

The MEGA Life and Health Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Catastrophic Hospital Expense Policy

25876-IP ME (08/10)

Formula
Round(AE x AgeSex x Area x Base x Inflation x Marital x Tobacco x Coins Ded OOP ,2) + (Preventive Care Benefit Rates)

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

A \$9 fee is added to the policies on a direct bill mode. A one time application fee of \$50 will be applied at time of application.

Inflation	Effective Date
1.000000000	9/23/2010

Base	Factor
Base	182.97

New Business Inflation	Effective Date
1.000000000	9/23/2010
1.042000000	1/1/2011
1.086000000	4/1/2011
1.132000000	7/1/2011

AE	Factor
Child	1.090000
Female	1.070000
Male	1.070000

Benefit Options	Factor
Coins 80 Ded 3500 OOP 2000	1.000000
Coins 70 Ded 3500 OOP 2000	0.994900
Coins 50 Ded 3500 OOP 2000	N/A
Coins 80 Ded 3500 OOP 5000	0.956200
Coins 70 Ded 3500 OOP 5000	0.941500
Coins 50 Ded 3500 OOP 5000	0.924100
Coins 80 Ded 3500 OOP 10000	0.913600
Coins 70 Ded 3500 OOP 10000	0.883100
Coins 50 Ded 3500 OOP 10000	0.845400
Coins 80 Ded 3500 OOP 15000	0.890400
Coins 70 Ded 3500 OOP 15000	0.845100
Coins 50 Ded 3500 OOP 15000	0.787500
Coins 80 Ded 3500 OOP 20000	0.876400
Coins 70 Ded 3500 OOP 20000	0.820000
Coins 50 Ded 3500 OOP 20000	0.742700
Coins 80 Ded 5000 OOP 2000	0.867800
Coins 70 Ded 5000 OOP 2000	0.864100
Coins 50 Ded 5000 OOP 2000	N/A
Coins 80 Ded 5000 OOP 5000	0.829900
Coins 70 Ded 5000 OOP 5000	0.818300
Coins 50 Ded 5000 OOP 5000	0.805300
Coins 80 Ded 5000 OOP 10000	0.792600
Coins 70 Ded 5000 OOP 10000	0.767300
Coins 50 Ded 5000 OOP 10000	0.737200
Coins 80 Ded 5000 OOP 15000	0.772100
Coins 70 Ded 5000 OOP 15000	0.734100
Coins 50 Ded 5000 OOP 15000	0.686600
Coins 80 Ded 5000 OOP 20000	0.759800

Benefit Options	Factor
Coins 70 Ded 5000 OOP 20000	0.711900
Coins 50 Ded 5000 OOP 20000	0.647300
Coins 80 Ded 7500 OOP 2000	0.684100
Coins 70 Ded 7500 OOP 2000	0.681800
Coins 50 Ded 7500 OOP 2000	N/A
Coins 80 Ded 7500 OOP 5000	0.654300
Coins 70 Ded 7500 OOP 5000	0.646300
Coins 50 Ded 7500 OOP 5000	0.637800
Coins 80 Ded 7500 OOP 10000	0.624700
Coins 70 Ded 7500 OOP 10000	0.606000
Coins 50 Ded 7500 OOP 10000	0.584700
Coins 80 Ded 7500 OOP 15000	0.608300
Coins 70 Ded 7500 OOP 15000	0.579600
Coins 50 Ded 7500 OOP 15000	0.544600
Coins 80 Ded 7500 OOP 20000	0.598300
Coins 70 Ded 7500 OOP 20000	0.561800
Coins 50 Ded 7500 OOP 20000	0.513300
Coins 80 Ded 10000 OOP 2000	0.599600
Coins 70 Ded 10000 OOP 2000	0.598000
Coins 50 Ded 10000 OOP 2000	N/A
Coins 80 Ded 10000 OOP 5000	0.573700
Coins 70 Ded 10000 OOP 5000	0.567400
Coins 50 Ded 10000 OOP 5000	0.560900
Coins 80 Ded 10000 OOP 10000	0.547800
Coins 70 Ded 10000 OOP 10000	0.532000
Coins 50 Ded 10000 OOP 10000	0.515000
Coins 80 Ded 10000 OOP 15000	0.533200
Coins 70 Ded 10000 OOP 15000	0.509000
Coins 50 Ded 10000 OOP 15000	0.479700
Coins 80 Ded 10000 OOP 20000	0.524300
Coins 70 Ded 10000 OOP 20000	0.493100
Coins 50 Ded 10000 OOP 20000	0.452300

Other values may be interpolated.

