

SERFF Tracking #:

MUTM-128854471

State Tracking #:

Company Tracking #:

KENDRA SAYLER

State: District of Columbia

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI: H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name: 2012 Critical Illness - Rates

Project Name/Number: 2012 Critical Illness/

Rate Information

Rate data applies to filing.

Filing Method: SERFF

Rate Change Type: Neutral

Overall Percentage of Last Rate Revision: 0.000%

Effective Date of Last Rate Revision:

Filing Method of Last Filing: SERFF

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
United of Omaha Life Insurance Company	0.000%	0.000%	\$0	0	\$0	0.000%	0.000%

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Rate/Rule Schedule

Item No.	Schedule Item Status	Document Name	Affected Form Numbers (Separated with commas)	Rate Action	Rate Action Information	Attachments
1		CI Rate Pages United	12345GCB-CI-13 DC, 12345EOI-CI-13, 12345SI-CI-13	New		CI_RatePages_U.PDF,

UNITED OF OMAHA LIFE INSURANCE COMPANY
OMAHA, NEBRASKA

CRITICAL ILLNESS INSURANCE

Described below is the process for calculating manual rates. For cases less than 300 lives the premium for a given group will be based upon the manual rates as described below. For cases greater than 300 lives the premium for a given group may be based upon a credibility-weighted combination of the manual rate (as described below) and the historical experience rate of the given group. The resulting credibility blend of manual rate and experience rate may be adjusted up or down based upon plan design characteristics and underwriting judgment with regard to the unique characteristics of the case for which rates are being established.

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Annual Base Claim Rates

1. The annual base claim rate is selected based on the proposed insured's gender and tobacco status, and benefit trigger included in the plan shown on tables 1.01, 1.02, 1.03, and 1.04 and multiplied by the applicable volume.

Table 1.01 - Annual Base Claim Rate, by Age
Male, Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
16	0.0924	0.0077	0.0444	0.0017	0.0034	0.0235	0.0021	0.0000	0.0026	0.0125	0.0395	0.5102	0.0182	0.0031	0.2886	0.0009	2.6027
17	0.0924	0.0077	0.0444	0.0017	0.0034	0.0235	0.0021	0.0000	0.0026	0.0125	0.0395	0.5102	0.0182	0.0031	0.2886	0.0009	2.6027
18	0.0924	0.0077	0.0444	0.0017	0.0034	0.0235	0.0021	0.0000	0.0026	0.0125	0.0395	0.5102	0.0182	0.0031	0.2886	0.0009	2.6027
19	0.0937	0.0075	0.0451	0.0021	0.0035	0.0237	0.0023	0.0000	0.0052	0.0136	0.0446	0.5250	0.0191	0.0035	0.3152	0.0013	2.9403
20	0.0948	0.0073	0.0457	0.0024	0.0036	0.0239	0.0023	0.0000	0.0078	0.0148	0.0498	0.5388	0.0201	0.0040	0.3420	0.0017	3.2779
21	0.1245	0.0070	0.0462	0.0027	0.0037	0.0321	0.0025	0.0000	0.0105	0.0160	0.0549	0.5515	0.0210	0.0044	0.3687	0.0021	3.6155
22	0.1558	0.0068	0.0470	0.0031	0.0039	0.0406	0.0026	0.0000	0.0131	0.0173	0.0604	0.5685	0.0220	0.0048	0.3958	0.0025	3.9531
23	0.1880	0.0070	0.0479	0.0035	0.0040	0.0492	0.0031	0.0000	0.0144	0.0176	0.0659	0.5855	0.0223	0.0052	0.4251	0.0031	3.9531
24	0.2210	0.0071	0.0487	0.0040	0.0041	0.0579	0.0037	0.0000	0.0157	0.0178	0.0716	0.6024	0.0227	0.0056	0.4546	0.0036	3.9531
25	0.2548	0.0072	0.0494	0.0044	0.0043	0.0668	0.0042	0.0000	0.0170	0.0181	0.0773	0.6193	0.0230	0.0060	0.4841	0.0041	3.9531
26	0.2894	0.0073	0.0502	0.0049	0.0044	0.0759	0.0048	0.0000	0.0183	0.0184	0.0899	0.6361	0.0234	0.0064	0.5137	0.0046	3.9531
27	0.3247	0.0074	0.0509	0.0053	0.0045	0.0850	0.0053	0.0000	0.0196	0.0187	0.1028	0.6529	0.0238	0.0068	0.5433	0.0052	3.9531
28	0.3607	0.0075	0.0516	0.0058	0.0045	0.0943	0.0068	0.0000	0.0209	0.0189	0.1159	0.6696	0.0241	0.0072	0.5810	0.0058	4.0115
29	0.3973	0.0076	0.0523	0.0063	0.0044	0.1038	0.0083	0.0000	0.0222	0.0192	0.1291	0.6862	0.0245	0.0076	0.6190	0.0064	4.0699
30	0.4345	0.0087	0.0530	0.0135	0.0052	0.1133	0.0098	0.0000	0.0235	0.0227	0.1425	0.7028	0.0262	0.0081	0.6572	0.0070	4.1284
31	0.4723	0.0087	0.0538	0.0210	0.0059	0.1829	0.0113	0.0000	0.0248	0.0262	0.1563	0.7207	0.0281	0.0085	0.6957	0.0076	4.1868
32	0.7133	0.0108	0.0545	0.0286	0.0067	0.2536	0.0127	0.0000	0.0261	0.0298	0.1702	0.7387	0.0299	0.0089	0.7346	0.0083	4.2452
33	0.8576	0.0119	0.0548	0.0364	0.0085	0.3255	0.0148	0.0000	0.0274	0.0334	0.1844	0.7567	0.0318	0.0096	0.8073	0.0106	4.2452
34	1.0051	0.0131	0.0754	0.0444	0.0104	0.3986	0.0169	0.0000	0.0287	0.0371	0.1987	0.7749	0.0338	0.0104	0.8818	0.0129	4.2452
35	1.1556	0.0142	0.0861	0.0525	0.0122	0.4728	0.0190	0.0000	0.0300	0.0408	0.2133	0.7932	0.0357	0.0111	0.9560	0.0154	4.2452
36	1.3092	0.0153	0.0971	0.0608	0.0142	0.5482	0.0211	0.0000	0.0314	0.0446	0.2366	0.8116	0.0377	0.0118	1.0361	0.0179	4.2452
37	1.4658	0.0165	0.1083	0.0693	0.0161	0.6246	0.0232	0.0000	0.0327	0.0484	0.2603	0.8300	0.0397	0.0126	1.1158	0.0205	4.2452
38	1.6253	0.0177	0.1196	0.0780	0.0181	0.7022	0.0246	0.0000	0.0392	0.0523	0.2844	0.8486	0.0417	0.0133	1.2877	0.0272	4.3533
39	1.7878	0.0189	0.1312	0.0868	0.0201	0.7809	0.0260	0.0000	0.0457	0.0553	0.3087	0.8672	0.0437	0.0141	1.4655	0.0341	4.4615
40	1.9530	0.0202	0.1430	0.1460	0.0281	0.8606	0.0273	0.0000	0.0523	0.0622	0.3334	0.8860	0.0458	0.0148	1.6491	0.0414	4.5696
41	2.4221	0.0216	0.1553	0.2068	0.0360	1.0892	0.0287	0.0000	0.0588	0.0693	0.3588	0.9065	0.0480	0.0155	1.8395	0.0488	4.6777
42	2.9019	0.0230	0.1678	0.2690	0.0441	1.3216	0.0301	0.0000	0.0653	0.0745	0.3846	0.9272	0.0502	0.0163	2.0359	0.0566	4.7858
43	3.3925	0.0244	0.1806	0.3327	0.0524	1.5578	0.0330	0.0000	0.0784	0.0807	0.4107	0.9483	0.0524	0.0170	2.4177	0.0770	4.9276
44	3.8940	0.0258	0.1937	0.3977	0.0609	1.7979	0.0358	0.0000	0.0914	0.0871	0.4373	0.9696	0.0547	0.0177	2.8161	0.0984	5.0694
45	4.4055	0.0272	0.2070	0.4643	0.0696	2.0479	0.0387	0.0000	0.1045	0.0936	0.4643	0.9911	0.0570	0.0185	3.2308	0.1208	5.2112
46	4.8861	0.0285	0.2187	0.5275	0.0778	2.2740	0.0415	0.0000	0.1176	0.0995	0.5160	1.0040	0.0589	0.0192	3.6614	0.1441	5.3530
47	5.3683	0.0298	0.2303	0.5911	0.0860	2.5067	0.0443	0.0000	0.1306	0.1054	0.5678	1.0169	0.0609	0.0200	4.1078	0.1684	5.4948
48	5.8530	0.0311	0.2421	0.6550	0.0942	2.7401	0.0451	0.0000	0.1502	0.1113	0.6198	1.0299	0.0628	0.0207	4.9211	0.2301	5.5083
49	6.3403	0.0323	0.2539	0.7193	0.1025	2.9742	0.0459	0.0000	0.1698	0.1172	0.6719	1.0429	0.0647	0.0214	5.7599	0.2939	5.5217
50	6.8302	0.0358	0.2658	0.7839	0.1109	3.2090	0.0467	0.0000	0.1894	0.1317	0.7242	1.0561	0.0707	0.0222	6.6240	0.3597	5.5352
51	7.5319	0.0393	0.2777	0.8488	0.1183	3.4854	0.0475	0.0303	0.2090	0.1463	0.7766	1.0693	0.0766	0.0229	7.5134	0.4276	5.5487

