

**Time Insurance Company II**  
**Actuarial Memorandum for Inforce Rate Increase – 4060 Policy Series**  
**September 23, 2019**

| <b><u>Product Name</u></b> | <b><u>Form Number</u></b> | <b><u>Issue Date Range</u></b> |
|----------------------------|---------------------------|--------------------------------|
| HHC Only                   | 4061-MD                   | May 1999 - May 1999            |
| Comprehensive TQ           | 4062-MD                   | Jan 1999 - Nov 1999            |
| Comprehensive Enhanced TQ  | 4063-MD                   | Jan 1999 - Dec 1999            |
| Comprehensive Enhanced NTQ | 4073-MD                   | Mar 1999 - Sep 1999            |

## **1. Scope & Purpose**

This memorandum consists of materials which support the development of new premium rates for the above captioned policy series forms and their associated riders. The purpose of this memorandum is to demonstrate that the requirements of this State in regards to an in force rate increase request have been met. This rate filing is not intended to be used for any other purpose.

Time Insurance Company II (NAIC # 69477), formerly known as Time Insurance Company and Fortis Insurance Company prior thereto, was a subsidiary of Fortis, Inc. in 2000, when John Hancock Life Insurance Company entered into a 100% coinsurance arrangement with Fortis, Inc. Through this coinsurance arrangement and an administrative services arrangement, John Hancock continues to be responsible for the administration and servicing, the financial risk, and the paying of claims and maintaining sufficient reserves for these policies, as well as for the analysis supporting this rate filing.

These rate increases are based on assumptions developed by John Hancock in 2016. Morbidity and mortality assumptions are based on combined Time II and Union Security experience. Lapse assumptions are based on combined John Hancock, Time II and Union Security experience.

## **2. Benefit Description(s)**

A brief policy description for each of the policy forms:

### 4061-MD

Individually underwritten long-term care policy that provides community-based care only.

Provides reimbursement of 100% of the actual covered community-based personal care charges for each day of care after the elimination period up to 100% of the maximum daily amount, and 100% of the actual covered community-based professional care charges for each day of care after the elimination period up to 150% of the maximum daily amount. Facility-based care is not covered.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence.

### 4062-MD

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in an assisted living facility, the maximum daily amount is 80% of the nursing home maximum daily amount. For care received in a community setting, the maximum daily amount is 50% or 80% of the nursing home maximum daily amount, as elected at issue.

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The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 4072, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving nursing home or assisted living facility benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

**4063-MD, 4073-MD**

Individually underwritten long-term care policies that provide comprehensive long-term care coverage for care received in a nursing home or assisted care living facility or covered services received in a community setting.

Provides reimbursement of 100% of covered long-term care expenses incurred after an elected elimination period is met, up to the maximum daily amount. For care received in a community setting, the maximum daily amount is 80% or 100% of the nursing home maximum daily amount, as elected at issue. These forms also include restoration of benefits, and a survivorship benefit.

The benefit eligibility is determined based on the insured's cognitive impairment or their requiring physical assistance to perform two out of six activities of daily living (ADLs) of bathing, dressing, eating, toileting, transferring and maintaining continence. For the non-tax-qualified form 4073, the benefit trigger includes personal assistance due to illness or injury for facility care.

Premiums are waived after the insured has met the elimination period and is receiving benefits and will continue to be waived until the insured stops receiving such benefits. Premiums are permanently waived after 120 consecutive days in a nursing facility.

All forms include riders offering the insured an option to purchase Automatic Inflation Coverage of 5% on a Simple Inflation or Compounded Inflation basis.

**3. Renewability**

All policy forms are guaranteed renewable.

**4. Applicability**

This filing is applicable to in force policies only, as these policy forms are no longer being sold in the market. The premium changes will apply to the base forms as well as all applicable riders.

**5. Actuarial Assumptions**

[REDACTED]

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## **6. Trend Assumptions**

As this is not medical insurance, we have not included any explicit medical cost trends in the projections.

## **7. Marketing Method**

This product was typically marketed through general agencies, brokers, and wholesale arrangements.

## **8. Underwriting**

These policy forms were underwritten using a medical and risk questionnaire. We also utilized Attending Physician Statement and personal interviews depending on the age of the applicant and medical conditions.

## **9. Premium Classes**

The base policy premium rates vary by issue age, benefit period, inflation option, home health care maximum benefit percentage, and underwriting class, as in the initial rate filing.

All premium factors related to the insured elected benefit design options or any eligible discount remain unchanged from the initial rate filing.

## **10. Premium Modalization Rules**

| Frequency  | Multiple of Annual Premium |
|------------|----------------------------|
| Semiannual | 0.51                       |
| Quarterly  | 0.26                       |
| Monthly    | 0.088                      |

## **11. Issue Age Range**

The issue age range is 18-84 for all policy forms.

## **12. Area Factors**

Area factors are not applicable to any of the policy forms or riders.

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### **13. Average Annual Premium**

The table below summarizes the average annual premium per premium-paying policy before and after the requested increase.

| <b>Form</b> | <b>Nationwide</b>        | <b>Maryland</b>          |                                    |
|-------------|--------------------------|--------------------------|------------------------------------|
|             | before the rate increase | before the rate increase | after the 15% capped rate increase |
| 4061-MD     | 960                      | N/A                      | N/A                                |
| 4062-MD     | 1,810                    | 1,670                    | 1,921                              |
| 4063-MD     | 2,040                    | 1,990                    | 2,289                              |
| 4073-MD     | 2,150                    | 1,640                    | 1,886                              |

### **14. Number of Policyholders**

The table below summarizes, as of 12/31/2017, the number of premium-paying policies inforce and their 2017 annualized premium that will be affected by this rate increase in your state.

| <b>Form</b> | <b>Number of Policies</b> | <b>Annualized Premium</b> |
|-------------|---------------------------|---------------------------|
| 4061-MD     | 0                         | 0                         |
| 4062-MD     | 10                        | 16,721                    |
| 4063-MD     | 101                       | 201,101                   |
| 4073-MD     | 4                         | 6,544                     |

### **15. Reserves**

Active Life Reserves have not been used in this rate increase demonstration. Minimum Statutory Claim reserves as of 12/31/2017 have been discounted to the date of incurral of each respective claim and included in the historical incurred claims. Incurred But Not Reported claim reserves as of 12/31/2017 have also been allocated to the calendar year of incurral and included in historic incurred claims.

### **16. Analysis Performed**

#### **Original Pricing Assumptions**

**[REDACTED]**

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## **Recent Experience**

As part of the inforce management of the business, the Company monitors the performance of the business by completing periodic analysis for morbidity, voluntary lapse rates and mortality. The findings from these analyses were used in projecting the inforce business to determine the effect of experience on the projected lifetime loss ratio. The most current studies show significant unfavorable trends since the study that prompted our 2013 rate increase filings. In general claims, particularly at higher ages, continue to last longer than expected, lapses are lower than expected, and a higher percentage of claim terminations are due to recoveries (as opposed to death) than expected.

The following tables show in aggregate how our new assumptions (Expected) compare to actual experience, where actual experience includes all Time Insurance II and Union Security data:

### Morbidity

Experience period: Inception through 9/30/2014.

Duration 10+ are used for incidence, duration 5+ for claim termination, and all durations for utilization. The following charts show key experience compared to revised assumptions.

| Incidence    |             |
|--------------|-------------|
| Duration     | A/E         |
| 1-3          | 97%         |
| 4-6          | 95%         |
| 7-9          | 101%        |
| 10+          | 100%        |
| <b>Total</b> | <b>100%</b> |

| Claim Terminations |             |
|--------------------|-------------|
| Benefit Period     | A/E         |
| <10 years          | 100%        |
| 10+ years          | 101%        |
| <b>Total</b>       | <b>100%</b> |

| Utilization  |             |
|--------------|-------------|
| Inflation    | A/E         |
| None / GPO   | 100%        |
| Simple       | 100%        |
| Compound     | 102%        |
| <b>Total</b> | <b>101%</b> |

### Voluntary Lapses

Experience period: 12/31/2009-12/31/2014

| Duration     | A/E by Amount |
|--------------|---------------|
| 6-10         | 79%           |
| 11-16        | 109%          |
| 16+          | 105%          |
| <b>Total</b> | <b>103%</b>   |

Note that the lapse study removed all policies which had undergone prior rate increases except for the 2008 re-rate policies which are now allowed to re-enter the study after their first year since re-rate, provided they have not subsequently received another rate increase.

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**Mortality**

Experience period: 12/31/2009-12/31/2014

| Duration     | A/E by Amount |
|--------------|---------------|
| 6-10         | 104%          |
| 11-15        | 98%           |
| 16+          | 97%           |
| <b>Total</b> | <b>98%</b>    |

**17. Requested Rate Increase**

The Company is requesting a flat rate increase of 15% to comply with the 15% maximum allowable annual increase per Maryland regulations.

The Company originally requested a flat rate increase of 323.9%.

Rate increases were derived as follows

1. The Company first determined the projected lifetime loss ratio for this form based on nationwide actual experience and projected future experience assuming all prior rate increase requests were approved in full and within three months of the original filing date. In 2013 we certified to a lifetime loss ratio of 93.7% using nationwide data for the 4060s and 6060s policy series. For the 2016 Rate Filing, we are not combining data and are determining rate increases for Time Insurance II and Union Security Insurance separately. As such, we have restated the 2013 certified loss ratios and the new target loss ratio for Time Insurance II is 99.3%. We then determined the amount of rate increase (60.7%) that would be needed in order to revert to the restated lifetime loss ratio certified to in the 2013 inforce rate increase filing for this form.
2. Rate increases were adjusted to account for unapproved rate increases initially requested in our 2013 inforce rate filings (SERFF Tracking No. MULF-129538979). Your state approved a flat 15% rate increase for all policyholders on July 16, 2015. After taking the unapproved amounts into account, the rate increase for the forms listed in this memo is a flat 323.9%. The lifetime loss ratio targeted after the proposed rate increase is 99.9%.
3. We ensured that the resulting overall increase in rates satisfied the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%). This is demonstrated at the bottom of **Exhibit 1** where it can be seen that the sum of past and future projected incurred claims is not less than the sum of the original premium times the original loss ratio and the rate increase premium times the 85% loss ratio requirement.
4. As per the request of the Maryland Department of Insurance, the rate increase has been capped at 15.0% with the understanding that the Company intends to pursue additional rate increases on an annual basis until the present value of the ultimate rate increases and our target loss ratio (99.9%) based on the full one-time increase are achieved. Due to the delayed implementation, the ultimate rate increases will be greater than the required full one-time rate increase of 323.9%.

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**Appendix A** reflects the proposed rate increase percentages for each combination of issue age, benefit period and inflation type.

**Appendix B1** contains the new proposed rate tables for all policy forms included with this filing.

Please note that the actual rates implemented may vary slightly from those in Appendix B1 due to implementation rounding algorithms.

**Exhibit 1** contains nationwide past premium and claims experience as well as future premium and claim projections. It illustrates that the anticipated lifetime loss ratio with the requested rate increase is 99.9% which is higher than the target loss ratio due to grading. The loss ratio is well in excess of the minimum loss ratio of 60% as well as greater than the original pricing loss ratio of 66.6%. The lifetime loss ratio as of 12/31/2017 is calculated as the sum of accumulated past and discounted future claims divided by the sum of accumulated past and discounted future earned premium where accumulation and discounting occur at the maximum statutory valuation discount rate.

**Exhibit 1** also contains the original expected loss ratio projections, adjusted for the actual mix of business issued, with the lifetime loss ratio also calculated as stated above.

Furthermore, **Exhibit 1** demonstrates that the sum of the accumulated value of incurred claims without the inclusion of active life reserves, and the present value of future projected incurred claims, without the inclusion of active life reserves, will not be less than the sum of the following:

1. Accumulated value of the initial earned premium times the original assumed lifetime loss ratio (which was higher than 58%),
2. 85% of the accumulated value of prior premium rate schedule increases,
3. Present value of future projected initial earned premium times the original assumed lifetime loss ratio, and
4. 85% of the present value of future projected premium in excess of the projected initial earned premium.

## **18. History of previous rate revisions**

A 15.0% rate increase on these policy forms was accepted by your state on November 10, 2009.

A 15.0% rate increase on these policy forms was accepted by your state on January 16, 2013.

A 15.0% rate increase on these policy forms was accepted by your state on July 16, 2015.

## **19. Ensuring No Cross-Subsidization Between States**

We have ensured no state's rate increase approvals will subsidize other states' rate increases. Rate increases will vary by state, but only to reflect the timing and amount of prior rate increases approved by that state. This is accomplished by first backing-out all prior approved rate increases from our nationwide premium data. We then re-introduce actual prior rate increases with the amount and timing based on your state's prior approvals (as detailed in Section 18). The current proposed rate increases are then determined based on the amounts needed in order to achieve our target lifetime loss ratios certified to in our prior filing.

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Although some states may have capped our previous inforce rate increase filings, in each case this was done with the understanding that the full amount of the proposed rate increases were justified and that John Hancock would be refiling for the remainder at a later date. In instances where the remainder remains unapproved, it has been included in the current filings.

## **20. Past Losses Testing**

Preventing companies from recouping past losses was the subject of a discussion by the NAIC in late 2013. The accepted methodology which was incorporated into the 2014 Long Term Care Model Regulation defines past losses as actual past claims less expected past claims when determining loss ratio compliance. Expected past claims are defined as the following:

“Expected claims shall be calculated based on the original filing assumptions assumed until new assumptions are filed as part of a rate increase. New assumptions shall be used for all periods beyond each requested effective date of a rate increase [regardless of whether or not the rate increase is approved]. Expected claims are calculated for each calendar year based on the in-force at the beginning of the calendar year. Expected claims shall include margins for moderately adverse experience; either amounts included in the claims that were used to determine the lifetime loss ratio consistent with the original filing or as modified in any rate increase filing.”

We apply this methodology in **Exhibit 1A**. The ‘Adjusted Expected Incurred Claims’ are initially calculated by applying the original pricing durational loss ratio to the actual earned premium in a given calendar year. Later, in years in which and after which we filed for inforce rate increases, expected incurred claims are based on the new assumptions that were filed.

The accumulated value of the Adjusted Expected Incurred Claims is compared to the accumulated value of Actual Incurred Claims. The lesser of the Adjusted Expected Incurred Claims or Actual Incurred Claims is used for past claims when ensuring that the resulting overall increase in rates satisfies the rate stability rule ensuring no less than an 85% loss ratio on the rate increase portion, while applying the original loss ratio on the original rate schedule (as the original loss ratio was higher than 58%. This is demonstrated at the bottom of **Exhibit 1A**.

## **21. Proposed Effective Date**

These rates will be effective on the next policy anniversary date, following at least a 90 day policyholder notification period. The assumed effective date used to calculate the rate increase is 8/1/2017 as we do not want to charge policyholders for the company’s delay in filing.

## **22. Actuarial Certification**

I am a Fellow of the Society of Actuaries and a Member of the American Academy of Actuaries, and I meet the Academy's qualification standards for rendering this opinion and am familiar with the requirements for filing long-term care insurance premiums and filing for increases in long-term care insurance premiums. This memorandum has been prepared in conformity with all applicable Actuarial Standards of Practice, including ASOP No. 8.

The preceding Actuarial Memorandum contains:

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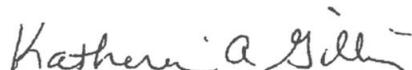
- a) the assumptions on which this certification is based;
- b) the adjustments to prior assumptions with an explanation of the reasons previous assumptions were not realized;
- c) a lifetime projection of the prior premium rate schedules and incurred claims plus future expected premiums and claims which demonstrates that the revised premium rate schedule meets the loss ratios standards and necessary details of this state; and
- d) disclosure of the manner, if any, in which reserves have been recognized.

In my opinion, the rate increase proposed in this filing will enhance premium adequacy, but further rate actions are necessary, and we will be filing for those in the future.

I have reviewed and taken into consideration the policy design and coverage provided, and our current underwriting and claims adjudication processes.

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

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



Katherine A Gillis, FSA, MAAA  
Actuary, Long Term Care Inforce Management  
John Hancock Life Insurance Company

**Exhibit 1: Nationwide Loss Ratio Exhibit**  
**Fortis 4060-4073 (Excluding 4062-NY & 4063-NY)**

| Calendar Year               | Original Assumptions |                |                     | Before Proposed Increase |                |                     | Historical & Projected Experience |                |                     | With 15% Capped Rate Increase |                |                     |       |
|-----------------------------|----------------------|----------------|---------------------|--------------------------|----------------|---------------------|-----------------------------------|----------------|---------------------|-------------------------------|----------------|---------------------|-------|
|                             | Incurred Claims      | Earned Premium | Incurred Loss Ratio | Incurred Claims          | Earned Premium | Incurred Loss Ratio | Incurred Claims                   | Earned Premium | Incurred Loss Ratio | Incurred Claims               | Earned Premium | Incurred Loss Ratio |       |
|                             |                      |                |                     |                          |                |                     |                                   |                |                     |                               |                |                     |       |
| 1988                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1989                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1990                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1991                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1992                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1993                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1994                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1995                        | -                    | -              | -                   | -                        | -              | -                   | -                                 | -              | -                   | -                             | -              | -                   |       |
| 1996                        | 103                  | 787            | 13%                 | -                        | 823            | 0%                  | -                                 | 823            | 0%                  | -                             | 823            | 0%                  |       |
| 1997                        | 472,124              | 4,140,166      | 11%                 | 6,742                    | 4,232,345      | 0%                  | 6,742                             | 4,232,345      | 0%                  | 6,742                         | 4,232,345      | 0%                  |       |
| 1998                        | 2,789,979            | 25,150,099     | 11%                 | 1,606,845                | 25,648,940     | 6%                  | 1,606,845                         | 25,648,940     | 6%                  | 1,606,845                     | 25,648,940     | 6%                  |       |
| 1999                        | 4,631,665            | 33,996,441     | 14%                 | 1,234,108                | 35,569,269     | 3%                  | 1,234,108                         | 35,569,269     | 3%                  | 1,234,108                     | 35,569,269     | 3%                  |       |
| 2000                        | 5,970,950            | 32,862,456     | 18%                 | 4,157,266                | 36,177,158     | 11%                 | 4,157,266                         | 36,177,158     | 11%                 | 4,157,266                     | 36,177,158     | 11%                 |       |
| 2001                        | 7,269,382            | 30,559,949     | 24%                 | 5,672,162                | 35,554,736     | 16%                 | 5,672,162                         | 35,554,736     | 16%                 | 5,672,162                     | 35,554,736     | 16%                 |       |
| 2002                        | 8,557,764            | 28,554,257     | 30%                 | 7,852,895                | 35,262,903     | 22%                 | 7,852,895                         | 35,262,903     | 22%                 | 7,852,895                     | 35,262,903     | 22%                 |       |
| 2003                        | 9,549,258            | 26,762,103     | 36%                 | 11,473,522               | 34,919,997     | 33%                 | 11,473,522                        | 34,919,997     | 33%                 | 11,473,522                    | 34,919,997     | 33%                 |       |
| 2004                        | 10,340,920           | 25,120,433     | 41%                 | 13,130,513               | 34,619,164     | 38%                 | 13,130,513                        | 34,619,164     | 38%                 | 13,130,513                    | 34,619,164     | 38%                 |       |
| 2005                        | 11,009,486           | 23,560,845     | 47%                 | 18,564,365               | 34,179,273     | 54%                 | 18,564,365                        | 34,179,273     | 54%                 | 18,564,365                    | 34,179,273     | 54%                 |       |
| Historical Experience       | 2006                 | 11,625,367     | 22,053,542          | 53%                      | 18,842,775     | 33,898,793          | 56%                               | 18,842,775     | 33,898,793          | 56%                           | 18,842,775     | 33,898,793          | 56%   |
| 2007                        | 12,233,345           | 20,598,492     | 59%                 | 26,430,534               | 33,406,305     | 79%                 | 26,430,534                        | 33,406,305     | 79%                 | 26,430,534                    | 33,406,305     | 79%                 |       |
| 2008                        | 12,826,239           | 19,189,360     | 67%                 | 28,945,802               | 32,876,907     | 88%                 | 28,945,802                        | 32,876,907     | 88%                 | 28,945,802                    | 32,876,907     | 88%                 |       |
| 2009                        | 13,391,022           | 17,822,475     | 75%                 | 37,673,031               | 31,893,235     | 118%                | 37,673,031                        | 31,893,235     | 118%                | 37,673,031                    | 31,893,235     | 118%                |       |
| 2010                        | 13,931,655           | 16,498,154     | 84%                 | 43,194,142               | 31,913,893     | 135%                | 43,194,142                        | 31,913,893     | 135%                | 43,194,142                    | 31,913,893     | 135%                |       |
| 2011                        | 14,446,511           | 15,217,318     | 95%                 | 42,569,279               | 33,512,392     | 127%                | 42,569,279                        | 33,512,392     | 127%                | 42,569,279                    | 33,512,392     | 127%                |       |
| 2012                        | 14,932,186           | 13,982,045     | 107%                | 52,772,581               | 30,763,303     | 172%                | 52,772,581                        | 30,763,303     | 172%                | 52,772,581                    | 30,763,303     | 172%                |       |
| 2013                        | 15,368,033           | 12,797,388     | 120%                | 61,406,458               | 27,833,264     | 221%                | 61,406,458                        | 27,833,264     | 221%                | 61,406,458                    | 27,833,264     | 221%                |       |
| 2014                        | 15,737,171           | 11,671,321     | 135%                | 64,229,821               | 28,413,111     | 226%                | 64,229,821                        | 28,413,111     | 226%                | 64,229,821                    | 28,413,111     | 226%                |       |
| 2015                        | 16,037,080           | 10,599,880     | 151%                | 70,846,409               | 28,746,225     | 246%                | 70,846,409                        | 28,746,225     | 246%                | 70,846,409                    | 28,746,225     | 246%                |       |
| 2016                        | 16,267,146           | 9,580,328      | 170%                | 76,636,764               | 27,658,077     | 277%                | 76,636,764                        | 27,658,077     | 277%                | 76,636,764                    | 27,658,077     | 277%                |       |
| 2017                        | 16,422,323           | 8,614,120      | 191%                | 74,326,814               | 24,540,223     | 303%                | 74,326,814                        | 24,540,223     | 303%                | 74,326,814                    | 24,540,223     | 303%                |       |
| Projected Future Experience | 2018                 | 16,485,500     | 7,703,063           | 214%                     | 68,291,335     | 22,171,580          | 308%                              | 68,635,970     | 21,771,834          | 84%                           | 68,307,294     | 24,931,480          | 274%  |
|                             | 2019                 | 16,443,325     | 6,849,835           | 240%                     | 69,693,596     | 20,475,623          | 340%                              | 68,932,883     | 18,998,562          | 82%                           | 67,512,062     | 22,786,596          | 296%  |
|                             | 2020                 | 16,305,161     | 6,056,381           | 269%                     | 70,713,889     | 18,793,733          | 376%                              | 66,373,753     | 72,365,012          | 92%                           | 64,328,160     | 19,630,720          | 328%  |
|                             | 2021                 | 16,074,039     | 5,322,103           | 302%                     | 71,794,519     | 17,149,512          | 419%                              | 67,769,204     | 65,940,052          | 103%                          | 65,240,415     | 17,887,798          | 365%  |
|                             | 2022                 | 15,747,752     | 4,648,107           | 339%                     | 72,247,216     | 15,549,630          | 465%                              | 68,513,211     | 59,788,489          | 115%                          | 65,666,451     | 16,219,041          | 405%  |
|                             | 2023                 | 15,322,799     | 4,034,182           | 380%                     | 71,769,658     | 14,003,062          | 513%                              | 68,217,973     | 53,841,920          | 127%                          | 65,239,691     | 14,605,894          | 447%  |
|                             | 2024                 | 14,794,783     | 3,478,536           | 425%                     | 70,374,107     | 12,523,325          | 562%                              | 66,922,669     | 48,152,318          | 139%                          | 63,972,558     | 13,062,455          | 490%  |
|                             | 2025                 | 14,181,834     | 2,980,674           | 476%                     | 68,229,048     | 11,128,136          | 613%                              | 64,841,040     | 42,787,798          | 152%                          | 62,020,689     | 11,607,202          | 534%  |
|                             | 2026                 | 13,498,709     | 2,537,409           | 532%                     | 64,907,804     | 9,828,605           | 660%                              | 61,647,491     | 37,791,089          | 163%                          | 58,999,931     | 10,251,726          | 576%  |
|                             | 2027                 | 12,743,316     | 2,144,735           | 594%                     | 61,719,235     | 8,625,479           | 716%                              | 58,568,900     | 33,165,056          | 177%                          | 56,099,260     | 8,996,805           | 624%  |
|                             | 2028                 | 11,925,518     | 1,799,805           | 663%                     | 59,063,588     | 7,520,178           | 785%                              | 55,961,171     | 28,915,164          | 194%                          | 53,681,370     | 7,843,922           | 684%  |
|                             | 2029                 | 11,055,634     | 1,500,248           | 737%                     | 56,219,988     | 6,515,360           | 863%                              | 53,170,766     | 25,051,628          | 212%                          | 51,092,442     | 6,795,846           | 752%  |
|                             | 2030                 | 10,167,078     | 1,242,649           | 818%                     | 52,964,845     | 5,613,793           | 943%                              | 50,003,077     | 21,585,092          | 232%                          | 48,130,059     | 5,855,467           | 822%  |
|                             | 2031                 | 9,272,281      | 1,021,768           | 907%                     | 48,498,272     | 4,813,854           | 1007%                             | 45,746,379     | 18,509,318          | 247%                          | 44,069,360     | 5,021,090           | 878%  |
|                             | 2032                 | 8,368,285      | 833,345             | 1004%                    | 44,327,746     | 4,108,337           | 1079%                             | 41,777,439     | 15,796,600          | 264%                          | 40,278,068     | 4,285,201           | 940%  |
|                             | 2033                 | 7,471,967      | 674,356             | 1108%                    | 40,887,000     | 3,487,250           | 1172%                             | 38,482,593     | 13,408,512          | 287%                          | 37,149,250     | 3,637,376           | 1021% |
|                             | 2034                 | 6,604,422      | 542,799             | 1217%                    | 37,469,311     | 2,942,493           | 1273%                             | 35,217,737     | 11,313,915          | 311%                          | 34,041,765     | 3,069,167           | 1109% |
|                             | 2035                 | 5,802,216      | 435,635             | 1332%                    | 33,926,824     | 2,469,274           | 1374%                             | 31,849,479     | 9,494,385           | 335%                          | 30,821,541     | 2,575,576           | 1197% |
|                             | 2036                 | 5,064,740      | 348,405             | 1454%                    | 29,601,426     | 2,062,221           | 1435%                             | 27,783,927     | 7,929,262           | 350%                          | 26,891,810     | 2,151,000           | 1250% |
|                             | 2037                 | 4,383,073      | 277,611             | 1579%                    | 26,045,941     | 1,713,886           | 1520%                             | 24,431,485     | 6,589,908           | 371%                          | 23,661,076     | 1,787,668           | 1324% |
|                             | 2038                 | 3,726,401      | 220,541             | 1690%                    | 23,425,532     | 1,416,394           | 1654%                             | 21,941,142     | 5,446,049           | 403%                          | 21,279,103     | 1,477,370           | 1440% |
|                             | 2039                 | 3,119,419      | 174,889             | 1784%                    | 20,820,542     | 1,163,348           | 1790%                             | 19,478,164     | 4,473,085           | 435%                          | 18,911,735     | 1,213,430           | 1559% |
|                             | 2040                 | 2,584,778      | 138,453             | 1867%                    | 18,215,132     | 949,977             | 1917%                             | 17,025,895     | 3,652,672           | 466%                          | 16,544,499     | 990,874             | 1670% |
|                             | 2041                 | 2,124,202      | 109,121             | 1947%                    | 15,864,751     | 771,652             | 2056%                             | 14,815,098     | 2,967,011           | 499%                          | 14,409,046     | 804,872             | 1790% |
|                             | 2042                 | 1,715,192      | 85,398              | 2008%                    | 13,730,869     | 623,555             | 2202%                             | 12,810,906     | 2,397,575           | 534%                          | 12,470,430     | 650,399             | 1917% |
|                             | 2043                 | 1,364,373      | 66,571              | 2050%                    | 11,253,783     | 501,039             | 2246%                             | 10,505,674     | 1,926,502           | 545%                          | 10,221,004     | 522,609             | 1956% |
|                             | 2044                 | 1,078,023      | 51,919              | 2076%                    | 9,214,798      | 399,817             | 2305%                             | 8,606,916      | 1,537,299           | 560%                          | 8,369,356      | 417,029             | 2007% |
|                             | 2045                 | 849,691        | 40,593              | 2093%                    | 7,643,648      | 316,366             | 2416%                             | 7,139,396      | 1,216,430           | 587%                          | 6,942,356      | 329,985             | 2104% |
|                             | 2046                 | 666,208        | 31,648              | 2105%                    | 6,252,236      | 248,058             | 2520%                             | 5,840,521      | 953,787             | 612%                          | 5,678,638      | 258,737             | 2195% |
|                             | 2047                 | 511,858        | 24,413              | 2097%                    | 5,020,233      | 192,816             | 2604%                             | 4,691,222      | 741,378             | 633%                          | 4,559,736      | 201,116             | 2267% |
|                             | 2048                 | 379,314        | 18,804              | 2017%                    | 3,969,202      | 148,524             | 2672%                             | 3,710,736      | 571,075             | 650%                          | 3,605,191      | 154,918             | 2327% |
|                             | 2049                 | 282,702        | 14,671              | 1927%                    | 3,086,910      | 113,277             | 2725%                             | 2,887,672      | 435,553             | 663%                          | 2,803,895      | 118,154             | 2373% |
|                             | 2050                 | 212,361        | 11,611              | 1829%                    | 2,360,537      | 85,367              | 2765%                             | 2,209,960      | 328,239             | 673%                          | 2,144,200      | 89,042              | 2408% |

