.20
54	\$109.40	\$99.70	\$91.30	\$74.80	\$65.00
55	\$112.90	\$102.60	\$94.10	\$77.10	\$67.00
56	\$116.60	\$106.40	\$97.40	\$79.80	\$69.30
57	\$120.10	\$109.70	\$100.50	\$82.30	\$71.50
58	\$123.80	\$112.90	\$103.60	\$84.80	\$73.80
59	\$127.50	\$116.10	\$106.60	\$87.30	\$75.90
60	\$131.10	\$119.70	\$109.70	\$89.60	\$78.10
61	\$139.50	\$127.90	\$116.10	\$98.10	\$83.10
62	\$147.70	\$136.10	\$122.90	\$99.70	\$89.60
63	\$156.00	\$142.70	\$129.50	\$106.40	\$93.10
64	\$164.30	\$151.00	\$136.10	\$111.40	\$98.10
65	\$160.30	\$147.90	\$133.80	\$108.90	\$96.40
66	\$178.90	\$165.00	\$147.90	\$119.90	\$107.50
67	\$199.20	\$183.60	\$163.40	\$132.30	\$119.90
68	\$217.90	\$200.80	\$177.40	\$144.90	\$130.70
69	\$238.10	\$219.30	\$193.00	\$155.70	\$143.10
70	\$249.70	\$228.60	\$200.00	\$161.00	\$150.40
71	\$282.90	\$260.20	\$225.60	\$183.60	\$170.00
72	\$315.80	\$290.40	\$252.60	\$204.60	\$189.60
73	\$349.00	\$320.40	\$278.30	\$225.60	\$209.00
74	\$382.00	\$352.00	\$305.40	\$248.20	\$228.60
75	\$370.90	\$342.40	\$296.60	\$241.40	\$222.50
76	\$423.40	\$389.70	\$339.70	\$275.00	\$254.80
77	\$475.90	\$438.30	\$381.60	\$308.80	\$285.80
78	\$528.60	\$485.40	\$423.40	\$342.40	\$316.90
79	\$579.90	\$534.00	\$465.30	\$376.20	\$349.30
80	\$582.40	\$535.20	\$466.90	\$378.30	\$348.60
81	\$628.50	\$578.70	\$502.80	\$407.10	\$377.10
82	\$674.50	\$619.80	\$540.20	\$436.90	\$404.60
83	\$720.50	\$662.10	\$577.60	\$466.90	\$431.90
84	\$765.40	\$704.50	\$613.60	\$496.60	\$459.30
85	\$810.20	\$745.40	\$649.70	\$525.30	\$485.40
86	\$823.80	\$757.90	\$659.70	\$534.00	\$494.10
87	\$836.40	\$770.40	\$670.70	\$542.60	\$502.80
88	\$849.90	\$781.40	\$680.70	\$551.40	\$510.20
89	\$863.60	\$794.10	\$690.70	\$560.00	\$517.80
90	\$801.90	\$738.10	\$642.20	\$520.30	\$481.50
91	\$812.20	\$747.30	\$651.40	\$527.00	\$487.30
92	\$823.70	\$757.50	\$659.40	\$533.80	\$493.90
93	\$833.90	\$766.70	\$667.50	\$540.70	\$500.80
94	\$844.20	\$776.80	\$676.50	\$547.60	\$506.60
95	\$855.50	\$787.20	\$684.50	\$555.60	\$513.50
96	\$865.90	\$797.40	\$694.80	\$561.20	\$519.10
97	\$877.30	\$806.50	\$702.70	\$569.20	\$526.00
98	\$887.40	\$815.60	\$710.70	\$576.10	\$532.90
99	\$897.80	\$826.00	\$719.90	\$581.80	\$538.60
100	\$909.10	\$836.10	\$728.90	\$589.90	\$545.30