Demographic	Value	Factor
Marital	No	1.000
Marital	Yes	1.000
Tobacco	No	1.000
Tobacco	Yes	1.170

Marital discount only applies if both primary and spouse are insured.

Age*	Factor	Gender	Adult/Dep
00 - 18	1.2720	Female	Adult
19	1.2720	Female	Adult
20	1.2720	Female	Adult
21	1.2720	Female	Adult
22	1.2720	Female	Adult
23	1.2720	Female	Adult
24	1.2720	Female	Adult
25	1.2720	Female	Adult
26	1.2720	Female	Adult
27	1.2720	Female	Adult
28	1.2720	Female	Adult
29	1.2720	Female	Adult
30	1.2720	Female	Adult

Age*	Factor	Gender	Adult/Dep
31	1.2720	Female	Adult
32	1.2720	Female	Adult
33	1.2770	Female	Adult
34	1.2820	Female	Adult
35	1.2870	Female	Adult
36	1.2920	Female	Adult
37	1.2970	Female	Adult
38	1.3120	Female	Adult
39	1.3260	Female	Adult
40	1.3400	Female	Adult
41	1.3540	Female	Adult
42	1.3680	Female	Adult
43	1.3930	Female	Adult
44	1.4180	Female	Adult
45	1.4420	Female	Adult
46	1.4670	Female	Adult
47	1.4920	Female	Adult
48	1.5290	Female	Adult
49	1.5660	Female	Adult
50	1.6040	Female	Adult
51	1.6410	Female	Adult
52	1.6780	Female	Adult
53	1.7200	Female	Adult
54	1.7450	Female	Adult
55	1.7700	Female	Adult
56	1.7900	Female	Adult
57	1.8050	Female	Adult
58	1.8060	Female	Adult
59	1.8080	Female	Adult
60	1.8090	Female	Adult
61	1.8110	Female	Adult
62	1.8120	Female	Adult
63	1.8120	Female	Adult
64+	1.8120	Female	Adult
00 - 18	1.2720	Male	Adult
19	1.2720	Male	Adult
20	1.2720	Male	Adult
21	1.2720	Male	Adult
22	1.2720	Male	Adult
23	1.2720	Male	Adult
24	1.2720	Male	Adult
25	1.2720	Male	Adult
26	1.2720	Male	Adult
27	1.2720	Male	Adult
28	1.2720	Male	Adult
29	1.2720	Male	Adult
30	1.2720	Male	Adult
31	1.2720	Male	Adult
32	1.2720	Male	Adult
33	1.2770	Male	Adult
34	1.2820	Male	Adult
35	1.2870	Male	Adult

Age*	Factor	Gender	Adult/Dep
36	1.2920	Male	Adult
37	1.2970	Male	Adult
38	1.3120	Male	Adult
39	1.3260	Male	Adult
40	1.3400	Male	Adult
41	1.3540	Male	Adult
42	1.3680	Male	Adult
43	1.3930	Male	Adult
44	1.4180	Male	Adult
45	1.4420	Male	Adult
46	1.4670	Male	Adult
47	1.4920	Male	Adult
48	1.5290	Male	Adult
49	1.5660	Male	Adult
50	1.6040	Male	Adult
51	1.6410	Male	Adult
52	1.6780	Male	Adult
53	1.7200	Male	Adult
54	1.7450	Male	Adult
55	1.7700	Male	Adult
56	1.7900	Male	Adult
57	1.8050	Male	Adult
58	1.8060	Male	Adult
59	1.8080	Male	Adult
60	1.8090	Male	Adult
61	1.8110	Male	Adult
62	1.8120	Male	Adult
63	1.8120	Male	Adult
64+	1.8120	Male	Adult
00 - 999	0.3500	Female	Dep Child
00 - 999	0.3500	Male	Dep Child

