Filing at a Glance

Company:	Highmark Inc
Product Name:	Long-Term Care
State:	Pennsylvania
TOI:	LTC03I Individual Long Term Care
Sub-TOI:	LTC03I.001 Qualified
Filing Type:	Rate - Other (Not M.U. or G.I. Product)
Date Submitted:	04/23/2014
SERFF Tr Num:	MILL-129489251
SERFF Status:	Assigned
State Tr Num:	MILL-129489251
State Status:	Received Review in Progress
Co Tr Num:	SIMPLICITY AFFINITY (HMBCBSPA)
Implementation Date Requested:	On Approval
Author(s):	Missy Gordon, Stephanie Moench, Travis Reisch, Shawn Stender
Reviewer(s):	Jim Laverty (AH) (primary)
Disposition Date:	
Disposition Status:	
Implementation Date:	

State Filing Description:

Proposed 17.6% increase on 505 policyholders of forms SPL-336-HMBCBSPA & FSPL-336-HMBCBSPA .

State: *Pennsylvania* **Filing Company:** *Highmark Inc*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

General Information

Project Name: Simplicity Follow-Up Rate Increase
Project Number: 145MAI01-60.03
Requested Filing Mode: Review & Approval
Explanation for Combination/Other:
Submission Type: New Submission
Overall Rate Impact: 17.6%
Deemer Date:
Submitted By: Travis Reisch

Status of Filing in Domicile: Pending
Date Approved in Domicile:
Domicile Status Comments: Pennsylvania is the state of domicile. This filing is a follow-up to a prior increase that was approved in Pennsylvania on June 4, 2013.
Market Type: Individual
Individual Market Type:
Filing Status Changed: 04/23/2014
State Status Changed: 04/28/2014
Created By: Travis Reisch
Corresponding Filing Tracking Number:

Filing Description:

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from August 1, 2006 to April 1, 2010 and are no longer being marketed in any jurisdiction.

These products were designed and priced by MedAmerica Insurance Company (MedAmerica), which is an affinity partner of Highmark Blue Cross Blue Shield (Highmark BCBS). These forms were issued on Highmark BCBS paper, while MedAmerica administers and manages the block, including underwriting and claims handling. MedAmerica has 80% of the risk on these forms via a reinsurance arrangement with Highmark BCBS.

Highmark BCBS is requesting the approval of a premium rate increase on these forms, including all associated riders. The primary reason why these forms are in need of a premium rate increase is due to a combination of higher persistency and lower interest than expected in pricing. The company is requesting a premium rate increase that varies by issue age. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The rate increase ranges from 0% to 33.3% and averages 17.6% in Pennsylvania.

As noted in the attached actuarial memorandum, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

Similar to the prior increase, Highmark BCBS will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, Highmark BCBS will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

Company and Contact

Filing Contact Information

State: *Pennsylvania* **Filing Company:** *Highmark Inc*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

Missy Gordon, FSA, MAAA, Principal and Consulting Actuary
8500 Normandale Lake Blvd.
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Minneapolis, MN 55437-3830

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952-820-2478 [Phone]
952-897-5301 [FAX]

Filing Company Information

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

Highmark Inc
120 Fifth Avenue
Suite 924
Pittsburgh, PA 15222-3024
(412) 544-6902 ext. [Phone]

CoCode: 54771
Group Code: 812
Group Name: Highmark Grp
FEIN Number: 23-1294723

State of Domicile: Pennsylvania
Company Type:
State ID Number:

Filing Fees

Fee Required? No
Retaliatory? No
Fee Explanation:

State: *Pennsylvania* **Filing Company:** *Highmark Inc*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

Rate Information

Rate data applies to filing.

Filing Method: Review and Approval
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 20.000%
Effective Date of Last Rate Revision: 08/30/2013
Filing Method of Last Filing: Review and Approval

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
Highmark Inc	%	17.600%	$136,351	505	$648,037	33.300%	0.000%

State: *Pennsylvania* **Filing Company:** *Highmark Inc*
TOI/Sub-TOI: *LTC03I Individual Long Term Care/LTC03I.001 Qualified*
Product Name: *Long-Term Care*
Project Name/Number: *Simplicity Follow-Up Rate Increase/145MAI01-60.03*

Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		Non-Franchise Rate Tables	SPL-336-HMBCBSPA	Revised	Previous State Filing Number: MILL-128811752 Percent Rate Change Request: 17.6	PA_Highmark BCBS_Current Simplicity Premium Rates_20140423.pdf, PA_Highmark BCBS_Proposed Simplicity Premium Rates_20140423.pdf,
2		Franchise Rate Tables	FSPL-336-HMBCBSPA	Revised	Previous State Filing Number: MILL-128811752 Percent Rate Change Request: 17.6	PA_Highmark BCBS_Current Franchise Simplicity Premium Rates_20140423.pdf, PA_Highmark BCBS_Proposed Franchise Simplicity Premium Rates_20140423.pdf,

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP-HMBCBSPA
Indexing: Compound - No Maximum
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	35.00	47.00	56.00	66.00	78.00	109.00
30	37.00	49.00	60.00	68.00	82.00	114.00
31	37.00	52.00	61.00	70.00	84.00	118.00
32	38.00	52.00	64.00	71.00	86.00	120.00
33	40.00	54.00	65.00	74.00	89.00	124.00
34	41.00	55.00	66.00	77.00	91.00	130.00
35	42.00	56.00	70.00	79.00	94.00	132.00
36	43.00	59.00	71.00	82.00	97.00	136.00
37	44.00	60.00	72.00	84.00	100.00	140.00
38	46.00	61.00	76.00	86.00	103.00	143.00
39	47.00	62.00	78.00	89.00	104.00	146.00
40	48.00	66.00	80.00	91.00	108.00	151.00
41	49.00	67.00	83.00	94.00	109.00	156.00
42	50.00	70.00	85.00	96.00	113.00	160.00
43	52.00	71.00	86.00	100.00	116.00	164.00
44	54.00	73.00	90.00	101.00	120.00	169.00
45	56.00	76.00	90.00	103.00	124.00	175.00
46	58.00	78.00	94.00	107.00	127.00	180.00
47	58.00	80.00	96.00	109.00	131.00	185.00
48	60.00	80.00	98.00	113.00	134.00	190.00
49	61.00	84.00	101.00	116.00	138.00	194.00
50	62.00	85.00	103.00	119.00	142.00	199.00
51	66.00	88.00	108.00	124.00	146.00	206.00
52	66.00	90.00	110.00	126.00	150.00	212.00
53	68.00	92.00	113.00	130.00	156.00	218.00
54	70.00	95.00	116.00	132.00	160.00	223.00
55	73.00	98.00	122.00	139.00	167.00	233.00
56	74.00	101.00	122.00	139.00	167.00	236.00
57	76.00	102.00	125.00	143.00	172.00	244.00
58	78.00	106.00	130.00	148.00	176.00	250.00
59	79.00	108.00	132.00	151.00	181.00	257.00
60	85.00	115.00	140.00	162.00	193.00	275.00
61	89.00	120.00	148.00	169.00	203.00	287.00
62	92.00	126.00	154.00	178.00	212.00	300.00
63	96.00	131.00	161.00	185.00	221.00	313.00
64	100.00	137.00	167.00	191.00	230.00	326.00
65	102.00	140.00	174.00	199.00	240.00	343.00
66	107.00	146.00	180.00	206.00	250.00	359.00
67	110.00	152.00	186.00	215.00	259.00	373.00
68	114.00	156.00	193.00	222.00	270.00	388.00
69	116.00	161.00	200.00	230.00	280.00	404.00
70	113.00	156.00	193.00	224.00	272.00	396.00
71	116.00	162.00	199.00	232.00	281.00	411.00
72	119.00	165.00	205.00	238.00	292.00	426.00
73	121.00	168.00	209.00	245.00	299.00	441.00
74	122.00	172.00	215.00	250.00	308.00	455.00
75	126.00	179.00	225.00	265.00	330.00	500.00
76	127.00	180.00	227.00	268.00	336.00	513.00
77	126.00	181.00	229.00	271.00	342.00	525.00
78	126.00	181.00	230.00	273.00	346.00	538.00
79	125.00	180.00	230.00	274.00	350.00	548.00
80	124.00	181.00	233.00	280.00	N/A	N/A
81	122.00	178.00	232.00	279.00	N/A	N/A
82	118.00	174.00	228.00	275.00	N/A	N/A
83	113.00	169.00	222.00	272.00	N/A	N/A
84	107.00	161.00	215.00	264.00	N/A	N/A
85	102.00	158.00	215.00	269.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP2X-HMBCBSPA
Indexing: Compound 2X
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	4.00	4.00	5.00	7.00	8.00	13.00
30	4.00	5.00	6.00	7.00	8.00	13.00
31	4.00	6.00	6.00	7.00	8.00	14.00
32	4.00	6.00	7.00	7.00	10.00	16.00
33	4.00	6.00	7.00	8.00	11.00	16.00
34	5.00	6.00	7.00	10.00	12.00	18.00
35	6.00	6.00	8.00	10.00	13.00	18.00
36	5.00	7.00	10.00	10.00	14.00	19.00
37	6.00	8.00	10.00	12.00	14.00	22.00
38	6.00	8.00	12.00	13.00	16.00	20.00
39	6.00	8.00	12.00	14.00	17.00	22.00
40	7.00	11.00	13.00	16.00	18.00	24.00
41	7.00	12.00	14.00	17.00	17.00	26.00
42	8.00	13.00	16.00	17.00	19.00	28.00
43	8.00	13.00	16.00	19.00	20.00	30.00
44	11.00	14.00	18.00	18.00	22.00	31.00
45	12.00	16.00	17.00	19.00	24.00	35.00
46	13.00	17.00	19.00	22.00	25.00	37.00
47	13.00	18.00	20.00	24.00	28.00	41.00
48	14.00	17.00	22.00	24.00	30.00	44.00
49	16.00	19.00	24.00	26.00	31.00	47.00
50	16.00	22.00	25.00	29.00	34.00	50.00
51	18.00	23.00	28.00	31.00	38.00	54.00
52	18.00	24.00	29.00	32.00	41.00	58.00
53	19.00	26.00	31.00	37.00	44.00	62.00
54	20.00	28.00	34.00	40.00	48.00	67.00
55	23.00	30.00	38.00	44.00	52.00	73.00
56	25.00	34.00	41.00	46.00	54.00	78.00
57	26.00	35.00	43.00	49.00	58.00	83.00
58	29.00	38.00	47.00	53.00	62.00	89.00
59	31.00	41.00	49.00	56.00	68.00	96.00
60	35.00	46.00	55.00	64.00	76.00	107.00
61	37.00	50.00	61.00	70.00	83.00	118.00
62	41.00	56.00	67.00	77.00	91.00	128.00
63	46.00	60.00	74.00	84.00	100.00	140.00
64	49.00	67.00	80.00	91.00	109.00	154.00
65	53.00	73.00	89.00	102.00	121.00	174.00
66	59.00	79.00	97.00	110.00	132.00	191.00
67	62.00	86.00	104.00	120.00	144.00	209.00
68	68.00	92.00	114.00	130.00	157.00	228.00
69	72.00	100.00	124.00	142.00	170.00	248.00
70	73.00	101.00	124.00	144.00	173.00	255.00
71	79.00	108.00	133.00	155.00	188.00	277.00
72	84.00	115.00	142.00	166.00	202.00	299.00
73	88.00	123.00	153.00	177.00	217.00	323.00
74	94.00	130.00	162.00	189.00	232.00	347.00
75	100.00	141.00	177.00	208.00	259.00	398.00
76	104.00	147.00	185.00	218.00	273.00	423.00
77	107.00	153.00	193.00	227.00	287.00	447.00
78	110.00	157.00	199.00	236.00	299.00	471.00
79	111.00	160.00	205.00	243.00	311.00	493.00
80	113.00	164.00	212.00	255.00	N/A	N/A
81	113.00	165.00	215.00	258.00	N/A	N/A
82	111.00	165.00	215.00	260.00	N/A	N/A
83	108.00	161.00	213.00	260.00	N/A	N/A
84	104.00	156.00	209.00	256.00	N/A	N/A
85	100.00	155.00	210.00	263.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: SBIR-HMBCBSPA
Indexing: Simple
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	7.00	11.00	13.00	17.00	22.00	32.00
30	8.00	12.00	14.00	18.00	22.00	34.00
31	8.00	13.00	16.00	19.00	23.00	35.00
32	10.00	13.00	18.00	19.00	25.00	37.00
33	10.00	14.00	18.00	22.00	25.00	40.00
34	11.00	14.00	19.00	23.00	28.00	42.00
35	12.00	14.00	20.00	23.00	29.00	43.00
36	12.00	18.00	22.00	24.00	30.00	46.00
37	13.00	18.00	23.00	25.00	31.00	48.00
38	13.00	19.00	24.00	28.00	34.00	49.00
39	13.00	20.00	25.00	29.00	35.00	52.00
40	14.00	22.00	26.00	30.00	37.00	56.00
41	17.00	23.00	28.00	32.00	37.00	59.00
42	17.00	24.00	30.00	34.00	40.00	62.00
43	18.00	24.00	30.00	36.00	42.00	66.00
44	20.00	26.00	32.00	36.00	43.00	68.00
45	20.00	28.00	32.00	37.00	46.00	73.00
46	22.00	30.00	35.00	41.00	50.00	77.00
47	22.00	31.00	37.00	43.00	53.00	80.00
48	24.00	30.00	38.00	44.00	55.00	84.00
49	25.00	34.00	41.00	48.00	58.00	89.00
50	25.00	35.00	42.00	50.00	61.00	94.00
51	28.00	37.00	44.00	54.00	65.00	98.00
52	28.00	38.00	48.00	55.00	68.00	103.00
53	29.00	41.00	50.00	59.00	72.00	108.00
54	30.00	42.00	54.00	61.00	76.00	113.00
55	32.00	46.00	58.00	66.00	82.00	122.00
56	35.00	47.00	59.00	67.00	83.00	126.00
57	36.00	49.00	61.00	71.00	86.00	132.00
58	37.00	52.00	65.00	74.00	91.00	138.00
59	40.00	54.00	67.00	78.00	96.00	145.00
60	43.00	59.00	73.00	85.00	104.00	157.00
61	46.00	64.00	78.00	91.00	112.00	168.00
62	48.00	68.00	83.00	97.00	119.00	180.00
63	52.00	71.00	89.00	103.00	126.00	191.00
64	55.00	77.00	94.00	109.00	134.00	202.00
65	58.00	80.00	101.00	118.00	144.00	218.00
66	61.00	85.00	107.00	124.00	152.00	232.00
67	65.00	90.00	113.00	131.00	162.00	246.00
68	68.00	95.00	119.00	138.00	172.00	260.00
69	71.00	100.00	125.00	146.00	180.00	276.00
70	70.00	98.00	123.00	145.00	179.00	276.00
71	73.00	103.00	129.00	153.00	189.00	292.00
72	76.00	107.00	134.00	159.00	199.00	306.00
73	78.00	111.00	140.00	166.00	208.00	322.00
74	80.00	115.00	146.00	173.00	217.00	338.00
75	85.00	122.00	156.00	187.00	238.00	380.00
76	86.00	125.00	160.00	192.00	246.00	396.00
77	87.00	127.00	164.00	196.00	254.00	412.00
78	88.00	129.00	167.00	201.00	260.00	427.00
79	88.00	130.00	169.00	204.00	268.00	442.00
80	89.00	132.00	173.00	212.00	N/A	N/A
81	87.00	131.00	174.00	213.00	N/A	N/A
82	85.00	130.00	173.00	213.00	N/A	N/A
83	82.00	126.00	171.00	212.00	N/A	N/A
84	79.00	121.00	167.00	208.00	N/A	N/A
85	74.00	119.00	167.00	214.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	8.00	11.00	12.00	12.00	14.00	18.00
30	8.00	11.00	12.00	13.00	16.00	19.00
31	10.00	11.00	13.00	14.00	17.00	20.00
32	10.00	12.00	13.00	16.00	17.00	22.00
33	11.00	12.00	14.00	16.00	18.00	23.00
34	11.00	13.00	16.00	17.00	19.00	24.00
35	11.00	14.00	16.00	18.00	20.00	26.00
36	12.00	14.00	17.00	19.00	22.00	28.00
37	12.00	16.00	18.00	20.00	23.00	29.00
38	13.00	17.00	19.00	22.00	24.00	32.00
39	14.00	18.00	20.00	23.00	26.00	35.00
40	14.00	18.00	22.00	24.00	28.00	36.00
41	16.00	19.00	23.00	25.00	31.00	38.00
42	17.00	20.00	24.00	28.00	32.00	41.00
43	18.00	23.00	26.00	29.00	35.00	43.00
44	18.00	24.00	28.00	32.00	37.00	47.00
45	19.00	25.00	31.00	35.00	40.00	49.00
46	20.00	26.00	32.00	36.00	42.00	53.00
47	23.00	29.00	35.00	38.00	44.00	56.00
48	24.00	32.00	37.00	42.00	48.00	60.00
49	25.00	34.00	40.00	44.00	52.00	65.00
50	28.00	36.00	43.00	48.00	55.00	70.00
51	29.00	38.00	46.00	50.00	59.00	74.00
52	32.00	42.00	49.00	55.00	62.00	79.00
53	35.00	44.00	53.00	59.00	67.00	85.00
54	37.00	48.00	56.00	64.00	72.00	92.00
55	41.00	53.00	61.00	68.00	79.00	101.00
56	42.00	55.00	65.00	73.00	84.00	106.00
57	46.00	60.00	71.00	79.00	91.00	114.00
58	49.00	65.00	76.00	85.00	98.00	124.00
59	53.00	70.00	83.00	92.00	106.00	133.00
60	59.00	78.00	92.00	103.00	119.00	149.00
61	65.00	85.00	101.00	113.00	130.00	162.00
62	71.00	92.00	110.00	122.00	142.00	176.00
63	77.00	102.00	120.00	134.00	155.00	193.00
64	84.00	110.00	132.00	148.00	169.00	211.00
65	95.00	125.00	148.00	166.00	191.00	238.00
66	103.00	137.00	162.00	182.00	210.00	260.00
67	114.00	150.00	179.00	200.00	230.00	287.00
68	125.00	166.00	197.00	221.00	253.00	316.00
69	138.00	182.00	216.00	242.00	280.00	347.00
70	142.00	189.00	225.00	252.00	290.00	359.00
71	156.00	207.00	247.00	277.00	320.00	396.00
72	172.00	228.00	272.00	305.00	351.00	436.00
73	189.00	251.00	299.00	336.00	388.00	480.00
74	207.00	275.00	329.00	370.00	426.00	528.00
75	241.00	322.00	386.00	435.00	504.00	627.00
76	263.00	352.00	423.00	477.00	553.00	688.00
77	287.00	384.00	462.00	522.00	605.00	753.00
78	312.00	419.00	505.00	570.00	662.00	822.00
79	340.00	457.00	551.00	623.00	723.00	898.00
80	380.00	513.00	619.00	700.00	N/A	N/A
81	414.00	560.00	676.00	766.00	N/A	N/A
82	451.00	610.00	738.00	837.00	N/A	N/A
83	490.00	664.00	804.00	911.00	N/A	N/A
84	530.00	721.00	873.00	991.00	N/A	N/A
85	632.00	864.00	1,053.00	1,199.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP-HMBCBSPA
Indexing: Compound - No Maximum
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	46.00	62.00	75.00	88.00	104.00	146.00
30	50.00	66.00	80.00	91.00	109.00	152.00
31	50.00	69.00	82.00	93.00	112.00	157.00
32	51.00	69.00	85.00	94.00	115.00	160.00
33	53.00	72.00	86.00	99.00	118.00	165.00
34	54.00	74.00	88.00	102.00	122.00	173.00
35	56.00	75.00	93.00	106.00	125.00	176.00
36	58.00	78.00	94.00	109.00	130.00	181.00
37	59.00	80.00	96.00	112.00	133.00	187.00
38	61.00	82.00	101.00	115.00	138.00	190.00
39	62.00	83.00	104.00	118.00	139.00	195.00
40	62.00	86.00	105.00	119.00	140.00	197.00
41	64.00	87.00	108.00	122.00	142.00	203.00
42	66.00	90.00	111.00	125.00	147.00	207.00
43	67.00	92.00	112.00	129.00	151.00	214.00
44	70.00	95.00	117.00	131.00	156.00	220.00
45	71.00	95.00	113.00	129.00	155.00	219.00
46	72.00	98.00	117.00	134.00	159.00	225.00
47	72.00	101.00	120.00	137.00	164.00	231.00
48	75.00	101.00	123.00	141.00	168.00	237.00
49	77.00	105.00	126.00	146.00	173.00	243.00
50	76.00	104.00	126.00	145.00	172.00	242.00
51	80.00	107.00	131.00	150.00	178.00	251.00
52	80.00	110.00	134.00	153.00	183.00	258.00
53	83.00	112.00	137.00	158.00	190.00	266.00
54	85.00	115.00	142.00	161.00	194.00	272.00
55	84.00	113.00	141.00	160.00	192.00	268.00
56	86.00	116.00	141.00	160.00	192.00	272.00
57	87.00	117.00	144.00	164.00	197.00	280.00
58	90.00	121.00	149.00	170.00	203.00	287.00
59	91.00	124.00	152.00	174.00	208.00	295.00
60	92.00	124.00	151.00	174.00	208.00	295.00
61	95.00	129.00	159.00	182.00	218.00	308.00
62	99.00	135.00	165.00	191.00	228.00	323.00
63	103.00	141.00	173.00	199.00	237.00	337.00
64	107.00	147.00	179.00	205.00	248.00	351.00
65	102.00	140.00	174.00	199.00	240.00	343.00
66	107.00	146.00	180.00	206.00	250.00	359.00
67	110.00	152.00	186.00	215.00	259.00	373.00
68	114.00	156.00	193.00	222.00	270.00	388.00
69	116.00	161.00	200.00	230.00	280.00	404.00
70	113.00	156.00	193.00	224.00	272.00	396.00
71	116.00	162.00	199.00	232.00	281.00	411.00
72	119.00	165.00	205.00	238.00	292.00	426.00
73	121.00	168.00	209.00	245.00	299.00	441.00
74	122.00	172.00	215.00	250.00	308.00	455.00
75	126.00	179.00	225.00	265.00	330.00	500.00
76	127.00	180.00	227.00	268.00	336.00	513.00
77	126.00	181.00	229.00	271.00	342.00	525.00
78	126.00	181.00	230.00	273.00	346.00	538.00
79	125.00	180.00	230.00	274.00	350.00	548.00
80	124.00	181.00	233.00	280.00	N/A	N/A
81	122.00	178.00	232.00	279.00	N/A	N/A
82	118.00	174.00	228.00	275.00	N/A	N/A
83	113.00	169.00	222.00	272.00	N/A	N/A
84	107.00	161.00	215.00	264.00	N/A	N/A
85	102.00	158.00	215.00	269.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP2X-HMBCBSPA
Indexing: Compound 2X
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	5.00	5.00	6.00	10.00	11.00	18.00
30	5.00	6.00	8.00	10.00	11.00	18.00
31	5.00	8.00	8.00	10.00	11.00	19.00
32	5.00	8.00	10.00	10.00	13.00	21.00
33	5.00	8.00	10.00	11.00	14.00	21.00
34	6.00	8.00	10.00	13.00	16.00	24.00
35	8.00	8.00	11.00	13.00	18.00	24.00
36	6.00	10.00	13.00	13.00	19.00	26.00
37	8.00	11.00	13.00	16.00	19.00	29.00
38	8.00	11.00	16.00	18.00	21.00	27.00
39	8.00	11.00	16.00	19.00	22.00	29.00
40	9.00	14.00	17.00	20.00	23.00	31.00
41	9.00	16.00	19.00	22.00	22.00	34.00
42	11.00	17.00	20.00	22.00	25.00	36.00
43	11.00	17.00	20.00	25.00	27.00	39.00
44	14.00	19.00	23.00	23.00	28.00	41.00
45	15.00	20.00	21.00	24.00	30.00	44.00
46	17.00	21.00	24.00	27.00	32.00	47.00
47	17.00	23.00	26.00	30.00	35.00	51.00
48	18.00	21.00	27.00	30.00	38.00	56.00
49	20.00	24.00	30.00	33.00	39.00	59.00
50	19.00	26.00	31.00	35.00	41.00	61.00
51	22.00	28.00	34.00	38.00	47.00	66.00
52	22.00	29.00	35.00	39.00	50.00	70.00
53	23.00	32.00	38.00	45.00	54.00	76.00
54	25.00	34.00	41.00	48.00	58.00	82.00
55	26.00	35.00	44.00	51.00	59.00	84.00
56	29.00	39.00	47.00	52.00	62.00	90.00
57	30.00	40.00	50.00	57.00	66.00	95.00
58	33.00	44.00	54.00	61.00	72.00	102.00
59	36.00	47.00	57.00	65.00	79.00	110.00
60	37.00	49.00	59.00	68.00	81.00	115.00
61	40.00	54.00	66.00	75.00	89.00	126.00
62	44.00	61.00	72.00	83.00	98.00	138.00
63	49.00	65.00	80.00	90.00	107.00	151.00
64	53.00	72.00	86.00	98.00	117.00	165.00
65	53.00	73.00	89.00	102.00	121.00	174.00
66	59.00	79.00	97.00	110.00	132.00	191.00
67	62.00	86.00	104.00	120.00	144.00	209.00
68	68.00	92.00	114.00	130.00	157.00	228.00
69	72.00	100.00	124.00	142.00	170.00	248.00
70	73.00	101.00	124.00	144.00	173.00	255.00
71	79.00	108.00	133.00	155.00	188.00	277.00
72	84.00	115.00	142.00	166.00	202.00	299.00
73	88.00	123.00	153.00	177.00	217.00	323.00
74	94.00	130.00	162.00	189.00	232.00	347.00
75	100.00	141.00	177.00	208.00	259.00	398.00
76	104.00	147.00	185.00	218.00	273.00	423.00
77	107.00	153.00	193.00	227.00	287.00	447.00
78	110.00	157.00	199.00	236.00	299.00	471.00
79	111.00	160.00	205.00	243.00	311.00	493.00
80	113.00	164.00	212.00	255.00	N/A	N/A
81	113.00	165.00	215.00	258.00	N/A	N/A
82	111.00	165.00	215.00	260.00	N/A	N/A
83	108.00	161.00	213.00	260.00	N/A	N/A
84	104.00	156.00	209.00	256.00	N/A	N/A
85	100.00	155.00	210.00	263.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: SBIR-HMBCBSPA
Indexing: Simple
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	10.00	14.00	18.00	22.00	29.00	43.00
30	11.00	16.00	19.00	24.00	29.00	45.00
31	11.00	18.00	21.00	26.00	30.00	46.00
32	13.00	18.00	24.00	26.00	34.00	50.00
33	13.00	19.00	24.00	29.00	34.00	53.00
34	14.00	19.00	26.00	30.00	37.00	56.00
35	16.00	19.00	27.00	30.00	38.00	58.00
36	16.00	24.00	29.00	32.00	40.00	61.00
37	18.00	24.00	30.00	34.00	42.00	64.00
38	18.00	26.00	32.00	37.00	45.00	66.00
39	18.00	27.00	34.00	38.00	46.00	69.00
40	19.00	28.00	34.00	39.00	48.00	73.00
41	22.00	30.00	36.00	42.00	48.00	76.00
42	22.00	31.00	39.00	44.00	51.00	81.00
43	23.00	31.00	39.00	47.00	55.00	86.00
44	27.00	34.00	42.00	47.00	56.00	89.00
45	26.00	35.00	41.00	47.00	57.00	92.00
46	27.00	38.00	44.00	51.00	63.00	96.00
47	27.00	39.00	47.00	54.00	66.00	101.00
48	30.00	38.00	48.00	56.00	69.00	105.00
49	32.00	42.00	51.00	60.00	72.00	111.00
50	31.00	42.00	51.00	61.00	74.00	114.00
51	34.00	45.00	54.00	66.00	79.00	120.00
52	34.00	47.00	58.00	67.00	83.00	126.00
53	35.00	50.00	61.00	72.00	88.00	131.00
54	37.00	51.00	66.00	74.00	92.00	137.00
55	37.00	52.00	66.00	76.00	94.00	141.00
56	40.00	54.00	68.00	77.00	95.00	145.00
57	41.00	57.00	70.00	81.00	99.00	152.00
58	43.00	59.00	75.00	86.00	105.00	159.00
59	46.00	62.00	77.00	90.00	110.00	167.00
60	46.00	63.00	79.00	92.00	112.00	169.00
61	49.00	68.00	84.00	98.00	120.00	181.00
62	52.00	74.00	89.00	104.00	128.00	194.00
63	55.00	76.00	95.00	111.00	135.00	205.00
64	59.00	83.00	101.00	117.00	144.00	217.00
65	58.00	80.00	101.00	118.00	144.00	218.00
66	61.00	85.00	107.00	124.00	152.00	232.00
67	65.00	90.00	113.00	131.00	162.00	246.00
68	68.00	95.00	119.00	138.00	172.00	260.00
69	71.00	100.00	125.00	146.00	180.00	276.00
70	70.00	98.00	123.00	145.00	179.00	276.00
71	73.00	103.00	129.00	153.00	189.00	292.00
72	76.00	107.00	134.00	159.00	199.00	306.00
73	78.00	111.00	140.00	166.00	208.00	322.00
74	80.00	115.00	146.00	173.00	217.00	338.00
75	85.00	122.00	156.00	187.00	238.00	380.00
76	86.00	125.00	160.00	192.00	246.00	396.00
77	87.00	127.00	164.00	196.00	254.00	412.00
78	88.00	129.00	167.00	201.00	260.00	427.00
79	88.00	130.00	169.00	204.00	268.00	442.00
80	89.00	132.00	173.00	212.00	N/A	N/A
81	87.00	131.00	174.00	213.00	N/A	N/A
82	85.00	130.00	173.00	213.00	N/A	N/A
83	82.00	126.00	171.00	212.00	N/A	N/A
84	79.00	121.00	167.00	208.00	N/A	N/A
85	74.00	119.00	167.00	214.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: SPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
<30	11.00	14.00	16.00	16.00	19.00	24.00
30	11.00	14.00	16.00	18.00	21.00	26.00
31	13.00	14.00	18.00	19.00	22.00	27.00
32	13.00	16.00	18.00	21.00	22.00	29.00
33	14.00	16.00	19.00	21.00	24.00	30.00
34	14.00	18.00	21.00	22.00	26.00	32.00
35	14.00	19.00	21.00	24.00	27.00	35.00
36	16.00	19.00	22.00	26.00	29.00	37.00
37	16.00	21.00	24.00	27.00	30.00	38.00
38	18.00	22.00	26.00	29.00	32.00	43.00
39	19.00	24.00	27.00	30.00	35.00	46.00
40	19.00	23.00	28.00	31.00	36.00	47.00
41	20.00	25.00	30.00	33.00	41.00	50.00
42	22.00	27.00	31.00	36.00	42.00	53.00
43	23.00	30.00	34.00	37.00	45.00	56.00
44	23.00	31.00	36.00	42.00	48.00	61.00
45	24.00	32.00	39.00	44.00	50.00	62.00
46	26.00	33.00	41.00	45.00	53.00	66.00
47	29.00	36.00	44.00	48.00	56.00	71.00
48	30.00	41.00	47.00	53.00	60.00	75.00
49	32.00	42.00	50.00	56.00	65.00	81.00
50	34.00	44.00	53.00	58.00	67.00	85.00
51	35.00	47.00	55.00	61.00	72.00	91.00
52	39.00	51.00	60.00	67.00	76.00	96.00
53	42.00	54.00	64.00	72.00	82.00	104.00
54	45.00	58.00	69.00	77.00	88.00	112.00
55	47.00	61.00	70.00	79.00	91.00	116.00
56	48.00	63.00	75.00	84.00	97.00	121.00
57	52.00	69.00	81.00	91.00	105.00	131.00
58	57.00	75.00	87.00	98.00	113.00	142.00
59	61.00	80.00	95.00	106.00	121.00	153.00
60	63.00	84.00	99.00	111.00	128.00	160.00
61	70.00	92.00	108.00	121.00	139.00	174.00
62	76.00	99.00	119.00	132.00	152.00	190.00
63	83.00	110.00	129.00	144.00	166.00	208.00
64	90.00	119.00	142.00	159.00	182.00	227.00
65	95.00	125.00	148.00	166.00	191.00	238.00
66	103.00	137.00	162.00	182.00	210.00	260.00
67	114.00	150.00	179.00	200.00	230.00	287.00
68	125.00	166.00	197.00	221.00	253.00	316.00
69	138.00	182.00	216.00	242.00	280.00	347.00
70	142.00	189.00	225.00	252.00	290.00	359.00
71	156.00	207.00	247.00	277.00	320.00	396.00
72	172.00	228.00	272.00	305.00	351.00	436.00
73	189.00	251.00	299.00	336.00	388.00	480.00
74	207.00	275.00	329.00	370.00	426.00	528.00
75	241.00	322.00	386.00	435.00	504.00	627.00
76	263.00	352.00	423.00	477.00	553.00	688.00
77	287.00	384.00	462.00	522.00	605.00	753.00
78	312.00	419.00	505.00	570.00	662.00	822.00
79	340.00	457.00	551.00	623.00	723.00	898.00
80	380.00	513.00	619.00	700.00	N/A	N/A
81	414.00	560.00	676.00	766.00	N/A	N/A
82	451.00	610.00	738.00	837.00	N/A	N/A
83	490.00	664.00	804.00	911.00	N/A	N/A
84	530.00	721.00	873.00	991.00	N/A	N/A
85	632.00	864.00	1,053.00	1,199.00	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP-HMBCBSPA
Indexing: Compound - No Maximum
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	31.30	42.10	50.80	59.40	70.20	98.30
30	33.50	44.30	54.00	61.60	73.40	102.60
31	33.50	46.40	55.10	62.60	75.60	105.80
32	34.60	46.40	57.20	63.70	77.80	108.00
33	35.60	48.60	58.30	67.00	79.90	111.20
34	36.70	49.70	59.40	69.10	82.10	116.60
35	37.80	50.80	62.60	71.30	84.20	118.80
36	38.90	52.90	63.70	73.40	87.50	122.00
37	40.00	54.00	64.80	75.60	89.60	126.40
38	41.00	55.10	68.00	77.80	92.90	128.50
39	42.10	56.20	70.20	79.90	94.00	131.80
40	43.20	59.40	72.40	82.10	97.20	136.10
41	44.30	60.50	74.50	84.20	98.30	140.40
42	45.40	62.60	76.70	86.40	101.50	143.60
43	46.40	63.70	77.80	89.60	104.80	148.00
44	48.60	65.90	81.00	90.70	108.00	152.30
45	50.80	68.00	81.00	92.90	111.20	157.70
46	51.80	70.20	84.20	96.10	114.50	162.00
47	51.80	72.40	86.40	98.30	117.70	166.30
48	54.00	72.40	88.60	101.50	121.00	170.60
49	55.10	75.60	90.70	104.80	124.20	175.00
50	56.20	76.70	92.90	106.90	127.40	179.30
51	59.40	78.80	97.20	111.20	131.80	185.80
52	59.40	81.00	99.40	113.40	135.00	191.20
53	61.60	83.20	101.50	116.60	140.40	196.60
54	62.60	85.30	104.80	118.80	143.60	200.90
55	65.90	88.60	110.20	125.30	150.10	209.50
56	67.00	90.70	110.20	125.30	150.10	212.80
57	68.00	91.80	112.30	128.50	154.40	219.20
58	70.20	95.00	116.60	132.80	158.80	224.60
59	71.30	97.20	118.80	136.10	163.10	231.10
60	76.70	103.70	126.40	145.80	173.90	247.30
61	79.90	108.00	132.80	152.30	182.50	258.10
62	83.20	113.40	138.20	159.80	191.20	270.00
63	86.40	117.70	144.70	166.30	198.70	281.90
64	89.60	123.10	150.10	171.70	207.40	293.80
65	91.80	126.40	156.60	179.30	216.00	308.90
66	96.10	131.80	162.00	185.80	224.60	322.90
67	99.40	137.20	167.40	193.30	233.30	335.90
68	102.60	140.40	173.90	199.80	243.00	348.80
69	104.80	144.70	180.40	207.40	251.60	364.00
70	101.70	140.30	173.90	201.40	245.10	356.00
71	104.80	145.40	179.00	208.50	253.20	370.20
72	106.80	148.50	184.10	214.60	262.40	383.40
73	108.80	151.50	188.10	220.70	269.50	396.60
74	109.80	154.60	193.20	224.80	277.60	409.90
75	113.40	161.10	202.50	238.50	297.00	450.00
76	114.30	162.00	204.30	241.20	302.40	461.70
77	113.40	162.90	206.10	243.90	307.80	472.50
78	113.40	162.90	207.00	245.70	311.40	484.20
79	112.50	162.00	207.00	246.60	315.00	493.20
80	111.60	162.90	209.70	252.00	N/A	N/A
81	109.80	160.20	208.80	251.10	N/A	N/A
82	106.20	156.60	205.20	247.50	N/A	N/A
83	101.70	152.10	199.80	244.80	N/A	N/A
84	96.30	144.90	193.50	237.60	N/A	N/A
85	91.80	142.20	193.50	242.10	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP2X-HMBCBSPA
Indexing: Compound 2X
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	3.20	3.20	4.30	6.50	7.60	11.90
30	3.20	4.30	5.40	6.50	7.60	11.90
31	3.20	5.40	5.40	6.50	7.60	13.00
32	3.20	5.40	6.50	6.50	8.60	14.00
33	3.20	5.40	6.50	7.60	9.70	14.00
34	4.30	5.40	6.50	8.60	10.80	16.20
35	5.40	5.40	7.60	8.60	11.90	16.20
36	4.30	6.50	8.60	8.60	13.00	17.30
37	5.40	7.60	8.60	10.80	13.00	19.40
38	5.40	7.60	10.80	11.90	14.00	18.40
39	5.40	7.60	10.80	13.00	15.10	19.40
40	6.50	9.70	11.90	14.00	16.20	21.60
41	6.50	10.80	13.00	15.10	15.10	23.80
42	7.60	11.90	14.00	15.10	17.30	24.80
43	7.60	11.90	14.00	17.30	18.40	27.00
44	9.70	13.00	16.20	16.20	19.40	28.10
45	10.80	14.00	15.10	17.30	21.60	31.30
46	11.90	15.10	17.30	19.40	22.70	33.50
47	11.90	16.20	18.40	21.60	24.80	36.70
48	13.00	15.10	19.40	21.60	27.00	40.00
49	14.00	17.30	21.60	23.80	28.10	42.10
50	14.00	19.40	22.70	25.90	30.20	45.40
51	16.20	20.50	24.80	28.10	34.60	48.60
52	16.20	21.60	25.90	29.20	36.70	51.80
53	17.30	23.80	28.10	33.50	40.00	56.20
54	18.40	24.80	30.20	35.60	43.20	60.50
55	20.50	27.00	34.60	40.00	46.40	65.90
56	22.70	30.20	36.70	41.00	48.60	70.20
57	23.80	31.30	38.90	44.30	51.80	74.50
58	25.90	34.60	42.10	47.50	56.20	79.90
59	28.10	36.70	44.30	50.80	61.60	86.40
60	31.30	41.00	49.70	57.20	68.00	96.10
61	33.50	45.40	55.10	62.60	74.50	105.80
62	36.70	50.80	60.50	69.10	82.10	115.60
63	41.00	54.00	67.00	75.60	89.60	126.40
64	44.30	60.50	72.40	82.10	98.30	138.20
65	47.50	65.90	79.90	91.80	109.10	156.60
66	52.90	71.30	87.50	99.40	118.80	171.70
67	56.20	77.80	94.00	108.00	129.60	187.90
68	61.60	83.20	102.60	116.60	141.50	205.20
69	64.80	89.60	111.20	127.40	153.40	223.60
70	66.10	90.50	111.90	129.20	155.60	229.80
71	71.20	97.60	120.00	139.30	168.80	249.20
72	75.30	103.70	128.10	149.50	182.00	269.50
73	79.30	110.90	137.30	159.70	195.30	290.90
74	84.40	117.00	145.40	169.80	208.50	312.20
75	90.00	126.90	159.30	187.20	233.10	358.20
76	93.60	132.30	166.50	196.20	245.70	380.70
77	96.30	137.70	173.70	204.30	258.30	402.30
78	99.00	141.30	179.10	212.40	269.10	423.90
79	99.90	144.00	184.50	218.70	279.90	443.70
80	101.70	147.60	190.80	229.50	N/A	N/A
81	101.70	148.50	193.50	232.20	N/A	N/A
82	99.90	148.50	193.50	234.00	N/A	N/A
83	97.20	144.90	191.70	234.00	N/A	N/A
84	93.60	140.40	188.10	230.40	N/A	N/A
85	90.00	139.50	189.00	236.70	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: SBIR-HMBCBSPA
Indexing: Simple
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	6.50	9.70	11.90	15.10	19.40	29.20
30	7.60	10.80	13.00	16.20	19.40	30.20
31	7.60	11.90	14.00	17.30	20.50	31.30
32	8.60	11.90	16.20	17.30	22.70	33.50
33	8.60	13.00	16.20	19.40	22.70	35.60
34	9.70	13.00	17.30	20.50	24.80	37.80
35	10.80	13.00	18.40	20.50	25.90	38.90
36	10.80	16.20	19.40	21.60	27.00	41.00
37	11.90	16.20	20.50	22.70	28.10	43.20
38	11.90	17.30	21.60	24.80	30.20	44.30
39	11.90	18.40	22.70	25.90	31.30	46.40
40	13.00	19.40	23.80	27.00	33.50	50.80
41	15.10	20.50	24.80	29.20	33.50	52.90
42	15.10	21.60	27.00	30.20	35.60	56.20
43	16.20	21.60	27.00	32.40	37.80	59.40
44	18.40	23.80	29.20	32.40	38.90	61.60
45	18.40	24.80	29.20	33.50	41.00	65.90
46	19.40	27.00	31.30	36.70	45.40	69.10
47	19.40	28.10	33.50	38.90	47.50	72.40
48	21.60	27.00	34.60	40.00	49.70	75.60
49	22.70	30.20	36.70	43.20	51.80	79.90
50	22.70	31.30	37.80	45.40	55.10	84.20
51	24.80	33.50	40.00	48.60	58.30	88.60
52	24.80	34.60	43.20	49.70	61.60	92.90
53	25.90	36.70	45.40	52.90	64.80	97.20
54	27.00	37.80	48.60	55.10	68.00	101.50
55	29.20	41.00	51.80	59.40	73.40	110.20
56	31.30	42.10	52.90	60.50	74.50	113.40
57	32.40	44.30	55.10	63.70	77.80	118.80
58	33.50	46.40	58.30	67.00	82.10	124.20
59	35.60	48.60	60.50	70.20	86.40	130.70
60	38.90	52.90	65.90	76.70	94.00	141.50
61	41.00	57.20	70.20	82.10	100.40	151.20
62	43.20	61.60	74.50	87.50	106.90	162.00
63	46.40	63.70	79.90	92.90	113.40	171.70
64	49.70	69.10	84.20	98.30	121.00	181.40
65	51.80	72.40	90.70	105.80	129.60	196.60
66	55.10	76.70	96.10	111.20	137.20	208.40
67	58.30	81.00	101.50	117.70	145.80	221.40
68	61.60	85.30	106.90	124.20	154.40	234.40
69	63.70	89.60	112.30	131.80	162.00	248.40
70	63.10	88.50	110.90	130.20	160.70	248.10
71	66.10	92.50	115.90	137.30	169.80	262.40
72	68.10	96.60	121.00	143.40	179.00	275.60
73	70.20	99.70	126.10	149.50	187.10	289.80
74	72.20	103.70	131.20	155.60	195.30	304.10
75	76.50	109.80	140.40	168.30	214.20	342.00
76	77.40	112.50	144.00	172.80	221.40	356.40
77	78.30	114.30	147.60	176.40	228.60	370.80
78	79.20	116.10	150.30	180.90	234.00	384.30
79	79.20	117.00	152.10	183.60	241.20	397.80
80	80.10	118.80	155.70	190.80	N/A	N/A
81	78.30	117.90	156.60	191.70	N/A	N/A
82	76.50	117.00	155.70	191.70	N/A	N/A
83	73.80	113.40	153.90	190.80	N/A	N/A
84	71.10	108.90	150.30	187.20	N/A	N/A
85	66.60	107.10	150.30	192.60	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
CURRENT ANNUAL PREMIUM RATES
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	7.60	9.70	10.80	10.80	13.00	16.20
30	7.60	9.70	10.80	11.90	14.00	17.30
31	8.60	9.70	11.90	13.00	15.10	18.40
32	8.60	10.80	11.90	14.00	15.10	19.40
33	9.70	10.80	13.00	14.00	16.20	20.50
34	9.70	11.90	14.00	15.10	17.30	21.60
35	9.70	13.00	14.00	16.20	18.40	23.80
36	10.80	13.00	15.10	17.30	19.40	24.80
37	10.80	14.00	16.20	18.40	20.50	25.90
38	11.90	15.10	17.30	19.40	21.60	29.20
39	13.00	16.20	18.40	20.50	23.80	31.30
40	13.00	16.20	19.40	21.60	24.80	32.40
41	14.00	17.30	20.50	22.70	28.10	34.60
42	15.10	18.40	21.60	24.80	29.20	36.70
43	16.20	20.50	23.80	25.90	31.30	38.90
44	16.20	21.60	24.80	29.20	33.50	42.10
45	17.30	22.70	28.10	31.30	35.60	44.30
46	18.40	23.80	29.20	32.40	37.80	47.50
47	20.50	25.90	31.30	34.60	40.00	50.80
48	21.60	29.20	33.50	37.80	43.20	54.00
49	22.70	30.20	35.60	40.00	46.40	58.30
50	24.80	32.40	38.90	43.20	49.70	62.60
51	25.90	34.60	41.00	45.40	52.90	67.00
52	29.20	37.80	44.30	49.70	56.20	71.30
53	31.30	40.00	47.50	52.90	60.50	76.70
54	33.50	43.20	50.80	57.20	64.80	83.20
55	36.70	47.50	55.10	61.60	71.30	90.70
56	37.80	49.70	58.30	65.90	75.60	95.00
57	41.00	54.00	63.70	71.30	82.10	102.60
58	44.30	58.30	68.00	76.70	88.60	111.20
59	47.50	62.60	74.50	83.20	95.00	119.90
60	52.90	70.20	83.20	92.90	106.90	133.90
61	58.30	76.70	90.70	101.50	116.60	145.80
62	63.70	83.20	99.40	110.20	127.40	158.80
63	69.10	91.80	108.00	121.00	139.30	173.90
64	75.60	99.40	118.80	132.80	152.30	190.10
65	85.30	112.30	132.80	149.00	171.70	213.80
66	92.90	123.10	145.80	164.20	189.00	234.40
67	102.60	135.00	160.90	180.40	207.40	258.10
68	112.30	149.00	177.10	198.70	227.90	284.00
69	124.20	164.20	194.40	218.20	251.60	312.10
70	128.10	169.80	202.40	226.80	261.40	323.40
71	140.30	186.10	222.70	249.20	287.80	356.00
72	154.60	205.40	245.10	274.60	316.30	392.60
73	169.80	225.80	269.50	302.00	348.80	432.20
74	186.10	247.10	295.90	332.60	383.40	474.90
75	216.90	289.80	347.40	391.50	453.60	564.30
76	236.70	316.80	380.70	429.30	497.70	619.20
77	258.30	345.60	415.80	469.80	544.50	677.70
78	280.80	377.10	454.50	513.00	595.80	739.80
79	306.00	411.30	495.90	560.70	650.70	808.20
80	342.00	461.70	557.10	630.00	N/A	N/A
81	372.60	504.00	608.40	689.40	N/A	N/A
82	405.90	549.00	664.20	753.30	N/A	N/A
83	441.00	597.60	723.60	819.90	N/A	N/A
84	477.00	648.90	785.70	891.90	N/A	N/A
85	568.80	777.60	947.70	1,079.10	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP-HMBCBSPA
Indexing: Compound - No Maximum
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	41.80	56.20	67.70	79.20	93.60	131.00
30	44.60	59.00	72.00	82.10	97.90	136.80
31	44.60	61.90	73.40	83.50	100.80	141.10
32	46.10	61.90	76.30	85.00	103.70	144.00
33	47.50	64.80	77.80	89.30	106.60	148.30
34	49.00	66.20	79.20	92.20	109.40	155.50
35	50.40	67.70	83.50	95.00	112.30	158.40
36	51.80	70.60	85.00	97.90	116.60	162.70
37	53.30	72.00	86.40	100.80	119.50	168.50
38	54.70	73.40	90.70	103.70	123.80	171.40
39	56.20	74.90	93.60	106.60	125.30	175.70
40	56.20	77.20	94.10	106.70	126.40	176.90
41	57.60	78.60	96.90	109.50	127.80	182.50
42	59.00	81.40	99.70	112.30	132.00	186.70
43	60.40	82.80	101.10	116.50	136.20	192.30
44	63.20	85.60	105.30	117.90	140.40	198.00
45	63.50	85.10	101.30	116.10	139.10	197.10
46	64.80	87.80	105.30	120.20	143.10	202.50
47	64.80	90.50	108.00	122.90	147.20	207.90
48	67.50	90.50	110.70	126.90	151.20	213.30
49	68.90	94.50	113.40	131.00	155.30	218.70
50	68.30	93.30	113.00	130.10	155.10	218.10
51	72.30	95.90	118.30	135.30	160.30	226.00
52	72.30	98.60	120.90	138.00	164.30	232.60
53	74.90	101.20	123.50	141.90	170.80	239.10
54	76.20	103.80	127.50	144.50	174.80	244.40
55	75.80	101.80	126.70	144.10	172.60	240.90
56	77.00	104.30	126.70	144.10	172.60	244.70
57	78.20	105.60	129.20	147.80	177.60	252.10
58	80.70	109.30	134.10	152.80	182.60	258.30
59	82.00	111.80	136.60	156.50	187.50	265.80
60	82.40	111.50	135.80	156.70	186.90	265.90
61	85.90	116.10	142.80	163.70	196.20	277.50
62	89.40	121.90	148.60	171.80	205.50	290.30
63	92.90	126.50	155.60	178.80	213.60	303.00
64	96.40	132.40	161.40	184.60	222.90	315.80
65	91.80	126.40	156.60	179.30	216.00	308.90
66	96.10	131.80	162.00	185.80	224.60	322.90
67	99.40	137.20	167.40	193.30	233.30	335.90
68	102.60	140.40	173.90	199.80	243.00	348.80
69	104.80	144.70	180.40	207.40	251.60	364.00
70	101.70	140.30	173.90	201.40	245.10	356.00
71	104.80	145.40	179.00	208.50	253.20	370.20
72	106.80	148.50	184.10	214.60	262.40	383.40
73	108.80	151.50	188.10	220.70	269.50	396.60
74	109.80	154.60	193.20	224.80	277.60	409.90
75	113.40	161.10	202.50	238.50	297.00	450.00
76	114.30	162.00	204.30	241.20	302.40	461.70
77	113.40	162.90	206.10	243.90	307.80	472.50
78	113.40	162.90	207.00	245.70	311.40	484.20
79	112.50	162.00	207.00	246.60	315.00	493.20
80	111.60	162.90	209.70	252.00	N/A	N/A
81	109.80	160.20	208.80	251.10	N/A	N/A
82	106.20	156.60	205.20	247.50	N/A	N/A
83	101.70	152.10	199.80	244.80	N/A	N/A
84	96.30	144.90	193.50	237.60	N/A	N/A
85	91.80	142.20	193.50	242.10	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: CMP2X-HMBCBSPA
Indexing: Compound 2X
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	4.30	4.30	5.80	8.60	10.10	15.80
30	4.30	5.80	7.20	8.60	10.10	15.80
31	4.30	7.20	7.20	8.60	10.10	17.30
32	4.30	7.20	8.60	8.60	11.50	18.70
33	4.30	7.20	8.60	10.10	13.00	18.70
34	5.80	7.20	8.60	11.50	14.40	21.60
35	7.20	7.20	10.10	11.50	15.80	21.60
36	5.80	8.60	11.50	11.50	17.30	23.00
37	7.20	10.10	11.50	14.40	17.30	25.90
38	7.20	10.10	14.40	15.80	18.70	24.50
39	7.20	10.10	14.40	17.30	20.20	25.90
40	8.40	12.60	15.40	18.30	21.10	28.10
41	8.40	14.00	16.80	19.70	19.70	30.90
42	9.80	15.40	18.30	19.70	22.50	32.30
43	9.80	15.40	18.30	22.50	23.90	35.10
44	12.60	16.80	21.10	21.10	25.30	36.50
45	13.50	17.60	18.90	21.60	27.00	39.20
46	14.90	18.90	21.60	24.30	28.40	41.90
47	14.90	20.30	23.00	27.00	31.10	45.90
48	16.20	18.90	24.30	27.00	33.80	50.00
49	17.60	21.60	27.00	29.70	35.10	52.70
50	17.10	23.70	27.60	31.50	36.80	55.20
51	19.70	25.00	30.20	34.20	42.00	59.10
52	19.70	26.30	31.50	35.50	44.70	63.10
53	21.00	28.90	34.20	40.70	48.60	68.30
54	22.30	30.20	36.80	43.40	52.60	73.60
55	23.60	31.10	39.70	46.00	53.40	75.80
56	26.10	34.80	42.20	47.20	55.90	80.70
57	27.30	36.00	44.70	50.90	59.60	85.70
58	29.80	39.70	48.40	54.60	64.60	91.90
59	32.30	42.20	50.90	58.40	70.80	99.40
60	33.70	44.10	53.40	61.50	73.10	103.30
61	36.00	48.80	59.20	67.30	80.10	113.80
62	39.50	54.60	65.00	74.30	88.20	124.20
63	44.10	58.10	72.00	81.30	96.40	135.80
64	47.60	65.00	77.80	88.20	105.70	148.60
65	47.50	65.90	79.90	91.80	109.10	156.60
66	52.90	71.30	87.50	99.40	118.80	171.70
67	56.20	77.80	94.00	108.00	129.60	187.90
68	61.60	83.20	102.60	116.60	141.50	205.20
69	64.80	89.60	111.20	127.40	153.40	223.60
70	66.10	90.50	111.90	129.20	155.60	229.80
71	71.20	97.60	120.00	139.30	168.80	249.20
72	75.30	103.70	128.10	149.50	182.00	269.50
73	79.30	110.90	137.30	159.70	195.30	290.90
74	84.40	117.00	145.40	169.80	208.50	312.20
75	90.00	126.90	159.30	187.20	233.10	358.20
76	93.60	132.30	166.50	196.20	245.70	380.70
77	96.30	137.70	173.70	204.30	258.30	402.30
78	99.00	141.30	179.10	212.40	269.10	423.90
79	99.90	144.00	184.50	218.70	279.90	443.70
80	101.70	147.60	190.80	229.50	N/A	N/A
81	101.70	148.50	193.50	232.20	N/A	N/A
82	99.90	148.50	193.50	234.00	N/A	N/A
83	97.20	144.90	191.70	234.00	N/A	N/A
84	93.60	140.40	188.10	230.40	N/A	N/A
85	90.00	139.50	189.00	236.70	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Form Number: SBIR-HMBCBSPA
Indexing: Simple
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	8.60	13.00	15.80	20.20	25.90	38.90
30	10.10	14.40	17.30	21.60	25.90	40.30
31	10.10	15.80	18.70	23.00	27.40	41.80
32	11.50	15.80	21.60	23.00	30.20	44.60
33	11.50	17.30	21.60	25.90	30.20	47.50
34	13.00	17.30	23.00	27.40	33.10	50.40
35	14.40	17.30	24.50	27.40	34.60	51.80
36	14.40	21.60	25.90	28.80	36.00	54.70
37	15.80	21.60	27.40	30.20	37.40	57.60
38	15.80	23.00	28.80	33.10	40.30	59.00
39	15.80	24.50	30.20	34.60	41.80	61.90
40	16.80	25.30	30.90	35.10	43.50	66.00
41	19.70	26.70	32.30	37.90	43.50	68.80
42	19.70	28.10	35.10	39.30	46.30	73.00
43	21.10	28.10	35.10	42.10	49.10	77.20
44	23.90	30.90	37.90	42.10	50.50	80.00
45	23.00	31.10	36.50	41.90	51.30	82.40
46	24.30	33.80	39.20	45.90	56.70	86.40
47	24.30	35.10	41.90	48.60	59.40	90.50
48	27.00	33.80	43.20	50.00	62.10	94.50
49	28.40	37.80	45.90	54.00	64.80	99.90
50	27.60	38.10	46.00	55.20	67.00	102.50
51	30.20	40.70	48.60	59.10	71.00	107.70
52	30.20	42.00	52.60	60.40	74.90	113.00
53	31.50	44.70	55.20	64.40	78.80	118.30
54	32.90	46.00	59.10	67.00	82.80	123.50
55	33.50	47.20	59.60	68.30	84.50	126.70
56	36.00	48.40	60.90	69.60	85.70	130.40
57	37.30	50.90	63.30	73.30	89.40	136.60
58	38.50	53.40	67.10	77.00	94.40	142.80
59	41.00	55.90	69.60	80.70	99.40	150.30
60	41.80	56.90	70.80	82.40	101.00	152.10
61	44.10	61.50	75.50	88.20	108.00	162.50
62	46.40	66.20	80.10	94.00	114.90	174.20
63	49.90	68.50	85.90	99.80	121.90	184.60
64	53.40	74.30	90.60	105.70	130.00	195.00
65	51.80	72.40	90.70	105.80	129.60	196.60
66	55.10	76.70	96.10	111.20	137.20	208.40
67	58.30	81.00	101.50	117.70	145.80	221.40
68	61.60	85.30	106.90	124.20	154.40	234.40
69	63.70	89.60	112.30	131.80	162.00	248.40
70	63.10	88.50	110.90	130.20	160.70	248.10
71	66.10	92.50	115.90	137.30	169.80	262.40
72	68.10	96.60	121.00	143.40	179.00	275.60
73	70.20	99.70	126.10	149.50	187.10	289.80
74	72.20	103.70	131.20	155.60	195.30	304.10
75	76.50	109.80	140.40	168.30	214.20	342.00
76	77.40	112.50	144.00	172.80	221.40	356.40
77	78.30	114.30	147.60	176.40	228.60	370.80
78	79.20	116.10	150.30	180.90	234.00	384.30
79	79.20	117.00	152.10	183.60	241.20	397.80
80	80.10	118.80	155.70	190.80	N/A	N/A
81	78.30	117.90	156.60	191.70	N/A	N/A
82	76.50	117.00	155.70	191.70	N/A	N/A
83	73.80	113.40	153.90	190.80	N/A	N/A
84	71.10	108.90	150.30	187.20	N/A	N/A
85	66.60	107.10	150.30	192.60	N/A	N/A