Joint w/ Inflation

Optional Home Care

3 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$19.80	\$17.60	\$14.80
40	\$20.80	\$18.70	\$15.60
41	\$21.50	\$19.20	\$16.20
42	\$21.90	\$19.50	\$16.40
43	\$22.60	\$19.90	\$16.90
44	\$23.40	\$20.60	\$17.60
45	\$23.80	\$21.20	\$17.70
46	\$24.50	\$21.60	\$18.40
47	\$25.40	\$22.60	\$18.80
48	\$25.80	\$23.00	\$19.50
49	\$26.60	\$23.70	\$19.90
50	\$27.00	\$24.10	\$20.30
51	\$28.40	\$24.90	\$21.20
52	\$29.10	\$26.00	\$21.90
53	\$30.20	\$26.90	\$22.60
54	\$31.50	\$27.70	\$23.40
55	\$32.20	\$28.70	\$24.10
56	\$33.30	\$29.70	\$24.90
57	\$34.30	\$30.60	\$25.80
58	\$35.10	\$31.50	\$26.50
59	\$36.20	\$32.60	\$27.00
60	\$37.30	\$33.30	\$28.00
61	\$38.30	\$33.30	\$28.80
62	\$40.00	\$34.10	\$28.80
63	\$40.80	\$35.80	\$29.70
64	\$41.80	\$35.80	\$30.60
65	\$40.50	\$35.00	\$29.50
66	\$47.40	\$40.50	\$33.90
67	\$53.00	\$46.10	\$37.80
68	\$60.00	\$51.30	\$43.40
69	\$65.40	\$56.90	\$47.30
70	\$69.40	\$60.30	\$50.30
71	\$76.10	\$65.40	\$54.70
72	\$82.00	\$70.80	\$58.50
73	\$88.90	\$76.90	\$63.10
74	\$94.80	\$81.20	\$66.90
75	\$91.70	\$78.30	\$64.00
76	\$98.50	\$84.30	\$67.30
77	\$105.20	\$89.80	\$71.50
78	\$112.00	\$95.80	\$75.20
79	\$119.40	\$101.30	\$78.90
80	\$117.10	\$99.70	\$77.00
81	\$122.80	\$104.00	\$80.10
82	\$128.30	\$109.00	\$83.20
83	\$133.20	\$113.30	\$85.90
84	\$139.40	\$117.60	\$89.00
85	\$140.70	\$118.30	\$89.00
86	\$142.10	\$119.00	\$89.40
87	\$143.10	\$120.20	\$90.10
88	\$144.50	\$120.70	\$90.10
89	\$144.50	\$122.10	\$90.80
90	\$133.70	\$112.00	\$83.20
91	\$134.10	\$112.50	\$83.70
92	\$134.60	\$113.00	\$83.70
93	\$135.30	\$113.60	\$84.40
94	\$135.90	\$114.10	\$84.40
95	\$136.50	\$114.10	\$84.40
96	\$136.90	\$114.80	\$84.40
97	\$137.50	\$115.30	\$84.80
98	\$138.20	\$115.90	\$84.80
99	\$139.40	\$116.40	\$84.80
100	\$139.40	\$116.40	\$84.80