Table 1.01 - Annual Base Claim Rate, by Age
Male, Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
52	8.2374	0.0427	0.2897	0.9141	0.1258	3.7627	0.0483	0.0606	0.2286	0.1609	0.8292	1.0825	0.0826	0.0236	8.4281	0.4976	5.5621
53	8.9486	0.0462	0.3018	0.9798	0.1333	4.0408	0.0499	0.0909	0.2515	0.1755	0.8819	1.0958	0.0886	0.0244	9.7086	0.6142	5.5621
54	9.6596	0.0497	0.3139	1.0458	0.1408	4.3197	0.0515	0.1212	0.2743	0.1902	0.9348	1.1093	0.0946	0.0251	11.0240	0.7343	5.5621
55	10.3765	0.0532	0.3261	1.1121	0.1484	4.5994	0.0531	0.1515	0.2972	0.2049	0.9878	1.1227	0.1006	0.0259	12.3742	0.8579	5.5621
56	11.1452	0.0569	0.3384	1.2398	0.1689	4.8936	0.0547	0.1818	0.3200	0.2203	1.0698	1.1421	0.1070	0.0276	13.8237	0.9896	5.5621
57	11.9249	0.0606	0.4618	1.3695	0.1896	5.1903	0.0564	0.2121	0.3429	0.2358	1.1524	1.1619	0.1134	0.0294	15.3271	1.1265	5.5621
58	12.7159	0.0610	0.5312	1.5013	0.2121	5.4896	0.0569	0.2424	0.3943	0.2374	1.2357	1.1819	0.1141	0.0312	17.7001	1.3359	5.5621
59	13.5185	0.0614	0.6018	1.6353	0.2350	5.7915	0.0575	0.2727	0.4458	0.2390	1.3198	1.2023	0.1149	0.0330	20.1653	1.5538	5.5621
60	14.3329	0.0618	0.6735	1.7714	0.2582	6.0960	0.0581	0.3031	0.4972	0.2406	1.4046	1.2230	0.1157	0.0347	22.7269	1.7805	5.5621
61	15.1935	0.0622	0.7464	1.9097	0.2818	6.5653	0.0587	0.3334	0.5486	0.2423	1.4901	1.2440	0.1165	0.0365	25.3896	2.0164	5.5621
62	16.0669	0.0627	0.8205	2.0503	0.3058	7.8222	0.0593	0.3637	0.6001	0.2439	1.5764	1.2654	0.1173	0.0383	28.1584	2.2620	5.5621
63	16.9537	0.0576	0.8959	2.1933	0.3321	8.6967	0.0603	0.3940	0.5701	0.2213	1.6927	1.2871	0.1093	0.0401	31.3659	2.5477	5.5621
64	17.8540	0.0524	0.9725	2.3386	0.3588	9.5790	0.0613	0.4243	0.5401	0.1984	1.8099	1.3092	0.1011	0.0419	34.7012	2.8454	5.5621
65	18.7683	0.0473	1.0504	2.4865	0.3860	10.4691	0.0623	0.4546	0.5101	0.1754	1.9282	1.3317	0.0930	0.0436	38.1712	3.1558	5.5621
66	19.6970	0.0420	1.1296	2.6368	0.4136	11.3672	0.0633	0.4849	0.4801	0.1521	2.0476	1.3545	0.0847	0.0454	41.7833	3.4796	5.5621
67	20.6403	0.0368	1.2103	2.7898	0.4417	12.2733	0.0643	0.5152	0.4500	0.1286	2.1680	1.3778	0.0764	0.0472	45.5453	3.8174	5.5621
68	21.5986	0.0314	1.2923	2.9454	0.4703	13.1876	0.0588	0.5455	0.4500	0.1049	2.2778	1.4014	0.0680	0.0490	49.0962	4.0745	5.5621
69	22.5724	0.0261	1.3757	3.1037	0.4994	14.1102	0.0533	0.5758	0.4500	0.0810	2.3886	1.4255	0.0595	0.0507	52.6707	4.3335	5.5621
70	23.5621	0.0265	1.4606	3.2649	0.5291	15.0412	0.0477	0.6061	0.4500	0.0823	2.5004	1.4500	0.0604	0.0525	56.2671	4.5941	5.5621
71	25.5339	0.0269	1.4737	3.3354	0.5386	17.4661	0.0422	0.9938	0.4500	0.0836	2.6132	1.4749	0.0614	0.0542	59.8832	4.8563	5.5621
72	27.5382	0.0273	1.4870	3.4073	0.5483	19.9132	0.0367	1.3815	0.4500	0.0849	2.7270	1.5003	0.0624	0.0568	63.5167	5.1198	5.5621
73	29.3093	0.0276	1.4870	3.4491	0.5532	22.2802	0.0330	1.7692	0.3960	0.0859	2.8289	1.5124	0.0631	0.0575	63.8902	5.0688	5.5621
74	31.0775	0.0279	1.4870	3.4909	0.5581	24.6471	0.0293	2.1569	0.3420	0.0868	2.9307	1.5245	0.0637	0.0591	64.1349	5.0119	5.5621
75	32.8426	0.0282	1.4870	3.5326	0.5629	27.0141	0.0257	2.5446	0.2860	0.0877	3.0325	1.5366	0.0644	0.0607	64.2484	4.9489	5.5621
76	34.6046	0.0285	1.4870	3.5744	0.5678	29.3810	0.0220	2.9323	0.2340	0.0887	3.0552	1.5487	0.0651	0.0624	64.2282	4.8798	5.5621
77	36.3636	0.0288	1.4870	3.6162	0.5726	31.7480	0.0183	3.3200	0.1800	0.0896	3.0778	1.5608	0.0658	0.0640	64.0716	4.8044	5.5621
78	38.1196	0.0291	1.4870	3.6580	0.5775	34.1149	0.0161	3.7077	0.1620	0.0905	3.1005	1.5729	0.0665	0.0657	64.5811	4.7529	5.5621
79	39.8726	0.0294	1.4870	3.6998	0.5823	36.4819	0.0139	4.0954	0.1440	0.0915	3.1231	1.5850	0.0672	0.0673	65.0574	4.7009	5.5621
80	41.6225	0.0303	1.4870	3.7416	0.5872	38.8488	0.0117	4.4831	0.1260	0.0943	3.1457	1.5971	0.0692	0.0690	65.5002	4.6486	5.5621
81	43.6326	0.0307	1.4870	3.7848	0.5922	41.7451	0.0100	5.0066	0.1058	0.0957	3.1688	1.6095	0.0702	0.0708	65.7547	4.5906	5.5621
82	45.6995	0.0312	1.4870	3.8284	0.5972	44.7710	0.0085	5.5668	0.0897	0.0972	3.1921	1.6219	0.0713	0.0726	66.0650	4.5348	5.5621
83	47.8369	0.0317	1.4870	3.8723	0.6022	47.9582	0.0073	6.1736	0.0784	0.0988	3.2154	1.6344	0.0724	0.0745	66.4703	4.4828	5.5621
84	50.0616	0.0323	1.4870	3.9167	0.6073	51.3461	0.0063	6.8396	0.0680	0.1005	3.2389	1.6470	0.0737	0.0763	66.8544	4.4307	5.5621
85	52.3943	0.0329	1.4870	3.9615	0.6124	54.9839	0.0053	7.5807	0.0585	0.1024	3.2626	1.6597	0.0751	0.0783	67.2197	4.3785	5.5621
86	54.8604	0.0334	1.4870	4.0070	0.6176	58.9326	0.0046	8.4172	0.0500	0.1041	3.2865	1.6725	0.0763	0.0803	67.5692	4.3264	5.5621
87	57.4309	0.0340	1.4870	4.0530	0.6228	63.1390	0.0039	9.3383	0.0431	0.1058	3.3105	1.6854	0.0776	0.0823	67.9381	4.2754	5.5621

Table 1.01 - Annual Base Claim Rate, by Age
Male, Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
88	60.1167	0.0346	1.4870	4.0995	0.6281	67.6342	0.0033	10.3569	0.0373	0.1077	3.3348	1.6984	0.0789	0.0844	68.3189	4.2254	5.5621
89	62.9281	0.0352	1.4870	4.1465	0.6334	72.4495	0.0029	11.4867	0.0321	0.1096	3.3591	1.7115	0.0802	0.0866	68.6948	4.1757	5.5621
90	65.8738	0.0358	1.4870	4.1941	0.6387	77.6142	0.0024	12.7417	0.0276	0.1115	3.3837	1.7247	0.0816	0.0888	69.0689	4.1265	5.5621
91	68.9599	0.0364	1.4870	4.2422	0.6441	83.1526	0.0021	14.1355	0.0238	0.1134	3.4085	1.7380	0.0830	0.0911	69.4449	4.0778	5.5621
92	72.1879	0.0370	1.4870	4.2909	0.6495	89.0800	0.0018	15.6798	0.0205	0.1153	3.4334	1.7514	0.0844	0.0934	69.8262	4.0298	5.5621
93	75.5664	0.0376	1.4870	4.3401	0.6550	95.4287	0.0015	17.3924	0.0177	0.1173	3.4585	1.7649	0.0858	0.0958	70.2100	3.9824	5.5621
94	79.1034	0.0383	1.4870	4.3899	0.6605	102.2309	0.0013	19.2925	0.0152	0.1194	3.4838	1.7786	0.0873	0.0982	70.5945	3.9356	5.5621
95	82.8067	0.0389	1.4870	4.4403	0.6661	109.5193	0.0011	21.4006	0.0131	0.1214	3.5093	1.7923	0.0888	0.1007	70.9807	3.8892	5.5621
96	86.6833	0.0396	1.4870	4.4912	0.6717	117.3276	0.0010	23.7390	0.0113	0.1235	3.5350	1.8061	0.0903	0.1033	71.3693	3.8434	5.5621
97	90.7410	0.0403	1.4870	4.5427	0.6774	125.6913	0.0008	26.3326	0.0097	0.1257	3.5609	1.8200	0.0918	0.1059	71.7606	3.7982	5.5621
98	94.9886	0.0410	1.4870	4.5948	0.6831	134.6512	0.0007	29.2096	0.0084	0.1278	3.5869	1.8341	0.0934	0.1086	72.1538	3.7535	5.5621
99	99.4351	0.0417	1.4870	4.6475	0.6889	144.2502	0.0006	32.4010	0.0072	0.1300	3.6132	1.8482	0.0950	0.1114	72.5490	3.7093	5.5621

Table 1.02 - Annual Base Claim Rate, by Age
Female, Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
16	0.0862	0.0032	0.0256	0.0005	0.0022	0.0183	0.0010	0.0000	0.0016	0.0080	0.0317	0.4861	0.0171	0.0026	0.2785	0.0585	2.8971
17	0.0862	0.0032	0.0256	0.0005	0.0022	0.0183	0.0010	0.0000	0.0016	0.0080	0.0317	0.4861	0.0171	0.0026	0.2785	0.0585	2.8971
18	0.0862	0.0032	0.0256	0.0005	0.0022	0.0183	0.0010	0.0000	0.0016	0.0080	0.0317	0.4861	0.0171	0.0026	0.2785	0.0585	2.8971
19	0.0873	0.0031	0.0259	0.0006	0.0022	0.0184	0.0011	0.0000	0.0032	0.0087	0.0362	0.4994	0.0180	0.0035	0.3183	0.1168	3.2838
20	0.0883	0.0031	0.0261	0.0007	0.0023	0.0186	0.0012	0.0000	0.0049	0.0094	0.0407	0.5123	0.0190	0.0043	0.3582	0.1753	3.6705
21	0.0981	0.0030	0.0264	0.0008	0.0023	0.0249	0.0012	0.0000	0.0065	0.0102	0.0452	0.5246	0.0199	0.0052	0.3981	0.2340	4.0571
22	0.1087	0.0029	0.0267	0.0008	0.0024	0.0314	0.0013	0.0000	0.0081	0.0110	0.0499	0.5397	0.0209	0.0061	0.4385	0.2930	4.4438
23	0.1195	0.0030	0.0271	0.0010	0.0025	0.0380	0.0016	0.0000	0.0089	0.0111	0.0547	0.5549	0.0212	0.0069	0.4954	0.2950	4.9419
24	0.1306	0.0030	0.0274	0.0011	0.0025	0.0447	0.0020	0.0000	0.0097	0.0112	0.0595	0.5703	0.0215	0.0078	0.5523	0.2971	4.6401
25	0.1419	0.0030	0.0278	0.0012	0.0025	0.0515	0.0023	0.0000	0.0106	0.0114	0.0644	0.5858	0.0218	0.0086	0.6092	0.2991	4.7382
26	0.1535	0.0031	0.0281	0.0013	0.0026	0.0584	0.0026	0.0000	0.0114	0.0115	0.0715	0.6014	0.0222	0.0095	0.6660	0.3011	4.8364
27	0.1652	0.0031	0.0285	0.0014	0.0026	0.0654	0.0029	0.0000	0.0122	0.0116	0.0787	0.6172	0.0225	0.0103	0.7229	0.3031	4.9345
28	0.1773	0.0031	0.0288	0.0015	0.0026	0.0725	0.0039	0.0000	0.0130	0.0118	0.0860	0.6331	0.0228	0.0112	0.8346	0.2947	4.9950
29	0.1895	0.0032	0.0291	0.0017	0.0026	0.0796	0.0048	0.0000	0.0138	0.0119	0.0934	0.6492	0.0231	0.0121	0.9473	0.2863	5.0554
30	0.2020	0.0036	0.0294	0.0035	0.0028	0.0869	0.0058	0.0000	0.0146	0.0137	0.1009	0.6653	0.0247	0.0129	1.0609	0.2778	5.1159
31	0.2450	0.0040	0.0297	0.0054	0.0030	0.1400	0.0067	0.0000	0.0154	0.0156	0.1084	0.6807	0.0263	0.0138	1.1753	0.2691	5.1763
32	0.2888	0.0044	0.0300	0.0074	0.0032	0.1937	0.0076	0.0000	0.0162	0.0175	0.1160	0.6960	0.0280	0.0146	1.2905	0.2603	5.2368
33	0.3334	0.0048	0.0306	0.0093	0.0039	0.2481	0.0091	0.0000	0.0171	0.0194	0.1237	0.7113	0.0296	0.0161	1.4543	0.2683	5.2673
34	0.3786	0.0052	0.0412	0.0113	0.0047	0.3031	0.0106	0.0000	0.0179	0.0213	0.1314	0.7266	0.0313	0.0176	1.6196	0.2764	5.2977
35	0.4246	0.0056	0.0470	0.0134	0.0055	0.3587	0.0121	0.0000	0.0187	0.0233	0.1392	0.7419	0.0329	0.0190	1.7865	0.2844	5.3282
36	0.4713	0.0060	0.0529	0.0154	0.0063	0.4149	0.0136	0.0000	0.0195	0.0252	0.1517	0.7571	0.0347	0.0205	1.9548	0.2926	5.3587
37	0.5185	0.0065	0.0588	0.0175	0.0071	0.4717	0.0151	0.0000	0.0203	0.0272	0.1644	0.7724	0.0364	0.0220	2.1246	0.3008	5.3892
38	0.5664	0.0069	0.0648	0.0197	0.0079	0.5290	0.0163	0.0000	0.0244	0.0292	0.1772	0.7876	0.0381	0.0234	2.4154	0.3226	5.4321
39	0.6149	0.0073	0.0709	0.0218	0.0087	0.5869	0.0175	0.0000	0.0284	0.0312	0.1901	0.8027	0.0398	0.0249	2.7096	0.3446	5.4750
40	0.6639	0.0077	0.0771	0.0357	0.0109	0.6454	0.0187	0.0000	0.0325	0.0340	0.2030	0.8178	0.0415	0.0264	3.0069	0.3669	5.5179
41	0.8116	0.0082	0.0836	0.0498	0.0131	0.8155	0.0199	0.0000	0.0365	0.0369	0.2165	0.8358	0.0433	0.0278	3.3099	0.3897	5.5609
42	0.9624	0.0086	0.0903	0.0643	0.0153	0.9879	0.0211	0.0000	0.0408	0.0399	0.2302	0.8540	0.0451	0.0293	3.6167	0.4128	5.6038
43	1.1163	0.0090	0.0970	0.0791	0.0176	1.1626	0.0235	0.0000	0.0487	0.0428	0.2440	0.8724	0.0470	0.0307	4.0631	0.4115	5.6085
44	1.2734	0.0095	0.1039	0.0942	0.0200	1.3398	0.0260	0.0000	0.0568	0.0459	0.2581	0.8911	0.0488	0.0322	4.5232	0.4099	5.6132
45	1.4336	0.0100	0.1110	0.1097	0.0224	1.5193	0.0284	0.0000	0.0650	0.0489	0.2723	0.9100	0.0507	0.0337	4.9969	0.4079	5.6179
46	1.5832	0.0104	0.1171	0.1243	0.0246	1.6912	0.0308	0.0000	0.0731	0.0517	0.3039	0.9212	0.0523	0.0351	5.4842	0.4055	5.6226
47	1.7333	0.0108	0.1233	0.1390	0.0268	1.8634	0.0333	0.0000	0.0812	0.0545	0.3355	0.9323	0.0538	0.0366	5.9851	0.4027	5.6273
48	1.8840	0.0112	0.1295	0.1538	0.0291	2.0360	0.0343	0.0000	0.0934	0.0573	0.3672	0.9435	0.0553	0.0381	6.6856	0.4339	5.6316
49	2.0353	0.0116	0.1357	0.1686	0.0313	2.2089	0.0354	0.0000	0.1056	0.0601	0.3990	0.9548	0.0569	0.0395	7.4154	0.4660	5.6359
50	2.1872	0.0127	0.1419	0.1834	0.0336	2.3821	0.0365	0.0000	0.1177	0.0689	0.4308	0.9661	0.0617	0.0410	8.1743	0.4991	5.6403
51	2.4932	0.0138	0.1482	0.1984	0.0355	2.5861	0.0376	0.0543	0.1299	0.0737	0.4627	0.9774	0.0666	0.0425	8.9620	0.5331	5.6446