HIGHMARK BLUE CROSS BLUE SHIELD
120 FIFTH AVENUE, PITTSBURGH, PENNSYLVANIA 15222
Form Number: FSPL-336-HMBCBSPA
ANNUAL PREMIUM RATES WITH THE REQUESTED RATE INCREASE
PREMIUMS PER $300 FACILITY MONTHLY BENEFIT
LONG TERM CARE POLICIES

Integrated Plan HHC at 80%
Lifetime Payment Plan
90 day Elimination Period
Married one insured rates

Indexing: None
Individual Underwriting
Rate Class II

	Premium Rates					
Issue Age	**24 Month Plan**	**36 Month Plan**	**48 Month Plan**	**60 Month Plan**	**84 Month Plan**	**Unlimited Plan**
18-29	10.10	13.00	14.40	14.40	17.30	21.60
30	10.10	13.00	14.40	15.80	18.70	23.00
31	11.50	13.00	15.80	17.30	20.20	24.50
32	11.50	14.40	15.80	18.70	20.20	25.90
33	13.00	14.40	17.30	18.70	21.60	27.40
34	13.00	15.80	18.70	20.20	23.00	28.80
35	13.00	17.30	18.70	21.60	24.50	31.70
36	14.40	17.30	20.20	23.00	25.90	33.10
37	14.40	18.70	21.60	24.50	27.40	34.60
38	15.80	20.20	23.00	25.90	28.80	38.90
39	17.30	21.60	24.50	27.40	31.70	41.80
40	16.80	21.10	25.30	28.10	32.30	42.10
41	18.30	22.50	26.70	29.50	36.50	44.90
42	19.70	23.90	28.10	32.30	37.90	47.70
43	21.10	26.70	30.90	33.70	40.70	50.50
44	21.10	28.10	32.30	37.90	43.50	54.80
45	21.60	28.40	35.10	39.20	44.60	55.40
46	23.00	29.70	36.50	40.50	47.30	59.40
47	25.70	32.40	39.20	43.20	50.00	63.50
48	27.00	36.50	41.90	47.30	54.00	67.50
49	28.40	37.80	44.60	50.00	58.10	72.90
50	30.20	39.40	47.30	52.60	60.40	76.20
51	31.50	42.00	49.90	55.20	64.40	81.50
52	35.50	46.00	53.90	60.40	68.30	86.70
53	38.10	48.60	57.80	64.40	73.60	93.30
54	40.70	52.60	61.80	69.60	78.80	101.20
55	42.20	54.60	63.30	70.80	82.00	104.30
56	43.50	57.10	67.10	75.80	86.90	109.30
57	47.20	62.10	73.30	82.00	94.40	118.00
58	50.90	67.10	78.20	88.20	101.80	127.90
59	54.60	72.00	85.70	95.60	109.30	137.90
60	56.90	75.50	89.40	99.80	114.90	144.00
61	62.70	82.40	97.50	109.10	125.40	156.70
62	68.50	89.40	106.80	118.40	137.00	170.70
63	74.30	98.70	116.10	130.00	149.80	186.90
64	81.30	106.80	127.70	142.80	163.70	204.30
65	85.30	112.30	132.80	149.00	171.70	213.80
66	92.90	123.10	145.80	164.20	189.00	234.40
67	102.60	135.00	160.90	180.40	207.40	258.10
68	112.30	149.00	177.10	198.70	227.90	284.00
69	124.20	164.20	194.40	218.20	251.60	312.10
70	128.10	169.80	202.40	226.80	261.40	323.40
71	140.30	186.10	222.70	249.20	287.80	356.00
72	154.60	205.40	245.10	274.60	316.30	392.60
73	169.80	225.80	269.50	302.00	348.80	432.20
74	186.10	247.10	295.90	332.60	383.40	474.90
75	216.90	289.80	347.40	391.50	453.60	564.30
76	236.70	316.80	380.70	429.30	497.70	619.20
77	258.30	345.60	415.80	469.80	544.50	677.70
78	280.80	377.10	454.50	513.00	595.80	739.80
79	306.00	411.30	495.90	560.70	650.70	808.20
80	342.00	461.70	557.10	630.00	N/A	N/A
81	372.60	504.00	608.40	689.40	N/A	N/A
82	405.90	549.00	664.20	753.30	N/A	N/A
83	441.00	597.60	723.60	819.90	N/A	N/A
84	477.00	648.90	785.70	891.90	N/A	N/A
85	568.80	777.60	947.70	1,079.10	N/A	N/A

State: Pennsylvania **Filing Company:** Highmark Inc
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Simplicity Follow-Up Rate Increase/145MAI01-60.03

Supporting Document Schedules

Satisfied - Item:	Transmittal Letter (A&H)
Comments:	
Attachment(s):	PA_Highmark BCBS_CovLtr_Simplicity_RS_20140423.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Actuarial Certification (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Explanatory Information (A&H)
Comments:	
Attachment(s):	PA_Highmark BCBS_ActMemo_Simplicity_RS_20140423.pdf PA_Highmark BCBS_Supplement_Simplicity_RS_20140423.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Advertisements (A&H)
Bypass Reason:	Not applicable as this is not an advertisement filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Authorization to File (A&H)
Comments:	
Attachment(s):	Authorization to file Highmark 121712.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Insert Page Explanation (A&H)
Bypass Reason:	Not applicable as there are no insert pages.
Attachment(s):	
Item Status:	

State: Pennsylvania **Filing Company:** Highmark Inc
TOI/Sub-TOI: LTC03I Individual Long Term Care/LTC03I.001 Qualified
Product Name: Long-Term Care
Project Name/Number: Simplicity Follow-Up Rate Increase/145MAI01-60.03

Status Date:	

Satisfied - Item:	Rate Table (A&H)
Comments:	The rate tables are attached to the Rate/Rule Schedule tab.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Replacement Form with Highlighted Changes (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Reserve Calculation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Variability Explanation (A&H)
Bypass Reason:	Not applicable as this is not a form filing.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Numerical Data in Excel
Comments:	
Attachment(s):	PA_Highmark BCBS_Supplement Attachments_20140423.xls
Item Status:	
Status Date:	

State:	Pennsylvania	**Filing Company:**	Highmark Inc
TOI/Sub-TOI:	LTC03I Individual Long Term Care/LTC03I.001 Qualified		
Product Name:	Long-Term Care		
Project Name/Number:	Simplicity Follow-Up Rate Increase/145MAI01-60.03		

Attachment PA_Highmark BCBS_Supplement Attachments_20140423.xls is not a PDF document and cannot be reproduced here.

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milliman.com

April 23, 2014

Honorable Michael F. Consedine
Commissioner of Insurance
Pennsylvania Department of Insurance (Department)
1326 Strawberry Square
Harrisburg, Pennsylvania 17120

Via SERFF

RE: Highmark Blue Cross Blue Shield (Highmark BCBS)
Company NAIC # 54771
SERFF Tracking # MILL-129489251

Tax-Qualified Long-Term Care Policy Form	SPL-336-HMBCBSPA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL-336-HMBCBSPA

Dear Commissioner Consedine:

The referenced rate filing is being submitted on behalf of Highmark BCBS for your review. Highmark BCBS is held by HM Insurance Group, a subsidiary of Highmark, Inc.

These are existing individual policy forms that provide comprehensive long-term care coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. Policies were issued in Pennsylvania from August 1, 2006 to April 1, 2010 and are no longer being marketed in any jurisdiction.

These products were designed and priced by MedAmerica Insurance Company (MedAmerica), which is an affinity partner of Highmark BCBS. These forms were issued on Highmark BCBS paper, while MedAmerica administers and manages the block, including underwriting and claims handling. MedAmerica has 80% of the risk on these forms via a reinsurance arrangement with Highmark BCBS.

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

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0

As noted in the attached actuarial memorandum, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

Similar to the prior increase, Highmark BCBS will offer insureds affected by the premium increase the option of reducing their policy benefits to provide flexibility of choice for those insureds who wish to maintain a premium level reasonably similar to what they were paying prior to the rate increase. The company will offer a contingent benefit upon lapse to insureds that trigger a substantial rate increase. Additionally, Highmark BCBS will voluntarily offer a contingent benefit upon lapse to insureds affected by the rate increase, even if the increase is not considered substantial.

The following electronic items are included with this submission:

- cover letter
- letter from HM Insurance Group authorizing us to submit this filing on Highmark BCBS's behalf
- actuarial memorandum
- a supplement to the actuarial memorandum
- Microsoft Excel spreadsheet containing all numerical data
- current and proposed premium rate schedules

No filing fee is required for this submission.

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

The contact person for this filing is:

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary
8500 Normandale Lake Blvd., Suite 1850
Minneapolis, MN 55437
(952) 820-2478
missy.gordon@milliman.com

Thank you for your assistance in reviewing this filing.

Respectfully,

Missy Gordon

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

MAG/tcr

Enclosures

This work product was prepared to provide assistance to MedAmerica. Milliman does not intend to benefit and assumes no duty or liability to other parties who receive this work. Milliman recommends Recipient be aided by its own actuary or other qualified professional when reviewing the Milliman work product.

HIGHMARK BLUE CROSS BLUE SHIELD

Address: 120 Fifth Avenue, Pittsburgh, Pennsylvania 15222

Simplicity Actuarial Memorandum

April 23, 2014

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL-336-HMBCBSPA
Tax-Qualified Franchise Long-Term Care Policy Form	FSPL-336-HMBCBSPA

These policy forms were issued in Pennsylvania by Highmark Blue Cross Blue Shield (Highmark BCBS), which is an affinity partner of MedAmerica Insurance Company (MedAmerica) from August 2006 through April 2010 and are no longer being marketed in any jurisdiction.

1. Purpose of Filing

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

2. Description of Benefits

These are federally tax-qualified, individually underwritten policy forms that provide comprehensive coverage on a cash basis. Riders that convert the coverage to either facility only or community care only may have been available at issue. They have benefit eligibility requirements that involve activities of daily living (ADL) deficiencies or cognitive impairment. Waiver of premium is provided when certain benefits are being paid. A monthly benefit, benefit period, and elimination period were selected at issue.

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

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

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

The insured may have had the option to select one of the following premium payment options: lifetime, 10-year, paid up at age 65, reduced premiums at attained age 65, or reduced premiums at attained age 70.

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

3. Renewability

These policies are guaranteed renewable for life.

4. Applicability

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

5. Actuarial Assumptions

a. Morbidity reflects the original pricing claim costs, which include underwriting selection and 1% morbidity improvement for 20 durations, adjusted to an all-lives exposure base, along with the durational adjustment factors shown in the following table.

Durational Morbidity Adjustment Factors

Duration	Factor	Duration	Factor
1	1.50	8	0.95
2	1.35	9	0.95
3	1.20	10	0.95
4	1.10	11	0.96
5	1.00	12	0.97
6	0.95	13	0.98
7	0.95	14	0.99
		15+	1.00

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

Lifetime-Pay Lapse Rates

Duration	Issue Age			
	<40	40-49	50-59	60+
1	17.0%	9.5%	5.5%	5.5%
2	15.5	9.0	5.0	4.5
3	11.5	5.5	4.0	4.0
4	7.0	4.5	3.0	3.0
5	6.0	4.0	3.0	2.5
6	3.5	2.0	2.0	2.0
7	2.5	1.5	1.5	1.5
8+	1.5	1.5	1.5	1.5

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

- For the ten-pay option, a reduction of 60% of the above lapse rates is assumed for durations one through four, a reduction of 70% of the above lapse rates is assumed for durations five through eight, and 0% lapse thereafter.
- For the paid up at age 65 option, a reduction of 50% of the above lapse rates is assumed until age 55, a reduction of 75% of the above lapse rates is assumed for ages 55 to 59, and 0% lapse thereafter.
- For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of the above lapse rates is assumed until age 60 or 65, respectively, and a reduction of 75% of the above lapse rates thereafter.

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

Durational Mortality Adjustment Factors

Duration	Male	Female	Duration	Male	Female
1	25%	25%	11	61%	64%
2	35	35	12	64	67
3	42	44	13	67	70
4	44	46	14	70	73
5	46	48	15	72	77
6	48	50	16	75	80
7	50	52	17	78	83
8	52	54	18	81	86
9	55	57	19	83	90
10	58	60	20+	86	93

d. Policyholder Behavior Due to the Rate Increase. At the time of a rate increase, policyholders have the option to elect a CBUL or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections.

Based on the cumulative rate increase level, 5.0% of in-force lifetime-pay policies are assumed to elect CBUL. No CBUL elections are assumed for limited-pay policies. Policyholders who elect a CBUL are modeled as a lapse (i.e., the CBUL benefit is not modeled), which results in a slightly lower lifetime loss ratio than if the CBUL benefit had been modeled. We assume an increase in morbidity for adverse selection due to the rate increase based on the percentage of policies that elect CBUL. For lifetime-pay policies, this increase in morbidity is 1.5% for the cumulative rate increase level.

Based on the cumulative rate increase level, 5.0% of in-force policyholders (regardless of payment option) are assumed to elect RBO. The reduction in premiums and benefits due to the impact of RBO election varies based on the level

of the rate increase, and averages about 1.5% across all issue ages for the cumulative rate increase level.

e. Interest Rate of 5.25% is used for accumulating and discounting earned premiums and incurred claims in the calculation of cumulative loss ratios. This rate represents MedAmerica's best-estimate of its long-term investment earnings rate and is consistent with historical experience since 2004. The company's average investment income yield earned on reserves from 2004 to 2012 is approximately 5.3%.

   The current assumption is also supported going forward based on the 2012 cash flow testing memorandum where MedAmerica's portfolio rate as of September 30, 2012 was 5.6%, the new money rate was 4.8%, and the average net investment earnings rate over a 60-year projection is approximately 5.0%.

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

The above assumptions are based on the experience of Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners that issued the same products, industry experience, and judgment. These assumptions are based on the nationwide experience through 2012 of the particular policy forms in this filing and other similar policy forms where appropriate. The above assumptions are deemed reasonable for the particular policy forms in this filing. The assumptions used in this filing are considered best-estimate and do not reflect moderately adverse conditions.

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

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

6. Marketing Method

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

7. Underwriting Description

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

8. Premiums

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

9. Issue Age Range

Issue ages are from 18 to 85.

10. Area Factors

Area factors are not used for these products.

11. Premium Modalization Rules

The following modal factors and nationwide percent distributions (based on the in-force count as of December 31, 2012 of Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners) are applied to the annual premium (AP):

Premium Mode	Modal Factors	Percent Distribution
Annual	1.0000*AP	44%
Semi-Annual	0.5150*AP	6
Quarterly	0.2600*AP	19
Monthly	0.0900*AP	31
Bi-Weekly	0.0415*AP	0

12. Reserves

Active life reserves and reserves for the election of a CBUL have not been used in this rate increase analysis, except as described in the supplement to the actuarial memorandum. Claim reserves as of December 31, 2012 have been discounted to the incurral date of each respective claim and included in historical incurred claims. A best estimate of the incurred but not reported (IBNR) reserve balance as of December 31,

2012 has been allocated to the 2012 calendar year of incurral and included in historic incurred claims.

13. Trend Assumptions

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

14. Actual to Expected Experience

Exhibit I provides a comparison of (a) actual and projected experience using current assumptions and (b) expected experience using original pricing assumptions. Included are calendar year earned premiums, incurred claims, annual loss ratios, cumulative loss ratios, and the ratio of actual-to-expected (A:E) loss ratios. Exhibit II provides the same information as Exhibit I, but split by issue age based on the groupings in the rate increase request. Values in Exhibits I and II are shown both before and after the follow-up request to achieve the cumulative rate increases by issue age band shown in Section 17 below.

Actual experience is provided from inception through 2012 and then projected on a seriatim basis for 60 years using the current best-estimate assumptions described above in Section 5. The projected experience reflects nationwide rate increases approved on the Simplicity forms between December 2012 and February 2014, which average 14% across all issue ages and jurisdictions. The after increase projected experience reflects the additional increase needed to achieve the cumulative increase on a seriatim basis.

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

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

The experience in Exhibits I and II reflects pooled nationwide experience of Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners, across the above-referenced forms and similar nationwide forms. Pooling Highmark BCBS's experience with MedAmerica's, as well as MedAmerica's other affinity partners', is considered appropriate because the products issued by MedAmerica and MedAmerica's other affinity partners are identical to those included in this filing, the marketing and distribution employed by MedAmerica and MedAmerica's other affinity partners is similar to that of Highmark BCBS, and because the same company (MedAmerica) administers and manages the entire block (including underwriting and claims handling). MedAmerica has 50% to 100% of the risk of the affinity partner forms via reinsurance arrangements with each affinity partner.

15. History of Previous Rate Revisions

In Pennsylvania, one prior rate increase has been approved and implemented on these forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. In June 2013, the Department approved a reduced increase that capped the original request at 20% within any one issue age band. This increase was

implemented by the company on each contract's next premium payment date beginning in August 2013.

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

Of the 45 jurisdictions in which a rate increase request has been submitted thus far, 33 have reached a decision regarding the request. Of these 33 jurisdictions, 18 have approved the full rate increase request, five preferred to phase-in the increase but do not allow for pre-approval, and ten approved a portion of the original request. The average amount approved to date is 29% across these 33 jurisdictions. In any jurisdictions where the full rate increase request has not been approved, as well as the five jurisdictions that do not allow for pre-approval, MedAmerica anticipates submitting additional rate increase filings until the full amount of the original request is achieved.

16. Analysis Performed to Consider a Rate Increase

This rate increase request is a follow-up to a 2012 rate increase request. At the time of the 2012 request, an analysis of the business was performed, as described below, which confirmed that a rate increase could be considered.