Joint w/ Inflation

Joint w/ Inflation

EquiCare 2002

Joint w/ Inflation

2 YEAR MAXIMUM BENEFIT PERIOD PER \$10 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	30 Days	90 Days	180 Days	365 Days
18-39	\$55.40	\$50.10	\$41.20	\$36.10	\$27.00
40	\$58.20	\$52.60	\$43.40	\$38.00	\$28.70
41	\$59.70	\$54.00	\$44.60	\$39.10	\$29.50
42	\$61.50	\$55.70	\$46.10	\$40.00	\$30.20
43	\$63.20	\$57.20	\$47.20	\$41.10	\$31.10
44	\$64.80	\$58.60	\$48.50	\$42.20	\$31.90
45	\$66.50	\$60.30	\$49.60	\$43.20	\$32.70
46	\$68.50	\$61.70	\$51.10	\$44.60	\$33.80
47	\$70.40	\$63.60	\$52.40	\$45.80	\$34.70
48	\$72.10	\$65.40	\$54.00	\$47.20	\$35.60
49	\$74.20	\$67.00	\$55.40	\$48.20	\$36.60
50	\$76.10	\$68.90	\$56.70	\$49.60	\$37.30
51	\$78.90	\$71.50	\$59.20	\$51.30	\$38.90
52	\$81.70	\$73.90	\$60.80	\$53.20	\$40.10
53	\$84.40	\$76.60	\$63.20	\$54.70	\$41.80
54	\$87.30	\$78.90	\$65.00	\$56.70	\$43.00
55	\$90.10	\$81.30	\$67.00	\$58.60	\$44.30
56	\$93.10	\$84.20	\$69.30	\$60.40	\$45.80
57	\$95.80	\$86.70	\$71.50	\$62.40	\$47.20
58	\$98.70	\$89.40	\$73.80	\$64.30	\$48.90
59	\$101.60	\$92.00	\$75.90	\$66.30	\$50.10
60	\$104.70	\$94.50	\$78.10	\$68.10	\$51.50
61	\$111.40	\$99.70	\$83.10	\$71.50	\$54.70
62	\$117.90	\$106.40	\$88.10	\$76.60	\$58.20
63	\$124.70	\$111.40	\$93.10	\$81.30	\$61.50
64	\$131.10	\$117.90	\$98.10	\$84.80	\$64.80
65	\$127.60	\$115.20	\$96.40	\$82.50	\$63.80
66	\$143.10	\$129.10	\$107.50	\$93.30	\$71.70
67	\$158.70	\$143.10	\$119.90	\$102.80	\$79.60
68	\$174.20	\$157.30	\$130.70	\$113.60	\$87.30
69	\$190.00	\$171.20	\$143.10	\$123.00	\$95.10
70	\$200.00	\$180.40	\$150.40	\$129.40	\$99.40
71	\$225.60	\$203.10	\$170.00	\$147.50	\$113.00
72	\$252.60	\$227.30	\$189.60	\$164.10	\$126.40
73	\$278.30	\$251.30	\$209.00	\$180.40	\$140.00
74	\$305.40	\$275.20	\$228.60	\$198.60	\$152.10
75	\$296.60	\$267.10	\$222.50	\$193.00	\$148.40
76	\$338.50	\$304.70	\$253.60	\$219.80	\$169.90
77	\$380.30	\$342.40	\$285.80	\$246.70	\$190.10
78	\$422.10	\$380.30	\$316.90	\$275.00	\$211.70
79	\$463.80	\$418.00	\$347.90	\$302.00	\$232.00
80	\$465.50	\$419.50	\$349.70	\$302.60	\$232.80
81	\$502.80	\$451.80	\$377.10	\$326.10	\$251.40
82	\$538.80	\$485.40	\$404.60	\$351.00	\$270.20
83	\$576.20	\$519.10	\$431.90	\$374.70	\$287.50
84	\$612.30	\$551.40	\$459.30	\$398.30	\$306.20
85	\$648.50	\$583.80	\$486.60	\$420.70	\$323.60
86	\$658.30	\$592.40	\$494.10	\$428.10	\$329.90
87	\$669.60	\$602.40	\$501.60	\$435.70	\$334.80
88	\$679.60	\$612.30	\$510.20	\$441.80	\$339.70
89	\$690.70	\$620.90	\$517.80	\$449.30	\$344.80
90	\$641.00	\$577.30	\$481.50	\$416.40	\$320.50
91	\$650.20	\$585.30	\$487.30	\$422.10	\$325.30
92	\$658.30	\$593.20	\$493.90	\$427.90	\$329.70
93	\$667.50	\$600.10	\$500.80	\$433.70	\$333.20
94	\$675.30	\$608.00	\$506.60	\$439.30	\$337.80
95	\$684.50	\$616.10	\$513.50	\$445.00	\$342.30
96	\$692.50	\$624.00	\$519.10	\$450.70	\$346.70
97	\$701.50	\$630.90	\$526.00	\$456.30	\$350.20
98	\$709.60	\$638.90	\$532.90	\$460.80	\$354.80
99	\$718.80	\$647.00	\$538.60	\$466.70	\$359.40
100	\$726.80	\$654.80	\$545.30	\$472.40	\$364.00