Area	ID	Factor
03900 - 04100	F	0.784
04200 - 04200	G	0.823
04300 - 04500	F	0.784
04600 - 04600	F	0.784
04700 - 04800	G	0.823
04900 - 04900	F	0.784
All - Others	G	0.823

The MEGA Life and Health Insurance Company

Administration Office: P.O. Box 982010, North Richland Hills, TX 76182-8010

Preventive Care Benefits (Part of Covered Benefits under Form Number 25876-IP ME (08/10))

Formula
Round(AgeSex x Area x Base x Inflation x Tobacco, 2)

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

Inflation	Effective Date
1.000000000	9/23/2010

Demographic	Value	Factor
Tobacco	No	1.000
Tobacco	Yes	1.170

New Business Inflation	Effective Date
1.000000000	9/23/2010
1.042000000	1/1/2011
1.086000000	4/1/2011
1.132000000	7/1/2011

Base	Factor
Base	18.92

Age*	Factor	Gender	Adult/Dep
00 - 18	1.2720	Female	Adult
19	1.2720	Female	Adult
20	1.2720	Female	Adult
21	1.2720	Female	Adult
22	1.2720	Female	Adult
23	1.2720	Female	Adult
24	1.2720	Female	Adult
25	1.2720	Female	Adult
26	1.2720	Female	Adult
27	1.2720	Female	Adult
28	1.2720	Female	Adult
29	1.2720	Female	Adult
30	1.2720	Female	Adult
31	1.2720	Female	Adult
32	1.2720	Female	Adult
33	1.2770	Female	Adult
34	1.2820	Female	Adult
35	1.2870	Female	Adult
36	1.2920	Female	Adult
37	1.2970	Female	Adult
38	1.3120	Female	Adult
39	1.3260	Female	Adult
40	1.3400	Female	Adult
41	1.3540	Female	Adult
42	1.3680	Female	Adult
43	1.3930	Female	Adult
44	1.4180	Female	Adult
45	1.4420	Female	Adult
46	1.4670	Female	Adult
47	1.4920	Female	Adult

Age*	Factor	Gender	Adult/Dep
48	1.5290	Female	Adult
49	1.5660	Female	Adult
50	1.6040	Female	Adult
51	1.6410	Female	Adult
52	1.6780	Female	Adult
53	1.7200	Female	Adult
54	1.7450	Female	Adult
55	1.7700	Female	Adult
56	1.7900	Female	Adult
57	1.8050	Female	Adult
58	1.8060	Female	Adult
59	1.8080	Female	Adult
60	1.8090	Female	Adult
61	1.8110	Female	Adult
62	1.8120	Female	Adult
63	1.8120	Female	Adult
64+	1.8120	Female	Adult
00 - 18	1.2720	Male	Adult
19	1.2720	Male	Adult
20	1.2720	Male	Adult
21	1.2720	Male	Adult
22	1.2720	Male	Adult
23	1.2720	Male	Adult
24	1.2720	Male	Adult
25	1.2720	Male	Adult
26	1.2720	Male	Adult
27	1.2720	Male	Adult
28	1.2720	Male	Adult
29	1.2720	Male	Adult
30	1.2720	Male	Adult
31	1.2720	Male	Adult
32	1.2720	Male	Adult
33	1.2770	Male	Adult
34	1.2820	Male	Adult
35	1.2870	Male	Adult
36	1.2920	Male	Adult
37	1.2970	Male	Adult
38	1.3120	Male	Adult
39	1.3260	Male	Adult
40	1.3400	Male	Adult
41	1.3540	Male	Adult
42	1.3680	Male	Adult
43	1.3930	Male	Adult
44	1.4180	Male	Adult
45	1.4420	Male	Adult
46	1.4670	Male	Adult
47	1.4920	Male	Adult
48	1.5290	Male	Adult
49	1.5660	Male	Adult
50	1.6040	Male	Adult
51	1.6410	Male	Adult
52	1.6780	Male	Adult