These products were priced such that the premium rates were sufficient to cover any of seven moderately adverse scenarios. The following table provides the lifetime loss ratio using the original pricing assumptions (shown in Exhibit III), the seven moderately adverse scenarios defined in original pricing, and the actual mix of policies sold.

Moderately Adverse Scenario	Loss Ratio
A. Gender mix of up to 100% female for unmarried policyholders	Not Tested
B. Claims experience up to 20% in excess of expectation	69%
C. Voluntary lapse as low as 10% of the rates assumed in pricing	77
D. Discount rates as low as 160 basis points less than assumed in pricing	77
E. No morbidity improvement	69
F. Mortality rates as low as 75% of the 1983 GAM Tables	70
G. Any combination of the preceding scenarios such that the total proportion is 100%	Not Tested

We did not test scenario A due to data limitations (e.g., seriatim claim costs are gender-specific versus unisex), but this scenario is believed to not be the most adverse. Scenario G was also excluded as a combination of any of the scenarios is not expected to be more adverse than the most adverse scenario.

As these products were priced to cover any of the above scenarios, the most adverse scenario defines the threshold that must be crossed before the company may consider a rate increase, which is 77%. The analysis performed at the time of the 2012 rate increase request confirmed that the lifetime loss ratio using current assumptions exceeded this threshold, indicating that experience has been more than moderately adverse and so a rate increase could be considered.

The adverse experience is due to a combination of higher persistency and lower interest. Exhibit IV provides a comparison of actual and projected nationwide experience to that expected in pricing with respect to morbidity, mortality, lapse, and interest. These experience and projections are the same as those underlying the analysis performed for the 2012 rate increase request (i.e., based on experience through 2011).

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

The company originally requested a rate increase that varied by issue age and ranged from 0% to 60%. The rate increase was determined by issue age to better align the rate increase with the adverse experience and to protect older insureds. The original request was determined in such a way that the company is sharing in the cost of the rate increase with consumers and is not attempting to recoup past losses or lost revenue.

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

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0
All Ages[1]	20	17.6	41

[1] Based on the distribution of Highmark BCBS business in force in Pennsylvania as of December 31, 2012.

Company management has indicated that if the cumulative rate increase shown in the above table is approved, no future premium rate increases are anticipated unless experience deteriorates beyond an 85% lifetime loss ratio. This is equivalent to defining moderately adverse experience (MAE) as a 14% increase in the *future* (2013+) loss ratio

due to any combination of deterioration in the experience from that expected using the current best-estimate assumptions described in Section 5.

The cumulative rate increase in the table above was determined by targeting a future A:E ratio of 1.0. Adjustments to the rate increase levels were made as needed to ensure that the base rate schedules are monotonically non-decreasing by issue age. As can be seen in the after increase projections in Exhibits I and II, the future A:E ratio is greater than or equal to 1.0.

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

As described above, Highmark BCBS is not currently marketing any other long-term care products. Therefore, the required statement that the renewal premium rate schedules are not greater than the new business premium rate schedules is not applicable.

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

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

The future projected incurred claims were increased by 14% from the best-estimate projections in Exhibit I to reflect assumptions that include moderately adverse conditions. A 14% increase in future incurred claims was determined as one scenario that results in a lifetime loss ratio of 85% (which is the threshold for MAE as described above). It is among many possible alternative adverse experience scenarios, but considered one of the simplest since it involves only one assumption shift.

Present and accumulated values in Exhibit V are determined at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5% depending on the year of issue and averages 4.1%.

18. Average Annual Premium in Pennsylvania (Annualized Premium Based on December 31, 2012 In-Force)

Issue Ages	In-Force Insured Count	Before Increase Premium[1]	After Cumulative Increase Premium
<40	52	$473	$631
40-44	39	1,011	1,314
45-49	81	1,431	1,789
50-54	144	1,453	1,768
55-59	115	1,845	2,122
60-64	59	2,298	2,471
65-69	10	2,378	2,378
70-74	4	3,303	3,303
75+	1	2,358	2,358
All Ages	505	1,537	1,807

[1] Before increase premiums reflect the prior rate increases by issue age band approved in Pennsylvania in June 2013.

19. Proposed Effective Date

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

20. Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners Nationwide Distribution of Business as of December 31, 2012 (based on in-force insured count)

Issue Ages	Percent Distribution
<40	9%
40-44	8
45-49	13
50-54	20
55-59	23
60-64	16
65-69	7
70-74	3
75+	1

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Simplicity Actuarial Memorandum

April 23, 2014

Elimination Period	Percent Distribution
30-Day	22%
60-Day	13
90-Day	64
180-Day	1

Benefit Period	Percent Distribution
2-Year	10%
3-Year	30
4-Year	18
5-Year	22
7-Year	11
Lifetime	9

Inflation Option	Percent Distribution
None	24%
Simple for Life	26
Compound for Life	18
Compound with 2X Maximum	32

Premium Payment Option	Percent Distribution
Ten-Pay	11%
Pay to Age 65	3
Reduced at Age 70	<1
Reduced at Age 65	<1
Lifetime-Pay	86

Coverage Type	Percent Distribution
Facility Only	4%
Comprehensive	94
Home Health Only	2

21. Number of Insureds and Annualized Premium

Based on the in-force count as of December 31, 2012 of Highmark BCBS in this jurisdiction and Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners nationwide, the number of insureds and annualized premium that will be affected by this increase are:

Jurisdiction	Number of Insureds	Annualized Premium[1]
Pennsylvania	505	$648,037
Nationwide	19,934	$36,035,424

[1] Annualized premiums do not reflect any prior rate increases approved in Pennsylvania or nationwide as the company did not implement any approved rate increases prior to December 31, 2012.

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Simplicity Actuarial Memorandum

April 23, 2014

22. Actuarial Certification

I am a Principal and Consulting Actuary for Milliman, Inc. and retained by MedAmerica to render an opinion with regard to long-term care insurance rates. I am a member of the American Academy of Actuaries. I meet the Academy's qualification standards to render this actuarial opinion and am familiar with the requirements for filing long-term care insurance premiums and rate increases.

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

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

In my opinion, the rates are not excessive or unfairly discriminatory, and bear reasonable relationship to the benefits based on the loss ratio standards of this jurisdiction. If the requested premium rate schedule increase is implemented and the underlying assumptions, with moderately adverse conditions reflected, are realized, no further premium rate schedule increases are anticipated.

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

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

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

Missy Gordon, FSA, MAAA
Principal and Consulting Actuary

Date: April 23, 2014

Exhibit I
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	37,101,724	6,187,152	17%	18,712	30,624,808	5,415,424	18%	17,846	8%	8%	1.12
	2015	35,632,819	7,104,149	20%	18,288	28,175,875	6,155,741	22%	17,330	9%	8%	1.10
	2016	32,675,374	8,188,537	25%	17,896	25,475,706	6,955,049	27%	16,819	10%	9%	1.09
	2017	29,314,379	9,432,210	32%	17,497	22,589,581	7,826,344	35%	16,309	11%	11%	1.09
	2018	27,111,550	10,853,731	40%	17,089	20,627,065	8,789,038	43%	15,798	13%	12%	1.09
	2019	25,997,166	12,423,409	48%	16,669	19,527,230	9,829,754	50%	15,286	14%	13%	1.09
	2020	24,906,410	14,009,058	56%	16,234	18,496,081	10,864,107	59%	14,771	15%	14%	1.10
	2021	23,931,249	15,645,493	65%	15,782	17,574,448	11,920,914	68%	14,253	17%	15%	1.10
	2022	22,882,459	17,338,545	76%	15,312	16,611,339	13,022,896	78%	13,734	18%	17%	1.11
	2023	21,819,927	19,193,012	88%	14,825	15,645,981	14,245,354	91%	13,213	20%	18%	1.12
	2024	20,821,213	21,245,655	102%	14,321	14,781,764	15,608,533	106%	12,690	22%	19%	1.13
	2025	19,808,167	23,450,801	118%	13,802	13,934,100	17,077,226	123%	12,167	24%	21%	1.14
	2026	18,796,811	25,835,272	137%	13,272	13,107,621	18,666,110	142%	11,644	25%	22%	1.15
	2027	17,791,234	28,414,020	160%	12,735	12,302,947	20,378,618	166%	11,121	27%	24%	1.16
	2028	16,776,468	31,193,759	186%	12,192	11,507,070	22,216,265	193%	10,600	29%	25%	1.17
	2029	15,773,871	34,158,787	217%	11,646	10,727,389	24,161,269	225%	10,082	31%	27%	1.18
	2030	14,796,660	37,254,373	252%	11,097	9,977,197	26,173,995	262%	9,567	34%	28%	1.19
	2031	13,826,379	40,430,877	292%	10,547	9,246,600	28,224,160	305%	9,058	36%	30%	1.20
	2032	12,884,747	43,642,736	339%	9,998	8,547,547	30,277,869	354%	8,555	38%	31%	1.21
	2033	11,967,955	46,832,792	391%	9,451	7,877,817	32,298,572	410%	8,060	41%	33%	1.23
	2034	11,063,717	49,968,741	452%	8,909	7,227,538	34,269,057	474%	7,575	43%	35%	1.24
	2035	10,196,076	52,954,179	519%	8,372	6,610,991	36,127,522	546%	7,099	45%	36%	1.25
	2036	9,359,380	55,702,576	595%	7,843	6,022,853	37,826,550	628%	6,636	48%	38%	1.26
	2037	8,551,764	58,193,916	680%	7,324	5,464,379	39,353,968	720%	6,186	50%	39%	1.28
	2038	7,776,064	60,375,414	776%	6,816	4,935,345	40,675,257	824%	5,750	53%	41%	1.29
	2039	7,044,679	62,182,392	883%	6,322	4,443,925	41,755,615	940%	5,330	55%	42%	1.30
	2040	6,352,783	63,550,581	1,000%	5,844	3,984,522	42,564,923	1,068%	4,926	57%	44%	1.31
	2041	5,702,588	64,406,566	1,129%	5,382	3,559,118	43,062,768	1,210%	4,539	60%	45%	1.32
	2042	5,093,810	64,759,668	1,271%	4,939	3,163,357	43,251,467	1,367%	4,171	62%	46%	1.33
	2043	4,528,648	64,613,596	1,427%	4,517	2,801,820	43,126,510	1,539%	3,821	64%	48%	1.34
	2044	4,006,710	63,978,798	1,597%	4,116	2,471,364	42,702,818	1,728%	3,490	66%	49%	1.35
	2045	3,528,011	62,871,235	1,782%	3,737	2,171,125	41,997,167	1,934%	3,178	67%	50%	1.36
	2046	3,092,050	61,324,902	1,983%	3,381	1,899,308	41,025,086	2,160%	2,886	69%	51%	1.36
	2047	2,696,475	59,407,611	2,203%	3,048	1,654,905	39,822,399	2,406%	2,613	71%	51%	1.37
	2048	2,341,581	57,160,153	2,441%	2,738	1,436,243	38,421,850	2,675%	2,360	72%	52%	1.38
	2049	2,023,817	54,647,544	2,700%	2,452	1,241,504	36,856,446	2,969%	2,125	73%	53%	1.38
	2050	1,742,618	51,939,713	2,981%	2,189	1,069,691	35,168,089	3,288%	1,908	74%	54%	1.39
	2051	1,493,919	49,104,386	3,287%	1,948	918,622	33,395,559	3,635%	1,709	75%	54%	1.39
	2052	1,276,094	46,179,548	3,619%	1,728	786,443	31,559,869	4,013%	1,527	76%	55%	1.40
	2053-2057	3,994,896	187,082,886	4,683%	6,009	2,489,026	130,090,365	5,227%	5,422	80%	56%	1.41
	2058-2062	1,667,818	120,946,915	7,252%	3,038	1,073,966	87,554,906	8,152%	2,855	81%	57%	1.42
	2063-2067	655,384	70,182,965	10,709%	1,424	441,125	53,530,576	12,135%	1,387	82%	58%	1.42
	2068-2072	242,520	37,488,698	15,458%	610	169,239	30,160,133	17,821%	605	82%	58%	1.43
								History		7%	6%	1.16
								Future		147%	119%	1.24
								Lifetime		82%	58%	1.43

Exhibit I
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	38,940,650	6,143,232	16%	18,409	30,624,808	5,415,424	18%	17,846	8%	8%	1.11
	2015	40,037,430	6,983,477	17%	17,894	28,175,875	6,155,741	22%	17,330	9%	8%	1.08
	2016	38,033,241	8,011,173	21%	17,486	25,475,706	6,955,049	27%	16,819	10%	9%	1.06
	2017	34,131,869	9,223,427	27%	17,098	22,589,581	7,826,344	35%	16,309	11%	11%	1.04
	2018	31,532,011	10,611,535	34%	16,700	20,627,065	8,789,038	43%	15,798	12%	12%	1.04
	2019	30,242,657	12,144,229	40%	16,291	19,527,230	9,829,754	50%	15,286	13%	13%	1.03
	2020	28,984,454	13,692,047	47%	15,866	18,496,081	10,864,107	59%	14,771	15%	14%	1.03
	2021	27,867,127	15,289,129	55%	15,425	17,574,448	11,920,914	68%	14,253	16%	15%	1.04
	2022	26,654,300	16,940,736	64%	14,968	16,611,339	13,022,896	78%	13,734	17%	17%	1.04
	2023	25,416,883	18,750,117	74%	14,493	15,645,981	14,245,354	91%	13,213	19%	18%	1.05
	2024	24,282,359	20,752,882	85%	14,001	14,781,764	15,608,533	106%	12,690	20%	19%	1.05
	2025	23,130,788	22,904,307	99%	13,495	13,934,100	17,077,226	123%	12,167	22%	21%	1.06
	2026	21,975,167	25,230,935	115%	12,978	13,107,621	18,666,110	142%	11,644	24%	22%	1.06
	2027	20,828,810	27,747,421	133%	12,454	12,302,947	20,378,618	166%	11,121	25%	24%	1.07
	2028	19,670,420	30,460,598	155%	11,924	11,507,070	22,216,265	193%	10,600	27%	25%	1.08
	2029	18,522,103	33,354,901	180%	11,391	10,727,389	24,161,269	225%	10,082	29%	27%	1.09
	2030	17,403,200	36,376,784	209%	10,856	9,977,197	26,173,995	262%	9,567	31%	28%	1.10
	2031	16,290,317	39,478,100	242%	10,319	9,246,600	28,224,160	305%	9,058	33%	30%	1.11
	2032	15,208,943	42,614,486	280%	9,783	8,547,547	30,277,869	354%	8,555	35%	31%	1.11
	2033	14,154,584	45,729,938	323%	9,249	7,877,817	32,298,572	410%	8,060	37%	33%	1.12
	2034	13,110,672	48,792,741	372%	8,719	7,227,538	34,269,057	474%	7,575	39%	35%	1.13
	2035	12,106,769	51,708,917	427%	8,195	6,610,991	36,127,522	546%	7,099	42%	36%	1.15
	2036	11,137,239	54,394,444	488%	7,679	6,022,853	37,826,550	628%	6,636	44%	38%	1.16
	2037	10,197,516	56,829,761	557%	7,171	5,464,379	39,353,968	720%	6,186	46%	39%	1.17
	2038	9,291,887	58,962,665	635%	6,675	4,935,345	40,675,257	824%	5,750	48%	41%	1.18
	2039	8,437,119	60,730,115	720%	6,193	4,443,925	41,755,615	940%	5,330	50%	42%	1.19
	2040	7,626,466	62,069,725	814%	5,725	3,984,522	42,564,923	1,068%	4,926	52%	44%	1.20
	2041	6,862,846	62,909,819	917%	5,274	3,559,118	43,062,768	1,210%	4,539	54%	45%	1.20
	2042	6,145,187	63,258,994	1,029%	4,841	3,163,357	43,251,467	1,367%	4,171	56%	46%	1.21
	2043	5,476,872	63,120,803	1,152%	4,427	2,801,820	43,126,510	1,539%	3,821	58%	48%	1.22
	2044	4,857,723	62,505,342	1,287%	4,035	2,471,364	42,702,818	1,728%	3,490	60%	49%	1.23
	2045	4,288,154	61,428,735	1,433%	3,664	2,171,125	41,997,167	1,934%	3,178	61%	50%	1.24
	2046	3,767,833	59,924,100	1,590%	3,315	1,899,308	41,025,086	2,160%	2,886	63%	51%	1.24
	2047	3,294,470	58,056,497	1,762%	2,989	1,654,905	39,822,399	2,406%	2,613	64%	51%	1.25
	2048	2,868,147	55,866,145	1,948%	2,686	1,436,243	38,421,850	2,675%	2,360	66%	52%	1.26
	2049	2,485,168	53,416,628	2,149%	2,406	1,241,504	36,856,446	2,969%	2,125	67%	53%	1.26
	2050	2,145,158	50,776,155	2,367%	2,148	1,069,691	35,168,089	3,288%	1,908	68%	54%	1.27
	2051	1,843,595	48,010,827	2,604%	1,912	918,622	33,395,559	3,635%	1,709	69%	54%	1.27
	2052	1,578,553	45,156,986	2,861%	1,696	786,443	31,559,869	4,013%	1,527	70%	55%	1.27
	2053-2057	4,971,017	183,003,653	3,681%	5,901	2,489,026	130,090,365	5,227%	5,422	73%	56%	1.29
	2058-2062	2,092,836	118,369,583	5,656%	2,985	1,073,966	87,554,906	8,152%	2,855	74%	57%	1.29
	2063-2067	825,366	68,719,136	8,326%	1,400	441,125	53,530,576	12,135%	1,387	75%	58%	1.30
	2068-2072	305,025	36,725,813	12,040%	600	169,239	30,160,133	17,821%	605	75%	58%	1.30
								History		7%	6%	1.16
								Future		126%	119%	1.06
								Lifetime		75%	58%	1.30

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages < 40

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.47% Interest	Actual-to-Expected Ratio
Historical Experience	2004	87,902	285,494	325%	217	90,167	507	1%	219	325%	1%	578.10
	2005	497,123	0	0%	718	504,896	3,843	1%	735	51%	1%	69.87
	2006	1,025,004	0	0%	1,832	1,040,987	9,814	1%	1,907	19%	1%	22.31
	2007	1,577,337	52,996	3%	2,317	1,610,772	18,926	1%	2,580	12%	1%	11.54
	2008	1,752,707	0	0%	2,362	1,846,859	28,595	2%	2,736	8%	1%	6.51
	2009	1,595,037	0	0%	2,140	1,819,324	39,363	2%	2,680	6%	1%	4.23
	2010	1,513,565	0	0%	2,010	1,780,841	52,409	3%	2,624	5%	2%	2.95
	2011	1,471,391	0	0%	1,861	1,758,299	68,132	4%	2,588	4%	2%	2.16
	2012	1,425,463	56,573	4%	1,828	1,743,400	84,865	5%	2,557	4%	2%	1.83
Projected Future Experience (60 Years)	2013	1,423,002	77,933	5%	1,765	1,721,202	101,241	6%	2,504	4%	3%	1.64
	2014	1,527,775	89,154	6%	1,707	1,648,130	116,545	7%	2,456	5%	3%	1.49
	2015	1,419,554	99,964	7%	1,677	1,459,616	130,350	9%	2,409	5%	3%	1.38
	2016	1,240,346	112,633	9%	1,653	1,277,857	145,368	11%	2,364	5%	4%	1.30
	2017	1,070,923	126,404	12%	1,630	1,129,979	160,715	14%	2,320	5%	4%	1.25
	2018	940,257	141,325	15%	1,608	1,019,687	176,805	17%	2,276	6%	5%	1.21
	2019	917,405	157,233	17%	1,587	987,187	193,554	20%	2,233	6%	5%	1.18
	2020	902,658	171,283	19%	1,565	966,172	208,583	22%	2,191	6%	5%	1.16
	2021	887,497	185,337	21%	1,544	944,663	223,368	24%	2,149	7%	6%	1.14
	2022	872,951	198,399	23%	1,523	923,927	236,867	26%	2,108	7%	6%	1.13
	2023	858,533	211,598	25%	1,502	903,476	251,493	28%	2,067	8%	7%	1.12
	2024	844,841	227,917	27%	1,481	883,971	269,249	30%	2,026	8%	7%	1.11
	2025	831,194	247,156	30%	1,460	864,663	290,166	34%	1,986	8%	8%	1.11
	2026	817,540	269,158	33%	1,439	845,550	314,104	37%	1,946	9%	8%	1.10
	2027	803,891	294,697	37%	1,417	826,638	341,858	41%	1,906	9%	8%	1.10
	2028	790,247	324,122	41%	1,396	807,935	373,922	46%	1,867	10%	9%	1.10
	2029	776,588	357,916	46%	1,375	789,432	410,597	52%	1,829	10%	9%	1.10
	2030	762,475	396,622	52%	1,353	770,834	452,374	59%	1,790	11%	10%	1.10
	2031	745,394	439,051	59%	1,331	749,629	498,142	66%	1,752	11%	10%	1.10
	2032	726,262	485,257	67%	1,309	725,638	547,798	75%	1,713	12%	11%	1.10
	2033	706,062	535,539	76%	1,287	702,298	601,834	86%	1,675	12%	11%	1.10
	2034	676,302	591,562	87%	1,263	672,796	661,850	98%	1,637	13%	12%	1.11
	2035	654,602	656,189	100%	1,240	647,727	730,654	113%	1,598	14%	12%	1.11
	2036	632,800	729,651	115%	1,216	620,661	808,361	130%	1,560	14%	13%	1.12
	2037	608,014	813,285	134%	1,191	593,062	896,633	151%	1,521	15%	13%	1.12
	2038	580,897	908,492	156%	1,166	564,143	996,610	177%	1,481	16%	14%	1.13
	2039	561,456	1,020,389	182%	1,141	541,430	1,113,118	206%	1,441	17%	15%	1.14
	2040	542,658	1,157,148	213%	1,114	518,899	1,253,820	242%	1,400	18%	15%	1.15
	2041	524,955	1,325,696	253%	1,087	498,382	1,424,915	286%	1,359	19%	16%	1.16
	2042	506,669	1,533,644	303%	1,060	475,672	1,634,091	344%	1,317	20%	17%	1.17
	2043	489,124	1,788,172	366%	1,031	455,755	1,886,701	414%	1,274	21%	18%	1.18
	2044	471,554	2,093,185	444%	1,002	436,135	2,186,083	501%	1,230	23%	19%	1.19
	2045	454,055	2,450,616	540%	971	416,837	2,531,949	607%	1,185	24%	20%	1.21
	2046	436,716	2,850,999	653%	940	397,193	2,916,252	734%	1,139	26%	21%	1.22
	2047	418,266	3,295,012	788%	908	377,533	3,335,428	883%	1,091	28%	23%	1.24
	2048	400,497	3,786,122	945%	875	357,691	3,791,991	1,060%	1,043	30%	24%	1.26
	2049	381,752	4,328,428	1,134%	840	337,498	4,285,304	1,270%	994	32%	25%	1.28
	2050	363,655	4,925,271	1,354%	805	317,726	4,818,380	1,517%	945	35%	27%	1.30
	2051	344,648	5,569,299	1,616%	768	298,040	5,382,380	1,806%	894	37%	28%	1.32
	2052	325,763	6,252,760	1,919%	731	278,466	5,970,799	2,144%	843	40%	30%	1.34
	2053-2057	1,339,463	42,177,762	3,149%	3,071	1,109,728	38,820,058	3,498%	3,455	57%	39%	1.46
	2058-2062	872,144	54,825,377	6,286%	2,080	688,145	48,324,001	7,022%	2,252	73%	47%	1.56
	2063-2067	477,527	49,424,574	10,350%	1,199	364,472	42,848,742	11,756%	1,264	85%	53%	1.62
	2068-2072	215,581	33,023,506	15,318%	576	159,983	28,485,641	17,805%	591	91%	55%	1.65
								History		4%	2%	1.83
								Future		166%	111%	1.49
								Lifetime		91%	55%	1.65

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 60% Increase
Individual Simplicity Policy Forms
Issue Ages < 40

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.47% Interest	Actual-to-Expected Ratio
Historical Experience	2004	87,902	285,494	325%	217	90,167	507	1%	219	325%	1%	578.10
	2005	497,123	0	0%	718	504,896	3,843	1%	735	51%	1%	69.87
	2006	1,025,004	0	0%	1,832	1,040,987	9,814	1%	1,907	19%	1%	22.31
	2007	1,577,337	52,996	3%	2,317	1,610,772	18,926	1%	2,580	12%	1%	11.54
	2008	1,752,707	0	0%	2,362	1,846,859	28,595	2%	2,736	8%	1%	6.51
	2009	1,595,037	0	0%	2,140	1,819,324	39,363	2%	2,680	6%	1%	4.23
	2010	1,513,565	0	0%	2,010	1,780,841	52,409	3%	2,624	5%	2%	2.95
	2011	1,471,391	0	0%	1,861	1,758,299	68,132	4%	2,588	4%	2%	2.16
	2012	1,425,463	56,573	4%	1,828	1,743,400	84,865	5%	2,557	4%	2%	1.83
Projected Future Experience (60 Years)	2013	1,423,002	77,933	5%	1,765	1,721,202	101,241	6%	2,504	4%	3%	1.64
	2014	1,646,609	88,337	5%	1,682	1,648,130	116,545	7%	2,456	4%	3%	1.48
	2015	1,686,982	97,908	6%	1,645	1,459,616	130,350	9%	2,409	5%	3%	1.35
	2016	1,555,991	109,840	7%	1,619	1,277,857	145,368	11%	2,364	5%	4%	1.25
	2017	1,352,852	123,254	9%	1,597	1,129,979	160,715	14%	2,320	5%	4%	1.19
	2018	1,197,369	137,813	12%	1,576	1,019,687	176,805	17%	2,276	5%	5%	1.14
	2019	1,168,360	153,338	13%	1,555	987,187	193,554	20%	2,233	6%	5%	1.10
	2020	1,149,585	167,058	15%	1,534	966,172	208,583	22%	2,191	6%	5%	1.07
	2021	1,129,939	180,801	16%	1,513	944,663	223,368	24%	2,149	6%	6%	1.05
	2022	1,111,234	193,568	17%	1,493	923,927	236,867	26%	2,108	7%	6%	1.04
	2023	1,092,710	206,448	19%	1,472	903,476	251,493	28%	2,067	7%	7%	1.02
	2024	1,075,314	222,386	21%	1,452	883,971	269,249	30%	2,026	7%	7%	1.01
	2025	1,057,976	241,182	23%	1,431	864,663	290,166	34%	1,986	8%	8%	1.00
	2026	1,040,632	262,682	25%	1,410	845,550	314,104	37%	1,946	8%	8%	0.99
	2027	1,023,290	287,636	28%	1,390	826,638	341,858	41%	1,906	8%	8%	0.99
	2028	1,005,960	316,384	31%	1,369	807,935	373,922	46%	1,867	9%	9%	0.98
	2029	988,611	349,403	35%	1,348	789,432	410,597	52%	1,829	9%	9%	0.98
	2030	970,695	387,231	40%	1,327	770,834	452,374	59%	1,790	9%	10%	0.98
	2031	948,991	428,695	45%	1,306	749,629	498,142	66%	1,752	10%	10%	0.98
	2032	924,492	473,854	51%	1,284	725,638	547,798	75%	1,713	10%	11%	0.98
	2033	898,529	522,997	58%	1,262	702,298	601,834	86%	1,675	11%	11%	0.98
	2034	860,025	577,758	67%	1,239	672,796	661,850	98%	1,637	11%	12%	0.98
	2035	831,227	640,953	77%	1,216	647,727	730,654	113%	1,598	12%	12%	0.99
	2036	803,260	712,791	89%	1,193	620,661	808,361	130%	1,560	13%	13%	0.99
	2037	770,536	794,586	103%	1,169	593,062	896,633	151%	1,521	13%	13%	0.99
	2038	734,697	887,708	121%	1,144	564,143	996,610	177%	1,481	14%	14%	1.00
	2039	709,552	997,174	141%	1,119	541,430	1,113,118	206%	1,441	15%	15%	1.00
	2040	685,583	1,130,996	165%	1,093	518,899	1,253,820	242%	1,400	16%	15%	1.01
	2041	663,419	1,295,943	195%	1,067	498,382	1,424,915	286%	1,359	17%	16%	1.02
	2042	640,101	1,499,492	234%	1,040	475,672	1,634,091	344%	1,317	18%	17%	1.03
	2043	617,699	1,748,634	283%	1,012	455,755	1,886,701	414%	1,274	19%	18%	1.04
	2044	595,297	2,047,202	344%	983	436,135	2,186,083	501%	1,230	20%	19%	1.05
	2045	573,096	2,397,096	418%	954	416,837	2,531,949	607%	1,185	21%	20%	1.06
	2046	551,157	2,789,068	506%	923	397,193	2,916,252	734%	1,139	23%	21%	1.07
	2047	528,161	3,223,796	610%	891	377,533	3,335,428	883%	1,091	24%	23%	1.09
	2048	505,674	3,704,724	733%	859	357,691	3,791,991	1,060%	1,043	26%	24%	1.10
	2049	481,973	4,235,828	879%	825	337,498	4,285,304	1,270%	994	28%	25%	1.12
	2050	459,039	4,820,482	1,050%	790	317,726	4,818,380	1,517%	945	31%	27%	1.14
	2051	435,110	5,451,414	1,253%	755	298,040	5,382,380	1,806%	894	33%	28%	1.16
	2052	411,232	6,121,081	1,488%	718	278,466	5,970,799	2,144%	843	35%	30%	1.18
	2053-2057	1,690,623	41,300,954	2,443%	3,016	1,109,728	38,820,058	3,498%	3,455	50%	39%	1.28
	2058-2062	1,099,353	53,702,979	4,885%	2,044	688,145	48,324,001	7,022%	2,252	64%	47%	1.36
	2063-2067	600,737	48,425,459	8,061%	1,179	364,472	42,848,742	11,756%	1,264	75%	53%	1.42
	2068-2072	270,476	32,364,454	11,966%	566	159,983	28,485,641	17,805%	591	80%	55%	1.45
								History		4%	2%	1.83
								Future		133%	111%	1.19
								Lifetime		80%	55%	1.45

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 40 - 44

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	78,313	0	0%	198	80,880	628	1%	198	0%	1%	0.00
	2005	651,072	0	0%	607	655,787	5,387	1%	603	0%	1%	0.00
	2006	1,172,017	0	0%	1,290	1,164,696	12,497	1%	1,277	0%	1%	0.00
	2007	1,846,932	0	0%	1,762	1,802,955	23,460	1%	1,731	0%	1%	0.00
	2008	2,142,789	0	0%	1,803	2,078,567	35,412	2%	1,788	0%	1%	0.00
	2009	2,095,457	0	0%	1,731	2,040,647	49,970	2%	1,743	0%	2%	0.00
	2010	2,049,980	28,562	1%	1,658	2,008,300	67,700	3%	1,704	0%	2%	0.13
	2011	2,008,480	0	0%	1,614	1,978,634	88,943	4%	1,678	0%	2%	0.10
	2012	2,014,826	26,975	1%	1,614	1,981,470	111,526	6%	1,674	0%	3%	0.13
Projected Future Experience (60 Years)	2013	2,057,435	128,370	6%	1,576	1,989,774	134,087	7%	1,638	1%	3%	0.32
	2014	2,204,239	148,222	7%	1,534	1,928,546	155,671	8%	1,605	2%	3%	0.44
	2015	1,962,880	164,778	8%	1,509	1,663,142	172,896	10%	1,574	2%	4%	0.52
	2016	1,763,585	185,958	11%	1,488	1,486,736	193,103	13%	1,543	3%	4%	0.59
	2017	1,532,099	208,006	14%	1,467	1,284,571	212,957	17%	1,513	3%	5%	0.64
	2018	1,357,295	231,910	17%	1,447	1,138,348	233,781	21%	1,483	4%	5%	0.68
	2019	1,330,300	258,133	19%	1,426	1,105,599	256,462	23%	1,454	4%	6%	0.72
	2020	1,299,099	284,274	22%	1,406	1,073,156	279,273	26%	1,424	5%	6%	0.75
	2021	1,276,206	313,619	25%	1,386	1,047,506	305,002	29%	1,395	5%	7%	0.77
	2022	1,240,739	344,403	28%	1,365	1,009,248	332,204	33%	1,366	6%	7%	0.80
	2023	1,200,507	378,057	31%	1,344	966,801	362,774	38%	1,337	6%	8%	0.82
	2024	1,179,518	417,073	35%	1,322	944,030	398,304	42%	1,309	7%	8%	0.84
	2025	1,157,639	460,929	40%	1,300	921,171	437,881	48%	1,280	8%	9%	0.86
	2026	1,124,033	508,143	45%	1,277	889,603	480,742	54%	1,252	8%	10%	0.87
	2027	1,086,811	560,588	52%	1,254	855,425	528,048	62%	1,223	9%	10%	0.89
	2028	1,026,789	618,752	60%	1,230	806,955	580,250	72%	1,195	10%	11%	0.90
	2029	962,373	684,148	71%	1,205	750,830	638,624	85%	1,165	11%	11%	0.92
	2030	915,861	759,503	83%	1,180	707,469	705,123	100%	1,135	11%	12%	0.93
	2031	868,092	846,457	98%	1,153	667,213	782,055	117%	1,105	12%	13%	0.95
	2032	834,380	949,252	114%	1,126	638,098	872,095	137%	1,074	13%	14%	0.96
	2033	807,568	1,068,969	132%	1,099	613,809	976,361	159%	1,042	14%	14%	0.98
	2034	777,634	1,213,138	156%	1,070	587,405	1,100,513	187%	1,010	15%	15%	0.99
	2035	750,461	1,392,030	185%	1,041	562,787	1,252,785	223%	976	16%	16%	1.01
	2036	725,428	1,616,731	223%	1,011	539,635	1,442,876	267%	942	17%	17%	1.02
	2037	700,586	1,901,450	271%	981	516,562	1,681,365	325%	906	19%	18%	1.04
	2038	675,317	2,256,325	334%	949	493,178	1,976,040	401%	870	20%	19%	1.06
	2039	649,517	2,678,725	412%	916	469,447	2,323,039	495%	832	22%	21%	1.08
	2040	623,134	3,165,386	508%	882	445,380	2,715,591	610%	793	24%	22%	1.10
	2041	596,130	3,698,494	620%	847	421,004	3,137,222	745%	754	27%	24%	1.12
	2042	568,479	4,269,845	751%	810	396,373	3,577,493	903%	713	29%	25%	1.15
	2043	540,183	4,879,792	903%	773	371,563	4,033,248	1,085%	671	32%	27%	1.17
	2044	511,271	5,530,211	1,082%	734	346,674	4,505,751	1,300%	629	35%	29%	1.19
	2045	481,808	6,232,390	1,294%	694	321,829	5,000,872	1,554%	587	38%	31%	1.22
	2046	451,892	6,976,289	1,544%	652	297,169	5,512,942	1,855%	544	41%	33%	1.24
	2047	421,652	7,764,504	1,841%	611	272,843	6,039,132	2,213%	502	44%	35%	1.27
	2048	391,229	8,579,383	2,193%	568	249,007	6,566,435	2,637%	460	48%	37%	1.29
	2049	360,776	9,380,386	2,600%	525	225,812	7,068,221	3,130%	419	52%	39%	1.32
	2050	330,443	10,142,321	3,069%	482	203,394	7,523,215	3,699%	378	56%	42%	1.35
	2051	300,391	10,802,682	3,596%	439	181,876	7,895,142	4,341%	340	60%	44%	1.37
	2052	270,796	11,312,178	4,177%	396	161,362	8,151,823	5,052%	302	64%	46%	1.39
	2053-2057	942,047	56,811,049	6,031%	1,380	539,917	39,464,812	7,309%	1,016	81%	54%	1.49
	2058-2062	404,000	37,808,843	9,359%	587	216,378	24,693,163	11,412%	405	90%	58%	1.54
	2063-2067	118,951	14,666,650	12,330%	169	56,556	8,395,742	14,845%	102	93%	59%	1.56
	2068-2072	22,151	3,766,765	17,005%	30	8,005	1,495,768	18,685%	13	93%	59%	1.56
								History		0%	3%	0.13
								Future		169%	123%	1.37
								Lifetime		93%	59%	1.56

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 56% Increase
Individual Simplicity Policy Forms
Issue Ages 40 - 44