Joint w/ Inflation

Optional Home Care

2 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$15.80	\$14.20	\$12.10
40	\$16.70	\$14.80	\$12.50
41	\$17.30	\$15.30	\$12.70
42	\$17.60	\$15.60	\$13.40
43	\$18.10	\$16.20	\$13.50
44	\$18.70	\$16.40	\$14.10
45	\$19.20	\$16.90	\$14.20
46	\$19.80	\$17.60	\$14.80
47	\$20.30	\$18.10	\$15.20
48	\$20.80	\$18.40	\$15.60
49	\$21.50	\$18.80	\$15.80
50	\$21.90	\$19.50	\$16.40
51	\$22.60	\$19.90	\$16.90
52	\$23.40	\$20.80	\$17.60
53	\$24.10	\$21.50	\$18.10
54	\$24.90	\$22.30	\$18.80
55	\$25.80	\$23.00	\$19.50
56	\$26.60	\$23.70	\$19.90
57	\$27.60	\$24.50	\$20.60
58	\$28.40	\$25.40	\$21.20
59	\$29.10	\$25.80	\$21.90
60	\$29.90	\$26.60	\$22.60
61	\$30.80	\$28.40	\$23.40
62	\$31.60	\$28.40	\$24.10
63	\$32.60	\$29.90	\$24.90
64	\$33.30	\$29.90	\$24.90
65	\$32.70	\$29.70	\$24.20
66	\$38.30	\$34.50	\$28.90
67	\$43.00	\$38.30	\$31.90
68	\$48.20	\$43.00	\$35.80
69	\$53.00	\$47.40	\$39.10
70	\$55.00	\$49.60	\$41.50
71	\$61.10	\$55.00	\$45.30
72	\$65.40	\$59.40	\$49.10
73	\$71.60	\$64.00	\$53.60
74	\$76.10	\$68.60	\$57.30
75	\$73.50	\$66.10	\$55.30
76	\$79.00	\$70.90	\$59.30
77	\$84.30	\$75.60	\$62.70
78	\$89.80	\$80.90	\$67.50
79	\$95.80	\$85.80	\$71.60
80	\$94.00	\$84.00	\$70.50
81	\$97.80	\$88.50	\$73.60
82	\$102.80	\$92.30	\$76.70
83	\$107.10	\$96.00	\$80.20
84	\$111.40	\$100.20	\$83.60
85	\$112.80	\$100.90	\$84.00
86	\$114.00	\$102.10	\$84.70
87	\$114.50	\$102.80	\$86.00
88	\$115.90	\$103.30	\$86.70
89	\$115.90	\$104.70	\$87.10
90	\$106.70	\$95.90	\$79.80
91	\$107.20	\$96.60	\$80.50
92	\$107.90	\$96.60	\$80.50
93	\$107.90	\$97.70	\$81.00
94	\$109.10	\$97.70	\$81.70
95	\$109.10	\$98.20	\$81.70
96	\$109.70	\$98.20	\$82.80
97	\$110.10	\$99.40	\$82.80
98	\$110.70	\$99.90	\$82.80
99	\$110.70	\$99.90	\$83.30
100	\$112.00	\$100.60	\$83.90