Table 1.02 - Annual Base Claim Rate, by Age
Female, Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
52	2.8004	0.0149	0.1545	0.2133	0.0375	2.7905	0.0386	0.1087	0.1421	0.0805	0.4946	0.9888	0.0715	0.0439	9.7782	0.5681	5.6489
53	3.1088	0.0161	0.1608	0.2284	0.0395	2.9953	0.0405	0.1630	0.1563	0.0874	0.5266	1.0002	0.0763	0.0454	10.6864	0.5700	5.6669
54	3.4184	0.0172	0.1672	0.2435	0.0415	3.2004	0.0424	0.2174	0.1705	0.0943	0.5587	1.0117	0.0812	0.0469	11.6259	0.5711	5.6849
55	3.7292	0.0183	0.1735	0.2586	0.0435	3.4060	0.0442	0.2717	0.1847	0.1011	0.5909	1.0232	0.0862	0.0483	12.5964	0.5713	5.7028
56	4.0453	0.0195	0.2246	0.3195	0.0555	3.6176	0.0461	0.3260	0.1989	0.1082	0.6556	1.0381	0.0913	0.0510	13.6404	0.5725	5.7208
57	4.3634	0.0206	0.2762	0.3810	0.0676	3.8308	0.0479	0.3804	0.2131	0.1153	0.7207	1.0530	0.0965	0.0536	14.7280	0.5731	5.7388
58	4.6834	0.0207	0.3283	0.4431	0.0803	4.0448	0.0490	0.4347	0.2451	0.1154	0.7861	1.0682	0.0966	0.0563	16.3385	0.6191	5.7388
59	5.0055	0.0207	0.3810	0.5059	0.0931	4.2599	0.0501	0.4891	0.2771	0.1154	0.8518	1.0835	0.0968	0.0589	18.0216	0.6670	5.7388
60	5.3296	0.0207	0.4342	0.5693	0.1060	4.4762	0.0512	0.5434	0.3091	0.1154	0.9179	1.0989	0.0969	0.0616	19.7801	0.7170	5.7388
61	5.9020	0.0207	0.4879	0.6334	0.1191	4.9218	0.0523	0.5977	0.3410	0.1155	0.9844	1.1145	0.0971	0.0642	21.6171	0.7691	5.7388
62	6.4781	0.0207	0.5423	0.6981	0.1323	5.3698	0.0534	0.6521	0.3730	0.1155	1.0511	1.1303	0.0972	0.0669	23.5359	0.8234	5.7388
63	7.0579	0.0189	0.5972	0.7636	0.1463	5.8201	0.0549	0.7064	0.3543	0.1045	1.1174	1.1463	0.0900	0.0695	25.5870	0.8715	5.7388
64	7.6414	0.0171	0.6527	0.8297	0.1604	6.2728	0.0565	0.7608	0.3357	0.0935	1.1840	1.1624	0.0828	0.0722	27.7298	0.9216	5.7388
65	8.2287	0.0152	0.7088	0.8965	0.1747	6.7280	0.0580	0.8151	0.3170	0.0824	1.2510	1.1787	0.0755	0.0748	29.9686	0.9738	5.7388
66	8.8198	0.0134	0.7654	0.9641	0.1892	7.1855	0.0595	0.8694	0.2984	0.0712	1.3183	1.1951	0.0682	0.0775	32.3084	1.0283	5.7388
67	9.4149	0.0116	0.8227	1.0324	0.2038	7.6455	0.0611	0.9238	0.2797	0.0600	1.3860	1.2118	0.0607	0.0801	34.7546	1.0851	5.7388
68	10.0139	0.0097	0.8807	1.1015	0.2185	8.1080	0.0562	0.9781	0.2797	0.0487	1.4340	1.2286	0.0533	0.0827	36.2723	1.1131	5.7388
69	10.6170	0.0078	0.9392	1.1712	0.2334	8.5730	0.0513	1.0325	0.2797	0.0373	1.4823	1.2456	0.0457	0.0854	37.7905	1.1410	5.7388
70	11.2242	0.0078	0.9984	1.2418	0.2485	9.0404	0.0464	1.0868	0.2797	0.0371	1.5309	1.2628	0.0456	0.0880	39.3081	1.1688	5.7388
71	12.1061	0.0078	1.0039	1.2378	0.2486	11.6384	0.0416	1.4735	0.2797	0.0369	1.5797	1.2802	0.0454	0.0910	40.8239	1.1965	5.7388
72	12.9940	0.0077	1.0095	1.2339	0.2487	14.2504	0.0367	1.8601	0.2797	0.0367	1.6288	1.2978	0.0452	0.0939	42.3369	1.2241	5.7388
73	13.8109	0.0077	1.0095	1.2230	0.2475	16.8309	0.0330	2.2468	0.2462	0.0364	1.6736	1.3082	0.0448	0.0969	42.3150	1.2066	5.7388
74	14.6240	0.0076	1.0095	1.2121	0.2462	19.4113	0.0293	2.6334	0.2126	0.0361	1.7185	1.3187	0.0444	0.0988	42.2125	1.1877	5.7388
75	15.4334	0.0075	1.0095	1.2012	0.2449	21.9918	0.0257	3.0201	0.1790	0.0358	1.7633	1.3292	0.0441	0.1028	42.0278	1.1674	5.7388
76	16.2390	0.0075	1.0095	1.1903	0.2437	24.5723	0.0220	3.4067	0.1455	0.0355	1.7083	1.3396	0.0437	0.1058	41.7597	1.1458	5.7388
77	17.0410	0.0074	1.0095	1.1795	0.2424	27.1528	0.0183	3.7934	0.1119	0.0352	1.6533	1.3501	0.0433	0.1087	41.4066	1.1227	5.7388
78	17.8391	0.0073	1.0095	1.1686	0.2411	29.7332	0.0161	4.1800	0.1007	0.0349	1.5983	1.3605	0.0429	0.1117	41.3463	1.0909	5.7388
79	18.6336	0.0073	1.0095	1.1577	0.2399	32.3137	0.0139	4.5667	0.0895	0.0346	1.5433	1.3710	0.0426	0.1146	41.2595	1.0593	5.7388
80	19.4243	0.0072	1.0095	1.1468	0.2386	34.8942	0.0117	4.9533	0.0783	0.0341	1.4883	1.3815	0.0420	0.1176	41.1460	1.0281	5.7388
81	20.3343	0.0071	1.0095	1.1362	0.2374	38.2104	0.0100	5.4582	0.0657	0.0338	1.4388	1.3922	0.0416	0.1208	40.9714	1.0025	5.7388
82	21.2681	0.0071	1.0095	1.1257	0.2361	41.7157	0.0085	5.9339	0.0557	0.0334	1.3903	1.4030	0.0412	0.1240	40.8153	0.9761	5.7388
83	22.2320	0.0070	1.0095	1.1152	0.2349	45.4586	0.0073	6.4986	0.0487	0.0331	1.3429	1.4138	0.0408	0.1274	40.6982	0.9491	5.7388
84	23.2337	0.0070	1.0095	1.1049	0.2336	49.5004	0.0063	7.1924	0.0422	0.0327	1.2969	1.4247	0.0404	0.1308	40.5699	0.9230	5.7388
85	24.2826	0.0069	1.0095	1.0946	0.2324	53.9178	0.0053	7.8781	0.0363	0.0324	1.2526	1.4357	0.0399	0.1343	40.4334	0.8979	5.7388
86	25.3904	0.0068	1.0095	1.0844	0.2312	58.8072	0.0046	8.6419	0.0311	0.0321	1.2101	1.4468	0.0395	0.1379	40.2922	0.8740	5.7388
87	26.5433	0.0068	1.0095	1.0744	0.2300	64.1011	0.0039	9.4734	0.0268	0.0317	1.1690	1.4579	0.0391	0.1415	40.1578	0.8503	5.7388

