

SERFF Tracking Number: MGCA-126300918 State: Maine  
Filing Company: The Mega Life and Health Insurance Company - State Tracking Number:  
ICA  
Company Tracking Number: ME IND 2010  
TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
Hospital/Surgical/Medical Expense Expense  
Product Name: ME Individual Filings  
Project Name/Number: /

## Filing at a Glance

Company: The Mega Life and Health Insurance Company - ICA  
Product Name: ME Individual Filings SERFF Tr Num: MGCA-126300918 State: Maine  
TOI: H151 Individual Health - SERFF Status: Assigned State Tr Num:  
Hospital/Surgical/Medical Expense  
Sub-TOI: H151.001 Health - Co Tr Num: ME IND 2010 State Status:  
Hospital/Surgical/Medical Expense  
Filing Type: Rate Reviewer(s): Richard Diamond (LH)  
Authors: EDS EDSSupport, Sergei Mordovine, Aliya Panjwani, Yan  
Disposition Date:  
Mordovine, Aliya Panjwani, Yan  
Yuan, Eliseo Rodriguez, Joanna  
Gulling, Liz Hart, Sean Casey,  
David Beimesch, Tony Huang,  
Kendall Daniels, Chanel Orallo,  
Sommay Khounlo, Ashley Toner  
Date Submitted: 12/04/2009 Disposition Status:  
Implementation Date Requested: Implementation Date:  
State Filing Description:

## General Information

Project Name: Status of Filing in Domicile: Not Filed  
Project Number: Date Approved in Domicile:  
Requested Filing Mode: Domicile Status Comments:  
Explanation for Combination/Other: Market Type: Individual  
Submission Type: New Submission Group Market Size:  
Overall Rate Impact: Group Market Type:  
Filing Status Changed: 12/07/2009 Explanation for Other Group Market Type:  
State Status Changed:  
Deemer Date: Created By: David Beimesch  
Submitted By: Chanel Orallo Corresponding Filing Tracking Number:

SERFF Tracking Number: MGCA-126300918 State: Maine  
 Filing Company: The Mega Life and Health Insurance Company - State Tracking Number:  
 ICA  
 Company Tracking Number: ME IND 2010  
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: ME Individual Filings  
 Project Name/Number: /

**Filing Description:**

This filing is for a revision in the existing rates for the individual products. Only individual products are included in this filing. This filing contains rate pages for all individual products currently being marketed in the state of Maine. The purpose of this filing is adjust rates to comply with the individual loss ratio requirements in the state of Maine as set forth in Title 24-A M.R.S.A. § 2736-C.

**Company and Contact**

**Filing Contact Information**

Virgil Meier, virgil.meier@healthmarkets.com  
 Healthmarkets 817-255-3398 [Phone]  
 9151 Boulevard 26 817-255-8274 [FAX]  
 Actuarial, Building B, 3rd Floor  
 North Richland Hills, TX 76180

**Filing Company Information**

The Mega Life and Health Insurance Company CoCode: 97055 State of Domicile: Oklahoma  
 - ICA  
 9151 Boulevard 26 Group Code: 264 Company Type:  
 North Richland Hills, TX 76180 Group Name: State ID Number:  
 (817) 255-3100 ext. [Phone] FEIN Number: 59-2213662

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**Filing Fees**

Fee Required? Yes  
 Fee Amount: \$20.00  
 Retaliatory? No  
 Fee Explanation:  
 Per Company: Yes

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Mega Life and Health Insurance Company - ICA	\$20.00	12/04/2009	32496351

SERFF Tracking Number: MGCA-126300918 State: Maine  
 Filing Company: The Mega Life and Health Insurance Company - State Tracking Number:  
 ICA  
 Company Tracking Number: ME IND 2010  
 TOI: H15I Individual Health - Sub-TOI: H15I.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: ME Individual Filings  
 Project Name/Number: /

## Rate/Rule Schedule

Schedule Item Status:	Document Name:	Affected Form Numbers: (Separated with commas)	Rate Action:	Rate Action Information:	Attachments
	ME Individual 2010 Rate Sheets		New		ME Ind 2010 filing -5 Ratesheets.pdf

**The MEGA Life and Health Insurance Company**  
**Basic Medical–Surgical Expense Benefit Plan 25876–IP ME (10/05)**  
 Individual Rates  
 Issues after 4/1/2010

**Final Calculated Premium**

Formula: Round(Base Rate \* Age Factor \* Deductible Factor \* Smoker Factor \* Marital Status Factor \* AE % Amount Factor \* Area Factor,0)  
 Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates  
 For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Base Rate:	\$256.45
Marital	1.000
Male AE Factor	1.070
Female AE Factor	1.070
Child AE Factor	1.070
Smoker	1.170
Non-Smoker	1.000

	Deductible	100%	80%	50%
		Factor	Factor	Factor
Non-HSA Plans	\$3,500	0.710	0.670	0.570
	\$5,000	0.620	0.580	0.500
	\$7,500	0.510	0.460	0.400
	\$10,000	0.430	0.400	0.360

Community Rate
\$253.31
\$3,500 Deductible / 100% Coins

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-045	F	0.784
046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

New Business Quarterly Factors	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Maine Standard Indemnity Policy – Plan A, Form 25948-IP ME (10/05)**  
 Issues after 4/1/2010

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0). Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Monthly Base Rate	\$777.28
Marital Status Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE Child	1.0300

Deductible	80% Coinsurance
\$250	1.095
\$500	1.085
\$1,000	1.065
\$1,500	1.045

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$1,088.24
\$1500 Deductible, Single Non-smoker

New Business Quarterly Factors	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider 25945-IR ME (10/05)**  
when attached to Form 25948-IP ME (10/05)  
Issues after 4/1/2010

Final Calculated Premium
Round(Base Rate * Age Factor * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Monthly Base Rate      \$127.89

ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$166.35
Single Non-smoker

New Business Quarterly Factors	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

**The MEGA Life and Health Insurance Company**  
**Maine Standard Indemnity Policy – Plan B, Form 25949-IP ME (10/05)**  
 Issues after 4/1/2010

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Monthly Base Rate:	\$634.02
Marital Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE child	1.0300

Deductible	60% Coinsurance
\$250	1.112
\$500	1.100
\$1,000	1.075
\$1,500	1.055

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$896.16
\$1500 Deductible, Single Non-smoker

New Business Quarterly Factors	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider 25945-IR ME (10/05)**  
 when attached to Form 25949-IP ME (10/05)  
 Issues after 4/1/2010

Final Calculated Premium
Round(Base Rate * Age Factor * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Monthly Base Rate:      \$105.30

ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$136.97
Single Non-smoker

New Business Quarterly Factors	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider Form 25945-IR ME**  
 when attached to Form 25876-IP ME  
 Issues after 4/1/2010

<b>Final Calculated Premium</b>
Formula: Round(Base Rate * Age Factor * Area Factor,0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

<b>Age Factors</b>			
<b>Attained Age</b>	<b>Factor</b>	<b>Attained Age</b>	<b>Factor</b>
Dependent Child	0.350	41	1.283
0-18	0.950	42	1.310
19	0.950	43	1.334
20	0.950	44	1.357
21	0.950	45	1.381
22	0.950	46	1.405
23	0.950	47	1.429
24	0.950	48	1.464
25	0.950	49	1.500
26	0.950	50	1.536
27	0.950	51	1.571
28	0.950	52	1.607
29	0.950	53	1.647
30	0.950	54	1.705
31	0.950	55	1.763
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.131
37	1.118	61	2.254
38	1.168	62	2.256
39	1.206	63	2.256
40	1.244	64+	2.256

Base Rate: \$45.39

<b>Maine Area Factors</b>		
<b>ZIP</b>	<b>Area</b>	<b>Factor</b>
039-041	F	0.784
042	G	0.823
043-045	G	0.823
046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

<b>Community Rate</b>
\$48.36 Single Non-smoker

<b>New Business Quarterly Factors</b>	
7/1/2010	1.042
10/1/2010	1.086
1/1/2011	1.132

**The MEGA Life and Health Insurance Company**  
**Accident Benefit Rider 25882-IP**  
 Individual Rates  
 Issues after 4/1/2010

<b>Final Calculated Premium</b>
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Base Rates			
Deductible	Max Benefit	Insured	Dependent Child
\$0	\$600	\$9.00	\$5.00
	\$1,200	\$16.00	\$9.00
	\$1,800	\$21.00	\$11.00
\$50	\$600	\$4.00	\$3.00
	\$1,200	\$8.00	\$5.00
	\$1,800	\$11.00	\$7.00
\$100	\$600	\$3.00	\$3.00
	\$1,200	\$6.00	\$4.00
	\$1,800	\$8.00	\$6.00

Community Rate
\$8.00
\$50 Ded/\$1200 Max

**The MEGA Life and Health Insurance Company**  
**Ambulatory Care Rider 25885-IP**  
 Individual Rates  
 Issues after 4/1/2010

Final Calculated Premium
Formula: Round(Base Rate * Age * smoker * Coins/Ded * Area,0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age	Factor
Dependent Child	0.375
0-24	1.048
25-29	1.048
30-34	1.048
35-39	1.209
40-44	1.344
45-49	1.437
50-54	1.915
55-59	2.088
60-64	2.490
65+	2.490

Base Rate: \$24.48  
 Smoker 1.170  
 Non-Smoker 1.000

Coinsurance/Deductible Factor			
Deductible	\$500		
24-hour Limit	\$500	\$1,000	\$2,000
50% Coins	0.470	0.710	1.020
80% Coins	0.820	1.330	2.030
Deductible	\$1,000		
24-hour Limit	\$500	\$1,000	\$2,000
50% Coins	0.220	0.350	0.520
80% Coins	0.400	0.650	1.060

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039	E	0.746
040	E	0.746
041	E	0.746
042	E	0.746
043	E	0.746
044	E	0.746
045	E	0.746
046	E	0.746
047	D	0.711
048	D	0.711
049	E	0.746
All Others	E	0.746

Community Rate
\$20.71
\$1,000 Ded/80% Coins/\$1,000 24-hr Max

# The MEGA Life and Health Insurance Company

## Physician's Office Visit Rider 25886-IP

Individual Rates

Issues after 4/1/2010

Final Calculated Premium	
Formula: Round(Base Rate * Smoker,0)	
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates	

### \$15 Copay / \$50 Benefit Maximum

Age	1 Visit per Quarter	2 Visits per Quarter
Dependent Child*	\$8.11	\$11.42
0-34	\$6.28	\$9.65
35-44	\$8.41	\$12.92
45-54	\$9.02	\$14.28
55-64	\$12.62	\$19.37
65+	\$12.62	\$19.37

### \$20 Copay / \$75 Benefit Maximum

Age	1 Visit per Quarter	2 Visits per Quarter
Dependent Child*	\$9.02	\$12.44
0-34	\$6.96	\$10.41
35-44	\$9.32	\$13.94
45-54	\$9.92	\$15.30
55-64	\$13.52	\$20.39
65+	\$13.52	\$20.39

Smoker Factor	
Smoker	1.170
Non-smoker	1.000

\* Children receive double the number of visits per quarter indicated.

Community Rate
\$9.45
\$15 copay / 1 Visit / Non-Smoker

**The MEGA Life and Health Insurance Company**  
**Chemotherapy and Radiation Therapy Rider 25887-IP and 25887-IP ME**  
 Individual Rates  
 Issues after 4/1/2010

<b>Final Calculated Premium</b>
Formula: Round(Base Rate , 0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

<b>Age</b>	<b>Premium</b>	
	<b>Non-Smoker</b>	<b>Smoker</b>
Dependent Child	\$1.98	\$1.98
0-39	\$7.92	\$9.27
40-49	\$8.92	\$10.43
50-64	\$11.39	\$13.33
65+	\$11.39	\$13.33

<b>Community Rate</b>
\$9.66

# The MEGA Life and Health Insurance Company

## Air Ambulance Rider 25902-IR

Individual Rates

Issues after 4/1/2010

Final Calculated Premium
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Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates
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Base	Per Mile	Max Benefit	Individual	Family
\$1,500	\$20	\$3,500	\$1	\$2
\$2,500	\$50	\$5,000	\$1	\$3

**The MEGA Life and Health Insurance Company**  
**Emergency Room Rider 25908-IR**  
 Individual Rates  
 Issues after 4/1/2010

<b>Final Calculated Premium</b>
Formula: Round(Base * Smoker Factor,0)
Multiply the Monthly Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

80% Coinsurance Monthly Base Rate			
Attained Age	\$500 Maximum	\$1000 Maximum	\$1500 Maximum
Dependent Child	\$4.03	\$4.84	\$5.64
0-44	\$4.30	\$5.38	\$6.45
45-64	\$6.45	\$8.06	\$9.67

100% Coinsurance Monthly Base Rate			
Attained Age	\$500 Maximum	\$1000 Maximum	\$1500 Maximum
Dependent Child	\$5.64	\$7.25	\$8.06
0-44	\$6.45	\$7.52	\$9.67
45-64	\$9.67	\$11.28	\$14.51

Smoker Factor	
Smoker	1.17
Non-smoker	1.00

Community Rate
\$6.72
80% Coins/\$1,000 Max

**The MEGA Life and Health Insurance Company**  
**Brest Reduction Surgery and Symptomatic Varicous Vein Surgery Rider**  
26036-IR ME  
Individual Rates  
Issues after 4/1/2010

<b>Final Calculated Premium</b>
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

		<b>Monthly Rate</b>
Rate Per Policy		\$3

**The MEGA Life and Health Insurance Company**  
**Basic Medical-Surgical Expense Policy 25875-IP ME (10/05)**  
 Plancode AH25

Final Calculated Premium
Formula: Round(Base Rate * Age * Marital * Smoker * AE * DRB * DED * Misc * Area + DRB Enhancement,0)
Multiply the monthly rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates, or add \$9 for monthly direct bill.

Age	Factor
Dependent Child	0.350
0-18	0.950
19	0.950
20	0.950
21	0.950
22	0.950
23	0.950
24	0.950
25	0.950
26	0.950
27	0.950
28	0.950
29	0.950
30	0.950
31	0.950
32	0.950
33	0.969
34	0.988
35	1.023
36	1.077
37	1.118
38	1.168
39	1.206
40	1.340
41	1.354
42	1.368
43	1.393
44	1.418
45	1.442
46	1.467
47	1.492
48	1.529
49	1.566
50	1.604
51	1.641
52	1.678
53	1.720
54	1.745
55	1.770
56	1.834
57	1.884
58	1.955
59	2.025
60	2.032
61	2.033
62	2.035
63	2.035
64+	2.035

Base Rate:	\$73.43
Marital	1.000
Male AE Factor	1.030
Female AE Factor	1.030
Child AE Factor	1.030
Smoker	1.170
Non-Smoker	1.000

DRB Factors		
DRB	Adult	Child
\$200	0.6990	0.6744
\$300	0.8526	0.8140
\$400	1.0000	1.0000
\$500	1.1474	1.1628
\$600	1.2820	1.3256

Deductible Factors	
\$1,000	1.061
\$2,000	0.845
\$3,000	0.735
\$4,000	0.690
\$5,000	0.660

Miscellaneous Benefit Factors			
DRB	Single	Double	Triple
\$200	1.000	1.200	1.303
\$300	1.000	1.180	1.282
\$400	1.000	1.160	1.261
\$500	1.000	1.140	1.240
\$600	1.000	1.110	1.219

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039-040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044-046	E	0.746
047	E	0.746
048-049	E	0.746
All Other	F	0.784

Community Rate
\$92.44
\$1,000 Ded, \$400 DRB, Single Misc

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Basic Medical-Surgical Expense Policy 25875-IP ME (10/05)**  
when attached to plan code AH25

**DRB Enhancement**

(additional DRB Benefit, not subject to Miscellaneous Benefit amounts)

Age	Additional DRB Amount			
	\$100	\$200	\$300	\$400
Dependent Child	\$0.93	\$0.93	\$0.93	\$0.93
0 - 39	\$2.80	\$5.60	\$8.39	\$11.19
40 - 49	\$3.26	\$6.53	\$9.79	\$13.06
50 - 63	\$4.10	\$8.21	\$12.31	\$16.41
64+	\$4.10	\$8.21	\$12.31	\$16.41

**Optional Additional Surgical Benefit**

(Base plan design contains a surgical benefit equal to 20 times the selected DRB)

**Formula:** Round(Base Rate \* Smoker \* Ded \* Surgical Benefit \* Area,0)

Age	Base Rates
Dependent Child	\$3.74
0-39	\$14.45
40-49	\$18.18
50-63	\$19.73
64+	\$19.73

Deductible Factor	
\$1,000	1.0000
\$2,000	0.9300
\$3,000	0.8715
\$4,000	0.7500
\$5,000	0.6800

Surgical Benefit	
40 times DRB	1.000
60 times DRB	1.500

Maine Area Factors (Table H)		
Zip	Area	Factor
039-040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044-046	E	0.746
047	E	0.746
048-049	E	0.746
All Other	F	0.784

**The MEGA Life and Health Insurance Company**  
**Basic Medical-Surgical Expense Policy 25875-IP ME (10/05)**  
when attached to plan code AH25

**Same-Day Surgery Facility Benefit**

(Base plan design contains a surgical benefit equal to 5 times the selected DRB)

**Formula:** Round(Base Rate \* Age \* Area,0)

10x	15x	20x
\$3.96	\$6.06	\$8.39

Age	Age Factors
Dependent Child	0.480
0-34	1.328
35-39	1.328
40-44	1.328
45-49	1.360
50-54	1.456
55-59	1.992
60+	1.992

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039-040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044-046	E	0.746
047	E	0.746
048-049	E	0.746
All Other	F	0.784

**The MEGA Life and Health Insurance Company**  
**Basic Medical-Surgical Expense Benefit Plan 25875-IP ME (10/05)**  
 Plancode AH26

**Final Calculated Premium**  
**Formula:** Round((Base Rate \* Ded \* MiscHospital \* Surgical + DRB)) \* Age \* Marital \* Smoker \* AE \* Area,0  
 Multiply the monthly rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates, or add \$9 for monthly direct bill.  
 A \$50.00 one time application fee is not included in the above rates.

Age	Factor
Dependent Child	0.350
0-18	0.950
19	0.950
20	0.950
21	0.950
22	0.950
23	0.950
24	0.950
25	0.950
26	0.950
27	0.950
28	0.950
29	0.950
30	0.950
31	0.950
32	0.950
33	0.969
34	0.988
35	1.023
36	1.077
37	1.118
38	1.168
39	1.206
40	1.340
41	1.354
42	1.368
43	1.393
44	1.418
45	1.442
46	1.467
47	1.492
48	1.529
49	1.566
50	1.604
51	1.641
52	1.678
53	1.720
54	1.745
55	1.770
56	1.834
57	1.884
58	1.955
59	2.025
60	2.032
61	2.033
62	2.035
63	2.035
64+	2.035

Base Rate:	\$89.20
Marital	1.0000
Male AE Factor	1.030
Female AE Factor	1.030
Child AE Factor	1.030
Smoker	1.170
Non-Smoker	1.000

Deductible Factors	
\$1,000	1.0300
\$2,000	0.8320
\$3,000	0.7100
\$4,000	0.6140
\$5,000	0.5400

DRB	
DRB	Rate
\$300	\$0.00
\$400	\$2.50
\$500	\$5.00
\$600	\$7.50
\$700	\$10.00
\$800	\$12.50
\$900	\$14.50
\$1,000	\$16.50

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039-040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044-046	E	0.746
047	E	0.746
048-049	E	0.746
All Other	F	0.784

Hospital Miscellaneous Benefit Factors		
Inpatient	Outpatient	Factor
\$15,000	\$9,000	1.000000
\$20,000	\$12,000	1.074462
\$25,000	\$15,000	1.128511
\$30,000	\$18,000	1.191369
\$35,000	\$21,000	1.258433
\$40,000	\$24,000	1.307754
\$45,000	\$27,000	1.353171
\$50,000	\$30,000	1.388947
\$55,000	\$33,000	1.422321
\$60,000	\$36,000	1.447966

Surgical Benefits		
Inpatient	Outpatient	Factor
\$5,000	\$3,000	1.000000
\$10,000	\$6,000	1.121260
\$15,000	\$9,000	1.190160
\$20,000	\$12,000	1.226020
\$25,000	\$15,000	1.261180
\$30,000	\$18,000	1.293800
\$35,000	\$21,000	1.319016

Community Rate	
\$111.99	
\$1,000 Ded, \$400 DRB, \$15,000 Hosp. Misc, \$5,000 Surgical	

**The MEGA Life and Health Insurance Company**  
**Basic Medical-Surgical Expense Benefit Plan 25876-IP ME (10/05)**  
 Individual Rates

**Final Calculated Premium**  
 Formula: Round(Base Rate \* Age Factor \* Deductible Factor \* Smoker Factor \* Marital Status Factor \* AE % Amount Factor \* Area Factor,0)  
 Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates  
 For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	64+	2.035

Base Rate: \$271.69  
 Marital: 1.000  
 Male AE Factor: 1.070  
 Female AE Factor: 1.070  
 Child AE Factor: 1.070  
 Smoker: 1.170  
 Non-Smoker: 1.000

Non-HSA Plans	Deductible	100% Factor	80% Factor	50% Factor
	\$3,500	0.710	0.670	0.570
\$5,000	0.620	0.580	0.500	
\$7,500	0.510	0.460	0.400	
\$10,000	0.430	0.400	0.360	

Community Rate
\$249.60
\$3,500 Deductible / 100% Coins

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-045	F	0.784
046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Maine Standard Indemnity Policy – Plan A, Form 25948-IP ME (10/05)**

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0). Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	63+	2.035

Monthly Base Rate	\$823.47
Marital Status Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE Child	1.0300

Deductible	80% Coinsurance
\$250	1.095
\$500	1.085
\$1,000	1.065
\$1,500	1.045

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$1,072.30
\$1500 Deductible, Single Non-smoker

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider 25945-IR ME (10/05)**  
when attached to Form 25948-IP ME (10/05)

<b>Final Calculated Premium</b>
Round(Base Rate * Age Factor * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

<b>Age Factors</b>			
<b>Attained Age</b>	<b>Factor</b>	<b>Attained Age</b>	<b>Factor</b>
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	64+	2.035

Monthly Base Rate      \$135.50

<b>ZIP</b>	<b>Area</b>	<b>Factor</b>
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

<b>Community Rate</b>
\$163.93
Single Non-smoker

**The MEGA Life and Health Insurance Company**  
**Maine Standard Indemnity Policy – Plan B, Form 25949-IP ME (10/05)**

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates For monthly direct bill rates, add \$9 to the final calculated premium

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	63+	2.035

Monthly Base Rate:	\$671.70
Marital Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE child	1.0300

Deductible	60% Coinsurance
\$250	1.112
\$500	1.100
\$1,000	1.075
\$1,500	1.055

3-Digit ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$883.04
\$1500 Deductible, Single Non-smoker

A \$50.00 one time application fee is not included in the above rates.

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider 25945-IR ME (10/05)**  
when attached to Form 25949-IP ME (10/05)

Final Calculated Premium
Round(Base Rate * Age Factor * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	64+	2.035

Monthly Base Rate:      \$111.56

ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$134.97
Single Non-smoker

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider Form 25945-IR ME**  
when attached to Form 25875-IP ME

**Final Calculated Premium**

Formula: Round(Base Rate \* Age Factor \* Area,0)

Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	64+	2.035

Base Rate: \$19.95

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039-040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044-046	E	0.746
047	E	0.746
048-049	E	0.746

Community Rate
\$22.98
Single Non-smoker

**The MEGA Life and Health Insurance Company**  
**Mental Health Parity Benefit Rider Form 25945-IR ME**  
when attached to Form 25876-IP ME

Final Calculated Premium
Formula: Round(Base Rate * Age Factor * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	0.950	42	1.368
19	0.950	43	1.393
20	0.950	44	1.418
21	0.950	45	1.442
22	0.950	46	1.467
23	0.950	47	1.492
24	0.950	48	1.529
25	0.950	49	1.566
26	0.950	50	1.604
27	0.950	51	1.641
28	0.950	52	1.678
29	0.950	53	1.720
30	0.950	54	1.745
31	0.950	55	1.770
32	0.950	56	1.834
33	0.969	57	1.884
34	0.988	58	1.955
35	1.023	59	2.025
36	1.077	60	2.032
37	1.118	61	2.033
38	1.168	62	2.035
39	1.206	63	2.035
40	1.340	64+	2.035

Base Rate: \$48.09

Maine Area Factors		
ZIP	Area	Factor
039-041	F	0.784
042	G	0.823
043-045	G	0.823
046	F	0.784
047-048	G	0.823
049	F	0.784
All Others	G	0.823

Community Rate
\$46.87
Single Non-smoker

**The MEGA Life and Health Insurance Company**  
**Accident Benefit Rider 25882-IP**  
 Individual Rates

Final Calculated Premium
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Base Rates			
Deductible	Max Benefit	Insured	Dependent Child
\$0	\$600	\$10.00	\$5.00
	\$1,200	\$17.00	\$9.00
	\$1,800	\$23.00	\$12.00
\$50	\$600	\$5.00	\$3.00
	\$1,200	\$9.00	\$5.00
	\$1,800	\$12.00	\$8.00
\$100	\$600	\$4.00	\$3.00
	\$1,200	\$6.00	\$4.00
	\$1,800	\$8.00	\$6.00

Community Rate
\$9.00
\$50 Ded/\$1200 Max

**The MEGA Life and Health Insurance Company**  
**Ambulatory Care Rider 25885-IP**  
 Individual Rates

Final Calculated Premium
Formula: Round(Base Rate * Age * smoker * Coins/Ded * Area,0) Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age	Factor
Dependent Child	0.375
0-24	1.048
25-29	1.048
30-34	1.048
35-39	1.209
40-44	1.404
45-49	1.500
50-54	2.000
55-59	2.088
60-64	2.246
65+	2.246

Base Rate:                   \$25.95  
 Smoker                       1.170  
 Non-Smoker                 1.000

Coinsurance/Deductible Factor			
Deductible	\$500		
24-hour Limit	\$500	\$1,000	\$2,000
50% Coins	0.470	0.710	1.020
80% Coins	0.820	1.330	2.030
Deductible	\$1,000		
24-hour Limit	\$500	\$1,000	\$2,000
50% Coins	0.220	0.350	0.520
80% Coins	0.400	0.650	1.060

Maine Area Factors		
(Table H)		
Zip	Area	Factor
039	E	0.746
040	E	0.746
041	E	0.746
042	E	0.746
043	E	0.746
044	E	0.746
045	E	0.746
046	E	0.746
047	D	0.711
048	D	0.711
049	E	0.746
All Others	E	0.746

Community Rate
\$20.42
\$1,000 Ded/80% Coins/\$1,000 24-hr Max

**The MEGA Life and Health Insurance Company**  
**Physician's Office Visit Rider 25886-IP**  
 Individual Rates

Final Calculated Premium
Formula: Round(Base Rate * Smoker,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

**\$15 Copay / \$50 Benefit Maximum**

Age	1 Visit per Quarter	2 Visits per Quarter
Dependent Child*	\$8.60	\$12.10
0-34	\$6.66	\$10.22
35-44	\$8.92	\$13.68
45-54	\$9.55	\$15.12
55-64	\$13.37	\$20.53
65+	\$13.37	\$20.53

**\$20 Copay / \$75 Benefit Maximum**

Age	1 Visit per Quarter	2 Visits per Quarter
Dependent Child*	\$9.55	\$13.18
0-34	\$7.37	\$11.03
35-44	\$9.87	\$14.76
45-54	\$10.51	\$16.21
55-64	\$14.33	\$21.61
65+	\$14.33	\$21.61

Smoker Factor	
Smoker	1.170
Non-smoker	1.000

\* Children receive double the number of visits per quarter indicated.