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

$$\text{Accum Value of Past Initial Prm} \times 66.6\% = 659,472,618$$

$$\text{Present Value of Future Initial Prm} \times 66.6\% = 61,171,970$$

$$\text{Accum Value of Prior Increases} \times 85.0\% = 45,492,624$$

$$\text{Present Value of Future Increases} \times 85.0\% = 58,007,695$$

$$\text{Total} = 824,144,907$$

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

$$\text{Accum Value of Past Initial Prm} \times 66.6\% = 659,472,618$$

$$\text{Present Value of Future Initial Prm} \times 66.6\% = 61,171,970$$

$$\text{Accum Value of Prior Increases} \times 80.0\% = 42,816,587$$

$$\text{Present Value of Future Increases} \times 80.0\% = 54,595,477$$

$$\text{Total} = 818,056,653$$

**Exhibit 1A: Demonstration of not Recouping Past Losses**  
**Fortis 4060 - 4073 (Excluding 4062-NY & 4063-NY)**

| Calendar Year  | Loss Ratios to Apply to Actual Premium |                |                     | Adjusted Expected Incurred Claims | Historical & Projected Experience |                      |                     | With Proposed Rate Increase |                |                     |
|--|--|----------------|---------------------|-----------------------------------|-----------------------------------|----------------------|---------------------|-----------------------------|----------------|---------------------|
|  | Incurred Claims                        | Earned Premium | Incurred Loss Ratio |                                   | Incurred Claims                   | Earned Premium       | Incurred Loss Ratio | Incurred Claims             | Earned Premium | Incurred Loss Ratio |
| Original Pricing   | 1988                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1989                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1990                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1991                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1992                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1993                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1994                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1995                                   | 0              | 0 %                 | -                                 | 0                                 | 0                    | -                   | 0                           | 0              | -                   |
|  | 1996                                   | 103            | 787 13%             | 108                               | 0                                 | 823                  | 0%                  | 0                           | 823            | 0%                  |
|  | 1997                                   | 472,124        | 4,140,166 11%       | 482,635                           | 6,742                             | 4,232,345 0%         | 6,742               | 4,232,345                   | 0%             | 4,232,345 0%        |
|  | 1998                                   | 2,789,979      | 25,150,099 11%      | 2,845,317                         | 1,606,845                         | 25,648,940 6%        | 1,606,845           | 25,648,940                  | 6%             | 25,648,940 6%       |
|  | 1999                                   | 4,631,665      | 33,996,441 14%      | 4,845,947                         | 1,234,108                         | 35,569,269 3%        | 1,234,108           | 35,569,269                  | 3%             | 35,569,269 3%       |
|  | 2000                                   | 5,970,950      | 32,862,456 18%      | 6,573,215                         | 4,157,266                         | 36,177,158 11%       | 4,157,266           | 36,177,158                  | 11%            | 36,177,158 11%      |
|  | 2001                                   | 7,269,382      | 30,559,949 24%      | 8,457,506                         | 5,672,162                         | 35,554,736 16%       | 5,672,162           | 35,554,736                  | 16%            | 35,554,736 16%      |
|  | 2002                                   | 8,557,764      | 28,554,257 30%      | 10,568,358                        | 7,852,895                         | 35,262,903 22%       | 7,852,895           | 35,262,903                  | 22%            | 35,262,903 22%      |
|  | 2003                                   | 9,549,258      | 26,762,103 36%      | 12,460,159                        | 11,473,522                        | 34,919,997 33%       | 11,473,522          | 34,919,997                  | 33%            | 34,919,997 33%      |
|  | 2004                                   | 10,340,920     | 25,120,433 41%      | 14,251,108                        | 13,130,513                        | 34,619,164 38%       | 13,130,513          | 34,619,164                  | 38%            | 34,619,164 38%      |
|  | 2005                                   | 11,009,486     | 23,560,845 47%      | 15,971,253                        | 18,564,365                        | 34,179,273 54%       | 18,564,365          | 34,179,273                  | 54%            | 34,179,273 54%      |
|  | 2006                                   | 11,625,367     | 22,053,542 53%      | 17,869,506                        | 18,842,775                        | 33,898,793 56%       | 18,842,775          | 33,898,793                  | 56%            | 33,898,793 56%      |
|  | 2007                                   | 12,233,345     | 20,598,492 59%      | 19,839,844                        | 26,430,534                        | 33,406,305 79%       | 26,430,534          | 33,406,305                  | 79%            | 33,406,305 79%      |
| 2008 RI*   | 2008                                   | 17,718,870     | 34,696,290 51%      | 17,718,870                        | 28,945,802                        | 32,876,907 88%       | 28,945,802          | 32,876,907                  | 88%            | 32,876,907 88%      |
|  | 2009                                   | 20,204,846     | 33,915,264 60%      | 20,204,846                        | 37,673,031                        | 31,893,235 118%      | 37,673,031          | 31,893,235                  | 118%           | 31,893,235 118%     |
| 2010 RI*   | 2010                                   | 27,394,099     | 33,684,631 81%      | 27,394,099                        | 43,194,142                        | 31,913,893 135%      | 43,194,142          | 31,913,893                  | 135%           | 31,913,893 135%     |
|  | 2011                                   | 29,961,687     | 47,309,022 63%      | 29,961,687                        | 42,569,279                        | 33,512,392 127%      | 42,569,279          | 33,512,392                  | 127%           | 33,512,392 127%     |
|  | 2012                                   | 32,987,792     | 45,712,288 72%      | 32,987,792                        | 52,772,581                        | 30,763,303 172%      | 52,772,581          | 30,763,303                  | 172%           | 30,763,303 172%     |
| 2013 RI  | 2013                                   | 50,734,315     | 40,742,447 125%     | 50,734,315                        | 61,406,458                        | 27,833,264 221%      | 61,406,458          | 27,833,264                  | 221%           | 27,833,264 221%     |
|  | 2014                                   | 55,036,845     | 45,234,327 122%     | 55,036,845                        | 64,229,821                        | 28,413,111 226%      | 64,229,821          | 28,413,111                  | 226%           | 28,413,111 226%     |
|  | 2015                                   | 58,152,832     | 55,352,663 105%     | 58,152,832                        | 70,846,409                        | 28,746,225 246%      | 70,846,409          | 28,746,225                  | 246%           | 28,746,225 246%     |
|  | 2016                                   | 60,876,589     | 58,164,157 105%     | 60,876,589                        | 76,636,764                        | 27,658,077 277%      | 76,636,764          | 27,658,077                  | 277%           | 27,658,077 277%     |
|  | 2017                                   | 63,865,576     | 54,656,914 117%     | 63,865,576                        | 74,326,814                        | 24,540,223 303%      | 74,326,814          | 24,540,223                  | 303%           | 24,540,223 303%     |
| Projected Future Experience  | 2018                                   |                |                     |                                   | 68,291,335                        | 22,171,580 308%      | 68,307,294          | 24,931,480                  | 274%           | 24,931,480 274%     |
|  | 2019                                   |                |                     |                                   | 69,693,596                        | 20,475,623 340%      | 67,512,062          | 22,786,596                  | 296%           | 22,786,596 296%     |
|  | 2020                                   |                |                     |                                   | 70,713,889                        | 18,793,733 376%      | 64,328,160          | 19,630,720                  | 328%           | 19,630,720 328%     |
|  | 2021                                   |                |                     |                                   | 71,794,519                        | 17,149,512 419%      | 65,240,415          | 17,887,798                  | 365%           | 17,887,798 365%     |
|  | 2022                                   |                |                     |                                   | 72,247,216                        | 15,549,630 465%      | 65,666,451          | 16,219,041                  | 405%           | 16,219,041 405%     |
|  | 2023                                   |                |                     |                                   | 71,769,658                        | 14,003,062 513%      | 65,239,691          | 14,605,894                  | 447%           | 14,605,894 447%     |
|  | 2024                                   |                |                     |                                   | 70,374,107                        | 12,523,325 562%      | 63,972,558          | 13,062,455                  | 490%           | 13,062,455 490%     |
|  | 2025                                   |                |                     |                                   | 68,229,048                        | 11,128,136 613%      | 62,020,689          | 11,607,202                  | 534%           | 11,607,202 534%     |
|  | 2026                                   |                |                     |                                   | 64,907,804                        | 9,828,605 660%       | 58,999,931          | 10,251,726                  | 576%           | 10,251,726 576%     |
|  | 2027                                   |                |                     |                                   | 61,719,235                        | 8,625,479 716%       | 56,099,260          | 8,996,805                   | 624%           | 8,996,805 624%      |
|  | 2028                                   |                |                     |                                   | 59,063,588                        | 7,520,178 785%       | 53,681,370          | 7,843,922                   | 684%           | 7,843,922 684%      |
|  | 2029                                   |                |                     |                                   | 56,219,988                        | 6,515,360 863%       | 51,092,442          | 6,795,846                   | 752%           | 6,795,846 752%      |
|  | 2030                                   |                |                     |                                   | 52,964,845                        | 5,613,793 943%       | 48,130,059          | 5,855,467                   | 822%           | 5,855,467 822%      |
|  | 2031                                   |                |                     |                                   | 48,498,272                        | 4,813,854 1007%      | 44,069,360          | 5,021,090                   | 878%           | 5,021,090 878%      |
|  | 2032                                   |                |                     |                                   | 44,327,746                        | 4,108,337 1079%      | 40,278,068          | 4,285,201                   | 940%           | 4,285,201 940%      |
|  | 2033                                   |                |                     |                                   | 40,887,000                        | 3,487,250 1172%      | 37,149,250          | 3,637,376                   | 1021%          | 3,637,376 1021%     |
|  | 2034                                   |                |                     |                                   | 37,469,311                        | 2,942,493 1273%      | 34,041,765          | 3,069,167                   | 1109%          | 3,069,167 1109%     |
|  | 2035                                   |                |                     |                                   | 33,926,824                        | 2,469,274 1374%      | 30,821,541          | 2,575,576                   | 1197%          | 2,575,576 1197%     |
|  | 2036                                   |                |                     |                                   | 29,601,426                        | 2,062,221 1435%      | 26,891,810          | 2,151,000                   | 1250%          | 2,151,000 1250%     |
|  | 2037                                   |                |                     |                                   | 26,045,941                        | 1,713,886 1520%      | 23,661,076          | 1,787,668                   | 1324%          | 1,787,668 1324%     |
|  | 2038                                   |                |                     |                                   | 23,425,532                        | 1,416,394 1654%      | 21,279,103          | 1,477,370                   | 1440%          | 1,477,370 1440%     |
|  | 2039                                   |                |                     |                                   | 20,820,542                        | 1,163,348 1790%      | 18,911,735          | 1,213,430                   | 1559%          | 1,213,430 1559%     |
|  | 2040                                   |                |                     |                                   | 18,215,132                        | 949,977 1917%        | 16,544,499          | 990,874                     | 1670%          | 990,874 1670%       |
| <b>Values as of 12/31/2017 (discounted at maximum statutory valuation rates)</b> |  |                |                     |                                   | 691,873,842                       | 844,407,137 80.9%    | 844,407,137         | 1,044,093,613               | 80.9%          |                     |
|  |  |                |                     |                                   |                                   | 822,384,433 546.3%   | 757,254,464         | 160,128,820                 | 472.9%         |                     |
|  |  |                |                     |                                   |                                   | 1,666,791,570 139.6% | 1,601,661,601       | 1,204,222,433               | 133.0%         |                     |

\* 2008 and 2010 Rate Filings combined data for the 4060s and 6060s Policy Series. As it is difficult to separate data in older databases, we have approximated the 4060s and 6060s expected premiums and expected claims using 2013 Rate Filing ratios applied to the combined 4060s and 6060s premiums and claims

**Total Incurred Claims exceed Total Initial Premiums x max(58%, Original Pricing Loss Ratio) + Increased Premiums x max(85%, Original Pricing Loss Ratio)**

|  |             |   |             |
|--|-------------|---|-------------|
| Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) = | 691,873,842 | Accum Value of Past Initial Prm x 66.6% =     | 659,472,618 |
| Present Value of Future Incurred Claims =  | 757,254,464 | Present Value of Future Initial Prm x 66.6% = | 61,171,970  |

|         |               |  |            |
|---------|---------------|--|------------|
| Total = | 1,449,128,306 | Accum Value of Prior Increases x 85.0% = | 45,492,624 |
|---------|---------------|--|------------|

|  |  |   |            |
|--|--|---|------------|
|  |  | Present Value of Future Increases x 85.0% = | 58,007,695 |
|--|--|---|------------|

|  |  |         |             |
|--|--|---------|-------------|
|  |  | Total = | 824,144,907 |
|--|--|---------|-------------|

**Total Incurred Claims exceed Total Initial Premiums x max(60%, Original Pricing Loss Ratio) + Increased Premiums x max(80%, Original Pricing Loss Ratio)**

|  |             |   |             |
|--|-------------|---|-------------|
| Accum Value of Minimum(Past Incurred Claims, Adjusted Originally Expected Incurred Claims) = | 691,873,842 | Accum Value of Past Initial Prm x 66.6% =     | 659,472,618 |
| Present Value of Future Incurred Claims =  | 757,254,464 | Present Value of Future Initial Prm x 66.6% = | 61,171,970  |

|         |               |  |            |
|---------|---------------|--|------------|
| Total = | 1,449,128,306 | Accum Value of Prior Increases x 80.0% = | 42,816,587 |
|---------|---------------|--|------------|

|  |  |   |            |
|--|--|---|------------|
|  |  | Present Value of Future Increases x 80.0% = | 54,595,477 |
|--|--|---|------------|

|  |  |         |             |
|--|--|---------|-------------|
|  |  | Total = | 818,056,653 |
|--|--|---------|-------------|

## **Appendix A**

### **4060 - 4073 (Excluding 4062-NY & 4063-NY)**

### **Rate Increase Percentages**

(applied across all elimination periods, and across all Assisted Living Facilities, Home and Community Care percentages)