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	78,313	0	0%	198	80,880	628	1%	198	0%	1%	0.00
	2005	651,072	0	0%	607	655,787	5,387	1%	603	0%	1%	0.00
	2006	1,172,017	0	0%	1,290	1,164,696	12,497	1%	1,277	0%	1%	0.00
	2007	1,846,932	0	0%	1,762	1,802,955	23,460	1%	1,731	0%	1%	0.00
	2008	2,142,789	0	0%	1,803	2,078,567	35,412	2%	1,788	0%	1%	0.00
	2009	2,095,457	0	0%	1,731	2,040,647	49,970	2%	1,743	0%	2%	0.00
	2010	2,049,980	28,562	1%	1,658	2,008,300	67,700	3%	1,704	0%	2%	0.13
	2011	2,008,480	0	0%	1,614	1,978,634	88,943	4%	1,678	0%	2%	0.10
	2012	2,014,826	26,975	1%	1,614	1,981,470	111,526	6%	1,674	0%	3%	0.13
Projected Future Experience (60 Years)	2013	2,057,435	128,370	6%	1,576	1,989,774	134,087	7%	1,638	1%	3%	0.32
	2014	2,381,533	146,930	6%	1,511	1,928,546	155,671	8%	1,605	2%	3%	0.44
	2015	2,383,781	161,370	7%	1,480	1,663,142	172,896	10%	1,574	2%	4%	0.51
	2016	2,241,305	181,409	8%	1,457	1,486,736	193,103	13%	1,543	2%	4%	0.56
	2017	1,946,052	202,897	10%	1,437	1,284,571	212,957	17%	1,513	3%	5%	0.60
	2018	1,722,137	226,234	13%	1,417	1,138,348	233,781	21%	1,483	3%	5%	0.63
	2019	1,687,076	251,831	15%	1,398	1,105,599	256,462	23%	1,454	4%	6%	0.66
	2020	1,647,679	277,346	17%	1,378	1,073,156	279,273	26%	1,424	4%	6%	0.68
	2021	1,618,689	306,002	19%	1,358	1,047,506	305,002	29%	1,395	5%	7%	0.70
	2022	1,569,997	336,061	21%	1,337	1,009,248	332,204	33%	1,366	5%	7%	0.72
	2023	1,514,065	368,929	24%	1,317	966,801	362,774	38%	1,337	6%	8%	0.74
	2024	1,487,678	407,038	27%	1,296	944,030	398,304	42%	1,309	6%	8%	0.75
	2025	1,460,041	449,872	31%	1,274	921,171	437,881	48%	1,280	7%	9%	0.77
	2026	1,415,128	495,995	35%	1,252	889,603	480,742	54%	1,252	7%	10%	0.78
	2027	1,366,182	547,229	40%	1,229	855,425	528,048	62%	1,223	8%	10%	0.79
	2028	1,291,711	604,059	47%	1,206	806,955	580,250	72%	1,195	9%	11%	0.80
	2029	1,208,790	667,952	55%	1,182	750,830	638,624	85%	1,165	9%	11%	0.81
	2030	1,149,528	741,579	65%	1,157	707,469	705,123	100%	1,135	10%	12%	0.83
	2031	1,089,974	826,556	76%	1,131	667,213	782,055	117%	1,105	11%	13%	0.84
	2032	1,047,344	927,018	89%	1,105	638,098	872,095	137%	1,074	12%	14%	0.85
	2033	1,013,619	1,044,045	103%	1,078	613,809	976,361	159%	1,042	12%	14%	0.86
	2034	976,405	1,184,968	121%	1,050	587,405	1,100,513	187%	1,010	13%	15%	0.87
	2035	942,328	1,359,866	144%	1,021	562,787	1,252,785	223%	976	14%	16%	0.89
	2036	910,963	1,579,577	173%	992	539,635	1,442,876	267%	942	15%	17%	0.90
	2037	879,797	1,858,016	211%	962	516,562	1,681,365	325%	906	17%	18%	0.91
	2038	848,092	2,205,122	260%	931	493,178	1,976,040	401%	870	18%	19%	0.93
	2039	815,721	2,618,330	321%	899	469,447	2,323,039	495%	832	20%	21%	0.95
	2040	782,621	3,094,442	395%	866	445,380	2,715,591	610%	793	21%	22%	0.97
	2041	748,743	3,616,084	483%	831	421,004	3,137,222	745%	754	23%	24%	0.98
	2042	714,056	4,175,153	585%	795	396,373	3,577,493	903%	713	25%	25%	1.00
	2043	678,560	4,772,072	703%	758	371,563	4,033,248	1,085%	671	28%	27%	1.03
	2044	642,293	5,408,687	842%	720	346,674	4,505,751	1,300%	629	30%	29%	1.05
	2045	605,337	6,096,020	1,007%	681	321,829	5,000,872	1,554%	587	33%	31%	1.07
	2046	567,812	6,824,366	1,202%	641	297,169	5,512,942	1,855%	544	36%	33%	1.09
	2047	529,879	7,596,161	1,434%	599	272,843	6,039,132	2,213%	502	39%	35%	1.11
	2048	491,716	8,394,299	1,707%	558	249,007	6,566,435	2,637%	460	42%	37%	1.13
	2049	453,510	9,178,979	2,024%	516	225,812	7,068,221	3,130%	419	45%	39%	1.16
	2050	415,453	9,925,426	2,389%	473	203,394	7,523,215	3,699%	378	49%	42%	1.18
	2051	377,745	10,572,587	2,799%	431	181,876	7,895,142	4,341%	340	52%	44%	1.20
	2052	340,608	11,071,990	3,251%	389	161,362	8,151,823	5,052%	302	56%	46%	1.22
	2053-2057	1,186,001	55,611,125	4,689%	1,355	539,917	39,464,812	7,309%	1,016	71%	54%	1.30
	2058-2062	510,122	37,002,820	7,254%	577	216,378	24,693,163	11,412%	405	79%	58%	1.35
	2063-2067	151,087	14,343,793	9,494%	166	56,556	8,395,742	14,845%	102	81%	59%	1.36
	2068-2072	28,453	3,680,282	12,935%	29	8,005	1,495,768	18,685%	13	81%	59%	1.37
								History		0%	3%	0.13
								Future		136%	123%	1.10
								Lifetime		81%	59%	1.37

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 45 - 49

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.43% Interest	Actual-to-Expected Ratio
Historical Experience	2004	171,973	0	0%	346	169,246	1,513	1%	343	0%	1%	0.00
	2005	1,025,530	0	0%	952	1,016,040	10,357	1%	948	0%	1%	0.00
	2006	2,067,719	0	0%	2,019	2,034,600	25,033	1%	1,981	0%	1%	0.00
	2007	3,343,282	89,030	3%	2,702	3,260,924	48,139	1%	2,652	1%	1%	1.00
	2008	3,807,038	95,053	2%	2,783	3,688,582	73,133	2%	2,734	2%	2%	1.12
	2009	3,740,773	33,673	1%	2,670	3,645,987	103,752	3%	2,652	2%	2%	0.82
	2010	3,648,636	109,148	3%	2,596	3,590,966	140,965	4%	2,594	2%	2%	0.80
	2011	3,586,041	582,258	16%	2,530	3,546,188	185,355	5%	2,554	4%	3%	1.47
	2012	3,576,805	66,212	2%	2,544	3,533,703	231,519	7%	2,558	4%	3%	1.17
Projected Future Experience (60 Years)	2013	3,641,997	271,723	7%	2,482	3,546,624	276,458	8%	2,500	4%	4%	1.13
	2014	3,829,850	313,363	8%	2,414	3,428,942	320,747	9%	2,446	4%	4%	1.09
	2015	3,707,976	357,760	10%	2,373	3,168,687	365,403	12%	2,394	5%	5%	1.07
	2016	3,355,272	410,950	12%	2,338	2,846,011	414,948	15%	2,344	5%	5%	1.05
	2017	2,888,995	469,681	16%	2,303	2,458,411	467,389	19%	2,294	6%	6%	1.04
	2018	2,645,857	535,959	20%	2,268	2,238,728	524,520	23%	2,245	7%	6%	1.03
	2019	2,579,409	609,756	24%	2,233	2,160,437	587,097	27%	2,196	7%	7%	1.03
	2020	2,506,395	682,627	27%	2,197	2,085,608	649,807	31%	2,148	8%	8%	1.03
	2021	2,431,315	756,876	31%	2,160	2,011,839	713,594	35%	2,100	9%	8%	1.03
	2022	2,324,855	828,512	36%	2,122	1,910,450	775,775	41%	2,051	9%	9%	1.04
	2023	2,195,206	903,844	41%	2,082	1,777,899	841,640	47%	2,002	10%	10%	1.04
	2024	2,079,778	991,727	48%	2,041	1,674,117	918,163	55%	1,952	11%	10%	1.04
	2025	1,971,259	1,091,968	55%	1,997	1,580,075	1,005,507	64%	1,901	12%	11%	1.05
	2026	1,885,338	1,211,288	64%	1,953	1,503,118	1,109,425	74%	1,849	12%	12%	1.05
	2027	1,811,000	1,352,636	75%	1,906	1,436,496	1,232,282	86%	1,796	13%	13%	1.06
	2028	1,748,171	1,520,187	87%	1,859	1,378,637	1,376,774	100%	1,742	14%	13%	1.07
	2029	1,695,600	1,725,130	102%	1,811	1,328,110	1,551,551	117%	1,687	15%	14%	1.07
	2030	1,641,363	1,978,082	121%	1,761	1,275,872	1,765,231	138%	1,630	16%	15%	1.08
	2031	1,585,273	2,297,754	145%	1,710	1,222,016	2,033,156	166%	1,571	18%	16%	1.09
	2032	1,529,191	2,699,429	177%	1,657	1,168,518	2,367,136	203%	1,511	19%	17%	1.10
	2033	1,471,582	3,196,849	217%	1,603	1,114,030	2,776,937	249%	1,449	21%	19%	1.12
	2034	1,415,322	3,790,393	268%	1,546	1,060,599	3,261,365	308%	1,385	23%	20%	1.13
	2035	1,357,787	4,469,114	329%	1,488	1,006,389	3,808,358	378%	1,320	25%	22%	1.15
	2036	1,298,887	5,210,622	401%	1,428	951,468	4,393,342	462%	1,253	27%	23%	1.16
	2037	1,238,566	6,007,590	485%	1,366	895,953	5,005,900	559%	1,184	29%	25%	1.18
	2038	1,176,827	6,854,051	582%	1,302	840,019	5,638,514	671%	1,115	32%	27%	1.20
	2039	1,113,735	7,763,573	697%	1,235	783,897	6,298,970	804%	1,044	35%	29%	1.22
	2040	1,049,436	8,736,762	833%	1,167	727,863	6,987,490	960%	972	38%	31%	1.23
	2041	984,151	9,769,533	993%	1,097	672,233	7,699,520	1,145%	901	41%	33%	1.25
	2042	918,165	10,857,338	1,183%	1,026	617,345	8,428,136	1,365%	830	45%	35%	1.27
	2043	851,795	11,971,910	1,405%	953	563,543	9,150,241	1,624%	760	49%	38%	1.30
	2044	785,361	13,078,940	1,665%	881	511,160	9,845,166	1,926%	691	52%	40%	1.32
	2045	719,187	14,113,830	1,962%	808	460,503	10,471,328	2,274%	624	56%	42%	1.34
	2046	653,618	15,011,099	2,297%	735	411,843	10,978,456	2,666%	559	60%	44%	1.36
	2047	589,049	15,712,851	2,667%	663	365,417	11,334,314	3,102%	497	64%	47%	1.38
	2048	525,948	16,165,201	3,074%	592	321,433	11,513,062	3,582%	437	68%	49%	1.40
	2049	464,848	16,310,286	3,509%	523	280,080	11,480,173	4,099%	381	72%	51%	1.42
	2050	406,327	16,110,442	3,965%	457	241,526	11,216,850	4,644%	329	75%	52%	1.43
	2051	350,966	15,550,706	4,431%	394	205,912	10,713,948	5,203%	280	78%	54%	1.45
	2052	299,304	14,649,218	4,894%	335	173,346	9,987,117	5,761%	236	81%	56%	1.46
	2053-2057	876,795	52,597,819	5,999%	975	488,551	34,629,920	7,088%	659	90%	60%	1.51
	2058-2062	257,845	20,452,460	7,932%	280	126,760	11,884,436	9,376%	165	93%	61%	1.52
	2063-2067	47,817	5,194,993	10,864%	50	17,570	2,117,227	12,050%	21	93%	61%	1.53
	2068-2072	4,500	676,814	15,040%	4	1,168	172,463	14,765%	1	93%	61%	1.53
								History		4%	3%	1.17
								Future		166%	124%	1.34
								Lifetime		93%	61%	1.53

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 50% Increase
Individual Simplicity Policy Forms
Issue Ages 45 - 49

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.43% Interest	Actual-to-Expected Ratio
Historical Experience	2004	171,973	0	0%	346	169,246	1,513	1%	343	0%	1%	0.00
	2005	1,025,530	0	0%	952	1,016,040	10,357	1%	948	0%	1%	0.00
	2006	2,067,719	0	0%	2,019	2,034,600	25,033	1%	1,981	0%	1%	0.00
	2007	3,343,282	89,030	3%	2,702	3,260,924	48,139	1%	2,652	1%	1%	1.00
	2008	3,807,038	95,053	2%	2,783	3,688,582	73,133	2%	2,734	2%	2%	1.12
	2009	3,740,773	33,673	1%	2,670	3,645,987	103,752	3%	2,652	2%	2%	0.82
	2010	3,648,636	109,148	3%	2,596	3,590,966	140,965	4%	2,594	2%	2%	0.80
	2011	3,586,041	582,258	16%	2,530	3,546,188	185,355	5%	2,554	4%	3%	1.47
	2012	3,576,805	66,212	2%	2,544	3,533,703	231,519	7%	2,558	4%	3%	1.17
Projected Future Experience (60 Years)	2013	3,641,997	271,723	7%	2,482	3,546,624	276,458	8%	2,500	4%	4%	1.13
	2014	4,107,362	310,750	8%	2,378	3,428,942	320,747	9%	2,446	4%	4%	1.09
	2015	4,399,369	350,546	8%	2,327	3,168,687	365,403	12%	2,394	5%	5%	1.04
	2016	4,157,755	400,812	10%	2,289	2,846,011	414,948	15%	2,344	5%	5%	1.00
	2017	3,591,640	457,988	13%	2,255	2,458,411	467,389	19%	2,294	6%	6%	0.98
	2018	3,290,807	522,638	16%	2,222	2,238,728	524,520	23%	2,245	6%	6%	0.97
	2019	3,207,412	594,633	19%	2,187	2,160,437	587,097	27%	2,196	7%	7%	0.96
	2020	3,112,305	665,747	21%	2,152	2,085,608	649,807	31%	2,148	7%	8%	0.95
	2021	3,016,806	738,218	24%	2,116	2,011,839	713,594	35%	2,100	8%	8%	0.95
	2022	2,879,627	808,116	28%	2,079	1,910,450	775,775	41%	2,051	8%	9%	0.94
	2023	2,708,335	881,607	33%	2,040	1,777,899	841,640	47%	2,002	9%	10%	0.94
	2024	2,567,628	967,362	38%	1,999	1,674,117	918,163	55%	1,952	10%	10%	0.94
	2025	2,436,005	1,065,163	44%	1,957	1,580,075	1,005,507	64%	1,901	10%	11%	0.95
	2026	2,328,243	1,181,616	51%	1,913	1,503,118	1,109,425	74%	1,849	11%	12%	0.95
	2027	2,237,124	1,319,602	59%	1,868	1,436,496	1,232,282	86%	1,796	12%	13%	0.95
	2028	2,158,908	1,483,169	69%	1,822	1,378,637	1,376,774	100%	1,742	13%	13%	0.96
	2029	2,094,018	1,683,246	80%	1,775	1,328,110	1,551,551	117%	1,687	14%	14%	0.96
	2030	2,026,620	1,930,176	95%	1,726	1,275,872	1,765,231	138%	1,630	15%	15%	0.97
	2031	1,956,692	2,242,292	115%	1,676	1,222,016	2,033,156	166%	1,571	16%	16%	0.97
	2032	1,887,420	2,634,522	140%	1,624	1,168,518	2,367,136	203%	1,511	17%	17%	0.98
	2033	1,816,555	3,120,329	172%	1,571	1,114,030	2,776,937	249%	1,449	18%	19%	0.99
	2034	1,747,128	3,700,081	212%	1,516	1,060,599	3,261,365	308%	1,385	20%	20%	1.00
	2035	1,676,129	4,363,202	260%	1,459	1,006,389	3,808,358	378%	1,320	22%	22%	1.02
	2036	1,603,447	5,087,799	317%	1,401	951,468	4,393,342	462%	1,253	24%	23%	1.03
	2037	1,529,016	5,866,618	384%	1,340	895,953	5,005,900	559%	1,184	26%	25%	1.04
	2038	1,452,836	6,693,760	461%	1,277	840,019	5,638,514	671%	1,115	28%	27%	1.06
	2039	1,374,990	7,582,597	551%	1,212	783,897	6,298,970	804%	1,044	31%	29%	1.08
	2040	1,295,655	8,533,784	659%	1,145	727,863	6,987,490	960%	972	34%	31%	1.09
	2041	1,215,106	9,543,448	785%	1,076	672,233	7,699,520	1,145%	901	37%	33%	1.11
	2042	1,133,693	10,607,168	936%	1,006	617,345	8,428,136	1,365%	830	40%	35%	1.13
	2043	1,051,803	11,697,215	1,112%	936	563,543	9,150,241	1,624%	760	43%	38%	1.15
	2044	969,832	12,780,047	1,318%	864	511,160	9,845,166	1,926%	691	46%	40%	1.16
	2045	888,179	13,792,858	1,553%	793	460,503	10,471,328	2,274%	624	50%	42%	1.18
	2046	807,272	14,671,546	1,817%	721	411,843	10,978,456	2,666%	559	53%	44%	1.20
	2047	727,599	15,358,874	2,111%	650	365,417	11,334,314	3,102%	497	57%	47%	1.22
	2048	649,737	15,802,221	2,432%	581	321,433	11,513,062	3,582%	437	60%	49%	1.23
	2049	574,345	15,945,379	2,776%	513	280,080	11,480,173	4,099%	381	63%	51%	1.25
	2050	502,137	15,751,420	3,137%	448	241,526	11,216,850	4,644%	329	66%	52%	1.27
	2051	433,824	15,205,301	3,505%	387	205,912	10,713,948	5,203%	280	69%	54%	1.28
	2052	370,072	14,324,410	3,871%	329	173,346	9,987,117	5,761%	236	72%	56%	1.29
	2053-2057	1,085,309	51,429,970	4,739%	957	488,551	34,629,920	7,088%	659	80%	60%	1.33
	2058-2062	320,291	19,992,002	6,242%	274	126,760	11,884,436	9,376%	165	82%	61%	1.34
	2063-2067	59,803	5,076,042	8,488%	49	17,570	2,117,227	12,050%	21	82%	61%	1.35
	2068-2072	5,723	660,349	11,538%	4	1,168	172,463	14,765%	1	82%	61%	1.35
								History		4%	3%	1.17
								Future		136%	124%	1.09
								Lifetime		82%	61%	1.35

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 50 - 54

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	337,473	0	0%	556	330,128	3,516	1%	547	0%	1%	0.00
	2005	1,871,620	612,297	33%	1,577	1,832,437	20,560	1%	1,540	27%	1%	24.71
	2006	3,886,717	0	0%	3,135	3,753,778	52,453	1%	3,011	10%	1%	8.03
	2007	6,269,020	29,571	0%	4,197	6,003,828	101,837	2%	3,988	6%	1%	3.72
	2008	7,275,654	148,300	2%	4,359	6,830,594	155,773	2%	4,050	4%	2%	2.45
	2009	7,237,193	31,229	0%	4,205	6,696,848	219,926	3%	3,942	3%	2%	1.58
	2010	7,099,462	113,229	2%	4,151	6,569,584	302,027	5%	3,857	3%	3%	1.17
	2011	7,034,858	476,494	7%	4,098	6,446,234	404,037	6%	3,778	4%	3%	1.16
	2012	7,000,988	502,745	7%	4,096	6,358,740	516,875	8%	3,744	4%	4%	1.09
Projected Future Experience (60 Years)	2013	7,053,949	670,398	10%	3,998	6,288,348	631,713	10%	3,652	5%	4%	1.07
	2014	7,453,667	787,227	11%	3,885	6,101,662	745,830	12%	3,565	5%	5%	1.05
	2015	7,166,899	907,063	13%	3,814	5,627,197	857,844	15%	3,481	6%	6%	1.03
	2016	6,512,856	1,042,776	16%	3,749	5,082,661	974,616	19%	3,399	6%	6%	1.02
	2017	5,689,206	1,188,281	21%	3,684	4,408,431	1,093,354	25%	3,316	7%	7%	1.01
	2018	5,201,155	1,348,542	26%	3,616	3,985,410	1,220,331	31%	3,233	8%	8%	1.01
	2019	4,919,517	1,522,507	31%	3,547	3,737,150	1,355,935	36%	3,149	9%	9%	1.01
	2020	4,677,851	1,698,548	36%	3,474	3,530,206	1,492,229	42%	3,064	10%	10%	1.02
	2021	4,493,078	1,877,787	42%	3,399	3,367,112	1,630,787	48%	2,977	11%	10%	1.02
	2022	4,298,216	2,066,917	48%	3,321	3,195,441	1,779,715	56%	2,889	12%	11%	1.03
	2023	4,157,650	2,291,753	55%	3,239	3,066,907	1,959,452	64%	2,799	13%	12%	1.03
	2024	4,035,007	2,570,734	64%	3,154	2,952,772	2,181,273	74%	2,706	14%	13%	1.04
	2025	3,908,271	2,914,381	75%	3,066	2,835,868	2,453,595	87%	2,612	15%	14%	1.05
	2026	3,781,360	3,349,022	89%	2,975	2,720,069	2,795,658	103%	2,515	16%	15%	1.06
	2027	3,653,651	3,902,705	107%	2,881	2,604,473	3,228,062	124%	2,415	17%	16%	1.07
	2028	3,523,144	4,602,822	131%	2,784	2,487,090	3,768,576	152%	2,314	19%	18%	1.08
	2029	3,389,749	5,447,135	161%	2,684	2,367,896	4,409,951	186%	2,209	21%	19%	1.09
	2030	3,253,244	6,424,924	197%	2,581	2,246,937	5,139,205	229%	2,102	23%	21%	1.10
	2031	3,113,427	7,501,916	241%	2,475	2,124,357	5,925,319	279%	1,993	25%	22%	1.12
	2032	2,970,173	8,659,827	292%	2,365	2,000,416	6,749,534	337%	1,881	27%	24%	1.13
	2033	2,823,479	9,890,250	350%	2,251	1,875,505	7,600,763	405%	1,767	30%	26%	1.15
	2034	2,673,483	11,201,082	419%	2,134	1,750,136	8,479,286	484%	1,653	33%	28%	1.17
	2035	2,520,500	12,597,198	500%	2,014	1,624,931	9,385,264	578%	1,537	36%	30%	1.19
	2036	2,365,039	14,078,131	595%	1,892	1,500,597	10,316,559	687%	1,422	39%	32%	1.21
	2037	2,207,765	15,630,884	708%	1,767	1,377,895	11,262,109	817%	1,308	42%	35%	1.23
	2038	2,049,430	17,233,763	841%	1,641	1,257,600	12,203,266	970%	1,195	46%	37%	1.25
	2039	1,890,806	18,825,124	996%	1,515	1,140,467	13,095,769	1,148%	1,085	50%	39%	1.27
	2040	1,732,676	20,321,226	1,173%	1,388	1,027,192	13,890,948	1,352%	978	53%	41%	1.29
	2041	1,575,862	21,616,744	1,372%	1,261	918,392	14,527,650	1,582%	875	57%	44%	1.31
	2042	1,421,287	22,625,489	1,592%	1,137	814,606	14,957,876	1,836%	776	61%	46%	1.33
	2043	1,270,035	23,285,580	1,833%	1,014	716,305	15,154,647	2,116%	682	65%	48%	1.35
	2044	1,123,364	23,506,780	2,093%	896	623,908	15,069,986	2,415%	594	68%	50%	1.37
	2045	982,661	23,211,105	2,362%	782	537,787	14,669,850	2,728%	511	72%	52%	1.38
	2046	849,342	22,390,909	2,636%	674	458,254	13,962,401	3,047%	435	75%	53%	1.40
	2047	724,742	21,077,362	2,908%	573	385,557	12,970,452	3,364%	365	77%	55%	1.41
	2048	610,016	19,334,509	3,170%	480	319,879	11,740,393	3,670%	302	80%	56%	1.43
	2049	506,058	17,290,733	3,417%	397	261,322	10,350,326	3,961%	246	82%	57%	1.44
	2050	413,444	15,070,575	3,645%	323	209,895	8,877,549	4,230%	196	83%	58%	1.45
	2051	332,398	12,835,759	3,862%	258	165,487	7,422,006	4,485%	154	85%	58%	1.45
	2052	262,789	10,693,419	4,069%	203	127,858	6,047,906	4,730%	118	86%	59%	1.46
	2053-2057	623,423	28,559,530	4,581%	472	279,219	14,757,776	5,285%	252	88%	60%	1.48
	2058-2062	114,419	7,020,084	6,135%	83	37,740	2,476,911	6,563%	31	89%	60%	1.48
	2063-2067	10,475	873,081	8,335%	7	2,327	161,091	6,923%	1	89%	60%	1.48
	2068-2072	288	21,614	7,511%	0	83	6,262	7,509%	0	89%	60%	1.48
								History		4%	4%	1.09
								Future		158%	125%	1.27
								Lifetime		89%	60%	1.48

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 46% Increase
Individual Simplicity Policy Forms
Issue Ages 50 - 54

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	337,473	0	0%	556	330,128	3,516	1%	547	0%	1%	0.00
	2005	1,871,620	612,297	33%	1,577	1,832,437	20,560	1%	1,540	27%	1%	24.71
	2006	3,886,717	0	0%	3,135	3,753,778	52,453	1%	3,011	10%	1%	8.03
	2007	6,269,020	29,571	0%	4,197	6,003,828	101,837	2%	3,988	6%	1%	3.72
	2008	7,275,654	148,300	2%	4,359	6,830,594	155,773	2%	4,050	4%	2%	2.45
	2009	7,237,193	31,229	0%	4,205	6,696,848	219,926	3%	3,942	3%	2%	1.58
	2010	7,099,462	113,229	2%	4,151	6,569,584	302,027	5%	3,857	3%	3%	1.17
	2011	7,034,858	476,494	7%	4,098	6,446,234	404,037	6%	3,778	4%	3%	1.16
	2012	7,000,988	502,745	7%	4,096	6,358,740	516,875	8%	3,744	4%	4%	1.09
Projected Future Experience (60 Years)	2013	7,053,949	670,398	10%	3,998	6,288,348	631,713	10%	3,652	5%	4%	1.07
	2014	7,888,083	781,048	10%	3,827	6,101,662	745,830	12%	3,565	5%	5%	1.04
	2015	8,256,494	889,584	11%	3,736	5,627,197	857,844	15%	3,481	6%	6%	1.01
	2016	7,882,678	1,017,709	13%	3,668	5,082,661	974,616	19%	3,399	6%	6%	0.98
	2017	6,908,550	1,159,350	17%	3,604	4,408,431	1,093,354	25%	3,316	7%	7%	0.96
	2018	6,295,633	1,315,728	21%	3,538	3,985,410	1,220,331	31%	3,233	8%	8%	0.96
	2019	5,951,890	1,485,501	25%	3,471	3,737,150	1,355,935	36%	3,149	8%	9%	0.95
	2020	5,656,883	1,657,295	29%	3,400	3,530,206	1,492,229	42%	3,064	9%	10%	0.95
	2021	5,432,979	1,832,230	34%	3,326	3,367,112	1,630,787	48%	2,977	10%	10%	0.95
	2022	5,196,294	2,016,720	39%	3,250	3,195,441	1,779,715	56%	2,889	11%	11%	0.95
	2023	5,024,949	2,236,155	45%	3,170	3,066,907	1,959,452	64%	2,799	12%	12%	0.95
	2024	4,876,684	2,508,438	51%	3,087	2,952,772	2,181,273	74%	2,706	13%	13%	0.95
	2025	4,722,450	2,843,863	60%	3,001	2,835,868	2,453,595	87%	2,612	14%	14%	0.96
	2026	4,568,713	3,268,162	72%	2,912	2,720,069	2,795,658	103%	2,515	15%	15%	0.96
	2027	4,414,517	3,808,754	86%	2,820	2,604,473	3,228,062	124%	2,415	16%	16%	0.97
	2028	4,256,934	4,492,445	106%	2,726	2,487,090	3,768,576	152%	2,314	17%	18%	0.98
	2029	4,095,854	5,317,054	130%	2,628	2,367,896	4,409,951	186%	2,209	19%	19%	0.99
	2030	3,931,008	6,272,180	160%	2,527	2,246,937	5,139,205	229%	2,102	21%	21%	1.00
	2031	3,762,158	7,324,278	195%	2,423	2,124,357	5,925,319	279%	1,993	22%	22%	1.01
	2032	3,589,156	8,455,441	236%	2,316	2,000,416	6,749,534	337%	1,881	25%	24%	1.02
	2033	3,411,999	9,657,486	283%	2,205	1,875,505	7,600,763	405%	1,767	27%	26%	1.04
	2034	3,230,858	10,938,129	339%	2,090	1,750,136	8,479,286	484%	1,653	29%	28%	1.05
	2035	3,046,110	12,302,209	404%	1,973	1,624,931	9,385,264	578%	1,537	32%	30%	1.07
	2036	2,858,369	13,749,349	481%	1,853	1,500,597	10,316,559	687%	1,422	35%	32%	1.08
	2037	2,668,436	15,266,894	572%	1,731	1,377,895	11,262,109	817%	1,308	38%	35%	1.10
	2038	2,477,211	16,833,671	680%	1,608	1,257,600	12,203,266	970%	1,195	41%	37%	1.12
	2039	2,285,628	18,389,416	805%	1,484	1,140,467	13,095,769	1,148%	1,085	44%	39%	1.13
	2040	2,094,629	19,852,496	948%	1,360	1,027,192	13,890,948	1,352%	978	48%	41%	1.15
	2041	1,905,207	21,119,777	1,109%	1,236	918,392	14,527,650	1,582%	875	51%	44%	1.17
	2042	1,718,483	22,106,647	1,286%	1,114	814,606	14,957,876	1,836%	776	55%	46%	1.19
	2043	1,535,769	22,752,943	1,482%	994	716,305	15,154,647	2,116%	682	58%	48%	1.21
	2044	1,358,587	22,970,279	1,691%	878	623,908	15,069,986	2,415%	594	61%	50%	1.22
	2045	1,188,610	22,682,463	1,908%	766	537,787	14,669,850	2,728%	511	64%	52%	1.24
	2046	1,027,547	21,881,958	2,130%	660	458,254	13,962,401	3,047%	435	67%	53%	1.25
	2047	877,007	20,598,737	2,349%	561	385,557	12,970,452	3,364%	365	69%	55%	1.26
	2048	738,380	18,895,576	2,559%	471	319,879	11,740,393	3,670%	302	71%	56%	1.28
	2049	612,746	16,897,966	2,758%	389	261,322	10,350,326	3,961%	246	73%	57%	1.28
	2050	500,798	14,727,693	2,941%	316	209,895	8,877,549	4,230%	196	75%	58%	1.29
	2051	402,807	12,543,160	3,114%	253	165,487	7,422,006	4,485%	154	76%	58%	1.30
	2052	318,616	10,449,051	3,280%	199	127,858	6,047,906	4,730%	118	77%	59%	1.31
	2053-2057	757,141	27,900,612	3,685%	463	279,219	14,757,776	5,285%	252	79%	60%	1.32
	2058-2062	139,696	6,854,932	4,907%	81	37,740	2,476,911	6,563%	31	80%	60%	1.33
	2063-2067	12,961	851,200	6,567%	6	2,327	161,091	6,923%	1	80%	60%	1.33
	2068-2072	372	20,728	5,568%	0	83	6,262	7,509%	0	80%	60%	1.33
								History		4%	4%	1.09
								Future		132%	125%	1.06
								Lifetime		80%	60%	1.33

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 55 - 59

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	456,553	13,636	3%	688	446,505	5,682	1%	679	3%	1%	2.35
	2005	2,477,117	43,847	2%	1,950	2,415,919	33,590	1%	1,894	2%	1%	1.44
	2006	5,214,979	35,662	1%	3,547	4,996,538	86,054	2%	3,369	1%	2%	0.73
	2007	7,959,540	34,002	0%	4,644	7,487,609	161,606	2%	4,311	1%	2%	0.44
	2008	9,143,904	502,164	5%	4,794	8,383,970	246,695	3%	4,331	2%	2%	1.09
	2009	9,128,065	159,350	2%	4,670	8,223,988	351,491	4%	4,199	2%	3%	0.84
	2010	9,004,123	637,061	7%	4,612	8,064,860	486,026	6%	4,105	3%	3%	0.96
	2011	8,974,760	1,193,779	13%	4,579	7,915,155	648,590	8%	4,033	5%	4%	1.18
	2012	8,972,525	601,049	7%	4,643	7,811,752	819,951	10%	4,024	5%	5%	1.05
Projected Future Experience (60 Years)	2013	9,059,492	1,104,631	12%	4,515	7,738,736	986,769	13%	3,903	6%	5%	1.04
	2014	9,374,523	1,281,764	14%	4,367	7,453,968	1,150,152	15%	3,789	6%	6%	1.03
	2015	9,026,724	1,469,416	16%	4,268	6,875,032	1,313,231	19%	3,677	7%	7%	1.02
	2016	8,209,425	1,692,515	21%	4,176	6,171,395	1,490,091	24%	3,566	8%	8%	1.01
	2017	7,310,482	1,949,574	27%	4,082	5,437,105	1,685,063	31%	3,453	9%	9%	1.01
	2018	6,791,497	2,250,825	33%	3,986	4,998,822	1,907,242	38%	3,340	10%	10%	1.02
	2019	6,544,844	2,602,054	40%	3,886	4,762,744	2,160,920	45%	3,224	11%	11%	1.02
	2020	6,299,537	2,985,596	47%	3,782	4,534,825	2,434,726	54%	3,106	13%	12%	1.03
	2021	6,102,863	3,425,220	56%	3,674	4,342,986	2,747,181	63%	2,986	14%	13%	1.04
	2022	5,904,959	3,945,773	67%	3,561	4,152,948	3,120,864	75%	2,863	15%	15%	1.05
	2023	5,695,299	4,595,984	81%	3,443	3,956,527	3,588,414	91%	2,737	17%	16%	1.06
	2024	5,485,978	5,387,834	98%	3,319	3,765,391	4,153,272	110%	2,609	19%	17%	1.08
	2025	5,268,091	6,288,939	119%	3,189	3,571,616	4,787,142	134%	2,479	21%	19%	1.09
	2026	5,042,187	7,279,150	144%	3,055	3,375,428	5,471,529	162%	2,346	23%	21%	1.10
	2027	4,809,246	8,350,563	174%	2,915	3,177,233	6,195,194	195%	2,211	25%	22%	1.12
	2028	4,570,194	9,498,760	208%	2,772	2,977,641	6,947,861	233%	2,074	28%	24%	1.13
	2029	4,325,634	10,727,060	248%	2,624	2,777,463	7,727,502	278%	1,937	30%	26%	1.15
	2030	4,076,197	12,036,094	295%	2,474	2,577,684	8,531,923	331%	1,799	33%	28%	1.17
	2031	3,822,806	13,423,870	351%	2,320	2,379,432	9,359,225	393%	1,662	36%	31%	1.18
	2032	3,566,640	14,871,046	417%	2,164	2,183,923	10,194,828	467%	1,526	39%	33%	1.20
	2033	3,309,019	16,347,796	494%	2,008	1,992,408	11,015,621	553%	1,393	43%	35%	1.22
	2034	3,051,266	17,814,763	584%	1,850	1,806,100	11,798,062	653%	1,263	46%	37%	1.24
	2035	2,794,674	19,173,036	686%	1,693	1,626,120	12,482,061	768%	1,137	50%	40%	1.26
	2036	2,540,582	20,326,735	800%	1,538	1,453,458	13,019,117	896%	1,016	53%	42%	1.28
	2037	2,290,479	21,215,447	926%	1,384	1,288,966	13,380,102	1,038%	900	57%	44%	1.29
	2038	2,046,093	21,767,258	1,064%	1,234	1,133,376	13,524,937	1,193%	791	60%	46%	1.31
	2039	1,809,419	21,907,770	1,211%	1,089	987,330	13,423,060	1,360%	688	64%	48%	1.33
	2040	1,582,640	21,577,577	1,363%	950	851,374	13,051,902	1,533%	592	67%	50%	1.35
	2041	1,367,977	20,755,726	1,517%	818	725,961	12,407,698	1,709%	504	70%	51%	1.36
	2042	1,167,519	19,486,191	1,669%	696	611,435	11,519,882	1,884%	423	72%	53%	1.37
	2043	983,063	17,830,137	1,814%	583	508,022	10,418,687	2,051%	350	75%	54%	1.38
	2044	815,999	15,900,778	1,949%	482	415,835	9,175,424	2,207%	285	76%	55%	1.39
	2045	667,206	13,839,134	2,074%	392	334,845	7,875,399	2,352%	228	78%	56%	1.40
	2046	537,008	11,769,168	2,192%	314	264,842	6,589,972	2,488%	179	79%	56%	1.41
	2047	425,160	9,791,116	2,303%	247	205,429	5,377,242	2,618%	138	80%	57%	1.41
	2048	330,894	7,970,968	2,409%	191	156,010	4,272,592	2,739%	104	81%	57%	1.42
	2049	252,991	6,360,750	2,514%	145	115,796	3,305,653	2,855%	76	82%	57%	1.42
	2050	189,894	4,984,851	2,625%	108	83,842	2,489,885	2,970%	54	82%	58%	1.42
	2051	139,832	3,845,984	2,750%	79	59,101	1,827,252	3,092%	38	82%	58%	1.43
	2052	100,942	2,927,291	2,900%	56	40,479	1,306,328	3,227%	25	83%	58%	1.43
	2053-2057	190,462	6,405,788	3,363%	103	65,279	2,287,450	3,504%	38	83%	58%	1.43
	2058-2062	18,514	814,956	4,402%	9	4,665	169,017	3,623%	2	83%	58%	1.43
	2063-2067	615	23,668	3,849%	0	200	7,775	3,891%	0	83%	58%	1.43
	2068-2072	0	0	0%	0	0	0	0%	0	83%	58%	1.43
								History		5%	5%	1.05
								Future		147%	121%	1.22
								Lifetime		83%	58%	1.43

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 38% Increase
Individual Simplicity Policy Forms
Issue Ages 55 - 59