Community Rate
\$10.02
\$15 copay / 1 Visit / Non-Smoker

**The MEGA Life and Health Insurance Company**  
**Chemotherapy and Radiation Therapy Rider 25887-IP and 25887-IP ME**  
 Individual Rates

Final Calculated Premium
Formula: Round(Base Rate , 0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Age	Premium	
	Non-Smoker	Smoker
Dependent Child	\$1.98	\$1.98
0-39	\$7.92	\$9.27
40-49	\$8.92	\$10.43
50-64	\$11.39	\$13.33
65+	\$11.39	\$13.33

Community Rate
\$9.66

**The MEGA Life and Health Insurance Company**  
**Accumulated Covered Expense Rider 25890-IP**  
 Individual Rates

Final Calculated Premium
Formula: Round(Base Rate * Area Factor,0)
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

\$75,000 Option Base Rate	
Attained Age	Rates
Dependent Child	\$11.54
0-39	\$30.98
40-49	\$36.07
50-64	\$44.16
65+	\$44.16

\$100,000 Option Base Rate	
Attained Age	Rates
Dependent Child	\$7.15
0-39	\$19.19
40-49	\$22.33
50-64	\$27.35
65+	\$27.35

Smoker Factors	
Status	Factor
Smoker	1.170
Non-Smoker	1.000

Area Factors		
3-Digit ZIP	Area	Factor
039	E	0.746
040	E	0.746
041	F	0.784
042	E	0.746
043	E	0.746
044	E	0.746
045-046	E	0.746
047	E	0.746
048	E	0.746
049	E	0.746
All Others	F	0.784

Community Rate
\$17.88
\$100,000 Benefit Option

**The MEGA Life and Health Insurance Company**  
**Air Ambulance Rider 25902-IR**  
 Individual Rates

<b>Final Calculated Premium</b>
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

Base	Per Mile	Max Benefit	Individual	Family
\$1,500	\$20	\$3,500	\$1	\$2
\$2,500	\$50	\$5,000	\$1	\$3

**The MEGA Life and Health Insurance Company**  
**Emergency Room Rider 25908-IR**  
 Individual Rates

<b>Final Calculated Premium</b>
Formula: Round(Base * Smoker Factor,0)
Multiply the Monthly Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

80% Coinsurance Monthly Base Rate			
Attained Age	\$500 Maximum	\$1000 Maximum	\$1500 Maximum
Dependent Child	\$4.03	\$4.84	\$5.64
0-44	\$4.30	\$5.38	\$6.45
45-64	\$6.45	\$8.06	\$9.67

100% Coinsurance Monthly Base Rate			
Attained Age	\$500 Maximum	\$1000 Maximum	\$1500 Maximum
Dependent Child	\$5.64	\$7.25	\$8.06
0-44	\$6.45	\$7.52	\$9.67
45-64	\$9.67	\$11.28	\$14.51

Smoker Factor	
Smoker	1.17
Non-smoker	1.00

Community Rate
\$6.72
80% Coins/\$1,000 Max

**The MEGA Life and Health Insurance Company**  
**Brest Reduction Surgery and Symptomatic Varicous Vein Surgery Rider**  
26036-IR ME  
Individual Rates

<b>Final Calculated Premium</b>
Multiply the Base Rate by 3 for quarterly rates, 6 for semi-annual, and 11 for annual premium rates

		<b>Monthly Rate</b>
Rate Per Policy		\$3

Age, Area and smoker and date were selected at the highest cost level which is where the non-compliance will first show up

Basic Medical-Surgical Expense Policy 25875-IP ME (10/05)  
Plancode AH25

Ded	DRB	Misc	Surg	Annual Premium	Difference in price	Difference in Deductible	Complies
1,000	600		3	5,000	2,808	0	
2,000	600		3	5,000	2,232	576	1,000 TRUE
3,000	600		3	5,000	1,944	288	1,000 TRUE
4,000	600		3	5,000	1,824	120	1,000 TRUE
5,000	600		3	5,000	1,752	72	1,000 TRUE
1,000	600	35,000	20,000	3,444	0		
2,000	600	35,000	20,000	2,748	696	1,000	TRUE
3,000	600	35,000	20,000	2,388	360	1,000	TRUE
4,000	600	35,000	20,000	2,244	144	1,000	TRUE
5,000	600	35,000	20,000	2,148	96	1,000	TRUE

Age 63  
Smoker TRUE  
Area 04100  
AE 1.03

Basic Medical-Surgical Expense Benefit Plan 25875-IP ME (10/05)  
Plancode AH26

Ded	DRB	Misc	Surg	Annual Premium	Difference in price	Difference in Deductible	Complies
1,000	1,000	15,000	5,000	2,316			
2,000	1,000	15,000	5,000	1,908	408	1,000	TRUE
3,000	1,000	15,000	5,000	1,656	252	1,000	TRUE
4,000	1,000	15,000	5,000	1,464	192	1,000	TRUE
5,000	1,000	15,000	5,000	1,308	156	1,000	TRUE
1,000	1,000	35,000	20,000	3,468			
2,000	1,000	35,000	20,000	2,844	624	1,000	TRUE
3,000	1,000	35,000	20,000	2,448	396	1,000	TRUE
4,000	1,000	35,000	20,000	2,148	300	1,000	TRUE
5,000	1,000	35,000	20,000	1,908	240	1,000	TRUE
1,000	1,000	60,000	35,000	4,248			
2,000	1,000	60,000	35,000	3,468	780	1,000	TRUE
3,000	1,000	60,000	35,000	2,988	480	1,000	TRUE
4,000	1,000	60,000	35,000	2,616	372	1,000	TRUE
5,000	1,000	60,000	35,000	2,316	300	1,000	TRUE

Age 63  
Area 04100  
Date 3/1/10  
AE 1.03  
Smoker TRUE

Basic Medical-Surgical Expense Benefit Plan 25876-IP ME (10/05)

Ded	Cins	Annual Premium	Difference in price	Difference in Deductible	Complies
3,500	50%	4,608			
5,000	50%	4,044	564	1,500	TRUE
7,500	50%	3,240	804	2,500	TRUE
10,000	50%	2,916	324	2,500	TRUE
3,500	80%	5,424			
5,000	80%	4,692	732	1,500	TRUE
7,500	80%	3,720	972	2,500	TRUE
10,000	80%	3,240	480	2,500	TRUE
3,500	100%	5,748			
5,000	100%	5,016	732	1,500	TRUE
7,500	100%	4,128	888	2,500	TRUE
10,000	100%	3,480	648	2,500	TRUE

Age 63  
Area 042  
Date 1/1/2011  
AE 1.07  
Smoker TRUE

Maine Standard Indemnity Policy - Plan A, Form 25948-IP ME (10/05)

Deductible	Annual Premium	Difference in price	Difference in Deductible	Complies
250	25,869			
500	25,633	236	250	TRUE
1,000	25,160	472	500	TRUE
1,500	24,688	473	500	TRUE

Age 63  
Area 04100  
Date 1/1/2011  
Smoker TRUE

Maine Standard Indemnity Policy - Plan B, Form 25949-IP ME (10/05)

Deductible	Annual Premium	Difference in price	Difference in Deductible	Complies
250.	21,432			
500.	21,192	240	250	TRUE
1,000.	20,712	480	500	TRUE
1,500.	20,328	384	500	TRUE

Age 63  
Area 04100  
Date 1/1/2011  
Smoker TRUE

SERFF Tracking Number: MGCA-126300918 State: Maine  
 Filing Company: The Mega Life and Health Insurance Company - State Tracking Number:  
 ICA  
 Company Tracking Number: ME IND 2010  
 TOI: H151 Individual Health - Sub-TOI: H151.001 Health - Hospital/Surgical/Medical  
 Hospital/Surgical/Medical Expense Expense  
 Product Name: ME Individual Filings  
 Project Name/Number: /

## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Explanatory Memorandum LH		
<b>Comments:</b>		
<b>Attachment:</b> ME Ind 2010 filing -2 coverletter.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Justification for Rate (Change) LH		
<b>Comments:</b>		
<b>Attachment:</b> ME Ind 2010 filing -3 ACTMEMO.pdf		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Supporting Documents		
<b>Comments:</b>		
<b>Attachments:</b> ME Ind 2010 filing -0 Table of Contents.pdf ME Ind 2010 filing -1 checklists.pdf ME Ind 2010 filing -4a Exhibits 1-2.pdf ME Ind 2010 filing -4b Exhibits Rate Calculations.pdf ME Ind 2010 filing -4c Exhibits Age slope.pdf ME Ind 2010 filing -4d comments for rate calc.pdf ME Ind 2010 filing -4e Exhibits Experience exhibits.pdf ME Ind 2010 filing -6 Customer 2010 Rate Notice.pdf ME Ind 2010 filing Transmittal .pdf		



**The MEGA Life and Health  
Insurance Company**

Home Office: Oklahoma City, OK

December 4, 2009

Mr. William A. Bremer, FCA, MAAA  
Assistant Actuary  
Maine Bureau of Insurance  
34 State House Station  
August, Maine, 04333

RE: The MEGA Life and Health Insurance Company  
Rate Filing for Individual Health Plans  
Company # NAIC # 264-97055  
Company FEIN # 59-2213662  
Base plans 25875-IP ME, 25876-IP ME, 25948-IP ME, and 25949-IP ME  
Riders 25882-IP, 25885-IP, 25886-IP, 25887-IP, 25890-IP, 25902-IP, 25908-IP, 25945-IP ME, 26036-IP

Dear Mr. Bremer:

Attached is the rate filing for The MEGA Life and Health Insurance Company ("MEGA") individual plans. The increase requested is due in part to normal medical trend and in part to the change in the experience. Depending on the plan, the change in experience may play a significant role.

As a result of the change to the insurance code Title 24-A 2739-C 2.D. (4), the age slope is being modified to reduce the subsidies that existed under the prior age slope. Rates at the younger ages will be reduced approximately 25%. This reduction at the younger ages is being offset by an increase to the older ages. While the age slope modification will apply to all new business, to avoid significant rate increases for our existing policyholders that likely would result in greater shock lapse, the inforce policies will be adjusted to this new age slope over the 2010 and 2011 rate filings. Specifically, the combination of age and overall increase to the book will be limited in 2010 to 25% with the remaining differential to reflect the new age slope adjusted in our 2011 filing.

The administration costs have been reviewed for this filing. At the hearing in 2008, MEGA presented data that the actual administrative expense in 2008 was approximately at 15.2% of premium. MEGA also presented testimony that there were efforts underway to reduce these expenses. The Bureau expressed concern over the method in which the expenses were allocated. Considerable efforts were made to improve the allocation of expenses to Maine. The aggregate company expenses for 2009 were reviewed and categorized into various key processes including the application process, claims activity, and maintenance of existing policies. These categories were then allocated over the specific aggregate units resulting in a per unit expense number for each of the categories. The units for Maine were derived from the projection model used in the pricing of the individual business. While it is not possible to determine the exact cost associated with the administration of business in Maine, the numbers provided in this filing are a significant improvement over previous data, and it is MEGA's hope that these changes will assist in the Bureau's understanding of MEGA's expense structure.

The new business commissions in Maine will be reduced in 2010. The change in the commission rate will be significant, and in order to pass this reduction on to new policy holders, the premium for new business will be below that of the inforce block of business by approximately 5.5%



**The MEGA Life and Health  
Insurance Company**

Home Office: Oklahoma City, OK

The Scheduled product 25875-IP ME has shown a rapid increase in the claim cost per member, due in part to large claims. The 12 month rolling pmpm claim costs based on adjustments for large claims was \$55 as of September 2008, the 12 month rolling pmpm has climbed steadily since that point in time with the July 2009 number now at \$83. This increase in claim cost comes at a time when the pmpm premiums are decreasing as a result of the last rate change. This results in a calculated rate increase of 56% for the Scheduled base plan after adjusting for large claims. The proposed increase is being capped at 25% at this time. This form is no longer being actively marketed and there is no similar form being marketed.

The cat forms 25876-IP ME, 25948-IP ME and 25949-IP ME have been combined for experience purposes as required by the hearing of 2008. MEGA proposes an increase of 12.3% for these forms. The state mandated plans are being subsidized heavily by the form 25876-IP ME. Without the state plans experience, the 25876-IP ME plan would have a proposed 2% increase.

The Accident rider, which is form 25882-IP, proposed 9.2% increase. The Ambulatory Care rider 25885-IP has a proposed 14.8% increase. The Doctor's Office Visit rider, which is form 25856-IP, has a proposed 14.0% increase. The emergency room rider, which is form 25908-IP, has no proposed increase even though calculations show that it should receive a small increase. The Chemotherapy rider has no proposed increase as a result of very few claims, and the Air Ambulance rider, which is form 25902-IP, has no proposed increase. There are two state required riders, the Mental Health rider, which follows the rate change of the base plan to which it is attached, and the Breast Reduction and Varicose Veins rider, which has no proposed rate change.

Sincerely,

Virgil Meier, FSA MAAA  
Assistant Vice President  
Telephone: 1.800.729.2302, ext 3398  
Facsimile: 817.255.8274  
Email: nrhAct-Comp@HealthMarkets.com

## Actuarial Memorandum

The following exhibits are hereby submitted in accordance with rate revision requirements on behalf of The MEGA Life and Health Insurance Company in North Richland Hills, Texas (NAIC # 97055). This memorandum has been prepared for the purpose of demonstrating compliance with regulatory authority and may not be appropriate for other purposes.

### A. Scope and Purpose of Filing

This filing is for a revision in the existing rates for the individual products. Only individual products are included in this filing. This filing contains rate pages for all individual products currently being marketed in the state of Maine. The purpose of this filing is to adjust rates to reflect experience of the block, to adjust for trend, and to comply with the individual loss ratio requirements in the state of Maine as set forth in Title 24-A M.R.S.A. § 2736-C.

A change is also being made to the age factors. Pursuant to 24-A M.R.S.A. § 2735-C (2)(D)(4) "For all policies... on or after July 1, 2009, ... the highest premium rate for each rating tier may not exceed 2.5 times the premium rate that could be charged to an eligible individual with the lowest premium rate for that rating tier in a given rating period." The age factors are being increased for the older ages and reduced for the younger ages. The change in the age factors will not impact the overall rate change; in other words, the age factors are cost neutral. All new business rates will reflect this change fully upon approval by the Superintendent. For in force business, we propose to move to the new business rate over the 2010 and 2011 rate filing periods. This stepped approach is included to minimize the overall rate change at certain ages. The combined change, age rate change, and the overall calculated rate increase will be limited to 25%. This means that in order to keep the age adjustment cost neutral some ages will not be reduced to the new business level. For ages 55 to 59, the in force business will move to the new business factor level. Ages over 59 will be limited due to the 25% increase. Ages 40 to 54 will not be changed in 2010, and ages below 39 will be moved to the new age slope on the new business rates. See exhibit 7 for a graph of the current, new business and the capped 2010 factors for in force business.

Commissions for new business are being reduced in 2010. This will result in a lower rate for the new business product of about 5.5%.

One adjustment was made in the \$1,500 deductible option for the State plan B in order to keep the relationship between premiums and deductible in compliance with Rule 940, § 8.B. The factor moved from 1.05 to 1.055. The compliance with Rule 940, § 8.B is shown in the attachment in labeled "Compliance with 940, § 8.B". There are currently no inforce policies with this benefit option.

### B. Description of Benefits

Form 25875-IP ME provides benefits for Hospital Room and Board, Hospital Intensive Care, Miscellaneous In-Hospital Expenses, Surgery, Assistant Surgeon, Anesthesiologist, Outpatient Surgery Facility, Second Physician's Surgical Opinion, Physician Visits while Hospital Confined and Ambulance Transportation.

Form 25876-IP ME provides benefits for Hospital Room and Board, Hospital Intensive Care, Miscellaneous Hospital Expenses, Same-Day Surgical Facility Care, Doctor's Visits and Ambulance Services.

Forms 25948-IP ME and 25949-IP ME are the statutory individual products that must be offered.

Rider form 25882-IP provides benefits for covered expenses for treatment of an injury while not hospital confined.

Rider form 25885-IP provides benefits for diagnostic X-Rays, laboratory and pathological exams, and physical, occupational or speech therapy, when incurred in a hospital emergency room or outpatient facility, same-day surgery facility or doctor's office or clinic.

Rider form 25886-IP provides benefits for medically necessary visits to the physician's office or clinic and for related care serviced provided by the Doctor to the Insured Person as a part of such visit.

Rider form 25887-IP provides benefits for actual expenses incurred by an Insured Person during an outpatient hospital stay for the treatment of cancer by radiation therapy or chemotherapy.

Rider form 25890-IP provides benefits for 100% of covered expenses incurred during the remainder of a confinement period, up to the aggregate amount, once an Insured Person's covered expense under the base plan total the accumulated covered expense amount.

Rider form 25902-IR provides benefits for air ambulance transportation to the nearest available medical facility that can provide adequate care in the event of a medical emergency.

Rider form 25908-IR provides benefits for emergency room treatment received for a medical emergency.

Rider form 25945-IR ME provides benefits for the treatment and diagnosis of psychotic disorders (including schizophrenia), dissociative disorders, mood disorders, anxiety disorders, personality disorders, paraphilias, Attention Deficit and disruptive behavior disorders, pervasive developmental disorders, tic disorders, eating disorders (including bulimia and anorexia) and substance abuse related disorders.

### **C. In Force Business and Average Annual Premiums**

See Exhibit 1 "In Force Business and Average Annual Premiums"

#### **D. Proposed Effective Date**

The proposed rates will be implemented following issuance of a Decision and Order by the Superintendent. The rates have been established with an effective date of April 1, 2010. According to the previous rate filing approved in late 2008, MEGA will renew all business using a common effective date of April 1<sup>st</sup> unless the policyholder had been issued a policy and received a contractual rate guarantee. Rates will also include, for new policies issued, a quarterly adjustment in rates as defined on the rate sheets. In order to implement rates effective April 1, 2010, MEGA would need final approved rates no later than March 1, 2010. If there is a delay in implementation, the proposed rates would need to be modified to reflect trend.

#### **E. Morbidity and Experience**

The experience for this analysis is based on the 12 months experience ending 7/31/2009 with claims paid through 10/31/2009. The experience is based on the date of service as defined when services were rendered by a medical professional or facility. The data is based solely on the forms listed above and is inclusive of all policyholders that were issued in the State of Maine. The experience was completed using completion factors developed on the same forms in the State of Maine.

The product forms were split into the following groups based upon the risk characteristics that they share. Form 25875-IP ME and rider 25890-IP were combined as well as the benefit options labeled DT Surg, SDS, and Enhanced R&B (these are benefit options but in certain reports on the system they appear as optional riders) – these will be referred to as “Scheduled”. The forms 25876-IP ME and 25948-IP ME and 25949-IP ME were all combined. These forms are more catastrophic in nature, and will be referred to as “Cat”.

The large claim adjustments used a threshold of \$50,000 for the Scheduled plan and \$100,000 for the Cat plans. The Scheduled plan pooling point will be lower than the Cat plans due to the limited benefits design.

The data for the base plan was adjusted for large claims by removing large claims in the experience period and adding back a pooling charge. The pooling charge is determined by totaling all excess claims for all calendar years and dividing by premium over the same period. To determine if the claims reach this threshold, paid claims are accumulated per person over a fiscal year that corresponds to the beginning and end months of the experience period.

#### **F. Mortality**

Mortality rates were not considered in the premium calculations.

**G. Active Life Reserves**

There are no active life reserves on these products since rates are on an attained age basis.

**H. Issue Age Range**

There are no restrictions on issue age. Restrictions will be made according to 24-A M.R.S.A § 2736-C(3).

**I. Rate Change and Rate History**

The changes in rates are shown in Exhibit 2, "Rate History".

**J. Medical Trend Assumptions**

At the time of the last hearing on MEGA's 2008 rate filing, the trends for the catastrophic plans were shown to be in the range of 16-19% with the Maine Bureau of Insurance electing to use a trend of 17.5% for the catastrophic plans. The current analysis shows that the trend rates over the last 3 years are in excess of 20%. While the data over the long term supports these higher trends, the recent experience shows a flattening of the pmpm claim costs. While a materially higher trend could certainly be justified, we have selected a trend of 16% for two primary reasons. First, trends have a tendency to fluctuate over time. We saw low trends before 2007 and recently we are seeing very high trends. While these very high trends currently persist, it is reasonable to assume that the trend number will moderate into 2010. Second, the Company is mindful of the effect of increases on policyholders. To mitigate that effect, for rate-making purposes we have selected a trend that is lower than observed with the hope that trends will indeed moderate. This obviously presents additional risks to the Company and may result in higher rate increases in 2011 if the trend used proves to be too optimistic.

For the scheduled plans a trend of 5% is being used in the calculations. This is in part intended to temper the impact of the large claims that have occurred recently. At the time of the last filing, a trend of 10% was used, which is more representative of the long run trend rate. The 12-month moving average claim costs per member had been declining from a high of \$59 down to a low of \$40 in early 2008 (based on adjustments for large claims). The recent large claims have pushed the pmpm number over \$83 (these numbers are un-adjusted for large claims). This variability is due to the small size of the block of business.

**K. Renewability**

All certificates are guaranteed renewable, subject to the company's right to discontinue or terminate the coverage as provided in the Termination of Coverage section of the policy. Riders follow the renewability of the certificate to which they are attached.

**L. Underwriting**

Underwriting will be on a guaranteed issue basis according to regulation.

**M. Loss Ratio Requirements**

The minimum required loss ratio for individual business is 65%. The 2008 hearing for MEGA's individual products resulted in a loss ratio for the individual products of 68.4% based on a commission level of 16.2%. If the rates are approved as proposed and all assumptions prove to be accurate, the loss ratio for 2010 would be 65.5%. For policies issued after March 1, 2010, the loss ratio is anticipated to be 69.4%

**N. Premium Classes**

Premiums can vary by attained age, smoker status, benefit level, and/or 3-digit zip code of residence. Area factors, when used, are displayed on the following rate pages.

**O. Marketing Method**

These products are sold to individuals by agents on a one-to-one basis. This filing applies to both new business and in force business. The form 25875-IP ME, which is a limited-benefit, scheduled plan, is no longer actively sold.

**P. Actuarial Certification**

I certify, to the best of my knowledge and judgment that this rate filing is in compliance with the applicable laws and regulations of the State of Maine and with the rules of the Bureau of Insurance. The rates are not excessive, inadequate, or unfairly discriminatory.

December 4, 2009

Date



Virgil Meier, FSA, MAAA  
Assistant Vice President

Maine 2010 Individual Filing  
The MEGA Life and Health Insurance Company

December 4, 2009

Table of Contents

	Section	Pages	Exhibit
Table of Contents	Table of Contents	1	
Transmittal	Transmittal	1-5	
Checklist	Checklist	1-8	
Cover Memo	Cover memo	1-2	
Actuarial Memo	ActMemo	1-4	
Premium, inforce, average premium	Exhibits	1	1
Rate History	Exhibits	2	2
New Business Rate Calculation Exhibit	Exhibits	3	3
New Business Administration Cost Buildup	Exhibits	4	4
Inforce Rate Calculation Exhibit	Exhibits	5	5
Inforce Administration Cost Buildup	Exhibits	6	6
Age slope change	Exhibits	7	7
Rate Calculation Comments	Exhibits	8-9	8
Experience			
Catastrophic pooled	Exhibits	10	9
Scheduled pooled	Exhibits	11	10
Catastrophic	Exhibits	12	11
Scheduled	Exhibits	13	12
Catastrophic on level	Exhibits	14	13
Scheduled on level	Exhibits	15	14
Accident	Exhibits	16	15
Ambulatory Care Rider	Exhibits	17	16
DOV	Exhibits	18	17
Chemo	Exhibits	19	18
Air	Exhibits	20	19
ER	Exhibits	21	20
Combined - all base and riders	Exhibits	22	21
Rate Sheets New Business as of March 1, 2010	Rate Sheets NB 2010.3	1-13	
Rate Sheets Inforce	Rate Sheets Inforce	1-19	
Compliance with 940 8.B	Rate Sheets Compliance w	1	
Rate change letter	Rate Chage letter	1-2	

**Maine Bureau of Insurance  
Rate Filing Review Requirements Checklist  
Individual Medical  
Policies Subject to Title 24-A M.R.S.A. § 2736-C  
H15I, H16I.005A, H16I.005B, H16I.005C, HOrg02I.005B, HOrg02I.005C**

(TO PRINT, MATCH PRINTER TO DOCUMENT'S "PAGE SETUP" AND SET PAPER FORMAT TO LANDSCAPE)

S E C T I O N	REVIEW REQUIREMENTS	REFERENCE	DESCRIPTION OF REVIEW STANDARDS REQUIREMENT	SPECIFIC LOCATION OF COMPLIANCE IN FILING
A.	<b>General Rate Filing Requirements:</b>	<a href="#">Rule 940, § 5. A.</a>	A rate filing must be submitted whenever a new policy, rider, or endorsement form that affects benefits is submitted for approval and whenever there is a change in the rates applicable to a previously approved form.  Individual rates must be filed separately from small group or large group rates. The transmittal document must clearly identify the filing as an individual rate filing.	
B.	<b>Electronic (SERFF) and Paper Filing Requirements:</b>	<a href="#">Rule 940, § 5. B.</a>	Filings may be filed electronically, using the <u>NAIC</u> System for Electronic Rate and Form Filing (SERFF), or on paper.  If an electronic (SERFF) filing is found to be in compliance with the applicable requirements, the SERFF record will show the rates to be "Acceptable," and the SERFF file will be closed.  Paper filings must include <b>two (2) copies</b> of the transmittal document available on the Bureau's web site. If a paper filing is found to be in compliance with the applicable requirements, <b>one (1) copy</b> of the transmittal document (and any other materials sent in duplicate) will be returned to the carrier, stamped "Rates Acceptable."  The Superintendent may request additional information as necessary.	
C.	<b>Additional Rate Filing Requirements:</b>	<a href="#">Rule 940, § 5. C.</a>	<b>Every rate submission subject to Title 24-A, § 2736-C must contain the following:</b>	
	1. Carrier Information:	<a href="#">Rule 940, § 5. C. 1.</a>	The name and address of the carrier, and the name, title, email address and direct phone number of the person responsible for the filing, must be provided.	<i>Section Transmittal Page 1, box 3 &amp; 4</i>