Age*	Factor	Gender	Adult/Dep
53	1.7200	Male	Adult
54	1.7450	Male	Adult
55	1.7700	Male	Adult
56	1.7900	Male	Adult
57	1.8050	Male	Adult
58	1.8060	Male	Adult
59	1.8080	Male	Adult
60	1.8090	Male	Adult
61	1.8110	Male	Adult
62	1.8120	Male	Adult
63	1.8120	Male	Adult
64+	1.8120	Male	Adult
00 - 999	1.5600	Female	Dep Child
00 - 999	1.5600	Male	Dep Child

Area	ID	Factor
03900 - 04100	K	1.000
04200 - 04200	K	1.000
04300 - 04500	K	1.000
04600 - 04600	K	1.000
04700 - 04800	K	1.000
04900 - 04900	K	1.000
All - Others	K	1.000

The MEGA Life and Health Insurance Company
 Maine Standard Indemnity Policy - Plan A, Form 25948-IP ME (08/10)

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0) + (Preventive Care Benefit Rate) 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 A \$50.00 one time application fee is not included in the below rates.

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	1.272	42	1.368
19	1.272	43	1.393
20	1.272	44	1.418
21	1.272	45	1.442
22	1.272	46	1.467
23	1.272	47	1.492
24	1.272	48	1.529
25	1.272	49	1.566
26	1.272	50	1.604
27	1.272	51	1.641
28	1.272	52	1.678
29	1.272	53	1.720
30	1.272	54	1.745
31	1.272	55	1.770
32	1.272	56	1.790
33	1.277	57	1.805
34	1.282	58	1.806
35	1.287	59	1.808
36	1.292	60	1.809
37	1.297	61	1.811
38	1.312	62	1.812
39	1.326	63	1.812
40	1.340	63+	1.812

Monthly Base Rate	\$827.74
Marital Status Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE Child	1.0400

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

Preventive Care	
Round(Preventive care base rate * age sex factors * area factors * base smoke factor, 0)	
Base Rate	\$18.92
Area Factor	1
Age Factor	Same as base except child factor is 1.560

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 (08/10)

Final Calculated Premium
Round(Base Rate * Age Factor * Deductible Factor * Smoker Factor * Marital Status Factor * AE % Amount Factor * Area Factor,0) + (Preventive Care Benefit Rate) 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 A \$50.00 one time application fee is not included in the below rates.

Age Factors			
Attained Age	Factor	Attained Age	Factor
Dependent Child	0.350	41	1.354
0-18	1.272	42	1.368
19	1.272	43	1.393
20	1.272	44	1.418
21	1.272	45	1.442
22	1.272	46	1.467
23	1.272	47	1.492
24	1.272	48	1.529
25	1.272	49	1.566
26	1.272	50	1.604
27	1.272	51	1.641
28	1.272	52	1.678
29	1.272	53	1.720
30	1.272	54	1.745
31	1.272	55	1.770
32	1.272	56	1.790
33	1.277	57	1.805
34	1.282	58	1.806
35	1.287	59	1.808
36	1.292	60	1.809
37	1.297	61	1.811
38	1.312	62	1.812
39	1.326	63	1.812
40	1.340	63+	1.812

Monthly Base Rate:	\$671.64
Marital Factor	1.0000
Smoker Factor	1.1700
Non-smoker Factor	1.0000
AE Male	1.0300
AE Female	1.0300
AE child	1.0400

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

Preventive Care	
Round(Preventive care base rate * age sex factors * area factors * base smoke factor, 0)	
Base Rate	\$18.92
Area Factor	1
Age Factor	Same as base except child factor is 1.560

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 25945-IR ME (10/05)
when attached to Form 25948-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	1.272	42	1.368
19	1.272	43	1.393
20	1.272	44	1.418
21	1.272	45	1.442
22	1.272	46	1.467
23	1.272	47	1.492
24	1.272	48	1.529
25	1.272	49	1.566
26	1.272	50	1.604
27	1.272	51	1.641
28	1.272	52	1.678
29	1.272	53	1.720
30	1.272	54	1.745
31	1.272	55	1.770
32	1.272	56	1.790
33	1.277	57	1.805
34	1.282	58	1.806
35	1.287	59	1.808
36	1.292	60	1.809
37	1.297	61	1.811
38	1.312	62	1.812
39	1.326	63	1.812
40	1.340	64+	1.812