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.44% Interest	Actual-to-Expected Ratio
Historical Experience	2004	456,553	13,636	3%	688	446,505	5,682	1%	679	3%	1%	2.35
	2005	2,477,117	43,847	2%	1,950	2,415,919	33,590	1%	1,894	2%	1%	1.44
	2006	5,214,979	35,662	1%	3,547	4,996,538	86,054	2%	3,369	1%	2%	0.73
	2007	7,959,540	34,002	0%	4,644	7,487,609	161,606	2%	4,311	1%	2%	0.44
	2008	9,143,904	502,164	5%	4,794	8,383,970	246,695	3%	4,331	2%	2%	1.09
	2009	9,128,065	159,350	2%	4,670	8,223,988	351,491	4%	4,199	2%	3%	0.84
	2010	9,004,123	637,061	7%	4,612	8,064,860	486,026	6%	4,105	3%	3%	0.96
	2011	8,974,760	1,193,779	13%	4,579	7,915,155	648,590	8%	4,033	5%	4%	1.18
	2012	8,972,525	601,049	7%	4,643	7,811,752	819,951	10%	4,024	5%	5%	1.05
Projected Future Experience (60 Years)	2013	9,059,492	1,104,631	12%	4,515	7,738,736	986,769	13%	3,903	6%	5%	1.04
	2014	9,838,335	1,271,925	13%	4,294	7,453,968	1,150,152	15%	3,789	6%	6%	1.02
	2015	10,129,890	1,442,065	14%	4,172	6,875,032	1,313,231	19%	3,677	7%	7%	1.00
	2016	9,572,757	1,652,313	17%	4,075	6,171,395	1,490,091	24%	3,566	8%	8%	0.98
	2017	8,543,319	1,902,493	22%	3,984	5,437,105	1,685,063	31%	3,453	9%	9%	0.97
	2018	7,939,860	2,196,434	28%	3,890	4,998,822	1,907,242	38%	3,340	10%	10%	0.97
	2019	7,647,540	2,539,223	33%	3,793	4,762,744	2,160,920	45%	3,224	11%	11%	0.97
	2020	7,361,913	2,913,548	40%	3,692	4,534,825	2,434,726	54%	3,106	12%	12%	0.97
	2021	7,131,017	3,342,621	47%	3,586	4,342,986	2,747,181	63%	2,986	13%	13%	0.98
	2022	6,899,148	3,850,679	56%	3,476	4,152,948	3,120,864	75%	2,863	14%	15%	0.98
	2023	6,652,779	4,485,553	67%	3,361	3,956,527	3,588,414	91%	2,737	16%	16%	0.99
	2024	6,408,513	5,258,745	82%	3,240	3,765,391	4,153,272	110%	2,609	17%	17%	1.00
	2025	6,154,269	6,138,642	100%	3,114	3,571,616	4,787,142	134%	2,479	19%	19%	1.01
	2026	5,890,688	7,105,596	121%	2,982	3,375,428	5,471,529	162%	2,346	21%	21%	1.02
	2027	5,618,893	8,151,913	145%	2,846	3,177,233	6,195,194	195%	2,211	23%	22%	1.03
	2028	5,339,955	9,273,270	174%	2,706	2,977,641	6,947,861	233%	2,074	25%	24%	1.04
	2029	5,054,574	10,472,874	207%	2,562	2,777,463	7,727,502	278%	1,937	28%	26%	1.05
	2030	4,763,484	11,751,411	247%	2,415	2,577,684	8,531,923	331%	1,799	30%	28%	1.07
	2031	4,467,758	13,106,963	293%	2,266	2,379,432	9,359,225	393%	1,662	33%	31%	1.08
	2032	4,168,774	14,520,711	348%	2,114	2,183,923	10,194,828	467%	1,526	36%	33%	1.10
	2033	3,868,077	15,963,486	413%	1,961	1,992,408	11,015,621	553%	1,393	39%	35%	1.11
	2034	3,567,213	17,396,906	488%	1,807	1,806,100	11,798,062	653%	1,263	42%	37%	1.13
	2035	3,267,685	18,724,137	573%	1,654	1,626,120	12,482,061	768%	1,137	45%	40%	1.15
	2036	2,971,053	19,851,563	668%	1,502	1,453,458	13,019,117	896%	1,016	49%	42%	1.16
	2037	2,679,053	20,720,210	773%	1,352	1,288,966	13,380,102	1,038%	900	52%	44%	1.18
	2038	2,393,705	21,259,626	888%	1,205	1,133,376	13,524,937	1,193%	791	55%	46%	1.20
	2039	2,117,333	21,397,123	1,011%	1,064	987,330	13,423,060	1,360%	688	58%	48%	1.21
	2040	1,852,482	21,074,615	1,138%	928	851,374	13,051,902	1,533%	592	61%	50%	1.22
	2041	1,601,743	20,271,569	1,266%	799	725,961	12,407,698	1,709%	504	63%	51%	1.24
	2042	1,367,548	19,031,118	1,392%	680	611,435	11,519,882	1,884%	423	66%	53%	1.25
	2043	1,151,994	17,412,800	1,512%	570	508,022	10,418,687	2,051%	350	68%	54%	1.26
	2044	956,702	15,527,330	1,623%	471	415,835	9,175,424	2,207%	285	69%	55%	1.27
	2045	782,704	13,512,741	1,726%	383	334,845	7,875,399	2,352%	228	71%	56%	1.27
	2046	630,381	11,490,169	1,823%	306	264,842	6,589,972	2,488%	179	72%	56%	1.28
	2047	499,459	9,557,662	1,914%	241	205,429	5,377,242	2,618%	138	73%	57%	1.29
	2048	389,049	7,779,695	2,000%	186	156,010	4,272,592	2,739%	104	74%	57%	1.29
	2049	297,742	6,207,055	2,085%	141	115,796	3,305,653	2,855%	76	74%	57%	1.29
	2050	223,728	4,863,493	2,174%	105	83,842	2,489,885	2,970%	54	75%	58%	1.30
	2051	164,948	3,751,688	2,274%	77	59,101	1,827,252	3,092%	38	75%	58%	1.30
	2052	119,238	2,855,040	2,394%	55	40,479	1,306,328	3,227%	25	75%	58%	1.30
	2053-2057	225,884	6,245,081	2,765%	101	65,279	2,287,450	3,504%	38	75%	58%	1.30
	2058-2062	22,313	792,606	3,552%	9	4,665	169,017	3,623%	2	76%	58%	1.30
	2063-2067	777	22,642	2,913%	0	200	7,775	3,891%	0	76%	58%	1.30
	2068-2072	0	0	0%	0	0	0	0%	0	76%	58%	1.30
								History		5%	5%	1.05
								Future		127%	121%	1.05
								Lifetime		76%	58%	1.30

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 60 - 64

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.09% Interest	Actual-to-Expected Ratio
Historical Experience	2004	356,707	0	0%	528	348,418	4,993	1%	522	0%	1%	0.00
	2005	2,113,151	0	0%	1,517	2,059,097	32,909	2%	1,464	0%	2%	0.00
	2006	4,134,235	46,862	1%	2,412	3,955,441	80,313	2%	2,268	1%	2%	0.38
	2007	6,025,600	406,749	7%	3,073	5,661,017	147,297	3%	2,837	3%	2%	1.59
	2008	6,917,380	509,000	7%	3,170	6,352,439	222,564	4%	2,860	5%	3%	1.83
	2009	6,862,647	524,402	8%	3,095	6,225,116	314,627	5%	2,770	5%	3%	1.72
	2010	6,745,106	504,307	7%	3,073	6,070,734	432,173	7%	2,706	6%	4%	1.51
	2011	6,677,132	484,797	7%	3,046	5,956,603	573,800	10%	2,658	6%	5%	1.30
	2012	6,721,763	365,011	5%	3,100	5,922,010	726,590	12%	2,654	6%	6%	1.08
Projected Future Experience (60 Years)	2013	6,802,874	985,046	14%	3,000	5,861,088	881,385	15%	2,552	7%	6%	1.06
	2014	6,933,690	1,164,108	17%	2,887	5,612,242	1,041,412	19%	2,455	8%	7%	1.05
	2015	6,755,046	1,374,537	20%	2,807	5,251,500	1,217,082	23%	2,359	9%	8%	1.04
	2016	6,307,053	1,637,708	26%	2,730	4,805,968	1,417,701	29%	2,263	10%	10%	1.03
	2017	5,873,678	1,972,293	34%	2,651	4,408,204	1,665,448	38%	2,165	11%	11%	1.03
	2018	5,524,417	2,394,479	43%	2,570	4,080,497	1,969,301	48%	2,067	13%	12%	1.04
	2019	5,317,631	2,898,986	55%	2,484	3,866,369	2,323,512	60%	1,966	14%	14%	1.04
	2020	5,103,704	3,434,664	67%	2,394	3,648,791	2,688,509	74%	1,864	16%	15%	1.05
	2021	4,902,755	3,986,319	81%	2,299	3,446,003	3,054,016	89%	1,761	18%	17%	1.07
	2022	4,691,792	4,554,252	97%	2,200	3,240,654	3,421,910	106%	1,656	21%	19%	1.08
	2023	4,451,039	5,149,610	116%	2,095	3,016,541	3,797,634	126%	1,551	23%	21%	1.09
	2024	4,224,041	5,780,906	137%	1,985	2,813,714	4,183,954	149%	1,445	25%	23%	1.10
	2025	3,987,696	6,440,004	161%	1,870	2,611,362	4,574,778	175%	1,339	28%	25%	1.12
	2026	3,744,132	7,136,392	191%	1,753	2,410,615	4,975,952	206%	1,234	31%	27%	1.13
	2027	3,495,964	7,872,391	225%	1,633	2,212,702	5,385,674	243%	1,131	34%	29%	1.15
	2028	3,245,602	8,638,526	266%	1,513	2,018,888	5,797,764	287%	1,030	37%	32%	1.16
	2029	2,994,798	9,408,620	314%	1,393	1,830,408	6,193,781	338%	932	40%	34%	1.18
	2030	2,744,935	10,124,405	369%	1,273	1,648,405	6,539,892	397%	837	43%	36%	1.19
	2031	2,497,397	10,744,966	430%	1,155	1,473,895	6,815,194	462%	747	46%	38%	1.21
	2032	2,253,725	11,230,941	498%	1,039	1,307,752	6,996,697	535%	660	49%	40%	1.22
	2033	2,015,665	11,536,130	572%	925	1,150,715	7,065,544	614%	579	52%	42%	1.24
	2034	1,785,125	11,624,707	651%	816	1,003,409	7,007,620	698%	503	55%	44%	1.25
	2035	1,564,135	11,464,585	733%	711	866,352	6,809,261	786%	432	58%	46%	1.26
	2036	1,354,783	11,049,249	816%	612	739,959	6,473,223	875%	367	61%	47%	1.28
	2037	1,159,047	10,404,510	898%	521	624,536	6,015,159	963%	308	63%	49%	1.29
	2038	978,650	9,558,100	977%	437	520,279	5,454,476	1,048%	255	65%	50%	1.30
	2039	814,932	8,561,592	1,051%	361	427,260	4,821,370	1,128%	208	67%	51%	1.31
	2040	668,762	7,482,961	1,119%	294	345,418	4,153,131	1,202%	167	68%	52%	1.31
	2041	540,490	6,389,951	1,182%	236	274,529	3,489,216	1,271%	131	69%	52%	1.32
	2042	429,929	5,343,650	1,243%	186	214,187	2,863,246	1,337%	101	70%	53%	1.32
	2043	336,392	4,377,387	1,301%	144	163,797	2,292,691	1,400%	76	71%	53%	1.33
	2044	258,756	3,515,950	1,359%	110	122,591	1,790,342	1,460%	56	71%	54%	1.33
	2045	195,561	2,770,300	1,417%	82	89,648	1,361,720	1,519%	41	72%	54%	1.33
	2046	145,130	2,147,723	1,480%	60	63,948	1,010,043	1,579%	28	72%	54%	1.34
	2047	105,690	1,642,896	1,554%	43	44,423	731,556	1,647%	19	72%	54%	1.34
	2048	75,481	1,239,921	1,643%	31	30,010	516,559	1,721%	13	72%	54%	1.34
	2049	52,835	922,514	1,746%	21	19,695	354,361	1,799%	8	72%	54%	1.34
	2050	36,217	674,797	1,863%	14	12,554	234,937	1,871%	5	73%	54%	1.34
	2051	24,234	483,361	1,995%	9	7,778	150,605	1,936%	3	73%	54%	1.34
	2052	15,737	336,318	2,137%	6	4,693	93,443	1,991%	2	73%	54%	1.34
	2053-2057	21,943	521,805	2,378%	8	6,093	127,582	2,094%	2	73%	54%	1.34
	2058-2062	896	25,195	2,813%	0	278	7,378	2,657%	0	73%	54%	1.34
	2063-2067	0	0	0%	0	0	0	0%	0	73%	54%	1.34
	2068-2072	0	0	0%	0	0	0	0%	0	73%	54%	1.34
								History		6%	6%	1.08
								Future		129%	111%	1.17
								Lifetime		73%	54%	1.34

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 29% Increase
Individual Simplicity Policy Forms
Issue Ages 60 - 64

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.09% Interest	Actual-to-Expected Ratio
Historical Experience	2004	356,707	0	0%	528	348,418	4,993	1%	522	0%	1%	0.00
	2005	2,113,151	0	0%	1,517	2,059,097	32,909	2%	1,464	0%	2%	0.00
	2006	4,134,235	46,862	1%	2,412	3,955,441	80,313	2%	2,268	1%	2%	0.38
	2007	6,025,600	406,749	7%	3,073	5,661,017	147,297	3%	2,837	3%	2%	1.59
	2008	6,917,380	509,000	7%	3,170	6,352,439	222,564	4%	2,860	5%	3%	1.83
	2009	6,862,647	524,402	8%	3,095	6,225,116	314,627	5%	2,770	5%	3%	1.72
	2010	6,745,106	504,307	7%	3,073	6,070,734	432,173	7%	2,706	6%	4%	1.51
	2011	6,677,132	484,797	7%	3,046	5,956,603	573,800	10%	2,658	6%	5%	1.30
	2012	6,721,763	365,011	5%	3,100	5,922,010	726,590	12%	2,654	6%	6%	1.08
Projected Future Experience (60 Years)	2013	6,802,874	985,046	14%	3,000	5,861,088	881,385	15%	2,552	7%	6%	1.06
	2014	7,200,809	1,154,631	16%	2,833	5,612,242	1,041,412	19%	2,455	8%	7%	1.04
	2015	7,351,708	1,348,523	18%	2,738	5,251,500	1,217,082	23%	2,359	9%	8%	1.02
	2016	7,041,481	1,599,012	23%	2,659	4,805,968	1,417,701	29%	2,263	10%	10%	1.01
	2017	6,562,712	1,925,024	29%	2,582	4,408,204	1,665,448	38%	2,165	11%	11%	1.00
	2018	6,171,907	2,337,130	38%	2,503	4,080,497	1,969,301	48%	2,067	12%	12%	1.00
	2019	5,942,092	2,829,736	48%	2,419	3,866,369	2,323,512	60%	1,966	14%	14%	1.00
	2020	5,702,116	3,352,762	59%	2,332	3,648,791	2,688,509	74%	1,864	16%	15%	1.00
	2021	5,477,738	3,891,295	71%	2,240	3,446,003	3,054,016	89%	1,761	17%	17%	1.01
	2022	5,241,920	4,445,676	85%	2,143	3,240,654	3,421,910	106%	1,656	19%	19%	1.02
	2023	4,969,771	5,026,861	101%	2,040	3,016,541	3,797,634	126%	1,551	22%	21%	1.03
	2024	4,716,838	5,643,116	120%	1,933	2,813,714	4,183,954	149%	1,445	24%	23%	1.04
	2025	4,453,489	6,286,422	141%	1,822	2,611,362	4,574,778	175%	1,339	26%	25%	1.05
	2026	4,182,085	6,966,190	167%	1,707	2,410,615	4,975,952	206%	1,234	29%	27%	1.06
	2027	3,905,516	7,684,729	197%	1,591	2,212,702	5,385,674	243%	1,131	32%	29%	1.07
	2028	3,626,452	8,432,843	233%	1,474	2,018,888	5,797,764	287%	1,030	34%	32%	1.09
	2029	3,346,837	9,184,901	274%	1,357	1,830,408	6,193,781	338%	932	37%	34%	1.10
	2030	3,068,210	9,883,790	322%	1,240	1,648,405	6,539,892	397%	837	40%	36%	1.11
	2031	2,792,114	10,489,700	376%	1,125	1,473,895	6,815,194	462%	747	43%	38%	1.13
	2032	2,520,277	10,964,378	435%	1,012	1,307,752	6,996,697	535%	660	46%	40%	1.14
	2033	2,254,655	11,262,448	500%	901	1,150,715	7,065,544	614%	579	49%	42%	1.15
	2034	1,997,376	11,348,666	568%	794	1,003,409	7,007,620	698%	503	51%	44%	1.17
	2035	1,750,706	11,191,871	639%	692	866,352	6,809,261	786%	432	54%	46%	1.18
	2036	1,516,967	10,785,990	711%	596	739,959	6,473,223	875%	367	56%	47%	1.19
	2037	1,298,367	10,156,227	782%	507	624,536	6,015,159	963%	308	58%	49%	1.20
	2038	1,096,828	9,329,281	851%	425	520,279	5,454,476	1,048%	255	60%	50%	1.21
	2039	913,848	8,355,565	914%	352	427,260	4,821,370	1,128%	208	62%	51%	1.21
	2040	750,404	7,301,746	973%	286	345,418	4,153,131	1,202%	167	63%	52%	1.22
	2041	606,894	6,234,228	1,027%	229	274,529	3,489,216	1,271%	131	64%	52%	1.23
	2042	483,123	5,212,508	1,079%	181	214,187	2,863,246	1,337%	101	65%	53%	1.23
	2043	378,337	4,269,069	1,128%	140	163,797	2,292,691	1,400%	76	66%	53%	1.24
	2044	291,297	3,428,165	1,177%	107	122,591	1,790,342	1,460%	56	66%	54%	1.24
	2045	220,387	2,700,473	1,225%	80	89,648	1,361,720	1,519%	41	67%	54%	1.24
	2046	163,744	2,093,104	1,278%	59	63,948	1,010,043	1,579%	28	67%	54%	1.24
	2047	119,399	1,600,788	1,341%	42	44,423	731,556	1,647%	19	67%	54%	1.24
	2048	85,393	1,207,921	1,415%	30	30,010	516,559	1,721%	13	67%	54%	1.25
	2049	59,867	898,522	1,501%	21	19,695	354,361	1,799%	8	67%	54%	1.25
	2050	41,107	657,115	1,599%	14	12,554	234,937	1,871%	5	67%	54%	1.25
	2051	27,559	470,612	1,708%	9	7,778	150,605	1,936%	3	68%	54%	1.25
	2052	17,938	327,354	1,825%	6	4,693	93,443	1,991%	2	68%	54%	1.25
	2053-2057	25,204	507,145	2,012%	8	6,093	127,582	2,094%	2	68%	54%	1.25
	2058-2062	1,060	24,245	2,287%	0	278	7,378	2,657%	0	68%	54%	1.25
	2063-2067	0	0	0%	0	0	0	0%	0	68%	54%	1.25
	2068-2072	0	0	0%	0	0	0	0%	0	68%	54%	1.25
								History		6%	6%	1.08
								Future		115%	111%	1.04
								Lifetime		68%	54%	1.25

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 65 - 69

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 5.53% Interest	Actual-to-Expected Ratio
Historical Experience	2004	232,675	0	0%	328	225,520	4,225	2%	324	0%	2%	0.00
	2005	1,330,334	0	0%	829	1,283,681	28,149	2%	802	0%	2%	0.00
	2006	2,296,116	20,317	1%	1,157	2,171,553	68,739	3%	1,077	1%	3%	0.19
	2007	3,201,690	290,824	9%	1,396	2,937,721	128,591	4%	1,267	4%	3%	1.24
	2008	3,561,267	658,558	18%	1,411	3,182,668	204,684	6%	1,248	9%	4%	2.01
	2009	3,553,430	259,887	7%	1,382	3,122,334	299,093	10%	1,211	8%	5%	1.53
	2010	3,472,526	422,589	12%	1,357	3,020,211	410,662	14%	1,174	9%	7%	1.32
	2011	3,479,478	754,769	22%	1,375	2,972,567	527,894	18%	1,164	11%	8%	1.31
	2012	3,538,798	1,114,445	31%	1,399	2,978,006	650,580	22%	1,162	13%	10%	1.36
Projected Future Experience (60 Years)	2013	3,569,864	945,801	26%	1,345	2,918,229	781,327	27%	1,102	15%	11%	1.29
	2014	3,559,566	1,123,121	32%	1,284	2,766,665	921,920	33%	1,045	16%	13%	1.23
	2015	3,477,658	1,332,650	38%	1,239	2,588,345	1,072,552	41%	990	18%	15%	1.19
	2016	3,315,304	1,581,063	48%	1,194	2,413,594	1,239,121	51%	934	20%	17%	1.17
	2017	3,109,967	1,857,791	60%	1,147	2,210,002	1,411,734	64%	878	22%	19%	1.15
	2018	2,941,194	2,155,863	73%	1,098	2,040,622	1,584,879	78%	821	25%	21%	1.15
	2019	2,803,889	2,462,606	88%	1,047	1,899,866	1,751,898	92%	765	27%	24%	1.14
	2020	2,661,424	2,752,989	103%	993	1,760,582	1,899,735	108%	708	30%	26%	1.14
	2021	2,512,133	3,045,058	121%	936	1,622,340	2,039,811	126%	652	33%	28%	1.15
	2022	2,354,572	3,328,582	141%	877	1,484,664	2,170,950	146%	597	36%	31%	1.16
	2023	2,197,595	3,610,851	164%	816	1,354,807	2,298,450	170%	543	39%	33%	1.16
	2024	2,035,746	3,880,635	191%	753	1,228,556	2,415,290	197%	491	42%	36%	1.17
	2025	1,870,748	4,114,633	220%	689	1,106,673	2,508,367	227%	441	45%	38%	1.18
	2026	1,704,847	4,312,613	253%	625	989,840	2,579,016	261%	393	48%	40%	1.19
	2027	1,540,218	4,460,148	290%	562	878,649	2,618,757	298%	347	51%	42%	1.20
	2028	1,378,770	4,539,884	329%	501	773,599	2,621,022	339%	304	54%	44%	1.21
	2029	1,222,085	4,539,562	371%	441	675,097	2,581,577	382%	264	56%	46%	1.22
	2030	1,071,632	4,447,396	415%	385	583,473	2,493,268	427%	227	59%	48%	1.22
	2031	928,886	4,264,333	459%	331	498,984	2,359,310	473%	193	61%	50%	1.23
	2032	795,297	3,996,527	503%	282	421,815	2,184,826	518%	162	63%	51%	1.24
	2033	672,141	3,651,392	543%	236	352,080	1,973,168	560%	134	65%	52%	1.24
	2034	560,351	3,253,867	581%	195	289,814	1,738,266	600%	109	67%	53%	1.25
	2035	460,498	2,829,883	615%	159	234,958	1,492,209	635%	88	68%	54%	1.25
	2036	372,806	2,406,379	645%	128	187,354	1,250,284	667%	69	69%	55%	1.26
	2037	297,145	2,005,065	675%	101	146,736	1,024,286	698%	53	70%	56%	1.26
	2038	233,049	1,636,713	702%	78	112,718	819,263	727%	40	71%	56%	1.26
	2039	179,759	1,307,480	727%	60	84,800	637,768	752%	30	71%	56%	1.27
	2040	136,290	1,024,765	752%	45	62,389	483,782	775%	22	72%	56%	1.27
	2041	101,513	790,950	779%	33	44,819	358,322	799%	15	72%	57%	1.27
	2042	74,234	602,458	812%	24	31,392	259,244	826%	10	72%	57%	1.27
	2043	53,267	452,887	850%	17	21,411	183,142	855%	7	72%	57%	1.27
	2044	37,484	335,269	894%	12	14,209	125,663	884%	4	72%	57%	1.27
	2045	25,844	243,717	943%	8	9,175	83,376	909%	3	72%	57%	1.27
	2046	17,398	173,235	996%	5	5,768	53,411	926%	2	72%	57%	1.27
	2047	11,392	120,788	1,060%	3	3,537	33,315	942%	1	72%	57%	1.27
	2048	7,231	82,286	1,138%	2	2,124	20,260	954%	1	72%	57%	1.27
	2049	4,411	53,441	1,212%	1	1,254	12,090	964%	0	72%	57%	1.27
	2050	2,562	30,874	1,205%	1	731	7,092	971%	0	72%	57%	1.27
	2051	1,422	16,362	1,151%	0	420	4,149	988%	0	72%	57%	1.27
	2052	757	8,304	1,097%	0	236	2,433	1,030%	0	72%	57%	1.27
	2053-2057	764	9,134	1,196%	0	240	2,768	1,155%	0	72%	57%	1.27
	2058-2062	0	0	0%	0	0	0	0%	0	72%	57%	1.27
	2063-2067	0	0	0%	0	0	0	0%	0	72%	57%	1.27
	2068-2072	0	0	0%	0	0	0	0%	0	72%	57%	1.27
								History		13%	10%	1.36
								Future		127%	115%	1.11
								Lifetime		72%	57%	1.27

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 20% Increase
Individual Simplicity Policy Forms
Issue Ages 65 - 69

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 5.53% Interest	Actual-to-Expected Ratio
Historical Experience	2004	232,675	0	0%	328	225,520	4,225	2%	324	0%	2%	0.00
	2005	1,330,334	0	0%	829	1,283,681	28,149	2%	802	0%	2%	0.00
	2006	2,296,116	20,317	1%	1,157	2,171,553	68,739	3%	1,077	1%	3%	0.19
	2007	3,201,690	290,824	9%	1,396	2,937,721	128,591	4%	1,267	4%	3%	1.24
	2008	3,561,267	658,558	18%	1,411	3,182,668	204,684	6%	1,248	9%	4%	2.01
	2009	3,553,430	259,887	7%	1,382	3,122,334	299,093	10%	1,211	8%	5%	1.53
	2010	3,472,526	422,589	12%	1,357	3,020,211	410,662	14%	1,174	9%	7%	1.32
	2011	3,479,478	754,769	22%	1,375	2,972,567	527,894	18%	1,164	11%	8%	1.31
	2012	3,538,798	1,114,445	31%	1,399	2,978,006	650,580	22%	1,162	13%	10%	1.36
Projected Future Experience (60 Years)	2013	3,569,864	945,801	26%	1,345	2,918,229	781,327	27%	1,102	15%	11%	1.29
	2014	3,637,894	1,115,404	31%	1,259	2,766,665	921,920	33%	1,045	16%	13%	1.23
	2015	3,664,539	1,310,819	36%	1,208	2,588,345	1,072,552	41%	990	18%	15%	1.18
	2016	3,553,790	1,547,456	44%	1,163	2,413,594	1,239,121	51%	934	20%	17%	1.15
	2017	3,335,061	1,817,699	55%	1,117	2,210,002	1,411,734	64%	878	22%	19%	1.13
	2018	3,155,397	2,109,260	67%	1,069	2,040,622	1,584,879	78%	821	24%	21%	1.12
	2019	3,008,119	2,409,286	80%	1,019	1,899,866	1,751,898	92%	765	26%	24%	1.11
	2020	2,855,372	2,693,171	94%	967	1,760,582	1,899,735	108%	708	29%	26%	1.11
	2021	2,694,943	2,978,726	111%	911	1,622,340	2,039,811	126%	652	31%	28%	1.11
	2022	2,525,427	3,255,715	129%	854	1,484,664	2,170,950	146%	597	34%	31%	1.11
	2023	2,357,290	3,531,466	150%	794	1,354,807	2,298,450	170%	543	37%	33%	1.12
	2024	2,183,929	3,795,059	174%	733	1,228,556	2,415,290	197%	491	40%	36%	1.12
	2025	2,007,188	4,023,668	200%	671	1,106,673	2,508,367	227%	441	43%	38%	1.13
	2026	1,829,468	4,217,013	231%	608	989,840	2,579,016	261%	393	46%	40%	1.14
	2027	1,653,092	4,360,918	264%	547	878,649	2,618,757	298%	347	48%	42%	1.15
	2028	1,480,098	4,438,603	300%	487	773,599	2,621,022	339%	304	51%	44%	1.15
	2029	1,312,178	4,437,963	338%	430	675,097	2,581,577	382%	264	54%	46%	1.16
	2030	1,150,908	4,347,423	378%	375	583,473	2,493,268	427%	227	56%	48%	1.17
	2031	997,868	4,168,023	418%	322	498,984	2,359,310	473%	193	59%	50%	1.17
	2032	854,617	3,905,744	457%	274	421,815	2,184,826	518%	162	61%	51%	1.18
	2033	722,525	3,567,877	494%	230	352,080	1,973,168	560%	134	62%	52%	1.19
	2034	602,597	3,178,829	528%	190	289,814	1,738,266	600%	109	64%	53%	1.19
	2035	495,442	2,763,928	558%	155	234,958	1,492,209	635%	88	65%	54%	1.20
	2036	401,305	2,349,651	586%	124	187,354	1,250,284	667%	69	66%	55%	1.20
	2037	320,049	1,957,195	612%	98	146,736	1,024,286	698%	53	67%	56%	1.20
	2038	251,179	1,597,086	636%	76	112,718	819,263	727%	40	67%	56%	1.20
	2039	193,889	1,275,381	658%	58	84,800	637,768	752%	30	68%	56%	1.21
	2040	147,127	999,244	679%	43	62,389	483,782	775%	22	68%	56%	1.21
	2041	109,687	770,978	703%	32	44,819	358,322	799%	15	68%	57%	1.21
	2042	80,295	587,037	731%	23	31,392	259,244	826%	10	69%	57%	1.21
	2043	57,682	441,158	765%	16	21,411	183,142	855%	7	69%	57%	1.21
	2044	40,643	326,491	803%	11	14,209	125,663	884%	4	69%	57%	1.21
	2045	28,061	237,269	846%	8	9,175	83,376	909%	3	69%	57%	1.21
	2046	18,919	168,605	891%	5	5,768	53,411	926%	2	69%	57%	1.21
	2047	12,411	117,517	947%	3	3,537	33,315	942%	1	69%	57%	1.21
	2048	7,895	80,017	1,014%	2	2,124	20,260	954%	1	69%	57%	1.21
	2049	4,829	51,932	1,075%	1	1,254	12,090	964%	0	69%	57%	1.21
	2050	2,815	29,968	1,064%	1	731	7,092	971%	0	69%	57%	1.21
	2051	1,571	15,842	1,008%	0	420	4,149	988%	0	69%	57%	1.21
	2052	842	8,003	950%	0	236	2,433	1,030%	0	69%	57%	1.21
	2053-2057	856	8,766	1,024%	0	240	2,768	1,155%	0	69%	57%	1.21
	2058-2062	0	0	0%	0	0	0	0%	0	69%	57%	1.21
	2063-2067	0	0	0%	0	0	0	0%	0	69%	57%	1.21
	2068-2072	0	0	0%	0	0	0	0%	0	69%	57%	1.21
								History		13%	10%	1.36
								Future		117%	115%	1.02
								Lifetime		69%	57%	1.21

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 70 - 74

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.96% Interest	Actual-to-Expected Ratio
Historical Experience	2004	130,638	0	0%	158	125,961	6,256	5%	155	0%	5%	0.00
	2005	759,803	0	0%	400	727,631	37,600	5%	380	0%	5%	0.00
	2006	1,309,821	13,539	1%	526	1,216,154	81,099	7%	485	1%	6%	0.10
	2007	1,670,249	131,419	8%	598	1,508,722	133,449	9%	534	4%	7%	0.50
	2008	1,767,508	633,573	36%	592	1,556,747	191,751	12%	518	13%	9%	1.52
	2009	1,750,254	144,212	8%	582	1,517,392	255,454	17%	499	12%	10%	1.16
	2010	1,706,269	823,516	48%	567	1,451,489	327,801	23%	474	18%	12%	1.47
	2011	1,677,004	838,097	50%	564	1,400,867	408,726	29%	466	22%	14%	1.55
	2012	1,710,164	600,983	35%	571	1,394,342	492,257	35%	458	24%	17%	1.43
Projected Future Experience (60 Years)	2013	1,692,349	731,758	43%	544	1,338,421	572,154	43%	425	26%	19%	1.35
	2014	1,646,240	832,302	51%	513	1,244,073	640,002	51%	395	28%	21%	1.29
	2015	1,584,660	938,799	59%	488	1,151,099	703,314	61%	365	30%	24%	1.26
	2016	1,481,421	1,055,976	71%	463	1,046,611	762,365	73%	335	32%	26%	1.23
	2017	1,390,851	1,183,785	85%	437	951,387	821,111	86%	307	35%	29%	1.21
	2018	1,304,063	1,318,521	101%	410	863,764	877,114	102%	279	38%	31%	1.21
	2019	1,220,790	1,446,051	118%	382	783,800	923,460	118%	251	41%	34%	1.20
	2020	1,134,390	1,553,863	137%	353	706,502	956,724	135%	225	44%	36%	1.20
	2021	1,045,134	1,639,461	157%	323	632,293	977,725	155%	201	47%	39%	1.20
	2022	953,575	1,691,982	177%	293	561,552	981,593	175%	177	50%	41%	1.21
	2023	860,510	1,712,011	199%	262	494,603	969,222	196%	155	53%	43%	1.21
	2024	767,084	1,692,636	221%	231	431,718	939,067	218%	134	55%	45%	1.22
	2025	675,040	1,640,291	243%	202	373,126	894,883	240%	115	58%	47%	1.22
	2026	586,378	1,558,536	266%	174	319,019	837,809	263%	97	60%	49%	1.23
	2027	502,769	1,446,819	288%	147	269,550	767,178	285%	82	62%	50%	1.23
	2028	425,384	1,310,661	308%	124	224,818	686,166	305%	67	64%	52%	1.23
	2029	354,936	1,158,498	326%	102	184,864	598,764	324%	55	65%	53%	1.24
	2030	291,849	1,001,445	343%	83	149,670	510,370	341%	44	66%	53%	1.24
	2031	236,318	846,988	358%	66	119,152	424,935	357%	34	67%	54%	1.24
	2032	188,352	701,579	372%	52	93,152	345,740	371%	27	68%	55%	1.24
	2033	147,728	569,785	386%	41	71,422	274,902	385%	20	68%	55%	1.25
	2034	113,971	452,913	397%	31	53,634	212,899	397%	15	69%	55%	1.25
	2035	86,446	353,527	409%	23	39,393	160,809	408%	11	69%	55%	1.25
	2036	64,431	272,150	422%	17	28,261	118,800	420%	8	69%	56%	1.25
	2037	47,166	206,765	438%	12	19,782	85,860	434%	5	70%	56%	1.25
	2038	33,896	154,723	456%	9	13,501	60,546	448%	3	70%	56%	1.25
	2039	23,903	113,893	476%	6	8,983	41,533	462%	2	70%	56%	1.25
	2040	16,519	82,421	499%	4	5,829	27,663	475%	1	70%	56%	1.25
	2041	11,132	58,080	522%	3	3,695	17,866	484%	1	70%	56%	1.25
	2042	7,326	40,274	550%	2	2,293	11,290	492%	1	70%	56%	1.25
	2043	4,685	27,316	583%	1	1,397	7,042	504%	0	70%	56%	1.25
	2044	2,864	17,442	609%	1	838	4,343	518%	0	70%	56%	1.25
	2045	1,664	10,039	603%	0	497	2,651	534%	0	70%	56%	1.25
	2046	941	5,461	580%	0	290	1,606	555%	0	70%	56%	1.25
	2047	524	3,080	588%	0	164	961	585%	0	70%	56%	1.25
	2048	286	1,762	616%	0	89	557	626%	0	70%	56%	1.25
	2049	147	1,007	686%	0	46	318	695%	0	70%	56%	1.25
	2050	77	581	760%	0	23	181	771%	0	70%	56%	1.25
	2051	28	232	816%	0	9	78	857%	0	70%	56%	1.25
	2052	7	59	910%	0	2	21	934%	0	70%	56%	1.25
	2053-2057	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2058-2062	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2063-2067	0	0	0%	0	0	0	0%	0	70%	56%	1.25
	2068-2072	0	0	0%	0	0	0	0%	0	70%	56%	1.25
								History		24%	17%	1.43
								Future		122%	113%	1.09
								Lifetime		70%	56%	1.25

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 13% Increase
Individual Simplicity Policy Forms
Issue Ages 70 - 74

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.96% Interest	Actual-to-Expected Ratio
Historical Experience	2004	130,638	0	0%	158	125,961	6,256	5%	155	0%	5%	0.00
	2005	759,803	0	0%	400	727,631	37,600	5%	380	0%	5%	0.00
	2006	1,309,821	13,539	1%	526	1,216,154	81,099	7%	485	1%	6%	0.10
	2007	1,670,249	131,419	8%	598	1,508,722	133,449	9%	534	4%	7%	0.50
	2008	1,767,508	633,573	36%	592	1,556,747	191,751	12%	518	13%	9%	1.52
	2009	1,750,254	144,212	8%	582	1,517,392	255,454	17%	499	12%	10%	1.16
	2010	1,706,269	823,516	48%	567	1,451,489	327,801	23%	474	18%	12%	1.47
	2011	1,677,004	838,097	50%	564	1,400,867	408,726	29%	466	22%	14%	1.55
	2012	1,710,164	600,983	35%	571	1,394,342	492,257	35%	458	24%	17%	1.43
Projected Future Experience (60 Years)	2013	1,692,349	731,758	43%	544	1,338,421	572,154	43%	425	26%	19%	1.35
	2014	1,667,853	826,317	50%	503	1,244,073	640,002	51%	395	28%	21%	1.29
	2015	1,633,245	923,479	57%	476	1,151,099	703,314	61%	365	30%	24%	1.25
	2016	1,537,370	1,033,665	67%	451	1,046,611	762,365	73%	335	32%	26%	1.22
	2017	1,443,506	1,158,328	80%	425	951,387	821,111	86%	307	35%	29%	1.20
	2018	1,353,086	1,289,990	95%	399	863,764	877,114	102%	279	37%	31%	1.19
	2019	1,266,787	1,414,601	112%	372	783,800	923,460	118%	251	40%	34%	1.18
	2020	1,177,248	1,519,905	129%	343	706,502	956,724	135%	225	43%	36%	1.18
	2021	1,084,746	1,603,421	148%	314	632,293	977,725	155%	201	46%	39%	1.18
	2022	989,853	1,654,475	167%	285	561,552	981,593	175%	177	49%	41%	1.18
	2023	893,396	1,673,793	187%	255	494,603	969,222	196%	155	51%	43%	1.18
	2024	796,556	1,654,545	208%	225	431,718	939,067	218%	134	54%	45%	1.19
	2025	701,141	1,602,995	229%	196	373,126	894,883	240%	115	56%	47%	1.19
	2026	609,216	1,522,710	250%	169	319,019	837,809	263%	97	58%	49%	1.19
	2027	522,511	1,413,166	270%	143	269,550	767,178	285%	82	60%	50%	1.20
	2028	442,235	1,279,782	289%	120	224,818	686,166	305%	67	62%	52%	1.20
	2029	369,132	1,130,790	306%	99	184,864	598,764	324%	55	63%	53%	1.20
	2030	303,642	977,094	322%	81	149,670	510,370	341%	44	64%	53%	1.20
	2031	245,973	826,054	336%	64	119,152	424,935	357%	34	65%	54%	1.21
	2032	196,138	683,940	349%	51	93,152	345,740	371%	27	66%	55%	1.21
	2033	153,913	555,188	361%	39	71,422	274,902	385%	20	66%	55%	1.21
	2034	118,809	441,088	371%	30	53,634	212,899	397%	15	67%	55%	1.21
	2035	90,170	344,133	382%	22	39,393	160,809	408%	11	67%	55%	1.21
	2036	67,251	264,796	394%	17	28,261	118,800	420%	8	67%	56%	1.21
	2037	49,265	201,095	408%	12	19,782	85,860	434%	5	68%	56%	1.21
	2038	35,432	150,421	425%	8	13,501	60,546	448%	3	68%	56%	1.21
	2039	25,007	110,683	443%	6	8,983	41,533	462%	2	68%	56%	1.21
	2040	17,297	80,066	463%	4	5,829	27,663	475%	1	68%	56%	1.21
	2041	11,668	56,400	483%	3	3,695	17,866	484%	1	68%	56%	1.21
	2042	7,687	39,092	509%	2	2,293	11,290	492%	1	68%	56%	1.21
	2043	4,923	26,498	538%	1	1,397	7,042	504%	0	68%	56%	1.21
	2044	3,015	16,896	560%	1	838	4,343	518%	0	68%	56%	1.22
	2045	1,756	9,711	553%	0	497	2,651	534%	0	68%	56%	1.22
	2046	996	5,264	528%	0	290	1,606	555%	0	68%	56%	1.22
	2047	556	2,961	533%	0	164	961	585%	0	68%	56%	1.22
	2048	304	1,692	557%	0	89	557	626%	0	68%	56%	1.22
	2049	156	966	620%	0	46	318	695%	0	68%	56%	1.22
	2050	81	558	685%	0	23	181	771%	0	68%	56%	1.22
	2051	30	223	737%	0	9	78	857%	0	68%	56%	1.22
	2052	7	57	818%	0	2	21	934%	0	68%	56%	1.22
	2053-2057	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2058-2062	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2063-2067	0	0	0%	0	0	0	0%	0	68%	56%	1.22
	2068-2072	0	0	0%	0	0	0	0%	0	68%	56%	1.22
								History		24%	17%	1.43
								Future		116%	113%	1.03
								Lifetime		68%	56%	1.22