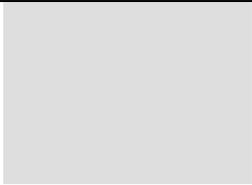
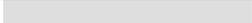
	2. Scope and Purpose of Filing:	<a href="#">Rule 940, § 5. C. 2.</a>	Specify whether this is a new form and rate filing, a rate revision, or a justification of an existing rate.	<i>Section Transmittal Page 1, box 11; Cover letter; Section ActMemo item A</i>
	3. Description of Benefits:	<a href="#">Rule 940, § 5. C. 3.</a>	Include a brief description of the benefits provided by each policy form and any attached riders or endorsements.	<i>Section ActMemo item B</i>
	4. In-Force Business and annualized premium:	<a href="#">Rule 940, § 5. C. 4.</a>	Provide the number of Maine policyholders or certificateholders who will be affected by the proposed rate revision and their annualized premium.	<i>Section ActMemo item C; Section Exhibits page 1, Exhibit 1</i>
	5. Proposed Effective Date(s):	<a href="#">Rule 940, § 5. C. 5.</a>	State the proposed effective date and method of implementation of the proposed rate (e.g., next anniversary or next premium due date).	<i>Section ActMemo item D</i>
	6. Confidentiality:	<a href="#">Rule 940, § 5. C. 6.</a>	The filing may be prepared in a manner that protects the confidentiality of proprietary information by following the <a href="#">confidentiality protocol</a> , available on the Bureau's website.	NA
<b>D.</b>	<b>Submission Requirements, Individual Health Plans*:</b>	<a href="#">Rule 940, § 6.</a>	<p>The following section applies to hospital and medical "expense-incurred" individual health plan* rate filings. Individual health plan rate filings must meet these requirements, unless the Superintendent determines that the requirement is not appropriate for a particular filing.</p> <p>*See <a href="#">Title 24-A, §2736-C, 1. C.</a> for definition of Individual health plan.</p> <p>Note: Pursuant to <a href="#">Title 24-A §2701, 2.C.</a> , <a href="#">Title 24-A, §2736, §2736-A, §2736-B,</a> and <a href="#">§2736-C</a> apply to:</p> <p>(1) Association groups as defined by <a href="#">Title 24-A, §2805-A</a>, except associations of employers;</p> <p>(1-A) Credit union groups as defined by <a href="#">Title 24-A §2807-A</a>; and</p> <p>(2) Other groups as defined by <a href="#">Title 24-A, §2808</a>, except employee leasing companies registered pursuant to <a href="#">Title 32, Chapter 125</a>.</p>	
	1. Rate Filings must Accompany Form Filings:	<a href="#">Rule 940, § 6. A.</a>	Every policy, rider, or endorsement form affecting benefits which is submitted for approval must be accompanied by a rate filing or, if the form does not require a change in the premium, the submission must include a complete explanation of the effect on the anticipated loss ratio. The rate filing must include all rates, rating formulas and revisions. Rates must be filed with the form rather than separately.	NA – not a form filing or a change in benefits
	2. Rate Revisions:	<a href="#">Rule 940, § 6. B.</a>	If the filing is a rate revision, the reason for the revision must be stated.	<i>Cover memo; Section ActMemo item A</i>

	3. Separate Filings:	<a href="#">Rule 940, § 6. C.</a>	As noted in “A,” above, individual rates must be filed separately from group rates. The transmittal document must clearly identify the filing as an “Individual Health Rate Filing.”	
	4. 60-day Advance Filing Notice:	<a href="#">Rule 940, § 6. C.</a>	The filing must be received by the Bureau at least 60 days before the implementation date unless the Superintendent waives this requirement pursuant to <a href="#">Title 24-A, §2736. 1.</a>	
	5. Non-compliant Filing:	<a href="#">Rule 940, § 6. C.</a>	If the Bureau requests additional information or finds rates not to be in compliance, rates approved previously must continue to be used.	
	6. Completeness and Timeliness of Filing:	<a href="#">Rule 940, § 6. D.</a>	The filing must include sufficient supporting information to demonstrate that the rates are not excessive, inadequate, or unfairly discriminatory. Carriers are required to review their experience no less frequently than annually and to file rate revisions, upward or downward, as appropriate. Upward revisions must be filed in a timely manner to avoid the necessity of large increases.	
	7. Limitation on the application of approved trend factor(s):	<a href="#">Rule 940, § 6. E.</a>	If any rates will be automatically adjusted subsequent to the effective date of the filing based on a trend factor or other factor, this must be clearly disclosed in the filing. <b>Automatic trend increases must be limited to one year beyond the effective date. No further automatic trend increases may be implemented unless a new filing is submitted and approved.</b>	<i>Section Actmemo item D; Section Rate Sheets NB 2010.03 Pages1-6</i>
	8. Morbidity:	<a href="#">Rule 940, § 6. F. 1.</a>	Describe and explain the morbidity basis for the form. Any substantive adjustments from the source or earlier assumptions must be explained. The morbidity assumed must be adequately justified by supporting data.	<i>Section ActMemo item E</i>
	9. Mortality:	<a href="#">Rule 940, § 6. F. 2.</a>	If applicable, the filing must state the mortality basis for the form, and any substantive adjustments from earlier assumptions must be explained.	<i>Section ActMemo item F</i>
	10. Issue Age Range:	<a href="#">Rule 940, § 6. F. 3.</a>	Specify the issue age range of the form and whether premiums are on an issue age, attained age, or other basis.	<i>Section ActMemo item H</i>
	11. Average Premium and Pre- and Post-Rate Change Monthly Premiums:	<a href="#">Rule 940, § 6. F. 4.</a>	Display the average annual premium per individual policy for both Maine and all states in which the form is or was sold. If a rate adjustment is proposed, the filing must disclose the average percentage increase a policyholder will experience as well as the largest percentage increase that any in-force policy will receive. The average increase must be determined by comparing the aggregate premium before and after the increase (assuming no lapses) for all policies affected by the rate adjustment. The maximum increase is the largest increase for an in-force policy, including changes due to trend, aging, and changes in demographic, area, and/or industry rating factors.	<i>Section Exhibits Page 1, Exhibit 1</i>

	12. Medical Trend Assumptions:	<a href="#">Rule 940, § 6. F. 5</a>	Provide the medical trend used and the assumptions used to calculate the trend.	<i>Section ActMemo item J</i>
	13. Maine Experience on the Form (Past and Future Anticipated):	<a href="#">Rule 940, § 6. F. 6.</a>	<p>Carriers shall consider experience solely within the State of Maine in developing rates. However, if there is insufficient experience within Maine upon which a rate can be based, the carrier may use nationwide experience. In considering experience outside the State of Maine, as much weight as possible must be given to Maine experience. If nationwide experience is used, premiums must be adjusted to the Maine rate level and, where appropriate, claims must be adjusted to Maine utilization and price levels. If premiums incorporate area factors that adjust for variations in utilization and price levels such that adjusting experience to Maine levels would result in the same percentage adjustment to both premiums and claims, then neither adjustment need be made. The carrier in its rate filing shall expressly show what geographic experience it is using. Experience from inception for each calendar year and, where appropriate, each policy year must be displayed, including the following information:</p> <ol style="list-style-type: none"> <li>(1) Year</li> <li>(2) Collected premium</li> <li>(3) Earned premium</li> <li>(4) Paid claims</li> <li>(5) Paid loss ratio</li> <li>(6) Change in claim liability and reserve</li> <li>(7) Incurred claims</li> <li>(8) Incurred loss ratio</li> <li>(9) Expected incurred claims</li> <li>(10) Actual-to-expected claims</li> <li>(11) Active Life Reserves</li> </ol> <p>For future years, columns (3), (7), and (8) must be displayed. For periods where the actual claim runoff is complete, that data must be displayed to replace (6).</p> <p><b>Past experience must be presented on both an actual basis and a constant premium rate basis.</b></p>	<i>Section ActMemo item E</i> <i>Section Exhibits Pages 10-22; exhibits 9-21</i>
	14. National Experience:	<a href="#">Rule 940, § 6. F. 7.</a>	Provide the same data as for “D. 13,” above, for all states in which the form is or was sold.	NA
	15. History of Rate Adjustments:	<a href="#">Rule 940, § 6. F. 8.</a>	List the approval dates and average percentage rate adjustments for the form both nationwide and in Maine since inception of the policy form.	<i>Section Exhibits Page 2, exhibit 2</i>
	16. Renewability Clause:	<a href="#">Rule 940, § 6. F. 9.</a>	Individual health plans are guaranteed issue and guaranteed renewal, pursuant to <a href="#">Title 24-A, §2850-B. 3.</a>	

	17. Minimum Required Loss Ratio:	<a href="#">Rule 940, § 6. F. 10.</a> & <a href="#">Rule 940, § 8. A.</a> ; See <a href="#">Title 24-A, § 2736-C. 5.</a>	State the expected minimum anticipated future loss ratio and, if applicable, the expected lifetime loss ratio. For all policies and certificates issued on or after December 1, 1993, the Superintendent shall disapprove any premium rates filed by any carrier, whether initial or revised, for an individual health policy unless it is anticipated that the aggregate benefits estimated to be paid under all the individual health policies maintained in force by the carrier for the period for which coverage is to be provided will return to policyholders <b>at least 65%</b> of the aggregate premiums collected for those policies, as determined in accordance with accepted actuarial principles and practices and on the basis of incurred claims experience and earned premiums. For the purposes of this calculation, any savings offset payments paid pursuant to section 6913 must be treated as incurred claims.  Policies issued before December 1, 1993, are subject to the loss ratio standards of <a href="#">Rule 940, § 7. A. &amp; B.</a>	<i>Section ActMemo item M</i>
	18. Premium Classes:	<a href="#">Rule 940, § 6. F. 11.</a>	State all the attributes upon which the premium rates vary. If the form is area-rated, a complete table of area factors for all states must be included. See <a href="#">Title 24-A, §2736-C, 2., A.-F.</a>	<i>Section ActMemo item N Also see rate sheets</i>
	19. Marketing Method:	<a href="#">Rule 940, § 6. F. 12.</a>	Provide a brief description of the market and the marketing method. Specify whether the form is still being sold and whether the filing applies only to new business, only to in-force business, or both, and the reasons therefor.	<i>Section ActMemo item O</i>
	20. Medical Underwriting:	<a href="#">Rule 940, § 6. F. 13.</a>	Pursuant to Title 24-A, §2736-C, 2. B., medical underwriting is prohibited. The filing must include a statement acknowledging that medical underwriting is not applied to the applicants or insureds.	<i>Section ActMemo item L</i>
	21. Actuarial Certification, non-HMO Rate Filings:	<a href="#">Rule 940, § 6. F. 14.</a>	Include a certification by a qualified actuary that to the best of the actuary's knowledge and judgment the entire rate filing is in compliance with the applicable laws of the State of Maine and with the rules of the Bureau of Insurance. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	<i>Section ActMemo item P</i>
	22. Actuarial Certification, HMO Rate Filings:	<a href="#">Rule 940, § 10.</a>	HMO rate filings must include a certification by a qualified actuary that the rates are not excessive, inadequate, or unfairly discriminatory, along with adequate supporting information. "Qualified actuary," as used herein, means a member in good standing of the American Academy of Actuaries.	NA
	23. Rate Revisions, No Longer Actively Marketed Blocks:	<a href="#">Rule 940, § 7. C. 1.</a>	If the form is no longer actively marketed, a statement must be included as to whether a similar form is actively marketed. If so, a discussion of equity between the two forms, including a comparison of the benefits and premium rates, must also be included. Rates for individual policy forms for closed blocks should not significantly exceed rates for an open block	<i>Section CoverMemo</i>

			unless the difference is justified by differences in benefits or other conditions, or unless the fact that renewal rates would exceed new business rates was disclosed at issue. The Superintendent may approve exceptions to this requirement if the enrollees are permitted to change to the new form and the Superintendent determines that the change would be in the best interest of the enrollees.	
	24. Rate Revisions, Combination of Forms:	<a href="#">Rule 940, § 7. C. 2.</a>	When a block of business in force under a form no longer being sold has declined to a size such that the number of actual claims nationally in a twelve month period is less than two hundred, then the business under such form must be combined with other blocks of business in the same class, which are on a consistent rate basis, for rating and monitoring purposes. The Superintendent may approve exceptions to this requirement if the enrollees are permitted to change to a new form and the superintendent determines that the change would be in the best interest of the enrollees.	
	25. Rate Revisions, Reasonableness of revised premiums for certain forms:	<a href="#">Rule 940, § 7. C. 3.</a>	<p>Revised premiums other than those subject to <a href="#">Rule 940, § 11.</a> will be presumed reasonable in relation to benefits if demonstrations are provided which show that both the following loss ratios meet minimum standards as set forth in <a href="#">Rule 940, § 7. B.</a> or in <a href="#">Rule 940, § 8.</a>, whichever is applicable:</p> <ol style="list-style-type: none"> <li>1. An anticipated loss ratio calculated over the future lifetime of the form;</li> <li>2. An anticipated loss ratio derived by dividing (i) by (ii) where <ol style="list-style-type: none"> <li>(i) is the sum of the accumulated benefits from the original effective date of the form to the effective date of the revision, and the present value of future benefits, and</li> <li>(ii) is the sum of the accumulated premiums from the original effective date of the form to the effective date of the revision, and the present value of future premiums.</li> </ol> </li> </ol> <p>The Superintendent may accept alternative demonstrations where appropriate, particularly for small blocks with no credible experience.</p>	<p><i>This filing is subject to rule 940 § 11</i></p> <p><i>Section Exhibits pages 5 &amp; 6 exhibits 4 &amp; 6</i></p>
	26. Rate/Benefit Relationships:	<a href="#">Rule 940, § 8. B.</a>	<p>Unless the Superintendent grants an exception in accordance with this subsection, rates for different benefit plans that vary based on benefit differences may not exceed the maximum possible difference in benefits. For example, the difference in annual premium between a plan with a \$250 deductible and an otherwise identical plan with a \$500 deductible may not exceed \$250 unless an exception is granted. The Superintendent will grant exceptions based on the following criteria and conditions:</p> <ol style="list-style-type: none"> <li>A. The rate differential between plans must be justified based on actual</li> </ol>	

			<p>or reasonably anticipated differences in utilization that are independent of differences in health status or demographics. Generally, some of the difference in utilization between richer and leaner benefit plans is due to self-selection (based on health status or demographics) by those choosing one plan over the other, while some of the difference is due to the incentives associated with different cost-sharing levels. While it may not be possible to definitively determine how much of the difference in utilization is related to health status and demographics, the carrier must make a good faith effort to make this distinction.</p> <p>B. In cases where approved rate differences do exceed the maximum possible differences in benefits, it must be clearly disclosed to prospective policyholders and renewing policyholders. A copy of the disclosure to be used and a description of when and how it will be distributed must accompany the proposed rate filing.</p>	 <i>Section Compliance with 940 8.b</i>
	27. Community Rate, Formulas, and Factors:	<a href="#">Rule 940, § 8. C.</a> & <a href="#">Title 24-A 2736-C, 2. A.</a>	For individual health plans issued <b>after</b> December 1, 1993, the filing must include the community rate and any formulas or factors used to adjust that rate. Any variations based on <b>age, geographic area, and/or industry or occupation</b> must result in rates that are no less than <b>80%</b> and no more than <b>120%</b> of the community rate.	
	28. Standardized Plan Rates:	<a href="#">Rule 940, § 8. D.</a>	If rates for the standardized plans are not included in a rate revision filing because they were previously filed and are not changing, the filing must reference the date on which those rates were filed.	<i>Rates are being changed on the standardized plans. Section Transmittal box 19.02</i>
	29. Projected Cost Savings and “Savings Offset Payments” (Dirigo Health):	<a href="#">Rule 940, § 8. E.</a>	<p>Rate filings intended to be in effect on or after July 1, 2005, are subject to the following:</p> <ol style="list-style-type: none"> <li>1. Projected claims must reasonably reflect, in accordance with accepted actuarial standards, anticipated changes in payments by the carrier to health care providers, including any reduction or avoidance of bad debt and charity care costs to health care providers as a result of the operation of Dirigo Health and any increased MaineCare enrollment due to an expansion in eligibility occurring after June 30, 2004. Projected cost savings must be consistent with cost savings reported by the carrier to the Board of Directors of Dirigo Health pursuant to <a href="#">Title 24-A, § 6913, 8. C.</a></li> <li>2. For purposes of loss ratio calculations, any savings offset payments paid or anticipated to be paid pursuant to <a href="#">Title 24-A, § 6913, 8. C.</a> must be treated as incurred claims.</li> </ol>	

	30. Notice to Policyholders:	<a href="#">Rule 940, § 8. G.</a>	The filing must include a copy of the form letter to be used to notify policyholders of a rate increase, as required by <a href="#">Title 24-A, § 2735-A, 1. &amp; 1. A.</a> , and the date on which the notices were sent. If they have not yet been sent, state the date they are intended to be sent and provide written confirmation to the Bureau when the notices have been sent.	<i>Section Rate change letter pages 1-2</i>
	31. Special Requirements for Large Blocks:	<a href="#">Rule 940, § 11.</a>	In addition to the requirements of <a href="#">Rule 940, § 5.</a> and, to the extent applicable, <a href="#">§ 6, § 7, and § 8.</a> a rate filing or a group of related rate filings for individual policies or contracts covering or expected to cover more than two thousand (2,000) Maine residents is subject to the following: A. Expenses: Include a description of any expense assumptions used, including, for example, per policy and percentage of premium expense for acquisition, maintenance and commissions. B. Investment income: Include an estimate of investment income attributable to the affected policies and how it is reflected in the rates.	<i>Section Exhibits pages 5 &amp; 6 exhibits 4 &amp; 6</i>
	<b>Completed by: Virgil Meier</b>		<b>Date: 12/04/2009</b>	Rev. 8/18/08

Exhibit 1  
In Force Business and Average Annual Premiums

Form	Policy Count	Insured Count	Annualized Premium	Percent of Premium	Average Annual Rate per Contract		New rates relative to current
					Current	Proposed	
25875-IP ME	266	505	479,577	2.4%	1,803	2,254	125.0%
25876-IP ME	6,603	11,891	19,475,000	96.6%	2,949	3,312	112.3%
25948-IP ME	17	24	172,628	0.9%	10,155	11,402	112.3%
25949-IP ME	4	5	24,288	0.1%	6,072	6,818	112.3%
	6,890	12,425	20,151,492	100.0%	2,925	3,293	112.6%

Rider	Policy Count	Insured Count	Annualized Premium	Percent of Premium	Average Annual Rate per Rider		New rates relative to current
					Current	Proposed	
25882-IP	6,127	10,951	911,926	13.7%	149	163	109.2%
25885-IP	6,341	11,322	3,871,078	58.0%	610	701	114.8%
25886-IP	4,089	7,164	972,841	14.6%	238	271	114.0%
25887-IP	234	437	40,669	0.6%	174	174	100.0%
25890-IP	374	198	50,301	0.8%	134	168	125.0%
25902-IR	5,114	8,967	119,022	1.8%	23	23	100.0%
25908-IR	4,855	8,387	667,978	10.0%	138	138	100.0%
25945-IR ME	53	89	34,704	0.5%	655	735	112.3%
26036-IP	186	329	6,492	0.1%	35	35	100.0%
			6,675,011	100.0%			

Total With Riders 3,894 4,379 112.5%

Exposure and Premium based on 200909 data

Exhibit 2  
Rate History

Form	Date	Rate Change
25875-IP ME	2/9/2005	Area Factor changes +3% on \$1,000 ded; +2% on triple misc ben
25875-IP ME	2/1/2008	25.4% reduction
25876-IP ME	3/1/2006	14% reduction
	2/1/2008	9.7% increase
25948-IP ME	2/1/2008	9.7% increase
25949-IP ME	2/1/2008	9.7% increase

Rider

25882-IP	4/1/2005	10% increase
	4/1/2004	10% increase,
	2/1/2008	37.4% reduction
25885-IP	2/1/2008	4.8% increase
25886-IP	4/1/2004	5% increase
	2/1/2008	20.2% reduction
25887-IP	2/1/2008	1.8% increase
25890-IP	4/1/2005	20% increase - \$100,000 option
		30% increase - \$75,000 option
	2/1/2008	25.4% reduction
25902-IR	2/1/2008	50% reduction
25908-IR	2/1/2008	19.4% reduction
25945-IR ME	2/1/2008	same as base attached to
26036-IP		

## 2010 Individual MEGA Rate Calculations - New Business

### Exhibit 3

Experience period: 07/01/2008-06/30/2009

Projection Period: 04/01/2010-03/31/2011

Paid through: 10/31/2009

	Health Choice	Cat/State	Accident	Ambulatory Care	Dov	Chemo	Air Ambulance	Emergency Room
	25875-IP ME	25876-IP ME & 25948-IP ME 25949-IP ME	25882-IP	25885-IP	25886-IP	25887-IP	25902-IP	25908-IP
1. Incurred Claims with Completion in Experience Period	564,552	10,571,600	575,442	2,215,382	587,213	910	15,335	375,744
2. ( includes 1.50% of claims for access payment) (=1*1.50%)	573,021	10,730,174	584,073	2,248,613	596,022	924	15,565	381,380
3. Annual Trend	5.0%	16.0%	2.0%	11.0%	5.0%	10.0%	0.0%	3.0%
4. months trended (midpoint to midpoint)	21	21	21	21	21	21	21	21
5. Claims Trend ( $=\{1+\text{trend rate}(2)\}^{\{21/12\}}$ )	108.9%	129.7%	103.5%	120.0%	108.9%	118.2%	100.0%	105.3%
6. Claims Trended to Projection Period (=2*5)	624,096	13,912,598	604,669	2,699,168	649,147	1,092	15,565	401,627
7. Member Months in Experience Period	6,832	132,071	120,344	124,537	75,923	5,892	95,729	88,352
8. Member Months in Projection Period	4,250	142,676	122,486	130,465	97,036	3,664	107,179	100,193
9. Projected Claims Prior to Adjustments(=6*(8/7))	388,287	15,029,801	615,431	2,827,642	829,668	679	17,427	455,452
10. Claim Adjustment for Benefit Changes (Adjust Experience to Current Benefit Level)	1	1	1	1	1	1	1	1
11. Claim Adjustment for Age Band Shift (Adjusted Experience to Current Age Mix)	1	1	1	1	1	1	1	1
12. Projected Claims Prior to Pharmacy Rebate Credit(=9*10*10)	388,287	15,029,801	615,431	2,827,642	829,668	679	17,427	455,452
13. Administrative Expense	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%	12.20%
14. Cost Containment Expenses	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%
15. Commission %	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%	11.50%
16. Pre-tax Targeted Profit and Risk %	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
17. Premium Tax %	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
18. Investment Income	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%
18. Projected Required Premium(= $[12+(14*12)]/[1.00-(13+15+16+17+18)]$ )	559,121	21,642,407	886,201	4,071,709	1,194,693	978	25,094	655,836
19. Earned Premium in Experience Period	720,686	17,022,094	1,112,148	3,373,852	957,158	46,001	143,154	664,341
20. One time Application Fees (refunded if policy not taken)	0	193,400	0	0	0	0	0	0
21. Earned Premium in Experience Period including Application Fees (=19+20)	720,686	17,215,494	1,112,148	3,373,852	957,158	46,001	143,154	664,341
22. Premium Adjustment to Reflect Changes in Rates During Base Period	83.78%	109.82%	75.95%	106.37%	90.80%	100.43%	74.81%	89.28%
23. Premium in Experience Period Adjusted to Current Rate Level(=21*22)	603,824	18,905,428	844,635	3,588,847	869,068	46,200	107,099	593,101
24. Projected Premium(=23*8/7)	375,675	20,423,563	859,669	3,759,668	1,110,746	28,728	119,909	672,587
25. Annualized Premium in Force	525,002	19,924,986	927,170	3,941,313	994,110	40,147	121,601	684,606
26. Required Premium Increase (=(18/23)-1.00)	48.8%	6.0%	3.1%	8.3%	7.6%	-96.6%	-79.1%	-2.5%
27. Requested Change	17.9%	6.0%	3.1%	8.3%	7.6%	0.0%	0.0%	0.0%
27. Pricing Loss Ratio	69.4%	69.4%	69.4%	69.4%	69.4%	69.4%	69.4%	69.4%

Administration Cost Buildup - New Business

Exhibit 4

2010 Projected Expenses based on unit

Admin Cost Build up	Expense Per	Units	Admin Cost
Policy Fulfillment	\$45.68 submitted Apps	4,113	187,859
Marketing	\$88.36 submitted Apps	4,113	363,424
Claim Paying	\$6.74 Claim Counts	121,104	816,197
Maintenance	\$11.34 Certificate Inforce	80,736	915,462
Customer Care	\$4.32 Certificate Inforce	80,736	348,810
Corporate Overhead	\$11.27 Certificate Inforce	80,736	909,623
Underwriting	\$0.00 submitted Apps	4,113	0
			3,541,376
Projected Required Premium			29,036,039
Administrative Expenses as percent of premium			12.20%

## 2010 Individual MEGA Rate Calculations - Inforce Exhibit 5

Experience period: 07/01/2008-06/30/2009

Projection Period: 04/01/2010-03/31/2011

Paid through: 10/31/2009

	Health Choice	Cat/State	Accident	Ambulatory Care	Dov	Chemo	Air Ambulance	Emergency Room
	25875-IP ME	25876-IP ME & 25948-IP ME 25949-IP ME	25882-IP	25885-IP	25886-IP	25887-IP	25902-IP	25908-IP
1. Incurred Claims with Completion in Experience Period	564,552	10,571,600	575,442	2,215,382	587,213	910	15,335	375,744
2. ( includes 1.50% of claims for access payment) (=1*1.50%)	573,021	10,730,174	584,073	2,248,613	596,022	924	15,565	381,380
3. Annual Trend	5.0%	16.0%	2.0%	11.0%	5.0%	10.0%	0.0%	3.0%
4. months trended (midpoint to midpoint)	21	21	21	21	21	21	21	21
5. Claims Trend ( $=\{1+\text{trend rate}(2)\}^{\{21/12\}}$ )	108.9%	129.7%	103.5%	120.0%	108.9%	118.2%	100.0%	105.3%
6. Claims Trended to Projection Period (=2*5)	624,096	13,912,598	604,669	2,699,168	649,147	1,092	15,565	401,627
7. Member Months in Experience Period	6,832	132,071	120,344	124,537	75,923	5,892	95,729	88,352
8. Member Months in Projection Period	4,250	142,676	122,486	130,465	97,036	3,664	107,179	100,193
9. Projected Claims Prior to Adjustments(=6*(8/7))	388,287	15,029,801	615,431	2,827,642	829,668	679	17,427	455,452
10. Claim Adjustment for Benefit Changes (Adjust Experience to Current Benefit Level)	1	1	1	1	1	1	1	1
11. Claim Adjustment for Age Band Shift (Adjusted Experience to Current Age Mix)	1	1	1	1	1	1	1	1
12. Projected Claims Prior to Pharmacy Rebate Credit(=9*10*10)	388,287	15,029,801	615,431	2,827,642	829,668	679	17,427	455,452
13. Administrative Expense	11.51%	11.51%	11.51%	11.51%	11.51%	11.51%	11.51%	11.51%
14. Cost Containment Expenses	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%	2.70%
15. Commission %	16.20%	16.20%	16.20%	16.20%	16.20%	16.20%	16.20%	16.20%
16. Pre-tax Targeted Profit and Risk %	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
17. Premium Tax %	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%	2.25%
18. Investment Income	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%	-0.27%
18. Projected Required Premium(= $[12+(14*12)]/[1.00-(13+15+16+17+18)]$ )	592,462	22,932,973	939,046	4,314,511	1,265,935	1,036	26,590	694,944
19. Earned Premium in Experience Period	720,686	17,022,094	1,112,148	3,373,852	957,158	46,001	143,154	664,341
20. One time Application Fees (refunded if policy not taken)	0	193,400	0	0	0	0	0	0
21. Earned Premium in Experience Period including Application Fees (=19+20)	720,686	17,215,494	1,112,148	3,373,852	957,158	46,001	143,154	664,341
22. Premium Adjustment to Reflect Changes in Rates During Base Period	83.78%	109.82%	75.95%	106.37%	90.80%	100.43%	74.81%	89.28%
23. Premium in Experience Period Adjusted to Current Rate Level(=21*22)	603,824	18,905,428	844,635	3,588,847	869,068	46,200	107,099	593,101
24. Projected Premium(=23*8/7)	375,675	20,423,563	859,669	3,759,668	1,110,746	28,728	119,909	672,587
25. Annualized Premium in Force	525,002	19,924,986	927,170	3,941,313	994,110	40,147	121,601	684,606
26. Required Premium Increase (=(18/23)-1.00)	57.7%	12.3%	9.2%	14.8%	14.0%	-96.4%	-77.8%	3.3%
27. Requested Change	25.0%	12.3%	9.2%	14.8%	14.0%	0.0%	0.0%	0.0%
27. Pricing Loss Ratio	65.5%	65.5%	65.5%	65.5%	65.5%	65.5%	65.5%	65.5%

Administration Cost Buildup - Inforce  
 Exhibit 6  
 2010 Projected Expenses based on unit