Table 1.02 - Annual Base Claim Rate, by Age
Female, Tobacco, Active-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
88	27.7462	0.0067	1.0095	1.0644	0.2288	69.8546	0.0033	10.3820	0.0231	0.0314	1.1291	1.4692	0.0387	0.1453	40.0276	0.8272	5.7388
89	28.0035	0.0066	1.0095	1.0645	0.2276	76.1249	0.0029	11.3779	0.0199	0.0311	1.0906	1.4805	0.0383	0.1492	39.8948	0.8047	5.7388
90	30.3192	0.0066	1.0095	1.0447	0.2264	82.9679	0.0024	12.4710	0.0171	0.0307	1.0535	1.4920	0.0379	0.1532	39.7611	0.7829	5.7388
91	31.6957	0.0065	1.0095	1.0350	0.2252	90.4344	0.0021	13.6705	0.0148	0.0304	1.0176	1.5035	0.0375	0.1573	39.6280	0.7618	5.7388
92	33.1334	0.0065	1.0095	1.0254	0.2240	98.5633	0.0018	14.9837	0.0127	0.0301	0.9830	1.5151	0.0372	0.1615	39.4965	0.7411	5.7388
93	34.6361	0.0064	1.0095	1.0159	0.2228	107.4208	0.0015	16.4228	0.0110	0.0298	0.9495	1.5268	0.0368	0.1658	39.3655	0.7210	5.7388
94	36.2071	0.0063	1.0095	1.0064	0.2217	117.0762	0.0013	18.0004	0.0094	0.0295	0.9172	1.5386	0.0364	0.1703	39.2344	0.7015	5.7388
95	37.8497	0.0063	1.0095	0.9971	0.2205	127.6015	0.0011	19.7298	0.0081	0.0292	0.8859	1.5504	0.0360	0.1748	39.1037	0.6825	5.7388
96	39.5668	0.0062	1.0095	0.9878	0.2194	139.0733	0.0010	21.6255	0.0070	0.0288	0.8558	1.5624	0.0357	0.1795	38.9735	0.6640	5.7388
97	41.3616	0.0062	1.0095	0.9787	0.2182	151.5746	0.0008	23.7030	0.0060	0.0285	0.8266	1.5745	0.0353	0.1843	38.8439	0.6460	5.7388
98	43.2378	0.0061	1.0095	0.9696	0.2171	165.1996	0.0007	25.9801	0.0052	0.0282	0.7985	1.5866	0.0349	0.1892	38.7147	0.6285	5.7388
99	45.1992	0.0061	1.0095	0.9606	0.2159	180.0499	0.0006	28.4760	0.0045	0.0279	0.7713	1.5988	0.0346	0.1943	38.5858	0.6115	5.7388

Table 1.03 - Annual Base Claim Rate, by Age
Female, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
16	0.0733	0.0029	0.0218	0.0004	0.0019	0.0169	0.0010	0.0000	0.0016	0.0073	0.0293	0.4137	0.0152	0.0026	0.2736	0.0574	2.8971
17	0.0733	0.0029	0.0218	0.0004	0.0019	0.0169	0.0010	0.0000	0.0016	0.0073	0.0293	0.4137	0.0152	0.0026	0.2736	0.0574	2.8971
18	0.0733	0.0029	0.0218	0.0004	0.0019	0.0169	0.0010	0.0000	0.0016	0.0073	0.0293	0.4137	0.0152	0.0026	0.2736	0.0574	2.8971
19	0.0727	0.0029	0.0216	0.0005	0.0019	0.0169	0.0011	0.0000	0.0032	0.0080	0.0331	0.4162	0.0158	0.0035	0.3118	0.1144	3.2838
20	0.0721	0.0028	0.0213	0.0005	0.0019	0.0168	0.0012	0.0000	0.0049	0.0085	0.0368	0.4182	0.0164	0.0043	0.3498	0.1712	3.6705
21	0.0785	0.0027	0.0211	0.0006	0.0019	0.0223	0.0012	0.0000	0.0065	0.0091	0.0404	0.4197	0.0169	0.0052	0.3877	0.2278	4.0571
22	0.0853	0.0026	0.0210	0.0007	0.0019	0.0278	0.0013	0.0000	0.0081	0.0097	0.0442	0.4233	0.0175	0.0061	0.4257	0.2845	4.4438
23	0.0919	0.0026	0.0208	0.0007	0.0019	0.0333	0.0016	0.0000	0.0099	0.0097	0.0479	0.4269	0.0175	0.0069	0.4810	0.2864	4.9419
24	0.0986	0.0026	0.0207	0.0008	0.0019	0.0388	0.0020	0.0000	0.0097	0.0097	0.0516	0.4304	0.0175	0.0078	0.5362	0.2884	4.6401
25	0.1051	0.0026	0.0206	0.0009	0.0019	0.0442	0.0023	0.0000	0.0106	0.0098	0.0553	0.4339	0.0175	0.0086	0.5914	0.2904	4.7382
26	0.1116	0.0026	0.0205	0.0010	0.0019	0.0496	0.0026	0.0000	0.0114	0.0098	0.0608	0.4374	0.0175	0.0095	0.6466	0.2923	4.8364
27	0.1180	0.0026	0.0203	0.0010	0.0019	0.0550	0.0029	0.0000	0.0122	0.0098	0.0663	0.4409	0.0175	0.0103	0.7018	0.2943	4.9345
28	0.1244	0.0026	0.0202	0.0011	0.0018	0.0604	0.0039	0.0000	0.0130	0.0098	0.0717	0.4443	0.0175	0.0112	0.8056	0.2845	4.9950
29	0.1307	0.0026	0.0201	0.0011	0.0018	0.0657	0.0048	0.0000	0.0138	0.0098	0.0771	0.4477	0.0175	0.0121	0.9091	0.2748	5.0554
30	0.1369	0.0026	0.0200	0.0024	0.0019	0.0710	0.0058	0.0000	0.0146	0.0112	0.0825	0.4511	0.0185	0.0129	1.0123	0.2650	5.1159
31	0.1633	0.0032	0.0198	0.0036	0.0020	0.1133	0.0067	0.0000	0.0154	0.0126	0.0878	0.4538	0.0195	0.0138	1.1151	0.2553	5.1763
32	0.1894	0.0035	0.0197	0.0048	0.0021	0.1553	0.0076	0.0000	0.0162	0.0140	0.0930	0.4564	0.0204	0.0146	1.2174	0.2456	5.2368
33	0.2151	0.0038	0.0229	0.0060	0.0025	0.1971	0.0091	0.0000	0.0171	0.0154	0.0982	0.4589	0.0213	0.0161	1.3617	0.2512	5.2673
34	0.2404	0.0041	0.0262	0.0072	0.0030	0.2385	0.0106	0.0000	0.0179	0.0168	0.1034	0.4613	0.0222	0.0176	1.5052	0.2568	5.2977
35	0.2654	0.0044	0.0294	0.0084	0.0034	0.2797	0.0121	0.0000	0.0187	0.0182	0.1085	0.4637	0.0231	0.0190	1.6480	0.2624	5.3282
36	0.2900	0.0047	0.0325	0.0095	0.0039	0.3206	0.0136	0.0000	0.0195	0.0195	0.1172	0.4659	0.0240	0.0205	1.7901	0.2679	5.3587
37	0.3143	0.0049	0.0356	0.0106	0.0043	0.3612	0.0151	0.0000	0.0203	0.0208	0.1259	0.4681	0.0249	0.0220	1.9314	0.2734	5.3892
38	0.3392	0.0052	0.0387	0.0117	0.0047	0.4015	0.0163	0.0000	0.0244	0.0222	0.1345	0.4702	0.0258	0.0234	2.1761	0.2906	5.4321
39	0.3617	0.0055	0.0417	0.0128	0.0051	0.4415	0.0175	0.0000	0.0284	0.0235	0.1430	0.4722	0.0267	0.0249	2.4193	0.3077	5.4750
40	0.3849	0.0058	0.0447	0.0207	0.0063	0.4812	0.0187	0.0000	0.0325	0.0254	0.1514	0.4741	0.0275	0.0264	2.6610	0.3247	5.5179
41	0.4638	0.0060	0.0478	0.0285	0.0075	0.6027	0.0199	0.0000	0.0365	0.0273	0.1601	0.4776	0.0283	0.0278	2.9034	0.3418	5.5609
42	0.5422	0.0063	0.0508	0.0363	0.0086	0.7239	0.0211	0.0000	0.0406	0.0292	0.1687	0.4811	0.0292	0.0293	3.1450	0.3589	5.6038
43	0.6202	0.0066	0.0539	0.0440	0.0098	0.8447	0.0235	0.0000	0.0487	0.0311	0.1773	0.4847	0.0300	0.0307	3.4433	0.3488	5.6085
44	0.6977	0.0068	0.0570	0.0516	0.0110	0.9651	0.0260	0.0000	0.0568	0.0330	0.1859	0.4883	0.0308	0.0322	3.7362	0.3388	5.6132
45	0.7749	0.0071	0.0600	0.0593	0.0121	1.0852	0.0284	0.0000	0.0650	0.0349	0.1945	0.4919	0.0317	0.0337	4.0298	0.3289	5.6179
46	0.8558	0.0074	0.0633	0.0672	0.0133	1.2080	0.0308	0.0000	0.0731	0.0369	0.2170	0.4979	0.0327	0.0351	4.3183	0.3193	5.6226
47	0.9369	0.0077	0.0667	0.0751	0.0145	1.3310	0.0333	0.0000	0.0812	0.0389	0.2396	0.5040	0.0336	0.0366	4.6039	0.3098	5.6273
48	1.0184	0.0080	0.0700	0.0831	0.0157	1.4543	0.0343	0.0000	0.0934	0.0409	0.2623	0.5100	0.0346	0.0381	4.9158	0.3190	5.6316
49	1.1002	0.0083	0.0734	0.0911	0.0169	1.5778	0.0354	0.0000	0.1056	0.0429	0.2850	0.5161	0.0356	0.0395	5.2221	0.3282	5.6359
50	1.1823	0.0091	0.0767	0.0992	0.0182	1.7015	0.0365	0.0000	0.1177	0.0478	0.3077	0.5222	0.0386	0.0410	5.5232	0.3372	5.6403
51	1.3477	0.0099	0.0801	0.1072	0.0192	1.8472	0.0376	0.0543	0.1299	0.0526	0.3305	0.5283	0.0416	0.0425	5.8195	0.3462	5.6446