Monthly Base Rate \$132.72

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
\$165.14
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 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	1.272	42	1.368
19	1.272	43	1.393
20	1.272	44	1.418
21	1.272	45	1.442
22	1.272	46	1.467
23	1.272	47	1.492
24	1.272	48	1.529
25	1.272	49	1.566
26	1.272	50	1.604
27	1.272	51	1.641
28	1.272	52	1.678
29	1.272	53	1.720
30	1.272	54	1.745
31	1.272	55	1.770
32	1.272	56	1.790
33	1.277	57	1.805
34	1.282	58	1.806
35	1.287	59	1.808
36	1.292	60	1.809
37	1.297	61	1.811
38	1.312	62	1.812
39	1.326	63	1.812
40	1.340	64+	1.812

Monthly Base Rate: \$109.28

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
\$135.98
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

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	1.272	42	1.368
19	1.272	43	1.393
20	1.272	44	1.418
21	1.272	45	1.442
22	1.272	46	1.467
23	1.272	47	1.492
24	1.272	48	1.529
25	1.272	49	1.566
26	1.272	50	1.604
27	1.272	51	1.641
28	1.272	52	1.678
29	1.272	53	1.720
30	1.272	54	1.745
31	1.272	55	1.770
32	1.272	56	1.790
33	1.277	57	1.805
34	1.282	58	1.806
35	1.287	59	1.808
36	1.292	60	1.809
37	1.297	61	1.811
38	1.312	62	1.812
39	1.326	63	1.812
40	1.340	64+	1.812

Base Rate: \$47.10

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

\$41.58
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	\$6.00
	\$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	1.404
25-29	1.404
30-34	1.404
35-39	1.404
40-44	1.404
45-49	1.500
50-54	2.000
55-59	2.000
60-64	2.000
65+	2.000

Base Rate: \$24.87
 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
\$20.13
\$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*	\$8.30	\$11.68
0-34	\$8.60	\$13.20
35-44	\$8.60	\$13.20
45-54	\$9.22	\$14.59
55-64	\$12.90	\$19.81
65+	\$12.90	\$19.81

\$20 Copay / \$75 Benefit Maximum

Age	1 Visit per Quarter	2 Visits per Quarter
Dependent Child*	\$9.22	\$12.72
0-34	\$9.52	\$14.25
35-44	\$9.52	\$14.25
45-54	\$10.14	\$15.64
55-64	\$13.83	\$20.85
65+	\$13.83	\$20.85

Smoker Factor	
Smoker	1.170
Non-smoker	1.000

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

Community Rate
\$10.75
\$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	\$2.18	\$2.18
0-39	\$8.72	\$10.20
40-49	\$9.81	\$11.47
50-64	\$12.53	\$14.66
65+	\$12.53	\$14.66

Community Rate
\$10.63

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	\$10.16
0-39	\$27.26
40-49	\$31.74
50-64	\$38.86
65+	\$38.86

\$100,000 Option Base Rate	
Attained Age	Rates
Dependent Child	\$6.29
0-39	\$16.88
40-49	\$19.65
50-64	\$24.07
65+	\$24.07

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
\$15.73
\$100,000 Benefit Option

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

Final Calculated Premium
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	\$4.43	\$5.32	\$6.21
0-44	\$4.73	\$5.91	\$7.09
45-64	\$7.09	\$8.87	\$10.64

100% Coinsurance Monthly Base Rate			
Attained Age	\$500 Maximum	\$1000 Maximum	\$1500 Maximum
Dependent Child	\$6.21	\$7.98	\$8.87
0-44	\$7.09	\$8.27	\$10.64
45-64	\$10.64	\$12.41	\$15.96

Smoker Factor	
Smoker	1.17
Non-smoker	1.00

Community Rate
\$7.39
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

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

		Monthly Rate
Rate Per Policy		\$3