Admin Cost Build up	Expense Per	Units	Admin Cost
Policy Fulfillment	\$45.68 submitted Apps	4,113	187,859
Marketing	\$88.36 submitted Apps	4,113	363,424
Claim Paying	\$6.74 Claim Counts	121,104	816,197
Maintenance	\$11.34 Certificate Inforce	80,736	915,462
Customer Care	\$4.32 Certificate Inforce	80,736	348,810
Corporate Overhead	\$11.27 Certificate Inforce	80,736	909,623
Underwriting	\$0.00 submitted Apps	4,113	0
			3,541,376
Projected Required Premium			30,767,497
Administrative Expenses as percent of premium			11.51%

Exhibit 7  
Age Slope

Base Plans				
Attained Age	Current Factors	New Business Factors 2010	Change	2010 Inforce Factors
<b>Dependent</b>				
Child	0.3500	0.3500	100.0%	0.3500
0-18	1.2720	0.9500	74.7%	0.9500
19	1.2720	0.9500	74.7%	0.9500
20	1.2720	0.9500	74.7%	0.9500
21	1.2720	0.9500	74.7%	0.9500
22	1.2720	0.9500	74.7%	0.9500
23	1.2720	0.9500	74.7%	0.9500
24	1.2720	0.9500	74.7%	0.9500
25	1.2720	0.9500	74.7%	0.9500
26	1.2720	0.9500	74.7%	0.9500
27	1.2720	0.9500	74.7%	0.9500
28	1.2720	0.9500	74.7%	0.9500
29	1.2720	0.9500	74.7%	0.9500
30	1.2720	0.9500	74.7%	0.9500
31	1.2720	0.9500	74.7%	0.9500
32	1.2720	0.9500	74.7%	0.9500
33	1.2771	0.9690	75.9%	0.9690
34	1.2822	0.9880	77.1%	0.9880
35	1.2873	1.0230	79.5%	1.0230
36	1.2924	1.0770	83.3%	1.0770
37	1.2974	1.1180	86.2%	1.1180
38	1.3115	1.1680	89.1%	1.1680
39	1.3256	1.2060	91.0%	1.2060
40	1.3397	1.2440	92.9%	1.3400
41	1.3538	1.2830	94.8%	1.3540
42	1.3679	1.3100	95.8%	1.3680
43	1.3927	1.3340	95.8%	1.3930
44	1.4175	1.3570	95.7%	1.4180
45	1.4423	1.3810	95.7%	1.4420
46	1.4671	1.4050	95.8%	1.4670
47	1.4920	1.4290	95.8%	1.4920
48	1.5292	1.4640	95.7%	1.5290
49	1.5664	1.5000	95.8%	1.5660
50	1.6036	1.5360	95.8%	1.6040
51	1.6408	1.5710	95.7%	1.6410
52	1.6781	1.6070	95.8%	1.6780
53	1.7200	1.6470	95.8%	1.7200
54	1.7454	1.7050	97.7%	1.7450
55	1.7700	1.7630	99.6%	1.7700
56	1.7900	1.8340	102.5%	1.8340
57	1.8050	1.8840	104.4%	1.8840
58	1.8064	1.9550	108.2%	1.9550
59	1.8078	2.0250	112.0%	2.0250
60	1.8092	2.1310	117.8%	2.0320
61	1.8106	2.2540	124.5%	2.0330
62	1.8121	2.2560	124.5%	2.0350
63	1.8121	2.2560	124.5%	2.0350

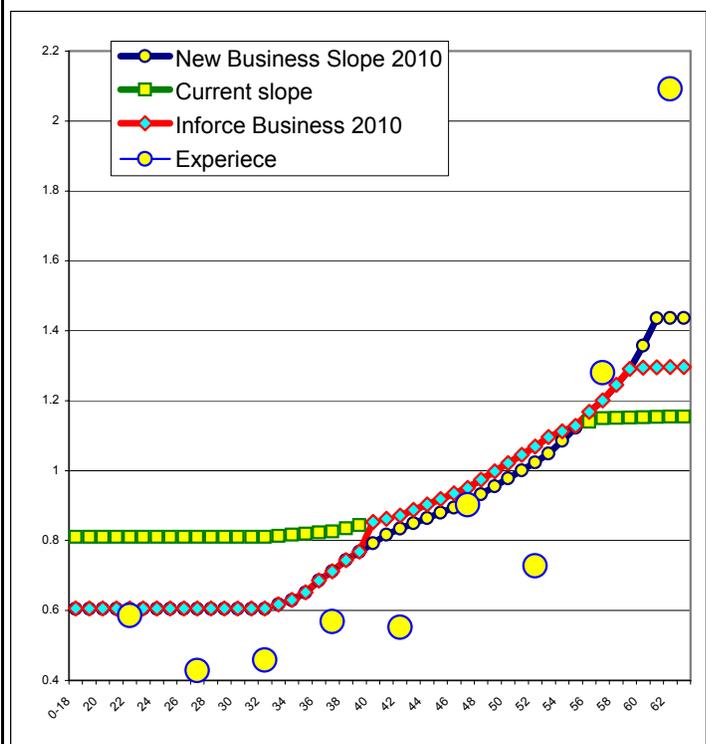
  

Validation of maximum allowable range	
Maximum differences	
1.425	2.375 Age highest to lowest
1.050	1.050 Max Geographic
1.496	2.493 Total

Ambulatory Care rider			
Attained Age	Current Factors	New Business factors	2010 Inforce Factors
<b>Dependent</b>			
Child	0.3750	0.3750	0.3750
0-24	1.4035	1.0480	1.0480
25-29	1.4035	1.0480	1.0480
30-34	1.4035	1.0480	1.0480
35-39	1.4035	1.2090	1.2090
40-44	1.4035	1.3440	1.4040
45-49	1.5000	1.4370	1.5000
50-54	2.0000	1.9150	2.0000
55-59	2.0000	2.0880	2.0880
60-64	2.0000	2.4900	2.2460
65+	2.0000	2.4900	2.2460
		2.375954	2.14313

Doctor Office Visit Rider	
Change	
0-34	0.7469
35-44	1.0000
45-54	1.0000
55-64	1.0000
65+	1.0000
Change applies to all business	

Graph of Base Plan Age Factors



## **Exhibit 8**

### **Rate Calculation Comments**

#### Annual Trend

The annual trend is the trend to project the incurred claims from the experience period to the pricing period. The annual trend number was derived from the experience of these forms and with consideration for the types of plans.

#### Administrative Expense

The administrative expenses were developed using the company's actual expense model for 2009. The expenses for 2009 were reviewed and categorized into the functions listed on Exhibit 4. The categories of expenses were then identified as an expense that is dependent upon the application process, the claims activity, or maintenance of existing policies. The aggregate company expenses were then allocated over the specific aggregate units. This provided a per unit expense number for each of the categories. No adjustments were made to reflect the increase in labor costs going into 2010. The final results of these calculations are shown in exhibit 4 under the column heading "Expense Per". The units for Maine were derived from the projection model used in the pricing for Maine individual business. Based on the anticipated number of new policies, the inforce and the claim counts in Maine, the administration cost of 11.7% of premium was derived.

#### Cost Containment Expenses

Cost Containment Expenses are the costs associated with reducing claim costs due to the negotiation of discounts from providers or through case management. The costs are from primary fees, secondary fees, and care management.

#### Commissions

The inforce block of business will be maintained at the current commission structure. For policies issued in 2010 and beyond, the commission structure will be modified and the new commission for pricing will be 11.5% of premium.

#### Risk and Profit

In the December, 2008 Decision and Order, the Superintendent approved rates that would allow for a 3% pre-tax risk and profit charge. While for the reasons set forth in the prior proceeding the Company firmly believes that 3% is not adequate when considering the risks of the individual market in Maine, the proposed rates include a pre-tax profit and risk charge of 3%.

#### Premium Tax

Maine health insurance premium tax is 2.0%, but 2.25% is used as a result of the retaliatory tax required. The premium tax in Oklahoma, state of domiciliary, is 2.25%.

### Investment Income

Investment income is determined by taking the reserves for incurred (but not reported) claims and for unearned premium multiplied by the return on our investments. Due to the changes in the timing of claims, the reserves calculated in this rate filing are lower than in the previous filing resulting in a lower investment income offset.

### Dirigo Health Access Payment

The Maine Legislature repealed the SOP process and, in enacting 24-A M.R.S. § 6917, replaced the funding mechanism for the Dirigo Health Program with a form of access payment equal to 2.14% of paid claims effective on October 1, 2009, for claims paid beginning on or after September 1, 2009. The resulting anticipated access payment as a percentage of claims for 2010 is 1.5%.

### One-Time Application Fees

Fees collected at the time of application are one-time fees. This has the effect of lowering the loss ratio. The fees are based on a \$50 fee per application for 25876-IP ME and are assumed to remain constant as new sales activity is expected to continue at current levels. These fees are assigned to the base plan only; they are not prorated among the rider forms. No adjustment was made to 25875-IP ME as new policies are not actively being sold. Applications that are not accepted or not purchased have the application fees returned and are not counted.

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Cat/State Base Only

Assumptions				
Claim Trend	Annual 16.00%	Monthly 1.24%	On level Adj FALSE	*Large Claims Redistribute Excess amounts >= 100,000

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	678	1,231	181,923	0.0%	181,923	147.82		42,865	55,474		45.08	
200504	745	1,387	204,239	0.0%	204,239	147.25		39,040	52,139		37.59	
200505	801	1,519	216,849	0.0%	216,849	142.74		63,016	76,152		50.13	
200506	848	1,603	225,653	0.0%	225,653	140.78		57,905	76,043		47.44	
200507	920	1,742	245,021	0.0%	245,021	140.67		56,640	77,843		44.69	
200508	992	1,881	267,815	0.0%	267,815	142.39		76,299	98,239		52.23	
200509	1,082	2,062	287,499	0.0%	287,499	139.42		100,966	123,911		60.09	
200510	1,157	2,210	310,092	0.0%	310,092	140.34		105,569	131,096		59.33	
200511	1,242	2,357	328,450	0.0%	328,450	139.37		230,723	242,792		103.03	
200512	1,292	2,490	347,968	0.0%	347,968	139.76		111,608	140,952		56.61	
200601	1,394	2,687	375,762	0.0%	375,762	139.83		86,494	117,812		43.84	
200602	1,565	3,011	410,617	0.0%	410,617	136.36		67,291	100,882	38.0%	33.50	53.49
200603	1,723	3,311	447,298	-15.8%	447,298	135.10		325,964	263,461	40.9%	79.57	57.17
200604	1,894	3,667	487,610	0.0%	487,610	132.98		162,975	193,355	41.6%	52.73	57.55
200605	2,035	3,929	520,503	0.0%	520,503	132.49		127,532	171,565	40.9%	43.67	56.16
200606	2,216	4,309	559,285	0.0%	559,285	129.80		189,907	234,949	41.3%	54.53	56.36
200607	2,347	4,548	584,402	0.0%	584,402	128.51		329,737	375,191	44.5%	82.50	60.18
200608	2,459	4,768	605,909	0.0%	605,909	127.08		196,400	246,350	44.5%	51.67	59.53
200609	2,556	4,977	636,187	0.0%	636,187	127.82		135,989	190,648	42.9%	58.30	57.00
200610	2,703	5,234	665,307	0.0%	665,307	127.11		196,492	253,758	42.4%	48.48	55.90
200611	2,808	5,502	685,334	0.0%	685,334	124.55		221,375	278,094	40.6%	50.54	53.00
200612	2,959	5,789	704,650	0.0%	704,650	121.73		311,757	348,899	41.5%	60.27	53.64
200701	3,195	6,265	752,284	0.0%	752,284	120.08		422,504	389,421	43.2%	62.16	55.08
200702	3,397	6,603	798,503	0.0%	798,503	120.93		430,794	446,616	45.6%	67.64	57.59
200703	3,493	6,817	820,688	0.0%	820,688	120.38		1,049,860	572,228	47.3%	83.94	59.31
200704	3,653	7,069	854,697	0.0%	854,697	120.90		621,512	624,659	50.5%	88.36	62.79
200705	3,793	7,332	883,695	0.0%	883,695	120.53		567,144	579,409	53.1%	79.03	65.60
200706	3,914	7,557	897,422	0.0%	897,422	118.76		502,911	539,216	54.5%	71.36	66.86
200707	4,060	7,765	927,728	0.0%	927,728	119.47		747,213	698,390	56.0%	89.94	68.28
200708	4,132	7,932	947,191	0.0%	947,191	119.41		510,332	555,439	57.2%	70.02	69.46
200709	4,287	8,177	973,838	0.0%	973,838	119.10		796,007	694,337	60.3%	84.92	72.89
200710	4,430	8,333	1,005,147	0.0%	1,005,147	120.62		526,152	563,151	61.4%	67.58	73.88
200711	4,588	8,685	1,042,181	0.0%	1,042,181	120.00		519,784	564,433	62.0%	64.99	74.46
200712	4,659	8,842	1,053,523	0.0%	1,053,523	119.14		448,301	523,164	61.6%	59.17	73.87
200801	4,760	9,121	1,101,056	0.0%	1,101,056	120.72		1,050,082	840,576	63.7%	92.16	76.42
200802	4,899	9,329	1,122,501	0.0%	1,122,501	120.33		616,401	612,165	63.3%	65.62	75.98
200803	5,061	9,550	1,139,249	0.0%	1,139,249	119.29		798,668	816,209	63.7%	85.47	76.35
200804	5,169	9,764	1,172,718	0.0%	1,172,718	120.10		938,344	935,250	64.6%	95.78	77.37
200805	5,206	9,796	1,200,456	0.0%	1,200,456	122.55		1,213,129	877,066	65.3%	89.54	78.39
200806	5,366	10,074	1,229,833	0.0%	1,229,833	122.08		764,758	821,009	65.8%	81.50	79.18
200807	5,472	10,238	1,259,115	0.0%	1,259,115	122.99		935,941	976,028	66.3%	95.33	79.92
200808	5,549	10,427	1,284,831	0.0%	1,284,831	123.22		539,280	635,567	65.2%	60.95	78.86
200809	5,675	10,590	1,300,370	0.0%	1,300,370	122.80		859,532	854,874	64.8%	80.73	78.60
200810	5,725	10,649	1,322,122	0.0%	1,322,122	124.16		887,543	891,757	65.7%	83.74	79.85
200811	5,824	10,801	1,334,218	0.0%	1,334,218	123.52		752,371	803,898	66.0%	74.43	80.45
200812	5,822	10,819	1,334,462	0.0%	1,334,462	123.34		762,237	853,905	67.0%	78.93	81.86
200901	5,903	10,885	1,348,731	0.0%	1,348,731	123.90		629,053	703,500	65.0%	64.63	79.57
200902	5,976	10,955	1,364,251	0.0%	1,364,251	124.53		654,532	644,409	64.2%	58.82	78.79
200903	6,065	11,144	1,475,986	9.7%	1,475,986	132.44		694,171	778,677	62.6%	69.87	77.50
200904	6,187	11,344	1,531,583	0.0%	1,531,583	135.02		859,753	762,271	60.1%	67.20	75.19
200905	6,242	11,324	1,546,990	0.0%	1,546,990	136.61		865,961	996,869	59.5%	88.03	75.22
200906	6,342	11,491	1,575,921	0.0%	1,575,921	137.14		1,462,082	1,372,394	61.6%	119.43	78.63
200907	6,447	11,640	1,602,629	0.0%	1,602,629	137.68	80.05	1,023,441	1,273,481	62.1%	109.40	80.05
200908	6,529	11,811	1,627,705	0.0%	1,627,705	137.82	86.04	1,068,188	1,016,222	63.1%	86.04	82.07
200909	6,624	11,920	1,639,326	0.0%	1,639,326	137.52	87.11	455,892	1,038,434	62.9%	87.11	82.62
200910	6,704	12,063	1,660,415	0.0%	1,660,415	137.65	88.20	18,283	1,063,920	62.7%	88.20	83.03
200911	6,661	11,986	1,651,363	0.0%	1,651,363	137.77	89.30		1,070,319	63.0%	89.30	84.25
200912	6,580	11,839	1,632,544	0.0%	1,632,544	137.90	90.41		1,070,321	63.2%	90.41	85.19
201001	6,547	11,781	1,626,056	0.0%	1,626,056	138.02	91.53		1,078,359	64.3%	91.53	87.34
201002	6,433	11,575	1,599,075	0.0%	1,599,075	138.15	92.67		1,072,693	65.7%	92.67	90.01
201003	6,405	11,525	1,593,599	0.0%	1,593,599	138.27	93.82		1,081,345	66.9%	93.82	91.92
201004	6,418	11,548	1,598,229	0.0%	1,598,229	138.40	94.99		1,096,991	68.4%	94.99	94.17
201005	6,394	11,505	1,593,725	0.0%	1,593,725	138.52	96.17		1,106,511	68.8%	96.17	94.83
201006	6,443	11,593	1,607,356	0.0%	1,607,356	138.65	97.37		1,128,843	67.4%	97.37	93.03
201007	6,494	11,685	1,621,526	0.0%	1,621,526	138.77	98.58		1,151,924	66.7%	98.58	92.14
201008	6,543	11,773	1,635,184	0.0%	1,635,184	138.90	99.81		1,175,020	67.5%	99.81	93.29
201009	6,589	11,857	1,648,352	0.0%	1,648,352	139.02	101.05		1,198,139	68.3%	101.05	94.47
201010	6,634	11,937	1,661,049	0.0%	1,661,049	139.15	102.31		1,221,288	69.1%	102.31	95.67
201011	6,677	12,014	1,673,296	0.0%	1,673,296	139.28	103.58		1,244,477	69.9%	103.58	96.89
201012	6,718	12,088	1,685,110	0.0%	1,685,110	139.40	104.87		1,267,714	70.7%	104.87	98.12
201101	6,757	12,159	1,696,510	0.0%	1,696,510	139.53	106.18		1,291,005	71.6%	106.18	99.36
201102	6,795	12,227	1,707,513	0.0%	1,707,513	139.65	107.50		1,314,360	72.4%	107.50	100.61
201103	6,831	12,291	1,717,995	0.0%	1,717,995	139.78	108.84		1,337,676	73.2%	108.84	101.87

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	
2003	0	0	0	0	0		0	0	0.0%	
2004	0	0	0	0	0		0	0	0.0%	
2005	9,757	18,480	2,615,509	2,615,509	141.53		884,632	1,074,641	41.1%	
2006	26,659	51,732	6,682,865	6,682,865	129.18		2,351,915	2,774,963	41.5%	
2007	47,601	91,378	10,956,898	10,956,898	119.91		7,142,513	6,750,462	61.6%	
2008	64,528	121,157	14,800,929	14,800,929	122.16		10,118,287	9,918,305	67.0%	
2009	76,260	138,403	18,657,445	18,657,445	134.81		7,731,359	11,790,816	63.2%	
2010	78,296	140,881	19,542,558	19,542,558	138.72		0	13,823,305	70.7%	
Experience Period	71,757	132,071	17,022,094	17,022,094	128.89		9,989,957	10,571,600	62.1%	Projection Period Dates
Projection Period	79,293	142,676	19,845,846	19,845,846	139.10		0	14,533,948	73.2%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Health Choice Base Only

Assumptions				
Claim Trend	Annual 5.00%	Monthly 0.41%	On level Adj FALSE	*Large Claims Redistribute Excess amounts >= 50,000

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	703	1,347	152,003	0.0%	152,003	112.88		110,985	126,493		93.94	
200504	769	1,478	163,814	0.0%	163,814	110.83		66,056	79,444		53.75	
200505	808	1,564	176,890	0.0%	176,890	113.12		79,640	92,137		58.92	
200506	847	1,643	181,276	0.0%	181,276	110.33		118,142	125,099		76.14	
200507	871	1,694	188,724	0.0%	188,724	111.40		66,437	96,046		56.70	
200508	882	1,709	193,168	0.0%	193,168	113.01		74,772	102,765		60.12	
200509	899	1,738	196,766	0.0%	196,766	113.23		65,638	96,634		55.61	
200510	902	1,761	195,473	0.0%	195,473	111.01		86,788	114,314		64.92	
200511	916	1,774	195,489	0.0%	195,489	110.17		33,584	62,679		35.32	
200512	910	1,747	196,016	0.0%	196,016	112.18		36,454	65,614		37.55	
200601	905	1,747	191,461	0.0%	191,461	109.62		68,477	96,534		55.27	
200602	874	1,679	187,854	0.0%	187,854	111.88		30,298	59,480	50.4%	35.43	56.20
200603	833	1,587	176,644	0.0%	176,644	111.30		56,626	83,791	47.9%	52.80	53.40
200604	807	1,536	168,957	0.0%	168,957	109.98		243,773	193,727	52.9%	126.10	58.91
200605	788	1,498	165,465	0.0%	165,465	110.47		34,486	57,792	51.6%	38.58	57.40
200606	751	1,417	158,767	0.0%	158,767	112.03		73,552	76,438	49.9%	53.94	55.60
200607	718	1,369	150,700	0.0%	150,700	110.12		70,873	95,534	50.8%	69.81	56.50
200608	699	1,345	147,904	0.0%	147,904	110.00		268,061	97,656	51.6%	72.63	57.31
200609	692	1,327	144,015	0.0%	144,015	108.51		37,519	60,724	51.2%	45.75	56.65
200610	666	1,283	140,513	0.0%	140,513	109.52		25,806	48,675	49.3%	37.94	54.54
200611	644	1,238	135,256	0.0%	135,256	109.29		22,514	44,648	49.9%	36.08	55.18
200612	618	1,187	130,534	0.0%	130,534	109.98		32,679	54,040	51.1%	45.53	56.30
200701	587	1,140	123,023	0.0%	123,023	107.88		44,268	59,707	51.0%	52.36	56.14
200702	573	1,090	119,406	0.0%	119,406	109.59		87,473	106,868	55.6%	98.08	61.16
200703	548	1,032	115,658	0.0%	115,658	112.02		49,503	63,172	56.4%	61.19	62.02
200704	536	1,014	114,321	0.0%	114,321	112.77		6,856	25,095	48.0%	24.75	52.90
200705	521	982	109,808	0.0%	109,808	111.79		26,594	44,450	48.9%	45.25	53.87
200706	509	962	107,914	0.0%	107,914	112.12		4,407	22,066	47.0%	22.93	51.73
200707	502	941	105,359	0.0%	105,359	111.96		24,139	41,381	44.8%	43.98	49.37
200708	491	935	102,886	0.0%	102,886	110.07		27,229	41,495	42.3%	44.39	46.63
200709	477	904	100,136	0.0%	100,136	110.80		14,776	29,871	41.4%	33.05	45.76
200710	463	868	97,086	0.0%	97,086	111.89		13,210	26,843	41.1%	30.94	45.53
200711	448	835	94,592	0.0%	94,592	113.33		50,430	64,882	43.9%	77.74	48.77
200712	432	811	92,151	0.0%	92,151	113.61		22,794	37,848	44.0%	46.66	48.96
200801	407	770	88,760	0.0%	88,760	115.23		62,371	68,788	45.9%	89.30	51.40
200802	398	753	86,648	0.0%	86,648	115.07		23,803	37,265	41.4%	49.49	46.56
200803	389	737	83,509	0.0%	83,509	113.32		8,295	21,133	39.0%	28.68	43.87
200804	375	712	81,198	0.0%	81,198	113.97		6,095	19,269	39.6%	27.04	44.59
200805	362	686	78,614	0.0%	78,614	114.66		33,997	46,862	40.9%	68.35	46.17
200806	349	668	76,526	0.0%	76,526	114.49		11,810	24,333	42.3%	36.40	47.82
200807	340	647	73,409	0.0%	73,409	113.39		67,410	79,423	47.2%	122.68	53.40
200808	331	630	72,807	0.0%	72,807	115.52		10,038	21,952	46.7%	34.83	53.04
200809	323	614	70,952	0.0%	70,952	115.47		20,155	31,767	48.2%	51.70	55.01
200810	316	602	69,140	0.0%	69,140	114.86		57,091	68,358	53.9%	113.56	61.64
200811	309	592	67,976	0.0%	67,976	114.82		43,795	54,967	54.4%	92.85	62.25
200812	301	584	66,977	0.0%	66,977	114.77		41,360	52,366	57.4%	89.73	65.84
200901	294	563	65,049	0.0%	65,049	115.58		4,536	15,220	53.0%	27.04	60.72
200902	287	552	64,119	0.0%	64,119	116.08		18,537	29,190	53.4%	52.85	61.26
200903	287	550	53,332	-25.4%	53,332	96.99		44,156	48,171	58.5%	87.60	66.46
200904	285	545	49,227	0.0%	49,227	90.32		366,732	60,747	66.0%	111.46	73.73
200905	283	543	47,984	0.0%	47,984	88.37		129,306	82,559	73.2%	152.04	80.25
200906	277	531	46,925	0.0%	46,925	88.29		12,799	21,067	75.7%	39.64	81.36
200907	275	525	46,198	0.0%	46,198	88.03	82.64	44,191	78,188	78.3%	148.99	82.64
200908	269	514	45,336	0.0%	45,336	88.17	84.73	11,638	43,570	84.6%	84.73	87.29
200909	266	505	44,156	0.0%	44,156	87.42	85.08	13,117	42,973	89.6%	85.08	90.43
200910	262	500	43,750	0.0%	43,750	87.50	85.42	654	42,712	89.2%	85.42	87.90
200911	254	485	42,476	0.0%	42,476	87.58	85.77		41,600	90.7%	85.77	87.28
200912	247	470	41,239	0.0%	41,239	87.66	86.12		40,516	92.7%	86.12	86.97
201001	239	456	40,038	0.0%	40,038	87.74	86.47		39,461	101.1%	86.47	92.39
201002	232	443	38,872	0.0%	38,872	87.82	86.83		38,433	107.5%	86.83	95.58
201003	225	429	37,740	0.0%	37,740	87.90	87.18		37,432	108.6%	87.18	95.72
201004	218	416	36,641	0.0%	36,641	87.98	87.53		36,457	106.6%	87.53	93.66
201005	212	404	35,574	0.0%	35,574	88.06	87.89		35,507	99.8%	87.89	87.66
201006	205	392	34,538	0.0%	34,538	88.14	88.25		34,582	105.1%	88.25	92.31
201007	199	380	33,532	0.0%	33,532	88.22	88.61		33,682	98.5%	88.61	86.54
201008	193	369	32,556	0.0%	32,556	88.30	88.97		32,804	98.9%	88.97	86.89
201009	187	358	31,608	0.0%	31,608	88.38	89.33		31,950	99.2%	89.33	87.24
201010	182	347	30,687	0.0%	30,687	88.46	89.70		31,118	99.6%	89.70	87.59
201011	176	337	29,793	0.0%	29,793	88.54	90.06		30,307	99.9%	90.06	87.95
201012	171	326	28,926	0.0%	28,926	88.62	90.43		29,518	100.2%	90.43	88.31
201101	166	317	28,083	0.0%	28,083	88.70	90.80		28,749	100.5%	90.80	88.67
201102	161	307	27,265	0.0%	27,265	88.78	91.17		28,000	100.8%	91.17	89.03
201103	156	298	26,471	0.0%	26,471	88.86	91.54		27,270	101.1%	91.54	89.39

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	8,507	16,455	1,839,619	1,839,619	111.80		738,497	961,224	52.3%	
2006	8,995	17,212	1,898,071	1,898,071	110.28		964,664	969,037	51.1%	
2007	6,087	11,514	1,282,341	1,282,341	111.37		371,679	563,679	44.0%	
2008	4,200	7,996	916,518	916,518	114.62		386,220	526,483	57.4%	
2009	3,286	6,284	589,791	589,791	93.86		645,665	546,513	92.7%	
2010	2,440	4,657	410,505	410,505	88.15		0	411,250	100.2%	
Experience Period	3,568	6,832	720,686	720,686	105.49		792,696	564,552	78.3%	Projection Period Dates
Projection Period	2,227	4,250	375,675	375,675	88.39		0	379,943	101.1%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Cat/State Base Only