**Appendix B1**  
**Time II Insurance Company**  
**4061-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 28.90          | 33.57   | 35.87   | 39.34   | 57.79  | 45.63               | 56.27   | 62.36   | 68.44   | 92.77  | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 30    | 28.90          | 34.98   | 38.02   | 41.52   | 57.79  | 45.63               | 56.27   | 62.36   | 68.44   | 93.47  | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 31    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 45.63               | 56.27   | 62.36   | 68.44   | 99.31  | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 32    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 45.63               | 56.27   | 62.36   | 68.44   | 102.23 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 33    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 48.59               | 56.27   | 62.42   | 68.44   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 34    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 48.59               | 56.40   | 65.25   | 68.44   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 35    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 51.62               | 59.37   | 65.25   | 69.92   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 36    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 52.47               | 62.34   | 68.09   | 72.72   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 37    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 52.47               | 64.71   | 71.71   | 75.51   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 38    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 52.47               | 64.71   | 71.71   | 78.31   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 39    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 52.47               | 64.71   | 71.71   | 78.71   | 106.69 | 66.46                 | 82.20   | 90.95   | 101.44  | 138.17 |
| 40    | 30.61          | 36.50   | 41.06   | 44.11   | 60.84  | 55.97               | 68.21   | 76.96   | 82.20   | 113.69 | 71.71                 | 85.70   | 97.94   | 106.69  | 145.17 |
| 41    | 30.83          | 36.50   | 41.89   | 44.11   | 60.84  | 55.97               | 68.21   | 76.96   | 82.20   | 113.69 | 71.71                 | 85.70   | 97.94   | 106.69  | 145.17 |
| 42    | 33.87          | 38.11   | 42.17   | 44.11   | 62.00  | 55.97               | 68.21   | 76.96   | 82.20   | 113.69 | 71.71                 | 85.70   | 97.94   | 106.69  | 145.17 |
| 43    | 34.11          | 38.36   | 45.11   | 46.48   | 64.99  | 55.97               | 68.21   | 76.96   | 82.20   | 113.69 | 71.71                 | 85.70   | 97.94   | 106.69  | 145.17 |
| 44    | 34.36          | 41.37   | 45.41   | 46.78   | 67.99  | 55.97               | 68.21   | 76.96   | 82.20   | 113.69 | 71.71                 | 85.70   | 97.94   | 106.69  | 145.17 |
| 45    | 34.60          | 41.77   | 48.63   | 50.01   | 71.36  | 57.72               | 71.71   | 82.20   | 89.20   | 120.68 | 75.21                 | 92.70   | 103.19  | 113.69  | 155.66 |
| 46    | 36.73          | 44.85   | 48.95   | 52.98   | 74.41  | 57.72               | 71.71   | 82.20   | 89.20   | 120.68 | 75.21                 | 92.70   | 103.19  | 113.69  | 155.66 |
| 47    | 36.73          | 45.15   | 50.72   | 54.22   | 75.21  | 57.72               | 71.71   | 82.20   | 89.20   | 120.68 | 75.21                 | 92.70   | 103.19  | 113.69  | 155.66 |
| 48    | 36.73          | 45.47   | 50.72   | 54.22   | 75.21  | 57.72               | 71.71   | 82.20   | 89.20   | 120.68 | 75.21                 | 92.70   | 103.19  | 113.69  | 155.66 |
| 49    | 36.73          | 45.47   | 50.72   | 54.22   | 75.21  | 57.72               | 71.71   | 82.20   | 89.20   | 120.68 | 75.21                 | 92.70   | 103.19  | 113.69  | 155.66 |
| 50    | 41.98          | 48.97   | 55.97   | 61.22   | 83.95  | 66.46               | 78.71   | 89.20   | 99.69   | 134.67 | 83.95                 | 101.44  | 115.43  | 125.93  | 173.15 |
| 51    | 43.73          | 52.47   | 57.72   | 62.96   | 87.45  | 68.21               | 83.95   | 92.70   | 103.19  | 139.92 | 87.45                 | 106.69  | 118.93  | 131.18  | 180.15 |
| 52    | 45.47          | 54.22   | 61.22   | 66.46   | 90.95  | 71.71               | 85.70   | 97.94   | 106.69  | 145.17 | 92.70                 | 111.94  | 125.93  | 138.17  | 187.14 |
| 53    | 47.22          | 57.72   | 62.96   | 69.96   | 96.20  | 73.46               | 90.95   | 101.44  | 111.94  | 152.16 | 96.20                 | 117.18  | 129.43  | 145.17  | 197.64 |
| 54    | 48.97          | 59.47   | 66.46   | 71.71   | 99.69  | 76.96               | 92.70   | 104.94  | 115.43  | 157.41 | 99.69                 | 120.68  | 136.42  | 148.67  | 204.63 |
| 55    | 50.72          | 61.22   | 68.21   | 75.21   | 103.19 | 78.71               | 96.20   | 108.44  | 120.68  | 162.66 | 103.19                | 125.93  | 141.67  | 155.66  | 211.63 |
| 56    | 54.22          | 66.46   | 73.46   | 80.45   | 110.19 | 83.95               | 103.19  | 115.43  | 127.68  | 173.15 | 108.44                | 132.92  | 148.67  | 164.41  | 223.87 |
| 57    | 57.72          | 69.96   | 78.71   | 85.70   | 117.18 | 89.20               | 108.44  | 122.43  | 134.67  | 183.65 | 113.69                | 138.17  | 155.66  | 171.40  | 234.37 |
| 58    | 61.22          | 73.46   | 82.20   | 90.95   | 124.18 | 94.45               | 113.69  | 129.43  | 143.42  | 194.14 | 118.93                | 143.42  | 162.66  | 180.15  | 244.86 |
| 59    | 66.46          | 78.71   | 89.20   | 96.20   | 132.92 | 101.44              | 122.43  | 138.17  | 152.16  | 206.38 | 125.93                | 152.16  | 171.40  | 188.89  | 257.10 |
| 60    | 69.96          | 83.95   | 94.45   | 103.19  | 141.67 | 106.69              | 129.43  | 145.17  | 160.91  | 218.63 | 131.18                | 159.16  | 180.15  | 199.39  | 271.10 |
| 61    | 75.21          | 90.95   | 101.44  | 111.94  | 152.16 | 113.69              | 138.17  | 155.66  | 173.15  | 234.37 | 138.17                | 169.65  | 190.64  | 211.63  | 286.84 |
| 62    | 80.45          | 97.94   | 108.44  | 118.93  | 162.66 | 120.68              | 148.67  | 166.16  | 185.39  | 250.11 | 146.92                | 180.15  | 202.88  | 223.87  | 304.33 |
| 63    | 87.45          | 104.94  | 117.18  | 127.68  | 174.90 | 129.43              | 159.16  | 178.40  | 197.64  | 267.60 | 157.41                | 190.64  | 216.88  | 237.86  | 323.57 |
| 64    | 94.45          | 111.94  | 125.93  | 136.42  | 187.14 | 139.92              | 167.90  | 190.64  | 209.88  | 285.09 | 167.90                | 202.88  | 229.12  | 251.86  | 342.81 |
| 65    | 101.44         | 120.68  | 134.67  | 148.67  | 202.88 | 148.67              | 178.40  | 202.88  | 225.62  | 304.33 | 176.65                | 215.13  | 241.36  | 269.35  | 363.79 |
| 66    | 110.19         | 131.18  | 146.92  | 160.91  | 220.37 | 159.16              | 192.39  | 218.63  | 241.36  | 327.06 | 188.89                | 229.12  | 258.85  | 286.84  | 388.28 |
| 67    | 118.93         | 141.67  | 159.16  | 173.15  | 237.86 | 169.65              | 206.38  | 234.37  | 257.10  | 349.80 | 199.39                | 243.11  | 274.59  | 302.58  | 411.02 |
| 68    | 127.68         | 153.91  | 171.40  | 188.89  | 258.85 | 180.15              | 220.37  | 248.36  | 276.34  | 374.29 | 211.63                | 258.85  | 290.34  | 323.57  | 439.00 |
|       |                |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4061-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 22.81          | 27.73   | 30.13   | 30.91   | 47.15  | 36.50               | 45.63   | 51.71   | 54.75   | 76.04  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 30    | 22.81          | 28.90   | 31.94   | 32.62   | 47.15  | 36.50               | 45.63   | 51.71   | 54.75   | 76.61  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 31    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 36.50               | 45.63   | 51.71   | 54.75   | 81.40  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 32    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 36.50               | 45.63   | 51.71   | 54.75   | 83.80  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 33    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 38.87               | 45.63   | 51.76   | 54.75   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 34    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 38.87               | 45.73   | 54.11   | 54.75   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 35    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 41.30               | 48.14   | 54.11   | 55.94   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 36    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 41.98               | 50.55   | 56.47   | 58.17   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 37    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 41.98               | 52.47   | 59.47   | 60.41   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 38    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 41.98               | 52.47   | 59.47   | 62.65   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 39    | 22.81          | 28.90   | 31.94   | 33.46   | 47.15  | 41.98               | 52.47   | 59.47   | 62.96   | 87.45  | 54.22                 | 66.46   | 75.21   | 80.45   | 111.94 |
| 40    | 24.49          | 30.42   | 33.46   | 34.98   | 50.19  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 71.71   | 80.45   | 83.95   | 118.93 |
| 41    | 24.66          | 30.42   | 34.13   | 34.98   | 50.19  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 71.71   | 80.45   | 83.95   | 118.93 |
| 42    | 27.10          | 31.76   | 34.36   | 34.98   | 51.15  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 71.71   | 80.45   | 83.95   | 118.93 |
| 43    | 27.29          | 31.97   | 36.75   | 36.86   | 53.62  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 71.71   | 80.45   | 83.95   | 118.93 |
| 44    | 27.49          | 34.48   | 37.00   | 37.10   | 56.10  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 71.71   | 80.45   | 83.95   | 118.93 |
| 45    | 28.01          | 33.74   | 40.24   | 40.33   | 58.08  | 47.22               | 59.47   | 66.46   | 71.71   | 99.69  | 59.47                 | 75.21   | 85.70   | 90.95   | 125.93 |
| 46    | 29.73          | 36.23   | 40.51   | 42.73   | 60.57  | 47.22               | 59.47   | 66.46   | 71.71   | 99.69  | 59.47                 | 75.21   | 85.70   | 90.95   | 125.93 |
| 47    | 29.73          | 36.47   | 41.98   | 43.73   | 61.22  | 47.22               | 59.47   | 66.46   | 71.71   | 99.69  | 59.47                 | 75.21   | 85.70   | 90.95   | 125.93 |
| 48    | 29.73          | 36.73   | 41.98   | 43.73   | 61.22  | 47.22               | 59.47   | 66.46   | 71.71   | 99.69  | 59.47                 | 75.21   | 85.70   | 90.95   | 125.93 |
| 49    | 29.73          | 36.73   | 41.98   | 43.73   | 61.22  | 47.22               | 59.47   | 66.46   | 71.71   | 99.69  | 59.47                 | 75.21   | 85.70   | 90.95   | 125.93 |
| 50    | 33.23          | 40.23   | 45.47   | 48.97   | 68.21  | 52.47               | 64.71   | 73.46   | 78.71   | 110.19 | 66.46                 | 82.20   | 94.45   | 101.44  | 141.67 |
| 51    | 34.98          | 43.73   | 48.97   | 50.72   | 71.71  | 54.22               | 68.21   | 78.71   | 82.20   | 115.43 | 69.96                 | 87.45   | 99.69   | 104.94  | 146.92 |
| 52    | 36.73          | 45.47   | 50.72   | 52.47   | 75.21  | 57.72               | 71.71   | 80.45   | 83.95   | 120.68 | 73.46                 | 90.95   | 103.19  | 108.44  | 153.91 |
| 53    | 38.48          | 47.22   | 52.47   | 55.97   | 78.71  | 59.47               | 73.46   | 83.95   | 89.20   | 125.93 | 76.96                 | 96.20   | 108.44  | 115.43  | 160.91 |
| 54    | 40.23          | 48.97   | 54.22   | 57.72   | 82.20  | 62.96               | 76.96   | 85.70   | 92.70   | 129.43 | 80.45                 | 99.69   | 111.94  | 118.93  | 167.90 |
| 55    | 41.98          | 50.72   | 57.72   | 59.47   | 85.70  | 64.71               | 78.71   | 90.95   | 94.45   | 134.67 | 83.95                 | 103.19  | 117.18  | 122.43  | 174.90 |
| 56    | 43.73          | 54.22   | 61.22   | 62.96   | 90.95  | 68.21               | 83.95   | 96.20   | 99.69   | 143.42 | 87.45                 | 108.44  | 122.43  | 129.43  | 183.65 |
| 57    | 47.22          | 57.72   | 64.71   | 68.21   | 96.20  | 71.71               | 89.20   | 101.44  | 106.69  | 150.41 | 90.95                 | 113.69  | 127.68  | 136.42  | 192.39 |
| 58    | 48.97          | 61.22   | 68.21   | 71.71   | 103.19 | 75.21               | 94.45   | 106.69  | 113.69  | 160.91 | 94.45                 | 118.93  | 134.67  | 141.67  | 201.14 |
| 59    | 52.47          | 64.71   | 73.46   | 76.96   | 110.19 | 80.45               | 99.69   | 113.69  | 120.68  | 171.40 | 99.69                 | 124.18  | 141.67  | 150.41  | 211.63 |
| 60    | 55.97          | 69.96   | 78.71   | 82.20   | 117.18 | 85.70               | 106.69  | 120.68  | 127.68  | 181.90 | 104.94                | 131.18  | 148.67  | 157.41  | 222.12 |
| 61    | 61.22          | 75.21   | 83.95   | 89.20   | 125.93 | 92.70               | 113.69  | 129.43  | 138.17  | 194.14 | 111.94                | 139.92  | 157.41  | 167.90  | 236.12 |
| 62    | 64.71          | 80.45   | 89.20   | 94.45   | 134.67 | 97.94               | 122.43  | 136.42  | 146.92  | 206.38 | 117.18                | 146.92  | 166.16  | 176.65  | 250.11 |
| 63    | 69.96          | 85.70   | 96.20   | 101.44  | 145.17 | 104.94              | 129.43  | 146.92  | 157.41  | 220.37 | 125.93                | 155.66  | 176.65  | 188.89  | 265.85 |
| 64    | 75.21          | 92.70   | 103.19  | 110.19  | 155.66 | 111.94              | 138.17  | 157.41  | 167.90  | 236.12 | 132.92                | 166.16  | 187.14  | 201.14  | 283.34 |
| 65    | 82.20          | 99.69   | 111.94  | 118.93  | 167.90 | 118.93              | 146.92  | 167.90  | 180.15  | 251.86 | 141.67                | 174.90  | 199.39  | 213.38  | 300.83 |
| 66    | 89.20          | 108.44  | 122.43  | 127.68  | 181.90 | 127.68              | 159.16  | 181.90  | 192.39  | 269.35 | 152.16                | 187.14  | 213.38  | 227.37  | 318.32 |
| 67    | 96.20          | 117.18  | 131.18  | 138.17  | 197.64 | 136.42              | 169.65  | 192.39  | 204.63  | 288.59 | 160.91                | 199.39  | 225.62  | 241.36  | 339.31 |
| 68    | 103.19         | 125.93  | 141.67  | 150.41  | 213.38 | 145.17              | 180.15  | 204.63  | 220.37  | 309.57 | 169.65                | 209.88  | 239.61  | 257.10  | 360.30 |
| 69    | 111.94         | 138.17  | 155.66  | 162.66  | 232.62 | 155.66              | 194.14  | 222.1   |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4061-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 24.33          | 29.19   | 30.13   | 33.72   | 48.67  | 38.02               | 48.67   | 53.23   | 57.79   | 79.09  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 30    | 24.33          | 30.42   | 31.94   | 35.59   | 48.67  | 38.02               | 48.67   | 53.23   | 57.79   | 79.68  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 31    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 38.02               | 48.67   | 53.23   | 57.79   | 84.66  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 32    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 38.02               | 48.67   | 53.23   | 57.79   | 87.15  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 33    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 40.49               | 48.67   | 53.28   | 57.79   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 34    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 40.49               | 48.78   | 55.71   | 57.79   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 35    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.02               | 51.35   | 55.71   | 59.04   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 36    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 53.92   | 58.13   | 61.41   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 37    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 55.97   | 61.22   | 63.77   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 38    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 55.97   | 61.22   | 66.13   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 39    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 55.97   | 61.22   | 66.46   | 90.95  | 55.97                 | 69.96   | 76.96   | 87.45   | 117.18 |
| 40    | 26.02          | 30.42   | 34.98   | 38.02   | 51.71  | 47.22               | 57.72   | 64.71   | 69.96   | 96.20  | 61.22                 | 71.71   | 83.95   | 90.95   | 124.18 |
| 41    | 26.20          | 30.42   | 35.69   | 38.02   | 51.71  | 47.22               | 57.72   | 64.71   | 69.96   | 96.20  | 61.22                 | 71.71   | 83.95   | 90.95   | 124.18 |
| 42    | 28.79          | 31.76   | 35.92   | 38.02   | 52.70  | 47.22               | 57.72   | 64.71   | 69.96   | 96.20  | 61.22                 | 71.71   | 83.95   | 90.95   | 124.18 |
| 43    | 29.00          | 31.97   | 38.42   | 40.07   | 55.24  | 47.22               | 57.72   | 64.71   | 69.96   | 96.20  | 61.22                 | 71.71   | 83.95   | 90.95   | 124.18 |
| 44    | 29.20          | 34.48   | 38.68   | 40.33   | 57.80  | 47.22               | 57.72   | 64.71   | 69.96   | 96.20  | 61.22                 | 71.71   | 83.95   | 90.95   | 124.18 |
| 45    | 29.66          | 35.35   | 41.92   | 41.94   | 61.40  | 48.97               | 61.22   | 69.96   | 75.21   | 103.19 | 64.71                 | 78.71   | 89.20   | 96.20   | 132.92 |
| 46    | 31.48          | 37.95   | 42.20   | 44.44   | 64.03  | 48.97               | 61.22   | 69.96   | 75.21   | 103.19 | 64.71                 | 78.71   | 89.20   | 96.20   | 132.92 |
| 47    | 31.48          | 38.20   | 43.73   | 45.47   | 64.71  | 48.97               | 61.22   | 69.96   | 75.21   | 103.19 | 64.71                 | 78.71   | 89.20   | 96.20   | 132.92 |
| 48    | 31.48          | 38.48   | 43.73   | 45.47   | 64.71  | 48.97               | 61.22   | 69.96   | 75.21   | 103.19 | 64.71                 | 78.71   | 89.20   | 96.20   | 132.92 |
| 49    | 31.48          | 38.48   | 43.73   | 45.47   | 64.71  | 48.97               | 61.22   | 69.96   | 75.21   | 103.19 | 64.71                 | 78.71   | 89.20   | 96.20   | 132.92 |
| 50    | 34.98          | 41.98   | 47.22   | 52.47   | 71.71  | 55.97               | 66.46   | 75.21   | 85.70   | 115.43 | 69.96                 | 87.45   | 97.94   | 106.69  | 146.92 |
| 51    | 36.73          | 45.47   | 48.97   | 54.22   | 75.21  | 57.72               | 71.71   | 78.71   | 89.20   | 120.68 | 73.46                 | 90.95   | 101.44  | 111.94  | 153.91 |
| 52    | 38.48          | 45.47   | 52.47   | 55.97   | 76.96  | 61.22               | 71.71   | 83.95   | 90.95   | 122.43 | 78.71                 | 94.45   | 106.69  | 117.18  | 159.16 |
| 53    | 40.23          | 48.97   | 54.22   | 59.47   | 82.20  | 62.96               | 76.96   | 87.45   | 94.45   | 129.43 | 82.20                 | 99.69   | 110.19  | 124.18  | 167.90 |
| 54    | 41.98          | 50.72   | 55.97   | 61.22   | 83.95  | 66.46               | 78.71   | 89.20   | 97.94   | 132.92 | 85.70                 | 103.19  | 115.43  | 125.93  | 173.15 |
| 55    | 43.73          | 52.47   | 57.72   | 64.71   | 87.45  | 68.21               | 82.20   | 92.70   | 103.19  | 138.17 | 89.20                 | 106.69  | 120.68  | 132.92  | 180.15 |
| 56    | 45.47          | 55.97   | 62.96   | 68.21   | 94.45  | 69.96               | 87.45   | 97.94   | 108.44  | 148.67 | 90.95                 | 111.94  | 127.68  | 139.92  | 190.64 |
| 57    | 48.97          | 59.47   | 66.46   | 73.46   | 99.69  | 75.21               | 92.70   | 103.19  | 115.43  | 155.66 | 96.20                 | 117.18  | 131.18  | 146.92  | 199.39 |
| 58    | 52.47          | 62.96   | 69.96   | 76.96   | 104.94 | 80.45               | 97.94   | 110.19  | 122.43  | 164.41 | 101.44                | 122.43  | 138.17  | 152.16  | 208.13 |
| 59    | 55.97          | 66.46   | 75.21   | 82.20   | 113.69 | 85.70               | 103.19  | 117.18  | 129.43  | 176.65 | 106.69                | 129.43  | 145.17  | 160.91  | 218.63 |
| 60    | 59.47          | 71.71   | 80.45   | 87.45   | 120.68 | 90.95               | 110.19  | 124.18  | 136.42  | 187.14 | 111.94                | 136.42  | 152.16  | 167.90  | 229.12 |
| 61    | 64.71          | 76.96   | 85.70   | 94.45   | 129.43 | 97.94               | 117.18  | 131.18  | 146.92  | 199.39 | 118.93                | 143.42  | 160.91  | 178.40  | 243.11 |
| 62    | 68.21          | 83.95   | 92.70   | 101.44  | 138.17 | 103.19              | 127.68  | 141.67  | 157.41  | 213.38 | 124.18                | 153.91  | 173.15  | 190.64  | 258.85 |
| 63    | 75.21          | 89.20   | 99.69   | 108.44  | 148.67 | 110.19              | 134.67  | 152.16  | 167.90  | 227.37 | 134.67                | 162.66  | 183.65  | 202.88  | 274.59 |
| 64    | 80.45          | 94.45   | 106.69  | 115.43  | 159.16 | 118.93              | 141.67  | 160.91  | 178.40  | 243.11 | 143.42                | 171.40  | 194.14  | 213.38  | 292.08 |
| 65    | 85.70          | 103.19  | 113.69  | 125.93  | 173.15 | 125.93              | 152.16  | 171.40  | 190.64  | 260.60 | 150.41                | 183.65  | 204.63  | 227.37  | 309.57 |
| 66    | 94.45          | 111.94  | 124.18  | 136.42  | 187.14 | 136.42              | 164.41  | 185.39  | 204.63  | 278.09 | 160.91                | 195.89  | 218.63  | 243.11  | 330.56 |
| 67    | 101.44         | 120.68  | 134.67  | 146.92  | 202.88 | 145.17              | 174.90  | 199.39  | 218.63  | 297.33 | 169.65                | 206.38  | 232.62  | 257.10  | 349.80 |
| 68    | 108.44         | 131.18  | 145.17  | 160.91  | 220.37 | 153.91              | 187.14  | 209.88  | 236.12  | 318.32 | 180.15                | 220.37  | 246.61  | 274.59  | 374.29 |
| 69    | 117.18         | 143.42  | 159.16  | 173.15  | 239.61 | 162.66              |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4061-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |            |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|------------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |            |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years    | 4 Years | 5 Years | Life   |
| 18-29 | 19.77          | 23.35   | 25.83   | 26.70   | 39.54  | 31.94               | 38.02   | 44.11   | 47.15   | 63.88  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 30    | 19.77          | 24.33   | 27.38   | 28.18   | 39.54  | 31.94               | 38.02   | 44.11   | 47.15   | 64.36  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 31    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 31.94               | 38.02   | 44.11   | 47.15   | 68.38  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 32    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 31.94               | 38.02   | 44.11   | 47.15   | 70.39  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 33    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 34.01               | 38.02   | 44.15   | 47.15   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 34    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 34.01               | 38.11   | 46.16   | 47.15   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 35    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 36.14               | 40.12   | 46.16   | 48.17   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 36    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 36.73               | 42.12   | 48.16   | 50.09   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 37    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 36.73               | 43.73   | 50.72   | 52.02   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 38    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 36.73               | 43.73   | 50.72   | 53.95   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 39    | 19.77          | 24.33   | 27.38   | 28.90   | 39.54  | 36.73               | 43.73   | 50.72   | 54.22   | 73.46  | 47.22                 | 55.97      | 64.71   | 68.21   | 94.45  |
| 40    | 21.43          | 25.85   | 28.90   | 30.42   | 42.58  | 38.48               | 47.22   | 54.22   | 57.72   | 78.71  | 48.97                 | 61.22      | 68.21   | 71.71   | 101.44 |
| 41    | 21.58          | 25.85   | 29.48   | 30.42   | 42.58  | 38.48               | 47.22   | 54.22   | 57.72   | 78.71  | 48.97                 | 61.22      | 68.21   | 71.71   | 101.44 |
| 42    | 23.71          | 26.99   | 29.68   | 30.42   | 43.40  | 38.48               | 47.22   | 54.22   | 57.72   | 78.71  | 48.97                 | 61.22      | 68.21   | 71.71   | 101.44 |
| 43    | 23.88          | 27.17   | 31.74   | 32.05   | 45.49  | 38.48               | 47.22   | 54.22   | 57.72   | 78.71  | 48.97                 | 61.22      | 68.21   | 71.71   | 101.44 |
| 44    | 24.05          | 29.30   | 31.95   | 32.26   | 47.60  | 38.48               | 47.22   | 54.22   | 57.72   | 78.71  | 48.97                 | 61.22      | 68.21   | 71.71   | 101.44 |
| 45    | 23.07          | 28.92   | 33.54   | 33.88   | 49.79  | 40.23               | 50.72   | 55.97   | 61.22   | 85.70  | 48.97                 | 64.71      | 71.71   | 76.96   | 106.69 |
| 46    | 24.49          | 31.05   | 33.76   | 35.89   | 51.91  | 40.23               | 50.72   | 55.97   | 61.22   | 85.70  | 48.97                 | 64.71      | 71.71   | 76.96   | 106.69 |
| 47    | 24.49          | 31.26   | 34.98   | 36.73   | 52.47  | 40.23               | 50.72   | 55.97   | 61.22   | 85.70  | 48.97                 | 64.71      | 71.71   | 76.96   | 106.69 |
| 48    | 24.49          | 31.48   | 34.98   | 36.73   | 52.47  | 40.23               | 50.72   | 55.97   | 61.22   | 85.70  | 48.97                 | 64.71      | 71.71   | 76.96   | 106.69 |
| 49    | 24.49          | 31.48   | 34.98   | 36.73   | 52.47  | 40.23               | 50.72   | 55.97   | 61.22   | 85.70  | 48.97                 | 64.71      | 71.71   | 76.96   | 106.69 |
| 50    | 27.98          | 34.98   | 38.48   | 41.98   | 57.72  | 43.73               | 55.97   | 62.96   | 66.46   | 92.70  | 55.97                 | 69.96      | 80.45   | 87.45   | 120.68 |
| 51    | 29.73          | 36.73   | 41.98   | 43.73   | 61.22  | 45.47               | 57.72   | 66.46   | 69.96   | 97.94  | 59.47                 | 73.46      | 85.70   | 89.20   | 125.93 |
| 52    | 31.48          | 38.48   | 43.73   | 45.47   | 64.71  | 48.97               | 61.22   | 68.21   | 71.71   | 103.19 | 62.96                 | 76.96      | 89.20   | 92.70   | 131.18 |
| 53    | 33.23          | 40.23   | 45.47   | 47.22   | 66.46  | 50.72               | 62.96   | 71.71   | 75.21   | 106.69 | 66.46                 | 82.20      | 92.70   | 97.94   | 136.42 |
| 54    | 34.98          | 41.98   | 45.47   | 48.97   | 69.96  | 54.22               | 66.46   | 71.71   | 78.71   | 110.19 | 69.96                 | 85.70      | 94.45   | 101.44  | 143.42 |