Table 1.03 - Annual Base Claim Rate, by Age
Female, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
52	1.5137	0.0107	0.0835	0.1153	0.0203	1.9932	0.0386	0.1087	0.1421	0.0575	0.3533	0.5345	0.0447	0.0439	6.1114	0.3551	5.6489
53	1.6804	0.0115	0.0869	0.1235	0.0213	2.1395	0.0405	0.1630	0.1563	0.0624	0.3762	0.5407	0.0477	0.0454	6.4376	0.3434	5.6669
54	1.8478	0.0123	0.0904	0.1316	0.0224	2.2860	0.0424	0.2174	0.1705	0.0673	0.3991	0.5469	0.0508	0.0469	6.7592	0.3320	5.6849
55	2.0158	0.0131	0.0938	0.1398	0.0235	2.4329	0.0442	0.2717	0.1847	0.0723	0.4220	0.5531	0.0539	0.0483	7.0766	0.3210	5.7028
56	2.1867	0.0139	0.1214	0.1727	0.0300	2.5842	0.0461	0.3260	0.1989	0.0773	0.4683	0.5611	0.0571	0.0510	7.4133	0.3111	5.7208
57	2.3586	0.0148	0.1493	0.2059	0.0365	2.7362	0.0479	0.3804	0.2131	0.0824	0.5148	0.5692	0.0603	0.0536	7.7516	0.3016	5.7388
58	2.5316	0.0148	0.1775	0.2395	0.0434	2.8891	0.0490	0.4347	0.2451	0.0824	0.5615	0.5774	0.0604	0.0563	8.3360	0.3159	5.7388
59	2.7057	0.0148	0.2059	0.2734	0.0503	3.0428	0.0501	0.4891	0.2771	0.0824	0.6084	0.5857	0.0605	0.0589	8.9216	0.3302	5.7388
60	2.8808	0.0148	0.2347	0.3077	0.0573	3.1973	0.0512	0.5434	0.3091	0.0825	0.6557	0.5940	0.0606	0.0616	9.5097	0.3447	5.7388
61	3.1903	0.0148	0.2637	0.3424	0.0644	3.3516	0.0523	0.5977	0.3410	0.0825	0.7031	0.6025	0.0607	0.0642	10.1014	0.3594	5.7388
62	3.5017	0.0148	0.2931	0.3774	0.0715	3.5055	0.0534	0.6521	0.3730	0.0825	0.7508	0.6110	0.0608	0.0669	10.6981	0.3743	5.7388
63	3.8151	0.0135	0.3228	0.4127	0.0791	4.1572	0.0549	0.7064	0.3543	0.0747	0.7981	0.6196	0.0563	0.0695	11.3217	0.3856	5.7388
64	4.1305	0.0122	0.3528	0.4485	0.0867	4.4806	0.0565	0.7608	0.3357	0.0668	0.8457	0.6283	0.0518	0.0722	11.9525	0.3972	5.7388
65	4.4479	0.0109	0.3831	0.4846	0.0944	4.8057	0.0580	0.8151	0.3170	0.0588	0.8935	0.6371	0.0472	0.0748	12.5918	0.4092	5.7388
66	4.7675	0.0096	0.4137	0.5211	0.1022	5.1325	0.0595	0.8694	0.2984	0.0508	0.9416	0.6460	0.0426	0.0775	13.2411	0.4214	5.7388
67	5.0891	0.0083	0.4447	0.5581	0.1101	5.4611	0.0611	0.9238	0.2797	0.0428	0.9900	0.6550	0.0380	0.0801	13.9018	0.4340	5.7388
68	5.4129	0.0069	0.4760	0.5954	0.1181	5.7914	0.0562	0.9781	0.2797	0.0348	1.0243	0.6641	0.0333	0.0827	14.6259	0.4488	5.7388
69	5.7389	0.0056	0.5077	0.6331	0.1262	6.1236	0.0513	1.0325	0.2797	0.0266	1.0588	0.6733	0.0286	0.0854	15.3620	0.4638	5.7388
70	6.0672	0.0056	0.5397	0.6712	0.1343	6.4575	0.0464	1.0868	0.2797	0.0265	1.0935	0.6826	0.0285	0.0880	16.1099	0.4790	5.7388
71	6.5438	0.0055	0.5427	0.6691	0.1344	8.3131	0.0416	1.4735	0.2797	0.0264	1.1284	0.6920	0.0284	0.0910	16.8694	0.4944	5.7388
72	7.0238	0.0055	0.5457	0.6670	0.1344	10.1789	0.0367	1.8601	0.2797	0.0262	1.1634	0.7015	0.0282	0.0939	17.6404	0.5101	5.7388
73	7.4653	0.0055	0.5457	0.6611	0.1338	12.0220	0.0330	2.2468	0.2462	0.0260	1.1954	0.7072	0.0280	0.0969	18.2392	0.5201	5.7388
74	7.9049	0.0054	0.5457	0.6552	0.1331	13.8652	0.0293	2.6334	0.2126	0.0258	1.2275	0.7128	0.0278	0.0998	18.8449	0.5302	5.7388
75	8.3424	0.0054	0.5457	0.6493	0.1324	15.7084	0.0257	3.0201	0.1790	0.0256	1.2595	0.7185	0.0275	0.1028	19.4573	0.5405	5.7388
76	8.7779	0.0053	0.5457	0.6434	0.1317	17.5516	0.0220	3.4067	0.1455	0.0254	1.2202	0.7241	0.0273	0.1058	20.0768	0.5509	5.7388
77	9.2113	0.0053	0.5457	0.6375	0.1310	19.3948	0.0183	3.7934	0.1119	0.0251	1.1809	0.7298	0.0271	0.1087	20.7033	0.5614	5.7388
78	9.6428	0.0052	0.5457	0.6317	0.1303	21.2380	0.0161	4.1800	0.1007	0.0249	1.1417	0.7354	0.0268	0.1117	21.0960	0.5666	5.7388
79	10.0722	0.0052	0.5457	0.6258	0.1297	23.0812	0.0139	4.5667	0.0895	0.0247	1.1024	0.7411	0.0266	0.1146	21.4893	0.5517	5.7388
80	10.4996	0.0051	0.5457	0.6199	0.1290	24.9244	0.0117	4.9533	0.0783	0.0244	1.0631	0.7467	0.0262	0.1176	21.8862	0.5468	5.7388
81	10.9915	0.0050	0.5457	0.6142	0.1283	27.2931	0.0100	5.4582	0.0687	0.0242	1.0277	0.7525	0.0259	0.1208	22.4032	0.5480	5.7388
82	11.4962	0.0050	0.5457	0.6085	0.1277	29.7969	0.0085	5.9939	0.0587	0.0239	0.9931	0.7583	0.0257	0.1240	22.8984	0.5475	5.7388
83	12.0172	0.0049	0.5457	0.6029	0.1270	32.4704	0.0073	6.5686	0.0487	0.0237	0.9593	0.7641	0.0254	0.1274	23.3656	0.5447	5.7388
84	12.5587	0.0049	0.5457	0.5973	0.1264	35.3574	0.0063	7.1824	0.0422	0.0235	0.9264	0.7700	0.0251	0.1308	23.8490	0.5424	5.7388
85	13.1256	0.0048	0.5457	0.5917	0.1257	38.5127	0.0053	7.8781	0.0363	0.0232	0.8947	0.7759	0.0249	0.1343	24.3512	0.5405	5.7388
86	13.7244	0.0048	0.5457	0.5862	0.1251	42.0052	0.0046	8.6419	0.0311	0.0230	0.8644	0.7819	0.0246	0.1379	24.8759	0.5393	5.7388
87	14.3476	0.0047	0.5457	0.5808	0.1244	45.7865	0.0039	9.4734	0.0268	0.0228	0.8350	0.7879	0.0243	0.1415	25.4022	0.5376	5.7388

Table 1.03 - Annual Base Claim Rate, by Age
Female, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
88	14.9978	0.0047	0.5457	0.5754	0.1238	49.8961	0.0033	10.3820	0.0231	0.0226	0.8066	0.7939	0.0241	0.1453	25.9352	0.5356	5.7388
89	15.6774	0.0046	0.5457	0.5700	0.1231	54.3749	0.0029	11.3779	0.0199	0.0223	0.7791	0.8000	0.0238	0.1492	26.4821	0.5338	5.7388
90	16.3885	0.0046	0.5457	0.5648	0.1225	59.2628	0.0024	12.4710	0.0171	0.0221	0.7526	0.8062	0.0236	0.1532	27.0426	0.5321	5.7388
91	17.1325	0.0045	0.5457	0.5595	0.1219	64.5961	0.0021	13.6705	0.0148	0.0219	0.7270	0.8124	0.0233	0.1573	27.6155	0.5304	5.7388
92	17.9097	0.0044	0.5457	0.5543	0.1212	70.4024	0.0018	14.9837	0.0127	0.0217	0.7022	0.8186	0.0231	0.1615	28.1987	0.5286	5.7388
93	18.7219	0.0044	0.5457	0.5492	0.1206	76.7292	0.0015	16.4228	0.0110	0.0215	0.6783	0.8249	0.0228	0.1658	28.7939	0.5269	5.7388
94	19.5711	0.0043	0.5457	0.5441	0.1200	83.6259	0.0013	18.0004	0.0094	0.0212	0.6552	0.8313	0.0226	0.1703	29.4024	0.5251	5.7388
95	20.4589	0.0043	0.5457	0.5390	0.1194	91.1440	0.0011	19.7298	0.0081	0.0210	0.6329	0.8377	0.0223	0.1748	30.0240	0.5234	5.7388
96	21.3870	0.0042	0.5457	0.5340	0.1188	99.3382	0.0010	21.6255	0.0070	0.0208	0.6113	0.8441	0.0221	0.1795	30.6586	0.5217	5.7388
97	22.3571	0.0042	0.5457	0.5291	0.1181	108.2676	0.0008	23.7030	0.0060	0.0206	0.5905	0.8506	0.0219	0.1843	31.3063	0.5200	5.7388
98	23.3713	0.0042	0.5457	0.5242	0.1175	117.9998	0.0007	25.9801	0.0052	0.0204	0.5704	0.8571	0.0216	0.1892	31.9678	0.5183	5.7388
99	24.4314	0.0041	0.5457	0.5193	0.1169	128.6073	0.0006	28.4760	0.0045	0.0202	0.5510	0.8637	0.0214	0.1943	32.6434	0.5166	5.7388

Table 1.04 - Annual Base Claim Rate, by Age
Male, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
16	0.0735	0.0068	0.0353	0.0014	0.0027	0.0210	0.0021	0.0000	0.0026	0.0111	0.0352	0.4057	0.0162	0.0031	0.2835	0.0008	2.6027
17	0.0735	0.0068	0.0353	0.0014	0.0027	0.0210	0.0021	0.0000	0.0026	0.0111	0.0352	0.4057	0.0162	0.0031	0.2835	0.0008	2.6027
18	0.0735	0.0068	0.0353	0.0014	0.0027	0.0210	0.0021	0.0000	0.0026	0.0111	0.0352	0.4057	0.0162	0.0031	0.2835	0.0008	2.6027
19	0.0724	0.0066	0.0349	0.0016	0.0027	0.0208	0.0022	0.0000	0.0026	0.0120	0.0391	0.4057	0.0168	0.0035	0.3098	0.0013	2.9403
20	0.0713	0.0063	0.0343	0.0018	0.0027	0.0206	0.0023	0.0000	0.0026	0.0128	0.0430	0.4048	0.0173	0.0040	0.3340	0.0017	3.2779
21	0.0910	0.0060	0.0338	0.0020	0.0027	0.0273	0.0025	0.0000	0.0105	0.0136	0.0467	0.4032	0.0178	0.0044	0.3590	0.0021	3.6155
22	0.1109	0.0057	0.0335	0.0022	0.0028	0.0340	0.0026	0.0000	0.0131	0.0145	0.0506	0.4048	0.0184	0.0048	0.3842	0.0025	3.9531
23	0.1304	0.0057	0.0332	0.0024	0.0028	0.0406	0.0031	0.0000	0.0144	0.0145	0.0544	0.4062	0.0184	0.0052	0.4120	0.0030	3.9531
24	0.1495	0.0057	0.0329	0.0027	0.0028	0.0471	0.0037	0.0000	0.0150	0.0145	0.0582	0.4076	0.0185	0.0056	0.4397	0.0035	3.9531
25	0.1682	0.0058	0.0326	0.0029	0.0028	0.0536	0.0042	0.0000	0.0170	0.0145	0.0620	0.4088	0.0185	0.0060	0.4673	0.0040	3.9531
26	0.1865	0.0058	0.0324	0.0031	0.0028	0.0600	0.0048	0.0000	0.0183	0.0145	0.0711	0.4100	0.0185	0.0064	0.4949	0.0045	3.9531
27	0.2045	0.0058	0.0321	0.0034	0.0028	0.0663	0.0053	0.0000	0.0196	0.0146	0.0802	0.4111	0.0185	0.0068	0.5225	0.0050	3.9531
28	0.2220	0.0058	0.0318	0.0036	0.0028	0.0726	0.0068	0.0000	0.0209	0.0146	0.0891	0.4121	0.0185	0.0072	0.5555	0.0056	4.0115
29	0.2391	0.0058	0.0315	0.0038	0.0027	0.0788	0.0083	0.0000	0.0222	0.0146	0.0980	0.4130	0.0186	0.0076	0.5884	0.0061	4.0699
30	0.2558	0.0065	0.0312	0.0040	0.0030	0.0849	0.0098	0.0000	0.0235	0.0170	0.1067	0.4138	0.0196	0.0081	0.6211	0.0066	4.1284
31	0.3298	0.0072	0.0310	0.0121	0.0034	0.1352	0.0113	0.0000	0.0248	0.0194	0.1155	0.4153	0.0208	0.0085	0.6539	0.0072	4.1868
32	0.4025	0.0079	0.0308	0.0161	0.0038	0.1850	0.0127	0.0000	0.0261	0.0217	0.1242	0.4168	0.0219	0.0089	0.6865	0.0077	4.2452
33	0.4741	0.0086	0.0358	0.0201	0.0047	0.2345	0.0148	0.0000	0.0274	0.0240	0.1328	0.4184	0.0229	0.0096	0.7366	0.0096	4.2452
34	0.5446	0.0093	0.0408	0.0240	0.0056	0.2835	0.0169	0.0000	0.0287	0.0264	0.1413	0.4199	0.0240	0.0104	0.7859	0.0115	4.2452
35	0.6139	0.0100	0.0457	0.0279	0.0065	0.3321	0.0190	0.0000	0.0300	0.0287	0.1498	0.4214	0.0251	0.0111	0.8345	0.0134	4.2452
36	0.6822	0.0106	0.0506	0.0317	0.0074	0.3803	0.0211	0.0000	0.0314	0.0309	0.1642	0.4229	0.0261	0.0118	0.8825	0.0152	4.2452
37	0.7494	0.0113	0.0553	0.0354	0.0082	0.4282	0.0232	0.0000	0.0327	0.0332	0.1785	0.4244	0.0272	0.0126	0.9298	0.0171	4.2452
38	0.8157	0.0120	0.0600	0.0391	0.0091	0.4756	0.0246	0.0000	0.0339	0.0354	0.1926	0.4258	0.0282	0.0133	1.0385	0.0219	4.3533
39	0.8809	0.0126	0.0647	0.0428	0.0099	0.5226	0.0260	0.0000	0.0457	0.0377	0.2066	0.4273	0.0293	0.0141	1.1450	0.0267	4.4615
40	0.9452	0.0134	0.0692	0.0470	0.0136	0.5693	0.0273	0.0000	0.0523	0.0411	0.2205	0.4288	0.0303	0.0148	1.2493	0.0313	4.5695
41	1.1517	0.0141	0.0739	0.0563	0.0171	0.7122	0.0287	0.0000	0.0588	0.0446	0.2346	0.4310	0.0314	0.0155	1.3526	0.0359	4.6777
42	1.3582	0.0148	0.0784	0.1257	0.0206	0.8542	0.0301	0.0000	0.0653	0.0481	0.2486	0.4333	0.0324	0.0163	1.4542	0.0404	4.7858
43	1.5587	0.0156	0.0830	0.1528	0.0241	0.9956	0.0330	0.0000	0.0784	0.0516	0.2625	0.4357	0.0335	0.0170	1.6560	0.0527	4.9276
44	1.7594	0.0163	0.0875	0.1797	0.0275	1.1362	0.0358	0.0000	0.0914	0.0551	0.2764	0.4381	0.0346	0.0177	1.8527	0.0647	5.0694
45	1.9594	0.0170	0.0920	0.2063	0.0309	1.2762	0.0387	0.0000	0.1045	0.0585	0.2902	0.4405	0.0356	0.0185	2.0448	0.0764	5.2112
46	2.1716	0.0178	0.0972	0.2345	0.0346	1.4212	0.0415	0.0000	0.1176	0.0622	0.3225	0.4462	0.0368	0.0192	2.2326	0.0879	5.3530
47	2.3859	0.0186	0.1024	0.2627	0.0382	1.5667	0.0443	0.0000	0.1306	0.0659	0.3549	0.4520	0.0380	0.0200	2.4163	0.0991	5.4948
48	2.6013	0.0194	0.1076	0.2911	0.0419	1.7126	0.0451	0.0000	0.1502	0.0696	0.3874	0.4577	0.0392	0.0207	2.8201	0.1319	5.5083
49	2.8179	0.0202	0.1128	0.3197	0.0456	1.8589	0.0459	0.0000	0.1698	0.0733	0.4199	0.4635	0.0405	0.0214	3.2178	0.1642	5.5217
50	3.0357	0.0224	0.1181	0.3484	0.0493	2.0056	0.0467	0.0000	0.1894	0.0823	0.4526	0.4694	0.0442	0.0222	3.6098	0.1960	5.5352
51	3.3475	0.0245	0.1234	0.3773	0.0526	2.1784	0.0475	0.0303	0.2090	0.0914	0.4854	0.4752	0.0479	0.0229	3.9965	0.2275	5.5487