Assumptions				
Claim Trend	Annual 16.00%	Monthly 1.24%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	678	1,231	181,923	0.0%	181,923	147.82		42,865	42,865		34.83	
200504	745	1,387	204,239	0.0%	204,239	147.25		39,040	39,040		28.15	
200505	801	1,519	216,849	0.0%	216,849	142.74		63,016	63,016		41.48	
200506	848	1,603	225,653	0.0%	225,653	140.78		57,905	57,905		36.13	
200507	920	1,742	245,021	0.0%	245,021	140.67		56,640	56,640		32.52	
200508	992	1,881	267,815	0.0%	267,815	142.39		76,299	76,299		40.57	
200509	1,082	2,062	287,499	0.0%	287,499	139.42		100,966	100,966		48.96	
200510	1,157	2,210	310,092	0.0%	310,092	140.34		105,569	105,569		47.78	
200511	1,242	2,357	328,450	0.0%	328,450	139.37		230,723	230,723		97.90	
200512	1,292	2,490	347,968	0.0%	347,968	139.76		111,608	111,608		44.83	
200601	1,394	2,687	375,762	0.0%	375,762	139.83		86,494	86,494		32.19	
200602	1,565	3,011	410,617	0.0%	410,617	136.36		67,291	67,291	30.5%	22.35	42.95
200603	1,723	3,311	447,298	-15.8%	447,298	135.10		325,964	325,964	36.0%	98.45	50.33
200604	1,894	3,667	487,610	0.0%	487,610	132.98		162,975	162,975	36.6%	44.45	50.65
200605	2,035	3,929	520,503	0.0%	520,503	132.49		127,532	127,532	35.5%	32.46	48.79
200606	2,216	4,309	559,285	0.0%	559,285	129.80		189,907	189,907	35.8%	44.07	48.79
200607	2,347	4,548	584,402	0.0%	584,402	128.51		329,737	329,737	38.9%	72.51	52.52
200608	2,459	4,768	605,909	0.0%	605,909	127.08		196,400	196,400	38.7%	41.19	51.72
200609	2,556	4,977	636,187	0.0%	636,187	127.82		135,989	135,989	36.9%	27.32	48.98
200610	2,703	5,234	665,307	0.0%	665,307	127.11		196,492	196,492	36.2%	37.54	47.72
200611	2,808	5,502	685,334	0.0%	685,334	124.55		221,375	221,375	34.0%	40.23	44.43
200612	2,959	5,789	704,650	0.0%	704,650	121.73		311,757	311,757	35.2%	53.85	45.46
200701	3,195	6,265	752,284	0.0%	752,284	120.08		422,504	422,504	38.1%	67.44	48.60
200702	3,397	6,603	798,503	0.0%	798,503	120.93		430,794	430,794	41.0%	65.24	51.81
200703	3,493	6,817	820,688	0.0%	820,688	120.38		1,049,860	1,049,860	48.3%	154.00	60.49
200704	3,653	7,069	854,697	0.0%	854,697	120.90		621,512	621,512	51.7%	87.92	64.33
200705	3,793	7,332	883,695	0.0%	883,695	120.53		567,144	567,144	54.7%	77.35	67.52
200706	3,914	7,557	897,422	0.0%	897,422	118.76		502,911	503,167	56.1%	66.58	68.82
200707	4,060	7,765	927,728	0.0%	927,728	119.47		747,213	747,593	58.5%	96.27	71.41
200708	4,132	7,932	947,191	0.0%	947,191	119.41		510,332	510,592	59.7%	64.37	72.53
200709	4,287	8,177	973,838	0.0%	973,838	119.10		796,007	796,412	64.4%	97.40	77.75
200710	4,430	8,333	1,005,147	0.0%	1,005,147	120.62		526,152	526,420	65.4%	63.17	78.80
200711	4,588	8,685	1,042,181	0.0%	1,042,181	120.00		519,784	520,048	66.1%	59.88	79.34
200712	4,659	8,842	1,053,523	0.0%	1,053,523	119.14		448,301	448,529	65.2%	50.72	78.19
200801	4,760	9,121	1,101,056	0.0%	1,101,056	120.72		1,050,082	1,050,616	68.8%	115.19	82.48
200802	4,899	9,329	1,122,501	0.0%	1,122,501	120.33		616,401	616,715	68.4%	66.11	82.08
200803	5,061	9,550	1,139,249	0.0%	1,139,249	119.29		798,668	800,297	64.5%	83.80	77.33
200804	5,169	9,764	1,172,718	0.0%	1,172,718	120.10		938,344	940,216	65.4%	96.29	78.41
200805	5,206	9,796	1,200,456	0.0%	1,200,456	122.55		1,213,129	1,214,955	68.9%	124.03	82.74
200806	5,366	10,074	1,229,833	0.0%	1,229,833	122.08		764,758	764,758	69.2%	75.92	83.24
200807	5,472	10,238	1,259,115	0.0%	1,259,115	122.99		935,941	935,941	68.9%	91.42	83.08
200808	5,549	10,427	1,284,831	0.0%	1,284,831	123.22		539,280	540,350	67.4%	51.82	81.50
200809	5,675	10,590	1,300,370	0.0%	1,300,370	122.80		859,532	859,532	66.3%	81.17	80.34
200810	5,725	10,649	1,322,122	0.0%	1,322,122	124.16		887,543	887,543	67.3%	83.35	81.83
200811	5,824	10,801	1,334,218	0.0%	1,334,218	123.52		752,371	756,454	67.6%	70.03	82.36
200812	5,822	10,819	1,334,462	0.0%	1,334,462	123.34		762,237	767,896	68.5%	70.98	83.65
200901	5,903	10,885	1,348,731	0.0%	1,348,731	123.90		629,053	636,341	64.6%	58.46	79.08
200902	5,976	10,955	1,364,251	0.0%	1,364,251	124.53		654,532	663,878	63.9%	60.60	78.43
200903	6,065	11,144	1,475,986	9.7%	1,475,986	132.44		694,171	703,957	61.9%	63.17	76.67
200904	6,187	11,344	1,531,583	0.0%	1,531,583	135.02		859,753	880,299	60.1%	77.60	75.26
200905	6,242	11,324	1,546,990	0.0%	1,546,990	136.61		865,961	896,008	56.9%	79.12	71.90
200906	6,342	11,491	1,575,921	0.0%	1,575,921	137.14		1,462,082	1,581,863	60.6%	137.66	77.37
200907	6,447	11,640	1,602,629	0.0%	1,602,629	137.68	78.22	1,023,441	1,155,899	60.7%	99.30	78.22
200908	6,529	11,811	1,627,705	0.0%	1,627,705	137.82	84.08	1,068,188	992,999	62.1%	84.08	80.80
200909	6,624	11,920	1,639,326	0.0%	1,639,326	137.52	85.12	455,892	1,014,704	61.8%	85.12	81.15
200910	6,704	12,063	1,660,415	0.0%	1,660,415	137.65	86.18	18,283	1,039,607	61.5%	86.18	81.42
200911	6,661	11,986	1,651,363	0.0%	1,651,363	137.77	87.26		1,045,861	62.0%	87.26	82.83
200912	6,580	11,839	1,632,544	0.0%	1,632,544	137.90	88.34		1,045,863	62.5%	88.34	84.23
201001	6,547	11,781	1,626,056	0.0%	1,626,056	138.02	89.44		1,053,717	63.8%	89.44	86.68
201002	6,433	11,575	1,599,075	0.0%	1,599,075	138.15	90.55		1,048,180	65.0%	90.55	89.04
201003	6,405	11,525	1,593,599	0.0%	1,593,599	138.27	91.68		1,056,635	66.4%	91.68	91.32
201004	6,418	11,548	1,598,229	0.0%	1,598,229	138.40	92.82		1,071,923	67.2%	92.82	92.55
201005	6,394	11,505	1,593,725	0.0%	1,593,725	138.52	93.98		1,081,226	68.0%	93.98	93.74
201006	6,443	11,593	1,607,356	0.0%	1,607,356	138.65	95.15		1,103,047	65.4%	95.15	90.28
201007	6,494	11,685	1,621,526	0.0%	1,621,526	138.77	96.33		1,125,601	65.2%	96.33	90.03
201008	6,543	11,773	1,635,184	0.0%	1,635,184	138.90	97.53		1,148,169	66.0%	97.53	91.16
201009	6,589	11,857	1,648,352	0.0%	1,648,352	139.02	98.74		1,170,759	66.7%	98.74	92.31
201010	6,634	11,937	1,661,049	0.0%	1,661,049	139.15	99.97		1,193,380	67.5%	99.97	93.48
201011	6,677	12,014	1,673,296	0.0%	1,673,296	139.28	101.22		1,216,039	68.3%	101.22	94.68
201012	6,718	12,088	1,685,110	0.0%	1,685,110	139.40	102.48		1,238,744	69.1%	102.48	95.88
201101	6,757	12,159	1,696,510	0.0%	1,696,510	139.53	103.75		1,261,503	69.9%	103.75	97.09
201102	6,795	12,227	1,707,513	0.0%	1,707,513	139.65	105.04		1,284,324	70.7%	105.04	98.31
201103	6,831	12,291	1,717,995	0.0%	1,717,995	139.78	106.35		1,307,107	71.6%	106.35	99.54

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	
2003	0	0	0	0	0		0	0	0.0%	
2004	0	0	0	0	0		0	0	0.0%	
2005	9,757	18,480	2,615,509	2,615,509	141.53		884,632	884,632	33.8%	
2006	26,659	51,732	6,682,865	6,682,865	129.18		2,351,915	2,351,915	35.2%	
2007	47,601	91,378	10,956,898	10,956,898	119.91		7,142,513	7,144,576	65.2%	
2008	64,528	121,157	14,800,929	14,800,929	122.16		10,118,287	10,135,272	68.5%	
2009	76,260	138,403	18,657,445	18,657,445	134.81		7,731,359	11,657,281	62.5%	
2010	78,296	140,881	19,542,558	19,542,558	138.72		0	13,507,418	69.1%	
Experience Period	71,757	132,071	17,022,094	17,022,094	128.89		9,989,957	10,330,020	60.7%	Projection Period Dates
Projection Period	79,293	142,676	19,845,846	19,845,846	139.10		0	14,201,821	71.6%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Health Choice Base Only

Assumptions				
Claim Trend	Annual 5.00%	Monthly 0.41%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	703	1,347	152,003	0.0%	152,003	112.88		110,985	110,985		82.42	
200504	769	1,478	163,814	0.0%	163,814	110.83		66,056	66,056		44.69	
200505	808	1,564	176,890	0.0%	176,890	113.12		79,640	79,640		50.93	
200506	847	1,643	181,276	0.0%	181,276	110.33		118,142	118,142		71.91	
200507	871	1,694	188,724	0.0%	188,724	111.40		66,437	66,437		39.22	
200508	882	1,709	193,168	0.0%	193,168	113.01		74,772	74,772		43.74	
200509	899	1,738	196,766	0.0%	196,766	113.23		65,638	65,638		37.77	
200510	902	1,761	195,473	0.0%	195,473	111.01		86,788	86,788		49.29	
200511	916	1,774	195,489	0.0%	195,489	110.17		33,584	33,584		18.93	
200512	910	1,747	196,016	0.0%	196,016	112.18		36,454	36,454		20.86	
200601	905	1,747	191,461	0.0%	191,461	109.62		68,477	68,477		39.21	
200602	874	1,679	187,854	0.0%	187,854	111.88		30,298	30,298	37.7%	18.05	42.11
200603	833	1,587	176,644	0.0%	176,644	111.30		56,626	56,626	34.9%	35.68	38.91
200604	807	1,536	168,957	0.0%	168,957	109.98		243,773	243,773	42.7%	158.68	47.60
200605	788	1,498	165,465	0.0%	165,465	110.47		34,486	34,486	40.9%	23.02	45.52
200606	751	1,417	158,767	0.0%	158,767	112.03		73,552	73,552	39.3%	51.90	43.79
200607	718	1,369	150,700	0.0%	150,700	110.12		70,873	70,873	40.2%	51.79	44.75
200608	699	1,345	147,904	0.0%	147,904	110.00		268,061	268,061	50.1%	199.36	55.66
200609	692	1,327	144,015	0.0%	144,015	108.51		37,519	37,519	50.1%	28.27	55.38
200610	666	1,283	140,513	0.0%	140,513	109.52		25,806	25,806	48.4%	20.11	53.50
200611	644	1,238	135,256	0.0%	135,256	109.29		22,514	22,514	49.3%	18.19	54.49
200612	618	1,187	130,534	0.0%	130,534	109.98		32,679	32,679	50.8%	27.53	56.05
200701	587	1,140	123,023	0.0%	123,023	107.88		44,268	44,268	51.4%	38.82	56.63
200702	573	1,090	119,406	0.0%	119,406	109.59		87,473	87,473	56.6%	80.28	62.29
200703	548	1,032	115,658	0.0%	115,658	112.02		49,503	49,503	58.3%	47.95	64.06
200704	536	1,014	114,321	0.0%	114,321	112.77		6,856	6,856	45.8%	6.76	50.44
200705	521	982	109,808	0.0%	109,808	111.79		26,594	26,594	46.9%	27.08	51.70
200706	509	962	107,914	0.0%	107,914	112.12		4,407	4,407	44.0%	4.58	48.43
200707	502	941	105,359	0.0%	105,359	111.96		24,139	24,139	42.2%	25.65	46.51
200708	491	935	102,886	0.0%	102,886	110.07		27,229	27,229	26.9%	29.13	29.62
200709	477	904	100,136	0.0%	100,136	110.80		14,776	14,776	26.1%	16.35	28.82
200710	463	868	97,086	0.0%	97,086	111.89		13,210	13,210	26.0%	15.22	28.77
200711	448	835	94,592	0.0%	94,592	113.33		50,430	50,430	28.9%	60.42	32.09
200712	432	811	92,151	0.0%	92,151	113.61		22,794	22,794	29.0%	28.10	32.28
200801	407	770	88,760	0.0%	88,760	115.23		62,371	62,371	31.2%	80.97	34.98
200802	398	753	86,648	0.0%	86,648	115.07		23,803	23,803	26.8%	31.61	30.18
200803	389	737	83,509	0.0%	83,509	113.32		8,295	8,295	24.1%	11.26	27.10
200804	375	712	81,198	0.0%	81,198	113.97		6,095	6,095	24.7%	8.55	27.83
200805	362	686	78,614	0.0%	78,614	114.66		33,997	33,997	26.1%	49.58	29.41
200806	349	668	76,526	0.0%	76,526	114.49		11,810	11,810	27.5%	17.67	31.08
200807	340	647	73,409	0.0%	73,409	113.39		67,410	67,410	32.4%	104.12	36.69
200808	331	630	72,807	0.0%	72,807	115.52		10,038	10,038	31.7%	15.93	36.03
200809	323	614	70,952	0.0%	70,952	115.47		20,155	20,157	33.2%	32.80	37.84
200810	316	602	69,140	0.0%	69,140	114.86		57,091	57,096	38.7%	94.85	44.21
200811	309	592	67,976	0.0%	67,976	114.82		43,795	43,844	39.0%	74.06	44.71
200812	301	584	66,977	0.0%	66,977	114.77		41,360	41,407	42.2%	70.95	48.31
200901	294	563	65,049	0.0%	65,049	115.58		4,536	4,575	36.8%	8.13	42.18
200902	287	552	64,119	0.0%	64,119	116.08		18,537	18,697	37.2%	33.85	42.62
200903	287	550	53,332	-25.4%	53,332	96.99		44,156	44,634	42.8%	81.17	48.61
200904	285	545	49,227	0.0%	49,227	90.32		366,732	371,185	89.7%	681.07	100.20
200905	283	543	47,984	0.0%	47,984	88.37		129,306	134,106	106.1%	246.97	116.34
200906	277	531	46,925	0.0%	46,925	88.29		12,799	13,438	110.5%	25.28	118.86
200907	275	525	46,198	0.0%	46,198	88.03	121.47	44,191	70,628	115.1%	134.58	121.47
200908	269	514	45,336	0.0%	45,336	88.17	124.54	11,638	64,041	127.5%	124.54	131.61
200909	266	505	44,156	0.0%	44,156	87.42	125.05	13,117	63,164	139.1%	125.05	140.30
200910	262	500	43,750	0.0%	43,750	87.50	125.56	654	62,781	145.5%	125.56	143.37
200911	254	485	42,476	0.0%	42,476	87.58	126.07		61,145	154.3%	126.07	148.47
200912	247	470	41,239	0.0%	41,239	87.66	126.59		59,553	164.1%	126.59	154.03
201001	239	456	40,038	0.0%	40,038	87.74	127.10		58,001	180.8%	127.10	165.34
201002	232	443	38,872	0.0%	38,872	87.82	127.62		56,491	196.3%	127.62	174.55
201003	225	429	37,740	0.0%	37,740	87.90	128.14		55,019	204.1%	128.14	179.84
201004	218	416	36,641	0.0%	36,641	87.98	128.66		53,586	147.1%	128.66	129.23
201005	212	404	35,574	0.0%	35,574	88.06	129.19		52,190	134.3%	129.19	117.97
201006	205	392	34,538	0.0%	34,538	88.14	129.71		50,831	145.4%	129.71	127.69
201007	199	380	33,532	0.0%	33,532	88.22	130.24		49,507	144.8%	130.24	127.20
201008	193	369	32,556	0.0%	32,556	88.30	130.77		48,217	145.4%	130.77	127.71
201009	187	358	31,608	0.0%	31,608	88.38	131.30		46,961	145.9%	131.30	128.22
201010	182	347	30,687	0.0%	30,687	88.46	131.84		45,738	146.3%	131.84	128.75
201011	176	337	29,793	0.0%	29,793	88.54	132.38		44,547	146.8%	132.38	129.27
201012	171	326	28,926	0.0%	28,926	88.62	132.92		43,386	147.3%	132.92	129.80
201101	166	317	28,083	0.0%	28,083	88.70	133.46		42,256	147.7%	133.46	130.33
201102	161	307	27,265	0.0%	27,265	88.78	134.00		41,155	148.2%	134.00	130.86
201103	156	298	26,471	0.0%	26,471	88.86	134.55		40,083	148.7%	134.55	131.39

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	8,507	16,455	1,839,619	1,839,619	111.80		738,497	738,497	40.1%	
2006	8,995	17,212	1,898,071	1,898,071	110.28		964,664	964,664	50.8%	
2007	6,087	11,514	1,282,341	1,282,341	111.37		371,679	371,679	29.0%	
2008	4,200	7,996	916,518	916,518	114.62		386,220	386,322	42.2%	
2009	3,286	6,284	589,791	589,791	93.86		645,665	967,946	164.1%	
2010	2,440	4,657	410,505	410,505	88.15		0	604,474	147.3%	
Experience Period	3,568	6,832	720,686	720,686	105.49		792,696	829,805	115.1%	Projection Period Dates
Projection Period	2,227	4,250	375,675	375,675	88.39		0	558,457	148.7%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Cat/State Base Only

Assumptions				
Claim Trend	Annual 16.00%	Monthly 1.24%	On level Adj TRUE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium On Level	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/ insured
200503	678	1,231	181,923	0.0%	168,007	136.51		42,865	42,865		34.83	
200504	745	1,387	204,239	0.0%	188,616	135.98		39,040	39,040		28.15	
200505	801	1,519	216,849	0.0%	200,261	131.82		63,016	63,016		41.48	
200506	848	1,603	225,653	0.0%	208,392	130.01		57,905	57,905		36.13	
200507	920	1,742	245,021	0.0%	226,278	129.91		56,640	56,640		32.52	
200508	992	1,881	267,815	0.0%	247,329	131.50		76,299	76,299		40.57	
200509	1,082	2,062	287,499	0.0%	265,507	128.76		100,966	100,966		48.96	
200510	1,157	2,210	310,092	0.0%	286,372	129.61		105,569	105,569		47.78	
200511	1,242	2,357	328,450	0.0%	303,326	128.71		230,723	230,723		97.90	
200512	1,292	2,490	347,968	0.0%	321,351	129.07		111,608	111,608		44.83	
200601	1,394	2,687	375,762	0.0%	347,019	129.13		86,494	86,494		32.19	
200602	1,565	3,011	410,617	0.0%	379,207	125.93		67,291	67,291	33.1%	22.35	42.95
200603	1,723	3,311	447,298	-15.8%	413,083	124.76		325,964	325,964	39.0%	98.45	50.33
200604	1,894	3,667	487,610	0.0%	464,411	126.65		162,975	162,975	39.5%	44.45	50.65
200605	2,035	3,929	520,503	0.0%	510,789	130.01		127,532	127,532	38.0%	32.46	48.79
200606	2,216	4,309	559,285	0.0%	565,019	131.13		189,907	189,907	37.9%	44.07	48.79
200607	2,347	4,548	584,402	0.0%	607,292	133.54		329,737	329,737	40.7%	72.51	52.52
200608	2,459	4,768	605,909	0.0%	647,162	135.73		196,400	196,400	39.8%	41.19	51.72
200609	2,556	4,977	636,187	0.0%	697,897	140.22		135,989	135,989	37.3%	27.32	48.98
200610	2,703	5,234	665,307	0.0%	729,842	139.44		196,492	196,492	36.1%	37.54	47.72
200611	2,808	5,502	685,334	0.0%	751,812	136.63		221,375	221,375	33.4%	40.23	44.43
200612	2,959	5,789	704,650	0.0%	773,001	133.53		311,757	311,757	34.2%	53.85	45.46
200701	3,195	6,265	752,284	0.0%	825,256	131.73		422,504	422,504	36.5%	67.44	48.60
200702	3,397	6,603	798,503	0.0%	875,958	132.67		430,794	430,794	38.8%	65.24	51.81
200703	3,493	6,817	820,688	0.0%	900,295	132.06		1,049,860	1,049,860	45.2%	154.00	60.49
200704	3,653	7,069	854,697	0.0%	937,603	132.63		621,512	621,512	48.0%	87.92	64.33
200705	3,793	7,332	883,695	0.0%	969,413	132.22		567,144	567,144	50.4%	77.35	67.52
200706	3,914	7,557	897,422	0.0%	984,472	130.28		502,911	503,167	51.4%	66.58	68.82
200707	4,060	7,765	927,728	0.0%	1,017,718	131.06		747,213	747,593	53.5%	96.27	71.41
200708	4,132	7,932	947,191	0.0%	1,039,068	131.00		510,332	510,592	54.5%	64.37	72.53
200709	4,287	8,177	973,838	0.0%	1,068,300	130.65		796,007	796,412	58.7%	97.40	77.75
200710	4,430	8,333	1,005,147	0.0%	1,102,646	132.32		526,152	526,420	59.7%	63.17	78.80
200711	4,588	8,685	1,042,181	0.0%	1,143,273	131.64		519,784	520,048	60.2%	59.88	79.34
200712	4,659	8,842	1,053,523	0.0%	1,155,715	130.70		448,301	448,529	59.4%	50.72	78.19
200801	4,760	9,121	1,101,056	0.0%	1,207,858	132.43		1,050,082	1,050,616	62.7%	115.19	82.48
200802	4,899	9,329	1,122,501	0.0%	1,231,383	132.00		616,401	616,715	62.4%	66.11	82.08
200803	5,061	9,550	1,139,249	0.0%	1,249,757	130.86		798,668	800,297	58.8%	83.80	77.33
200804	5,169	9,764	1,172,718	0.0%	1,286,471	131.75		938,344	940,216	59.7%	96.29	78.41
200805	5,206	9,796	1,200,456	0.0%	1,316,900	134.44		1,213,129	1,214,955	62.9%	124.03	82.74
200806	5,366	10,074	1,229,833	0.0%	1,349,126	133.92		764,758	764,758	63.1%	75.92	83.24
200807	5,472	10,238	1,259,115	0.0%	1,381,249	134.91		935,941	935,941	62.8%	91.42	83.08
200808	5,549	10,427	1,284,831	0.0%	1,409,460	135.17		539,280	540,350	61.4%	51.82	81.50
200809	5,675	10,590	1,300,370	0.0%	1,426,506	134.71		859,532	859,532	60.4%	81.17	80.34
200810	5,725	10,649	1,322,122	0.0%	1,450,368	136.20		887,543	887,543	61.4%	83.35	81.83
200811	5,824	10,801	1,334,218	0.0%	1,463,637	135.50		752,371	756,454	61.6%	70.03	82.36
200812	5,822	10,819	1,334,462	0.0%	1,463,905	135.31		762,237	767,896	62.4%	70.98	83.65
200901	5,903	10,885	1,348,731	0.0%	1,479,558	135.92		629,053	636,341	58.9%	58.46	79.08
200902	5,976	10,955	1,364,251	0.0%	1,496,584	136.61		654,532	663,878	58.2%	60.60	78.43
200903	6,065	11,144	1,475,986	9.7%	1,619,156	145.29		694,171	703,957	56.4%	63.17	76.67
200904	6,187	11,344	1,531,583	0.0%	1,531,583	135.02		859,753	880,299	55.3%	77.60	75.26
200905	6,242	11,324	1,546,990	0.0%	1,546,990	136.61		865,961	896,008	52.7%	79.12	71.90
200906	6,342	11,491	1,575,921	0.0%	1,575,921	137.14		1,462,082	1,581,863	56.7%	137.66	77.37
200907	6,447	11,640	1,602,629	0.0%	1,602,629	137.68	78.22	1,023,441	1,155,899	57.2%	99.30	78.22
200908	6,529	11,811	1,627,705	0.0%	1,627,705	137.82	84.08	1,068,188	992,999	59.0%	84.08	80.80
200909	6,624	11,920	1,639,326	0.0%	1,639,326	137.52	85.12	455,892	1,014,704	59.1%	85.12	81.15
200910	6,704	12,063	1,660,415	0.0%	1,660,415	137.65	86.18	18,283	1,039,607	59.3%	86.18	81.42
200911	6,661	11,986	1,651,363	0.0%	1,651,363	137.77	87.26		1,045,861	60.2%	87.26	82.83
200912	6,580	11,839	1,632,544	0.0%	1,632,544	137.90	88.34		1,045,863	61.1%	88.34	84.23
201001	6,547	11,781	1,626,056	0.0%	1,626,056	138.02	89.44		1,053,717	62.9%	89.44	86.68
201002	6,433	11,575	1,599,075	0.0%	1,599,075	138.15	90.55		1,048,180	64.5%	90.55	89.04
201003	6,405	11,525	1,593,599	0.0%	1,593,599	138.27	91.68		1,056,635	66.4%	91.68	91.32
201004	6,418	11,548	1,598,229	0.0%	1,598,229	138.40	92.82		1,071,923	67.2%	92.82	92.55
201005	6,394	11,505	1,593,725	0.0%	1,593,725	138.52	93.98		1,081,226	68.0%	93.98	93.74
201006	6,443	11,593	1,607,356	0.0%	1,607,356	138.65	95.15		1,103,047	65.4%	95.15	90.28
201007	6,494	11,685	1,621,526	0.0%	1,621,526	138.77	96.33		1,125,601	65.2%	96.33	90.03
201008	6,543	11,773	1,635,184	0.0%	1,635,184	138.90	97.53		1,148,169	66.0%	97.53	91.16
201009	6,589	11,857	1,648,352	0.0%	1,648,352	139.02	98.74		1,170,759	66.7%	98.74	92.31
201010	6,634	11,937	1,661,049	0.0%	1,661,049	139.15	99.97		1,193,380	67.5%	99.97	93.48
201011	6,677	12,014	1,673,296	0.0%	1,673,296	139.28	101.22		1,216,039	68.3%	101.22	94.68
201012	6,718	12,088	1,685,110	0.0%	1,685,110	139.40	102.48		1,238,744	69.1%	102.48	95.88
201101	6,757	12,159	1,696,510	0.0%	1,696,510	139.53	103.75		1,261,503	69.9%	103.75	97.09
201102	6,795	12,227	1,707,513	0.0%	1,707,513	139.65	105.04		1,284,324	70.7%	105.04	98.31
201103	6,831	12,291	1,717,995	0.0%	1,717,995	139.78	106.35		1,307,107	71.6%	106.35	99.54