| 55    | 34.98          | 43.73   | 48.97   | 50.72   | 73.46  | 54.22               | 68.21   | 76.96   | 80.45   | 115.43 | 69.96                 | 89.20      | 99.69   | 104.94  | 148.67 |
| 56    | 36.73          | 45.47   | 52.47   | 54.22   | 76.96  | 57.72               | 69.96   | 82.20   | 85.70   | 122.43 | 73.46                 | 90.95      | 104.94  | 110.19  | 155.66 |
| 57    | 40.23          | 48.97   | 54.22   | 57.72   | 82.20  | 61.22               | 75.21   | 85.70   | 90.95   | 127.68 | 76.96                 | 96.20      | 108.44  | 115.43  | 164.41 |
| 58    | 41.98          | 52.47   | 57.72   | 61.22   | 87.45  | 64.71               | 80.45   | 90.95   | 96.20   | 136.42 | 80.45                 | 101.44     | 113.69  | 120.68  | 171.40 |
| 59    | 45.47          | 54.22   | 62.96   | 64.71   | 94.45  | 69.96               | 83.95   | 97.94   | 101.44  | 146.92 | 85.70                 | 104.94     | 120.68  | 127.68  | 180.15 |
| 60    | 47.22          | 59.47   | 66.46   | 69.96   | 99.69  | 71.71               | 90.95   | 101.44  | 108.44  | 153.91 | 89.20                 | 111.94     | 125.93  | 134.67  | 188.89 |
| 61    | 52.47          | 64.71   | 71.71   | 75.21   | 106.69 | 78.71               | 97.94   | 110.19  | 117.18  | 164.41 | 96.20                 | 118.93     | 134.67  | 141.67  | 201.14 |
| 62    | 54.22          | 68.21   | 75.21   | 80.45   | 113.69 | 82.20               | 103.19  | 115.43  | 125.93  | 174.90 | 99.69                 | 124.18     | 139.92  | 150.41  | 211.63 |
| 63    | 59.47          | 73.46   | 82.20   | 85.70   | 124.18 | 89.20               | 110.19  | 125.93  | 132.92  | 188.89 | 106.69                | 132.92     | 150.41  | 160.91  | 227.37 |
| 64    | 64.71          | 78.71   | 87.45   | 94.45   | 132.92 | 96.20               | 117.18  | 132.92  | 143.42  | 201.14 | 113.69                | 141.67     | 159.16  | 171.40  | 241.36 |
| 65    | 69.96          | 83.95   | 94.45   | 101.44  | 143.42 | 101.44              | 124.18  | 141.67  | 152.16  | 215.13 | 120.68                | 148.67     | 167.90  | 181.90  | 255.35 |
| 66    | 75.21          | 92.70   | 104.94  | 108.44  | 153.91 | 108.44              | 136.42  | 155.66  | 162.66  | 229.12 | 129.43                | 159.16     | 181.90  | 192.39  | 269.35 |
| 67    | 82.20          | 99.69   | 111.94  | 117.18  | 167.90 | 117.18              | 145.17  | 164.41  | 173.15  | 244.86 | 136.42                | 169.65     | 192.39  | 204.63  | 288.59 |
| 68    | 87.45          | 106.69  | 120.68  | 127.68  | 181.90 | 122.43              | 152.16  | 174.90  | 187.14  | 264.10 | 143.42                | 178.40     | 204.63  | 218.63  | 306.08 |
| 69    | 94.45          | 117.18  | 132.92  | 138.17  | 197.64 | 131.18              | 164.41  | 188.89  | 199.39  | 281.59 | 152.16                | 192.39</td |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 39.54          | 46.71   | 53.09   | 60.42   | 85.17  | 62.36               | 77.56   | 91.25   | 104.94  | 135.36 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 30    | 39.54          | 48.67   | 56.27   | 63.76   | 85.17  | 62.36               | 77.56   | 91.25   | 104.94  | 136.37 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 31    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 62.36               | 77.56   | 91.25   | 104.94  | 144.90 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 32    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 62.36               | 77.56   | 91.25   | 104.94  | 149.16 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 33    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 66.40               | 77.56   | 91.34   | 104.94  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 34    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 66.40               | 77.75   | 95.49   | 104.94  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 35    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 70.55               | 81.84   | 95.49   | 107.21  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 36    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 71.71               | 85.93   | 99.65   | 111.50  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 37    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 71.71               | 89.20   | 104.94  | 115.79  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 38    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 71.71               | 89.20   | 104.94  | 120.08  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 39    | 39.54          | 48.67   | 56.27   | 65.40   | 85.17  | 71.71               | 89.20   | 104.94  | 120.68  | 155.66 | 94.45                 | 118.93  | 138.17  | 157.41  | 208.13 |
| 40    | 42.85          | 51.71   | 60.84   | 68.44   | 91.25  | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 166.16  | 222.12 |
| 41    | 43.16          | 51.71   | 62.06   | 68.44   | 91.25  | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 166.16  | 222.12 |
| 42    | 47.42          | 53.98   | 62.48   | 68.44   | 93.00  | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 166.16  | 222.12 |
| 43    | 47.76          | 54.34   | 66.82   | 72.12   | 97.49  | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 166.16  | 222.12 |
| 44    | 48.10          | 58.61   | 67.27   | 72.59   | 101.99 | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 166.16  | 222.12 |
| 45    | 47.79          | 57.84   | 72.10   | 77.43   | 104.55 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 46    | 50.72          | 62.10   | 72.59   | 82.04   | 109.02 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 47    | 50.72          | 62.52   | 75.21   | 83.95   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 48    | 50.72          | 62.96   | 75.21   | 83.95   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 49    | 50.72          | 62.96   | 75.21   | 83.95   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 50    | 57.72          | 71.71   | 82.20   | 92.70   | 124.18 | 90.95               | 111.94  | 131.18  | 148.67  | 197.64 | 120.68                | 148.67  | 173.15  | 195.89  | 260.60 |
| 51    | 59.47          | 75.21   | 85.70   | 96.20   | 129.43 | 94.45               | 118.93  | 136.42  | 153.91  | 206.38 | 124.18                | 153.91  | 180.15  | 202.88  | 271.10 |
| 52    | 61.22          | 76.96   | 89.20   | 99.69   | 132.92 | 96.20               | 122.43  | 141.67  | 160.91  | 211.63 | 127.68                | 160.91  | 185.39  | 211.63  | 278.09 |
| 53    | 62.96          | 80.45   | 90.95   | 103.19  | 138.17 | 99.69               | 125.93  | 145.17  | 166.16  | 220.37 | 131.18                | 166.16  | 190.64  | 218.63  | 288.59 |
| 54    | 64.71          | 82.20   | 94.45   | 106.69  | 141.67 | 101.44              | 129.43  | 150.41  | 171.40  | 225.62 | 134.67                | 169.65  | 197.64  | 225.62  | 297.33 |
| 55    | 66.46          | 85.70   | 97.94   | 108.44  | 146.92 | 104.94              | 134.67  | 155.66  | 176.65  | 234.37 | 138.17                | 176.65  | 202.88  | 229.12  | 307.83 |
| 56    | 73.46          | 90.95   | 103.19  | 117.18  | 155.66 | 111.94              | 141.67  | 166.16  | 185.39  | 246.61 | 145.17                | 183.65  | 213.38  | 241.36  | 321.82 |
| 57    | 76.96          | 96.20   | 110.19  | 125.93  | 167.90 | 118.93              | 150.41  | 174.90  | 199.39  | 264.10 | 150.41                | 192.39  | 223.87  | 255.35  | 337.56 |
| 58    | 82.20          | 103.19  | 120.68  | 134.67  | 180.15 | 125.93              | 162.66  | 187.14  | 213.38  | 281.59 | 160.91                | 202.88  | 237.86  | 269.35  | 356.80 |
| 59    | 89.20          | 110.19  | 129.43  | 143.42  | 192.39 | 136.42              | 171.40  | 201.14  | 227.37  | 302.58 | 169.65                | 215.13  | 251.86  | 283.34  | 376.04 |
| 60    | 94.45          | 120.68  | 138.17  | 153.91  | 208.13 | 143.42              | 183.65  | 215.13  | 243.11  | 323.57 | 178.40                | 227.37  | 265.85  | 300.83  | 398.77 |
| 61    | 101.44         | 129.43  | 148.67  | 167.90  | 223.87 | 153.91              | 197.64  | 230.87  | 262.35  | 348.05 | 188.89                | 241.36  | 283.34  | 320.07  | 423.26 |
| 62    | 108.44         | 138.17  | 157.41  | 178.40  | 237.86 | 167.90              | 213.38  | 246.61  | 279.84  | 370.79 | 199.39                | 257.10  | 299.08  | 337.56  | 449.49 |
| 63    | 118.93         | 146.92  | 171.40  | 190.64  | 255.35 | 180.15              | 227.37  | 265.85  | 302.58  | 398.77 | 215.13                | 272.84  | 318.32  | 360.30  | 475.73 |
| 64    | 127.68         | 157.41  | 183.65  | 206.38  | 274.59 | 192.39              | 243.11  | 285.09  | 323.57  | 426.76 | 227.37                | 288.59  | 337.56  | 383.03  | 507.21 |
| 65    | 138.17         | 173.15  | 197.64  | 223.87  | 299.08 | 208.13              | 264.10  | 307.83  | 351.55  | 459.99 | 243.11                | 309.57  | 360.30  | 411.02  | 542.19 |
| 66    | 148.67         | 187.14  | 216.88  | 241.36  | 325.32 | 222.12              | 283.34  | 332.31  | 376.04  | 498.47 | 260.60                | 330.56  | 388.28  | 439.00  | 582.42 |
| 67    | 162.66         | 202.88  | 234.37  | 264.10  | 353.30 | 237.86              | 306.08  | 356.80  | 404.02  | 535.20 | 276.34                | 355.05  | 412.77  | 468.73  | 620.90 |
| 68    | 176.65         | 220     |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 42.33   | 47.35   | 51.99   | 76.04  | 54.75               | 69.96   | 80.61   | 91.25   | 121.67 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 30    | 34.98          | 44.11   | 50.19   | 54.87   | 76.04  | 54.75               | 69.96   | 80.61   | 91.25   | 122.58 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 31    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 54.75               | 69.96   | 80.61   | 91.25   | 130.25 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 32    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 54.75               | 69.96   | 80.61   | 91.25   | 134.08 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 33    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 58.30               | 69.96   | 80.69   | 91.25   | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 34    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 58.30               | 70.12   | 84.35   | 91.25   | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 35    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 61.95               | 73.82   | 84.35   | 93.23   | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 36    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 62.96               | 77.51   | 88.02   | 96.96   | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 37    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 62.96               | 80.45   | 92.70   | 100.69  | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 38    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 62.96               | 80.45   | 92.70   | 104.41  | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 39    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 62.96               | 80.45   | 92.70   | 104.94  | 139.92 | 83.95                 | 106.69  | 124.18  | 139.92  | 185.39 |
| 40    | 38.26          | 47.15   | 53.23   | 60.84   | 80.61  | 69.96               | 85.70   | 97.94   | 110.19  | 148.67 | 89.20                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 41    | 38.53          | 47.15   | 54.30   | 60.84   | 80.61  | 69.96               | 85.70   | 97.94   | 110.19  | 148.67 | 89.20                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 42    | 42.34          | 49.22   | 54.67   | 60.84   | 82.15  | 69.96               | 85.70   | 97.94   | 110.19  | 148.67 | 89.20                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 43    | 42.64          | 49.55   | 58.47   | 64.11   | 86.11  | 69.96               | 85.70   | 97.94   | 110.19  | 148.67 | 89.20                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 44    | 42.95          | 53.44   | 58.86   | 64.53   | 90.09  | 69.96               | 85.70   | 97.94   | 110.19  | 148.67 | 89.20                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 45    | 42.84          | 53.02   | 62.04   | 69.36   | 92.93  | 71.71               | 90.95   | 104.94  | 120.68  | 157.41 | 94.45                 | 120.68  | 138.17  | 157.41  | 208.13 |
| 46    | 45.47          | 56.93   | 62.46   | 73.49   | 96.90  | 71.71               | 90.95   | 104.94  | 120.68  | 157.41 | 94.45                 | 120.68  | 138.17  | 157.41  | 208.13 |
| 47    | 45.47          | 57.31   | 64.71   | 75.21   | 97.94  | 71.71               | 90.95   | 104.94  | 120.68  | 157.41 | 94.45                 | 120.68  | 138.17  | 157.41  | 208.13 |
| 48    | 45.47          | 57.72   | 64.71   | 75.21   | 97.94  | 71.71               | 90.95   | 104.94  | 120.68  | 157.41 | 94.45                 | 120.68  | 138.17  | 157.41  | 208.13 |
| 49    | 45.47          | 57.72   | 64.71   | 75.21   | 97.94  | 71.71               | 90.95   | 104.94  | 120.68  | 157.41 | 94.45                 | 120.68  | 138.17  | 157.41  | 208.13 |
| 50    | 50.72          | 62.96   | 73.46   | 82.20   | 108.44 | 80.45               | 99.69   | 117.18  | 132.92  | 174.90 | 104.94                | 132.92  | 153.91  | 174.90  | 230.87 |
| 51    | 52.47          | 64.71   | 76.96   | 85.70   | 115.43 | 82.20               | 103.19  | 122.43  | 138.17  | 181.90 | 108.44                | 136.42  | 160.91  | 180.15  | 239.61 |
| 52    | 54.22          | 69.96   | 78.71   | 89.20   | 118.93 | 85.70               | 108.44  | 125.93  | 143.42  | 188.89 | 111.94                | 143.42  | 166.16  | 187.14  | 246.61 |
| 53    | 55.97          | 71.71   | 82.20   | 90.95   | 122.43 | 89.20               | 111.94  | 131.18  | 146.92  | 194.14 | 117.18                | 146.92  | 171.40  | 192.39  | 257.10 |
| 54    | 57.72          | 73.46   | 83.95   | 94.45   | 127.68 | 90.95               | 115.43  | 134.67  | 152.16  | 201.14 | 120.68                | 150.41  | 174.90  | 197.64  | 265.85 |
| 55    | 59.47          | 76.96   | 87.45   | 97.94   | 131.18 | 94.45               | 120.68  | 138.17  | 157.41  | 209.88 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 56    | 62.96          | 80.45   | 92.70   | 103.19  | 139.92 | 99.69               | 125.93  | 146.92  | 166.16  | 222.12 | 129.43                | 164.41  | 190.64  | 215.13  | 286.84 |
| 57    | 69.96          | 85.70   | 99.69   | 110.19  | 148.67 | 106.69              | 134.67  | 155.66  | 176.65  | 234.37 | 136.42                | 171.40  | 201.14  | 225.62  | 300.83 |
| 58    | 73.46          | 92.70   | 106.69  | 120.68  | 160.91 | 111.94              | 143.42  | 167.90  | 188.89  | 251.86 | 141.67                | 181.90  | 213.38  | 239.61  | 316.57 |
| 59    | 78.71          | 99.69   | 115.43  | 129.43  | 173.15 | 120.68              | 153.91  | 178.40  | 202.88  | 269.35 | 148.67                | 192.39  | 223.87  | 253.61  | 335.81 |
| 60    | 83.95          | 106.69  | 124.18  | 138.17  | 185.39 | 127.68              | 166.16  | 190.64  | 216.88  | 288.59 | 157.41                | 202.88  | 236.12  | 267.60  | 356.80 |
| 61    | 90.95          | 115.43  | 132.92  | 148.67  | 197.64 | 138.17              | 176.65  | 206.38  | 234.37  | 309.57 | 169.65                | 215.13  | 251.86  | 285.09  | 376.04 |
| 62    | 97.94          | 122.43  | 141.67  | 157.41  | 213.38 | 148.67              | 187.14  | 220.37  | 248.36  | 330.56 | 180.15                | 227.37  | 267.60  | 302.58  | 400.52 |
| 63    | 104.94         | 131.18  | 150.41  | 169.65  | 227.37 | 160.91              | 201.14  | 236.12  | 267.60  | 355.05 | 190.64                | 241.36  | 281.59  | 320.07  | 423.26 |
| 64    | 111.94         | 141.67  | 164.41  | 181.90  | 244.86 | 171.40              | 218.63  | 255.35  | 286.84  | 381.28 | 201.14                | 258.85  | 302.58  | 339.31  | 452.99 |
| 65    | 122.43         | 152.16  | 176.65  | 197.64  | 265.85 | 183.65              | 234.37  | 272.84  | 311.32  | 411.02 | 215.13                | 274.59  | 321.82  | 363.79  | 484.47 |
| 66    | 132.92         | 167.90  | 192.39  | 216.88  | 288.59 | 197.64              | 253.61  | 297.33  | 335.81  | 444.25 | 230.87                | 297.33  | 346.30  | 391.78  | 517.71 |
| 67    | 143.42         | 180.15  | 209.88  | 234.37  | 313.07 | 213.38              | 269.35  | 316.57  | 360.30  | 473.98 | 244.86                | 314.82  | 367.29  | 418.01  | 550.94 |
| 68    | 155.66         | 195.89  | 227.37  | 255.35  | 342.81 | 227.37</td          |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 31.94          | 39.41   | 43.05   | 47.78   | 69.96  | 50.19               | 65.40   | 74.52   | 83.65   | 111.02 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 30    | 31.94          | 41.06   | 45.63   | 50.42   | 69.96  | 50.19               | 65.40   | 74.52   | 83.65   | 111.86 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 31    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 50.19               | 65.40   | 74.52   | 83.65   | 118.85 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 32    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 50.19               | 65.40   | 74.52   | 83.65   | 122.34 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 33    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 53.44               | 65.40   | 74.60   | 83.65   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 34    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 53.44               | 65.55   | 77.99   | 83.65   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 35    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 56.78               | 69.00   | 77.99   | 85.46   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 36    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 57.72               | 72.45   | 81.38   | 88.88   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 37    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 57.72               | 75.21   | 85.70   | 92.29   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 38    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 57.72               | 75.21   | 85.70   | 95.71   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 39    | 31.94          | 41.06   | 45.63   | 51.71   | 69.96  | 57.72               | 75.21   | 85.70   | 96.20   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 40    | 35.20          | 42.58   | 48.67   | 54.75   | 74.52  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 41    | 35.45          | 42.58   | 49.65   | 54.75   | 74.52  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 42    | 38.95          | 44.46   | 49.98   | 54.75   | 75.95  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 43    | 39.23          | 44.75   | 53.46   | 57.70   | 79.61  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 44    | 39.51          | 48.27   | 53.81   | 58.07   | 83.29  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 45    | 39.55          | 48.20   | 57.01   | 61.30   | 86.30  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 46    | 41.98          | 51.75   | 57.39   | 64.95   | 89.98  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 47    | 41.98          | 52.10   | 59.47   | 66.46   | 90.95  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 48    | 41.98          | 52.47   | 59.47   | 66.46   | 90.95  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 49    | 41.98          | 52.47   | 59.47   | 66.46   | 90.95  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 50    | 47.22          | 57.72   | 66.46   | 75.21   | 99.69  | 75.21               | 92.70   | 106.69  | 120.68  | 160.91 | 96.20                 | 122.43  | 141.67  | 157.41  | 211.63 |
| 51    | 48.97          | 59.47   | 69.96   | 78.71   | 103.19 | 76.96               | 94.45   | 110.19  | 125.93  | 166.16 | 99.69                 | 125.93  | 145.17  | 166.16  | 218.63 |
| 52    | 48.97          | 61.22   | 71.71   | 80.45   | 106.69 | 76.96               | 97.94   | 111.94  | 129.43  | 171.40 | 101.44                | 129.43  | 148.67  | 169.65  | 225.62 |
| 53    | 50.72          | 62.96   | 75.21   | 83.95   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 176.65 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 54    | 52.47          | 66.46   | 76.96   | 85.70   | 115.43 | 82.20               | 104.94  | 122.43  | 138.17  | 183.65 | 108.44                | 138.17  | 160.91  | 180.15  | 239.61 |
| 55    | 54.22          | 69.96   | 80.45   | 89.20   | 120.68 | 85.70               | 108.44  | 127.68  | 143.42  | 190.64 | 110.19                | 141.67  | 166.16  | 187.14  | 248.36 |
| 56    | 57.72          | 73.46   | 83.95   | 94.45   | 127.68 | 90.95               | 115.43  | 132.92  | 150.41  | 201.14 | 117.18                | 148.67  | 173.15  | 195.89  | 260.60 |
| 57    | 61.22          | 78.71   | 90.95   | 101.44  | 136.42 | 96.20               | 122.43  | 143.42  | 162.66  | 215.13 | 122.43                | 155.66  | 183.65  | 208.13  | 274.59 |
| 58    | 66.46          | 83.95   | 96.20   | 108.44  | 145.17 | 103.19              | 131.18  | 150.41  | 173.15  | 227.37 | 131.18                | 166.16  | 190.64  | 218.63  | 288.59 |
| 59    | 73.46          | 90.95   | 103.19  | 117.18  | 155.66 | 110.19              | 139.92  | 162.66  | 183.65  | 243.11 | 138.17                | 174.90  | 202.88  | 229.12  | 306.08 |
| 60    | 78.71          | 96.20   | 110.19  | 125.93  | 167.90 | 118.93              | 148.67  | 173.15  | 195.89  | 260.60 | 145.17                | 183.65  | 215.13  | 243.11  | 321.82 |
| 61    | 83.95          | 103.19  | 120.68  | 134.67  | 180.15 | 127.68              | 160.91  | 187.14  | 211.63  | 279.84 | 153.91                | 194.14  | 229.12  | 258.85  | 342.81 |
| 62    | 89.20          | 110.19  | 129.43  | 143.42  | 192.39 | 136.42              | 171.40  | 201.14  | 227.37  | 300.83 | 164.41                | 208.13  | 243.11  | 274.59  | 363.79 |
| 63    | 96.20          | 120.68  | 138.17  | 153.91  | 208.13 | 145.17              | 185.39  | 216.88  | 243.11  | 323.57 | 174.90                | 222.12  | 258.85  | 290.34  | 388.28 |
| 64    | 103.19         | 129.43  | 148.67  | 166.16  | 222.12 | 155.66              | 197.64  | 232.62  | 262.35  | 346.30 | 185.39                | 234.37  | 274.59  | 309.57  | 411.02 |
| 65    | 111.94         | 139.92  | 162.66  | 180.15  | 241.36 | 169.65              | 213.38  | 248.36  | 281.59  | 372.54 | 197.64                | 251.86  | 292.08  | 330.56  | 440.75 |
| 66    | 122.43         | 150.41  | 174.90  | 195.89  | 264.10 | 181.90              | 229.12  | 267.60  | 306.08  | 404.02 | 211.63                | 267.60  | 313.07  | 355.05  | 470.48 |
| 67    | 131.18         | 164.41  | 190.64  | 213.38  | 285.09 | 192.39              | 244.86  | 288.59  | 327.06  | 433.75 | 223.87                | 285.09  | 335.81  | 377.79  | 501.96 |
| 68    | 141.67         | 178.40  | 208.13  | 232.62  | 311.32 | 208.13              | 264.10  | 311.32  | 353.    |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 36.49   | 40.18   | 43.56   | 65.40  | 47.15               | 60.84   | 69.96   | 77.56   | 104.94 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 30    | 30.42          | 38.02   | 42.58   | 45.97   | 65.40  | 47.15               | 60.84   | 69.96   | 77.56   | 105.73 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 31    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 47.15               | 60.84   | 69.96   | 77.56   | 112.34 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 32    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 47.15               | 60.84   | 69.96   | 77.56   | 115.64 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 33    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 50.21               | 60.84   | 70.03   | 77.56   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 34    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 50.21               | 60.98   | 73.21   | 77.56   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 35    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 53.34               | 64.19   | 73.21   | 79.24   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 36    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 54.22               | 67.40   | 76.40   | 82.41   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 37    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 54.22               | 69.96   | 80.45   | 85.58   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 38    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 54.22               | 69.96   | 80.45   | 88.75   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 39    | 30.42          | 38.02   | 42.58   | 47.15   | 65.40  | 54.22               | 69.96   | 80.45   | 89.20   | 120.68 | 73.46                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 40    | 32.14          | 39.54   | 45.63   | 50.19   | 68.44  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 41    | 32.37          | 39.54   | 46.55   | 50.19   | 68.44  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 42    | 35.56          | 41.28   | 46.86   | 50.19   | 69.75  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 43    | 35.82          | 41.56   | 50.12   | 52.89   | 73.11  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 44    | 36.08          | 44.82   | 50.45   | 53.23   | 76.49  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 76.96                 | 97.94   | 111.94  | 127.68  | 169.65 |
| 45    | 36.25          | 44.99   | 53.66   | 56.46   | 79.66  | 59.47               | 78.71   | 90.95   | 101.44  | 134.67 | 80.45                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 46    | 38.48          | 48.30   | 54.02   | 59.82   | 83.06  | 59.47               | 78.71   | 90.95   | 101.44  | 134.67 | 80.45                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 47    | 38.48          | 48.62   | 55.97   | 61.22   | 83.95  | 59.47               | 78.71   | 90.95   | 101.44  | 134.67 | 80.45                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 48    | 38.48          | 48.97   | 55.97   | 61.22   | 83.95  | 59.47               | 78.71   | 90.95   | 101.44  | 134.67 | 80.45                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 49    | 38.48          | 48.97   | 55.97   | 61.22   | 83.95  | 59.47               | 78.71   | 90.95   | 101.44  | 134.67 | 80.45                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 50    | 41.98          | 54.22   | 61.22   | 69.96   | 92.70  | 66.46               | 87.45   | 99.69   | 111.94  | 150.41 | 89.20                 | 117.18  | 132.92  | 150.41  | 199.39 |
| 51    | 43.73          | 55.97   | 62.96   | 71.71   | 96.20  | 69.96               | 90.95   | 103.19  | 117.18  | 155.66 | 92.70                 | 120.68  | 138.17  | 153.91  | 208.13 |
| 52    | 45.47          | 57.72   | 66.46   | 75.21   | 99.69  | 73.46               | 92.70   | 108.44  | 122.43  | 162.66 | 94.45                 | 124.18  | 143.42  | 160.91  | 215.13 |