Table 1.04 - Annual Base Claim Rate, by Age
Male, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
52	3.6610	0.0267	0.1288	0.4063	0.0559	2.3517	0.0483	0.0606	0.2286	0.1005	0.5182	0.4811	0.0516	0.0236	4.3782	0.2585	5.5621
53	3.9763	0.0289	0.1341	0.4355	0.0592	2.5255	0.0499	0.0909	0.2515	0.1097	0.5512	0.4870	0.0554	0.0244	4.9282	0.3118	5.5621
54	4.2932	0.0311	0.1395	0.4648	0.0626	2.6998	0.0515	0.1212	0.2743	0.1189	0.5842	0.4930	0.0591	0.0251	5.4710	0.3644	5.5621
55	4.6118	0.0333	0.1449	0.4943	0.0660	2.8746	0.0531	0.1515	0.2972	0.1281	0.6174	0.4990	0.0629	0.0259	6.0069	0.4165	5.5621
56	4.9534	0.0355	0.1488	0.5236	0.0694	3.0585	0.0547	0.1818	0.3200	0.1377	0.6686	0.5076	0.0669	0.0276	6.5671	0.4701	5.5621
57	5.2999	0.0379	0.1529	0.5530	0.0728	3.2439	0.0564	0.2121	0.3429	0.1474	0.7202	0.5164	0.0709	0.0294	7.1289	0.5240	5.5621
58	5.6515	0.0381	0.1569	0.5826	0.0762	3.4310	0.0581	0.2424	0.3643	0.1562	0.7723	0.5253	0.0713	0.0312	7.7289	0.5785	5.5621
59	6.0082	0.0384	0.1609	0.6121	0.0796	3.6197	0.0598	0.2727	0.3858	0.1650	0.8249	0.5343	0.0718	0.0330	8.3444	0.6334	5.5621
60	6.3702	0.0386	0.1649	0.6416	0.0830	3.8100	0.0615	0.3031	0.4072	0.1738	0.8779	0.5435	0.0723	0.0347	8.9751	0.6932	5.5621
61	6.7526	0.0389	0.1689	0.6709	0.0861	4.0025	0.0632	0.3304	0.4296	0.1826	0.9313	0.5529	0.0728	0.0365	9.6164	0.7531	5.5621
62	7.1409	0.0392	0.1729	0.7002	0.0892	4.1966	0.0649	0.3577	0.4515	0.1914	0.9863	0.5624	0.0733	0.0383	10.2683	0.8131	5.5621
63	7.5390	0.0360	0.1769	0.7294	0.0923	4.3925	0.0666	0.3850	0.4734	0.1999	1.0414	0.5720	0.0738	0.0401	10.9414	0.8731	5.5621
64	7.9351	0.0328	0.1809	0.7586	0.0954	4.5906	0.0683	0.4127	0.4953	0.2081	1.0962	0.5819	0.0743	0.0419	11.6255	0.9331	5.5621
65	8.3415	0.0295	0.1854	0.7877	0.0985	4.7909	0.0700	0.4404	0.5171	0.2162	1.1511	0.5918	0.0748	0.0436	12.3206	0.9931	5.5621
66	8.7542	0.0263	0.1900	0.8168	0.1016	4.9934	0.0717	0.4686	0.5384	0.2241	1.2060	0.6020	0.0753	0.0454	13.0267	1.0521	5.5621
67	9.1734	0.0230	0.1945	0.8459	0.1047	5.1985	0.0734	0.4971	0.5603	0.2319	1.2609	0.6123	0.0758	0.0472	13.7438	1.1111	5.5621
68	9.5994	0.0197	0.1990	0.8750	0.1078	5.4056	0.0751	0.5258	0.5822	0.2398	1.3158	0.6229	0.0763	0.0490	14.4719	1.1701	5.5621
69	10.0322	0.0163	0.2035	0.9041	0.1109	5.6147	0.0768	0.5506	0.6031	0.2477	1.3707	0.6336	0.0768	0.0507	15.2110	1.2291	5.5621
70	10.4721	0.0166	0.2080	0.9326	0.1140	5.8258	0.0785	0.5758	0.6230	0.2556	1.4256	0.6444	0.0773	0.0525	15.9611	1.2881	5.5621
71	11.3484	0.0168	0.2125	0.9611	0.1171	6.0389	0.0802	0.6001	0.6423	0.2635	1.4805	0.6555	0.0778	0.0542	16.7222	1.3471	5.5621
72	12.2392	0.0171	0.2170	0.9896	0.1202	6.2540	0.0819	0.6250	0.6600	0.2714	1.5354	0.6668	0.0783	0.0558	17.4933	1.4061	5.5621
73	13.0284	0.0173	0.2215	1.0181	0.1233	6.4701	0.0836	0.6497	0.6787	0.2793	1.5903	0.6781	0.0788	0.0575	18.2644	1.4651	5.5621
74	13.8122	0.0175	0.2260	1.0466	0.1264	6.6862	0.0853	0.6746	0.6976	0.2872	1.6452	0.6894	0.0793	0.0591	19.0355	1.5241	5.5621
75	14.5967	0.0177	0.2305	1.0751	0.1295	6.9023	0.0870	0.7001	0.7169	0.2951	1.7001	0.7007	0.0798	0.0607	19.8066	1.5831	5.5621
76	15.3798	0.0178	0.2350	1.1036	0.1326	7.1184	0.0887	0.7250	0.7366	0.3030	1.7550	0.7114	0.0803	0.0624	20.5777	1.6421	5.5621
77	16.1616	0.0180	0.2395	1.1321	0.1357	7.3345	0.0904	0.7501	0.7621	0.3109	1.8100	0.7221	0.0808	0.0640	21.3488	1.7011	5.5621
78	16.9421	0.0182	0.2440	1.1606	0.1388	7.5506	0.0921	0.7752	0.7882	0.3188	1.8649	0.7326	0.0813	0.0657	22.1199	1.7601	5.5621
79	17.7212	0.0184	0.2485	1.1891	0.1419	7.7667	0.0938	0.8003	0.8143	0.3267	1.9198	0.7431	0.0818	0.0673	22.8910	1.8191	5.5621
80	18.4989	0.0190	0.2530	1.2176	0.1450	7.9828	0.0955	0.8254	0.8394	0.3346	1.9747	0.7536	0.0823	0.0689	23.6621	1.8781	5.5621
81	19.3923	0.0193	0.2575	1.2461	0.1481	8.1989	0.0972	0.8505	0.8645	0.3425	2.0296	0.7641	0.0828	0.0705	24.4332	1.9371	5.5621
82	20.3109	0.0196	0.2620	1.2746	0.1512	8.4150	0.0989	0.8756	0.8896	0.3504	2.0845	0.7746	0.0833	0.0721	25.2043	2.0001	5.5621
83	21.2609	0.0199	0.2665	1.3031	0.1543	8.6311	0.1006	0.9007	0.9147	0.3583	2.1394	0.7851	0.0838	0.0737	25.9754	2.0631	5.5621
84	22.2496	0.0203	0.2710	1.3316	0.1574	8.8472	0.1023	0.9258	0.9398	0.3662	2.1943	0.7956	0.0843	0.0753	26.7465	2.1261	5.5621
85	23.2854	0.0207	0.2755	1.3601	0.1605	9.0633	0.1040	0.9509	0.9649	0.3741	2.2492	0.8061	0.0848	0.0769	27.5176	2.1891	5.5621
86	24.3824	0.0210	0.2800	1.3886	0.1636	9.2794	0.1057	0.9760	0.9900	0.3820	2.3041	0.8166	0.0853	0.0785	28.2887	2.2521	5.5621
87	25.5249	0.0214	0.2845	1.4171	0.1667	9.4955	0.1074	0.9991	1.0151	0.3899	2.3590	0.8271	0.0858	0.0801	29.0598	2.3151	5.5621