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio		
2003	0	0	0	0	0		0	0	0.0%		
2004	0	0	0	0	0		0	0	0.0%		
2005	9,757	18,480	2,615,509	2,415,439	130.70		884,632	884,632	33.8%		
2006	26,659	51,732	6,682,865	6,886,534	133.12		2,351,915	2,351,915	35.2%		
2007	47,601	91,378	10,956,898	12,019,717	131.54		7,142,513	7,144,576	65.2%		
2008	64,528	121,157	14,800,929	16,236,619	134.01		10,118,287	10,135,272	68.5%		
2009	76,260	138,403	18,657,445	19,063,775	137.74		7,731,359	11,657,281	62.5%		
2010	78,296	140,881	19,542,558	19,542,558	138.72		0	13,507,418	69.1%		
Experience Period	71,757	132,071	17,022,094	18,066,296	136.79		9,989,957	10,330,020	60.7%	Projection Period Dates	
Projection Period	79,293	142,676	19,845,846	19,845,846	139.10		0	14,201,821	71.6%	201004	201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Health Choice Base Only

Assumptions				
Claim Trend	Annual 5.00%	Monthly 0.41%	On level Adj TRUE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium On Level	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/ insured
200503	703	1,347	152,003	0.0%	113,394	84.21		110,985	110,985		82.42	
200504	769	1,478	163,814	0.0%	122,205	82.68		66,056	66,056		44.69	
200505	808	1,564	176,890	0.0%	131,960	84.39		79,640	79,640		50.93	
200506	847	1,643	181,276	0.0%	135,232	82.31		118,142	118,142		71.91	
200507	871	1,694	188,724	0.0%	140,788	83.11		66,437	66,437		39.22	
200508	882	1,709	193,168	0.0%	144,103	84.30		74,772	74,772		43.74	
200509	899	1,738	196,766	0.0%	146,788	84.47		65,638	65,638		37.77	
200510	902	1,761	195,473	0.0%	145,823	82.81		86,788	86,788		49.29	
200511	916	1,774	195,489	0.0%	145,835	82.19		33,584	33,584		18.93	
200512	910	1,747	196,016	0.0%	146,228	83.68		36,454	36,454		20.86	
200601	905	1,747	191,461	0.0%	142,830	81.78		68,477	68,477		39.21	
200602	874	1,679	187,854	0.0%	140,139	83.47		30,298	30,298	50.6%	18.05	42.11
200603	833	1,587	176,644	0.0%	131,776	83.03		56,626	56,626	46.8%	35.68	38.91
200604	807	1,536	168,957	0.0%	126,042	82.04		243,773	243,773	57.3%	158.68	47.60
200605	788	1,498	165,465	0.0%	123,437	82.41		34,486	34,486	54.9%	23.02	45.52
200606	751	1,417	158,767	0.0%	118,440	83.57		73,552	73,552	52.7%	51.90	43.79
200607	718	1,369	150,700	0.0%	112,422	82.15		70,873	70,873	53.9%	51.79	44.75
200608	699	1,345	147,904	0.0%	110,336	82.06		268,061	268,061	67.2%	199.36	55.66
200609	692	1,327	144,015	0.0%	107,436	80.95		37,519	37,519	67.1%	28.27	55.38
200610	666	1,283	140,513	0.0%	104,823	81.70		25,806	25,806	64.9%	20.11	53.50
200611	644	1,238	135,256	0.0%	100,901	81.53		22,514	22,514	66.1%	18.19	54.49
200612	618	1,187	130,534	0.0%	97,379	82.05		32,679	32,679	68.1%	27.53	56.05
200701	587	1,140	123,023	0.0%	91,775	80.48		44,268	44,268	68.9%	38.82	56.63
200702	573	1,090	119,406	0.0%	89,077	81.75		87,473	87,473	75.9%	80.28	62.29
200703	548	1,032	115,658	0.0%	86,281	83.57		49,503	49,503	78.1%	47.95	64.06
200704	536	1,014	114,321	0.0%	85,284	84.12		6,856	6,856	61.4%	6.76	50.44
200705	521	982	109,808	0.0%	81,916	83.40		26,594	26,594	62.9%	27.08	51.70
200706	509	962	107,914	0.0%	80,504	83.64		4,407	4,407	58.9%	4.58	48.43
200707	502	941	105,359	0.0%	78,598	83.53		24,139	24,139	56.5%	25.65	46.51
200708	491	935	102,886	0.0%	76,753	82.11		27,229	27,229	36.0%	29.13	29.62
200709	477	904	100,136	0.0%	74,702	82.66		14,776	14,776	34.9%	16.35	28.82
200710	463	868	97,086	0.0%	72,426	83.47		13,210	13,210	34.8%	15.22	28.77
200711	448	835	94,592	0.0%	70,566	84.55		50,430	50,430	38.7%	60.42	32.09
200712	432	811	92,151	0.0%	68,745	84.75		22,794	22,794	38.9%	28.10	32.28
200801	407	770	88,760	0.0%	66,215	85.96		62,371	62,371	41.9%	80.97	34.98
200802	398	753	86,648	0.0%	64,640	85.84		23,803	23,803	36.0%	31.61	30.18
200803	389	737	83,509	0.0%	62,298	84.54		8,295	8,295	32.3%	11.26	27.10
200804	375	712	81,198	0.0%	60,574	85.02		6,095	6,095	33.1%	8.55	27.83
200805	362	686	78,614	0.0%	58,646	85.54		33,997	33,997	34.9%	49.58	29.41
200806	349	668	76,526	0.0%	57,088	85.41		11,810	11,810	36.9%	17.67	31.08
200807	340	647	73,409	0.0%	54,763	84.59		67,410	67,410	43.5%	104.12	36.69
200808	331	630	72,807	0.0%	54,314	86.18		10,038	10,038	42.5%	15.93	36.03
200809	323	614	70,952	0.0%	52,930	86.14		20,155	20,157	44.5%	32.80	37.84
200810	316	602	69,140	0.0%	51,579	85.68		57,091	57,096	51.8%	94.85	44.21
200811	309	592	67,976	0.0%	50,710	85.66		43,795	43,844	52.3%	74.06	44.71
200812	301	584	66,977	0.0%	49,965	85.62		41,360	41,407	56.5%	70.95	48.31
200901	294	563	65,049	0.0%	48,526	86.22		4,536	4,575	49.3%	8.13	42.18
200902	287	552	64,119	0.0%	47,833	86.60		18,537	18,697	49.8%	33.85	42.62
200903	287	550	53,332	-25.4%	39,786	72.36		44,156	44,634	57.4%	81.17	48.61
200904	285	545	49,227	0.0%	49,227	90.32		366,732	371,185	117.8%	681.07	100.20
200905	283	543	47,984	0.0%	47,984	88.37		129,306	134,106	136.4%	246.97	116.34
200906	277	531	46,925	0.0%	46,925	88.29		12,799	13,438	139.0%	25.28	118.86
200907	275	525	46,198	0.0%	46,198	88.03	121.47	44,191	70,628	141.6%	134.58	121.47
200908	269	514	45,336	0.0%	45,336	88.17	124.54	11,638	64,041	153.2%	124.54	131.61
200909	266	505	44,156	0.0%	44,156	87.42	125.05	13,117	63,164	163.1%	125.05	140.30
200910	262	500	43,750	0.0%	43,750	87.50	125.56	654	62,781	166.4%	125.56	143.37
200911	254	485	42,476	0.0%	42,476	87.58	126.07		61,145	172.0%	126.07	148.47
200912	247	470	41,239	0.0%	41,239	87.66	126.59		59,553	178.1%	126.59	154.03
201001	239	456	40,038	0.0%	40,038	87.74	127.10		58,001	190.9%	127.10	165.34
201002	232	443	38,872	0.0%	38,872	87.82	127.62		56,491	201.4%	127.62	174.55
201003	225	429	37,740	0.0%	37,740	87.90	128.14		55,019	204.1%	128.14	179.84
201004	218	416	36,641	0.0%	36,641	87.98	128.66		53,586	147.1%	128.66	129.23
201005	212	404	35,574	0.0%	35,574	88.06	129.19		52,190	134.3%	129.19	117.97
201006	205	392	34,538	0.0%	34,538	88.14	129.71		50,831	145.4%	129.71	127.69
201007	199	380	33,532	0.0%	33,532	88.22	130.24		49,507	144.8%	130.24	127.20
201008	193	369	32,556	0.0%	32,556	88.30	130.77		48,217	145.4%	130.77	127.71
201009	187	358	31,608	0.0%	31,608	88.38	131.30		46,961	145.9%	131.30	128.22
201010	182	347	30,687	0.0%	30,687	88.46	131.84		45,738	146.3%	131.84	128.75
201011	176	337	29,793	0.0%	29,793	88.54	132.38		44,547	146.8%	132.38	129.27
201012	171	326	28,926	0.0%	28,926	88.62	132.92		43,386	147.3%	132.92	129.80
201101	166	317	28,083	0.0%	28,083	88.70	133.46		42,256	147.7%	133.46	130.33
201102	161	307	27,265	0.0%	27,265	88.78	134.00		41,155	148.2%	134.00	130.86
201103	156	298	26,471	0.0%	26,471	88.86	134.55		40,083	148.7%	134.55	131.39

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	8,507	16,455	1,839,619	1,372,356	83.40		738,497	738,497	40.1%	
2006	8,995	17,212	1,898,071	1,415,961	82.27		964,664	964,664	50.8%	
2007	6,087	11,514	1,282,341	956,626	83.09		371,679	371,679	29.0%	
2008	4,200	7,996	916,518	683,723	85.50		386,220	386,322	42.2%	
2009	3,286	6,284	589,791	543,436	86.48		645,665	967,946	164.1%	
2010	2,440	4,657	410,505	410,505	88.15		0	604,474	147.3%	
Experience Period	3,568	6,832	720,686	585,977	85.77		792,696	829,805	115.1%	Projection Period Dates
Projection Period	2,227	4,250	375,675	375,675	88.39		0	558,457	148.7%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
ACCIDENT Rider

Assumptions				
Claim Trend	Annual 2.00%	Monthly 0.17%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/ insured
200503	1,182	2,248	20,618	0.0%	20,618	9.17		9,316	9,316		4.14	
200504	1,292	2,481	22,908	10.0%	22,908	9.23		10,417	10,417		4.20	
200505	1,377	2,669	25,292	0.0%	25,292	9.48		9,703	9,703		3.64	
200506	1,450	2,793	26,385	0.0%	26,385	9.45		10,381	10,381		3.72	
200507	1,532	2,966	28,659	0.0%	28,659	9.66		13,808	13,808		4.66	
200508	1,596	3,092	30,608	0.0%	30,608	9.90		14,504	14,504		4.69	
200509	1,687	3,260	32,568	0.0%	32,568	9.99		25,494	25,494		7.82	
200510	1,756	3,387	33,876	0.0%	33,876	10.00		12,842	12,842		3.79	
200511	1,836	3,534	35,076	0.0%	35,076	9.93		17,669	17,669		5.00	
200512	1,879	3,639	36,717	0.0%	36,717	10.09		12,000	12,000		3.30	
200601	1,956	3,791	38,438	0.0%	38,438	10.14		25,061	25,061		6.61	
200602	2,083	4,019	40,712	0.0%	40,712	10.13		15,273	15,273	47.5%	3.80	4.66
200603	2,194	4,215	42,861	0.0%	42,861	10.17		12,907	12,907	45.7%	3.06	4.52
200604	2,329	4,487	45,789	0.0%	45,789	10.20		21,582	21,582	45.9%	4.81	4.57
200605	2,429	4,706	48,052	0.0%	48,052	10.21		17,481	17,481	45.3%	3.71	4.53
200606	2,555	4,967	50,398	0.0%	50,398	10.15		24,207	24,207	45.9%	4.87	4.62
200607	2,626	5,079	51,241	0.0%	51,241	10.09		26,555	26,555	46.4%	5.23	4.68
200608	2,700	5,236	53,077	0.0%	53,077	10.14		34,899	34,899	48.3%	6.67	4.89
200609	2,784	5,404	55,502	0.0%	55,502	10.27		29,469	29,469	47.0%	5.45	4.76
200610	2,879	5,575	57,151	0.0%	57,151	10.25		24,745	24,745	47.2%	4.44	4.79
200611	2,947	5,738	58,833	0.0%	58,833	10.25		24,338	24,338	46.4%	4.24	4.72
200612	3,036	5,906	60,178	0.0%	60,178	10.19		19,521	19,521	45.8%	3.31	4.67
200701	3,212	6,267	63,472	0.0%	63,472	10.13		26,005	26,005	44.2%	4.15	4.50
200702	3,365	6,457	66,301	0.0%	66,301	10.27		28,792	28,792	44.5%	4.46	4.54
200703	3,434	6,603	68,132	0.0%	68,132	10.32		34,239	34,239	46.0%	5.19	4.69
200704	3,562	6,828	70,854	0.0%	70,854	10.38		22,712	22,712	44.5%	3.33	4.55
200705	3,668	7,027	72,880	0.0%	72,880	10.37		29,818	29,818	44.7%	4.24	4.58
200706	3,776	7,212	74,015	0.0%	74,015	10.26		31,914	31,914	44.3%	4.43	4.54
200707	3,896	7,405	76,523	0.0%	76,523	10.33		31,103	31,103	43.4%	4.20	4.46
200708	3,957	7,518	78,533	0.0%	78,533	10.45		34,225	34,225	42.0%	4.55	4.32
200709	4,087	7,747	80,721	0.0%	80,721	10.42		45,814	45,814	42.7%	5.91	4.40
200710	4,182	7,838	82,376	0.0%	82,376	10.51		40,918	40,918	43.3%	5.22	4.48
200711	4,312	8,143	85,466	0.0%	85,466	10.50		22,893	22,893	41.8%	2.81	4.33
200712	4,357	8,234	86,407	0.0%	86,407	10.49		39,168	39,168	42.8%	4.76	4.44
200801	4,426	8,415	89,248	0.0%	89,248	10.61		32,554	32,554	42.3%	3.87	4.41
200802	4,539	8,617	90,690	0.0%	90,690	10.52		38,326	38,326	42.2%	4.45	4.41
200803	4,672	8,812	91,919	0.0%	91,919	10.43		26,763	26,791	40.4%	3.04	4.22
200804	4,760	8,945	94,243	0.0%	94,243	10.54		40,985	41,067	41.3%	4.59	4.32
200805	4,778	8,937	96,145	0.0%	96,145	10.76		47,045	47,357	42.1%	5.30	4.42
200806	4,926	9,190	98,117	0.0%	98,117	10.68		52,492	52,807	43.1%	5.75	4.54
200807	5,022	9,359	100,267	0.0%	100,267	10.71		49,335	49,631	43.9%	5.30	4.63
200808	5,091	9,477	102,118	0.0%	102,118	10.78		59,569	59,995	45.3%	6.33	4.80
200809	5,214	9,678	103,719	0.0%	103,719	10.72		56,412	56,812	45.4%	5.87	4.81
200810	5,251	9,698	104,832	0.0%	104,832	10.81		46,121	46,514	45.0%	4.80	4.78
200811	5,336	9,848	105,909	0.0%	105,909	10.75		53,015	53,539	46.8%	5.44	4.99
200812	5,318	9,768	105,444	0.0%	105,444	10.79		38,990	39,428	46.1%	4.04	4.92
200901	5,393	9,853	106,123	0.0%	106,123	10.77		37,244	37,601	45.8%	3.82	4.90
200902	5,469	9,975	106,040	0.0%	106,040	10.63		42,435	42,796	45.6%	4.29	4.88
200903	5,560	10,130	81,169	-37.4%	81,169	8.01		44,914	45,535	47.6%	4.50	4.99
200904	5,691	10,327	74,419	0.0%	74,419	7.21		37,558	38,264	48.2%	3.71	4.91
200905	5,743	10,354	73,365	0.0%	73,365	7.09		48,067	49,438	49.3%	4.77	4.86
200906	5,847	10,529	74,149	0.0%	74,149	7.04		49,541	52,241	50.3%	4.96	4.81
200907	5,951	10,707	74,863	0.0%	74,863	6.99	4.78	48,816	53,280	51.7%	4.98	4.78
200908	6,034	10,826	75,274	0.0%	75,274	6.95	4.83	58,518	52,267	52.3%	4.83	4.67
200909	6,127	10,951	75,994	0.0%	75,994	6.94	4.84	46,398	52,958	53.3%	4.84	4.59
200910	6,206	11,124	77,264	0.0%	77,264	6.95	4.84	3,497	53,883	55.5%	4.84	4.59
200911	6,119	10,968	76,253	0.0%	76,253	6.95	4.85		53,218	57.1%	4.85	4.55
200912	5,999	10,753	74,822	0.0%	74,822	6.96	4.86		52,258	60.2%	4.86	4.61
201001	5,927	10,624	73,990	0.0%	73,990	6.96	4.87		51,715	63.8%	4.87	4.70
201002	5,783	10,365	72,253	0.0%	72,253	6.97	4.88		50,539	67.0%	4.88	4.74
201003	5,719	10,251	71,522	0.0%	71,522	6.98	4.88		50,065	68.2%	4.88	4.77
201004	5,694	10,205	71,270	0.0%	71,270	6.98	4.89		49,925	69.8%	4.89	4.87
201005	5,637	10,105	70,631	0.0%	70,631	6.99	4.90		49,515	70.0%	4.90	4.88
201006	5,647	10,123	70,820	0.0%	70,820	7.00	4.91		49,684	70.0%	4.91	4.88
201007	5,661	10,146	71,049	0.0%	71,049	7.00	4.92		49,882	69.9%	4.92	4.87
201008	5,673	10,169	71,272	0.0%	71,272	7.01	4.92		50,076	70.0%	4.92	4.88
201009	5,685	10,190	71,488	0.0%	71,488	7.02	4.93		50,265	70.0%	4.93	4.89
201010	5,697	10,211	71,698	0.0%	71,698	7.02	4.94		50,451	70.1%	4.94	4.90
201011	5,708	10,231	71,902	0.0%	71,902	7.03	4.95		50,632	70.1%	4.95	4.90
201012	5,718	10,250	72,101	0.0%	72,101	7.03	4.96		50,810	70.2%	4.96	4.91
201101	5,729	10,268	72,295	0.0%	72,295	7.04	4.97		50,984	70.2%	4.97	4.92
201102	5,738	10,286	72,483	0.0%	72,483	7.05	4.97		51,155	70.3%	4.97	4.93
201103	5,747	10,301	72,659	0.0%	72,659	7.05	4.98		51,318	70.3%	4.98	4.94

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	15,587	30,069	292,706	292,706	9.73		136,133	136,133	46.5%	
2006	30,518	59,123	602,231	602,231	10.19		276,037	276,037	45.8%	
2007	45,808	87,279	905,679	905,679	10.38		387,599	387,599	42.8%	
2008	59,333	110,744	1,182,650	1,182,650	10.68		541,607	544,821	46.1%	
2009	70,139	126,497	969,734	969,734	7.67		416,986	583,737	60.2%	
2010	68,548	122,870	859,996	859,996	7.00		0	603,560	70.2%	
Experience Period	65,864	120,344	1,112,148	1,112,148	9.24		562,680	575,442	51.7%	Projection Period Dates
Projection Period	68,334	122,486	859,668	859,668	7.02		0	604,699	70.3%	201004 201104

**The MEGA Life and Health Insurance Company**  
 Individual Detail as of 10/31/09  
 AMBULATORY CARE Rider

Assumptions				
Claim Trend	Annual 11.00%	Monthly 0.87%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	1,250	2,345	47,371	0.0%	47,371	20.20		14,396	14,396		6.14	
200504	1,364	2,584	52,587	15.0%	52,587	20.35		17,706	17,706		6.85	
200505	1,455	2,783	57,763	0.0%	57,763	20.76		25,460	25,460		9.15	
200506	1,529	2,918	60,739	0.0%	60,739	20.82		32,035	32,035		10.98	
200507	1,621	3,100	66,499	0.0%	66,499	21.45		39,509	39,509		12.74	
200508	1,702	3,256	71,832	0.0%	71,832	22.06		41,183	41,183		12.65	
200509	1,800	3,438	76,294	0.0%	76,294	22.19		43,951	43,951		12.78	
200510	1,875	3,581	79,819	0.0%	79,819	22.29		51,008	51,008		14.24	
200511	1,970	3,749	82,337	0.0%	82,337	21.96		53,854	53,854		14.36	
200512	2,016	3,864	85,618	0.0%	85,618	22.16		39,689	39,689		10.27	
200601	2,097	4,008	89,762	0.0%	89,762	22.40		32,654	32,654		8.15	
200602	2,208	4,215	95,110	0.0%	95,110	22.56		47,658	47,658	50.7%	11.31	11.02
200603	2,302	4,390	99,407	0.0%	99,407	22.64		66,124	66,124	53.5%	15.06	11.72
200604	2,430	4,647	105,354	0.0%	105,354	22.67		54,892	54,892	54.4%	11.81	12.01
200605	2,530	4,838	110,830	0.0%	110,830	22.91		71,237	71,237	56.1%	14.72	12.47
200606	2,650	5,081	116,065	0.0%	116,065	22.84		67,980	67,980	56.5%	13.38	12.66
200607	2,730	5,223	119,650	0.0%	119,650	22.91		76,562	76,562	57.1%	14.66	12.86
200608	2,804	5,397	123,070	0.0%	123,070	22.80		76,093	76,093	57.6%	14.10	13.00
200609	2,882	5,551	128,824	0.0%	128,824	23.21		94,577	94,577	59.3%	17.04	13.43
200610	2,979	5,722	133,366	0.0%	133,366	23.31		79,058	79,058	59.0%	13.82	13.41
200611	3,051	5,900	137,349	0.0%	137,349	23.28		79,715	79,715	58.5%	13.51	13.36
200612	3,143	6,089	141,633	0.0%	141,633	23.26		86,558	86,558	59.5%	14.22	13.64
200701	3,316	6,441	148,472	0.0%	148,472	23.05		83,041	83,041	60.5%	12.89	13.91
200702	3,483	6,663	157,416	0.0%	157,416	23.63		89,813	89,813	60.8%	13.48	14.04
200703	3,545	6,792	161,336	0.0%	161,336	23.75		109,046	109,046	61.2%	16.06	14.17
200704	3,669	7,011	167,809	0.0%	167,809	23.94		110,286	110,286	62.2%	15.73	14.48
200705	3,771	7,210	172,441	0.0%	172,441	23.92		99,952	99,952	61.7%	13.86	14.40
200706	3,862	7,380	174,837	0.0%	174,837	23.69		95,464	95,464	61.2%	12.94	14.33
200707	3,973	7,548	180,299	0.0%	180,299	23.89		109,446	109,446	60.9%	14.50	14.32
200708	4,047	7,663	184,680	0.0%	184,680	24.10		127,538	127,538	61.7%	16.64	14.56
200709	4,167	7,882	190,518	0.0%	190,518	24.17		110,655	110,655	60.5%	14.04	14.34
200710	4,263	7,967	195,799	0.0%	195,799	24.58		132,615	132,615	61.3%	16.65	14.60
200711	4,400	8,277	203,208	0.0%	203,208	24.55		127,264	127,264	61.7%	15.38	14.74
200712	4,450	8,368	206,206	0.0%	206,206	24.64		129,831	129,831	61.8%	15.52	14.85
200801	4,542	8,590	215,131	0.0%	215,131	25.04		119,897	119,897	61.6%	13.96	14.91
200802	4,665	8,824	220,686	0.0%	220,686	25.01		142,532	142,532	62.2%	16.15	15.13
200803	4,804	9,032	225,854	0.0%	225,854	25.01		142,754	142,893	62.0%	15.82	15.13
200804	4,904	9,201	232,387	0.0%	232,387	25.26		155,648	155,688	62.2%	16.92	15.25
200805	4,936	9,224	237,430	0.0%	237,430	25.74		182,983	183,113	63.9%	19.85	15.78
200806	5,072	9,448	244,294	0.0%	244,294	25.86		169,085	169,206	65.1%	17.91	16.18
200807	5,177	9,631	249,447	0.0%	249,447	25.90		172,015	172,015	65.8%	17.86	16.46
200808	5,249	9,770	255,449	0.0%	255,449	26.15		169,337	169,337	65.6%	17.33	16.52
200809	5,383	9,985	260,206	0.0%	260,206	26.06		170,984	170,984	66.1%	17.12	16.76
200810	5,430	10,017	264,727	0.0%	264,727	26.43		177,303	177,324	66.1%	17.70	16.85
200811	5,529	10,198	268,174	0.0%	268,174	26.30		192,483	192,483	66.9%	18.87	17.15
200812	5,522	10,130	268,668	0.0%	268,668	26.52		218,609	218,609	68.4%	21.58	17.66
200901	5,601	10,228	272,678	0.0%	272,678	26.66		134,979	134,979	67.6%	13.20	17.54
200902	5,671	10,325	276,558	0.0%	276,558	26.79		131,621	131,741	66.0%	12.76	17.22
200903	5,764	10,487	290,346	4.8%	290,346	27.69		184,975	185,836	66.1%	17.72	17.37
200904	5,895	10,680	297,851	0.0%	297,851	27.89		185,321	186,737	65.7%	17.48	17.42
200905	5,945	10,718	300,779	0.0%	300,779	28.06		189,708	192,799	64.7%	17.99	17.28
200906	6,058	10,908	305,927	0.0%	305,927	28.05		198,742	204,477	64.6%	18.75	17.37
200907	6,165	11,091	312,490	0.0%	312,490	28.18	17.79	237,395	250,078	65.7%	22.55	17.79
200908	6,250	11,215	317,778	0.0%	317,778	28.34	18.71	204,527	209,878	65.7%	18.71	17.91
200909	6,341	11,322	322,590	0.0%	322,590	28.49	18.88	182,766	213,732	65.7%	18.88	18.05
200910	6,435	11,517	328,443	0.0%	328,443	28.52	19.04	33,081	219,312	65.7%	19.04	18.17
200911	6,364	11,390	325,118	0.0%	325,118	28.54	19.21		218,790	65.4%	19.21	18.21
200912	6,257	11,199	319,951	0.0%	319,951	28.57	19.38		216,997	64.4%	19.38	18.05
201001	6,200	11,096	317,288	0.0%	317,288	28.60	19.55		216,874	65.9%	19.55	18.55
201002	6,065	10,855	310,700	0.0%	310,700	28.62	19.72		214,032	67.5%	19.72	19.09
201003	6,015	10,765	308,377	0.0%	308,377	28.65	19.89		214,094	67.9%	19.89	19.27
201004	6,003	10,744	308,077	0.0%	308,077	28.67	20.06		215,559	68.5%	20.06	19.47
201005	5,959	10,665	306,071	0.0%	306,071	28.70	20.24		215,830	69.0%	20.24	19.66
201006	5,983	10,709	307,608	0.0%	307,608	28.73	20.41		218,611	69.3%	20.41	19.79
201007	6,011	10,758	309,292	0.0%	309,292	28.75	20.59		221,527	68.6%	20.59	19.63
201008	6,037	10,804	310,919	0.0%	310,919	28.78	20.77		224,435	69.1%	20.77	19.80
201009	6,062	10,849	312,493	0.0%	312,493	28.80	20.95		227,335	69.7%	20.95	19.97
201010	6,086	10,892	314,014	0.0%	314,014	28.83	21.14		230,229	70.3%	21.14	20.15
201011	6,109	10,933	315,486	0.0%	315,486	28.86	21.32		233,117	70.8%	21.32	20.33
201012	6,131	10,973	316,910	0.0%	316,910	28.88	21.51		236,001	71.4%	21.51	20.51
201101	6,152	11,011	318,288	0.0%	318,288	28.91	21.70		238,882	71.9%	21.70	20.70
201102	6,172	11,047	319,623	0.0%	319,623	28.93	21.89		241,760	72.5%	21.89	20.88
201103	6,191	11,080	320,887	0.0%	320,887	28.96	22.08		244,615	73.1%	22.08	21.06