| 53    | 47.22          | 59.47   | 69.96   | 76.96   | 103.19 | 75.21               | 96.20   | 110.19  | 125.93  | 167.90 | 97.94                 | 127.68  | 146.92  | 166.16  | 222.12 |
| 54    | 48.97          | 61.22   | 71.71   | 80.45   | 106.69 | 78.71               | 99.69   | 115.43  | 131.18  | 173.15 | 101.44                | 131.18  | 150.41  | 171.40  | 229.12 |
| 55    | 50.72          | 62.96   | 73.46   | 82.20   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 155.66  | 176.65  | 234.37 |
| 56    | 52.47          | 66.46   | 78.71   | 87.45   | 117.18 | 83.95               | 106.69  | 125.93  | 141.67  | 187.14 | 108.44                | 139.92  | 164.41  | 185.39  | 244.86 |
| 57    | 55.97          | 73.46   | 83.95   | 94.45   | 125.93 | 89.20               | 115.43  | 134.67  | 152.16  | 199.39 | 115.43                | 148.67  | 173.15  | 195.89  | 258.85 |
| 58    | 61.22          | 78.71   | 89.20   | 99.69   | 134.67 | 96.20               | 124.18  | 141.67  | 162.66  | 215.13 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 59    | 64.71          | 83.95   | 96.20   | 108.44  | 145.17 | 101.44              | 131.18  | 152.16  | 174.90  | 230.87 | 127.68                | 166.16  | 192.39  | 218.63  | 288.59 |
| 60    | 71.71          | 89.20   | 103.19  | 117.18  | 155.66 | 108.44              | 139.92  | 164.41  | 185.39  | 246.61 | 134.67                | 174.90  | 202.88  | 230.87  | 306.08 |
| 61    | 76.96          | 96.20   | 110.19  | 125.93  | 167.90 | 118.93              | 150.41  | 176.65  | 199.39  | 264.10 | 143.42                | 185.39  | 216.88  | 244.86  | 323.57 |
| 62    | 82.20          | 103.19  | 120.68  | 134.67  | 178.40 | 125.93              | 162.66  | 188.89  | 215.13  | 281.59 | 152.16                | 195.89  | 229.12  | 260.60  | 344.55 |
| 63    | 87.45          | 110.19  | 127.68  | 143.42  | 192.39 | 134.67              | 174.90  | 201.14  | 229.12  | 306.08 | 162.66                | 209.88  | 243.11  | 276.34  | 365.54 |
| 64    | 94.45          | 120.68  | 138.17  | 153.91  | 208.13 | 145.17              | 187.14  | 218.63  | 246.61  | 327.06 | 173.15                | 223.87  | 260.60  | 293.83  | 390.03 |
| 65    | 101.44         | 131.18  | 150.41  | 167.90  | 225.62 | 153.91              | 201.14  | 236.12  | 265.85  | 355.05 | 183.65                | 237.86  | 278.09  | 314.82  | 416.26 |
| 66    | 110.19         | 141.67  | 164.41  | 181.90  | 244.86 | 167.90              | 218.63  | 255.35  | 286.84  | 381.28 | 195.89                | 255.35  | 299.08  | 335.81  | 447.75 |
| 67    | 120.68         | 152.16  | 176.65  | 197.64  | 265.85 | 180.15              | 232.62  | 271.10  | 309.57  | 407.52 | 209.88                | 271.10  | 316.57  | 360.30  | 475.73 |
| 68    | 131.18         | 167.90  | 192.39  | 216.88  | 288.59 | 192.39              | 251.86  | 292.08  | 332.31  | 440.75 | 223.8                 |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |          |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|----------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |          |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years  | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 33.46          | 39.41   | 45.92   | 50.59   | 73.00  | 51.71               | 65.40   | 79.09    | 88.21   | 115.59 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 30    | 33.46          | 41.06   | 48.67   | 53.38   | 73.00  | 51.71               | 65.40   | 79.09    | 88.21   | 116.45 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 31    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 51.71               | 65.40   | 79.09    | 88.21   | 123.73 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 32    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 51.71               | 65.40   | 79.09    | 88.21   | 127.37 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 33    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 55.06               | 65.40   | 79.16    | 88.21   | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 34    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 55.06               | 65.55   | 82.76    | 88.21   | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 35    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 58.51               | 69.00   | 82.76    | 90.12   | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 36    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 59.47               | 72.45   | 86.36    | 93.72   | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 37    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 59.47               | 75.21   | 90.95    | 97.33   | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 38    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 59.47               | 75.21   | 90.95    | 100.93  | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 39    | 33.46          | 41.06   | 48.67   | 54.75   | 73.00  | 59.47               | 75.21   | 90.95    | 101.44  | 132.92 | 80.45                 | 99.69   | 118.93  | 134.67  | 176.65 |
| 40    | 36.73          | 44.11   | 50.19   | 57.79   | 77.56  | 64.71               | 82.20   | 94.45    | 106.69  | 141.67 | 87.45                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 41    | 36.99          | 44.11   | 51.20   | 57.79   | 77.56  | 64.71               | 82.20   | 94.45    | 106.69  | 141.67 | 87.45                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 42    | 40.64          | 46.05   | 51.54   | 57.79   | 79.05  | 64.71               | 82.20   | 94.45    | 106.69  | 141.67 | 87.45                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 43    | 40.94          | 46.35   | 55.13   | 60.90   | 82.86  | 64.71               | 82.20   | 94.45    | 106.69  | 141.67 | 87.45                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 44    | 41.23          | 49.99   | 55.50   | 61.30   | 86.69  | 64.71               | 82.20   | 94.45    | 106.69  | 141.67 | 87.45                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 45    | 41.20          | 49.81   | 60.37   | 66.14   | 89.62  | 69.96               | 87.45   | 99.69    | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 46    | 43.73          | 53.48   | 60.77   | 70.08   | 93.44  | 69.96               | 87.45   | 99.69    | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 47    | 43.73          | 53.83   | 62.96   | 71.71   | 94.45  | 69.96               | 87.45   | 99.69    | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 48    | 43.73          | 54.22   | 62.96   | 71.71   | 94.45  | 69.96               | 87.45   | 99.69    | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 49    | 43.73          | 54.22   | 62.96   | 71.71   | 94.45  | 69.96               | 87.45   | 99.69    | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 50    | 48.97          | 59.47   | 69.96   | 78.71   | 104.94 | 76.96               | 96.20   | 110.19   | 125.93  | 169.65 | 101.44                | 127.68  | 146.92  | 166.16  | 222.12 |
| 51    | 50.72          | 62.96   | 73.46   | 82.20   | 108.44 | 80.45               | 99.69   | 117.18   | 131.18  | 174.90 | 104.94                | 131.18  | 152.16  | 173.15  | 229.12 |
| 52    | 52.47          | 64.71   | 76.96   | 85.70   | 111.94 | 82.20               | 103.19  | 122.43   | 136.42  | 180.15 | 108.44                | 136.42  | 157.41  | 180.15  | 236.12 |
| 53    | 54.22          | 66.46   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 125.93   | 139.92  | 187.14 | 110.19                | 139.92  | 164.41  | 185.39  | 246.61 |
| 54    | 55.97          | 69.96   | 80.45   | 90.95   | 120.68 | 87.45               | 108.44  | 127.68   | 145.17  | 190.64 | 115.43                | 143.42  | 167.90  | 190.64  | 251.86 |
| 55    | 55.97          | 73.46   | 83.95   | 92.70   | 125.93 | 89.20               | 115.43  | 132.92   | 148.67  | 199.39 | 117.18                | 150.41  | 173.15  | 194.14  | 262.35 |
| 56    | 61.22          | 78.71   | 87.45   | 97.94   | 132.92 | 96.20               | 122.43  | 139.92   | 155.66  | 211.63 | 124.18                | 155.66  | 180.15  | 206.38  | 272.84 |
| 57    | 64.71          | 82.20   | 94.45   | 106.69  | 141.67 | 101.44              | 129.43  | 148.67   | 171.40  | 223.87 | 129.43                | 164.41  | 190.64  | 216.88  | 286.84 |
| 58    | 69.96          | 87.45   | 101.44  | 115.43  | 152.16 | 104.94              | 136.42  | 157.41   | 181.90  | 239.61 | 136.42                | 173.15  | 201.14  | 229.12  | 302.58 |
| 59    | 76.96          | 94.45   | 108.44  | 122.43  | 164.41 | 117.18              | 145.17  | 171.40   | 192.39  | 257.10 | 143.42                | 181.90  | 213.38  | 239.61  | 320.07 |
| 60    | 82.20          | 101.44  | 118.93  | 131.18  | 176.65 | 124.18              | 155.66  | 183.65   | 206.38  | 274.59 | 152.16                | 192.39  | 227.37  | 255.35  | 337.56 |
| 61    | 87.45          | 108.44  | 127.68  | 141.67  | 190.64 | 132.92              | 167.90  | 195.89   | 222.12  | 297.33 | 162.66                | 206.38  | 241.36  | 271.10  | 362.04 |
| 62    | 92.70          | 118.93  | 134.67  | 150.41  | 201.14 | 141.67              | 181.90  | 211.63   | 237.86  | 314.82 | 171.40                | 218.63  | 253.61  | 286.84  | 381.28 |
| 63    | 99.69          | 125.93  | 145.17  | 162.66  | 216.88 | 152.16              | 192.39  | 225.62   | 257.10  | 337.56 | 181.90                | 232.62  | 271.10  | 306.08  | 405.77 |
| 64    | 108.44         | 134.67  | 155.66  | 174.90  | 232.62 | 166.16              | 208.13  | 243.11   | 274.59  | 362.04 | 194.14                | 244.86  | 286.84  | 325.32  | 430.26 |
| 65    | 118.93         | 146.92  | 169.65  | 188.89  | 253.61 | 176.65              | 223.87  | 262.35   | 297.33  | 391.78 | 208.13                | 264.10  | 307.83  | 348.05  | 459.99 |
| 66    | 127.68         | 160.91  | 183.65  | 206.38  | 276.34 | 188.89              | 241.36  | 281.59   | 320.07  | 423.26 | 222.12                | 281.59  | 328.81  | 372.54  | 494.97 |
| 67    | 138.17         | 173.15  | 199.39  | 223.87  | 300.83 | 202.88              | 260.60  | 304.33   | 342.81  | 454.74 | 236.12                | 302.58  | 351.55  | 398.77  | 528.20 |
| 68    | 148.67         | 187.14  | 218.63  | 243.11  | 325.32 | 216.88              | 276.34  | 327.06</ |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 36.49   | 40.18   | 44.97   | 65.40  | 47.15               | 60.84   | 68.44   | 79.09   | 104.94 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 30    | 30.42          | 38.02   | 42.58   | 47.45   | 65.40  | 47.15               | 60.84   | 68.44   | 79.09   | 105.73 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 31    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 47.15               | 60.84   | 68.44   | 79.09   | 112.34 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 32    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 47.15               | 60.84   | 68.44   | 79.09   | 115.64 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 33    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 50.21               | 60.84   | 68.51   | 79.09   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 34    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 50.21               | 60.98   | 71.62   | 79.09   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 35    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 53.34               | 64.19   | 71.62   | 80.80   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 36    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 54.22               | 67.40   | 74.73   | 84.03   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 37    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 54.22               | 69.96   | 78.71   | 87.26   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 38    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 54.22               | 69.96   | 78.71   | 90.49   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 39    | 30.42          | 38.02   | 42.58   | 48.67   | 65.40  | 54.22               | 69.96   | 78.71   | 90.95   | 120.68 | 71.71                 | 90.95   | 104.94  | 120.68  | 157.41 |
| 40    | 32.14          | 41.06   | 45.63   | 50.19   | 68.44  | 57.72               | 73.46   | 83.95   | 94.45   | 125.93 | 75.21                 | 96.20   | 110.19  | 125.93  | 166.16 |
| 41    | 32.37          | 41.06   | 46.55   | 50.19   | 68.44  | 57.72               | 73.46   | 83.95   | 94.45   | 125.93 | 75.21                 | 96.20   | 110.19  | 125.93  | 166.16 |
| 42    | 35.56          | 42.87   | 46.86   | 50.19   | 69.75  | 57.72               | 73.46   | 83.95   | 94.45   | 125.93 | 75.21                 | 96.20   | 110.19  | 125.93  | 166.16 |
| 43    | 35.82          | 43.15   | 50.12   | 52.89   | 73.11  | 57.72               | 73.46   | 83.95   | 94.45   | 125.93 | 75.21                 | 96.20   | 110.19  | 125.93  | 166.16 |
| 44    | 36.08          | 46.54   | 50.45   | 53.23   | 76.49  | 57.72               | 73.46   | 83.95   | 94.45   | 125.93 | 75.21                 | 96.20   | 110.19  | 125.93  | 166.16 |
| 45    | 36.25          | 44.99   | 53.66   | 58.07   | 79.66  | 59.47               | 76.96   | 90.95   | 101.44  | 134.67 | 80.45                 | 101.44  | 118.93  | 134.67  | 176.65 |
| 46    | 38.48          | 48.30   | 54.02   | 61.53   | 83.06  | 59.47               | 76.96   | 90.95   | 101.44  | 134.67 | 80.45                 | 101.44  | 118.93  | 134.67  | 176.65 |
| 47    | 38.48          | 48.62   | 55.97   | 62.96   | 83.95  | 59.47               | 76.96   | 90.95   | 101.44  | 134.67 | 80.45                 | 101.44  | 118.93  | 134.67  | 176.65 |
| 48    | 38.48          | 48.97   | 55.97   | 62.96   | 83.95  | 59.47               | 76.96   | 90.95   | 101.44  | 134.67 | 80.45                 | 101.44  | 118.93  | 134.67  | 176.65 |
| 49    | 38.48          | 48.97   | 55.97   | 62.96   | 83.95  | 59.47               | 76.96   | 90.95   | 101.44  | 134.67 | 80.45                 | 101.44  | 118.93  | 134.67  | 176.65 |
| 50    | 43.73          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 85.70   | 97.94   | 111.94  | 148.67 | 90.95                 | 111.94  | 131.18  | 146.92  | 195.89 |
| 51    | 45.47          | 55.97   | 64.71   | 73.46   | 97.94  | 71.71               | 89.20   | 103.19  | 118.93  | 153.91 | 92.70                 | 117.18  | 136.42  | 152.16  | 206.38 |
| 52    | 47.22          | 57.72   | 66.46   | 76.96   | 99.69  | 73.46               | 92.70   | 106.69  | 124.18  | 160.91 | 96.20                 | 122.43  | 141.67  | 160.91  | 209.88 |
| 53    | 47.22          | 59.47   | 69.96   | 78.71   | 103.19 | 75.21               | 96.20   | 110.19  | 125.93  | 166.16 | 97.94                 | 125.93  | 145.17  | 166.16  | 218.63 |
| 54    | 48.97          | 61.22   | 71.71   | 80.45   | 108.44 | 76.96               | 97.94   | 115.43  | 129.43  | 173.15 | 101.44                | 129.43  | 148.67  | 167.90  | 227.37 |
| 55    | 50.72          | 64.71   | 75.21   | 83.95   | 110.19 | 80.45               | 101.44  | 118.93  | 134.67  | 178.40 | 103.19                | 132.92  | 153.91  | 174.90  | 230.87 |
| 56    | 54.22          | 66.46   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 125.93  | 139.92  | 187.14 | 110.19                | 138.17  | 162.66  | 181.90  | 243.11 |
| 57    | 57.72          | 73.46   | 85.70   | 94.45   | 127.68 | 90.95               | 115.43  | 132.92  | 150.41  | 199.39 | 115.43                | 145.17  | 173.15  | 192.39  | 257.10 |
| 58    | 61.22          | 78.71   | 90.95   | 101.44  | 136.42 | 96.20               | 122.43  | 141.67  | 160.91  | 215.13 | 120.68                | 153.91  | 180.15  | 202.88  | 269.35 |
| 59    | 66.46          | 85.70   | 97.94   | 108.44  | 146.92 | 103.19              | 132.92  | 152.16  | 173.15  | 229.12 | 127.68                | 164.41  | 190.64  | 215.13  | 286.84 |
| 60    | 73.46          | 90.95   | 104.94  | 118.93  | 157.41 | 110.19              | 139.92  | 164.41  | 185.39  | 244.86 | 136.42                | 173.15  | 201.14  | 227.37  | 304.33 |
| 61    | 78.71          | 97.94   | 111.94  | 127.68  | 169.65 | 118.93              | 150.41  | 174.90  | 199.39  | 264.10 | 145.17                | 183.65  | 213.38  | 243.11  | 320.07 |
| 62    | 83.95          | 103.19  | 120.68  | 134.67  | 180.15 | 127.68              | 160.91  | 187.14  | 213.38  | 279.84 | 152.16                | 192.39  | 227.37  | 257.10  | 339.31 |
| 63    | 89.20          | 110.19  | 129.43  | 143.42  | 192.39 | 136.42              | 171.40  | 201.14  | 227.37  | 302.58 | 162.66                | 206.38  | 239.61  | 272.84  | 360.30 |
| 64    | 96.20          | 120.68  | 139.92  | 153.91  | 209.88 | 145.17              | 185.39  | 218.63  | 243.11  | 325.32 | 173.15                | 218.63  | 258.85  | 288.59  | 384.78 |
| 65    | 103.19         | 129.43  | 148.67  | 169.65  | 225.62 | 155.66              | 197.64  | 230.87  | 264.10  | 349.80 | 183.65                | 232.62  | 272.84  | 311.32  | 411.02 |
| 66    | 111.94         | 141.67  | 164.41  | 183.65  | 244.86 | 169.65              | 215.13  | 251.86  | 285.09  | 376.04 | 195.89                | 251.86  | 292.08  | 332.31  | 440.75 |
| 67    | 122.43         | 152.16  | 178.40  | 199.39  | 265.85 | 180.15              | 229.12  | 269.35  | 307.83  | 404.02 | 209.88                | 267.60  | 313.07  | 356.80  | 466.98 |
| 68    | 132.92         | 167.90  | 192.39  | 216.88  | 290.34 | 192.39              | 246.61  | 288.59  | 328.81  | 437.25 | 223.                  |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 27.38          | 33.57   | 37.31   | 40.75   | 57.79  | 42.58               | 54.75   | 63.88   | 71.48   | 92.77  | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 30    | 27.38          | 34.98   | 39.54   | 43.00   | 57.79  | 42.58               | 54.75   | 63.88   | 71.48   | 93.47  | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 31    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 42.58               | 54.75   | 63.88   | 71.48   | 99.31  | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 32    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 42.58               | 54.75   | 63.88   | 71.48   | 102.23 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 33    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 45.35               | 54.75   | 63.94   | 71.48   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 34    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 45.35               | 54.88   | 66.85   | 71.48   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 35    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 48.18               | 57.77   | 66.85   | 73.03   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 36    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 48.97               | 60.66   | 69.75   | 75.95   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 37    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 48.97               | 62.96   | 73.46   | 78.87   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 38    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 48.97               | 62.96   | 73.46   | 81.79   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 39    | 27.38          | 34.98   | 39.54   | 44.11   | 57.79  | 48.97               | 62.96   | 73.46   | 82.20   | 106.69 | 64.71                 | 83.95   | 96.20   | 106.69  | 143.42 |
| 40    | 30.61          | 36.50   | 41.06   | 47.15   | 63.88  | 52.47               | 66.46   | 76.96   | 87.45   | 117.18 | 71.71                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 41    | 30.83          | 36.50   | 41.89   | 47.15   | 63.88  | 52.47               | 66.46   | 76.96   | 87.45   | 117.18 | 71.71                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 42    | 33.87          | 38.11   | 42.17   | 47.15   | 65.10  | 52.47               | 66.46   | 76.96   | 87.45   | 117.18 | 71.71                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 43    | 34.11          | 38.36   | 45.11   | 49.68   | 68.24  | 52.47               | 66.46   | 76.96   | 87.45   | 117.18 | 71.71                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 44    | 34.36          | 41.37   | 45.41   | 50.01   | 71.39  | 52.47               | 66.46   | 76.96   | 87.45   | 117.18 | 71.71                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 45    | 34.60          | 41.77   | 48.63   | 51.62   | 74.68  | 55.97               | 71.71   | 82.20   | 92.70   | 125.93 | 75.21                 | 92.70   | 106.69  | 122.43  | 164.41 |
| 46    | 36.73          | 44.85   | 48.95   | 54.69   | 77.87  | 55.97               | 71.71   | 82.20   | 92.70   | 125.93 | 75.21                 | 92.70   | 106.69  | 122.43  | 164.41 |
| 47    | 36.73          | 45.15   | 50.72   | 55.97   | 78.71  | 55.97               | 71.71   | 82.20   | 92.70   | 125.93 | 75.21                 | 92.70   | 106.69  | 122.43  | 164.41 |
| 48    | 36.73          | 45.47   | 50.72   | 55.97   | 78.71  | 55.97               | 71.71   | 82.20   | 92.70   | 125.93 | 75.21                 | 92.70   | 106.69  | 122.43  | 164.41 |
| 49    | 36.73          | 45.47   | 50.72   | 55.97   | 78.71  | 55.97               | 71.71   | 82.20   | 92.70   | 125.93 | 75.21                 | 92.70   | 106.69  | 122.43  | 164.41 |
| 50    | 40.23          | 48.97   | 55.97   | 62.96   | 85.70  | 62.96               | 78.71   | 90.95   | 101.44  | 136.42 | 82.20                 | 103.19  | 120.68  | 134.67  | 180.15 |
| 51    | 41.98          | 50.72   | 57.72   | 66.46   | 87.45  | 64.71               | 80.45   | 94.45   | 106.69  | 139.92 | 85.70                 | 106.69  | 124.18  | 141.67  | 185.39 |
| 52    | 41.98          | 52.47   | 59.47   | 66.46   | 90.95  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 108.44  | 127.68  | 143.42  | 190.64 |
| 53    | 43.73          | 54.22   | 62.96   | 71.71   | 94.45  | 69.96               | 87.45   | 99.69   | 115.43  | 150.41 | 90.95                 | 111.94  | 132.92  | 148.67  | 197.64 |
| 54    | 45.47          | 55.97   | 64.71   | 73.46   | 97.94  | 71.71               | 89.20   | 103.19  | 118.93  | 155.66 | 92.70                 | 117.18  | 136.42  | 152.16  | 206.38 |
| 55    | 47.22          | 57.72   | 66.46   | 76.96   | 101.44 | 73.46               | 92.70   | 106.69  | 124.18  | 162.66 | 94.45                 | 120.68  | 139.92  | 160.91  | 211.63 |
| 56    | 48.97          | 61.22   | 71.71   | 80.45   | 108.44 | 76.96               | 97.94   | 111.94  | 127.68  | 173.15 | 97.94                 | 127.68  | 146.92  | 167.90  | 222.12 |
| 57    | 52.47          | 66.46   | 78.71   | 87.45   | 117.18 | 82.20               | 103.19  | 124.18  | 138.17  | 183.65 | 103.19                | 134.67  | 155.66  | 176.65  | 234.37 |
| 58    | 55.97          | 71.71   | 82.20   | 92.70   | 124.18 | 87.45               | 110.19  | 129.43  | 146.92  | 192.39 | 110.19                | 139.92  | 162.66  | 185.39  | 244.86 |
| 59    | 61.22          | 78.71   | 87.45   | 97.94   | 132.92 | 94.45               | 120.68  | 136.42  | 153.91  | 208.13 | 118.93                | 148.67  | 173.15  | 194.14  | 260.60 |
| 60    | 64.71          | 82.20   | 94.45   | 104.94  | 141.67 | 99.69               | 125.93  | 146.92  | 166.16  | 220.37 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 61    | 71.71          | 87.45   | 101.44  | 115.43  | 152.16 | 106.69              | 134.67  | 157.41  | 180.15  | 237.86 | 131.18                | 166.16  | 194.14  | 220.37  | 290.34 |
| 62    | 76.96          | 94.45   | 108.44  | 122.43  | 164.41 | 117.18              | 145.17  | 171.40  | 192.39  | 255.35 | 139.92                | 176.65  | 208.13  | 232.62  | 309.57 |
| 63    | 82.20          | 101.44  | 118.93  | 131.18  | 176.65 | 124.18              | 157.41  | 185.39  | 208.13  | 274.59 | 148.67                | 188.89  | 220.37  | 246.61  | 328.81 |
| 64    | 87.45          | 108.44  | 127.68  | 139.92  | 188.89 | 132.92              | 167.90  | 197.64  | 222.12  | 293.83 | 155.66                | 197.64  | 234.37  | 262.35  | 349.80 |
| 65    | 94.45          | 118.93  | 138.17  | 152.16  | 206.38 | 141.67              | 180.15  | 213.38  | 239.61  | 316.57 | 167.90                | 211.63  | 251.86  | 279.84  | 372.54 |
| 66    | 103.19         | 129.43  | 148.67  | 167.90  | 223.87 | 153.91              | 195.89  | 227.37  | 260.60  | 342.81 | 180.15                | 227.37  | 267.60  | 302.58  | 400.52 |
| 67    | 110.19         | 139.92  | 162.66  | 180.15  | 241.36 | 164.41              | 209.88  | 244.86  | 278.09  | 367.29 | 188.89                | 243.11  | 285.09  | 320.07  | 425.01 |
| 68    | 120.68         | 150.41  | 176.65  | 197.64  | 264.10 | 176.65              | 223.87  | 264.10  | 300.83  | 395.28 | 201.14                | 260.60  | 306.08  | 348.05  | 4      |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 25.85          | 30.65   | 34.44   | 37.94   | 54.75  | 39.54               | 50.19   | 57.79   | 66.92   | 88.21  | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 30    | 25.85          | 31.94   | 36.50   | 40.04   | 54.75  | 39.54               | 50.19   | 57.79   | 66.92   | 88.87  | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 31    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 39.54               | 50.19   | 57.79   | 66.92   | 94.43  | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 32    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 39.54               | 50.19   | 57.79   | 66.92   | 97.21  | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 33    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 42.11               | 50.19   | 57.85   | 66.92   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 34    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 42.11               | 50.31   | 60.48   | 66.92   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 35    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 44.74               | 52.95   | 60.48   | 68.37   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 36    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 45.47               | 55.60   | 63.11   | 71.10   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 37    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 45.47               | 57.72   | 66.46   | 73.84   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 38    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 45.47               | 57.72   | 66.46   | 76.57   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 39    | 25.85          | 31.94   | 36.50   | 41.06   | 54.75  | 45.47               | 57.72   | 66.46   | 76.96   | 101.44 | 61.22                 | 78.71   | 89.20   | 103.19  | 136.42 |
| 40    | 27.55          | 33.46   | 39.54   | 42.58   | 57.79  | 48.97               | 61.22   | 73.46   | 80.45   | 108.44 | 64.71                 | 83.95   | 96.20   | 106.69  | 145.17 |