Table 1.04 - Annual Base Claim Rate, by Age
Male, Non-Tobacco, Actively-at-Work

Age	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
88	26.7186	0.0218	0.6609	1.8218	0.2792	42.2714	0.0033	10.3569	0.0373	0.0672	2.0844	0.7548	0.0495	0.0844	39.7403	2.4588	5.5621
89	27.9681	0.0222	0.6609	1.8427	0.2816	45.2810	0.0029	11.4867	0.0321	0.0683	2.0997	0.7606	0.0504	0.0866	40.7231	2.4765	5.5621
90	29.2773	0.0226	0.6609	1.8638	0.2840	48.5090	0.0024	12.7417	0.0276	0.0695	2.1150	0.7665	0.0513	0.0888	41.7335	2.4945	5.5621
91	30.6489	0.0230	0.6609	1.8852	0.2864	51.9705	0.0021	14.1355	0.0238	0.0707	2.1305	0.7724	0.0521	0.0911	42.7700	2.5128	5.5621
92	32.0835	0.0234	0.6609	1.9068	0.2888	55.6751	0.0018	15.6798	0.0205	0.0719	2.1461	0.7783	0.0531	0.0934	43.8290	2.5309	5.5621
93	33.5851	0.0238	0.6609	1.9286	0.2912	59.6430	0.0015	17.3924	0.0177	0.0731	2.1619	0.7843	0.0540	0.0958	44.9140	2.5491	5.5621
94	35.1571	0.0242	0.6609	1.9507	0.2937	63.8944	0.0013	19.2925	0.0152	0.0744	2.1777	0.7904	0.0549	0.0982	46.0269	2.5676	5.5621
95	36.8030	0.0247	0.6609	1.9731	0.2962	68.4497	0.0011	21.4006	0.0131	0.0756	2.1937	0.7965	0.0559	0.1007	47.1678	2.5862	5.5621
96	38.5259	0.0251	0.6609	1.9957	0.2987	73.3299	0.0010	23.7390	0.0113	0.0769	2.2097	0.8026	0.0569	0.1033	48.3367	2.6049	5.5621
97	40.3293	0.0256	0.6609	2.0186	0.3012	78.5572	0.0008	26.3326	0.0097	0.0782	2.2259	0.8088	0.0579	0.1059	49.5342	2.6238	5.5621
98	42.2171	0.0260	0.6609	2.0417	0.3038	84.1572	0.0007	29.2096	0.0084	0.0796	2.2422	0.8150	0.0589	0.1086	50.7614	2.6428	5.5621
99	44.1934	0.0265	0.6609	2.0651	0.3064	90.1566	0.0006	32.4010	0.0072	0.0809	2.2586	0.8213	0.0599	0.1114	52.0193	2.6619	5.5621

2. The annual base claim rate for each child is selected based on the child's age and benefit trigger/amount included in the plan and multiplied by the applicable volume.

Table 1.05 - Annual Base Claim Rate, by Age
Children

Child Age - Lower	Child Age - Upper	Heart Attack (100%)	Heart Failure (100%)	Heart Valve Surgery (25%)	CABG (25%)	Aortic Surgery (25%)	Stroke (100%)	ALS Lou Gehrig Disease (100%)	Alzheimers Disease (100%)	Parkinsons Disease (100%)	Major Organ Transplant (100%)	End Stage Renal Failure (100%)	ARDS (25%)	Cerebral Palsy (100%)	Structure congenital defects (100%)	Genetic disorders (100%)	Congenital Metabolic disorders (100%)	Type 1 diabetes (100%)	Bone Marrow Transplant (50%)	Brain Tumor Benign (25%)	Cancer Invasive (100%)	Cancer Carcinoma In Situ (25%)	Health Screening Benefit (\$25)
0	0	0.0760	0.0041	0.0000	0.0000	0.0000	0.0193	0.0000	0.0000	0.0000	0.0094	0.0084	0.3575	0.1424	13.6673	1.8151	0.1759	0.2037	0.0162	0.0029	0.1325	0.0000	1.2500
1	5	0.0760	0.0041	0.0000	0.0000	0.0000	0.0193	0.0000	0.0000	0.0000	0.0094	0.0084	0.3575	0.1424	0.0000	0.0188	0.0913	0.2037	0.0162	0.0029	0.1325	0.0000	1.2500
6	11	0.0760	0.0048	0.0000	0.0000	0.0000	0.0193	0.0000	0.0000	0.0000	0.0085	0.0100	0.3720	0.1424	0.0000	0.0188	0.0913	0.2037	0.0162	0.0029	0.1443	0.0001	1.7115
12	17	0.0760	0.0054	0.0179	0.0005	0.0014	0.0193	0.0009	0.0000	0.0000	0.0077	0.0227	0.4059	0.1424	0.0000	0.0188	0.0913	0.2037	0.0149	0.0029	0.2113	0.0003	2.4038
18	23	0.1198	0.0054	0.0298	0.0015	0.0025	0.0396	0.0024	0.0000	0.0063	0.0121	0.0485	0.4995	0.1661	0.0000	0.0188	0.0913	0.2508	0.0210	0.0061	0.4440	0.0985	3.6485
24	29	0.1636	0.0053	0.0363	0.0024	0.0034	0.0599	0.0038	0.0000	0.0166	0.0165	0.0742	0.5931	0.1897	0.0000	0.0188	0.0913	0.2979	0.0271	0.0093	0.6768	0.1966	4.4562

3. The annual base claim cost is multiplied by the factors in table 1.1 if the adult insured is not actively at work.

Table 1.10 - Not Actively at Work

Age	Factor
18-24	1.40
25-69	Interpolation
70-99	1.10

4. The annual base claim rate for the health screening benefit is multiplied by the factors in table 1.2 based on the benefit amount elected.

Table 1.20 Health Screening Adjustment

Health Screening Benefit	
Amount	Factor
\$25	1.0000
\$50	2.5894
\$75	4.8164
\$100	7.7318
\$125	11.3547
\$150	15.8474

5. The annual base claim cost by benefit trigger is multiplied by area factor.

Table 1.30 - Area Factor by Benefit Trigger

3 Digit Zip Code	Cancer Factor	Non-Cancer Factor
200	1.0150	1.0520
202	1.0150	1.0520
203	1.0150	1.0520
204	1.0150	1.0520
205	1.0150	1.0520
569	1.0150	1.0520

6. The annual base claim cost by benefit trigger is multiplied by the Policy Benefit Maximum

Table 1.35 - Policy Benefit Maximum

Benefit Category Separation Period	Policy Benefit Maximum			
	100%	200%	300%	400%
None	1.000	1.075	1.100	1.115
30 days	0.950	1.040	1.065	1.080
3 months	0.950	1.010	1.035	1.050
6 months	0.950	1.000	1.025	1.040
12 months	0.950	0.990	1.015	1.030

7. The annual base claim cost by benefit trigger is multiplied by the Additional Benefit Category Occurrence factor

Table 1.40 - Additional Benefit Category Occurrence

Additional Benefit Category Occurrence Separation Period	Benefit Category			
	Heart/ Circulatory/ Motor	Organ	Childhood/ Developmental	Cancer
None	1.0735	1.0000	1.0000	1.0000
6 months	1.0347	1.0000	1.0000	1.0000
12 months	1.0255	1.0000	1.0000	1.0000

*The factors above assume a 100% Additional Benefit Category Occurrence Amount. The loads are prorated for benefits < 100%

8. The annual base claim cost by benefit trigger is multiplied by the Reoccurrence factor.

Table 1.45 - Reoccurrence

Reoccurrence Separation Period	Benefit Category*			
	Heart/ Circulatory/ Motor	Organ**	Childhood/ Developmental	Cancer
None	1.2150	1.0450	1.0000	1.2500
6 months	1.2000	1.0400	1.0000	1.2300
12 months	1.1820	1.0350	1.0000	1.2100
24 months	1.1550	1.0300	1.0000	1.1800

*The factors above assume a 100% Reoccurrence Benefit. The loads are prorated for benefits < 100%

**This factor is only applied to the Organ Transplant Benefit Trigger

9. The annual base claim costs by benefit trigger are accumulated for all insureds to arrive at the Seriatim Adjusted Base Claim cost.

10. The seriatim adjusted base claim cost is multiplied by the Pre-existing/Benefit Waiting Period Factor

Table 1.50 - Pre-existing Condition/Benefit Waiting Period (BWP)

Pre-Existing Condition Option	0 Day BWP	\$0 Benefit for 30 day BWP	25% Benefit for 30 day BWP
None	1.0632	1.0526	1.0605
3/12	1.0263	1.0211	1.0250
6/6	1.0211	1.0189	1.0205
6/12	1.0105	1.0095	1.0103
12/12	1.0000	1.0000	1.0000

11. The seriatim adjusted base claim cost is multiplied by the Portability factor.

Table 1.55 - Portability

Portability Option	Factor
No	1.00
Yes	1.04

12. The seriatim adjusted base claim cost is multiplied by the Rate Guarantee Factor

Table 1.60 - Rate Guarantee

Rate Guarantee Period	Factor
1 Year	1.000
2 Years	1.020
3 Years	1.050
4 Years	1.080
5 Years	1.120

13. The seriatim adjusted base claim cost is multiplied by the Participation by Case Size Factor

Table 1.70 - Participation by Case Size

Participation Percent	Case Size			
	0-49	50-99	100-299	300+
0%	2.000	1.750	1.400	1.250
10%	1.750	1.400	1.200	1.100
15%	1.500	1.300	1.100	1.000
20%	1.350	1.200	1.000	0.950
25%	1.300	1.150	0.980	0.930
30%	1.200	1.050	0.950	0.900
35%	1.150	1.050	0.950	0.900
40%	1.100	1.000	0.920	0.870
45%	1.100	1.000	0.920	0.870
50%	1.050	0.950	0.890	0.840
55%	1.050	0.950	0.890	0.840
60%	1.000	0.930	0.870	0.820
65%	1.000	0.930	0.870	0.820
100%	0.950	0.900	0.850	0.800

For participation percentages in between those shown, the values are interpolated.

14. The seriatim adjusted base claim cost is multiplied by the SIC Factor.

Table 1.75 - SIC Factor Table

SIC Range			SIC Range			SIC Range		
Low	High	Factor	Low	High	Factor	Low	High	Factor
0111	0191	1.050	4934	4941	1.000	8322	8399	1.050
0211	0291	1.000	4952	4959	1.050	8412	8422	1.000
0711	0711	1.050	4961	5051	1.000	8611	8699	1.000
0721	0724	1.250	5052	5052	1.050	8711	8713	0.950
0741	0742	0.950	5063	5159	1.000	8721	8734	1.000
0751	0781	1.000	5162	5172	1.050	8741	8741	1.050
0782	0783	1.250	5181	5182	1.000	8742	8743	0.950
0811	0971	1.050	5191	5191	1.050	8744	8744	1.000
1011	1241	1.250	5192	5193	1.000	8748	8748	0.950
1311	1479	1.100	5194	5199	1.050	8811	8811	1.100
1481	1711	1.050	5211	5211	1.000	8999	8999	1.000
1721	1730	1.100	5231	5231	1.050	9111	9131	0.950
1731	1799	1.050	5251	5499	1.000	9199	9199	1.000
2011	2099	1.000	5511	5599	1.050	9211	9211	0.950
2111	2241	1.050	5611	5736	1.000	9221	9223	1.000
2251	2259	1.000	5812	5812	1.050	9224	9224	1.100
2261	2273	1.050	5813	5813	1.100	9229	9229	1.000
2281	2399	1.000	5912	5963	1.000	9311	9611	0.950
2411	2429	1.250	5983	5989	1.050	9621	9621	1.050
2431	2249	1.100	5992	5999	1.000	9631	9721	0.950
2451	2452	1.050	6011	6411	0.950	9999	9999	1.000
2491	2499	1.100	6512	6531	1.000			
2511	2512	1.050	6541	6541	0.950			
2514	2515	1.000	6552	6553	1.000			
2517	2521	1.050	6712	6726	0.950			
2522	2531	1.000	6732	6733	1.050			
2541	2541	1.050	6792	6799	0.950			
2542	2599	1.000	7011	7219	1.050			
2611	2771	1.050	7221	7241	1.000			
2782	2796	1.000	7251	7251	1.050			
2812	2824	1.050	7261	7299	1.000			
2833	2836	1.000	7311	7313	0.950			
2841	2875	1.050	7319	7319	1.000			
2879	2879	1.250	7322	7323	1.050			
2891	2891	1.050	7331	7338	1.000			
2892	2892	1.250	7342	7349	1.100			
2893	2899	1.050	7352	7352	1.000			
2911	2911	1.250	7353	7353	1.050			
2951	3069	1.050	7359	7359	1.000			
3081	3089	1.000	7361	7363	1.100			
3111	3199	1.100	7371	7379	0.950			
3211	3269	1.000	7381	7521	1.000			
3271	3291	1.050	7532	7549	1.050			
3292	3292	1.250	7622	7829	1.000			
3295	3299	1.050	7832	7833	1.050			
3312	3317	1.050	7841	7911	1.000			
3321	3369	1.250	7922	7933	1.050			
3398	3499	1.050	7941	7922	1.000			
3500	3843	1.000	7993	7999	1.050			
3844	3844	1.050	8011	8049	1.000			
3845	3999	1.000	8051	8059	1.050			
4011	4789	1.050	8062	8111	1.000			
4812	4841	1.000	8211	8222	0.950			
4899	4899	1.050	8231	8231	1.000			
4911	4911	1.000	8243	8299	0.950			

15. The seriatim adjusted base claim cost is multiplied by the Benefit Combination Factor.

Table 1.80 - Benefit Combination

Benefit Combination Pts.		
Lower	Upper	Factor
-	4	1.000
5	6	1.020
7	11	1.030
12	16	1.040
17	21	1.050
22	26	1.060
27	31	1.070
32	36	1.080
37	41	1.090
42	99	1.100

UNITED OF OMAHA LIFE INSURANCE COMPANY
OMAHA, NEBRASKA

CRITICAL ILLNESS INSURANCE

Final Monthly Rate

The accumulated effect of all of the factor adjustments produce the Group Adjusted Base Claim Cost.