Joint w/ Inflation

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
18-39	\$38.00	\$33.70	\$28.40	\$24.80	\$18.70
40	\$39.70	\$35.10	\$29.70	\$25.80	\$19.50
41	\$40.80	\$36.10	\$30.60	\$26.60	\$19.90
42	\$42.20	\$37.20	\$31.50	\$27.60	\$20.60
43	\$43.20	\$38.30	\$32.20	\$28.00	\$21.20
44	\$44.30	\$39.10	\$33.00	\$28.80	\$21.60
45	\$45.40	\$40.10	\$33.80	\$29.70	\$22.30
46	\$46.90	\$41.20	\$34.70	\$30.60	\$22.70
47	\$48.00	\$42.30	\$35.80	\$31.50	\$23.70
48	\$49.30	\$43.40	\$36.90	\$32.20	\$24.10
49	\$50.70	\$45.00	\$37.80	\$33.00	\$24.80
50	\$52.20	\$46.10	\$38.90	\$33.80	\$25.60
51	\$54.00	\$47.60	\$40.10	\$35.10	\$26.50
52	\$55.70	\$49.30	\$41.80	\$36.20	\$27.00
53	\$57.60	\$51.10	\$43.00	\$37.80	\$28.40
54	\$59.60	\$52.60	\$44.30	\$38.90	\$29.10
55	\$61.50	\$54.30	\$45.80	\$40.00	\$29.90
56	\$63.50	\$56.10	\$47.20	\$41.20	\$31.10
57	\$65.40	\$57.80	\$48.90	\$42.80	\$31.90
58	\$67.50	\$59.60	\$50.10	\$44.10	\$33.00
59	\$69.60	\$61.50	\$51.80	\$45.10	\$33.80
60	\$71.50	\$63.20	\$53.20	\$46.50	\$35.00
61	\$74.80	\$68.10	\$56.50	\$48.20	\$38.30
62	\$79.80	\$71.50	\$59.70	\$51.50	\$40.00
63	\$84.80	\$76.60	\$63.20	\$54.70	\$41.80
64	\$89.60	\$79.80	\$66.50	\$58.20	\$45.00
65	\$87.30	\$77.90	\$65.40	\$56.10	\$43.70
66	\$98.10	\$87.30	\$73.20	\$63.80	\$48.20
67	\$108.90	\$98.10	\$80.90	\$70.10	\$54.60
68	\$118.30	\$107.50	\$88.70	\$77.90	\$59.30
69	\$129.10	\$116.80	\$96.40	\$84.00	\$63.80
70	\$135.50	\$121.80	\$102.40	\$88.90	\$67.80
71	\$153.40	\$138.40	\$115.90	\$99.40	\$76.90
72	\$171.60	\$155.00	\$129.40	\$111.40	\$85.80
73	\$189.60	\$170.00	\$141.40	\$123.40	\$94.80
74	\$207.70	\$186.60	\$155.00	\$135.50	\$103.90
75	\$202.30	\$182.20	\$151.00	\$130.90	\$101.30
76	\$230.60	\$207.70	\$172.60	\$149.80	\$114.80
77	\$259.00	\$233.30	\$194.20	\$168.70	\$129.60
78	\$287.20	\$259.00	\$215.80	\$186.20	\$143.00
79	\$315.50	\$284.60	\$237.40	\$205.00	\$157.90
80	\$316.10	\$285.00	\$237.60	\$205.40	\$158.10
81	\$342.40	\$307.40	\$256.50	\$221.60	\$170.60
82	\$367.20	\$329.90	\$275.00	\$237.60	\$183.00
83	\$392.10	\$352.10	\$293.70	\$253.80	\$195.40
84	\$417.10	\$374.70	\$312.40	\$271.40	\$207.90
85	\$440.60	\$397.10	\$331.10	\$286.40	\$220.40
86	\$448.00	\$403.30	\$336.10	\$291.20	\$224.10
87	\$455.50	\$409.50	\$341.10	\$296.40	\$227.80
88	\$461.70	\$415.70	\$347.30	\$299.90	\$231.60
89	\$469.30	\$421.90	\$352.10	\$305.00	\$235.20
90	\$435.80	\$392.50	\$327.40	\$283.00	\$217.90
91	\$441.50	\$398.20	\$332.00	\$287.50	\$221.30
92	\$448.40	\$402.80	\$335.40	\$291.00	\$223.70
93	\$454.10	\$408.40	\$340.10	\$294.30	\$227.00
94	\$459.90	\$413.00	\$344.60	\$298.90	\$229.40
95	\$465.50	\$418.80	\$349.20	\$302.30	\$232.80
96	\$471.20	\$424.50	\$353.60	\$305.80	\$235.10
97	\$476.90	\$428.90	\$357.10	\$310.40	\$238.60
98	\$482.50	\$434.60	\$361.70	\$313.90	\$240.80
99	\$488.20	\$439.30	\$366.30	\$317.20	\$244.30
100	\$493.90	\$445.00	\$370.90	\$321.80	\$247.60