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio		
2003	0	0	0	0	0		0	0	0.0%		
2004	0	0	0	0	0		0	0	0.0%		
2005	16,582	31,618	680,858	680,858	21.53		358,790	358,790	52.7%		
2006	31,806	61,061	1,400,420	1,400,420	22.93		833,106	833,106	59.5%		
2007	46,946	89,202	2,143,020	2,143,020	24.02		1,324,949	1,324,949	61.8%		
2008	61,213	114,050	2,942,454	2,942,454	25.80		2,013,628	2,014,080	68.4%		
2009	72,746	131,080	3,670,508	3,670,508	28.00		1,683,116	2,365,354	64.4%		
2010	72,660	130,043	3,737,236	3,737,236	28.74		0	2,667,646	71.4%		
Experience Period	68,212	124,537	3,373,852	3,373,852	27.09		2,191,457	2,215,382	65.7%	Projection Period Dates	
Projection Period	72,896	130,465	3,759,668	3,759,668	28.82		0	2,747,902	73.1%	201004	201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
DOV Rider

Assumptions				
Claim Trend	Annual 5.00%	Monthly 0.41%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/ insured
200503	536	1,014	11,773	0.0%	11,773	11.61		6,048	6,048		5.96	
200504	581	1,106	13,161	0.0%	13,161	11.90		7,287	7,287		6.59	
200505	626	1,186	14,619	0.0%	14,619	12.33		7,535	7,535		6.35	
200506	654	1,222	14,976	0.0%	14,976	12.26		6,213	6,213		5.08	
200507	693	1,295	15,947	0.0%	15,947	12.31		7,462	7,462		5.76	
200508	732	1,374	17,289	0.0%	17,289	12.58		7,796	7,796		5.67	
200509	783	1,480	18,556	0.0%	18,556	12.54		7,793	7,793		5.27	
200510	820	1,557	19,484	0.0%	19,484	12.51		10,395	10,395		6.68	
200511	860	1,617	19,992	0.0%	19,992	12.36		7,996	7,996		4.95	
200512	896	1,702	21,108	0.0%	21,108	12.40		7,607	7,607		4.47	
200601	939	1,787	22,715	0.0%	22,715	12.71		12,933	12,933		7.24	
200602	1,015	1,930	24,339	0.0%	24,339	12.61		11,138	11,138	46.8%	5.77	5.80
200603	1,066	2,012	25,667	0.0%	25,667	12.76		14,683	14,683	47.8%	7.30	5.96
200604	1,142	2,166	27,612	0.0%	27,612	12.75		16,762	16,762	48.8%	7.74	6.12
200605	1,195	2,279	29,680	0.0%	29,680	13.02		13,902	13,902	48.4%	6.10	6.11
200606	1,286	2,451	31,236	0.0%	31,236	12.74		13,838	13,838	48.4%	5.65	6.11
200607	1,338	2,548	32,314	0.0%	32,314	12.68		15,612	15,612	48.4%	6.13	6.13
200608	1,386	2,656	33,951	0.0%	33,951	12.78		19,017	19,017	49.5%	7.16	6.27
200609	1,455	2,794	35,953	0.0%	35,953	12.87		17,490	17,490	49.8%	6.26	6.33
200610	1,512	2,887	37,120	0.0%	37,120	12.86		22,709	22,709	50.8%	7.87	6.47
200611	1,553	3,001	38,320	0.0%	38,320	12.77		17,899	17,899	51.0%	5.96	6.51
200612	1,627	3,135	39,682	0.0%	39,682	12.66		15,461	15,461	50.6%	4.93	6.46
200701	1,737	3,358	42,353	0.0%	42,353	12.61		29,977	29,977	52.4%	8.93	6.68
200702	1,831	3,472	44,631	0.0%	44,631	12.85		24,061	24,061	52.9%	6.93	6.76
200703	1,890	3,570	46,062	0.0%	46,062	12.90		25,090	25,090	52.8%	7.03	6.76
200704	1,960	3,694	48,104	0.0%	48,104	13.02		33,769	33,769	54.2%	9.14	6.94
200705	2,046	3,861	50,295	0.0%	50,295	13.03		24,708	24,708	54.1%	6.40	6.94
200706	2,122	3,988	51,161	0.0%	51,161	12.83		20,467	20,496	53.3%	5.14	6.83
200707	2,228	4,165	53,505	0.0%	53,505	12.85		28,361	28,402	53.6%	6.82	6.88
200708	2,269	4,226	55,332	0.0%	55,332	13.09		25,342	25,379	52.6%	6.01	6.77
200709	2,374	4,408	57,731	0.0%	57,731	13.10		23,297	23,331	51.6%	5.29	6.66
200710	2,472	4,537	59,841	0.0%	59,841	13.19		37,578	37,633	52.2%	8.29	6.74
200711	2,571	4,770	62,443	0.0%	62,443	13.09		30,815	30,860	52.2%	6.47	6.76
200712	2,625	4,861	63,438	0.0%	63,438	13.05		23,909	23,944	51.6%	4.93	6.70
200801	2,692	5,013	66,574	0.0%	66,574	13.28		43,966	44,044	51.8%	8.79	6.76
200802	2,768	5,161	68,255	0.0%	68,255	13.23		34,331	34,392	51.6%	6.66	6.74
200803	2,876	5,343	69,881	0.0%	69,881	13.08		33,825	33,885	51.1%	6.34	6.68
200804	2,937	5,440	71,994	0.0%	71,994	13.23		43,895	43,973	50.8%	8.08	6.65
200805	2,966	5,482	73,880	0.0%	73,880	13.48		39,081	39,151	51.1%	7.14	6.72
200806	3,069	5,637	76,117	0.0%	76,117	13.50		33,266	33,330	51.1%	5.91	6.75
200807	3,136	5,753	77,629	0.0%	77,629	13.49		48,551	48,653	52.1%	8.46	6.90
200808	3,171	5,801	79,062	0.0%	79,062	13.63		36,778	36,867	52.0%	6.36	6.91
200809	3,279	5,970	80,542	0.0%	80,542	13.49		38,204	38,328	52.4%	6.42	6.98
200810	3,311	5,998	82,293	0.0%	82,293	13.72		56,029	56,289	53.2%	9.38	7.11
200811	3,388	6,141	83,340	0.0%	83,340	13.57		39,658	39,860	52.9%	6.49	7.10
200812	3,381	6,081	82,458	0.0%	82,458	13.56		38,346	38,574	53.4%	6.34	7.19
200901	3,446	6,200	83,736	0.0%	83,736	13.51		55,709	56,065	53.7%	9.04	7.24
200902	3,499	6,265	84,277	0.0%	84,277	13.45		48,720	49,088	54.4%	7.84	7.33
200903	3,589	6,426	75,807	-20.2%	75,807	11.80		51,272	51,761	55.9%	8.05	7.47
200904	3,711	6,596	75,009	0.0%	75,009	11.37		60,792	61,548	57.6%	9.33	7.60
200905	3,791	6,682	75,206	0.0%	75,206	11.26		48,156	48,992	58.5%	7.33	7.61
200906	3,863	6,811	76,780	0.0%	76,780	11.27		46,323	47,428	60.0%	6.96	7.67
200907	3,943	6,952	78,648	0.0%	78,648	11.31	7.73	60,187	62,414	61.3%	8.98	7.73
200908	4,014	7,055	79,606	0.0%	79,606	11.28	7.92	46,734	55,860	63.3%	7.92	7.85
200909	4,089	7,164	81,070	0.0%	81,070	11.32	7.95	45,732	56,954	65.2%	7.95	7.97
200910	4,163	7,314	82,842	0.0%	82,842	11.33	7.98	22,154	58,384	65.4%	7.98	7.87
200911	4,193	7,366	83,506	0.0%	83,506	11.34	8.02		59,038	67.4%	8.02	7.99
200912	4,194	7,369	83,616	0.0%	83,616	11.35	8.05		59,303	69.5%	8.05	8.11
201001	4,224	7,422	84,294	0.0%	84,294	11.36	8.08		59,973	69.8%	8.08	8.04
201002	4,199	7,377	83,857	0.0%	83,857	11.37	8.11		59,851	71.0%	8.11	8.06
201003	4,226	7,425	84,484	0.0%	84,484	11.38	8.15		60,490	71.2%	8.15	8.07
201004	4,278	7,516	85,599	0.0%	85,599	11.39	8.18		61,482	70.5%	8.18	7.98
201005	4,304	7,561	86,184	0.0%	86,184	11.40	8.21		62,098	71.0%	8.21	8.05
201006	4,376	7,688	87,707	0.0%	87,707	11.41	8.25		63,395	71.8%	8.25	8.15
201007	4,447	7,814	89,227	0.0%	89,227	11.42	8.28		64,698	71.3%	8.28	8.10
201008	4,516	7,935	90,688	0.0%	90,688	11.43	8.31		65,966	71.5%	8.31	8.13
201009	4,582	8,050	92,095	0.0%	92,095	11.44	8.35		67,201	71.7%	8.35	8.17
201010	4,645	8,161	93,447	0.0%	93,447	11.45	8.38		68,404	72.0%	8.38	8.20
201011	4,706	8,267	94,749	0.0%	94,749	11.46	8.42		69,576	72.2%	8.42	8.23
201012	4,764	8,369	96,002	0.0%	96,002	11.47	8.45		70,720	72.4%	8.45	8.27
201101	4,819	8,467	97,207	0.0%	97,207	11.48	8.48		71,834	72.7%	8.48	8.30
201102	4,872	8,560	98,368	0.0%	98,368	11.49	8.52		72,922	72.9%	8.52	8.34
201103	4,922	8,648	99,474	0.0%	99,474	11.50	8.55		73,975	73.1%	8.55	8.37

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	7,181	13,553	166,907	166,907	12.32		76,133	76,133	45.6%	
2006	15,514	29,646	378,588	378,588	12.77		191,444	191,444	50.6%	
2007	26,125	48,910	634,897	634,897	12.98		327,374	327,650	51.6%	
2008	36,974	67,820	912,024	912,024	13.45		485,930	487,345	53.4%	
2009	46,495	82,200	960,103	960,103	11.68		485,779	666,834	69.5%	
2010	53,267	93,586	1,068,333	1,068,333	11.42		0	773,853	72.4%	
Experience Period	42,372	75,923	957,158	957,158	12.61		580,173	587,213	61.3%	Projection Period Dates
Projection Period	55,231	97,036	1,110,746	1,110,746	11.45		0	812,272	73.1%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Chemo Rider

Assumptions				
Claim Trend	Annual 10.00%	Monthly 0.80%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/ insured
200503	614	1,185	8,686	0.0%	8,686	7.33		42	42		0.04	
200504	673	1,309	9,359	0.0%	9,359	7.15		30	30		0.02	
200505	702	1,365	10,023	0.0%	10,023	7.34		0	0		0.00	
200506	733	1,415	10,267	0.0%	10,267	7.26		0	0		0.00	
200507	751	1,460	10,660	0.0%	10,660	7.30		4,663	4,663		3.19	
200508	759	1,467	10,860	0.0%	10,860	7.40		33,128	33,128		22.58	
200509	778	1,496	11,058	0.0%	11,058	7.39		3,193	3,193		2.13	
200510	776	1,506	11,067	0.0%	11,067	7.35		2,465	2,465		1.64	
200511	787	1,518	11,068	0.0%	11,068	7.29		15,942	15,942		10.50	
200512	784	1,497	11,076	0.0%	11,076	7.40		22,989	22,989		15.36	
200601	783	1,485	10,861	0.0%	10,861	7.31		10,094	10,094		6.80	
200602	753	1,424	10,625	0.0%	10,625	7.46		6,224	6,224	78.6%	4.37	5.77
200603	714	1,348	10,015	0.0%	10,015	7.43		4,866	4,866	81.6%	3.61	5.99
200604	693	1,303	9,577	0.0%	9,577	7.35		6,592	6,592	86.6%	5.06	6.37
200605	673	1,258	9,419	0.0%	9,419	7.49		10,825	10,825	95.6%	8.60	7.04
200606	642	1,195	9,035	0.0%	9,035	7.56		2,523	2,523	98.6%	2.11	7.28
200607	619	1,162	8,620	0.0%	8,620	7.42		2,500	2,500	98.4%	2.15	7.28
200608	600	1,141	8,476	0.0%	8,476	7.43		10,092	10,092	81.3%	8.84	6.02
200609	591	1,117	8,317	0.0%	8,317	7.45		2,500	2,500	82.6%	2.24	6.12
200610	567	1,074	8,130	0.0%	8,130	7.57		0	0	82.6%	0.00	6.13
200611	546	1,037	7,804	0.0%	7,804	7.53		0	0	70.7%	0.00	5.27
200612	529	1,005	7,585	0.0%	7,585	7.55		0	0	51.8%	0.00	3.86
200701	501	952	7,137	0.0%	7,137	7.50		0	0	44.0%	0.00	3.29
200702	489	908	6,890	0.0%	6,890	7.59		1,335	1,335	40.8%	1.47	3.05
200703	468	875	6,671	0.0%	6,671	7.62		3,356	3,356	40.7%	3.84	3.05
200704	459	857	6,616	0.0%	6,616	7.72		10,000	10,000	45.5%	11.67	3.43
200705	445	835	6,353	0.0%	6,353	7.61		6,301	6,301	42.1%	7.55	3.18
200706	435	815	6,248	0.0%	6,248	7.67		5,049	5,049	46.3%	6.20	3.49
200707	427	804	6,038	0.0%	6,038	7.51		3,750	3,750	49.1%	4.66	3.71
200708	415	781	5,863	0.0%	5,863	7.51		7,041	7,041	47.0%	9.02	3.56
200709	401	760	5,706	0.0%	5,706	7.51		13,125	13,125	61.6%	17.27	4.67
200710	389	723	5,542	0.0%	5,542	7.67		8,660	8,660	74.7%	11.98	5.66
200711	379	704	5,417	0.0%	5,417	7.70		3,028	3,028	81.0%	4.30	6.15
200712	367	687	5,291	0.0%	5,291	7.70		6,406	6,406	92.2%	9.32	7.01
200801	348	654	5,099	0.0%	5,099	7.80		13,962	13,962	114.3%	21.35	8.72
200802	339	639	4,972	0.0%	4,972	7.78		8,542	8,542	127.8%	13.37	9.77
200803	333	629	4,796	0.0%	4,796	7.62		562	562	127.2%	0.89	9.72
200804	322	610	4,683	0.0%	4,683	7.68		0	0	115.8%	0.00	8.84
200805	310	590	4,538	0.0%	4,538	7.69		0	0	109.2%	0.00	8.35
200806	300	572	4,397	0.0%	4,397	7.69		0	0	104.4%	0.00	7.98
200807	292	552	4,235	0.0%	4,235	7.67		0	0	101.3%	0.00	7.76
200808	286	536	4,183	0.0%	4,183	7.81		21	26	92.3%	0.05	7.09
200809	280	523	4,084	0.0%	4,084	7.81		37	47	72.0%	0.09	5.56
200810	273	515	4,000	0.0%	4,000	7.77		80	107	58.7%	0.21	4.53
200811	268	508	3,945	0.0%	3,945	7.77		191	263	55.2%	0.52	4.26
200812	262	494	3,910	0.0%	3,910	7.92		0	0	44.5%	0.00	3.45
200901	258	488	3,814	0.0%	3,814	7.81		57	79	18.7%	0.16	1.45
200902	254	482	3,768	0.0%	3,768	7.82		257	353	2.9%	0.73	0.22
200903	254	480	3,769	1.8%	3,769	7.85		26	36	1.8%	0.08	0.14
200904	252	476	3,724	0.0%	3,724	7.82		0	0	1.9%	0.00	0.15
200905	250	474	3,685	0.0%	3,685	7.77		0	0	1.9%	0.00	0.15
200906	244	460	3,585	0.0%	3,585	7.79		0	0	1.9%	0.00	0.15
200907	243	456	3,533	0.0%	3,533	7.75	0.15	0	0	2.0%	0.00	0.15
200908	237	445	3,483	0.0%	3,483	7.83	0.16	0	72	2.1%	0.16	0.16
200909	234	437	3,389	0.0%	3,389	7.76	0.16	7,500	71	2.2%	0.16	0.17
200910	230	431	3,346	0.0%	3,346	7.76	0.16	0	71	2.1%	0.16	0.17
200911	223	418	3,248	0.0%	3,248	7.77	0.17		69	1.7%	0.17	0.14
200912	216	406	3,154	0.0%	3,154	7.78	0.17		68	1.9%	0.17	0.15
201001	210	393	3,062	0.0%	3,062	7.78	0.17		66	1.9%	0.17	0.15
201002	204	382	2,973	0.0%	2,973	7.79	0.17		65	1.3%	0.17	0.10
201003	198	370	2,886	0.0%	2,886	7.80	0.17		63	1.4%	0.17	0.11
201004	192	359	2,802	0.0%	2,802	7.80	0.17		62	1.6%	0.17	0.12
201005	186	348	2,720	0.0%	2,720	7.81	0.17		61	1.8%	0.17	0.14
201006	180	338	2,641	0.0%	2,641	7.82	0.18		59	2.0%	0.18	0.15
201007	175	328	2,564	0.0%	2,564	7.83	0.18		58	2.2%	0.18	0.17
201008	170	318	2,490	0.0%	2,490	7.83	0.18		57	2.2%	0.18	0.17
201009	165	308	2,417	0.0%	2,417	7.84	0.18		55	2.2%	0.18	0.17
201010	160	299	2,347	0.0%	2,347	7.85	0.18		54	2.2%	0.18	0.17
201011	155	290	2,278	0.0%	2,278	7.85	0.18		53	2.2%	0.18	0.17
201012	150	281	2,212	0.0%	2,212	7.86	0.18		52	2.2%	0.18	0.18
201101	146	273	2,148	0.0%	2,148	7.87	0.19		51	2.3%	0.19	0.18
201102	141	265	2,085	0.0%	2,085	7.88	0.19		50	2.3%	0.19	0.18
201103	137	257	2,024	0.0%	2,024	7.88	0.19		48	2.3%	0.19	0.18

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	7,357	14,218	104,124	104,124	7.32		82,453	82,453	79.2%	
2006	7,710	14,549	108,463	108,463	7.46		56,216	56,216	51.8%	
2007	5,175	9,701	73,774	73,774	7.60		68,051	68,051	92.2%	
2008	3,613	6,822	52,842	52,842	7.75		23,395	23,509	44.5%	
2009	2,896	5,453	42,497	42,497	7.79		7,841	820	1.9%	
2010	2,142	4,014	31,392	31,392	7.82		0	706	2.2%	
Experience Period	3,124	5,892	46,001	46,001	7.81		670	910	2.0%	Projection Period Dates
Projection Period	1,955	3,664	28,728	28,728	7.84		0	660	2.3%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
AIR AMBULANCE Rider

Assumptions				
Claim Trend	Annual 0.00%	Monthly 0.00%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	831	1,531	1,555	0.0%	1,555	1.02		0	0		0.00	
200504	912	1,711	1,716	0.0%	1,716	1.00		0	0		0.00	
200505	967	1,831	1,838	0.0%	1,838	1.00		0	0		0.00	
200506	1,013	1,900	1,891	0.0%	1,891	1.00		0	0		0.00	
200507	1,066	2,008	2,015	0.0%	2,015	1.00		0	0		0.00	
200508	1,119	2,099	2,116	0.0%	2,116	1.01		0	0		0.00	
200509	1,175	2,201	2,234	0.0%	2,234	1.01		0	0		0.00	
200510	1,237	2,315	2,330	0.0%	2,330	1.01		0	0		0.00	
200511	1,307	2,423	2,405	0.0%	2,405	0.99		0	0		0.00	
200512	1,360	2,558	2,650	0.0%	2,650	1.04		0	0		0.00	
200601	1,430	2,689	3,041	0.0%	3,041	1.13		0	0		0.00	
200602	1,507	2,831	3,381	0.0%	3,381	1.19		0	0	0.0%	0.00	0.00
200603	1,590	2,982	3,751	0.0%	3,751	1.26		0	0	0.0%	0.00	0.00
200604	1,675	3,152	4,099	0.0%	4,099	1.30		0	0	0.0%	0.00	0.00
200605	1,724	3,233	4,378	0.0%	4,378	1.35		0	0	0.0%	0.00	0.00
200606	1,791	3,366	4,657	0.0%	4,657	1.38		0	0	0.0%	0.00	0.00
200607	1,858	3,485	4,868	0.0%	4,868	1.40		0	0	0.0%	0.00	0.00
200608	1,902	3,571	5,091	0.0%	5,091	1.43		0	0	0.0%	0.00	0.00
200609	1,964	3,684	5,435	0.0%	5,435	1.48		0	0	0.0%	0.00	0.00
200610	2,025	3,785	5,661	0.0%	5,661	1.50		0	0	0.0%	0.00	0.00
200611	2,062	3,890	5,877	0.0%	5,877	1.51		0	0	0.0%	0.00	0.00
200612	2,127	4,006	6,095	0.0%	6,095	1.52		0	0	0.0%	0.00	0.00
200701	2,266	4,270	6,486	0.0%	6,486	1.52		0	0	0.0%	0.00	0.00
200702	2,380	4,434	6,979	0.0%	6,979	1.57		0	0	0.0%	0.00	0.00
200703	2,432	4,561	7,276	0.0%	7,276	1.60		3,500	3,500	5.2%	0.77	0.08
200704	2,540	4,760	7,659	0.0%	7,659	1.61		0	0	5.0%	0.00	0.07
200705	2,638	4,957	7,999	0.0%	7,999	1.61		0	0	4.7%	0.00	0.07
200706	2,720	5,097	8,230	0.0%	8,230	1.61		0	0	4.5%	0.00	0.07
200707	2,865	5,359	8,693	0.0%	8,693	1.62		1,528	1,528	6.2%	0.29	0.10
200708	2,934	5,488	9,027	0.0%	9,027	1.64		0	0	5.9%	0.00	0.09
200709	3,052	5,689	9,377	0.0%	9,377	1.65		0	0	5.6%	0.00	0.09
200710	3,158	5,805	9,733	0.0%	9,733	1.68		0	0	5.4%	0.00	0.09
200711	3,279	6,074	10,175	0.0%	10,175	1.68		0	0	5.1%	0.00	0.08
200712	3,336	6,181	10,326	0.0%	10,326	1.67		0	0	4.9%	0.00	0.08
200801	3,386	6,331	10,744	0.0%	10,744	1.70		0	0	4.7%	0.00	0.08
200802	3,496	6,546	11,009	0.0%	11,009	1.68		0	0	4.6%	0.00	0.08
200803	3,606	6,718	11,201	0.0%	11,201	1.67		0	0	1.3%	0.00	0.02
200804	3,686	6,830	11,548	0.0%	11,548	1.69		5,128	5,128	5.6%	0.75	0.09
200805	3,722	6,866	11,839	0.0%	11,839	1.72		2,830	2,830	7.8%	0.41	0.13
200806	3,860	7,129	12,190	0.0%	12,190	1.71		0	0	7.5%	0.00	0.13
200807	3,941	7,266	12,549	0.0%	12,549	1.73		0	0	6.1%	0.00	0.10
200808	4,000	7,361	12,859	0.0%	12,859	1.75		2,600	2,602	7.9%	0.35	0.13
200809	4,133	7,578	13,105	0.0%	13,105	1.73		311	311	7.9%	0.04	0.13
200810	4,179	7,611	13,319	0.0%	13,319	1.75		203	203	7.9%	0.03	0.13
200811	4,264	7,773	13,542	0.0%	13,542	1.74		0	0	7.7%	0.00	0.13
200812	4,272	7,738	13,536	0.0%	13,536	1.75		2,547	2,547	9.2%	0.33	0.16
200901	4,346	7,813	13,692	0.0%	13,692	1.75		30	30	9.1%	0.00	0.16
200902	4,410	7,917	13,720	0.0%	13,720	1.73		952	952	9.5%	0.12	0.16
200903	4,523	8,136	10,580	-50.0%	10,580	1.30		290	290	9.8%	0.04	0.17
200904	4,631	8,281	9,731	0.0%	9,731	1.18		2,045	2,045	7.8%	0.25	0.13
200905	4,697	8,345	9,623	0.0%	9,623	1.15		57	57	6.1%	0.01	0.10
200906	4,802	8,503	9,683	0.0%	9,683	1.14		2,440	2,490	7.9%	0.29	0.12
200907	4,911	8,673	9,763	0.0%	9,763	1.13	0.16	3,634	3,807	10.7%	0.44	0.16
200908	5,004	8,813	9,829	0.0%	9,829	1.12	0.16	100	1,412	10.1%	0.16	0.15
200909	5,114	8,967	9,919	0.0%	9,919	1.11	0.16	0	1,436	11.2%	0.16	0.15
200910	5,207	9,153	10,133	0.0%	10,133	1.11	0.16	0	1,466	12.4%	0.16	0.17
200911	5,168	9,085	10,067	0.0%	10,067	1.11	0.16	0	1,455	13.8%	0.16	0.18
200912	5,099	8,964	9,942	0.0%	9,942	1.11	0.16	0	1,436	13.3%	0.16	0.16
201001	5,069	8,911	9,892	0.0%	9,892	1.11	0.16	0	1,427	14.9%	0.16	0.18
201002	4,976	8,746	9,718	0.0%	9,718	1.11	0.16	0	1,401	15.7%	0.16	0.18
201003	4,949	8,700	9,676	0.0%	9,676	1.11	0.16	0	1,394	16.8%	0.16	0.19
201004	4,955	8,710	9,695	0.0%	9,695	1.11	0.16	0	1,395	16.3%	0.16	0.18
201005	4,932	8,670	9,660	0.0%	9,660	1.11	0.16	0	1,389	17.4%	0.16	0.19
201006	4,966	8,729	9,734	0.0%	9,734	1.12	0.16	0	1,398	16.5%	0.16	0.18
201007	5,001	8,791	9,813	0.0%	9,813	1.12	0.16	0	1,408	14.4%	0.16	0.16
201008	5,035	8,851	9,888	0.0%	9,888	1.12	0.16	0	1,418	14.4%	0.16	0.16
201009	5,068	8,908	9,961	0.0%	9,961	1.12	0.16	0	1,427	14.4%	0.16	0.16
201010	5,099	8,963	10,031	0.0%	10,031	1.12	0.16	0	1,436	14.4%	0.16	0.16
201011	5,129	9,015	10,099	0.0%	10,099	1.12	0.16	0	1,444	14.4%	0.16	0.16
201012	5,157	9,066	10,164	0.0%	10,164	1.12	0.16	0	1,452	14.4%	0.16	0.16
201101	5,185	9,114	10,228	0.0%	10,228	1.12	0.16	0	1,460	14.3%	0.16	0.16
201102	5,211	9,160	10,289	0.0%	10,289	1.12	0.16	0	1,467	14.3%	0.16	0.16
201103	5,235	9,203	10,347	0.0%	10,347	1.12	0.16	0	1,474	14.3%	0.16	0.16