| 41    | 27.74          | 33.46   | 40.34   | 42.58   | 57.79  | 48.97               | 61.22   | 73.46   | 80.45   | 108.44 | 64.71                 | 83.95   | 96.20   | 106.69  | 145.17 |
| 42    | 30.48          | 34.93   | 40.61   | 42.58   | 58.90  | 48.97               | 61.22   | 73.46   | 80.45   | 108.44 | 64.71                 | 83.95   | 96.20   | 106.69  | 145.17 |
| 43    | 30.70          | 35.16   | 43.43   | 44.87   | 61.74  | 48.97               | 61.22   | 73.46   | 80.45   | 108.44 | 64.71                 | 83.95   | 96.20   | 106.69  | 145.17 |
| 44    | 30.92          | 37.92   | 43.72   | 45.17   | 64.59  | 48.97               | 61.22   | 73.46   | 80.45   | 108.44 | 64.71                 | 83.95   | 96.20   | 106.69  | 145.17 |
| 45    | 31.31          | 38.56   | 45.28   | 48.39   | 68.04  | 50.72               | 66.46   | 76.96   | 87.45   | 115.43 | 69.96                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 46    | 33.23          | 41.40   | 45.58   | 51.27   | 70.95  | 50.72               | 66.46   | 76.96   | 87.45   | 115.43 | 69.96                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 47    | 33.23          | 41.68   | 47.22   | 52.47   | 71.71  | 50.72               | 66.46   | 76.96   | 87.45   | 115.43 | 69.96                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 48    | 33.23          | 41.98   | 47.22   | 52.47   | 71.71  | 50.72               | 66.46   | 76.96   | 87.45   | 115.43 | 69.96                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 49    | 33.23          | 41.98   | 47.22   | 52.47   | 71.71  | 50.72               | 66.46   | 76.96   | 87.45   | 115.43 | 69.96                 | 89.20   | 101.44  | 115.43  | 152.16 |
| 50    | 36.73          | 47.22   | 52.47   | 57.72   | 78.71  | 57.72               | 75.21   | 85.70   | 94.45   | 127.68 | 76.96                 | 99.69   | 111.94  | 127.68  | 169.65 |
| 51    | 36.73          | 47.22   | 54.22   | 59.47   | 82.20  | 57.72               | 76.96   | 89.20   | 97.94   | 132.92 | 78.71                 | 101.44  | 118.93  | 131.18  | 176.65 |
| 52    | 38.48          | 48.97   | 55.97   | 62.96   | 85.70  | 61.22               | 78.71   | 92.70   | 103.19  | 138.17 | 80.45                 | 104.94  | 122.43  | 136.42  | 183.65 |
| 53    | 40.23          | 50.72   | 57.72   | 64.71   | 87.45  | 62.96               | 82.20   | 94.45   | 106.69  | 141.67 | 83.95                 | 106.69  | 125.93  | 141.67  | 187.14 |
| 54    | 41.98          | 52.47   | 59.47   | 66.46   | 90.95  | 66.46               | 85.70   | 96.20   | 110.19  | 146.92 | 87.45                 | 110.19  | 127.68  | 145.17  | 194.14 |
| 55    | 43.73          | 54.22   | 61.22   | 69.96   | 94.45  | 69.96               | 87.45   | 99.69   | 115.43  | 150.41 | 90.95                 | 115.43  | 132.92  | 148.67  | 199.39 |
| 56    | 45.47          | 55.97   | 66.46   | 75.21   | 97.94  | 71.71               | 90.95   | 106.69  | 122.43  | 157.41 | 92.70                 | 118.93  | 139.92  | 157.41  | 208.13 |
| 57    | 47.22          | 61.22   | 71.71   | 80.45   | 106.69 | 75.21               | 97.94   | 115.43  | 129.43  | 171.40 | 96.20                 | 127.68  | 146.92  | 167.90  | 220.37 |
| 58    | 52.47          | 66.46   | 76.96   | 85.70   | 115.43 | 82.20               | 104.94  | 122.43  | 138.17  | 181.90 | 103.19                | 134.67  | 153.91  | 174.90  | 232.62 |
| 59    | 55.97          | 71.71   | 82.20   | 92.70   | 124.18 | 87.45               | 110.19  | 129.43  | 148.67  | 195.89 | 108.44                | 139.92  | 164.41  | 185.39  | 244.86 |
| 60    | 59.47          | 76.96   | 87.45   | 97.94   | 132.92 | 92.70               | 120.68  | 138.17  | 155.66  | 209.88 | 115.43                | 148.67  | 173.15  | 194.14  | 260.60 |
| 61    | 64.71          | 82.20   | 94.45   | 106.69  | 141.67 | 101.44              | 129.43  | 150.41  | 171.40  | 223.87 | 122.43                | 157.41  | 183.65  | 209.88  | 274.59 |
| 62    | 69.96          | 87.45   | 101.44  | 115.43  | 150.41 | 104.94              | 136.42  | 160.91  | 181.90  | 237.86 | 129.43                | 166.16  | 194.14  | 222.12  | 290.34 |
| 63    | 75.21          | 94.45   | 108.44  | 122.43  | 164.41 | 115.43              | 148.67  | 173.15  | 194.14  | 260.60 | 138.17                | 178.40  | 208.13  | 234.37  | 311.32 |
| 64    | 80.45          | 101.44  | 118.93  | 131.18  | 176.65 | 124.18              | 157.41  | 185.39  | 209.88  | 278.09 | 146.92                | 188.89  | 222.12  | 248.36  | 330.56 |
| 65    | 87.45          | 110.19  | 129.43  | 141.67  | 190.64 | 132.92              | 171.40  | 201.14  | 225.62  | 300.83 | 155.66                | 201.14  | 237.86  | 265.85  | 353.30 |
| 66    | 94.45          | 120.68  | 139.92  | 153.91  | 209.88 | 141.67              | 185.39  | 218.63  | 243.11  | 325.32 | 167.90                | 216.88  | 255.35  | 285.09  | 379.53 |
| 67    | 101.44         | 129.43  | 148.67  | 169.65  | 225.62 | 152.16              | 195.89  | 229.12  | 264.10  | 346.30 | 178.40                | 229.12  | 267.60  | 307.83  | 405.77 |
| 68    | 110.19         | 141.67  | 164.41  | 183.65  | 244.86 | 164.41              | 213.38  | 248.36  | 281.59  | 374.29 | 188.89                | 246.61  | 288.59  | 327.06  | 433.75 |
| 69    |                |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 40.87   | 44.48   | 47.78   | 71.48  | 53.23               | 66.92   | 74.52   | 82.13   | 112.54 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 30    | 34.98          | 42.58   | 47.15   | 50.42   | 71.48  | 53.23               | 66.92   | 74.52   | 82.13   | 113.39 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 31    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 53.23               | 66.92   | 74.52   | 82.13   | 120.48 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 32    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 53.23               | 66.92   | 74.52   | 82.13   | 124.02 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 33    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 56.68               | 66.92   | 74.60   | 82.13   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 34    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 56.68               | 67.08   | 77.99   | 82.13   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 35    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 60.23               | 70.61   | 77.99   | 83.90   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 36    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 61.22               | 74.14   | 81.38   | 87.26   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 37    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 61.22               | 76.96   | 85.70   | 90.62   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 38    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 61.22               | 76.96   | 85.70   | 93.97   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 39    | 34.98          | 42.58   | 47.15   | 51.71   | 71.48  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 129.43  | 174.90 |
| 40    | 36.73          | 44.11   | 50.19   | 56.27   | 76.04  | 62.96               | 80.45   | 90.95   | 103.19  | 136.42 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 41    | 36.99          | 44.11   | 51.20   | 56.27   | 76.04  | 62.96               | 80.45   | 90.95   | 103.19  | 136.42 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 42    | 40.64          | 46.05   | 51.54   | 56.27   | 77.50  | 62.96               | 80.45   | 90.95   | 103.19  | 136.42 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 43    | 40.94          | 46.35   | 55.13   | 59.30   | 81.24  | 62.96               | 80.45   | 90.95   | 103.19  | 136.42 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 44    | 41.23          | 49.99   | 55.50   | 59.69   | 84.99  | 62.96               | 80.45   | 90.95   | 103.19  | 136.42 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 45    | 42.84          | 49.81   | 58.69   | 64.53   | 87.96  | 69.96               | 85.70   | 96.20   | 108.44  | 145.17 | 94.45                 | 115.43  | 132.92  | 146.92  | 197.64 |
| 46    | 45.47          | 53.48   | 59.08   | 68.37   | 91.71  | 69.96               | 85.70   | 96.20   | 108.44  | 145.17 | 94.45                 | 115.43  | 132.92  | 146.92  | 197.64 |
| 47    | 45.47          | 53.83   | 61.22   | 69.96   | 92.70  | 69.96               | 85.70   | 96.20   | 108.44  | 145.17 | 94.45                 | 115.43  | 132.92  | 146.92  | 197.64 |
| 48    | 45.47          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 85.70   | 96.20   | 108.44  | 145.17 | 94.45                 | 115.43  | 132.92  | 146.92  | 197.64 |
| 49    | 45.47          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 85.70   | 96.20   | 108.44  | 145.17 | 94.45                 | 115.43  | 132.92  | 146.92  | 197.64 |
| 50    | 48.97          | 59.47   | 69.96   | 76.96   | 103.19 | 76.96               | 92.70   | 106.69  | 120.68  | 162.66 | 103.19                | 127.68  | 146.92  | 164.41  | 220.37 |
| 51    | 50.72          | 62.96   | 71.71   | 78.71   | 106.69 | 78.71               | 97.94   | 110.19  | 124.18  | 167.90 | 106.69                | 132.92  | 150.41  | 169.65  | 227.37 |
| 52    | 52.47          | 64.71   | 75.21   | 82.20   | 110.19 | 82.20               | 101.44  | 117.18  | 129.43  | 173.15 | 108.44                | 136.42  | 155.66  | 174.90  | 234.37 |
| 53    | 54.22          | 66.46   | 76.96   | 85.70   | 115.43 | 83.95               | 103.19  | 120.68  | 134.67  | 178.40 | 111.94                | 139.92  | 162.66  | 180.15  | 241.36 |
| 54    | 57.72          | 69.96   | 80.45   | 87.45   | 120.68 | 89.20               | 106.69  | 124.18  | 138.17  | 185.39 | 118.93                | 143.42  | 167.90  | 185.39  | 251.86 |
| 55    | 59.47          | 73.46   | 82.20   | 90.95   | 124.18 | 90.95               | 110.19  | 127.68  | 141.67  | 190.64 | 122.43                | 148.67  | 171.40  | 190.64  | 258.85 |
| 56    | 62.96          | 76.96   | 87.45   | 96.20   | 131.18 | 96.20               | 117.18  | 134.67  | 150.41  | 201.14 | 127.68                | 155.66  | 180.15  | 199.39  | 269.35 |
| 57    | 66.46          | 82.20   | 92.70   | 103.19  | 139.92 | 101.44              | 125.93  | 143.42  | 160.91  | 215.13 | 132.92                | 164.41  | 188.89  | 211.63  | 283.34 |
| 58    | 71.71          | 87.45   | 99.69   | 110.19  | 150.41 | 106.69              | 132.92  | 152.16  | 171.40  | 230.87 | 138.17                | 173.15  | 199.39  | 223.87  | 300.83 |
| 59    | 76.96          | 94.45   | 106.69  | 120.68  | 162.66 | 115.43              | 143.42  | 164.41  | 183.65  | 246.61 | 146.92                | 183.65  | 211.63  | 236.12  | 316.57 |
| 60    | 82.20          | 101.44  | 117.18  | 129.43  | 174.90 | 122.43              | 152.16  | 176.65  | 197.64  | 265.85 | 153.91                | 194.14  | 223.87  | 251.86  | 335.81 |
| 61    | 89.20          | 108.44  | 125.93  | 138.17  | 187.14 | 132.92              | 164.41  | 190.64  | 213.38  | 285.09 | 166.16                | 206.38  | 237.86  | 265.85  | 356.80 |
| 62    | 96.20          | 118.93  | 134.67  | 148.67  | 201.14 | 143.42              | 178.40  | 202.88  | 229.12  | 307.83 | 176.65                | 220.37  | 253.61  | 283.34  | 379.53 |
| 63    | 104.94         | 127.68  | 145.17  | 162.66  | 218.63 | 155.66              | 190.64  | 220.37  | 246.61  | 330.56 | 188.89                | 234.37  | 271.10  | 304.33  | 405.77 |
| 64    | 111.94         | 138.17  | 157.41  | 174.90  | 236.12 | 167.90              | 208.13  | 237.86  | 267.60  | 358.55 | 201.14                | 251.86  | 288.59  | 323.57  | 435.50 |
| 65    | 122.43         | 150.41  | 171.40  | 188.89  | 257.10 | 178.40              | 223.87  | 257.10  | 286.84  | 384.78 | 215.13                | 269.35  | 309.57  | 346.30  | 463.49 |
| 66    | 132.92         | 164.41  | 185.39  | 206.38  | 278.09 | 192.39              | 241.36  | 276.34  | 311.32  | 414.51 | 230.87                | 286.84  | 330.56  | 370.79  | 496.72 |
| 67    | 143.42         | 176.65  | 201.14  | 223.87  | 302.58 | 208.13              | 258.85  | 299.08  | 334.06  | 446.00 | 244.86                | 307.83  | 355.05  | 397.02  | 531.70 |
| 68    | 155.66         | 190.64  | 218.63  | 241.36  | 327.06 | 222.12              | 276.34  |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 36.49   | 40.18   | 43.56   | 63.88  | 45.63               | 57.79   | 66.92   | 74.52   | 100.38 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 30    | 30.42          | 38.02   | 42.58   | 45.97   | 63.88  | 45.63               | 57.79   | 66.92   | 74.52   | 101.13 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 31    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 45.63               | 57.79   | 66.92   | 74.52   | 107.45 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 32    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 45.63               | 57.79   | 66.92   | 74.52   | 110.61 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 33    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 48.59               | 57.79   | 66.98   | 74.52   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 34    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 48.59               | 57.93   | 70.03   | 74.52   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 35    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 51.62               | 60.98   | 70.03   | 76.14   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 36    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 52.47               | 64.03   | 73.07   | 79.18   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 37    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 52.47               | 66.46   | 76.96   | 82.23   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 38    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 52.47               | 66.46   | 76.96   | 85.27   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 39    | 30.42          | 38.02   | 42.58   | 47.15   | 63.88  | 52.47               | 66.46   | 76.96   | 85.70   | 115.43 | 73.46                 | 90.95   | 104.94  | 117.18  | 155.66 |
| 40    | 33.67          | 39.54   | 44.11   | 50.19   | 68.44  | 57.72               | 71.71   | 80.45   | 90.95   | 122.43 | 80.45                 | 96.20   | 108.44  | 124.18  | 167.90 |
| 41    | 33.91          | 39.54   | 44.99   | 50.19   | 68.44  | 57.72               | 71.71   | 80.45   | 90.95   | 122.43 | 80.45                 | 96.20   | 108.44  | 124.18  | 167.90 |
| 42    | 37.26          | 41.28   | 45.29   | 50.19   | 69.75  | 57.72               | 71.71   | 80.45   | 90.95   | 122.43 | 80.45                 | 96.20   | 108.44  | 124.18  | 167.90 |
| 43    | 37.52          | 41.56   | 48.45   | 52.89   | 73.11  | 57.72               | 71.71   | 80.45   | 90.95   | 122.43 | 80.45                 | 96.20   | 108.44  | 124.18  | 167.90 |
| 44    | 37.79          | 44.82   | 48.77   | 53.23   | 76.49  | 57.72               | 71.71   | 80.45   | 90.95   | 122.43 | 80.45                 | 96.20   | 108.44  | 124.18  | 167.90 |
| 45    | 37.90          | 44.99   | 51.98   | 54.85   | 78.00  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 131.18  | 174.90 |
| 46    | 40.23          | 48.30   | 52.33   | 58.11   | 81.33  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 131.18  | 174.90 |
| 47    | 40.23          | 48.62   | 54.22   | 59.47   | 82.20  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 131.18  | 174.90 |
| 48    | 40.23          | 48.97   | 54.22   | 59.47   | 82.20  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 131.18  | 174.90 |
| 49    | 40.23          | 48.97   | 54.22   | 59.47   | 82.20  | 61.22               | 76.96   | 85.70   | 94.45   | 129.43 | 83.95                 | 103.19  | 117.18  | 131.18  | 174.90 |
| 50    | 43.73          | 54.22   | 61.22   | 66.46   | 90.95  | 66.46               | 83.95   | 96.20   | 106.69  | 143.42 | 90.95                 | 115.43  | 131.18  | 145.17  | 194.14 |
| 51    | 45.47          | 55.97   | 62.96   | 71.71   | 94.45  | 69.96               | 87.45   | 99.69   | 110.19  | 148.67 | 94.45                 | 118.93  | 134.67  | 150.41  | 201.14 |
| 52    | 47.22          | 57.72   | 64.71   | 73.46   | 97.94  | 73.46               | 90.95   | 101.44  | 115.43  | 152.16 | 97.94                 | 122.43  | 138.17  | 153.91  | 209.88 |
| 53    | 48.97          | 59.47   | 69.96   | 76.96   | 101.44 | 75.21               | 92.70   | 106.69  | 120.68  | 157.41 | 101.44                | 125.93  | 145.17  | 162.66  | 215.13 |
| 54    | 50.72          | 61.22   | 71.71   | 78.71   | 104.94 | 78.71               | 96.20   | 110.19  | 124.18  | 164.41 | 103.19                | 129.43  | 148.67  | 166.16  | 222.12 |
| 55    | 52.47          | 62.96   | 73.46   | 82.20   | 108.44 | 80.45               | 97.94   | 111.94  | 127.68  | 169.65 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 56    | 55.97          | 69.96   | 78.71   | 85.70   | 117.18 | 85.70               | 104.94  | 120.68  | 134.67  | 180.15 | 111.94                | 139.92  | 160.91  | 178.40  | 239.61 |
| 57    | 59.47          | 73.46   | 83.95   | 92.70   | 124.18 | 90.95               | 110.19  | 129.43  | 143.42  | 190.64 | 118.93                | 145.17  | 169.65  | 188.89  | 251.86 |
| 58    | 62.96          | 78.71   | 89.20   | 97.94   | 132.92 | 96.20               | 118.93  | 136.42  | 152.16  | 202.88 | 124.18                | 153.91  | 178.40  | 197.64  | 265.85 |
| 59    | 69.96          | 83.95   | 96.20   | 106.69  | 143.42 | 103.19              | 127.68  | 146.92  | 166.16  | 220.37 | 131.18                | 164.41  | 188.89  | 211.63  | 281.59 |
| 60    | 75.21          | 90.95   | 103.19  | 115.43  | 153.91 | 110.19              | 136.42  | 157.41  | 176.65  | 234.37 | 139.92                | 173.15  | 199.39  | 223.87  | 299.08 |
| 61    | 80.45          | 97.94   | 110.19  | 124.18  | 167.90 | 118.93              | 146.92  | 169.65  | 188.89  | 255.35 | 148.67                | 185.39  | 211.63  | 237.86  | 318.32 |
| 62    | 85.70          | 104.94  | 120.68  | 132.92  | 180.15 | 127.68              | 157.41  | 181.90  | 202.88  | 272.84 | 155.66                | 195.89  | 225.62  | 253.61  | 337.56 |
| 63    | 92.70          | 115.43  | 129.43  | 143.42  | 194.14 | 138.17              | 171.40  | 195.89  | 220.37  | 293.83 | 167.90                | 209.88  | 239.61  | 269.35  | 362.04 |
| 64    | 99.69          | 124.18  | 139.92  | 153.91  | 209.88 | 146.92              | 185.39  | 211.63  | 236.12  | 316.57 | 178.40                | 223.87  | 257.10  | 286.84  | 384.78 |
| 65    | 108.44         | 134.67  | 152.16  | 169.65  | 229.12 | 160.91              | 199.39  | 229.12  | 257.10  | 344.55 | 190.64                | 239.61  | 274.59  | 309.57  | 414.51 |
| 66    | 118.93         | 145.17  | 166.16  | 183.65  | 246.61 | 173.15              | 215.13  | 246.61  | 276.34  | 369.04 | 206.38                | 257.10  | 293.83  | 330.56  | 442.50 |
| 67    | 127.68         | 155.66  | 178.40  | 197.64  | 269.35 | 183.65              | 229.12  | 264.10  | 297.33  | 397.02 | 218.63                | 272.84  | 314.82  | 353.30  | 472.23 |
| 68    | 138.17         | 171.40  | 194.14  | 216.88  | 290.34 | 195.89              | 246.61  | 283.34  | 320.07  | 425.01 | 232.62                |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 28.90          | 33.57   | 35.87   | 39.34   | 57.79  | 44.11               | 53.23   | 60.84   | 68.44   | 91.25  | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 30    | 28.90          | 34.98   | 38.02   | 41.52   | 57.79  | 44.11               | 53.23   | 60.84   | 68.44   | 91.94  | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 31    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 44.11               | 53.23   | 60.84   | 68.44   | 97.68  | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 32    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 44.11               | 53.23   | 60.84   | 68.44   | 100.56 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 33    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 46.97               | 53.23   | 60.89   | 68.44   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 34    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 46.97               | 53.36   | 63.66   | 68.44   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 35    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 49.90               | 56.16   | 63.66   | 69.92   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 36    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 50.72               | 58.97   | 66.43   | 72.72   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 37    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 50.72               | 61.22   | 69.96   | 75.51   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 38    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 50.72               | 61.22   | 69.96   | 78.31   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 39    | 28.90          | 34.98   | 38.02   | 42.58   | 57.79  | 50.72               | 61.22   | 69.96   | 78.71   | 104.94 | 66.46                 | 83.95   | 94.45   | 104.94  | 143.42 |
| 40    | 30.61          | 36.50   | 41.06   | 45.63   | 62.36  | 52.47               | 64.71   | 75.21   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 41    | 30.83          | 36.50   | 41.89   | 45.63   | 62.36  | 52.47               | 64.71   | 75.21   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 42    | 33.87          | 38.11   | 42.17   | 45.63   | 63.55  | 52.47               | 64.71   | 75.21   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 43    | 34.11          | 38.36   | 45.11   | 48.08   | 66.62  | 52.47               | 64.71   | 75.21   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 44    | 34.36          | 41.37   | 45.41   | 48.40   | 69.69  | 52.47               | 64.71   | 75.21   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 45    | 34.60          | 40.17   | 46.95   | 50.01   | 71.36  | 55.97               | 66.46   | 78.71   | 87.45   | 117.18 | 76.96                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 46    | 36.73          | 43.13   | 47.27   | 52.98   | 74.41  | 55.97               | 66.46   | 78.71   | 87.45   | 117.18 | 76.96                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 47    | 36.73          | 43.41   | 48.97   | 54.22   | 75.21  | 55.97               | 66.46   | 78.71   | 87.45   | 117.18 | 76.96                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 48    | 36.73          | 43.73   | 48.97   | 54.22   | 75.21  | 55.97               | 66.46   | 78.71   | 87.45   | 117.18 | 76.96                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 49    | 36.73          | 43.73   | 48.97   | 54.22   | 75.21  | 55.97               | 66.46   | 78.71   | 87.45   | 117.18 | 76.96                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 50    | 40.23          | 48.97   | 55.97   | 61.22   | 83.95  | 61.22               | 76.96   | 87.45   | 97.94   | 131.18 | 83.95                 | 103.19  | 120.68  | 132.92  | 178.40 |
| 51    | 41.98          | 50.72   | 57.72   | 62.96   | 87.45  | 62.96               | 78.71   | 90.95   | 99.69   | 136.42 | 87.45                 | 106.69  | 124.18  | 136.42  | 185.39 |
| 52    | 43.73          | 52.47   | 59.47   | 66.46   | 89.20  | 66.46               | 82.20   | 92.70   | 104.94  | 139.92 | 89.20                 | 110.19  | 127.68  | 141.67  | 188.89 |
| 53    | 45.47          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 83.95   | 96.20   | 108.44  | 145.17 | 92.70                 | 115.43  | 131.18  | 146.92  | 195.89 |
| 54    | 47.22          | 55.97   | 62.96   | 71.71   | 96.20  | 71.71               | 87.45   | 99.69   | 110.19  | 148.67 | 96.20                 | 118.93  | 134.67  | 150.41  | 201.14 |
| 55    | 47.22          | 57.72   | 66.46   | 75.21   | 99.69  | 73.46               | 89.20   | 103.19  | 117.18  | 153.91 | 96.20                 | 120.68  | 139.92  | 155.66  | 209.88 |
| 56    | 50.72          | 61.22   | 71.71   | 78.71   | 104.94 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 101.44                | 127.68  | 145.17  | 162.66  | 218.63 |
| 57    | 54.22          | 66.46   | 76.96   | 83.95   | 111.94 | 82.20               | 101.44  | 117.18  | 129.43  | 174.90 | 106.69                | 134.67  | 153.91  | 171.40  | 229.12 |
| 58    | 57.72          | 71.71   | 82.20   | 89.20   | 122.43 | 87.45               | 106.69  | 125.93  | 138.17  | 187.14 | 111.94                | 139.92  | 162.66  | 180.15  | 241.36 |
| 59    | 61.22          | 76.96   | 87.45   | 96.20   | 131.18 | 92.70               | 117.18  | 132.92  | 148.67  | 199.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 60    | 66.46          | 82.20   | 94.45   | 103.19  | 141.67 | 99.69               | 124.18  | 143.42  | 160.91  | 215.13 | 125.93                | 155.66  | 181.90  | 201.14  | 272.84 |
| 61    | 73.46          | 89.20   | 101.44  | 111.94  | 152.16 | 106.69              | 134.67  | 153.91  | 173.15  | 230.87 | 134.67                | 167.90  | 192.39  | 216.88  | 290.34 |
| 62    | 78.71          | 96.20   | 108.44  | 122.43  | 164.41 | 117.18              | 145.17  | 166.16  | 187.14  | 248.36 | 143.42                | 178.40  | 206.38  | 230.87  | 307.83 |
| 63    | 85.70          | 103.19  | 118.93  | 131.18  | 176.65 | 125.93              | 153.91  | 178.40  | 199.39  | 267.60 | 153.91                | 190.64  | 220.37  | 244.86  | 328.81 |
| 64    | 90.95          | 111.94  | 127.68  | 141.67  | 190.64 | 134.67              | 169.65  | 192.39  | 216.88  | 288.59 | 162.66                | 202.88  | 234.37  | 264.10  | 351.55 |
| 65    | 97.94          | 122.43  | 138.17  | 152.16  | 208.13 | 143.42              | 180.15  | 208.13  | 232.62  | 311.32 | 173.15                | 216.88  | 251.86  | 279.84  | 374.29 |
| 66    | 106.69         | 132.92  | 150.41  | 167.90  | 225.62 | 155.66              | 194.14  | 225.62  | 253.61  | 335.81 | 185.39                | 232.62  | 269.35  | 302.58  | 402.27 |
| 67    | 117.18         | 143.42  | 164.41  | 180.15  | 243.11 | 167.90              | 209.88  | 241.36  | 269.35  | 360.30 | 197.64                | 248.36  | 286.84  | 320.07  | 428.51 |
| 68    | 125.93         | 153.91  | 176.65  | 195.89  | 265.85 | 180.15              | 223.87  | 258.85  | 290.34  | 390.03 | 211.63                | 265.85  | 306.08  | 344.55  | 459.   |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |        |
| 18-29 | 25.85          | 30.65   | 34.44   | 36.53   | 53.23  | 39.54               | 50.19   | 56.27   | 63.88   | 85.17  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 30    | 25.85          | 31.94   | 36.50   | 38.56   | 53.23  | 39.54               | 50.19   | 56.27   | 63.88   | 85.81  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 31    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 39.54               | 50.19   | 56.27   | 63.88   | 91.17  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 32    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 39.54               | 42.11   | 50.19   | 56.33   | 63.88  | 93.85                 | 62.96   | 80.45   | 90.95   | 99.69  | 134.67 |