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
Issue Ages 75 +

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.60% Interest	Actual-to-Expected Ratio
Historical Experience	2004	90,888	0	0%	56	87,539	9,903	11%	59	0%	11%	0.00
	2005	375,345	46,461	12%	98	382,132	49,509	13%	99	10%	13%	0.78
	2006	550,070	9,506	2%	136	523,227	87,951	17%	130	6%	15%	0.38
	2007	723,864	13,241	2%	163	647,917	141,206	22%	148	4%	17%	0.23
	2008	772,258	5,922	1%	158	666,280	184,531	28%	141	3%	20%	0.16
	2009	708,070	483,403	68%	148	617,546	222,654	36%	131	16%	23%	0.69
	2010	660,911	97,482	15%	144	578,400	254,003	44%	123	16%	26%	0.61
	2011	654,486	322,711	49%	142	555,699	283,445	51%	119	20%	29%	0.69
	2012	625,781	320,096	51%	139	530,624	306,115	58%	114	23%	32%	0.72
Projected Future Experience (60 Years)	2013	612,093	426,856	70%	131	494,232	319,159	65%	102	27%	35%	0.78
	2014	572,174	447,890	78%	122	440,580	323,146	73%	91	31%	37%	0.83
	2015	531,422	459,182	86%	113	391,257	323,070	83%	81	34%	40%	0.86
	2016	490,113	468,958	96%	104	344,873	317,736	92%	72	37%	42%	0.89
	2017	448,178	476,395	106%	95	301,492	308,571	102%	63	40%	44%	0.91
	2018	405,814	476,307	117%	86	261,187	295,066	113%	54	43%	46%	0.93
	2019	363,381	466,082	128%	77	224,077	276,917	124%	47	45%	47%	0.95
	2020	321,352	445,215	139%	68	190,240	254,521	134%	39	47%	49%	0.96
	2021	280,270	415,816	148%	60	159,707	229,430	144%	33	49%	50%	0.98
	2022	240,798	379,726	158%	51	132,456	203,020	153%	27	51%	51%	0.99
	2023	203,587	339,305	167%	43	108,419	176,275	163%	22	52%	52%	1.00
	2024	169,220	296,193	175%	36	87,496	149,962	171%	18	53%	53%	1.00
	2025	138,229	252,499	183%	29	69,545	124,906	180%	14	54%	54%	1.01
	2026	110,996	210,970	190%	23	54,380	101,875	187%	11	55%	54%	1.02
	2027	87,684	173,474	198%	18	41,782	81,565	195%	8	56%	54%	1.02
	2028	68,167	140,043	205%	14	31,506	63,930	203%	6	56%	55%	1.02
	2029	52,108	110,719	212%	11	23,288	48,921	210%	5	56%	55%	1.02
	2030	39,104	85,901	220%	8	16,852	36,610	217%	3	57%	55%	1.03
	2031	28,788	65,541	228%	6	11,922	26,824	225%	2	57%	55%	1.03
	2032	20,726	48,878	236%	4	8,235	19,215	233%	2	57%	55%	1.03
	2033	14,712	36,082	245%	3	5,549	13,442	242%	1	57%	55%	1.03
	2034	10,262	26,316	256%	2	3,645	9,197	252%	1	57%	55%	1.03
	2035	6,972	18,618	267%	1	2,335	6,121	262%	0	57%	55%	1.03
	2036	4,624	12,928	280%	1	1,459	3,987	273%	0	57%	55%	1.03
	2037	2,996	8,919	298%	1	888	2,552	287%	0	57%	55%	1.03
	2038	1,905	5,990	314%	0	530	1,605	303%	0	57%	55%	1.03
	2039	1,151	3,845	334%	0	310	988	318%	0	57%	55%	1.03
	2040	668	2,335	350%	0	178	596	334%	0	57%	55%	1.03
	2041	379	1,392	367%	0	102	358	353%	0	57%	55%	1.03
	2042	202	779	385%	0	55	209	379%	0	57%	55%	1.03
	2043	104	414	397%	0	27	111	411%	0	57%	55%	1.03
	2044	56	244	433%	0	13	60	466%	0	57%	55%	1.03
	2045	24	104	440%	0	5	23	450%	0	57%	55%	1.03
	2046	5	19	396%	0	1	3	336%	0	57%	55%	1.03
	2047	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2048	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2049	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2050	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2051	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2052	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2053-2057	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2058-2062	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2063-2067	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2068-2072	0	0	0%	0	0	0	0%	0	57%	55%	1.03
								History		23%	32%	0.72
								Future		112%	102%	1.09
								Lifetime		57%	55%	1.03

Exhibit II
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Requested Cumulative 0% Increase
Individual Simplicity Policy Forms
Issue Ages 75 +

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 4.60% Interest	Actual-to-Expected Ratio
Historical Experience	2004	90,888	0	0%	56	87,539	9,903	11%	59	0%	11%	0.00
	2005	375,345	46,461	12%	98	382,132	49,509	13%	99	10%	13%	0.78
	2006	550,070	9,506	2%	136	523,227	87,951	17%	130	6%	15%	0.38
	2007	723,864	13,241	2%	163	647,917	141,206	22%	148	4%	17%	0.23
	2008	772,258	5,922	1%	158	666,280	184,531	28%	141	3%	20%	0.16
	2009	708,070	483,403	68%	148	617,546	222,654	36%	131	16%	23%	0.69
	2010	660,911	97,482	15%	144	578,400	254,003	44%	123	16%	26%	0.61
	2011	654,486	322,711	49%	142	555,699	283,445	51%	119	20%	29%	0.69
	2012	625,781	320,096	51%	139	530,624	306,115	58%	114	23%	32%	0.72
Projected Future Experience (60 Years)	2013	612,093	426,856	70%	131	494,232	319,159	65%	102	27%	35%	0.78
	2014	572,174	447,890	78%	122	440,580	323,146	73%	91	31%	37%	0.83
	2015	531,422	459,182	86%	113	391,257	323,070	83%	81	34%	40%	0.86
	2016	490,113	468,958	96%	104	344,873	317,736	92%	72	37%	42%	0.89
	2017	448,178	476,395	106%	95	301,492	308,571	102%	63	40%	44%	0.91
	2018	405,814	476,307	117%	86	261,187	295,066	113%	54	43%	46%	0.93
	2019	363,381	466,082	128%	77	224,077	276,917	124%	47	45%	47%	0.95
	2020	321,352	445,215	139%	68	190,240	254,521	134%	39	47%	49%	0.96
	2021	280,270	415,816	148%	60	159,707	229,430	144%	33	49%	50%	0.98
	2022	240,798	379,726	158%	51	132,456	203,020	153%	27	51%	51%	0.99
	2023	203,587	339,305	167%	43	108,419	176,275	163%	22	52%	52%	1.00
	2024	169,220	296,193	175%	36	87,496	149,962	171%	18	53%	53%	1.00
	2025	138,229	252,499	183%	29	69,545	124,906	180%	14	54%	54%	1.01
	2026	110,996	210,970	190%	23	54,380	101,875	187%	11	55%	54%	1.02
	2027	87,684	173,474	198%	18	41,782	81,565	195%	8	56%	54%	1.02
	2028	68,167	140,043	205%	14	31,506	63,930	203%	6	56%	55%	1.02
	2029	52,108	110,719	212%	11	23,288	48,921	210%	5	56%	55%	1.02
	2030	39,104	85,901	220%	8	16,852	36,610	217%	3	57%	55%	1.03
	2031	28,788	65,541	228%	6	11,922	26,824	225%	2	57%	55%	1.03
	2032	20,726	48,878	236%	4	8,235	19,215	233%	2	57%	55%	1.03
	2033	14,712	36,082	245%	3	5,549	13,442	242%	1	57%	55%	1.03
	2034	10,262	26,316	256%	2	3,645	9,197	252%	1	57%	55%	1.03
	2035	6,972	18,618	267%	1	2,335	6,121	262%	0	57%	55%	1.03
	2036	4,624	12,928	280%	1	1,459	3,987	273%	0	57%	55%	1.03
	2037	2,996	8,919	298%	1	888	2,552	287%	0	57%	55%	1.03
	2038	1,905	5,990	314%	0	530	1,605	303%	0	57%	55%	1.03
	2039	1,151	3,845	334%	0	310	988	318%	0	57%	55%	1.03
	2040	668	2,335	350%	0	178	596	334%	0	57%	55%	1.03
	2041	379	1,392	367%	0	102	358	353%	0	57%	55%	1.03
	2042	202	779	385%	0	55	209	379%	0	57%	55%	1.03
	2043	104	414	397%	0	27	111	411%	0	57%	55%	1.03
	2044	56	244	433%	0	13	60	466%	0	57%	55%	1.03
	2045	24	104	440%	0	5	23	450%	0	57%	55%	1.03
	2046	5	19	396%	0	1	3	336%	0	57%	55%	1.03
	2047	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2048	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2049	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2050	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2051	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2052	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2053-2057	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2058-2062	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2063-2067	0	0	0%	0	0	0	0%	0	57%	55%	1.03
	2068-2072	0	0	0%	0	0	0	0%	0	57%	55%	1.03
								History		23%	32%	0.72
								Future		112%	102%	1.09
								Lifetime		57%	55%	1.03

Exhibit III
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Current Assumptions	Original Pricing Assumptions
Mortality	
1994 Group Annuitant Mortality (GAM) Table adjusted by gender using durational factors which reflect the impact of both mortality selection and improvement. The durational adjustment factors were developed for MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's affinity partners based on historical experience from inception through December 31, 2012 on all policy forms priced beginning in 1998, except the recently priced FlexCare policy form.	1983 GAM Table without selection was assumed in all jurisdictions except for in California where the 1994 GAM Table was used.

	Durational Factor	
Duration	**Male**	**Female**
1	25%	25%
2	35%	35%
3	42%	44%
4	44%	46%
5	46%	48%
6	48%	50%
7	50%	52%
8	52%	54%
9	55%	57%
10	58%	60%

	Durational Factor	
Duration	**Male**	**Female**
11	61%	64%
12	64%	67%
13	67%	70%
14	70%	73%
15	72%	77%
16	75%	80%
17	78%	83%
18	81%	86%
19	83%	90%
20+	86%	93%

Exhibit III
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Current Assumptions

Lapse Rates

Lapse rates vary by duration, premium payment option, and issue age, and were developed based on historical experience for Simplicity and Simplicity ii policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.

Lifetime-Pay Lapse Rates				
	Issue Age Band			
Duration	**<40**	**40-49**	**50-59**	**60+**
1	17.00%	9.50%	5.50%	5.50%
2	15.50%	9.00%	5.00%	4.50%
3	11.50%	5.50%	4.00%	4.00%
4	7.00%	4.50%	3.00%	3.00%
5	6.00%	4.00%	3.00%	2.50%
6	3.50%	2.00%	2.00%	2.00%
7	2.50%	1.50%	1.50%	1.50%
8+	1.50%	1.50%	1.50%	1.50%

For the 10-pay option, a reduction of 60% of these lapse rates was assumed for durations 1 to 4, a reduction of 70% of these lapse rates was assumed for durations 5 to 8, and 0% lapse thereafter. For the paid up at 65 option, a reduction of 50% of these lapse rates was assumed until age 55, a reduction of 75% of these lapse rates for ages 55 to 59, and 0% lapse thereafter. For the reduced after 65 and reduced after 70 pay options, a reduction of 50% of these lapse rates was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse rates after the reduction of premiums.

Original Pricing Assumptions

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

Lapse Rates for Lifetime Payment Option						
	Issue Age					
Duration	**<60**	**60-64**	**65-69**	**70-74**	**75-79**	**80+**
1	10.0%	11.0%	12.0%	12.0%	12.0%	12.0%
2	7.0%	7.0%	7.0%	6.0%	4.0%	2.0%
3	5.0%	4.0%	3.0%	3.0%	3.0%	2.0%
4	3.0%	3.0%	2.0%	2.0%	2.0%	2.0%
5	3.0%	2.0%	2.0%	2.0%	2.0%	2.0%
6+	2.0%	2.0%	2.0%	2.0%	2.0%	2.0%

For the 10-year payment option, a reduction of 50% of these lapse rates was assumed for durations 1 to 5, and 0% lapse thereafter. For the paid up at age 65 option, a reduction of 50% of these lapse rates was assumed until age 60, and 0% lapse thereafter. For the reduced after age 65 and reduced after age 70 payment options, a reduction of 50% of these lapse rates was assumed until age 60 or 65, respectively, and a reduction of 75% of these lapse rates was assumed after the reduction of premiums.

Exhibit III
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Comparison of Current and Original Pricing Assumptions
Individual Simplicity Policy Forms

Current Assumptions	Original Pricing Assumptions
Morbidity	
Expected claim costs are the original pricing claim costs, which include underwriting selection and 1% morbidity improvement for 20 durations, adjusted to an all-lives exposure base, along with the durational adjustment factors. The durational adjustment factors were developed based on a comparison of actual and expected historical incurred claims for Simplicity policies issued by MedAmerica and its affinity partners from inception through December 31, 2012.	Original pricing expected nursing home and home health care incidence rates and continuance tables were taken from the 2002 *Milliman Long-Term Care Guidelines (LTCGs)*, adjusted for MedAmerica's available experience at the time this rate schedule was developed relative to the 2002 *LTCGs*. All values were adjusted to reflect the effects of elimination periods, policy maximums, medical underwriting, and the eligibility standards. Morbidity improvement of 1% was assumed for 20 years.

Duration	Factor
1	1.50
2	1.35
3	1.20
4	1.10
5	1.00
6	0.95
7	0.95
8	0.95

Duration	Factor
9	0.95
10	0.95
11	0.96
12	0.97
13	0.98
14	0.99
15+	1.00

Interest Rate	
5.25%	In all jurisdictions except California, 6.5% was assumed for issue ages less than 60, decreasing by 12.5 basis points for each age over 59 and less than 75. For example, at issue age 65 the assumed rate was 5.75%. For issue ages 75 and over, 4.5% was assumed. In California, 5.25% was assumed for all issue ages.

Exhibit IV
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Combined Nationwide Experience
Impact on the Lifetime Loss Ratio of Changing from Original Pricing to Current Assumptions
Individual Simplicity Policy Forms

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

Please note that the lifetime loss ratio for each changed assumption does not reflect any synergy of the assumptions. As a result, the total impact of all current assumptions on the lifetime loss ratio (i.e., 47%) is not equal to the sum of each changed assumptions' impact on the lifetime loss ratio (i.e., 41% = 0% + 14% + 6% + 21%).

Scenario	Lifetime Loss Ratio	Impact of Each Assumption on the Lifetime Loss Ratio
Original Pricing Assumptions	58%	N/A
Historical Experience & Projections with Original Pricing Assumptions	59%	N/A
Historical Experience & Projections with Original Pricing Assumptions except for Current:		
Morbidity	59%	0%
Mortality	68%	14%
Lapse	63%	6%
Interest	72%	21%
Historical Experience & Projections with All Current Assumptions	88%	47%

Exhibit V
Demonstration that the Requested Cumulative Rate Increase Passes the 58%/85% Loss Ratio Minimum
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners' Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms

1	Accumulated value of initial earned premium	288,773,701	x	58%	=	167,488,747
2a	Accumulated value of earned premium	288,773,701				
2b	Accumulated value of prior premium rate schedule increases (2a - 1)	0	x	85%	=	0
3	Present value of future projected initial earned premium	332,163,183	x	58%	=	192,654,646
4a	Present value of future projected premium	436,719,019				
4b	Present value of future projected premium in excess of the projected initial earned premiums (4a - 3)	104,555,835	x	85%	=	88,872,460
5	**Lifetime Earned Premium Times Prescribed Factor: Sum of 1, 2b, 3, and 4b**					**449,015,853**
6a	Accumulated value of incurred claims without the inclusion of active life reserves					19,624,227
6b	Present value of future projected incurred claims without the inclusion of active life reserves					729,366,129
7	**Lifetime Incurred Claims with Rate Increase: Sum 6a and 6b**					**748,990,357**
8	Test: 7 is not less than 5					Pass

All values are accumulated or discounted at the maximum valuation interest rate for contract reserves applicable for the year of issue, which ranges from 4.0% to 4.5%.
The accumulated value of initial earned premium is equal to the accumulated value of earned premium as the company did not implement any approved rate increases prior to December 31, 2012.
The future projected incurred claims (item 6b) were increased by 14% to reflect assumptions with moderately adverse experience.

Appendix A
Development and Justification of Current Assumptions

The assumptions for mortality, voluntary lapse, and morbidity were developed by Milliman based on historical experience. Where actual experience had low credibility or did not exist, industry experience was also used. The experience used to develop these assumptions includes historical experience through December 31, 2012 of Highmark Blue Cross Blue Shield (Highmark BCBS), MedAmerica Insurance Company (MAPA); MAPA's two sister companies, MedAmerica Insurance Company of Florida (MAFL) and MedAmerica Insurance Company of New York (MANY) (MAPA, MAFL, and MANY collectively referred to as MedAmerica); and MedAmerica's other affinity partners that issued the same products. The methodology used to develop these assumptions is provided below.

Persistency

Mortality Durational Factors

The experience used to develop the mortality assumption includes historical experience of Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners from inception through December 31, 2012 for all policy forms priced beginning in 1998 (Premier and later policy forms), except for the recently priced FlexCare policy form.

Exhibit A-1 provides exposure, actual and expected mortality rates, actual-to-expected (A:E) ratios, credibility percent, and smoothed mortality durational factors by gender.

Actual deaths were assigned to the duration in which they occurred, or the preceding duration if the death was on the policy anniversary date. The number of expected deaths by duration was calculated by multiplying a mortality rate by the exposure. The exposure base reflects a full year of exposure for each death and the length of time a covered life is exposed to the risk of death during the year for each life that does not die. The mortality table for determining the expected number of deaths is 1994 Group Annuitant Mortality (GAM) Static. (The 1994 GAM Static table has mortality rates that are 93% of the 1994 GAM Basic table.) The ratio of actual deaths to expected deaths was then calculated.

Considering the level of credibility, the A:E ratios were pegged for durational bands and then interpolated to develop smoothed factors for the first 20 durations. The smoothed factors were determined such that the first two bands of quinquennial durations (1-5 and 6-10) reproduced actual experience (i.e., smoothed and unsmoothed A:Es for the band are the same) since these bands were fully, or near fully, credible. An ultimate level of 86% and 93% of 1994 GAM Static was assumed in durations 20 and later for males and females, respectively. This ultimate level reflects a mortality improvement assumption of 1.0% for males and 0.5% for females for 15 years based on the Society of Actuaries (SOA) June 2011 study, *Global Mortality Improvement Experience and Projection Techniques*.

The SOA June 2011 study provides best-estimate improvement assumptions for the period 2011 to 2025 by gender and attained age, for individual annuitants and the general population. For individual annuitants, the average annual improvement rates for males and females are approximately 1.5% and 1.0%, respectively. These rates were about 25 basis points higher than that for the general population. Based on this study, a reasonable range for mortality improvement is 0.0% to 1.5% for males and 0.0% to 1.0% for females for 10 to 20 years.

A description of the assumed credibility measure is described at the end of this appendix.

Appendix A
Development and Justification of Current Assumptions

Voluntary Lapse Rates

The experience used to develop the lapse assumption is the combined historical experience on Simplicity and Simplicity ii individual policies issued by Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners from inception through December 31, 2012.

Exhibit A-2a provides exposure, actual total termination rates, expected mortality rates, derived lapse rates, derived lapse credibility percent, all ages lapse rates from Exhibit A-2b, credibility-weighted lapse rates, and smoothed lapse rates for individual lifetime-pay policies by issue age band.

Exhibit A-2b provides exposure, actual total termination rates, expected mortality rates, derived lapse rates, derived lapse credibility percent, and smoothed lapse rates for individual lifetime-pay policies for all issue ages combined. These smoothed lapse rates are used in Exhibit A-2a for credibility weighting in the development of the individual lapse assumption by issue age band.

The credibility-weighted lapse rates in Exhibit A-2a were developed as the weighted average of the derived lapse rates and the all ages lapse rates from Exhibit A-2b. The credibility percentage and its complement are used as weights. In general, the smoothed lapse rates were selected in such a way that the combined duration smoothed lapse rates were close to the credibility-weighted lapse rates (see the rows at the bottom of the exhibit).

The algorithm for the limited-pay options is similar to that used in original pricing. The smoothed lapse rates are a scalar of the lifetime-pay lapse rates. While only 14% of the Simplicity individual policies in-force have a limited-pay option and thus the impact of these assumptions on the projections is assumed to be immaterial, the following describes how the scalars were developed.

- For the 10-pay option, the scalars were developed from a comparison of the lifetime-pay derived lapse rates to the 10-pay derived lapse rates based on Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners' experience on all products combined. Exhibit A-2c provides similar information as Exhibit A-2b for the 10-pay option, but also shows the derived lifetime-pay lapse rates, ratio of the derived 10-pay lapse rates to the derived lifetime-pay lapse rates, and the smoothed ratios.
- For the paid up at attained age 65, reduced premiums at attained age 65, and reduced premiums at attained age 70 payment options, the scalars by attained age were selected based on those developed for the 20-pay option. The average issue age for the paid up at age 65 payment option is approximately 45, which results in an average payment term of approximately 20 durations. For the two reduced-pay options, only 11 policies were issued across all companies and so the experience is not credible. The scalars for the 20-pay option were developed from a comparison of the lifetime-pay derived lapse rates to the 20-pay derived lapse rates based on Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners' experience on all products combined. Exhibit A-2d provides the same information as Exhibit A-2c for the 20-pay option.
- The smoothed ratios were chosen primarily based on the banded durational credibility-weighted ratios at the bottom of Exhibits A-2c and A-2d.

The actual total termination rates were calculated by duration as follows:

$$\text{Annualized Total Termination Rate} = \frac{\text{Number of Lives Terminated during the Year}}{\text{Number of Lives Exposed during the Year}}.$$

A termination was assigned to the duration in which it occurred, or the preceding duration, if the termination was on the anniversary date. Each termination contributes 1.0 to the numerator and a full year to the denominator. For lives that do not terminate, the number of lives exposed to termination is based on the length of time a covered life is exposed to the risk of termination during the year. This calculation logic is identical to that used in the LTC Insurance Persistency Experience reports sponsored by LIMRA International and the Society of Actuaries LTC Experience Committee.

The expected mortality rate assumes 1994 GAM Static with the durational factors shown in Exhibit A-1. The derived lapse rate is then calculated according to the following formula:

$$\text{Derived Lapse Rate} = 1 - \frac{1 - \text{Total Termination Rate}}{1 - \text{Expected Mortality Rate}}.$$

The derived lapse rate implicitly includes any decrements due to benefit expiry.

A description of the assumed credibility measure is described at the end of this appendix.

Morbidity

Claim Costs

The original pricing claim costs are the basis of the morbidity assumption and were provided by MedAmerica on a seriatim basis. They were developed from the Milliman 2002 *Long-Term Care Guidelines (LTCGs)* and include adjustments for underwriting selection, marital wear-off, medical underwriting, the original monthly benefit amounts purchased, and any inflation of the benefit amount. Embedded in the original pricing claim costs is a morbidity improvement assumption of 1% per year for 20 years.

A downward adjustment was made to the original pricing claim costs to convert them from a non-institutional to an all-lives exposure base for use in the projection model.

Morbidity Improvement

The embedded level of morbidity improvement results in an ultimate level of the original pricing claim costs of 82% for both males and females. This assumption is reasonable based on Eric Stallard's improvement studies that were presented at the 2004 SOA Spring Meeting (*Morbidity Improvement and Its Impact on LTC Pricing and Valuation, Record, Vol. 30, No. 1*) and the 2011 Intercompany Long-Term Care Insurance (ILTCI) Conference (these results provided a progress update and are expected to be published).

Stallard's 2004 presentation reported that population morbidity improved 1.6% per year over the period 1984 to 1999. Stallard's 2011 presentation reported population annual morbidity improvement of 1.9% for unisex, 2.3% for males, and 1.6% for females over the period 1984 to 2004. Both of Stallard's studies use population data, so it is uncertain how well his findings will translate to an insured population. The SOA June 2011 study suggests that an annuitant cohort has more mortality improvement over the general population, so it is possible that this could be true for morbidity as well. Based on these studies, a reasonable range for morbidity improvement is between 0.0% to 2.3% for males and 0.0% to 1.6% for females for 10 to 20 years.

Durational Morbidity Adjustment

The durational morbidity adjustment factors were developed based on a comparison of actual and expected historical incurred claims, to the extent credible. The historical experience includes

Simplicity policies issued by Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners from inception through December 31, 2012.

Exhibit A-3 provides durational actual and expected incurred claims, raw A:E ratios, credibility percent, credibility-weighted with 1.00 A:E ratios, and the smoothed A:E ratios.

The actual experience reflects the nationwide experience of Highmark BCBS, MedAmerica, and MedAmerica's other affinity partners who issued Simplicity policies. Actual incurred claims were developed from the seriatim paid claims and claim reserves provided by MedAmerica.

The expected incurred claims were calculated from the original pricing claim costs (adjusted to reflect an all-lives exposure base and medical underwriting adjustments) applied to the actual historical exposure.

The raw A:E ratios were credibility-weighted with 1.00 and then smoothed. The smoothed durational adjustment factors were selected such that the smoothed factors for the combined durations at the bottom of the exhibit reproduced actual experience (i.e., smoothed and raw A:Es for the band are the same).

The early duration smoothed adjustment factors were chosen to reproduce actual history, to the extent possible, so that the transition from historical to projected incurred claims was smooth. Considering the favorable experience after duration 5, the smoothed A:E factors for durations 6 through 9 (the end of the historical durational experience) were set at 0.95. The factors were then graded to 1.00 considering the following.

- The original pricing claim costs reflect morbidity improvement which lasts for 20 years. Therefore, the ultimate level of improvement has not yet been reached in the experience period.
- The favorable historical experience primarily reflects the select period.
- Updated industry experience suggests that the claim costs and selection factors from the 2002 *LTCGs* may be low.

A description of the assumed credibility measure is described at the end of this appendix.

Rate Increase Dependent Assumptions

At the time of a rate increase, policyholders have options to elect a contingent benefit upon lapse (CBUL) or reduced benefit options (RBO). Adverse selection is assumed relative to CBUL elections. The development of these rate increase dependent assumptions is described in this section.

Contingent Benefit Upon Lapse Election

The CBUL election assumption for lifetime-pay certificates was developed from actual CBUL election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on different blocks of business that offered coverage on a reimbursement basis. Approximately 8% of policyholders elected a CBUL following a flat 39% rate increase approved on the policy forms underlying the experience.

We assume a CBUL election rate of 5% for the Simplicity nationwide average rate increase of 37% across all issue ages. We assume the election rate for Simplicity may be lower than that experienced by other blocks because Simplicity is a cash, rather than reimbursement, product and

so the policyholders may be less sensitive to the rate increase as they originally opted to purchase a policy with richer coverage.

No CBUL elections are assumed for limited-pay policies.

Reduced Benefit Options

The percentage reduction to premium and benefits due to RBO elections was derived from the actual RBO election rates based on the combined experience of MedAmerica and its affinity partners following a prior rate increase on this and similar blocks of business. Based on an average 39% rate increase for the policy forms underlying the experience, approximately 5% to 6% of policyholders elected RBO. We assume that those electing RBO will reduce their benefits so that premiums after the increase are equivalent to those before the increase. We assume that the percent reduction in premium corresponds to an equivalent percent reduction in claims. Based on the nationwide average rate increase of 37% on the Simplicity policy forms, we assume 5% of policyholders will elect RBO, resulting in an impact on premiums and claims due to RBO elections of approximately 1.5%. The reduction to premium and claims was determined as follows:

Reduction to premium and claims due to the election of RBO
= 1 – (Average premium level after the rate increase with RBO election / Premium level after the full rate increase without any RBO election), where

Average premium level after the rate increase with RBO election
= weighted average premium level of those assumed to elect RBO with those assumed to accept the full rate increase

Adverse Selection

The 1.5% increase to morbidity due to adverse selection was developed from the following formula and actuarial judgment. We assume that at the time of the rate increase, policyholders that elect a CBUL will be selective in that their relative morbidity is 25% lower than that of the remaining pool.

PoolMorb = AdvSelMorb x (1 – CBUL) + [(1 – 25%) x AdvSelMorb] x CBUL, where

PoolMorb =	morbidity of the pool before the rate increase = 1.0
AdvSelMorb =	adverse morbidity of the remaining pool after the rate increase due to selective lapses
CBUL =	percentage of policies that elect CBUL

Solving the above for the adverse selection component results in the following formula:

Adverse Selection = 1 / (1 – 25% x CBUL)
1.015 ~ 1 / (1 – 25% x 5%)

Credibility

The methodology employed to develop the assumptions considers actual historical experience and its associated credibility. The credibility percentage for each assumption was determined as (Number of Events / Credibility Threshold)$^{1/2}$, with events defined as deaths, derived voluntary lapses, or claims. Table A-1 shows the credibility threshold, the associated confidence interval, and assumed margin for error for each assumption.

Appendix A
Development and Justification of Current Assumptions

Table A-1
Credibility Measure for Each Assumption

Assumption	Credibility Threshold	Margin for Error (+/-)	Confidence Interval
Mortality	481	7.5%	90%
Voluntary Lapse	481	7.5%	90%
Morbidity	271	10.0%	90%

The credibility threshold for each assumption varies based on the level of frequency associated with each event and the potential range around the true underlying assumption. A lower threshold was chosen for morbidity due to the low frequency of long-term care claims, while a higher threshold was chosen for the mortality and lapse assumptions due to the higher frequency of these events. For morbidity, a wider margin for error was assumed as there may be a greater potential range around the true underlying assumption.

Exhibit A-1
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Actual-to-Expected (A:E) Mortality Experience from Inception through 2012
Premier and Later Policy Forms

Male						
Duration	Mortality Exposure	Actual Mortality Rate	Expected Mortality Rate	Mortality A:E	Credibility Percent	Smoothed Selection
1	35,882	0.2%	0.7%	24%	36%	25%
2	31,635	0.4%	0.8%	42%	48%	35%
3	28,415	0.4%	1.0%	46%	51%	42%
4	25,986	0.4%	1.1%	40%	48%	44%
5	23,608	0.5%	1.2%	42%	50%	46%
6	19,972	0.6%	1.4%	39%	48%	48%
7	15,012	0.9%	1.8%	49%	52%	50%
8	11,451	1.1%	2.1%	55%	52%	52%
9	8,679	1.4%	2.4%	60%	51%	55%
10	6,145	1.8%	2.7%	66%	48%	58%
11	3,500	1.9%	3.3%	59%	38%	61%
12	1,651	3.1%	4.2%	74%	33%	64%
13	925	3.0%	4.7%	65%	24%	67%
14	615	1.6%	4.8%	34%	14%	70%
15	48	0.0%	5.3%	0%	0%	72%
16	1	0.0%	9.0%	0%	0%	75%
17	0	N/A	N/A	N/A	N/A	78%
18	0	N/A	N/A	N/A	N/A	81%
19	0	N/A	N/A	N/A	N/A	83%
20+	0	N/A	N/A	N/A	N/A	86%
1-5	145,526	0.4%	0.9%	39%	100%	39%
6-10	61,259	1.0%	1.9%	52%	100%	52%
11-15	6,738	2.3%	3.8%	61%	57%	64%
16-20	1	0.0%	9.0%	0%	0%	75%
All	213,525	0.6%	1.3%	46%	100%	46%

Exhibit A-1
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Actual-to-Expected (A:E) Mortality Experience from Inception through 2012
Premier and Later Policy Forms

Female						
Duration	Mortality Exposure	Actual Mortality Rate	Expected Mortality Rate	Mortality A:E	Credibility Percent	Smoothed Selection
1	46,508	0.1%	0.4%	26%	33%	25%
2	40,727	0.2%	0.5%	39%	41%	35%
3	36,685	0.3%	0.6%	44%	44%	44%
4	33,693	0.3%	0.7%	46%	46%	46%
5	30,751	0.3%	0.8%	42%	45%	48%
6	26,694	0.5%	0.9%	54%	51%	50%
7	21,394	0.5%	1.1%	50%	48%	52%
8	16,800	0.6%	1.3%	45%	44%	54%
9	13,075	0.9%	1.5%	65%	51%	57%
10	9,225	1.0%	1.7%	59%	43%	60%
11	5,431	1.4%	2.1%	65%	39%	64%
12	2,902	1.9%	2.5%	73%	34%	67%
13	1,686	1.7%	2.9%	58%	24%	70%
14	1,169	1.5%	3.0%	48%	19%	73%
15	100	0.0%	3.2%	0%	0%	77%
16	1	0.0%	6.8%	0%	0%	80%
17	1	0.0%	7.5%	0%	0%	83%
18	0	N/A	N/A	N/A	N/A	86%
19	0	N/A	N/A	N/A	N/A	90%
20+	0	N/A	N/A	N/A	N/A	93%
1-5	188,364	0.2%	0.6%	40%	94%	40%
6-10	87,187	0.6%	1.2%	54%	100%	54%
11-15	11,287	1.5%	2.4%	63%	60%	67%
16-20	2	0.0%	7.1%	0%	0%	81%
All	286,840	0.4%	0.8%	49%	100%	49%

Exhibit A-2a
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages < 40								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	6,379	17.1%	0.0%	17.0%	100%	8.5%	17.0%	17.0%
2	4,580	15.7%	0.0%	15.7%	100%	7.0%	15.7%	15.5%
3	3,240	12.1%	0.0%	12.1%	90%	5.0%	11.4%	11.5%
4	2,359	8.8%	0.0%	8.7%	65%	4.0%	7.1%	7.0%
5	1,746	8.1%	0.0%	8.0%	54%	3.0%	5.7%	6.0%
6	1,126	6.1%	0.0%	6.1%	38%	2.0%	3.5%	3.5%
7	569	4.9%	0.0%	4.9%	24%	1.5%	2.3%	2.5%
8	191	1.0%	0.1%	1.0%	6%	1.5%	1.5%	1.5%
9	24	0.0%	0.1%	-0.1%	0%	1.5%	1.5%	1.5%
1-3	14,199	15.5%	0.0%	15.5%	100%	7.1%	15.3%	15.3%
4-6	5,231	8.0%	0.0%	7.9%	93%	3.1%	5.9%	5.9%
7+	784	3.8%	0.0%	3.8%	25%	1.5%	2.1%	2.2%
All	20,214	13.1%	0.0%	13.1%	100%	5.3%	12.4%	12.3%

Issue Ages 40 - 49								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	7,727	9.4%	0.0%	9.4%	100%	8.5%	9.4%	9.5%
2	6,235	8.8%	0.0%	8.8%	100%	7.0%	8.8%	9.0%
3	5,053	5.8%	0.1%	5.8%	78%	5.0%	5.6%	5.5%
4	4,234	5.1%	0.1%	5.0%	66%	4.0%	4.7%	4.5%
5	3,482	4.9%	0.1%	4.8%	59%	3.0%	4.1%	4.0%
6	2,533	2.4%	0.1%	2.3%	35%	2.0%	2.1%	2.0%
7	1,406	2.4%	0.1%	2.3%	26%	1.5%	1.7%	1.5%
8	608	1.6%	0.1%	1.5%	14%	1.5%	1.5%	1.5%
9	87	1.1%	0.2%	1.0%	4%	1.5%	1.5%	1.5%
1-3	19,015	8.3%	0.0%	8.2%	100%	7.1%	8.2%	8.3%
4-6	10,249	4.4%	0.1%	4.3%	95%	3.1%	3.8%	3.7%
7+	2,102	2.1%	0.1%	2.0%	30%	1.5%	1.6%	1.5%
All	31,366	6.6%	0.1%	6.5%	100%	5.3%	6.3%	6.3%