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	10,987	20,577	20,749	20,749	1.01		0	0	0.0%	
2006	21,655	40,674	56,334	56,334	1.39		0	0	0.0%	
2007	33,600	62,675	101,959	101,959	1.63		5,028	5,028	4.9%	
2008	46,545	85,747	147,442	147,442	1.72		13,619	13,621	9.2%	
2009	57,912	102,649	126,683	126,683	1.23		9,547	16,877	13.3%	
2010	60,336	106,060	118,331	118,331	1.12		0	16,990	14.4%	
Experience Period	53,168	95,729	143,154	143,154	1.50		15,108	15,335	10.7%	Projection Period Dates
Projection Period	60,972	107,179	119,908	119,908	1.12		0	17,169	14.3%	201004 201104

## The MEGA Life and Health Insurance Company

Individual Detail as of 10/31/09  
Emergency Room Rider

Assumptions				
Claim Trend	Annual 3.00%	Monthly 0.25%	On level Adj FALSE	*Large Claims No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	736	1,336	10,387	0.0%	10,387	7.77		7,701	7,701		5.76	
200504	798	1,466	11,302	0.0%	11,302	7.71		1,865	1,865		1.27	
200505	823	1,529	12,109	0.0%	12,109	7.92		5,895	5,895		3.86	
200506	856	1,571	12,314	0.0%	12,314	7.84		4,961	4,961		3.16	
200507	908	1,682	13,189	0.0%	13,189	7.84		2,827	2,827		1.68	
200508	955	1,743	13,649	0.0%	13,649	7.83		7,551	7,551		4.33	
200509	989	1,795	14,323	0.0%	14,323	7.98		7,640	7,640		4.26	
200510	1,029	1,873	14,645	0.0%	14,645	7.82		10,682	10,682		5.70	
200511	1,080	1,947	15,186	0.0%	15,186	7.80		5,098	5,098		2.62	
200512	1,113	2,040	16,042	0.0%	16,042	7.86		2,329	2,329		1.14	
200601	1,169	2,155	16,950	0.0%	16,950	7.87		9,516	9,516		4.42	
200602	1,236	2,265	18,008	0.0%	18,008	7.95		9,034	9,034	44.7%	3.99	3.51
200603	1,291	2,365	18,588	0.0%	18,588	7.86		12,638	12,638	45.4%	5.34	3.57
200604	1,358	2,500	19,551	0.0%	19,551	7.82		9,490	9,490	47.5%	3.80	3.74
200605	1,405	2,583	20,669	0.0%	20,669	8.00		5,608	5,608	45.2%	2.17	3.56
200606	1,478	2,728	21,766	0.0%	21,766	7.98		10,419	10,419	45.8%	3.82	3.62
200607	1,539	2,838	22,313	0.0%	22,313	7.86		14,849	14,849	49.5%	5.23	3.91
200608	1,590	2,952	23,190	0.0%	23,190	7.86		12,201	12,201	49.5%	4.13	3.91
200609	1,648	3,068	24,437	0.0%	24,437	7.97		16,029	16,029	51.0%	5.22	4.02
200610	1,703	3,175	25,296	0.0%	25,296	7.97		8,544	8,544	47.8%	2.69	3.78
200611	1,754	3,295	26,298	0.0%	26,298	7.98		11,887	11,887	48.4%	3.61	3.83
200612	1,818	3,436	27,298	0.0%	27,298	7.94		13,738	13,738	50.7%	4.00	4.02
200701	1,952	3,705	28,954	0.0%	28,954	7.81		16,183	16,183	50.9%	4.37	4.03
200702	2,041	3,818	30,169	0.0%	30,169	7.90		13,236	13,236	50.2%	3.47	3.97
200703	2,062	3,836	30,664	0.0%	30,664	7.99		14,842	14,842	48.9%	3.87	3.88
200704	2,132	3,976	31,811	0.0%	31,811	8.00		18,291	18,291	49.8%	4.60	3.95
200705	2,210	4,121	33,124	0.0%	33,124	8.04		13,125	13,125	50.2%	3.18	3.99
200706	2,275	4,241	33,753	0.0%	33,753	7.96		19,463	19,463	51.1%	4.59	4.06
200707	2,400	4,447	35,312	0.0%	35,312	7.94		14,825	14,825	49.2%	3.33	3.91
200708	2,472	4,570	36,398	0.0%	36,398	7.96		25,652	25,652	51.1%	5.61	4.07
200709	2,595	4,785	37,878	0.0%	37,878	7.92		21,323	21,323	50.7%	4.46	4.03
200710	2,701	4,920	39,346	0.0%	39,346	8.00		17,656	17,656	51.2%	3.59	4.07
200711	2,817	5,179	41,448	0.0%	41,448	8.00		20,595	20,595	51.4%	3.98	4.09
200712	2,875	5,276	42,105	0.0%	42,105	7.98		17,531	17,531	50.5%	3.32	4.02
200801	2,973	5,496	44,529	0.0%	44,529	8.10		21,015	21,015	49.8%	3.82	3.98
200802	3,099	5,738	46,285	0.0%	46,285	8.07		24,275	24,275	50.5%	4.23	4.04
200803	3,249	5,976	47,595	0.0%	47,595	7.96		23,258	23,258	50.5%	3.89	4.04
200804	3,370	6,180	49,317	0.0%	49,317	7.98		37,705	37,705	52.6%	6.10	4.21
200805	3,421	6,248	50,474	0.0%	50,474	8.08		28,100	28,100	53.8%	4.50	4.30
200806	3,539	6,453	52,203	0.0%	52,203	8.09		28,455	28,455	53.6%	4.41	4.30
200807	3,630	6,612	53,384	0.0%	53,384	8.07		26,954	26,954	54.1%	4.08	4.34
200808	3,691	6,702	54,736	0.0%	54,736	8.17		26,944	26,961	52.5%	4.02	4.22
200809	3,821	6,915	55,726	0.0%	55,726	8.06		24,352	24,367	51.4%	3.52	4.14
200810	3,865	6,965	56,756	0.0%	56,756	8.15		14,100	14,109	49.3%	2.03	3.98
200811	3,955	7,132	57,801	0.0%	57,801	8.10		44,419	44,420	51.9%	6.23	4.19
200812	3,983	7,122	57,899	0.0%	57,899	8.13		26,807	26,807	52.1%	3.76	4.21
200901	4,079	7,236	58,638	0.0%	58,638	8.10		24,162	24,162	51.4%	3.34	4.16
200902	4,156	7,344	59,129	0.0%	59,129	8.05		34,582	34,582	52.0%	4.71	4.20
200903	4,246	7,516	53,087	-19.4%	53,087	7.06		39,606	39,671	54.1%	5.28	4.32
200904	4,364	7,665	51,825	0.0%	51,825	6.76		25,846	25,851	52.1%	3.37	4.10
200905	4,423	7,720	51,882	0.0%	51,882	6.72		30,838	30,928	52.4%	4.01	4.07
200906	4,540	7,918	52,884	0.0%	52,884	6.68		44,037	44,932	54.8%	5.67	4.19
200907	4,658	8,117	53,978	0.0%	53,978	6.65	4.25	37,175	38,953	56.6%	4.80	4.25
200908	4,750	8,256	54,920	0.0%	54,920	6.65	4.31	23,498	35,613	57.8%	4.31	4.28
200909	4,855	8,387	55,665	0.0%	55,665	6.64	4.32	18,780	36,267	59.6%	4.32	4.34
200910	4,956	8,588	57,050	0.0%	57,050	6.64	4.33	2,716	37,228	63.1%	4.33	4.51
200911	4,917	8,521	56,654	0.0%	56,654	6.65	4.35		37,027	62.1%	4.35	4.37
200912	4,850	8,404	55,926	0.0%	55,926	6.66	4.36		36,608	63.8%	4.36	4.41
201001	4,819	8,351	55,626	0.0%	55,626	6.66	4.37		36,469	65.9%	4.37	4.49
201002	4,728	8,194	54,629	0.0%	54,629	6.67	4.38		35,871	66.6%	4.38	4.46
201003	4,702	8,148	54,371	0.0%	54,371	6.67	4.39		35,757	65.8%	4.39	4.39
201004	4,706	8,154	54,462	0.0%	54,462	6.68	4.40		35,873	67.1%	4.40	4.47
201005	4,683	8,114	54,245	0.0%	54,245	6.69	4.41		35,786	67.6%	4.41	4.50
201006	4,713	8,167	54,648	0.0%	54,648	6.69	4.42		36,108	66.1%	4.42	4.40
201007	4,745	8,223	55,072	0.0%	55,072	6.70	4.43		36,445	65.6%	4.43	4.37
201008	4,776	8,277	55,482	0.0%	55,482	6.70	4.44		36,773	65.7%	4.44	4.38
201009	4,806	8,328	55,876	0.0%	55,876	6.71	4.45		37,092	65.8%	4.45	4.39
201010	4,834	8,377	56,257	0.0%	56,257	6.72	4.46		37,404	65.9%	4.46	4.40
201011	4,861	8,424	56,625	0.0%	56,625	6.72	4.48		37,707	66.0%	4.48	4.42
201012	4,888	8,469	56,979	0.0%	56,979	6.73	4.49		38,002	66.1%	4.49	4.43
201101	4,912	8,513	57,322	0.0%	57,322	6.73	4.50		38,290	66.2%	4.50	4.44
201102	4,936	8,554	57,653	0.0%	57,653	6.74	4.51		38,571	66.3%	4.51	4.45
201103	4,959	8,593	57,966	0.0%	57,966	6.75	4.52		38,841	66.4%	4.52	4.46

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Projection Period Dates
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	9,287	16,982	133,146	133,146	7.84		56,550	56,550	42.5%	
2006	17,989	33,360	264,364	264,364	7.92		133,954	133,954	50.7%	
2007	28,532	52,874	420,961	420,961	7.96		212,722	212,722	50.5%	
2008	42,596	77,539	626,705	626,705	8.08		326,383	326,426	52.1%	
2009	54,794	95,671	661,637	661,637	6.92		281,241	421,823	63.8%	
2010	57,262	99,226	664,272	664,272	6.69		0	439,286	66.1%	
Experience Period	49,781	88,352	664,341	664,341	7.52		372,868	375,744	56.6%	Projection Period Dates
Projection Period	57,820	100,193	672,587	672,587	6.71		0	446,892	66.4%	201004 201104

**The MEGA Life and Health Insurance Company**  
 Individual Detail as of 10/31/09  
 Base and all riders

Assumptions				
Claim Trend	Annual	Monthly	On level Adj	*Large Claims
	based on combined		FALSE	No Adjustment

Incurred Month	Policy Counts	Exposure	Earned Premium	Rate Change	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	Monthly Inc PMPM	12 mo inc/insured
200503	1,381	2,577	434,541		434,541	168.61		191,353	191,353		74.25	
200504	1,514	2,865	479,312		479,312	167.29		142,402	142,402		49.70	
200505	1,609	3,083	515,610		515,610	167.25		191,249	191,249		62.04	
200506	1,695	3,246	533,728		533,728	164.43		229,638	229,638		70.75	
200507	1,791	3,436	570,901		570,901	166.16		191,346	191,346		55.69	
200508	1,874	3,590	607,500		607,500	169.21		255,233	255,233		71.09	
200509	1,981	3,800	639,433		639,433	168.28		254,675	254,675		67.02	
200510	2,059	3,970	666,879		666,879	167.96		279,748	279,748		70.46	
200511	2,158	4,131	690,096		690,096	167.05		364,866	364,866		88.32	
200512	2,202	4,237	717,289		717,289	169.28		232,676	232,676		54.91	
200601	2,299	4,434	749,085		749,085	168.95		245,229	245,229		55.31	
200602	2,439	4,690	790,739		790,739	168.59		186,915	186,915	37.4%	39.85	62.76
200603	2,556	4,898	824,324		824,324	168.30		493,809	493,809	39.4%	100.82	66.14
200604	2,701	5,203	868,682		868,682	166.95		516,066	516,066	42.1%	99.18	70.64
200605	2,823	5,427	909,137		909,137	167.53		281,070	281,070	41.2%	51.80	69.16
200606	2,967	5,726	951,370		951,370	166.15		382,427	382,427	41.0%	66.79	68.81
200607	3,065	5,916	974,283		974,283	164.68		536,689	536,689	42.9%	90.72	71.92
200608	3,158	6,113	1,000,850		1,000,850	163.74		616,763	616,763	44.9%	100.90	75.00
200609	3,248	6,304	1,038,846		1,038,846	164.78		333,573	333,573	43.9%	52.91	73.22
200610	3,369	6,517	1,072,719		1,072,719	164.60		357,355	357,355	43.0%	54.83	71.50
200611	3,452	6,740	1,095,224		1,095,224	162.50		377,727	377,727	41.5%	56.04	68.88
200612	3,577	6,976	1,117,812		1,117,812	160.24		479,714	479,714	42.2%	68.77	69.73
200701	3,782	7,405	1,172,343		1,172,343	158.31		621,978	621,978	43.9%	83.99	72.09
200702	3,970	7,692	1,230,476		1,230,476	159.96		675,504	675,504	46.3%	87.82	75.72
200703	4,041	7,850	1,256,691		1,256,691	160.09		1,289,436	1,289,436	51.0%	164.26	83.07
200704	4,189	8,083	1,302,101		1,302,101	161.09		823,427	823,427	51.6%	101.87	83.91
200705	4,314	8,314	1,336,835		1,336,835	160.79		767,642	767,642	53.6%	92.33	86.83
200706	4,423	8,519	1,353,825		1,353,825	158.91		679,674	679,960	54.2%	79.81	87.47
200707	4,562	8,706	1,393,716		1,393,716	160.08		960,364	960,786	55.6%	110.36	89.49
200708	4,623	8,867	1,420,187		1,420,187	160.17		757,358	757,655	54.9%	85.45	88.34
200709	4,764	9,081	1,456,193		1,456,193	160.36		1,024,996	1,025,435	58.0%	112.93	93.05
200710	4,893	9,201	1,495,183		1,495,183	162.51		776,789	777,112	59.1%	84.46	94.80
200711	5,036	9,519	1,545,264		1,545,264	162.33		774,808	775,118	59.9%	81.42	96.13
200712	5,091	9,654	1,559,796		1,559,796	161.58		687,939	688,202	59.6%	71.29	95.66
200801	5,167	9,891	1,621,532		1,621,532	163.94		1,343,846	1,344,459	62.2%	135.93	100.26
200802	5,297	10,082	1,651,438		1,651,438	163.81		888,208	888,585	62.0%	88.14	100.01
200803	5,450	10,287	1,674,419		1,674,419	162.77		1,034,125	1,035,981	59.1%	100.71	95.50
200804	5,544	10,477	1,718,503		1,718,503	164.03		1,227,800	1,229,872	60.0%	117.39	97.08
200805	5,568	10,481	1,753,811		1,753,811	167.33		1,547,165	1,549,502	62.8%	147.83	102.06
200806	5,715	10,742	1,794,122		1,794,122	167.02		1,059,867	1,060,366	63.4%	98.71	103.37
200807	5,812	10,885	1,830,513		1,830,513	168.16		1,300,206	1,300,604	63.7%	119.48	104.33
200808	5,880	11,058	1,866,543		1,866,543	168.80		844,566	846,175	62.7%	76.52	103.18
200809	5,998	11,204	1,889,240		1,889,240	168.62		1,169,986	1,170,537	62.1%	104.47	102.58
200810	6,041	11,251	1,917,733		1,917,733	170.45		1,238,469	1,239,185	63.0%	110.14	104.58
200811	6,133	11,393	1,935,468		1,935,468	169.88		1,125,933	1,130,863	63.6%	99.26	105.84
200812	6,123	11,403	1,933,916		1,933,916	169.60		1,128,896	1,135,266	64.5%	99.56	107.87
200901	6,197	11,448	1,953,032		1,953,032	170.60		885,769	893,831	61.5%	78.08	103.13
200902	6,263	11,508	1,972,417		1,972,417	171.40		931,636	942,087	60.9%	81.87	102.43
200903	6,352	11,694	2,044,643		2,044,643	174.84		1,059,410	1,071,720	60.0%	91.65	101.61
200904	6,472	11,889	2,093,956		2,093,956	176.13		1,538,047	1,565,930	60.5%	131.72	103.04
200905	6,525	11,867	2,110,111		2,110,111	177.81		1,312,093	1,352,329	58.7%	113.96	100.55
200906	6,619	12,022	2,146,440		2,146,440	178.54		1,815,964	1,946,869	61.6%	161.94	106.05
200907	6,722	12,165	2,182,700		2,182,700	179.42	107.48	1,454,839	1,635,059	62.1%	134.40	107.48
200908	6,798	12,325	2,214,508		2,214,508	179.68	107.48	1,413,204	1,412,143	63.5%	114.58	110.55
200909	6,890	12,425	2,232,694		2,232,694	179.69	107.48	770,186	1,439,286	63.7%	115.83	111.50
200910	6,966	12,563	2,263,827		2,263,827	180.20	107.48	80,384	1,472,732	63.8%	117.23	112.11
200911	6,916	12,471	2,249,311		2,249,311	180.36	107.48		1,476,602	64.4%	118.40	113.67
200912	6,826	12,309	2,221,857		2,221,857	180.50	107.48		1,472,085	64.9%	119.59	115.29
201001	6,787	12,238	2,210,950		2,210,950	180.67	107.48		1,478,243	66.5%	120.80	118.68
201002	6,665	12,018	2,172,809		2,172,809	180.80	107.48		1,466,430	68.0%	122.02	121.86
201003	6,630	11,955	2,163,424		2,163,424	180.97	107.48		1,473,516	69.3%	123.26	124.39
201004	6,636	11,965	2,167,583		2,167,583	181.17	107.48		1,489,805	68.8%	124.52	123.80
201005	6,606	11,909	2,159,651		2,159,651	181.34	107.48		1,498,095	69.2%	125.79	124.76
201006	6,648	11,985	2,175,934		2,175,934	181.55	107.48		1,523,133	67.5%	127.09	121.90
201007	6,693	12,065	2,192,996		2,192,996	181.77	107.48		1,549,126	67.2%	128.40	121.39
201008	6,736	12,141	2,209,437		2,209,437	181.98	107.48		1,575,110	67.8%	129.73	122.66
201009	6,777	12,214	2,225,283		2,225,283	182.19	107.48		1,601,096	68.4%	131.08	123.95
201010	6,816	12,284	2,240,560		2,240,560	182.40	107.48		1,627,095	69.1%	132.46	125.25
201011	6,853	12,351	2,255,291		2,255,291	182.60	107.48		1,653,115	69.7%	133.85	126.57
201012	6,889	12,415	2,269,499		2,269,499	182.81	107.48		1,679,168	70.4%	135.26	127.90
201101	6,923	12,476	2,283,206		2,283,206	183.01	107.48		1,705,261	71.1%	136.69	129.25
201102	6,956	12,534	2,296,434		2,296,434	183.22	107.48		1,731,405	71.7%	138.14	130.60

	Policy Counts	Exposure	Earned Premium	Adjusted Premium	Adj. prem per insured	Projected Inc PMPM	Paid Claims	Incurred Claims*	12-Month Loss Ratio	
2003	0	0	0	0			0	0	0.0%	
2004	0	0	0	0			0	0	0.0%	
2005	18,264	34,936	5,855,289	5,855,289	167.60		2,333,187	2,333,187	39.8%	
2006	35,654	68,944	11,393,072	11,393,072	165.25		4,807,337	4,807,337	42.2%	
2007	53,688	102,891	16,522,609	16,522,609	160.58		9,839,915	9,842,255	59.6%	
2008	68,728	129,154	21,587,239	21,587,239	167.14		13,909,068	13,931,395	64.5%	
2009	79,546	144,687	25,685,496	25,685,496	177.52		11,261,533	16,680,673	64.9%	
2010	80,736	145,538	26,443,417	26,443,417	181.69		0	18,613,932	70.4%	
Experience Period	75,325	138,902	24,046,200	24,046,200	173.12		14,505,609	14,929,851	62.1%	Projection Period Dates
Projection Period	81,164	146,292	26,639,298	26,639,298	182.10		0	19,105,926	71.7%	201003 201103

The MEGA Life and Health Insurance Company  
P.O. Box 822122  
9151 Boulevard 26  
North Richland Hills, TX 76180-5605

{Date}

{Primary Insured Name}  
{Address 1}  
{Address 2}  
{City, State, Zip Code}

Reference:

Dear {Personalize}

Our company is proud to provide affordable health care to our family of customers, and we appreciate that you continue to choose The MEGA Life and Health Insurance Company ("MEGA") for your health insurance coverage.

We are committed to providing affordable coverage despite rising costs of health care. Although there are a number of reasons health care costs have increased, continuing to offer health care coverage with the service you expect required careful review on our part.

On November 20, 2009 MEGA filed with the Maine Superintendent of Insurance a request to adjust premium rates effective March 1, 2010 as listed below. Please understand that you will have a single Base Plan, but may have any number of Riders.

<b>Base Plan</b>	<b>Form Number</b>	<b>Rate Change</b>
Basic Medical-Surgical Expense Policy	25875-IP ME (10/05)	25.0% increase
Basic Medical-Surgical Expense Policy	25876-IP ME (10/05)	12.3% increase
Standard Indemnity Policy – Plan A	25948-IP ME (10/05)	12.3% increase
Standard Indemnity Policy – Plan B	25949-IP ME (10/05)	12.3% increase

<b>Rider</b>	<b>Form Number</b>	<b>Rate Change</b>
Outpatient Accident Expense Benefit	25882-IP	9.2% increase
Ambulatory Care	25885-IP	14.8% increase
Physician Office Visit Benefit	25886-IP	14.0% increase
Chemotherapy and Radiation Expense	25887-IP ME	no change
Accumulated Covered Expense	25890-IP	25.0% increase
Air Ambulance	25902-IR	no change
Emergency Room Benefit	25908-IR	no change
Breast Reduction Surgery and Symptomatic Varicose Vein Surgery	26036-IR ME	No change
Mental Illness Benefit	25945-IR ME	Rate change is the same as the base plan to which it is attached

The proposed rates are subject to regulatory approval and to that end, the Superintendent will hold a hearing on the proposed rate modifications at 9:00 a.m. on {Date}, 2010 in the Central Conference Room of the Maine Department of Professional and Financial Regulations, 122 Northern Avenue, Gardiner, Maine. You have the right to testify at the hearing or to submit written comments to the Superintendent, however the Superintendent can rely only upon sworn testimony at the hearing when reaching her decision in this matter. Once the Superintendent has issued her decision, we will provide you with notice of any approved modifications to your premium rates.

If you have any questions regarding these proposed changes in premium, please contact our office at 1-800-527-5504. Our Customer Care Associates are available Monday through Friday, 8:00 a.m. to 5:00 p.m. Eastern Standard Time and will be happy to assist you.

Thank you for your business and we look forward to continuing to serve your health insurance needs.

Sincerely,

The MEGA Life and Health Insurance Company

## Life, Accident & Health, Annuity, Credit Transmittal Document

<b>1.</b>	<b>Prepared for the State of</b> <span style="border: 1px solid black; padding: 2px;">Maine</span>																					
<b>2.</b>	<b>Department Use Only</b>																					
	<b>State Tracking ID</b>																					
<b>3.</b>	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 30%;">Insurer Name &amp; Address</th> <th style="width: 10%;">Domicile</th> <th style="width: 10%;">Insurer License Type</th> <th style="width: 10%;">NAIC Group #</th> <th style="width: 10%;">NAIC #</th> <th style="width: 10%;">FEIN #</th> <th style="width: 10%;">State #</th> </tr> </thead> <tbody> <tr> <td>The MEGA Life and Health Insurance Company 9151 Boulevard 26, N Richland Hills, TX 76182</td> <td>Oklahoma</td> <td></td> <td>264</td> <td>97055</td> <td>59-2213662</td> <td></td> </tr> </tbody> </table>	Insurer Name & Address	Domicile	Insurer License Type	NAIC Group #	NAIC #	FEIN #	State #	The MEGA Life and Health Insurance Company 9151 Boulevard 26, N Richland Hills, TX 76182	Oklahoma		264	97055	59-2213662								
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<b>9.</b>	<b>Type of Insurance</b> <span style="border: 1px solid black; padding: 2px;">H15I - Individual Health - Hospital/Surgical/Medical Expense</span>																					
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<input type="checkbox"/> Other: _____																						

Effective March 1, 2007

12.	<b>Filing Submission Date</b>	12/4/2009
13.	<b>Filing Fee (If required)</b>	Amount <u>20</u> Retaliatory <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Check Date _____ Check Number _____
14.	<b>Date of Domiciliary Approval</b>	

15.	<b>Filing Description:</b>

16.	<b>Certification (If required)</b>		
<b>I HEREBY CERTIFY</b> that I have reviewed the applicable filing requirements for this filing, and complies with all applicable statutory and regulatory provisions for the state of Maine			
Print Name	<u>Virgil Meier FSA, MAAA</u>	Title	<u>Assistant Vice President</u>
Signature	<u></u>	Date	<u>12/4/2009</u>

<b>18.</b>	<b>Form Filing Attachment</b>
<b>This filing transmittal is part of company tracking number</b>	MEGA Ind 2010
<b>This filing corresponds to rate filing company tracking number</b>	

	Document Name Description	Form Number		Replaced Form Number Previous State Filing Number
01			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
02			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
03			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
04			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
05			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
06			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
07			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
08			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
09			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	
10			<input type="checkbox"/> Initial <input type="checkbox"/> Revised <input type="checkbox"/> Other _____	

LH FFA-1

19.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		MEGA Ind 2010		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)			%	
Overall percentage rate impact for this filing		12.5	%	
	Document Name Description	Affected Form Numbers		Previous State Filing Number
01	Basic Hospital Expense Benefit Plan	25875-IP ME	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>25.0</u> % - ____ % <input type="checkbox"/> Other _____	
02	Catastrophic Hospital Expense Benefit Plan	25876-IP ME 25948-IP ME 25949-IP ME	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>12.3</u> % - ____ % <input type="checkbox"/> Other _____	
03	Accident Benefit Rider	25882-IP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>9.2</u> % - ____ % <input type="checkbox"/> Other _____	
04	Ambulatory Care Rider	25885-IP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>14.8</u> % - ____ % <input type="checkbox"/> Other _____	
05	Physician's Office Visit Rider	25886-IP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>14.0</u> % - ____ % <input type="checkbox"/> Other _____	
06	Chemotherapy and Radiation Therapy Rider	25887-IP	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + <u>0.0</u> % - ____ % <input type="checkbox"/> Other _____	
07	Accumulated Covered Expense Rider	25890-IP	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>25.0</u> % - ____ % <input type="checkbox"/> Other _____	
08	Air Ambulance Rider	25902-IR	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + <u>0.0</u> % - ____ % <input type="checkbox"/> Other _____	
09	Emergency Room Rider	25908-IR	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + <u>0.0</u> % - ____ % <input type="checkbox"/> Other _____	
10	Breast Reduction and Varicous Vein Rider	26036-IP	<input type="checkbox"/> New <input type="checkbox"/> Revised Request + <u>0.0</u> % - ____ % <input type="checkbox"/> Other _____	

LH RFA-1

19.		Rate Filing Attachment		
This filing transmittal is part of company tracking number		MEGA Ind 2010		
This filing corresponds to form filing company tracking number				
Overall percentage rate indication (when applicable)		%		
Overall percentage rate impact for this filing		12.5 %		
	Document Name	Affected Form Numbers		Previous State Filing Number
	Description			
11	Mental Health Parity Benefit Rider	25945-IR ME	<input type="checkbox"/> New <input checked="" type="checkbox"/> Revised Request + <u>12.29</u> % - <u>25.0</u> % <input type="checkbox"/> Other _____	
12			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
13			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
14			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
15			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
16			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
17			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
18			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
19			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	
20			<input type="checkbox"/> New <input type="checkbox"/> Revised Request + _____ % - _____ % <input type="checkbox"/> Other _____	

LH RFA-1