| 33    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 42.11               | 50.19   | 56.27   | 63.88   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 34    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 42.11               | 50.31   | 58.89   | 63.88   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 35    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 44.74               | 52.95   | 58.89   | 65.26   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 36    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 45.47               | 55.60   | 61.45   | 67.87   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 37    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 45.47               | 57.72   | 64.71   | 70.48   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 38    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 45.47               | 57.72   | 64.71   | 73.09   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 39    | 25.85          | 31.94   | 36.50   | 39.54   | 53.23  | 45.47               | 57.72   | 64.71   | 73.46   | 97.94  | 62.96                 | 80.45   | 90.95   | 99.69   | 134.67 |        |
| 40    | 27.55          | 33.46   | 38.02   | 42.58   | 56.27  | 48.97               | 59.47   | 69.96   | 78.71   | 103.19 | 66.46                 | 83.95   | 96.20   | 106.69  | 143.42 |        |
| 41    | 27.74          | 33.46   | 38.79   | 42.58   | 56.27  | 48.97               | 59.47   | 69.96   | 78.71   | 103.19 | 66.46                 | 83.95   | 96.20   | 106.69  | 143.42 |        |
| 42    | 30.48          | 34.93   | 39.05   | 42.58   | 57.35  | 48.97               | 59.47   | 69.96   | 78.71   | 103.19 | 66.46                 | 83.95   | 96.20   | 106.69  | 143.42 |        |
| 43    | 30.70          | 35.16   | 41.76   | 44.87   | 60.12  | 48.97               | 59.47   | 69.96   | 78.71   | 103.19 | 66.46                 | 83.95   | 96.20   | 106.69  | 143.42 |        |
| 44    | 30.92          | 37.92   | 42.04   | 45.17   | 62.89  | 48.97               | 59.47   | 69.96   | 78.71   | 103.19 | 66.46                 | 83.95   | 96.20   | 106.69  | 143.42 |        |
| 45    | 32.96          | 38.56   | 45.28   | 46.78   | 66.38  | 52.47               | 64.71   | 75.21   | 82.20   | 110.19 | 73.46                 | 89.20   | 101.44  | 111.94  | 152.16 |        |
| 46    | 34.98          | 41.40   | 45.58   | 49.57   | 69.22  | 52.47               | 64.71   | 75.21   | 82.20   | 110.19 | 73.46                 | 89.20   | 101.44  | 111.94  | 152.16 |        |
| 47    | 34.98          | 41.68   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 75.21   | 82.20   | 110.19 | 73.46                 | 89.20   | 101.44  | 111.94  | 152.16 |        |
| 48    | 34.98          | 41.98   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 75.21   | 82.20   | 110.19 | 73.46                 | 89.20   | 101.44  | 111.94  | 152.16 |        |
| 49    | 34.98          | 41.98   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 75.21   | 82.20   | 110.19 | 73.46                 | 89.20   | 101.44  | 111.94  | 152.16 |        |
| 50    | 38.48          | 45.47   | 50.72   | 55.97   | 78.71  | 59.47               | 73.46   | 82.20   | 90.95   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 171.40 |        |
| 51    | 38.48          | 47.22   | 54.22   | 59.47   | 80.45  | 59.47               | 75.21   | 85.70   | 96.20   | 127.68 | 82.20                 | 101.44  | 118.93  | 131.18  | 174.90 |        |
| 52    | 40.23          | 48.97   | 55.97   | 61.22   | 83.95  | 61.22               | 78.71   | 89.20   | 97.94   | 132.92 | 85.70                 | 104.94  | 122.43  | 134.67  | 181.90 |        |
| 53    | 41.98          | 50.72   | 57.72   | 62.96   | 87.45  | 64.71               | 80.45   | 92.70   | 101.44  | 138.17 | 87.45                 | 108.44  | 125.93  | 138.17  | 187.14 |        |
| 54    | 43.73          | 52.47   | 59.47   | 66.46   | 89.20  | 66.46               | 83.95   | 94.45   | 106.69  | 141.67 | 90.95                 | 111.94  | 129.43  | 143.42  | 192.39 |        |
| 55    | 45.47          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 85.70   | 97.94   | 108.44  | 146.92 | 92.70                 | 117.18  | 132.92  | 148.67  | 197.64 |        |
| 56    | 47.22          | 57.72   | 64.71   | 73.46   | 97.94  | 73.46               | 90.95   | 103.19  | 115.43  | 153.91 | 96.20                 | 122.43  | 138.17  | 153.91  | 208.13 |        |
| 57    | 50.72          | 61.22   | 71.71   | 78.71   | 104.94 | 78.71               | 96.20   | 110.19  | 124.18  | 166.16 | 101.44                | 127.68  | 145.17  | 164.41  | 218.63 |        |
| 58    | 54.22          | 66.46   | 76.96   | 83.95   | 111.94 | 82.20               | 103.19  | 118.93  | 131.18  | 176.65 | 106.69                | 134.67  | 153.91  | 173.15  | 230.87 |        |
| 59    | 57.72          | 71.71   | 82.20   | 90.95   | 122.43 | 87.45               | 108.44  | 127.68  | 141.67  | 188.89 | 111.94                | 141.67  | 164.41  | 183.65  | 243.11 |        |
| 60    | 61.22          | 76.96   | 87.45   | 97.94   | 131.18 | 92.70               | 117.18  | 134.67  | 152.16  | 201.14 | 118.93                | 148.67  | 173.15  | 194.14  | 258.85 |        |
| 61    | 66.46          | 83.95   | 94.45   | 104.94  | 141.67 | 101.44              | 127.68  | 145.17  | 164.41  | 218.63 | 127.68                | 160.91  | 183.65  | 206.38  | 276.34 |        |
| 62    | 73.46          | 90.95   | 101.44  | 111.94  | 152.16 | 108.44              | 138.17  | 155.66  | 176.65  | 234.37 | 136.42                | 173.15  | 195.89  | 218.63  | 292.08 |        |
| 63    | 78.71          | 97.94   | 110.19  | 122.43  | 166.16 | 118.93              | 148.67  | 171.40  | 188.89  | 255.35 | 143.42                | 183.65  | 209.88  | 232.62  | 313.07 |        |
| 64    | 85.70          | 104.94  | 120.68  | 132.92  | 180.15 | 127.68              | 160.91  | 183.65  | 206.38  | 276.34 | 153.91                | 194.14  | 223.87  | 251.86  | 335.81 |        |
| 65    | 92.70          | 115.43  | 131.18  | 143.42  | 194.14 | 136.42              | 173.15  | 197.64  | 220.37  | 297.33 | 166.16                | 208.13  | 239.61  | 267.60  | 358.55 |        |
| 66    | 99.69          | 125.93  | 141.67  | 155.66  | 213.38 | 146.92              | 187.14  | 215.13  | 237.86  | 320.07 | 176.65                | 223.87  | 257.10  | 286.84  | 384.78 |        |
| 67    | 108.44         | 134.67  | 152.16  | 169.65  | 229.12 | 157.41              | 199.39  | 229.12  | 257.10  | 344.55 | 188.89                | 237.86  | 272.84  | 306.08  | 409.27 |        |
| 68    | 118.93         | 145.17  | 166.16  | 183.65  | 248.36 | 171.40              | 213.38  | 244.86  | 274.59  | 369.04 | 201.14                | 255.35  | 292.08  | 327.06  | 439.00 |        |
| 69    | 129.43         |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 35.03   | 38.74   | 40.75   | 60.84  | 45.63               | 56.27   | 63.88   | 69.96   | 94.29  | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 30    | 30.42          | 36.50   | 41.06   | 43.00   | 60.84  | 45.63               | 56.27   | 63.88   | 69.96   | 95.00  | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 31    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 45.63               | 56.27   | 63.88   | 69.96   | 100.94 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 32    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 45.63               | 56.27   | 63.88   | 69.96   | 103.91 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 33    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 48.59               | 56.27   | 63.94   | 69.96   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 34    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 48.59               | 56.40   | 66.85   | 69.96   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 35    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 51.62               | 59.37   | 66.85   | 71.47   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 36    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 52.47               | 62.34   | 69.75   | 74.33   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 37    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 52.47               | 64.71   | 73.46   | 77.19   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 38    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 52.47               | 64.71   | 73.46   | 80.05   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 39    | 30.42          | 36.50   | 41.06   | 44.11   | 60.84  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 108.44  | 146.92 |
| 40    | 32.14          | 38.02   | 42.58   | 48.67   | 65.40  | 54.22               | 69.96   | 76.96   | 89.20   | 117.18 | 75.21                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 41    | 32.37          | 38.02   | 43.44   | 48.67   | 65.40  | 54.22               | 69.96   | 76.96   | 89.20   | 117.18 | 75.21                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 42    | 35.56          | 39.69   | 43.73   | 48.67   | 66.65  | 54.22               | 69.96   | 76.96   | 89.20   | 117.18 | 75.21                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 43    | 35.82          | 39.96   | 46.78   | 51.29   | 69.87  | 54.22               | 69.96   | 76.96   | 89.20   | 117.18 | 75.21                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 44    | 36.08          | 43.09   | 47.09   | 51.62   | 73.09  | 54.22               | 69.96   | 76.96   | 89.20   | 117.18 | 75.21                 | 92.70   | 104.94  | 120.68  | 160.91 |
| 45    | 36.25          | 43.38   | 50.31   | 53.23   | 74.68  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 167.90 |
| 46    | 38.48          | 46.58   | 50.64   | 56.40   | 77.87  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 167.90 |
| 47    | 38.48          | 46.89   | 52.47   | 57.72   | 78.71  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 167.90 |
| 48    | 38.48          | 47.22   | 52.47   | 57.72   | 78.71  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 167.90 |
| 49    | 38.48          | 47.22   | 52.47   | 57.72   | 78.71  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 80.45                 | 97.94   | 111.94  | 125.93  | 167.90 |
| 50    | 41.98          | 50.72   | 57.72   | 64.71   | 87.45  | 64.71               | 78.71   | 90.95   | 101.44  | 136.42 | 89.20                 | 106.69  | 125.93  | 139.92  | 185.39 |
| 51    | 43.73          | 54.22   | 59.47   | 66.46   | 90.95  | 66.46               | 83.95   | 94.45   | 104.94  | 141.67 | 90.95                 | 111.94  | 127.68  | 145.17  | 192.39 |
| 52    | 45.47          | 55.97   | 62.96   | 69.96   | 94.45  | 71.71               | 87.45   | 99.69   | 108.44  | 146.92 | 92.70                 | 117.18  | 132.92  | 146.92  | 199.39 |
| 53    | 47.22          | 55.97   | 64.71   | 73.46   | 97.94  | 73.46               | 87.45   | 101.44  | 115.43  | 152.16 | 96.20                 | 118.93  | 138.17  | 152.16  | 208.13 |
| 54    | 48.97          | 57.72   | 66.46   | 75.21   | 101.44 | 75.21               | 90.95   | 103.19  | 118.93  | 157.41 | 99.69                 | 122.43  | 141.67  | 157.41  | 213.38 |
| 55    | 50.72          | 61.22   | 69.96   | 78.71   | 104.94 | 76.96               | 94.45   | 106.69  | 122.43  | 162.66 | 103.19                | 127.68  | 145.17  | 164.41  | 220.37 |
| 56    | 54.22          | 64.71   | 75.21   | 82.20   | 110.19 | 82.20               | 99.69   | 115.43  | 129.43  | 171.40 | 108.44                | 132.92  | 152.16  | 169.65  | 229.12 |
| 57    | 55.97          | 69.96   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 122.43  | 134.67  | 181.90 | 111.94                | 138.17  | 160.91  | 178.40  | 239.61 |
| 58    | 59.47          | 75.21   | 85.70   | 94.45   | 129.43 | 90.95               | 111.94  | 131.18  | 145.17  | 195.89 | 117.18                | 146.92  | 171.40  | 190.64  | 257.10 |
| 59    | 64.71          | 80.45   | 90.95   | 101.44  | 138.17 | 97.94               | 122.43  | 138.17  | 155.66  | 211.63 | 125.93                | 155.66  | 178.40  | 199.39  | 269.35 |
| 60    | 71.71          | 85.70   | 97.94   | 108.44  | 148.67 | 104.94              | 129.43  | 148.67  | 167.90  | 227.37 | 132.92                | 164.41  | 188.89  | 213.38  | 285.09 |
| 61    | 76.96          | 92.70   | 106.69  | 118.93  | 160.91 | 111.94              | 139.92  | 164.41  | 181.90  | 243.11 | 141.67                | 174.90  | 202.88  | 227.37  | 304.33 |
| 62    | 82.20          | 99.69   | 115.43  | 127.68  | 171.40 | 122.43              | 150.41  | 173.15  | 194.14  | 260.60 | 148.67                | 187.14  | 215.13  | 241.36  | 321.82 |
| 63    | 89.20          | 108.44  | 124.18  | 138.17  | 185.39 | 132.92              | 164.41  | 187.14  | 211.63  | 281.59 | 160.91                | 199.39  | 230.87  | 258.85  | 346.30 |
| 64    | 96.20          | 118.93  | 134.67  | 148.67  | 201.14 | 143.42              | 176.65  | 201.14  | 227.37  | 306.08 | 173.15                | 215.13  | 244.86  | 276.34  | 370.79 |
| 65    | 103.19         | 129.43  | 145.17  | 160.91  | 218.63 | 150.41              | 190.64  | 218.63  | 243.11  | 327.06 | 181.90                | 229.12  | 262.35  | 292.08  | 395.28 |
| 66    | 111.94         | 139.92  | 157.41  | 174.90  | 236.12 | 164.41              | 208.13  | 236.12  | 264.10  | 353.30 | 195.89                | 244.86  | 281.59  | 314.82  | 421.51 |
| 67    | 122.43         | 148.67  | 171.40  | 190.64  | 257.10 | 176.65              | 218.63  | 253.61  | 285.09  | 377.79 | 209.88                | 260.60  | 300.83  | 337.56  | 451.24 |
| 68    | 132.92         | 162.66  | 185.39  | 206.38  | 278.09 | 188.89              | 234.37  | 272.84  | 304.33  | 407.52 | 223.87                | 278.09  | 321.82  | 360.3   |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 25.85          | 30.65   | 34.44   | 37.94   | 53.23  | 39.54               | 48.67   | 56.27   | 63.88   | 85.17  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 30    | 25.85          | 31.94   | 36.50   | 40.04   | 53.23  | 39.54               | 48.67   | 56.27   | 63.88   | 85.81  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 31    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 39.54               | 48.67   | 56.27   | 63.88   | 91.17  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 32    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 39.54               | 48.67   | 56.27   | 63.88   | 93.85  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 33    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 42.11               | 48.67   | 56.33   | 63.88   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 34    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 42.11               | 48.78   | 58.89   | 63.88   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 35    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 44.74               | 51.35   | 58.89   | 65.26   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 36    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 45.47               | 53.92   | 61.45   | 67.87   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 37    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 45.47               | 55.97   | 64.71   | 70.48   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 38    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 45.47               | 55.97   | 64.71   | 73.09   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 39    | 25.85          | 31.94   | 36.50   | 41.06   | 53.23  | 45.47               | 55.97   | 64.71   | 73.46   | 97.94  | 61.22                 | 76.96   | 89.20   | 99.69   | 132.92 |
| 40    | 29.08          | 33.46   | 38.02   | 42.58   | 57.79  | 48.97               | 59.47   | 69.96   | 76.96   | 103.19 | 69.96                 | 82.20   | 92.70   | 104.94  | 143.42 |
| 41    | 29.29          | 33.46   | 38.79   | 42.58   | 57.79  | 48.97               | 59.47   | 69.96   | 76.96   | 103.19 | 69.96                 | 82.20   | 92.70   | 104.94  | 143.42 |
| 42    | 32.18          | 34.93   | 39.05   | 42.58   | 58.90  | 48.97               | 59.47   | 69.96   | 76.96   | 103.19 | 69.96                 | 82.20   | 92.70   | 104.94  | 143.42 |
| 43    | 32.41          | 35.16   | 41.76   | 44.87   | 61.74  | 48.97               | 59.47   | 69.96   | 76.96   | 103.19 | 69.96                 | 82.20   | 92.70   | 104.94  | 143.42 |
| 44    | 32.64          | 37.92   | 42.04   | 45.17   | 64.59  | 48.97               | 59.47   | 69.96   | 76.96   | 103.19 | 69.96                 | 82.20   | 92.70   | 104.94  | 143.42 |
| 45    | 32.96          | 38.56   | 45.28   | 46.78   | 66.38  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 110.19  | 146.92 |
| 46    | 34.98          | 41.40   | 45.58   | 49.57   | 69.22  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 110.19  | 146.92 |
| 47    | 34.98          | 41.68   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 110.19  | 146.92 |
| 48    | 34.98          | 41.98   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 110.19  | 146.92 |
| 49    | 34.98          | 41.98   | 47.22   | 50.72   | 69.96  | 52.47               | 64.71   | 73.46   | 80.45   | 108.44 | 71.71                 | 89.20   | 99.69   | 110.19  | 146.92 |
| 50    | 36.73          | 47.22   | 52.47   | 55.97   | 78.71  | 55.97               | 73.46   | 82.20   | 90.95   | 124.18 | 76.96                 | 97.94   | 110.19  | 124.18  | 166.16 |
| 51    | 38.48          | 47.22   | 54.22   | 59.47   | 80.45  | 57.72               | 73.46   | 85.70   | 94.45   | 127.68 | 80.45                 | 99.69   | 115.43  | 127.68  | 171.40 |
| 52    | 40.23          | 48.97   | 55.97   | 61.22   | 83.95  | 61.22               | 76.96   | 87.45   | 97.94   | 131.18 | 83.95                 | 103.19  | 118.93  | 131.18  | 178.40 |
| 53    | 41.98          | 50.72   | 57.72   | 64.71   | 87.45  | 62.96               | 78.71   | 90.95   | 101.44  | 134.67 | 87.45                 | 106.69  | 124.18  | 138.17  | 183.65 |
| 54    | 43.73          | 52.47   | 59.47   | 66.46   | 89.20  | 66.46               | 82.20   | 94.45   | 104.94  | 138.17 | 89.20                 | 108.44  | 127.68  | 141.67  | 187.14 |
| 55    | 45.47          | 54.22   | 61.22   | 69.96   | 92.70  | 69.96               | 83.95   | 96.20   | 106.69  | 143.42 | 92.70                 | 111.94  | 129.43  | 145.17  | 194.14 |
| 56    | 47.22          | 57.72   | 66.46   | 73.46   | 97.94  | 73.46               | 89.20   | 103.19  | 115.43  | 152.16 | 94.45                 | 118.93  | 136.42  | 150.41  | 202.88 |
| 57    | 50.72          | 61.22   | 71.71   | 78.71   | 104.94 | 76.96               | 94.45   | 108.44  | 122.43  | 162.66 | 99.69                 | 124.18  | 143.42  | 160.91  | 215.13 |
| 58    | 54.22          | 66.46   | 76.96   | 83.95   | 111.94 | 82.20               | 101.44  | 117.18  | 131.18  | 173.15 | 104.94                | 132.92  | 152.16  | 169.65  | 225.62 |
| 59    | 57.72          | 71.71   | 82.20   | 90.95   | 122.43 | 87.45               | 106.69  | 125.93  | 139.92  | 187.14 | 110.19                | 138.17  | 160.91  | 178.40  | 239.61 |
| 60    | 61.22          | 76.96   | 87.45   | 97.94   | 131.18 | 92.70               | 115.43  | 132.92  | 150.41  | 197.64 | 117.18                | 145.17  | 169.65  | 190.64  | 253.61 |
| 61    | 66.46          | 83.95   | 94.45   | 104.94  | 141.67 | 99.69               | 125.93  | 143.42  | 162.66  | 216.88 | 125.93                | 157.41  | 180.15  | 202.88  | 271.10 |
| 62    | 73.46          | 89.20   | 101.44  | 111.94  | 152.16 | 108.44              | 134.67  | 153.91  | 173.15  | 230.87 | 132.92                | 167.90  | 190.64  | 215.13  | 286.84 |
| 63    | 78.71          | 97.94   | 108.44  | 122.43  | 166.16 | 117.18              | 145.17  | 166.16  | 187.14  | 251.86 | 141.67                | 178.40  | 202.88  | 229.12  | 307.83 |
| 64    | 85.70          | 104.94  | 118.93  | 131.18  | 178.40 | 125.93              | 157.41  | 178.40  | 199.39  | 269.35 | 152.16                | 190.64  | 216.88  | 243.11  | 327.06 |
| 65    | 92.70          | 115.43  | 129.43  | 143.42  | 194.14 | 136.42              | 169.65  | 192.39  | 216.88  | 290.34 | 164.41                | 202.88  | 232.62  | 262.35  | 351.55 |
| 66    | 99.69          | 124.18  | 139.92  | 155.66  | 211.63 | 146.92              | 181.90  | 209.88  | 234.37  | 314.82 | 174.90                | 218.63  | 248.36  | 281.59  | 376.04 |
| 67    | 108.44         | 132.92  | 150.41  | 169.65  | 229.12 | 155.66              | 194.14  | 223.87  | 253.61  | 337.56 | 187.14                | 230.87  | 267.60  | 300.83  | 402.27 |
| 68    | 118.93         | 145.17  | 166.16  | 183.65  | 246.61 | 167.90              | 211.63  | 241.36  | 271.10  | 362.04 | 197.64                | 248.36  | 285.09  | 321.82  | 428.51 |
| 69    | 129.43         | 157.41  | 18      |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 24.33          | 29.19   | 30.13   | 33.72   | 48.67  | 38.02               | 45.63   | 50.19   | 57.79   | 77.56  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 30    | 24.33          | 30.42   | 31.94   | 35.59   | 48.67  | 38.02               | 45.63   | 50.19   | 57.79   | 78.15  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 31    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 38.02               | 45.63   | 50.19   | 57.79   | 83.03  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 32    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 38.02               | 45.63   | 50.19   | 57.79   | 85.47  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 33    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 40.49               | 45.63   | 50.24   | 57.79   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 34    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 40.49               | 45.73   | 52.52   | 57.79   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 35    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.02               | 48.14   | 52.52   | 59.04   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 36    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 50.55   | 54.81   | 61.41   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 37    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 52.47   | 57.72   | 63.77   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 38    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 52.47   | 57.72   | 66.13   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 39    | 24.33          | 30.42   | 31.94   | 36.50   | 48.67  | 43.73               | 52.47   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 80.45   | 89.20   | 122.43 |
| 40    | 26.02          | 31.94   | 34.98   | 39.54   | 51.71  | 45.47               | 55.97   | 62.96   | 71.71   | 94.45  | 59.47                 | 76.96   | 87.45   | 96.20   | 127.68 |
| 41    | 26.20          | 31.94   | 35.69   | 39.54   | 51.71  | 45.47               | 55.97   | 62.96   | 71.71   | 94.45  | 59.47                 | 76.96   | 87.45   | 96.20   | 127.68 |
| 42    | 28.79          | 33.34   | 35.92   | 39.54   | 52.70  | 45.47               | 55.97   | 62.96   | 71.71   | 94.45  | 59.47                 | 76.96   | 87.45   | 96.20   | 127.68 |
| 43    | 29.00          | 33.56   | 38.42   | 41.67   | 55.24  | 45.47               | 55.97   | 62.96   | 71.71   | 94.45  | 59.47                 | 76.96   | 87.45   | 96.20   | 127.68 |
| 44    | 29.20          | 36.20   | 38.68   | 41.94   | 57.80  | 45.47               | 55.97   | 62.96   | 71.71   | 94.45  | 59.47                 | 76.96   | 87.45   | 96.20   | 127.68 |
| 45    | 29.66          | 33.74   | 40.24   | 43.55   | 59.74  | 47.22               | 55.97   | 66.46   | 75.21   | 99.69  | 64.71                 | 78.71   | 89.20   | 101.44  | 136.42 |
| 46    | 31.48          | 36.23   | 40.51   | 46.15   | 62.30  | 47.22               | 55.97   | 66.46   | 75.21   | 99.69  | 64.71                 | 78.71   | 89.20   | 101.44  | 136.42 |
| 47    | 31.48          | 36.47   | 41.98   | 47.22   | 62.96  | 47.22               | 55.97   | 66.46   | 75.21   | 99.69  | 64.71                 | 78.71   | 89.20   | 101.44  | 136.42 |
| 48    | 31.48          | 36.73   | 41.98   | 47.22   | 62.96  | 47.22               | 55.97   | 66.46   | 75.21   | 99.69  | 64.71                 | 78.71   | 89.20   | 101.44  | 136.42 |
| 49    | 31.48          | 36.73   | 41.98   | 47.22   | 62.96  | 47.22               | 55.97   | 66.46   | 75.21   | 99.69  | 64.71                 | 78.71   | 89.20   | 101.44  | 136.42 |
| 50    | 34.98          | 41.98   | 47.22   | 52.47   | 71.71  | 52.47               | 64.71   | 73.46   | 83.95   | 110.19 | 71.71                 | 89.20   | 101.44  | 111.94  | 150.41 |
| 51    | 36.73          | 43.73   | 48.97   | 54.22   | 75.21  | 54.22               | 66.46   | 76.96   | 85.70   | 117.18 | 75.21                 | 90.95   | 104.94  | 117.18  | 157.41 |
| 52    | 36.73          | 45.47   | 50.72   | 55.97   | 76.96  | 55.97               | 71.71   | 78.71   | 89.20   | 120.68 | 75.21                 | 94.45   | 106.69  | 120.68  | 162.66 |
| 53    | 38.48          | 47.22   | 52.47   | 57.72   | 78.71  | 57.72               | 73.46   | 82.20   | 92.70   | 124.18 | 78.71                 | 97.94   | 110.19  | 125.93  | 166.16 |
| 54    | 40.23          | 47.22   | 54.22   | 59.47   | 82.20  | 59.47               | 73.46   | 85.70   | 94.45   | 127.68 | 82.20                 | 99.69   | 115.43  | 127.68  | 171.40 |
| 55    | 40.23          | 48.97   | 55.97   | 62.96   | 85.70  | 61.22               | 75.21   | 87.45   | 99.69   | 132.92 | 82.20                 | 101.44  | 118.93  | 132.92  | 178.40 |
| 56    | 43.73          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 57    | 47.22          | 55.97   | 64.71   | 71.71   | 96.20  | 71.71               | 85.70   | 99.69   | 108.44  | 148.67 | 92.70                 | 111.94  | 132.92  | 145.17  | 194.14 |
| 58    | 48.97          | 59.47   | 69.96   | 76.96   | 103.19 | 75.21               | 90.95   | 104.94  | 118.93  | 160.91 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 59    | 52.47          | 64.71   | 75.21   | 82.20   | 110.19 | 78.71               | 99.69   | 111.94  | 127.68  | 169.65 | 99.69                 | 127.68  | 145.17  | 162.66  | 218.63 |
| 60    | 55.97          | 69.96   | 80.45   | 87.45   | 120.68 | 83.95               | 104.94  | 122.43  | 134.67  | 181.90 | 104.94                | 132.92  | 153.91  | 171.40  | 230.87 |
| 61    | 61.22          | 76.96   | 87.45   | 96.20   | 129.43 | 90.95               | 115.43  | 132.92  | 146.92  | 195.89 | 115.43                | 143.42  | 166.16  | 183.65  | 246.61 |
| 62    | 66.46          | 82.20   | 92.70   | 103.19  | 139.92 | 99.69               | 124.18  | 139.92  | 160.91  | 213.38 | 124.18                | 150.41  | 174.90  | 195.89  | 262.35 |
