

**State:** District of Columbia **Filing Company:** MedAmerica Insurance Company  
**TOI/Sub-TOI:** LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other  
**Product Name:** DC FC Actuarial Addendum\_Discounts  
**Project Name/Number:** DC FC Actuarial Addendum\_Discounts/DC FC Actuarial Addendum\_Discounts

## Filing at a Glance

Company: MedAmerica Insurance Company  
Product Name: DC FC Actuarial Addendum\_Discounts  
State: District of Columbia  
TOI: LTC06 Long Term Care - Other  
Sub-TOI: LTC06.000 Long Term Care - Other  
Filing Type: Rate  
Date Submitted: 11/21/2012  
SERFF Tr Num: MEAM-128778084  
SERFF Status: Assigned  
State Tr Num:  
State Status:  
Co Tr Num: DC FC ACTUARIAL ADDENDUM\_DISCOUNTS

Implementation  
Date Requested:  
Author(s): Jean Besser  
Reviewer(s): Efren Tanhehco (primary), Carolyn King  
Disposition Date:  
Disposition Status:  
Implementation Date:

State Filing Description:

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Project Name/Number: DC FC Actuarial Addendum\_Discounts/DC FC Actuarial Addendum\_Discounts

**General Information**

Project Name: DC FC Actuarial Addendum\_Discounts Status of Filing in Domicile: Not Filed  
Project Number: DC FC Actuarial Addendum\_Discounts Date Approved in Domicile:  
Requested Filing Mode: Review & Approval Domicile Status Comments:  
Explanation for Combination/Other: Market Type:  
Submission Type: Resubmission Previous Filing Number: MEAM-126787304  
Overall Rate Impact: Filing Status Changed: 12/03/2012  
State Status Changed:  
Deemer Date: Created By: Jean Besser  
Submitted By: Jean Besser Corresponding Filing Tracking Number:

Filing Description:  
November 21, 2012

William White, Commissioner  
Department of Insurance, Securities, & Banking  
Government of the District of Columbia  
810 First Street, NE, Suite 701  
Washington, DC 20002

RE: MedAmerica Insurance Company  
Rate Amendment Filing –Tax Qualified Long-Term Care Insurance NAIC #: 69515 00  
FEIN #: 34-0977231  
FORM #: FC-336-DC et al.  
FORM #: FC-337-DC et al.

Dear Commissioner White:

The enclosed rate filing is submitted for your review and approval. This Long Term Care Insurance Product is intended to be tax-qualified under section 7702B(b) of the Internal Revenue Code. The Policy and Rates were originally approved under SERFF # MEAM-126787304 on 4/20/2011.

An Addendum to the filed and approved Actuarial Memorandum is enclosed under the Supporting Documents tab. This Addendum illustrates a prospective adjustment to the Risk Classification section of the Actuarial Memorandum. No changes have been made to rates.

The adjustment proposed herein is also being filed, under separate cover, for the company's other currently marketed long term care insurance product – Simplicity ii sm. The company is planning to align and implement these two products as quickly as possible in 2013 and thanks you for your consideration of this filing.

Please do not hesitate to contact me at the number listed above if I can be of any assistance as you complete your review.

Sincerely,

Jean Besser

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## Company and Contact

### Filing Contact Information

Jean Besser, Compliance Analyst jean.besser@medamericaltc.com  
 165 Court Street 800-544-0327 [Phone] 6693 [Ext]  
 Rochester, NY 14467

### Filing Company Information

MedAmerica Insurance Company	CoCode: 69515	State of Domicile:
165 Court Street	Group Code: 1186	Pennsylvania
Rochester, NY 14647	Group Name:	Company Type: Long Term
(585) 327-6522 ext. [Phone]	FEIN Number: 34-0977231	Care Insurance
		State ID Number:

## Filing Fees

Fee Required? No  
 Retaliatory? No  
 Fee Explanation:

SERFF Tracking #:

MEAM-128778084

State Tracking #:

Company Tracking #:

DC FC ACTUARIAL  
ADDENDUM\_DISCOUNTS

State: District of Columbia

Filing Company:

MedAmerica Insurance Company

TOI/Sub-TOI: LTC06 Long Term Care - Other/LTC06.000 Long Term Care - Other

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## Supporting Document Schedules