Optional Home Care

1 YEAR MAXIMUM BENEFIT PERIOD PER \$5 UNIT

Joint w/ Inflation

Elimination Period

Issue Age	0 Days	7 Days	30 Days
18-39	\$10.60	\$10.30	\$8.40
40	\$11.30	\$10.60	\$9.10
41	\$11.40	\$11.00	\$9.20
42	\$11.70	\$11.40	\$9.20
43	\$12.10	\$11.70	\$9.50
44	\$12.50	\$12.10	\$9.60
45	\$12.70	\$12.30	\$10.20
46	\$13.10	\$12.50	\$10.30
47	\$13.40	\$12.70	\$10.60
48	\$14.10	\$13.40	\$11.00
49	\$14.20	\$13.50	\$11.30
50	\$14.50	\$14.10	\$11.40
51	\$15.20	\$14.50	\$12.10
52	\$15.60	\$15.20	\$12.30
53	\$16.20	\$15.60	\$12.70
54	\$16.70	\$16.20	\$13.40
55	\$17.30	\$16.40	\$13.50
56	\$17.70	\$16.90	\$14.20
57	\$18.40	\$17.60	\$14.50
58	\$18.80	\$18.10	\$15.20
59	\$19.50	\$18.70	\$15.30
60	\$19.90	\$19.20	\$15.80
61	\$21.60	\$19.20	\$15.80
62	\$21.60	\$19.90	\$16.70
63	\$22.60	\$19.90	\$16.70
64	\$22.60	\$20.80	\$17.60
65	\$21.90	\$20.30	\$16.40
66	\$25.80	\$23.40	\$19.50
67	\$28.90	\$25.80	\$21.90
68	\$32.70	\$28.90	\$24.20
69	\$35.80	\$31.90	\$27.30
70	\$37.80	\$33.80	\$28.00
71	\$41.50	\$37.00	\$31.00
72	\$45.30	\$40.00	\$33.30
73	\$48.20	\$43.80	\$37.00
74	\$52.00	\$46.60	\$39.20
75	\$50.00	\$44.50	\$37.80
76	\$53.40	\$48.10	\$40.70
77	\$57.40	\$51.50	\$43.20
78	\$61.50	\$54.70	\$45.90
79	\$64.80	\$58.10	\$48.60
80	\$64.20	\$57.40	\$48.00
81	\$66.70	\$60.50	\$49.90
82	\$69.80	\$63.00	\$52.40
83	\$72.30	\$65.40	\$54.90
84	\$75.40	\$68.50	\$56.70
85	\$76.70	\$68.50	\$57.40
86	\$77.10	\$69.20	\$58.00
87	\$77.80	\$69.80	\$58.60
88	\$78.50	\$70.50	\$58.60
89	\$79.20	\$70.90	\$59.20
90	\$72.50	\$65.70	\$54.30
91	\$73.20	\$65.70	\$54.30
92	\$73.20	\$66.30	\$55.50
93	\$73.60	\$66.30	\$55.50
94	\$73.60	\$66.90	\$55.50
95	\$74.20	\$66.90	\$55.50
96	\$74.80	\$66.90	\$55.90
97	\$74.80	\$67.40	\$56.60
98	\$75.40	\$67.40	\$56.60
99	\$76.10	\$68.50	\$56.60
100	\$76.10	\$68.50	\$57.20

SERFF Tracking Number: ELCC-127620417 State: Arkansas
 Filing Company: Equitable Life & Casualty Insurance Company State Tracking Number:
 Company Tracking Number: '12 RI 2002
 TOI: LTC03I Individual Long Term Care Sub-TOI: LTC03I.001 Qualified
 Product Name: EquiCare 2002
 Project Name/Number: '12RI 2002/'12RI 2002

Superseded Schedule Items

Please note that all items on the following pages are items, which have been replaced by a newer version. The newest version is located with the appropriate schedule on previous pages. These items are in date order with most recent first.

Creation Date:	Schedule	Schedule Item Name	Replacement Creation Date	Attached Document(s)
02/15/2012	Rate and Rule	Premium Rates	06/07/2012	2002 rate increase AR (33%)- Exh II.pdf (Superseded)