The Annual Premium is calculated based on the following formula:

$$\frac{\text{Group Adjusted Base Claims Cost} + \text{Flat A\&H Expense} + \text{Flat Commission}}{1 - \text{A\&H\%} - \text{Commission \%} - \text{Premium Tax \%}}$$

United of Omaha targets (based upon recent claims experience and future anticipated claims experience) a percentage of the rates as calculated above for new business rates and renewal rates. In addition to the targeted percentage of the manual rate, which is calculated as outlined above, the rates for any given group may be adjusted up or down based upon plan design characteristics and underwriting judgment with regard to the unique characteristics of the case for which rates are being established.

The Adjusted Annual Premium is converted to a Monthly Rate per \$1,000 for the selected age bands based on the following calculation:

$$\frac{\text{Adjusted Annual Premium} * 1,000}{12 * \text{Volume}}$$

SERFF Tracking #:

MUTM-128854471

State Tracking #:

Company Tracking #:

KENDRA SAYLER

State:

District of Columbia

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name:

2012 Critical Illness - Rates

Project Name/Number:

2012 Critical Illness/

Supporting Document Schedules

Satisfied - Item:	Cover Letter All Filings
Comments:	
Attachment(s):	DC CI Rates Filing Letter.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Certificate of Authority to File
Bypass Reason:	This filing is not being submitted by a third party filer.
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum
Comments:	
Attachment(s):	Actuarial Memo CI_U.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Justification
Comments:	We comply.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Loss Ratio Analysis (P&C)
Bypass Reason:	Not applicable for this Group Critical Illness Rate Filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)
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SERFF Tracking #:

MUTM-128854471

State Tracking #:

Company Tracking #:

KENDRA SAYLER

State:

District of Columbia

Filing Company:

United of Omaha Life Insurance Company

TOI/Sub-TOI:

H07G Group Health - Specified Disease - Limited Benefit/H07G.001 Critical Illness

Product Name:

2012 Critical Illness - Rates

Project Name/Number:

2012 Critical Illness/

Bypass Reason:	Not applicable for this Group Critical Illness Rate Filing.
Attachment(s):	
Item Status:	
Status Date:	

Bypassed - Item:	Rate Summary Worksheet
Bypass Reason:	Not applicable for this Large Group Critical Illness Rate Filing.
Attachment(s):	
Item Status:	
Status Date:	

UNITED OF OMAHA LIFE INSURANCE COMPANY

A MUTUAL of OMAHA COMPANY

Mutual of Omaha Plaza, Omaha, NE 68175, 402-342-7600



NAIC # 261-69868

Group Critical Illness Insurance

Actuarial Memorandum

Rate Manual Pages

Enclosed for new filing with your department are copies of the rate pages to be used with a new group critical illness product that is being filed under separately under SERFF Tracking No. MUTM-128854472.

Your acknowledgement of receipt and eventual acceptance of this filing is appreciated. Please feel free to contact our actuary, Alyssa Zabloudil, at (402) 351-5439 if you have any questions about this submission.

Sincerely,

Kendra Saylor
Senior Product and Advertising Compliance Analyst
Corporate Compliance and Ethics
Phone: 402-351-2454
Fax: 402-351-5298
Email: Kendra.Saylor@mutualofomaha.com

United of Omaha Life Insurance Company

Actuarial Memorandum

Scope and Purpose:

This is a filing for United of Omaha’s new Group Critical Illness product/policy forms 12345GCB-CI-13 DC with the rates as communicated in this memo and any accompanying or referenced exhibits. This filing is not intended to be used for any other purposes.

Description of Benefits:

The following is a general description of the benefits provided by this policy form. For a detailed description of benefits, limitations and exclusions, please refer to the policy forms. The specific policy features for individual certificate holders will be chosen by the group policyholder. Coverage is available for the primary insured (employee) and their spouse and children.

This product provides a lump sum payment upon the diagnosis/occurrence of a covered Critical Illness, up to a specified PolicyBenefit Maximum. The amount payable is determined by multiplying a percent times the CI Principal Sum for each covered condition. The covered conditions are shown below with the standard percentages when offered.

Benefit Category/Critical Illness	Benefit
Heart/Circulatory/Motor Function Category	
Heart Attack (Myocardial Infarction)	100% of the CI Principal Sum
Heart Transplant/Placement on UNOS List	100% of the CI Principal Sum
Heart Valve Surgery	25% of the CI Principal Sum
Coronary Artery Bypass	25% of the CI Principal Sum
Aortic Surgery	25% of the CI Principal Sum
Stroke	100% of the CI Principal Sum
ALS (Lou Gehrig’s) Disease*	100% of the CI Principal Sum
Advanced Alzheimer’s Disease*	100% of the CI Principal Sum
Advanced Parkinson’s Disease*	100% of the CI Principal Sum
Organ Category	
Major Organ Transplant/Placement on UNOS List	100% of the CI Principal Sum
End-Stage Renal Failure	100% of the CI Principal Sum
Acute Respiratory Distress Syndrome (ARDS)	25% of the CI Principal Sum
Childhood/Developmental Category (These benefits are available to children only.)	
Cerebral Palsy*	100% of the CI Principal Sum
Structural Congenital Defects*	100% of the CI Principal Sum
Genetic Disorders*	100% of the CI Principal Sum
Congenital Metabolic Disorders*	100% of the CI Principal Sum
Type 1 Diabetes*	100% of the CI Principal Sum
Cancer Category	
Cancer (Invasive)	100% of the CI Principal Sum
Bone Marrow Transplant	50% of the CI Principal Sum
Carcinoma in Situ	25% of the CI Principal Sum
Benign Brain Tumor	25% of the CI Principal Sum
<i>*A benefit for this Critical Illness is only payable once per Insured Person under the Policy.</i>	

United of Omaha Life Insurance Company

Actuarial Memorandum

Multiple benefit payment options are available under this policy form up to the Policy Benefit Maximum. Benefits can be paid for a subsequent diagnosis of the same Critical Illness under the Reoccurrence Benefit provision. Benefits can be paid for a subsequent diagnosis of another Critical Illness in that same Benefit Category under the Additional Benefit Occurrence provision. An optional Health Screening benefit is also available for election by the group policyholder.

Renewability Provision:

Policies issued are optionally renewable.

Applicability:

The rates in this filing will apply to both new business and future renewals.

Marketing Method:

This product is marketed through a network of group sales offices.

Underwriting Method:

This product is subject to group underwriting up to the Guarantee Issue amount and Evidence of Insurability is required above the Guarantee Issue amount and for late entrants.

Issue Age Limits:

Certificates are issued to group members of any age, provided they meet the eligibility requirements under the group policy. Attained age rates may be used when the group certificate holder is required to contribute towards the cost of the benefits or the certificate holders are given the option to choose the amount of coverage.

Premium Basis:

Premium rates are set for each group policyholder separately, based upon the plan of benefits, the demographic composition of the group certificate holders and the characteristics of the group policyholder. The rates are detailed in the attached rate tables and instructions. Premiums are paid monthly by the policyholder. There are no adjustments for different premium modes.

Proposed Rate Methodology:

The rate formulae are based upon multiple sources of population data (Exhibit A) adjusted for industry experience and specific characteristics of United's offering (ie Guarantee Issue). The rate manual is also enclosed.

Overall Premium Impact of Filing on DC Policyholders

The average annual premium per certificate holder is expected to be \$317 in the District of Columbia.

Filed Minimum Required Loss Ratio:

The filed minimum required loss ratio is 50% for this product type.

Interest Rate Assumptions:

Since this is an optionally renewable product, there is a minimal impact of interest rates on the pricing of this product.

Trend Assumptions:

There are no trend adjustments assumed in the pricing of this product

United of Omaha Life Insurance Company

Actuarial Memorandum

Persistency:

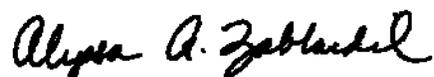
Lapse rates do not impact the rating of the product.

Proposed Effective Date:

The proposed effective date of these rates is upon approval. These rates will be in effect, until subsequent rates are filed.

Actuarial Certification”

I certify that, in my opinion, the rates of this filing are actuarially justified and are not excessive, inadequate or unfairly discriminatory and to the best of my knowledge the premiums are reasonable in relation to the benefits provided.



Alyssa Zabloudil, FSA, MAAA
United of Omaha Life Insurance Company
July 16, 2013

United of Omaha Life Insurance Company

Actuarial Memorandum

Exhibit A - Claim Cost Data Sources

Benefit Category/Benefit	Data Source(s)
Heart/Circulatory/Motor Function	<ul style="list-style-type: none"> • <i>Heart Disease and Stroke Statistics – 2011 Update</i>, American Heart Association • <i>Heart Disease and Stroke Statistics – 2007 Update</i>, American Heart Association • <i>National Heart, Lung and Blood Institute Morbidity and Mortality: 2007 Chart Book on Cardiovascular, Lung and Blood Diseases</i>, National Institutes of Health • <i>Milliman Research Reports: US Organ and Tissue Transplant Cost Estimates</i>, Milliman, Inc. • <i>Adult Cardiac Surgery in New York State, 2002-2004</i>, New York State Department of Health • <i>Incidence rates from Framingham Heart Study – 30 year follow-up</i>, Framingham Heart Study • The ALS Association • www.Clevelandclinic.org • www.cureresearch.com • <i>Health, United States, 2008: With Special Feature on the Health of Young Adults</i>, U.S. Department of Health and Human Services, Centers for Disease Control and Prevention, National Center for Health Statistics
Organ	<ul style="list-style-type: none"> • <i>Milliman Research Reports: US Organ and Tissue Transplant Cost Estimates</i>, Milliman, Inc. • Medscape • <i>2011 USRDS Annual Data Report: A Incidence of Reported End-Stage Renal Disease (ESRD)</i>, United States Renal Data System
Childhood/Developmental	<ul style="list-style-type: none"> • Medscape
Cancer	<ul style="list-style-type: none"> • <i>Milliman Research Reports: US Organ and Tissue Transplant Cost Estimates</i>, Milliman, Inc. • <i>SEER Cancer Statistics Review 1975-2008</i>, Seer Cancer Statistics
Health Screening Benefit	<ul style="list-style-type: none"> • <i>Milliman's Health Cost GuidelinesTM</i>, Milliman, Inc. • <i>Colorectal Cancer Facts and Figures, 2008-2001</i>, American Cancer Society