		Item Status:	Status Date:
Satisfied - Item:	Actuarial Justification		
Comments:			
Attachment(s):			
MedAmerica FC-336-DC actuarial addendum Signed.pdf			
MedAmerica FC-337-DC actuarial addendum Signed.pdf			

		Item Status:	Status Date:
Satisfied - Item:	Cover letter		
Comments:			
Attachment(s):			
FC 2012 Amend Rate File Cvr Ltr DC.pdf			

**MedAmerica Insurance Company**  
**Addendum to Actuarial Memorandum**

Long Term Care Tax Qualified Policy Form FC-336-DC

<u>PRODUCT OR RIDER</u>	<u>FORM NUMBER</u>
Long Term Care Policy	FC-336-DC
Simple Inflation – No Maximum Rider	FC-SIMP-DC
Simple Inflation – 2X Maximum Increase Rider	FC-SIMP2X-DC
Compound Inflation – No Maximum Rider	FC-CMP-DC
Compound Inflation – 2X Maximum Increase Rider	FC-CMP2X-DC
Combination Benefit Increase Rider	FC-CBIR-DC
Guaranteed Purchase Option Rider	FC-GPOR-DC
Daily Benefit Increase Rider	FC-DBIR-DC
Restoration of Benefits Rider	FC-ROBR-DC
Return of Premium Upon Death Rider	FC-ROPR-DC
Graded Return of Premium Upon Death Rider	FC-GROPR-DC
Extended Benefit Rider	FC-EBR-DC
Shared Extended Benefit Pool Rider	FC-SEBR-DC
Non-Forfeiture Shortened Benefit Period Rider	FC-SBPR-DC
Monthly Cash Benefit Rider	FC-CASHR-DC
Monthly Assisted Living, Home Health and Adult Day Care Benefit Rider	FC-MBR-DC
20 Day Elimination Period for Assisted Living, Home Health and Adult Day Care Rider	FC-EPR-DC
Shared Waiver Rider	FC-SWR-DC
Survivor Benefit Rider	FC-SVR-DC

**1. Purpose**

The Purpose of this addendum to the actuarial memorandum is to revise the available marital and underwriting discounts.

**2. Description of the Change**

Section V of the original actuarial memorandum has been amended as follows for new policies issued under this policy form effective January 1, 2013.

Section V of the original actuarial memorandum is amended as follows for new policies issued under this policy form effective January 1, 2013.

**V. RISK CLASSIFICATIONS**

Rates that follow this memorandum apply to single policy holders. Rates for married couples and domestic partners when both spouses are insured are multiplied by a factor of 0.75. These rates are permanent unless one of the spouses voluntarily lapses in the first policy year. Rates for married applicants with one spouse insured are multiplied by a factor of 0.90.

**MedAmerica Insurance Company**  
**Addendum to Actuarial Memorandum**

Long Term Care Tax Qualified Policy Form FC-336-DC

Based upon medical underwriting insureds will be further classified in one of two rate categories:

<b>Rate Group</b>	<b>Factors</b>
I	0.95
II	1.00

**3. Actuarial Certification**

I hereby certify that to the best of my knowledge and judgment that:

- (1) This entire rate filing is in compliance with the applicable laws and regulations of this state.
- (2) The submitted change does not affect the underlying actuarial assumptions made or methodology used in pricing this product.



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Stephen P. Melek, F.S.A., M.A.A.A  
Consulting Actuary

Date: November 06, 2012

**MedAmerica Insurance Company  
Addendum to Actuarial Memorandum**

Long Term Care Tax Qualified Policy Form FC-337-DC

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Simple Inflation – 2X Maximum Increase Rider	FC-SIMP2X-DC
Compound Inflation – No Maximum Rider	FC-CMP-DC
Compound Inflation – 2X Maximum Increase Rider	FC-CMP2X-DC
Combination Benefit Increase Rider	FC-CBIR-DC
Guaranteed Purchase Option Rider	FC-GPOR-DC
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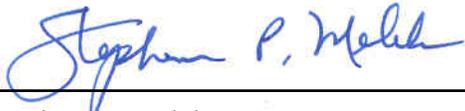
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Long Term Care Tax Qualified Policy Form FC-337-DC

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Consulting Actuary

Date: November 06, 2012



**Administrative Office:**  
165 Court Street  
Rochester, NY 14647

Product Filing/Contracts Management  
Tel: (800) 544-0327 x 6643  
Fax: (585) 238-3642  
E-Mail Address: Jean.Besser@medamericaltc.com

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