Exhibit A-2a
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

Issue Ages 50 - 59								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	14,154	5.6%	0.1%	5.5%	100%	8.5%	5.5%	5.5%
2	12,063	5.0%	0.1%	4.9%	100%	7.0%	4.9%	5.0%
3	10,460	3.9%	0.2%	3.7%	90%	5.0%	3.9%	4.0%
4	9,131	3.0%	0.2%	2.8%	73%	4.0%	3.1%	3.0%
5	7,847	2.9%	0.3%	2.6%	66%	3.0%	2.8%	3.0%
6	5,975	2.4%	0.3%	2.1%	52%	2.0%	2.1%	2.0%
7	3,592	1.3%	0.4%	1.0%	27%	1.5%	1.4%	1.5%
8	1,599	1.3%	0.4%	0.8%	16%	1.5%	1.4%	1.5%
9	283	0.7%	0.5%	0.2%	3%	1.5%	1.5%	1.5%
1-3	36,677	4.9%	0.1%	4.8%	100%	7.1%	4.8%	4.9%
4-6	22,953	2.8%	0.2%	2.6%	100%	3.1%	2.7%	2.7%
7+	5,474	1.3%	0.4%	0.9%	32%	1.5%	1.4%	1.5%
All	65,103	3.9%	0.2%	3.7%	100%	5.3%	3.8%	3.9%

Issue Ages 60 +								
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	All Ages Assumption for Credibility Weighting	Credibility Weighted Lapse Rates	Smoothed Lapse Rates
1	9,088	5.9%	0.3%	5.6%	100%	8.5%	5.6%	5.5%
2	7,672	4.6%	0.5%	4.1%	81%	7.0%	4.7%	4.5%
3	6,649	3.5%	0.6%	2.9%	63%	5.0%	3.7%	4.0%
4	5,939	3.0%	0.7%	2.3%	54%	4.0%	3.1%	3.0%
5	5,168	2.1%	0.9%	1.2%	36%	3.0%	2.4%	2.5%
6	4,117	2.3%	1.0%	1.3%	33%	2.0%	1.8%	2.0%
7	2,878	2.5%	1.2%	1.3%	28%	1.5%	1.4%	1.5%
8	1,537	1.5%	1.4%	0.1%	6%	1.5%	1.4%	1.5%
9	273	0.7%	1.7%	-0.9%	0%	1.5%	1.5%	1.5%
1-3	23,409	4.8%	0.5%	4.3%	100%	7.1%	4.7%	4.7%
4-6	15,224	2.5%	0.8%	1.7%	73%	3.1%	2.5%	2.6%
7+	4,688	2.0%	1.3%	0.8%	27%	1.5%	1.4%	1.5%
All	43,321	3.7%	0.7%	3.0%	100%	5.3%	3.6%	3.6%

Exhibit A-2b
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Derived Lifetime-Pay Lapse Experience from Inception through 2012
Simplicity and Simplicity ii Policy Forms Combined
Lifetime-Pay Policies

All Issue Ages						
Duration	Total Exposure	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Smoothed Lapse Rates
1	37,348	8.4%	0.1%	8.3%	100%	8.5%
2	30,550	7.3%	0.2%	7.1%	100%	7.0%
3	25,402	5.2%	0.3%	5.0%	100%	5.0%
4	21,663	4.1%	0.3%	3.8%	100%	4.0%
5	18,242	3.5%	0.4%	3.2%	100%	3.0%
6	13,752	2.7%	0.5%	2.2%	80%	2.0%
7	8,445	2.1%	0.6%	1.6%	52%	1.5%
8	3,935	1.4%	0.7%	0.7%	23%	1.5%
9	668	0.7%	0.9%	-0.2%	0%	1.5%
1-3	93,300	7.2%	0.2%	7.0%	100%	7.1%
4-6	53,657	3.5%	0.4%	3.2%	100%	3.1%
7+	13,048	1.8%	0.7%	1.2%	57%	1.5%
All	160,005	5.5%	0.3%	5.3%	100%	5.3%

Exhibit A-2c
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Derived 10-Pay Lapse Experience from Inception through 2012
All Products

Duration	Total Exposures	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime-Pay Lapse Rates	Ratio to Lifetime-Pay Lapse Rate	Smoothed Ratio to Lifetime-Pay Lapse
1	9,788	3.5%	0.1%	3.4%	83%	9.3%	37%	40.0%
2	9,214	2.9%	0.2%	2.7%	72%	6.2%	43%	40.0%
3	8,719	2.0%	0.2%	1.7%	56%	4.3%	41%	40.0%
4	8,376	1.3%	0.3%	1.0%	42%	3.1%	33%	40.0%
5	8,020	1.1%	0.3%	0.8%	36%	2.5%	31%	30.0%
6	7,224	1.1%	0.4%	0.6%	31%	1.9%	33%	30.0%
7	6,293	1.0%	0.5%	0.5%	26%	1.8%	30%	30.0%
8	5,530	1.0%	0.6%	0.4%	22%	1.4%	31%	30.0%
9	4,737	0.9%	0.8%	0.1%	10%	1.3%	8%	0.0%
10	3,929	1.1%	0.9%	0.2%	11%	1.2%	13%	0.0%
11	2,821	0.9%	1.2%	-0.3%	0%	1.5%	-21%	0.0%
12	2,034	1.2%	1.5%	-0.3%	0%	1.5%	-21%	0.0%
13	1,602	1.0%	1.8%	-0.8%	0%	1.5%	-57%	0.0%
14	1,228	1.5%	2.2%	-0.6%	0%	1.0%	-61%	0.0%
15	779	3.1%	2.5%	0.6%	9%	1.7%	32%	0.0%
1 - 4	36,097	2.5%	0.2%	2.3%	100%	6.1%	38%	40.0%
5 - 8	27,067	1.1%	0.5%	0.6%	59%	2.0%	31%	30.0%
1 - 8	63,164	1.9%	0.3%	1.6%	100%	4.5%	35%	35.7%
9 - 15	17,131	1.1%	1.2%	-0.1%	0%	1.4%	-9%	0.0%
1 - 15	80,295	1.7%	0.5%	1.2%	100%	3.9%	31%	28.1%

Exhibit A-2d
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Derived 20-Pay Lapse Experience from Inception through 2012
All Products

Duration	Total Exposures	Total Termination Rates	Expected Mortality Rates	Derived Lapse Rates	Derived Lapse Credibility Percent	Derived Lifetime-Pay Lapse Rates	Ratio to Lifetime-Pay Lapse Rate	Smoothed Ratio to Lifetime-Pay Lapse
1	2,343	2.7%	0.1%	2.7%	36%	9.3%	29%	50.0%
2	2,277	4.0%	0.1%	3.9%	43%	6.2%	62%	50.0%
3	2,184	3.2%	0.1%	3.1%	37%	4.3%	72%	50.0%
4	2,110	2.8%	0.1%	2.7%	34%	3.1%	85%	50.0%
5	2,029	1.6%	0.1%	1.4%	25%	2.5%	57%	50.0%
6	1,714	1.9%	0.2%	1.7%	25%	1.9%	88%	50.0%
7	1,589	0.9%	0.2%	0.7%	15%	1.8%	38%	50.0%
8	1,458	1.2%	0.3%	1.0%	17%	1.4%	72%	50.0%
9	1,329	0.3%	0.3%	0.0%	2%	1.3%	1%	25.0%
10	825	0.5%	0.4%	0.1%	4%	1.2%	9%	25.0%
11	334	0.9%	0.7%	0.2%	4%	1.5%	15%	25.0%
12	248	1.6%	0.8%	0.8%	6%	1.5%	51%	25.0%
13	193	1.6%	1.0%	0.6%	5%	1.5%	37%	25.0%
14	162	1.2%	1.1%	0.1%	2%	1.0%	10%	25.0%
15	150	0.7%	1.3%	-0.6%	0%	1.7%	-34%	25.0%
16	141	4.2%	1.5%	2.8%	9%	1.9%	148%	0.0%
17	128	0.0%	1.7%	-1.7%	0%	2.0%	-83%	0.0%
18	120	3.3%	1.8%	1.5%	6%	1.9%	79%	0.0%
19	107	1.9%	1.9%	0.0%	0%	2.9%	0%	0.0%
20	98	2.0%	2.1%	-0.1%	0%	1.4%	-7%	0.0%
1 - 4	8,914	3.2%	0.1%	3.1%	76%	6.1%	51%	50.0%
5 - 8	6,789	1.4%	0.2%	1.2%	42%	2.0%	62%	50.0%
1 - 8	15,704	2.4%	0.1%	2.3%	86%	4.5%	51%	50.0%
9 - 15	3,243	0.6%	0.5%	0.1%	9%	1.4%	9%	25.0%
1 - 15	18,946	2.1%	0.2%	1.9%	87%	3.9%	49%	45.7%
16 +	792	2.1%	2.0%	0.2%	5%	1.9%	9%	0.0%

Exhibit A-3
Highmark BCBS, MedAmerica and MedAmerica's Other Affinity Partners
Durational Actual-to-Expected (A:E) Adjustments
Incurred Claim Experience from Inception through 2012
Simplicity Policy Forms

Duration	Actual Incurred Claims	Expected Incurred Claims	Raw A:E	Credibility Percent	Credibility Weighted With 1.00 A:E	Smoothed Adjustment
1	1,503,368	690,753	2.18	24%	1.28	1.50
2	339,621	1,103,471	0.31	26%	0.82	1.35
3	2,447,447	1,596,198	1.53	37%	1.20	1.20
4	2,100,500	2,123,057	0.99	34%	1.00	1.10
5	3,288,324	2,902,286	1.13	40%	1.05	1.00
6	3,417,835	3,320,523	1.03	37%	1.01	0.95
7	2,304,576	2,779,450	0.83	33%	0.94	0.95
8	1,660,390	1,697,699	0.98	24%	0.99	0.95
9	345,005	354,235	0.97	14%	1.00	0.95
10	0	0	0.00	0%	1.00	0.95
11	0	0	0.00	0%	1.00	0.96
12	0	0	0.00	0%	1.00	0.97
13	0	0	0.00	0%	1.00	0.98
14	0	0	0.00	0%	1.00	0.99
15+	0	0	0.00	0%	1.00	1.00
1-5	9,679,260	8,415,767	1.15	74%	1.11	1.15
6+	7,727,806	8,151,908	0.95	57%	0.97	0.95
All	17,407,066	16,567,674	1.05	93%	1.05	1.05

HIGHMARK BLUE CROSS BLUE SHIELD

Address: 120 Fifth Avenue, Pittsburgh, Pennsylvania 15222

Supplement to the Simplicity Actuarial Memorandum

April 23, 2014

Product	Number
Tax-Qualified Long-Term Care Policy Form	SPL-336-HMBCBSPA
Tax-Qualified Franchise Long-Term Policy Form	FSPL-336-HMBCBSPA

1. Purpose of Filing

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

2. Demonstration of Compliance with Chapter 18 Section 3803

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

3. Demonstration of Compliance with Reg. 89.83

89.83 (a): This subsection requires no action.

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

89.83 (c): Revision of Current Rates

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

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

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

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Address: 120 Fifth Avenue, Pittsburgh, Pennsylvania 15222

Supplement to the Simplicity Actuarial Memorandum

April 23, 2014

Table 1
Rate Increases by Issue Age

Issue Ages	Prior Approved Increase	Current Requested Increase	Cumulative Increase
<40	20%	33.3%	60%
40-44	20	30.0	56
45-49	20	25.0	50
50-54	20	21.7	46
55-59	20	15.0	38
60-64	20	7.5	29
65-69	20	0.0	20
70-74	13	0.0	13
75+	0	0.0	0
All Ages[1]	20	17.6	41

[1] Based on the distribution of Highmark BCBS business in force in Pennsylvania as of December 31, 2012.

The current rate increase request is a follow-up to a prior rate increase request on these policy forms. The original request was for a rate increase that varied by issue age and ranged from 0% to 60%. The original request was determined in such a way that the company was shouldering the majority of the rate increase needed to restore these forms to their original pricing expectation and was not attempting to recoup past losses or lost revenue. Therefore, this current increase request is being sought in order to achieve a cumulative rate increase equal to the original request.

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

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

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

(2)(ii)(A): There has been one rate increase approved on these policy forms in Pennsylvania. In June 2013, the Department approved a rate increase that varied by

issue age from 0% to 20%, and averaged 20% across all issue ages in Pennsylvania. This increase was implemented by the company on each contract's next premium payment date beginning in August 2013.

(2)(ii)(B): Table 2 shows the original pricing commission scales by issue age and duration for lifetime-pay policies. The actual commission scales will differ slightly from those that appear in Table 2 as the company adjusts renewal commission rates so that the total commissions paid before and after any increase in premium are similar (i.e., commissions are not paid on the increased premium).

Table 2
Commission Scales by Issue Age and Duration
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA

Issue Age	Duration 1	Durations 2-10	Durations 11+
< 65	40-90%	5-15%	0-15%
65 +	30-80%	5-15%	0-15%

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

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

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

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

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

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

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

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

Attachment 1
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	37,101,724	6,187,152	17%	18,712	30,624,808	5,415,424	18%	17,846	8%	8%	1.12
	2015	35,632,819	7,104,149	20%	18,288	28,175,875	6,155,741	22%	17,330	9%	8%	1.10
	2016	32,675,374	8,188,537	25%	17,896	25,475,706	6,955,049	27%	16,819	10%	9%	1.09
	2017	29,314,379	9,432,210	32%	17,497	22,589,581	7,826,344	35%	16,309	11%	11%	1.09
	2018	27,111,550	10,853,731	40%	17,089	20,627,065	8,789,038	43%	15,798	13%	12%	1.09
	2019	25,997,166	12,423,409	48%	16,669	19,527,230	9,829,754	50%	15,286	14%	13%	1.09
	2020	24,906,410	14,009,058	56%	16,234	18,496,081	10,864,107	59%	14,771	15%	14%	1.10
	2021	23,931,249	15,645,493	65%	15,782	17,574,448	11,920,914	68%	14,253	17%	15%	1.10
	2022	22,882,459	17,338,545	76%	15,312	16,611,339	13,022,896	78%	13,734	18%	17%	1.11
	2023	21,819,927	19,193,012	88%	14,825	15,645,981	14,245,354	91%	13,213	20%	18%	1.12
	2024	20,821,213	21,245,655	102%	14,321	14,781,764	15,608,533	106%	12,690	22%	19%	1.13
	2025	19,808,167	23,450,801	118%	13,802	13,934,100	17,077,226	123%	12,167	24%	21%	1.14
	2026	18,796,811	25,835,272	137%	13,272	13,107,621	18,666,110	142%	11,644	25%	22%	1.15
	2027	17,791,234	28,414,020	160%	12,735	12,302,947	20,378,618	166%	11,121	27%	24%	1.16
	2028	16,776,468	31,193,759	186%	12,192	11,507,070	22,216,265	193%	10,600	29%	25%	1.17
	2029	15,773,871	34,158,787	217%	11,646	10,727,389	24,161,269	225%	10,082	31%	27%	1.18
	2030	14,796,660	37,254,373	252%	11,097	9,977,197	26,173,995	262%	9,567	34%	28%	1.19
	2031	13,826,379	40,430,877	292%	10,547	9,246,600	28,224,160	305%	9,058	36%	30%	1.20
	2032	12,884,747	43,642,736	339%	9,998	8,547,547	30,277,869	354%	8,555	38%	31%	1.21
	2033	11,967,955	46,832,792	391%	9,451	7,877,817	32,298,572	410%	8,060	41%	33%	1.23
	2034	11,063,717	49,968,741	452%	8,909	7,227,538	34,269,057	474%	7,575	43%	35%	1.24
	2035	10,196,076	52,954,179	519%	8,372	6,610,991	36,127,522	546%	7,099	45%	36%	1.25
	2036	9,359,380	55,702,576	595%	7,843	6,022,853	37,826,550	628%	6,636	48%	38%	1.26
	2037	8,551,764	58,193,916	680%	7,324	5,464,379	39,353,968	720%	6,186	50%	39%	1.28
	2038	7,776,064	60,375,414	776%	6,816	4,935,345	40,675,257	824%	5,750	53%	41%	1.29
	2039	7,044,679	62,182,392	883%	6,322	4,443,925	41,755,615	940%	5,330	55%	42%	1.30
	2040	6,352,783	63,550,581	1,000%	5,844	3,984,522	42,564,923	1,068%	4,926	57%	44%	1.31
	2041	5,702,588	64,406,566	1,129%	5,382	3,559,118	43,062,768	1,210%	4,539	60%	45%	1.32
	2042	5,093,810	64,759,668	1,271%	4,939	3,163,357	43,251,467	1,367%	4,171	62%	46%	1.33
	2043	4,528,648	64,613,596	1,427%	4,517	2,801,820	43,126,510	1,539%	3,821	64%	48%	1.34
	2044	4,006,710	63,978,798	1,597%	4,116	2,471,364	42,702,818	1,728%	3,490	66%	49%	1.35
	2045	3,528,011	62,871,235	1,782%	3,737	2,171,125	41,997,167	1,934%	3,178	67%	50%	1.36
	2046	3,092,050	61,324,902	1,983%	3,381	1,899,308	41,025,086	2,160%	2,886	69%	51%	1.36
	2047	2,696,475	59,407,611	2,203%	3,048	1,654,905	39,822,399	2,406%	2,613	71%	51%	1.37
	2048	2,341,581	57,160,153	2,441%	2,738	1,436,243	38,421,850	2,675%	2,360	72%	52%	1.38
	2049	2,023,817	54,647,544	2,700%	2,452	1,241,504	36,856,446	2,969%	2,125	73%	53%	1.38
	2050	1,742,618	51,939,713	2,981%	2,189	1,069,691	35,168,089	3,288%	1,908	74%	54%	1.39
	2051	1,493,919	49,104,386	3,287%	1,948	918,622	33,395,559	3,635%	1,709	75%	54%	1.39
	2052	1,276,094	46,179,548	3,619%	1,728	786,443	31,559,869	4,013%	1,527	76%	55%	1.40
	2053-2057	3,994,896	187,082,886	4,683%	6,009	2,489,026	130,090,365	5,227%	5,422	80%	56%	1.41
	2058-2062	1,667,818	120,946,915	7,252%	3,038	1,073,966	87,554,906	8,152%	2,855	81%	57%	1.42
	2063-2067	655,384	70,182,965	10,709%	1,424	441,125	53,530,576	12,135%	1,387	82%	58%	1.42
	2068-2072	242,520	37,488,698	15,458%	610	169,239	30,160,133	17,821%	605	82%	58%	1.43
								History		7%	6%	1.16
								Future		147%	119%	1.24
								Lifetime		82%	58%	1.43

Attachment 1
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Calendar Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
Historical Experience	2004	1,943,122	299,130	15%	3,075	1,904,363	37,223	2%	3,046	15%	2%	8.25
	2005	11,101,095	702,604	6%	8,648	10,877,620	221,904	2%	8,464	8%	2%	3.97
	2006	21,656,678	125,885	1%	16,054	20,856,975	503,952	2%	15,506	3%	2%	1.54
	2007	32,617,515	1,047,832	3%	20,852	30,921,465	904,511	3%	20,048	3%	2%	1.32
	2008	37,140,505	2,552,569	7%	21,432	34,586,706	1,343,136	4%	20,406	4%	3%	1.54
	2009	36,670,926	1,636,155	4%	20,623	33,909,182	1,856,330	5%	19,828	4%	3%	1.28
	2010	35,900,578	2,735,894	8%	20,168	33,135,384	2,473,767	7%	19,360	5%	4%	1.21
	2011	35,563,631	4,652,905	13%	19,809	32,530,246	3,188,923	10%	19,038	6%	5%	1.26
	2012	35,587,112	3,654,090	10%	19,934	32,254,046	3,940,277	12%	18,945	7%	6%	1.16
Projected Future Experience (60 Years)	2013	35,913,056	5,342,517	15%	19,355	31,896,654	4,684,292	15%	18,378	8%	7%	1.14
	2014	38,940,650	6,143,232	16%	18,409	30,624,808	5,415,424	18%	17,846	8%	8%	1.11
	2015	40,037,430	6,983,477	17%	17,894	28,175,875	6,155,741	22%	17,330	9%	8%	1.08
	2016	38,033,241	8,011,173	21%	17,486	25,475,706	6,955,049	27%	16,819	10%	9%	1.06
	2017	34,131,869	9,223,427	27%	17,098	22,589,581	7,826,344	35%	16,309	11%	11%	1.04
	2018	31,532,011	10,611,535	34%	16,700	20,627,065	8,789,038	43%	15,798	12%	12%	1.04
	2019	30,242,657	12,144,229	40%	16,291	19,527,230	9,829,754	50%	15,286	13%	13%	1.03
	2020	28,984,454	13,692,047	47%	15,866	18,496,081	10,864,107	59%	14,771	15%	14%	1.03
	2021	27,867,127	15,289,129	55%	15,425	17,574,448	11,920,914	68%	14,253	16%	15%	1.04
	2022	26,654,300	16,940,736	64%	14,968	16,611,339	13,022,896	78%	13,734	17%	17%	1.04
	2023	25,416,883	18,750,117	74%	14,493	15,645,981	14,245,354	91%	13,213	19%	18%	1.05
	2024	24,282,359	20,752,882	85%	14,001	14,781,764	15,608,533	106%	12,690	20%	19%	1.05
	2025	23,130,788	22,904,307	99%	13,495	13,934,100	17,077,226	123%	12,167	22%	21%	1.06
	2026	21,975,167	25,230,935	115%	12,978	13,107,621	18,666,110	142%	11,644	24%	22%	1.06
	2027	20,828,810	27,747,421	133%	12,454	12,302,947	20,378,618	166%	11,121	25%	24%	1.07
	2028	19,670,420	30,460,598	155%	11,924	11,507,070	22,216,265	193%	10,600	27%	25%	1.08
	2029	18,522,103	33,354,901	180%	11,391	10,727,389	24,161,269	225%	10,082	29%	27%	1.09
	2030	17,403,200	36,376,784	209%	10,856	9,977,197	26,173,995	262%	9,567	31%	28%	1.10
	2031	16,290,317	39,478,100	242%	10,319	9,246,600	28,224,160	305%	9,058	33%	30%	1.11
	2032	15,208,943	42,614,486	280%	9,783	8,547,547	30,277,869	354%	8,555	35%	31%	1.11
	2033	14,154,584	45,729,938	323%	9,249	7,877,817	32,298,572	410%	8,060	37%	33%	1.12
	2034	13,110,672	48,792,741	372%	8,719	7,227,538	34,269,057	474%	7,575	39%	35%	1.13
	2035	12,106,769	51,708,917	427%	8,195	6,610,991	36,127,522	546%	7,099	42%	36%	1.15
	2036	11,137,239	54,394,444	488%	7,679	6,022,853	37,826,550	628%	6,636	44%	38%	1.16
	2037	10,197,516	56,829,761	557%	7,171	5,464,379	39,353,968	720%	6,186	46%	39%	1.17
	2038	9,291,887	58,962,665	635%	6,675	4,935,345	40,675,257	824%	5,750	48%	41%	1.18
	2039	8,437,119	60,730,115	720%	6,193	4,443,925	41,755,615	940%	5,330	50%	42%	1.19
	2040	7,626,466	62,069,725	814%	5,725	3,984,522	42,564,923	1,068%	4,926	52%	44%	1.20
	2041	6,862,846	62,909,819	917%	5,274	3,559,118	43,062,768	1,210%	4,539	54%	45%	1.20
	2042	6,145,187	63,258,994	1,029%	4,841	3,163,357	43,251,467	1,367%	4,171	56%	46%	1.21
	2043	5,476,872	63,120,803	1,152%	4,427	2,801,820	43,126,510	1,539%	3,821	58%	48%	1.22
	2044	4,857,723	62,505,342	1,287%	4,035	2,471,364	42,702,818	1,728%	3,490	60%	49%	1.23
	2045	4,288,154	61,428,735	1,433%	3,664	2,171,125	41,997,167	1,934%	3,178	61%	50%	1.24
	2046	3,767,833	59,924,100	1,590%	3,315	1,899,308	41,025,086	2,160%	2,886	63%	51%	1.24
	2047	3,294,470	58,056,497	1,762%	2,989	1,654,905	39,822,399	2,406%	2,613	64%	51%	1.25
	2048	2,868,147	55,866,145	1,948%	2,686	1,436,243	38,421,850	2,675%	2,360	66%	52%	1.26
	2049	2,485,168	53,416,628	2,149%	2,406	1,241,504	36,856,446	2,969%	2,125	67%	53%	1.26
	2050	2,145,158	50,776,155	2,367%	2,148	1,069,691	35,168,089	3,288%	1,908	68%	54%	1.27
	2051	1,843,595	48,010,827	2,604%	1,912	918,622	33,395,559	3,635%	1,709	69%	54%	1.27
	2052	1,578,553	45,156,986	2,861%	1,696	786,443	31,559,869	4,013%	1,527	70%	55%	1.27
	2053-2057	4,971,017	183,003,653	3,681%	5,901	2,489,026	130,090,365	5,227%	5,422	73%	56%	1.29
	2058-2062	2,092,836	118,369,583	5,656%	2,985	1,073,966	87,554,906	8,152%	2,855	74%	57%	1.29
	2063-2067	825,366	68,719,136	8,326%	1,400	441,125	53,530,576	12,135%	1,387	75%	58%	1.30
	2068-2072	305,025	36,725,813	12,040%	600	169,239	30,160,133	17,821%	605	75%	58%	1.30
								History		7%	6%	1.16
								Future		126%	119%	1.06
								Lifetime		75%	58%	1.30

Attachment 2
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	4,520,244	41,559	1%	1%
	2005	13,893,124	142,647	1%	1%
	2006	24,624,601	293,826	1%	1%
	2007	34,777,967	423,227	1%	1%
	2008	37,254,092	748,075	2%	1%
	2009	36,500,450	1,351,700	4%	2%
	2010	35,814,703	1,696,107	5%	2%
	2011	35,522,693	2,441,705	7%	3%
	2012	35,944,526	3,461,732	10%	4%
Projected Future Experience (60 Years)	2013	36,172,390	3,692,182	10%	4%
	2014	36,725,968	4,641,536	13%	5%
	2015	34,773,210	5,498,581	16%	6%
	2016	31,667,589	6,503,634	21%	7%
	2017	28,288,377	7,530,851	27%	8%
	2018	26,765,692	8,597,976	32%	9%
	2019	25,651,935	9,856,426	38%	10%
	2020	24,629,215	11,305,558	46%	11%
	2021	23,638,471	12,851,307	54%	12%
	2022	22,531,526	14,463,307	64%	14%
	2023	21,536,342	16,241,294	75%	15%
	2024	20,538,494	18,095,495	88%	16%
	2025	19,521,629	20,071,367	103%	18%
	2026	18,516,841	22,205,228	120%	20%
	2027	17,509,718	24,526,150	140%	21%
	2028	16,489,523	27,039,653	164%	23%
	2029	15,499,194	29,745,734	192%	25%
	2030	14,521,547	32,631,498	225%	27%
	2031	13,559,844	35,672,724	263%	29%
	2032	12,626,027	38,838,374	308%	31%
	2033	11,715,742	42,088,829	359%	33%
	2034	10,819,524	45,385,014	419%	35%
	2035	9,961,422	48,671,461	489%	37%
	2036	9,133,642	51,881,836	568%	40%
	2037	8,335,050	54,959,344	659%	42%
	2038	7,572,653	57,847,976	764%	44%
	2039	6,852,938	60,488,114	883%	46%
	2040	6,172,659	62,817,135	1,018%	49%
	2041	5,534,610	64,768,550	1,170%	51%
	2042	4,938,134	66,294,492	1,343%	53%
	2043	4,385,315	67,360,433	1,536%	55%
	2044	3,875,635	67,944,140	1,753%	57%
	2045	3,408,923	68,035,234	1,996%	59%
	2046	2,984,676	67,637,050	2,266%	61%
	2047	2,600,276	66,771,545	2,568%	63%
	2048	2,256,027	65,468,273	2,902%	64%
	2049	1,948,295	63,767,028	3,273%	66%
	2050	1,676,368	61,717,442	3,682%	67%
	2051	1,436,183	59,377,034	4,134%	68%
	2052	1,226,062	56,799,468	4,633%	69%
	2053-2057	3,834,573	240,682,679	6,277%	74%
	2058-2062	1,599,988	167,361,466	10,460%	76%
	2063-2067	629,219	104,523,055	16,612%	77%
	2068-2072	233,201	59,472,756	25,503%	77%

History	4%
Future	145%
Lifetime	77%

Attachment 2
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Combined Nationwide Written Premium and Paid Claim Experience and Projections
with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	4,520,244	41,559	1%	1%
	2005	13,893,124	142,647	1%	1%
	2006	24,624,601	293,826	1%	1%
	2007	34,777,967	423,227	1%	1%
	2008	37,254,092	748,075	2%	1%
	2009	36,500,450	1,351,700	4%	2%
	2010	35,814,703	1,696,107	5%	2%
	2011	35,522,693	2,441,705	7%	3%
	2012	35,944,526	3,461,732	10%	4%
Projected Future Experience (60 Years)	2013	36,172,465	3,692,182	10%	4%
	2014	39,695,119	4,630,677	12%	5%
	2015	39,651,790	5,458,718	14%	6%
	2016	36,899,648	6,423,793	17%	7%
	2017	32,920,133	7,410,680	23%	8%
	2018	31,125,590	8,438,011	27%	8%
	2019	29,844,904	9,656,315	32%	9%
	2020	28,666,486	11,065,377	39%	10%
	2021	27,529,331	12,571,382	46%	12%
	2022	26,234,057	14,142,615	54%	13%
	2023	25,094,809	15,877,752	63%	14%
	2024	23,961,260	17,686,051	74%	15%
	2025	22,804,232	19,612,344	86%	17%
	2026	21,656,652	21,692,654	100%	18%
	2027	20,507,757	23,956,296	117%	20%
	2028	19,341,043	26,408,823	137%	21%
	2029	18,207,376	29,049,803	160%	23%
	2030	17,087,465	31,866,390	186%	25%
	2031	15,983,547	34,835,027	218%	26%
	2032	14,910,587	37,925,467	254%	28%
	2033	13,863,303	41,099,042	296%	30%
	2034	12,827,431	44,317,571	345%	32%
	2035	11,834,229	47,526,903	402%	34%
	2036	10,873,790	50,662,398	466%	36%
	2037	9,943,757	53,668,707	540%	38%
	2038	9,052,911	56,491,054	624%	40%
	2039	8,211,287	59,071,166	719%	42%
	2040	7,413,505	61,347,942	828%	44%
	2041	6,663,372	63,256,515	949%	47%
	2042	5,959,724	64,750,055	1,086%	48%
	2043	5,305,354	65,794,746	1,240%	50%
	2044	4,700,252	66,368,777	1,412%	52%
	2045	4,144,499	66,462,078	1,604%	54%
	2046	3,637,788	66,077,943	1,816%	56%
	2047	3,177,478	65,237,563	2,053%	57%
	2048	2,763,651	63,969,669	2,315%	59%
	2049	2,392,534	62,313,049	2,604%	60%
	2050	2,063,550	60,316,102	2,923%	61%
	2051	1,772,171	58,034,939	3,275%	62%
	2052	1,516,401	55,521,732	3,661%	63%
	2053-2057	4,769,604	235,344,925	4,934%	67%
	2058-2062	2,006,033	163,735,489	8,162%	69%
	2063-2067	791,435	102,305,162	12,927%	70%
	2068-2072	292,848	58,237,717	19,887%	70%

History	4%
Future	124%
Lifetime	70%

Attachment 3
Highmark BCBS
Actual-to-Expected Experience by Calendar Year
Pennsylvania-Specific Experience with Prior Approved Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	0	0	0%	0	0	0	0%	0	0%	0%	0.00
	2005	0	0	0%	0	0	0	0%	0	0%	0%	0.00
	2006	79,877	0	0%	226	77,118	787	1%	223	0%	1%	0.00
	2007	305,523	0	0%	305	294,795	3,484	1%	291	0%	1%	0.00
	2008	457,681	3,584	1%	446	430,895	7,204	2%	421	0%	1%	0.29
	2009	636,637	0	0%	545	593,504	12,398	2%	513	0%	2%	0.14
	2010	675,751	0	0%	536	611,823	18,051	3%	487	0%	2%	0.08
	2011	664,877	0	0%	516	581,966	25,466	4%	466	0%	2%	0.05
	2012	651,024	10,219	2%	505	559,603	34,660	6%	451	0%	3%	0.12
Projected Future Experience (60 Years)	2013	649,672	52,900	8%	487	542,225	45,270	8%	438	1%	4%	0.39
	2014	700,689	63,914	9%	469	526,788	56,014	11%	426	2%	4%	0.54
	2015	709,766	76,506	11%	460	512,385	66,908	13%	415	3%	5%	0.63
	2016	689,380	89,783	13%	451	493,231	77,553	16%	404	4%	6%	0.70
	2017	662,130	103,885	16%	443	468,775	88,270	19%	393	5%	7%	0.75
	2018	632,822	120,042	19%	434	443,222	100,041	23%	382	6%	7%	0.79
	2019	606,197	138,244	23%	425	418,979	112,544	27%	371	7%	8%	0.82
	2020	590,315	159,814	27%	415	404,166	127,007	31%	360	8%	9%	0.85
	2021	574,691	184,666	32%	405	389,755	143,454	37%	349	9%	10%	0.87
	2022	557,375	212,257	38%	395	374,462	161,757	43%	338	10%	11%	0.90
	2023	537,748	242,893	45%	385	357,802	182,124	51%	326	11%	12%	0.92
	2024	516,697	276,703	54%	374	340,138	204,725	60%	315	12%	13%	0.94
	2025	498,605	314,403	63%	363	325,269	229,863	71%	304	14%	14%	0.96
	2026	480,057	356,786	74%	351	310,467	258,017	83%	292	15%	15%	0.98
	2027	458,040	404,437	88%	339	293,636	289,555	99%	280	17%	17%	1.00
	2028	438,978	459,022	105%	327	279,095	325,576	117%	269	18%	18%	1.02
	2029	419,152	520,834	124%	315	264,255	365,927	138%	257	20%	19%	1.04
	2030	399,448	590,707	148%	302	249,609	411,191	165%	245	22%	21%	1.05
	2031	379,901	668,268	176%	290	235,109	460,712	196%	233	24%	22%	1.07
	2032	360,215	750,528	208%	277	220,953	512,289	232%	222	26%	24%	1.09
	2033	340,441	838,004	246%	264	206,953	566,176	274%	210	29%	26%	1.11
	2034	320,515	930,240	290%	250	193,083	622,087	322%	198	31%	28%	1.12
	2035	300,386	1,025,947	342%	237	179,317	679,533	379%	186	34%	29%	1.14
	2036	280,705	1,122,652	400%	224	166,084	736,893	444%	175	36%	31%	1.16
	2037	261,198	1,217,765	466%	211	153,205	792,464	517%	164	39%	33%	1.18
	2038	241,952	1,310,772	542%	197	140,727	846,218	601%	153	42%	35%	1.20
	2039	223,061	1,399,422	627%	184	128,697	896,760	697%	142	45%	37%	1.21
	2040	204,620	1,480,825	724%	171	117,160	942,577	805%	132	48%	39%	1.23
	2041	186,722	1,553,045	832%	159	106,153	982,885	926%	121	50%	40%	1.25
	2042	169,459	1,609,098	950%	146	95,711	1,013,027	1,058%	112	53%	42%	1.26
	2043	152,925	1,651,021	1,080%	134	85,860	1,034,700	1,205%	102	56%	44%	1.28
	2044	137,200	1,679,345	1,224%	123	76,625	1,048,416	1,368%	93	59%	45%	1.29
	2045	122,359	1,692,619	1,383%	112	68,022	1,053,574	1,549%	85	61%	47%	1.30
	2046	108,463	1,689,771	1,558%	101	60,062	1,049,417	1,747%	77	64%	48%	1.31
	2047	95,554	1,665,523	1,743%	91	52,747	1,032,665	1,958%	70	66%	50%	1.33
	2048	83,662	1,625,802	1,943%	82	46,073	1,007,336	2,186%	63	68%	51%	1.34
	2049	72,802	1,573,505	2,161%	73	40,027	974,885	2,436%	56	70%	52%	1.35
	2050	62,965	1,508,941	2,396%	65	34,590	934,883	2,703%	50	72%	53%	1.35
	2051	54,131	1,435,509	2,652%	57	29,738	890,470	2,994%	45	73%	54%	1.36
	2052	46,265	1,352,597	2,924%	51	25,441	840,723	3,305%	40	75%	55%	1.37
	2053-2057	143,282	5,371,349	3,749%	173	79,506	3,382,596	4,255%	138	80%	57%	1.39
	2058-2062	56,794	3,161,052	5,566%	85	32,626	2,080,344	6,376%	70	82%	58%	1.40
	2063-2067	20,824	1,603,476	7,700%	40	12,522	1,143,209	9,130%	33	83%	59%	1.41
	2068-2072	7,392	771,095	10,431%	18	4,551	602,427	13,238%	15	83%	59%	1.41
								History		0%	3%	0.12
								Future		124%	101%	1.23
								Lifetime		83%	59%	1.41

Attachment 3
Highmark BCBS
Actual-to-Expected Experience by Calendar Year
Pennsylvania-Specific Experience with Cumulative Average 41% Requested Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

		Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
		A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
	Calendar Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
Historical Experience	2004	0	0	0%	0	0	0	0%	0	0%	0%	0.00
	2005	0	0	0%	0	0	0	0%	0	0%	0%	0.00
	2006	79,877	0	0%	226	77,118	787	1%	223	0%	1%	0.00
	2007	305,523	0	0%	305	294,795	3,484	1%	291	0%	1%	0.00
	2008	457,681	3,584	1%	446	430,895	7,204	2%	421	0%	1%	0.29
	2009	636,637	0	0%	545	593,504	12,398	2%	513	0%	2%	0.14
	2010	675,751	0	0%	536	611,823	18,051	3%	487	0%	2%	0.08
	2011	664,877	0	0%	516	581,966	25,466	4%	466	0%	2%	0.05
	2012	651,024	10,219	2%	505	559,603	34,660	6%	451	0%	3%	0.12
Projected Future Experience (60 Years)	2013	649,672	52,900	8%	487	542,225	45,270	8%	438	1%	4%	0.39
	2014	711,185	63,755	9%	465	526,788	56,014	11%	426	2%	4%	0.54
	2015	788,228	75,265	10%	450	512,385	66,908	13%	415	3%	5%	0.62
	2016	787,387	87,934	11%	441	493,231	77,553	16%	404	4%	6%	0.68
	2017	755,852	101,742	13%	433	468,775	88,270	19%	393	5%	7%	0.72
	2018	722,349	117,560	16%	424	443,222	100,041	23%	382	6%	7%	0.75
	2019	691,974	135,382	20%	415	418,979	112,544	27%	371	6%	8%	0.77
	2020	674,065	156,496	23%	406	404,166	127,007	31%	360	7%	9%	0.79
	2021	656,523	180,817	28%	396	389,755	143,454	37%	349	8%	10%	0.82
	2022	636,989	207,812	33%	386	374,462	161,757	43%	338	9%	11%	0.83
	2023	614,673	237,769	39%	376	357,802	182,124	51%	326	10%	12%	0.85
	2024	590,700	270,818	46%	366	340,138	204,725	60%	315	11%	13%	0.87
	2025	570,390	307,656	54%	355	325,269	229,863	71%	304	13%	14%	0.89
	2026	549,593	349,055	64%	343	310,467	258,017	83%	292	14%	15%	0.90
	2027	524,565	395,587	75%	332	293,636	289,555	99%	280	15%	17%	0.92
	2028	503,253	448,872	89%	320	279,095	325,576	117%	269	17%	18%	0.93
	2029	480,991	509,198	106%	308	264,255	365,927	138%	257	18%	19%	0.95
	2030	458,909	577,379	126%	295	249,609	411,191	165%	245	20%	21%	0.96
	2031	437,038	653,047	149%	283	235,109	460,712	196%	233	22%	22%	0.98
	2032	414,987	733,288	177%	270	220,953	512,289	232%	222	24%	24%	0.99
	2033	392,808	818,606	208%	258	206,953	566,176	274%	210	26%	26%	1.01
	2034	370,404	908,559	245%	245	193,083	622,087	322%	198	28%	28%	1.02
	2035	347,691	1,001,891	288%	232	179,317	679,533	379%	186	31%	29%	1.04
	2036	325,514	1,096,189	337%	219	166,084	736,893	444%	175	33%	31%	1.05
	2037	303,491	1,188,924	392%	206	153,205	792,464	517%	164	35%	33%	1.07
	2038	281,718	1,279,596	454%	193	140,727	846,218	601%	153	38%	35%	1.08
	2039	260,300	1,366,014	525%	180	128,697	896,760	697%	142	40%	37%	1.10
	2040	239,340	1,445,359	604%	167	117,160	942,577	805%	132	43%	39%	1.11
	2041	218,945	1,515,742	692%	155	106,153	982,885	926%	121	46%	40%	1.13
	2042	199,220	1,570,358	788%	143	95,711	1,013,027	1,058%	112	48%	42%	1.14
	2043	180,271	1,611,199	894%	131	85,860	1,034,700	1,205%	102	51%	44%	1.15
	2044	162,194	1,638,775	1,010%	120	76,625	1,048,416	1,368%	93	53%	45%	1.17
	2045	145,077	1,651,685	1,138%	109	68,022	1,053,574	1,549%	85	55%	47%	1.18
	2046	128,994	1,648,869	1,278%	99	60,062	1,049,417	1,747%	77	58%	48%	1.19
	2047	114,003	1,625,165	1,426%	89	52,747	1,032,665	1,958%	70	60%	50%	1.20
	2048	100,141	1,586,367	1,584%	80	46,073	1,007,336	2,186%	63	62%	51%	1.21
	2049	87,434	1,535,298	1,756%	71	40,027	974,885	2,436%	56	63%	52%	1.22
	2050	75,880	1,472,243	1,940%	63	34,590	934,883	2,703%	50	65%	53%	1.22
	2051	65,465	1,400,533	2,139%	56	29,738	890,470	2,994%	45	66%	54%	1.23
	2052	56,152	1,319,555	2,350%	49	25,441	840,723	3,305%	40	68%	55%	1.24
	2053-2057	175,613	5,238,631	2,983%	169	79,506	3,382,596	4,255%	138	72%	57%	1.26
	2058-2062	70,888	3,080,711	4,346%	83	32,626	2,080,344	6,376%	70	74%	58%	1.27
	2063-2067	26,405	1,561,382	5,913%	39	12,522	1,143,209	9,130%	33	75%	59%	1.27
	2068-2072	9,469	750,293	7,924%	18	4,551	602,427	13,238%	15	75%	59%	1.27
								History		0%	3%	0.12
								Future		108%	101%	1.07
								Lifetime		75%	59%	1.27

Attachment 4
Highmark BCBS
Pennyslvania-Specific Written Premium and Paid Claim Experience and Projections
with Prior Approved Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	0	0	0%	0%
	2005	0	0	0%	0%
	2006	123,202	0	0%	0%
	2007	335,262	0	0%	0%
	2008	513,100	0	0%	0%
	2009	656,880	3,696	1%	0%
	2010	675,253	0	0%	0%
	2011	662,275	0	0%	0%
	2012	650,080	0	0%	0%
Projected Future Experience (60 Years)	2013	657,981	15,663	2%	0%
	2014	706,999	29,818	4%	1%
	2015	706,533	44,187	6%	1%
	2016	675,397	58,406	9%	2%
	2017	654,977	73,415	11%	3%
	2018	629,072	88,799	14%	3%
	2019	602,816	104,597	17%	4%
	2020	586,824	122,380	21%	5%
	2021	571,081	142,753	25%	6%
	2022	553,598	165,636	30%	7%
	2023	533,884	191,215	36%	8%
	2024	512,501	220,251	43%	9%
	2025	494,468	252,292	51%	10%
	2026	475,792	287,845	60%	11%
	2027	453,663	327,484	72%	12%
	2028	434,531	372,229	86%	14%
	2029	414,331	422,798	102%	15%
	2030	394,937	479,983	122%	17%
	2031	375,374	544,305	145%	18%
	2032	355,685	615,391	173%	20%
	2033	335,919	692,948	206%	22%
	2034	315,664	776,613	246%	24%
	2035	295,923	865,790	293%	26%
	2036	276,292	959,352	347%	28%
	2037	256,854	1,055,749	411%	31%
	2038	237,699	1,153,621	485%	33%
	2039	218,922	1,251,357	572%	36%
	2040	200,618	1,346,951	671%	38%
	2041	182,879	1,438,320	786%	41%
	2042	165,800	1,522,133	918%	44%
	2043	149,467	1,596,149	1,068%	46%
	2044	133,960	1,658,843	1,238%	49%
	2045	119,352	1,708,834	1,432%	52%
	2046	105,696	1,744,790	1,651%	54%
	2047	93,035	1,764,424	1,897%	56%
	2048	81,388	1,767,367	2,172%	59%
	2049	70,770	1,754,206	2,479%	61%
	2050	61,165	1,725,614	2,821%	63%
	2051	52,554	1,682,955	3,202%	65%
	2052	44,895	1,627,304	3,625%	67%
	2053-2057	138,963	6,966,003	5,013%	73%
	2058-2062	55,162	4,667,941	8,462%	76%
	2063-2067	20,317	2,650,071	13,044%	78%
	2068-2072	7,241	1,348,944	18,630%	78%

History	0%
Future	119%
Lifetime	78%

Attachment 4
Highmark BCBS
Pennyslvania-Specific Written Premium and Paid Claim Experience and Projections
with Cumulative Average 41% Requested Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

		Loss Ratio Demonstration			
		Without Interest			Cumulative
	Calendar Year	Written Premium	Paid Claims	Loss Ratio	Loss Ratio w/ Interest
Historical Experience	2004	0	0	0%	0%
	2005	0	0	0%	0%
	2006	123,202	0	0%	0%
	2007	335,262	0	0%	0%
	2008	513,100	0	0%	0%
	2009	656,880	3,696	1%	0%
	2010	675,253	0	0%	0%
	2011	662,275	0	0%	0%
	2012	650,080	0	0%	0%
Projected Future Experience (60 Years)	2013	657,982	15,663	2%	0%
	2014	728,719	29,779	4%	1%
	2015	794,277	43,845	6%	1%
	2016	770,883	57,646	7%	2%
	2017	747,677	72,237	10%	3%
	2018	718,155	87,212	12%	3%
	2019	688,237	102,595	15%	4%
	2020	670,209	119,944	18%	5%
	2021	652,537	139,862	21%	5%
	2022	632,815	162,246	26%	6%
	2023	610,409	187,260	31%	7%
	2024	586,046	215,660	37%	8%
	2025	565,824	246,987	44%	9%
	2026	544,883	281,725	52%	10%
	2027	519,729	320,443	62%	11%
	2028	498,335	364,144	73%	12%
	2029	475,593	413,523	87%	14%
	2030	453,908	469,351	103%	15%
	2031	432,012	532,132	123%	17%
	2032	409,950	601,500	147%	18%
	2033	387,773	677,171	175%	20%
	2034	364,921	758,790	208%	22%
	2035	342,705	845,774	247%	24%
	2036	320,574	937,029	292%	26%
	2037	298,619	1,031,038	345%	28%
	2038	276,938	1,126,477	407%	30%
	2039	255,637	1,221,775	478%	32%
	2040	234,821	1,314,976	560%	35%
	2041	214,595	1,404,049	654%	37%
	2042	195,067	1,485,749	762%	40%
	2043	176,335	1,557,889	883%	42%
	2044	158,495	1,618,987	1,021%	44%
	2045	141,633	1,667,696	1,177%	47%
	2046	125,816	1,702,719	1,353%	49%
	2047	111,098	1,721,820	1,550%	51%
	2048	97,510	1,724,638	1,769%	53%
	2049	85,074	1,711,746	2,012%	55%
	2050	73,783	1,683,794	2,282%	57%
	2051	63,620	1,642,115	2,581%	59%
	2052	54,543	1,587,751	2,911%	60%
	2053-2057	170,489	6,795,480	3,986%	66%
	2058-2062	68,913	4,551,414	6,605%	69%
	2063-2067	25,778	2,582,132	10,017%	70%
	2068-2072	9,278	1,313,370	14,156%	71%

History	0%
Future	104%
Lifetime	71%

Attachment 5
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Breakdown of Historical Incurred Claims and Reserve Balances at December 31, 2012
Individual Simplicity Policy Forms

Combined Nationwide Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve[3]
	Incurred Claims[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve[2]	
2004	299,130	299,130	0		0	
2005	702,604	702,604	0		0	
2006	125,885	125,885	0		0	
2007	1,047,832	864,819	183,013		183,013	
2008	2,552,569	2,008,135	544,435		544,435	
2009	1,636,155	1,428,672	207,483		207,483	
2010	2,735,894	1,970,433	765,460		765,460	
2011	4,652,905	1,868,648	2,784,258		2,784,258	
2012	3,654,090	671,658	1,854,319	1,128,113	2,982,432	238,737,652

Highmark BCBS Pennsylvania-Specific Experience

Incurred Year	Discounted to the Year of Incurral					Year-End Active Life Reserve[3]
	Incurred Claims[1]	Paid Claims	Disabled Life Reserve	IBNR Reserve	Total Claim Reserve[2]	
2004	0	0	0		0	
2005	0	0	0		0	
2006	0	0	0		0	
2007	0	0	0		0	
2008	3,584	3,584	0		0	
2009	0	0	0		0	
2010	0	0	0		0	
2011	0	0	0		0	
2012	10,219	0	0	10,219	10,219	3,307,366

[1] Incurred claims are the sum of paid claims, disabled life reserve, and incurred but not reported (IBNR) reserve.
[2] Claim reserve is the sum of disabled life reserve and IBNR reserve.
[3] Active life reserve is defined as interpolated terminal reserves plus unearned premium reserves.

Attachment 6
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Policy Year
Combined Nationwide Experience with Prior Approved Increases
Individual Simplicity Policy Forms
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
1	43,852,699	1,520,060	3%	24,555	43,282,685	686,951	2%	23,561	3%	2%	2.18
2	41,608,749	399,086	1%	23,022	39,293,834	1,058,303	3%	21,908	2%	2%	1.08
3	39,885,756	2,559,632	6%	21,928	36,832,888	1,517,022	4%	20,829	4%	3%	1.31
4	38,483,352	2,270,651	6%	21,080	35,216,215	2,010,137	6%	20,128	4%	3%	1.21
5	37,310,337	3,579,754	10%	20,369	34,018,771	2,785,947	8%	19,465	5%	4%	1.20
6	36,472,479	4,282,045	12%	19,843	32,938,726	3,632,363	11%	18,967	6%	5%	1.17
7	36,226,119	4,621,229	13%	19,371	32,051,539	4,447,866	14%	18,467	7%	6%	1.11
8	36,610,845	5,847,651	16%	18,914	31,158,692	5,118,164	16%	17,967	8%	7%	1.09
9	36,985,687	6,729,093	18%	18,492	30,259,873	5,880,990	19%	17,465	8%	8%	1.08
10	37,053,489	7,679,496	21%	18,066	29,354,599	6,682,873	23%	16,962	9%	9%	1.06
11	27,709,509	8,746,334	32%	17,664	21,394,696	7,382,625	35%	16,457	11%	10%	1.06
12	26,937,669	10,073,656	37%	17,266	20,489,267	8,311,936	41%	15,949	12%	11%	1.06
13	26,039,091	11,597,636	45%	16,854	19,559,084	9,325,353	48%	15,439	13%	12%	1.06
14	25,102,576	13,322,247	53%	16,426	18,630,464	10,469,437	56%	14,927	14%	13%	1.07
15	24,175,041	15,064,978	62%	15,983	17,737,174	11,656,403	66%	14,412	16%	15%	1.07
16	23,184,108	16,520,627	71%	15,522	16,818,390	12,433,646	74%	13,895	17%	16%	1.08
17	22,196,838	18,293,737	82%	15,043	15,915,092	13,654,987	86%	13,375	19%	17%	1.09
18	21,202,630	20,307,112	96%	14,545	15,039,619	14,991,903	100%	12,854	21%	19%	1.10
19	20,201,310	22,463,557	111%	14,029	14,197,018	16,424,807	116%	12,331	22%	20%	1.11
20	19,186,931	24,735,893	129%	13,496	13,365,331	17,937,934	134%	11,807	24%	22%	1.12
21	18,142,359	27,175,029	150%	12,955	12,532,885	19,532,852	156%	11,284	26%	23%	1.13
22	17,110,348	29,920,809	175%	12,410	11,723,406	21,388,314	182%	10,761	28%	25%	1.14
23	16,107,472	32,872,641	204%	11,861	10,941,949	23,343,896	213%	10,241	30%	26%	1.16
24	15,092,041	35,957,912	238%	11,308	10,168,356	25,362,719	249%	9,724	32%	28%	1.17
25	14,112,880	39,143,812	277%	10,755	9,424,161	27,416,299	291%	9,211	35%	29%	1.18
26	13,157,977	42,424,703	322%	10,201	8,713,978	29,542,016	339%	8,704	37%	31%	1.19
27	12,220,812	45,689,905	374%	9,649	8,026,109	31,605,293	394%	8,205	39%	33%	1.21
28	11,306,952	48,921,816	433%	9,101	7,365,715	33,649,168	457%	7,714	42%	34%	1.22
29	10,426,136	52,037,943	499%	8,557	6,737,763	35,596,222	528%	7,233	44%	36%	1.23
30	9,576,920	54,947,292	574%	8,021	6,138,118	37,388,398	609%	6,764	47%	37%	1.24
31	8,756,009	57,618,914	658%	7,493	5,572,176	39,033,616	701%	6,307	49%	39%	1.26
32	7,966,775	59,974,230	753%	6,977	5,033,808	40,458,999	804%	5,865	51%	40%	1.27
33	7,219,336	61,983,710	859%	6,474	4,533,351	41,677,724	919%	5,438	54%	42%	1.28
34	6,509,155	63,568,156	977%	5,986	4,062,820	42,624,028	1,049%	5,028	56%	43%	1.29
35	5,841,717	64,642,896	1,107%	5,515	3,626,274	43,242,859	1,192%	4,634	58%	45%	1.31
36	5,219,025	65,209,856	1,249%	5,063	3,224,121	43,562,712	1,351%	4,259	61%	46%	1.32
37	4,638,449	65,253,599	1,407%	4,630	2,851,900	43,560,508	1,527%	3,903	63%	47%	1.33
38	4,102,648	64,796,152	1,579%	4,219	2,514,305	43,259,906	1,721%	3,565	65%	48%	1.34
39	3,610,777	63,833,970	1,768%	3,831	2,207,238	42,638,914	1,932%	3,247	66%	49%	1.35
40	3,162,401	62,396,476	1,973%	3,465	1,929,573	41,717,353	2,162%	2,949	68%	50%	1.36
41	2,757,266	60,570,429	2,197%	3,124	1,680,243	40,574,241	2,415%	2,670	70%	51%	1.36
42	2,392,212	58,398,054	2,441%	2,806	1,456,748	39,214,969	2,692%	2,411	71%	52%	1.37
43	2,066,460	55,943,241	2,707%	2,512	1,258,770	37,678,761	2,993%	2,170	73%	53%	1.38
44	1,776,934	53,254,479	2,997%	2,241	1,083,001	35,989,189	3,323%	1,948	74%	53%	1.38
45	1,522,088	50,385,574	3,310%	1,993	928,586	34,186,222	3,682%	1,744	75%	54%	1.39
46	1,298,598	47,433,398	3,653%	1,767	793,826	32,327,070	4,072%	1,558	76%	54%	1.39
47	1,103,737	44,432,749	4,026%	1,562	676,902	30,428,236	4,495%	1,387	77%	55%	1.40
48	935,233	41,420,837	4,429%	1,376	575,616	28,517,298	4,954%	1,232	77%	55%	1.40
49	789,946	38,437,302	4,866%	1,209	488,502	26,623,111	5,450%	1,091	78%	56%	1.40
50	665,278	35,504,026	5,337%	1,059	413,704	24,754,277	5,984%	964	79%	56%	1.41
51-55	2,014,705	136,988,193	6,799%	3,559	1,277,904	97,813,734	7,654%	3,317	81%	57%	1.42
56-60	796,131	81,428,816	10,228%	1,680	529,148	61,257,268	11,577%	1,633	82%	57%	1.42
61-65	295,719	44,852,291	15,167%	721	205,456	35,679,635	17,366%	722	82%	58%	1.42
66-70	101,351	21,787,631	21,497%	272	71,379	17,887,844	25,060%	274	82%	58%	1.42
Total	833,221,060	2,009,821,317	241%	546,823	656,321,751	1,405,943,295	214%	495,322	82%	58%	1.42

Attachment 6
Highmark BCBS, MedAmerica, and MedAmerica's Other Affinity Partners
Actual-to-Expected Experience by Policy Year
Combined Nationwide Experience with Cumulative Average 37% Requested Increase
Individual Simplicity Policy Forms
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.35% Interest	Actual-to-Expected Ratio
1	43,852,699	1,520,060	3%	24,555	43,282,685	686,951	2%	23,561	3%	2%	2.18
2	41,651,515	398,808	1%	23,012	39,293,834	1,058,303	3%	21,908	2%	2%	1.08
3	40,109,778	2,557,841	6%	21,906	36,832,888	1,517,022	4%	20,829	4%	3%	1.30
4	38,822,462	2,267,021	6%	21,051	35,216,215	2,010,137	6%	20,128	4%	3%	1.21
5	37,733,925	3,574,065	9%	20,335	34,018,771	2,785,947	8%	19,465	5%	4%	1.20
6	37,024,996	4,272,597	12%	19,797	32,938,726	3,632,363	11%	18,967	6%	5%	1.16
7	37,185,238	4,602,930	12%	19,284	32,051,539	4,447,866	14%	18,467	7%	6%	1.10
8	38,447,279	5,809,007	15%	18,735	31,158,692	5,118,164	16%	17,967	7%	7%	1.08
9	40,178,059	6,652,733	17%	18,216	30,259,873	5,880,990	19%	17,465	8%	8%	1.05
10	41,647,445	7,550,026	18%	17,705	29,354,599	6,682,873	23%	16,962	9%	9%	1.03
11	31,663,227	8,565,860	27%	17,274	21,394,696	7,382,625	35%	16,457	10%	10%	1.02
12	31,180,038	9,847,538	32%	16,874	20,489,267	8,311,936	41%	15,949	11%	11%	1.01
13	30,216,616	11,332,512	38%	16,472	19,559,084	9,325,353	48%	15,439	12%	12%	1.01
14	29,141,149	13,015,648	45%	16,055	18,630,464	10,469,437	56%	14,927	14%	13%	1.01
15	28,089,477	14,716,171	52%	15,623	17,737,174	11,656,403	66%	14,412	15%	15%	1.01
16	26,957,299	16,135,487	60%	15,173	16,818,390	12,433,646	74%	13,895	16%	16%	1.01
17	25,828,300	17,864,972	69%	14,706	15,915,092	13,654,987	86%	13,375	18%	17%	1.02
18	24,696,428	19,829,066	80%	14,221	15,039,619	14,991,903	100%	12,854	19%	19%	1.02
19	23,559,348	21,932,730	93%	13,717	14,197,018	16,424,807	116%	12,331	21%	20%	1.03
20	22,408,126	24,149,549	108%	13,198	13,365,331	17,937,934	134%	11,807	22%	22%	1.04
21	21,216,694	26,529,307	125%	12,670	12,532,885	19,532,852	156%	11,284	24%	23%	1.05
22	20,035,518	29,208,824	146%	12,138	11,723,406	21,388,314	182%	10,761	26%	25%	1.05
23	18,888,614	32,089,740	170%	11,602	10,941,949	23,343,896	213%	10,241	28%	26%	1.06
24	17,725,810	35,101,237	198%	11,064	10,168,356	25,362,719	249%	9,724	30%	28%	1.07
25	16,604,781	38,211,390	230%	10,523	9,424,161	27,416,299	291%	9,211	32%	29%	1.08
26	15,509,261	41,414,703	267%	9,983	8,713,978	29,542,016	339%	8,704	34%	31%	1.09
27	14,431,860	44,603,292	309%	9,444	8,026,109	31,605,293	394%	8,205	36%	33%	1.10
28	13,377,032	47,759,789	357%	8,909	7,365,715	33,649,168	457%	7,714	38%	34%	1.11
29	12,360,818	50,803,805	411%	8,378	6,737,763	35,596,222	528%	7,233	40%	36%	1.12
30	11,378,170	53,646,543	471%	7,854	6,138,118	37,388,398	609%	6,764	42%	37%	1.14
31	10,425,674	56,258,109	540%	7,339	5,572,176	39,033,616	701%	6,307	45%	39%	1.15
32	9,505,934	58,561,928	616%	6,835	5,033,808	40,458,999	804%	5,865	47%	40%	1.16
33	8,633,215	60,528,483	701%	6,343	4,533,351	41,677,724	919%	5,438	49%	42%	1.17
34	7,801,324	62,080,488	796%	5,866	4,062,820	42,624,028	1,049%	5,028	51%	43%	1.18
35	7,018,751	63,135,321	900%	5,405	3,626,274	43,242,859	1,192%	4,634	53%	45%	1.19
36	6,285,911	63,694,980	1,013%	4,963	3,224,121	43,562,712	1,351%	4,259	55%	46%	1.20
37	5,600,281	63,744,179	1,138%	4,540	2,851,900	43,560,508	1,527%	3,903	57%	47%	1.21
38	4,965,542	63,303,347	1,275%	4,138	2,514,305	43,259,906	1,721%	3,565	59%	48%	1.22
39	4,380,939	62,369,700	1,424%	3,757	2,207,238	42,638,914	1,932%	3,247	60%	49%	1.23
40	3,846,873	60,971,972	1,585%	3,400	1,929,573	41,717,353	2,162%	2,949	62%	50%	1.23
41	3,362,566	59,194,781	1,760%	3,065	1,680,243	40,574,241	2,415%	2,670	63%	51%	1.24
42	2,924,593	57,079,289	1,952%	2,754	1,456,748	39,214,969	2,692%	2,411	65%	52%	1.25
43	2,532,559	54,686,855	2,159%	2,465	1,258,770	37,678,761	2,993%	2,170	66%	53%	1.25
44	2,183,035	52,065,439	2,385%	2,200	1,083,001	35,989,189	3,323%	1,948	67%	53%	1.26
45	1,874,437	49,267,959	2,628%	1,957	928,586	34,186,222	3,682%	1,744	68%	54%	1.26
46	1,602,973	46,388,671	2,894%	1,735	793,826	32,327,070	4,072%	1,558	69%	54%	1.27
47	1,365,558	43,461,407	3,183%	1,534	676,902	30,428,236	4,495%	1,387	70%	55%	1.27
48	1,159,552	40,521,822	3,495%	1,352	575,616	28,517,298	4,954%	1,232	70%	55%	1.27
49	981,401	37,608,988	3,832%	1,188	488,502	26,623,111	5,450%	1,091	71%	56%	1.28
50	828,088	34,744,517	4,196%	1,041	413,704	24,754,277	5,984%	964	72%	56%	1.28
51-55	2,518,154	134,113,291	5,326%	3,498	1,277,904	97,813,734	7,654%	3,317	73%	57%	1.29
56-60	999,619	79,765,972	7,980%	1,652	529,148	61,257,268	11,577%	1,633	74%	57%	1.29
61-65	371,088	43,955,848	11,845%	709	205,456	35,679,635	17,366%	722	75%	58%	1.29
66-70	126,519	21,364,356	16,886%	267	71,379	17,887,844	25,060%	274	75%	58%	1.29
Total	923,216,546	1,964,830,951	213%	538,480	656,321,751	1,405,943,295	214%	495,322	75%	58%	1.29

Attachment 7
Highmark BCBS
Actual-to-Expected Experience by Policy Year
Pennsylvania-Specific Experience with Prior Approved Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
1	727,051	0	0%	567	713,508	7,655	1%	544	0%	1%	0.00
2	697,547	3,590	1%	543	647,348	11,889	2%	505	0%	1%	0.17
3	677,272	501	0%	533	605,460	17,436	3%	479	0%	2%	0.10
4	670,649	4,933	1%	525	578,040	23,101	4%	463	0%	2%	0.14
5	664,526	18,404	3%	505	558,430	33,802	6%	448	1%	3%	0.26
6	665,552	36,878	6%	486	541,139	45,425	8%	437	1%	4%	0.40
7	678,390	60,740	9%	473	526,932	57,149	11%	426	2%	4%	0.54
8	695,751	76,512	11%	462	512,741	66,319	13%	415	3%	5%	0.64
9	693,857	89,408	13%	453	498,530	76,887	15%	404	4%	6%	0.70
10	682,490	103,746	15%	444	484,263	88,533	18%	393	5%	7%	0.75
11	629,676	119,320	19%	435	439,364	98,783	22%	382	6%	7%	0.79
12	611,928	137,706	23%	426	422,987	111,649	26%	371	7%	8%	0.82
13	591,854	159,120	27%	416	405,347	125,612	31%	360	8%	9%	0.85
14	575,216	184,133	32%	406	390,290	142,139	36%	349	9%	10%	0.87
15	559,626	211,954	38%	396	376,175	160,289	43%	338	10%	11%	0.90
16	536,599	241,517	45%	386	357,262	179,499	50%	327	11%	12%	0.92
17	516,735	274,735	53%	375	340,903	201,913	59%	315	12%	13%	0.94
18	498,468	312,398	63%	364	325,401	226,810	70%	304	14%	14%	0.96
19	480,607	354,301	74%	353	311,104	254,669	82%	292	15%	15%	0.98
20	462,144	400,527	87%	341	296,762	284,967	96%	281	17%	17%	1.00
21	438,641	452,758	103%	329	279,277	318,498	114%	269	18%	18%	1.02
22	419,507	513,493	122%	316	264,936	358,613	135%	258	20%	19%	1.03
23	399,162	581,810	146%	304	249,942	402,593	161%	246	22%	21%	1.05
24	379,672	656,564	173%	291	235,712	450,514	191%	234	24%	22%	1.07
25	360,058	737,002	205%	278	221,291	500,890	226%	222	26%	24%	1.09
26	340,365	823,098	242%	265	207,337	554,087	267%	211	28%	26%	1.11
27	320,645	913,493	285%	252	193,587	609,158	315%	199	31%	27%	1.12
28	300,957	1,007,134	335%	239	180,090	665,392	369%	188	33%	29%	1.14
29	280,898	1,102,469	392%	226	166,593	722,295	434%	176	36%	31%	1.16
30	261,488	1,195,639	457%	213	153,753	776,980	505%	165	39%	33%	1.18
31	242,337	1,287,285	531%	199	141,310	829,743	587%	154	42%	35%	1.19
32	223,535	1,375,348	615%	186	129,310	881,212	681%	143	44%	37%	1.21
33	205,179	1,455,145	709%	173	117,796	926,315	786%	133	47%	38%	1.23
34	187,361	1,525,723	814%	161	106,809	965,515	904%	123	50%	40%	1.24
35	170,174	1,584,316	931%	148	96,381	998,570	1,036%	113	53%	42%	1.26
36	153,708	1,628,122	1,059%	136	86,540	1,021,068	1,180%	104	56%	44%	1.27
37	138,041	1,658,371	1,201%	125	77,311	1,036,467	1,341%	95	58%	45%	1.29
38	123,246	1,673,571	1,358%	114	68,709	1,043,099	1,518%	86	61%	47%	1.30
39	109,380	1,672,375	1,529%	103	60,746	1,039,874	1,712%	78	63%	48%	1.31
40	96,491	1,654,359	1,715%	93	53,423	1,027,739	1,924%	71	65%	49%	1.32
41	84,605	1,619,931	1,915%	84	46,737	1,005,110	2,151%	64	68%	51%	1.34
42	73,735	1,572,146	2,132%	75	40,673	975,508	2,398%	57	70%	52%	1.35
43	63,877	1,511,651	2,366%	67	35,215	939,232	2,667%	51	71%	53%	1.35
44	55,011	1,438,950	2,616%	59	30,336	894,954	2,950%	46	73%	54%	1.36
45	47,103	1,358,088	2,883%	52	26,007	847,021	3,257%	40	74%	54%	1.37
46	40,106	1,271,751	3,171%	46	22,193	796,694	3,590%	36	76%	55%	1.38
47	33,965	1,179,978	3,474%	40	18,855	742,948	3,940%	32	77%	56%	1.38
48	28,621	1,085,949	3,794%	35	15,954	687,273	4,308%	28	78%	56%	1.39
49	24,003	991,095	4,129%	31	13,447	631,229	4,694%	24	79%	57%	1.39
50	20,038	898,968	4,486%	27	11,294	576,778	5,107%	21	79%	57%	1.39
51-55	58,952	3,246,923	5,508%	88	33,887	2,140,813	6,318%	71	82%	58%	1.40
56-60	21,975	1,701,560	7,743%	42	13,136	1,202,682	9,155%	34	83%	59%	1.41
61-65	7,903	845,607	10,700%	19	4,813	653,653	13,581%	15	83%	59%	1.41
66-70	2,700	385,181	14,268%	8	1,614	300,526	18,621%	6	83%	59%	1.41
Total	18,029,375	45,396,274	252%	13,712	12,736,996	29,737,572	233%	11,627	83%	59%	1.41

Attachment 7
Highmark BCBS
Actual-to-Expected Experience by Policy Year
Pennsylvania-Specific Experience with Cumulative Average 41% Requested Increase
Policy Forms: SPL-336-HMBCBSPA, FSPL-336-HMBCBSPA
All Issue Ages Combined

	Actual or Projected Experience using Current Assumptions				Expected Experience using Pricing Assumptions				Cumulative Loss Ratios with Interest		
	A	B	C = B / A	D	E	F	G = F / E	H	I	J	K = I / J
Policy Year	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Earned Premium	Incurred Claims	Incurred Loss Ratio	End of Year Lives	Actual (Column C) with 5.25% Interest	Expected (Column G) with Average 6.46% Interest	Actual-to-Expected Ratio
1	727,051	0	0%	567	713,508	7,655	1%	544	0%	1%	0.00
2	697,547	3,590	1%	543	647,348	11,889	2%	505	0%	1%	0.17
3	677,272	501	0%	533	605,460	17,436	3%	479	0%	2%	0.10
4	670,649	4,933	1%	525	578,040	23,101	4%	463	0%	2%	0.14
5	665,354	18,394	3%	504	558,430	33,802	6%	448	1%	3%	0.26
6	672,854	36,776	5%	485	541,139	45,425	8%	437	1%	4%	0.39
7	705,868	60,307	9%	469	526,932	57,149	11%	426	2%	4%	0.53
8	747,935	75,588	10%	454	512,741	66,319	13%	415	3%	5%	0.62
9	777,375	87,809	11%	443	498,530	76,887	15%	404	4%	6%	0.68
10	777,533	101,667	13%	434	484,263	88,533	18%	393	5%	7%	0.72
11	719,303	116,877	16%	425	439,364	98,783	22%	382	6%	7%	0.75
12	699,102	134,882	19%	416	422,987	111,649	26%	371	6%	8%	0.77
13	676,142	155,846	23%	407	405,347	125,612	31%	360	7%	9%	0.79
14	657,385	180,325	27%	397	390,290	142,139	36%	349	8%	10%	0.81
15	639,946	207,543	32%	387	376,175	160,289	43%	338	9%	11%	0.83
16	613,591	236,451	39%	377	357,262	179,499	50%	327	10%	12%	0.85
17	591,009	268,922	46%	367	340,903	201,913	59%	315	11%	13%	0.87
18	570,488	305,723	54%	356	325,401	226,810	70%	304	13%	14%	0.89
19	550,554	346,648	63%	345	311,104	254,669	82%	292	14%	15%	0.90
20	529,948	391,779	74%	333	296,762	284,967	96%	281	15%	17%	0.92
21	503,142	442,757	88%	321	279,277	318,498	114%	269	17%	18%	0.93
22	481,769	502,026	104%	309	264,936	358,613	135%	258	18%	19%	0.95
23	458,853	568,680	124%	297	249,942	402,593	161%	246	20%	21%	0.96
24	437,045	641,594	147%	285	235,712	450,514	191%	234	22%	22%	0.98
25	415,072	720,040	173%	272	221,291	500,890	226%	222	24%	24%	0.99
26	392,981	803,998	205%	259	207,337	554,087	267%	211	26%	26%	1.01
27	370,827	892,144	241%	246	193,587	609,158	315%	199	28%	27%	1.02
28	348,674	983,445	282%	234	180,090	665,392	369%	188	30%	29%	1.04
29	325,972	1,076,390	330%	221	166,593	722,295	434%	176	33%	31%	1.05
30	304,051	1,167,223	384%	208	153,753	776,980	505%	165	35%	33%	1.07
31	282,376	1,256,571	445%	195	141,310	829,743	587%	154	38%	35%	1.08
32	261,051	1,342,421	514%	182	129,310	881,212	681%	143	40%	37%	1.10
33	240,179	1,420,202	591%	170	117,796	926,315	786%	133	43%	38%	1.11
34	219,868	1,488,990	677%	157	106,809	965,515	904%	123	45%	40%	1.13
35	200,221	1,546,093	772%	145	96,381	998,570	1,036%	113	48%	42%	1.14
36	181,341	1,588,772	876%	133	86,540	1,021,068	1,180%	104	50%	44%	1.15
37	163,323	1,618,239	991%	122	77,311	1,036,467	1,341%	95	53%	45%	1.17
38	146,250	1,633,033	1,117%	111	68,709	1,043,099	1,518%	86	55%	47%	1.18
39	130,196	1,631,831	1,253%	101	60,746	1,039,874	1,712%	78	57%	48%	1.19
40	115,219	1,614,226	1,401%	91	53,423	1,027,739	1,924%	71	59%	49%	1.20
41	101,356	1,580,598	1,559%	82	46,737	1,005,110	2,151%	64	61%	51%	1.21
42	88,631	1,533,945	1,731%	73	40,673	975,508	2,398%	57	63%	52%	1.22
43	77,046	1,474,896	1,914%	65	35,215	939,232	2,667%	51	64%	53%	1.22
44	66,586	1,403,914	2,108%	58	30,336	894,954	2,950%	46	66%	54%	1.23
45	57,218	1,324,967	2,316%	51	26,007	847,021	3,257%	40	67%	54%	1.24
46	48,896	1,240,670	2,537%	45	22,193	796,694	3,590%	36	68%	55%	1.24
47	41,562	1,151,070	2,770%	39	18,855	742,948	3,940%	32	69%	56%	1.25
48	35,152	1,059,267	3,013%	34	15,954	687,273	4,308%	28	70%	56%	1.25
49	29,590	966,636	3,267%	30	13,447	631,229	4,694%	24	71%	57%	1.26
50	24,795	876,672	3,536%	26	11,294	576,778	5,107%	21	72%	57%	1.26
51-55	73,640	3,165,065	4,298%	86	33,887	2,140,813	6,318%	71	74%	58%	1.27
56-60	27,880	1,657,174	5,944%	41	13,136	1,202,682	9,155%	34	75%	59%	1.27
61-65	10,126	822,885	8,126%	18	4,813	653,653	13,581%	15	75%	59%	1.27
66-70	3,472	374,662	10,789%	8	1,614	300,526	18,621%	6	75%	59%	1.27
Total	20,031,265	44,305,657	221%	13,481	12,736,996	29,737,572	233%	11,627	75%	59%	1.27

HM INSURANCE GROUP

A HIGHMARK COMPANY

HM Life Insurance Company

HM Life Insurance Company of New York

HM Casualty Insurance Company

RBS Re

HM Benefits Administrators

Letter of Authorization

To: Department of Insurance

MedAmerica Insurance Company ("MedAmerica") has entered into a service agreement with Milliman, Inc. ("Milliman") effective November 1, 2007, that includes long-term care rate filing services on our behalf. The agreement provides, in part, that Milliman is responsible for preparing and filing for approval with state insurance departments MedAmerica's long-term care rate increase filings. Milliman is also authorized to receive, on MedAmerica's behalf, written and oral communication from each state department of insurance for the purpose of completing the rate increase filing process.

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

MedAmerica Insurance Company
165 Court Street
Rochester, NY 14647

Title — Director

Date 12/17/12

Mailing Address
PO Box 535061
Pittsburgh, PA 15253-5061

Overnight Deliveries
Fifth Avenue Place
120 Fifth Avenue
Pittsburgh, PA 15222-3099

www.hminsurancegroup.com

Telephone
412-544-1000
800-328-5433

Coverage is underwritten by HM Life Insurance Company or HM Casualty Insurance Company, Pittsburgh, PA in all states except New York. In New York, coverage is underwritten by HM Life Insurance Company of New York, New York, NY. HM Life Insurance Company, HM Benefits Administrators and RBS Re provide certain administrative and customer support services. The coverage or service requested may not be available in all states.