| 63    | 73.46          | 87.45   | 99.69   | 110.19  | 148.67 | 106.69              | 131.18  | 150.41  | 169.65  | 227.37 | 131.18                | 162.66  | 187.14  | 209.88  | 278.09 |
| 64    | 78.71          | 96.20   | 108.44  | 120.68  | 162.66 | 115.43              | 143.42  | 166.16  | 183.65  | 244.86 | 138.17                | 174.90  | 199.39  | 223.87  | 299.08 |
| 65    | 83.95          | 103.19  | 118.93  | 129.43  | 176.65 | 122.43              | 152.16  | 176.65  | 195.89  | 265.85 | 146.92                | 185.39  | 213.38  | 237.86  | 318.32 |
| 66    | 90.95          | 111.94  | 129.43  | 141.67  | 190.64 | 132.92              | 166.16  | 192.39  | 215.13  | 285.09 | 157.41                | 197.64  | 229.12  | 257.10  | 339.31 |
| 67    | 97.94          | 122.43  | 139.92  | 152.16  | 208.13 | 141.67              | 178.40  | 208.13  | 229.12  | 306.08 | 167.90                | 211.63  | 244.86  | 271.10  | 365.54 |
| 68    | 106.69         | 131.18  | 148.67  | 167.90  | 225.62 | 153.91              | 188.89  | 218.63  | 246.61  | 330.56 | 180.15                | 225.62  | 258.85  | 292.08  | 391.78 |
| 69    | 118.93         | 143.42  | 166.16  | 181.90  | 246.61 | 166                 |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4062-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 50%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 22.81          | 26.27   | 30.13   | 30.91   | 45.63  | 34.98               | 42.58   | 48.67   | 53.23   | 73.00  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 30    | 22.81          | 27.38   | 31.94   | 32.62   | 45.63  | 34.98               | 42.58   | 48.67   | 53.23   | 73.55  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 31    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 34.98               | 42.58   | 48.67   | 53.23   | 78.15  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 32    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 34.98               | 42.58   | 48.67   | 53.23   | 80.45  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 33    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 37.25               | 42.58   | 48.72   | 53.23   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 34    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 37.25               | 42.68   | 50.93   | 53.23   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 35    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 39.58               | 44.93   | 50.93   | 54.38   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 36    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 40.23               | 47.18   | 53.14   | 56.56   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 37    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 40.23               | 48.97   | 55.97   | 58.73   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 38    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 40.23               | 48.97   | 55.97   | 60.91   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 39    | 22.81          | 27.38   | 31.94   | 33.46   | 45.63  | 40.23               | 48.97   | 55.97   | 61.22   | 83.95  | 54.22                 | 66.46   | 78.71   | 85.70   | 115.43 |
| 40    | 22.96          | 28.90   | 31.94   | 36.50   | 48.67  | 41.98               | 50.72   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 82.20   | 90.95   | 124.18 |
| 41    | 23.12          | 28.90   | 32.58   | 36.50   | 48.67  | 41.98               | 50.72   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 82.20   | 90.95   | 124.18 |
| 42    | 25.40          | 30.17   | 32.80   | 36.50   | 49.60  | 41.98               | 50.72   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 82.20   | 90.95   | 124.18 |
| 43    | 25.59          | 30.37   | 35.08   | 38.46   | 51.99  | 41.98               | 50.72   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 82.20   | 90.95   | 124.18 |
| 44    | 25.77          | 32.75   | 35.32   | 38.72   | 54.40  | 41.98               | 50.72   | 57.72   | 66.46   | 89.20  | 55.97                 | 71.71   | 82.20   | 90.95   | 124.18 |
| 45    | 28.01          | 33.74   | 38.57   | 40.33   | 54.76  | 45.47               | 55.97   | 62.96   | 69.96   | 94.45  | 61.22                 | 76.96   | 87.45   | 96.20   | 129.43 |
| 46    | 29.73          | 36.23   | 38.82   | 42.73   | 57.10  | 45.47               | 55.97   | 62.96   | 69.96   | 94.45  | 61.22                 | 76.96   | 87.45   | 96.20   | 129.43 |
| 47    | 29.73          | 36.47   | 40.23   | 43.73   | 57.72  | 45.47               | 55.97   | 62.96   | 69.96   | 94.45  | 61.22                 | 76.96   | 87.45   | 96.20   | 129.43 |
| 48    | 29.73          | 36.73   | 40.23   | 43.73   | 57.72  | 45.47               | 55.97   | 62.96   | 69.96   | 94.45  | 61.22                 | 76.96   | 87.45   | 96.20   | 129.43 |
| 49    | 29.73          | 36.73   | 40.23   | 43.73   | 57.72  | 45.47               | 55.97   | 62.96   | 69.96   | 94.45  | 61.22                 | 76.96   | 87.45   | 96.20   | 129.43 |
| 50    | 33.23          | 38.48   | 43.73   | 47.22   | 66.46  | 50.72               | 61.22   | 69.96   | 76.96   | 104.94 | 69.96                 | 83.95   | 96.20   | 104.94  | 145.17 |
| 51    | 33.23          | 40.23   | 47.22   | 50.72   | 66.46  | 50.72               | 62.96   | 73.46   | 82.20   | 106.69 | 69.96                 | 87.45   | 101.44  | 110.19  | 146.92 |
| 52    | 34.98          | 41.98   | 47.22   | 52.47   | 71.71  | 52.47               | 66.46   | 75.21   | 83.95   | 111.94 | 73.46                 | 89.20   | 103.19  | 115.43  | 153.91 |
| 53    | 36.73          | 43.73   | 48.97   | 54.22   | 75.21  | 55.97               | 69.96   | 78.71   | 87.45   | 118.93 | 75.21                 | 92.70   | 104.94  | 118.93  | 160.91 |
| 54    | 36.73          | 45.47   | 50.72   | 55.97   | 76.96  | 55.97               | 71.71   | 80.45   | 90.95   | 122.43 | 76.96                 | 96.20   | 108.44  | 122.43  | 164.41 |
| 55    | 38.48          | 47.22   | 52.47   | 57.72   | 78.71  | 57.72               | 73.46   | 83.95   | 92.70   | 125.93 | 78.71                 | 99.69   | 111.94  | 125.93  | 167.90 |
| 56    | 40.23          | 48.97   | 55.97   | 61.22   | 83.95  | 61.22               | 76.96   | 89.20   | 97.94   | 131.18 | 82.20                 | 103.19  | 118.93  | 131.18  | 176.65 |
| 57    | 43.73          | 52.47   | 59.47   | 66.46   | 89.20  | 66.46               | 82.20   | 94.45   | 104.94  | 139.92 | 87.45                 | 108.44  | 124.18  | 139.92  | 185.39 |
| 58    | 47.22          | 55.97   | 64.71   | 71.71   | 96.20  | 71.71               | 87.45   | 101.44  | 110.19  | 150.41 | 92.70                 | 111.94  | 132.92  | 146.92  | 195.89 |
| 59    | 48.97          | 59.47   | 69.96   | 78.71   | 103.19 | 75.21               | 92.70   | 106.69  | 122.43  | 160.91 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 60    | 52.47          | 64.71   | 75.21   | 83.95   | 110.19 | 80.45               | 99.69   | 115.43  | 129.43  | 171.40 | 101.44                | 127.68  | 146.92  | 166.16  | 220.37 |
| 61    | 55.97          | 71.71   | 80.45   | 89.20   | 120.68 | 85.70               | 106.69  | 124.18  | 138.17  | 185.39 | 106.69                | 136.42  | 155.66  | 174.90  | 234.37 |
| 62    | 61.22          | 78.71   | 87.45   | 96.20   | 129.43 | 92.70               | 118.93  | 134.67  | 150.41  | 197.64 | 117.18                | 146.92  | 167.90  | 185.39  | 246.61 |
| 63    | 66.46          | 83.95   | 94.45   | 103.19  | 139.92 | 101.44              | 127.68  | 145.17  | 160.91  | 216.88 | 124.18                | 155.66  | 178.40  | 197.64  | 265.85 |
| 64    | 73.46          | 89.20   | 101.44  | 111.94  | 152.16 | 108.44              | 136.42  | 155.66  | 174.90  | 234.37 | 131.18                | 166.16  | 188.89  | 213.38  | 285.09 |
| 65    | 78.71          | 97.94   | 110.19  | 122.43  | 166.16 | 117.18              | 146.92  | 167.90  | 187.14  | 251.86 | 139.92                | 178.40  | 202.88  | 227.37  | 306.08 |
| 66    | 85.70          | 106.69  | 120.68  | 132.92  | 180.15 | 125.93              | 160.91  | 181.90  | 201.14  | 271.10 | 150.41                | 190.64  | 218.63  | 243.11  | 327.06 |
| 67    | 92.70          | 115.43  | 129.43  | 143.42  | 194.14 | 134.67              | 171.40  | 194.14  | 218.63  | 292.08 | 160.91                | 201.14  | 230.87  | 260.60  | 348.05 |
| 68    | 99.69          | 124.18  | 139.92  | 155.66  | 211.63 | 145.17              | 180.15  | 208.13  | 234.37  | 313.07 | 171.40                | 216.88  | 248.36  | 278.09  | 370.79 |
| 69    | 108.44         | 136.42  | 153.91  | 171.40  | 232.62 | 155.66              | 197.6   |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 47.15          | 55.47   | 63.13   | 68.85   | 100.38 | 71.48               | 89.73   | 104.94  | 117.11  | 156.65 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 30    | 47.15          | 57.79   | 66.92   | 72.66   | 100.38 | 71.48               | 89.73   | 104.94  | 117.11  | 157.83 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 31    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 71.48               | 89.73   | 104.94  | 117.11  | 167.69 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 32    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 71.48               | 89.73   | 104.94  | 117.11  | 172.62 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 33    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 76.12               | 89.73   | 105.04  | 117.11  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 34    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 76.12               | 89.94   | 109.82  | 117.11  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 35    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 80.87               | 94.68   | 109.82  | 119.64  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 36    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 82.20               | 99.41   | 114.59  | 124.43  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 37    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 82.20               | 103.19  | 120.68  | 129.21  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 38    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 82.20               | 103.19  | 120.68  | 134.00  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 39    | 47.15          | 57.79   | 66.92   | 74.52   | 100.38 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 40    | 48.97          | 62.36   | 71.48   | 79.09   | 106.46 | 85.70               | 110.19  | 127.68  | 143.42  | 190.64 | 115.43                | 148.67  | 171.40  | 192.39  | 257.10 |
| 41    | 49.32          | 62.36   | 72.92   | 79.09   | 106.46 | 85.70               | 110.19  | 127.68  | 143.42  | 190.64 | 115.43                | 148.67  | 171.40  | 192.39  | 257.10 |
| 42    | 54.19          | 65.10   | 73.41   | 79.09   | 108.50 | 85.70               | 110.19  | 127.68  | 143.42  | 190.64 | 115.43                | 148.67  | 171.40  | 192.39  | 257.10 |
| 43    | 54.58          | 65.53   | 78.52   | 83.34   | 113.73 | 85.70               | 110.19  | 127.68  | 143.42  | 190.64 | 115.43                | 148.67  | 171.40  | 192.39  | 257.10 |
| 44    | 54.97          | 70.67   | 79.04   | 83.89   | 118.99 | 85.70               | 110.19  | 127.68  | 143.42  | 190.64 | 115.43                | 148.67  | 171.40  | 192.39  | 257.10 |
| 45    | 56.03          | 69.09   | 83.84   | 90.34   | 122.81 | 90.95               | 115.43  | 136.42  | 153.91  | 201.14 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 46    | 59.47          | 74.18   | 84.40   | 95.71   | 128.05 | 90.95               | 115.43  | 136.42  | 153.91  | 201.14 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 47    | 59.47          | 74.67   | 87.45   | 97.94   | 129.43 | 90.95               | 115.43  | 136.42  | 153.91  | 201.14 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 48    | 59.47          | 75.21   | 87.45   | 97.94   | 129.43 | 90.95               | 115.43  | 136.42  | 153.91  | 201.14 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 49    | 59.47          | 75.21   | 87.45   | 97.94   | 129.43 | 90.95               | 115.43  | 136.42  | 153.91  | 201.14 | 122.43                | 155.66  | 181.90  | 206.38  | 272.84 |
| 50    | 66.46          | 83.95   | 96.20   | 108.44  | 145.17 | 101.44              | 129.43  | 150.41  | 169.65  | 225.62 | 136.42                | 174.90  | 202.88  | 229.12  | 304.33 |
| 51    | 68.21          | 85.70   | 99.69   | 111.94  | 150.41 | 104.94              | 132.92  | 155.66  | 174.90  | 234.37 | 139.92                | 176.65  | 206.38  | 234.37  | 311.32 |
| 52    | 71.71          | 89.20   | 103.19  | 115.43  | 155.66 | 108.44              | 138.17  | 160.91  | 180.15  | 241.36 | 143.42                | 181.90  | 211.63  | 239.61  | 318.32 |
| 53    | 73.46          | 92.70   | 106.69  | 118.93  | 160.91 | 111.94              | 141.67  | 166.16  | 187.14  | 250.11 | 146.92                | 187.14  | 216.88  | 244.86  | 325.32 |
| 54    | 75.21          | 96.20   | 110.19  | 124.18  | 166.16 | 115.43              | 146.92  | 171.40  | 194.14  | 257.10 | 148.67                | 190.64  | 222.12  | 251.86  | 334.06 |
| 55    | 78.71          | 97.94   | 113.69  | 127.68  | 171.40 | 118.93              | 150.41  | 176.65  | 199.39  | 265.85 | 153.91                | 194.14  | 227.37  | 255.35  | 341.06 |
| 56    | 83.95          | 104.94  | 120.68  | 136.42  | 181.90 | 125.93              | 160.91  | 185.39  | 211.63  | 279.84 | 160.91                | 202.88  | 236.12  | 269.35  | 356.80 |
| 57    | 89.20          | 111.94  | 129.43  | 145.17  | 194.14 | 134.67              | 169.65  | 199.39  | 223.87  | 297.33 | 167.90                | 213.38  | 250.11  | 281.59  | 374.29 |
| 58    | 96.20          | 120.68  | 139.92  | 157.41  | 209.88 | 143.42              | 181.90  | 213.38  | 241.36  | 320.07 | 178.40                | 225.62  | 264.10  | 299.08  | 397.02 |
| 59    | 103.19         | 129.43  | 150.41  | 167.90  | 225.62 | 153.91              | 194.14  | 227.37  | 257.10  | 342.81 | 188.89                | 239.61  | 279.84  | 316.57  | 419.76 |
| 60    | 110.19         | 138.17  | 160.91  | 180.15  | 241.36 | 164.41              | 208.13  | 243.11  | 276.34  | 365.54 | 199.39                | 253.61  | 297.33  | 335.81  | 446.00 |
| 61    | 117.18         | 148.67  | 173.15  | 194.14  | 258.85 | 174.90              | 223.87  | 262.35  | 297.33  | 391.78 | 209.88                | 271.10  | 316.57  | 358.55  | 473.98 |
| 62    | 125.93         | 159.16  | 183.65  | 206.38  | 276.34 | 187.14              | 239.61  | 279.84  | 316.57  | 419.76 | 225.62                | 288.59  | 335.81  | 381.28  | 505.46 |
| 63    | 134.67         | 169.65  | 195.89  | 220.37  | 293.83 | 201.14              | 255.35  | 299.08  | 339.31  | 449.49 | 239.61                | 306.08  | 358.55  | 405.77  | 536.94 |
| 64    | 145.17         | 181.90  | 211.63  | 236.12  | 316.57 | 215.13              | 274.59  | 321.82  | 363.79  | 482.73 | 255.35                | 327.06  | 383.03  | 433.75  | 575.42 |
| 65    | 155.66         | 197.64  | 229.12  | 255.35  | 342.81 | 229.12              | 295.58  | 346.30  | 391.78  | 519.45 | 271.10                | 349.80  | 409.27  | 463.49  | 615.65 |
| 66    | 169.65         | 213.38  | 248.36  | 278.09  | 370.79 | 248.36              | 318.32  | 374.29  | 423.26  | 557.93 | 292.08                | 374.29  | 439.00  | 496.72  | 657.63 |
| 67    | 181.90         | 229.12  | 267.60  | 300.83  | 400.52 | 264.10              | 337.56  | 398.77  | 452.99  | 598.16 | 309.57                | 395.28  |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 41.06          | 49.63   | 55.96   | 61.83   | 89.73  | 62.36               | 80.61   | 92.77   | 104.94  | 139.92 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 30    | 41.06          | 51.71   | 59.31   | 65.25   | 89.73  | 62.36               | 80.61   | 92.77   | 104.94  | 140.97 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 31    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 62.36               | 80.61   | 92.77   | 104.94  | 149.78 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 32    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 62.36               | 80.61   | 92.77   | 104.94  | 154.19 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 33    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 66.40               | 80.61   | 92.86   | 104.94  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 34    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 66.40               | 80.80   | 97.09   | 104.94  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 35    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 70.55               | 85.05   | 97.09   | 107.21  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 36    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 71.71               | 89.30   | 101.31  | 111.50  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 37    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 71.71               | 92.70   | 106.69  | 115.79  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 38    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 71.71               | 92.70   | 106.69  | 120.08  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 39    | 41.06          | 51.71   | 59.31   | 66.92   | 89.73  | 71.71               | 92.70   | 106.69  | 120.68  | 160.91 | 97.94                 | 124.18  | 143.42  | 162.66  | 216.88 |
| 40    | 44.38          | 54.75   | 63.88   | 71.48   | 95.82  | 76.96               | 97.94   | 113.69  | 129.43  | 171.40 | 103.19                | 131.18  | 153.91  | 173.15  | 230.87 |
| 41    | 44.70          | 54.75   | 65.16   | 71.48   | 95.82  | 76.96               | 97.94   | 113.69  | 129.43  | 171.40 | 103.19                | 131.18  | 153.91  | 173.15  | 230.87 |
| 42    | 49.11          | 57.16   | 65.60   | 71.48   | 97.65  | 76.96               | 97.94   | 113.69  | 129.43  | 171.40 | 103.19                | 131.18  | 153.91  | 173.15  | 230.87 |
| 43    | 49.46          | 57.54   | 70.16   | 75.33   | 102.36 | 76.96               | 97.94   | 113.69  | 129.43  | 171.40 | 103.19                | 131.18  | 153.91  | 173.15  | 230.87 |
| 44    | 49.82          | 62.06   | 70.63   | 75.82   | 107.09 | 76.96               | 97.94   | 113.69  | 129.43  | 171.40 | 103.19                | 131.18  | 153.91  | 173.15  | 230.87 |
| 45    | 51.08          | 61.05   | 73.78   | 79.04   | 109.53 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 46    | 54.22          | 65.55   | 74.27   | 83.75   | 114.21 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 47    | 54.22          | 65.99   | 76.96   | 85.70   | 115.43 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 48    | 54.22          | 66.46   | 76.96   | 85.70   | 115.43 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 49    | 54.22          | 66.46   | 76.96   | 85.70   | 115.43 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 160.91  | 181.90  | 243.11 |
| 50    | 59.47          | 73.46   | 85.70   | 96.20   | 129.43 | 90.95               | 113.69  | 132.92  | 150.41  | 201.14 | 122.43                | 153.91  | 180.15  | 202.88  | 271.10 |
| 51    | 61.22          | 76.96   | 89.20   | 99.69   | 132.92 | 94.45               | 118.93  | 138.17  | 155.66  | 206.38 | 124.18                | 159.16  | 185.39  | 208.13  | 276.34 |
| 52    | 62.96          | 80.45   | 92.70   | 103.19  | 138.17 | 96.20               | 124.18  | 143.42  | 160.91  | 215.13 | 127.68                | 162.66  | 188.89  | 213.38  | 283.34 |
| 53    | 64.71          | 82.20   | 94.45   | 106.69  | 143.42 | 99.69               | 125.93  | 146.92  | 166.16  | 222.12 | 129.43                | 166.16  | 192.39  | 218.63  | 290.34 |
| 54    | 68.21          | 85.70   | 97.94   | 110.19  | 146.92 | 103.19              | 131.18  | 152.16  | 171.40  | 227.37 | 132.92                | 169.65  | 197.64  | 223.87  | 295.58 |
| 55    | 69.96          | 87.45   | 101.44  | 113.69  | 152.16 | 106.69              | 134.67  | 157.41  | 176.65  | 236.12 | 136.42                | 173.15  | 201.14  | 227.37  | 302.58 |
| 56    | 73.46          | 92.70   | 108.44  | 120.68  | 160.91 | 111.94              | 141.67  | 166.16  | 187.14  | 248.36 | 141.67                | 180.15  | 211.63  | 237.86  | 316.57 |
| 57    | 78.71          | 99.69   | 115.43  | 129.43  | 173.15 | 118.93              | 152.16  | 176.65  | 199.39  | 265.85 | 148.67                | 190.64  | 222.12  | 251.86  | 334.06 |
| 58    | 85.70          | 106.69  | 124.18  | 139.92  | 187.14 | 127.68              | 160.91  | 188.89  | 215.13  | 285.09 | 157.41                | 201.14  | 234.37  | 265.85  | 353.30 |
| 59    | 90.95          | 115.43  | 132.92  | 150.41  | 201.14 | 136.42              | 173.15  | 202.88  | 230.87  | 304.33 | 166.16                | 213.38  | 248.36  | 281.59  | 374.29 |
| 60    | 97.94          | 124.18  | 143.42  | 160.91  | 215.13 | 145.17              | 185.39  | 216.88  | 246.61  | 325.32 | 176.65                | 227.37  | 264.10  | 299.08  | 397.02 |
| 61    | 104.94         | 132.92  | 153.91  | 173.15  | 230.87 | 155.66              | 199.39  | 232.62  | 264.10  | 349.80 | 188.89                | 241.36  | 281.59  | 320.07  | 423.26 |
| 62    | 111.94         | 141.67  | 164.41  | 183.65  | 244.86 | 166.16              | 213.38  | 250.11  | 281.59  | 372.54 | 199.39                | 257.10  | 300.83  | 339.31  | 449.49 |
| 63    | 118.93         | 150.41  | 174.90  | 195.89  | 262.35 | 176.65              | 227.37  | 267.60  | 302.58  | 400.52 | 211.63                | 272.84  | 320.07  | 362.04  | 479.23 |
| 64    | 129.43         | 162.66  | 187.14  | 209.88  | 281.59 | 192.39              | 244.86  | 285.09  | 323.57  | 430.26 | 227.37                | 292.08  | 341.06  | 384.78  | 510.71 |
| 65    | 139.92         | 174.90  | 202.88  | 227.37  | 304.33 | 206.38              | 262.35  | 307.83  | 348.05  | 461.74 | 243.11                | 311.32  | 365.54  | 411.02  | 545.69 |
| 66    | 150.41         | 190.64  | 220.37  | 246.61  | 330.56 | 220.37              | 283.34  | 332.31  | 376.04  | 498.47 | 258.85                | 334.06  | 390.03  | 440.75  | 585.92 |
| 67    | 162.66         | 204.63  | 237.86  | 267.60  | 356.80 | 236.12              | 302.58  | 355.05  | 404.02  | 531.70 | 276.34                | 353.30  | 414.51  | 470.48  | 622.65 |
| 68    | 174.90</td     |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 38.02          | 45.25   | 51.65   | 56.21   | 82.13  | 57.79               | 73.00   | 85.17   | 95.82   | 127.75 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 30    | 38.02          | 47.15   | 54.75   | 59.32   | 82.13  | 57.79               | 73.00   | 85.17   | 95.82   | 128.71 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 31    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 57.79               | 73.00   | 85.17   | 95.82   | 136.76 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 32    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 57.79               | 73.00   | 85.17   | 95.82   | 140.78 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 33    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 61.54               | 73.00   | 85.25   | 95.82   | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 34    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 61.54               | 73.17   | 89.13   | 95.82   | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 35    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 65.39               | 77.02   | 89.13   | 97.89   | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 36    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 66.46               | 80.88   | 93.00   | 101.80  | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 37    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 66.46               | 83.95   | 97.94   | 105.72  | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 38    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 66.46               | 83.95   | 97.94   | 109.64  | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 39    | 38.02          | 47.15   | 54.75   | 60.84   | 82.13  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 148.67  | 197.64 |
| 40    | 39.79          | 50.19   | 57.79   | 63.88   | 86.69  | 69.96               | 89.20   | 103.19  | 115.43  | 155.66 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 41    | 40.07          | 50.19   | 58.96   | 63.88   | 86.69  | 69.96               | 89.20   | 103.19  | 115.43  | 155.66 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 42    | 44.03          | 52.40   | 59.35   | 63.88   | 88.35  | 69.96               | 89.20   | 103.19  | 115.43  | 155.66 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 43    | 44.35          | 52.74   | 63.48   | 67.31   | 92.61  | 69.96               | 89.20   | 103.19  | 115.43  | 155.66 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 44    | 44.67          | 56.88   | 63.90   | 67.75   | 96.89  | 69.96               | 89.20   | 103.19  | 115.43  | 155.66 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 45    | 46.14          | 56.23   | 67.07   | 72.59   | 99.57  | 75.21               | 94.45   | 108.44  | 124.18  | 164.41 | 99.69                 | 127.68  | 146.92  | 166.16  | 220.37 |
| 46    | 48.97          | 60.38   | 67.52   | 76.91   | 103.83 | 75.21               | 94.45   | 108.44  | 124.18  | 164.41 | 99.69                 | 127.68  | 146.92  | 166.16  | 220.37 |
| 47    | 48.97          | 60.78   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 124.18  | 164.41 | 99.69                 | 127.68  | 146.92  | 166.16  | 220.37 |
| 48    | 48.97          | 61.22   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 124.18  | 164.41 | 99.69                 | 127.68  | 146.92  | 166.16  | 220.37 |
| 49    | 48.97          | 61.22   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 124.18  | 164.41 | 99.69                 | 127.68  | 146.92  | 166.16  | 220.37 |
| 50    | 54.22          | 68.21   | 78.71   | 87.45   | 117.18 | 82.20               | 104.94  | 122.43  | 136.42  | 181.90 | 111.94                | 141.67  | 164.41  | 185.39  | 246.61 |
| 51    | 55.97          | 69.96   | 80.45   | 90.95   | 120.68 | 85.70               | 108.44  | 125.93  | 141.67  | 187.14 | 113.69                | 143.42  | 167.90  | 188.89  | 251.86 |
| 52    | 57.72          | 71.71   | 83.95   | 94.45   | 125.93 | 87.45               | 110.19  | 129.43  | 146.92  | 195.89 | 115.43                | 146.92  | 171.40  | 194.14  | 258.85 |
| 53    | 59.47          | 75.21   | 85.70   | 96.20   | 129.43 | 90.95               | 115.43  | 132.92  | 150.41  | 201.14 | 118.93                | 150.41  | 174.90  | 197.64  | 262.35 |
| 54    | 61.22          | 76.96   | 89.20   | 99.69   | 134.67 | 92.70               | 118.93  | 138.17  | 155.66  | 208.13 | 120.68                | 153.91  | 180.15  | 202.88  | 269.35 |
| 55    | 62.96          | 80.45   | 92.70   | 103.19  | 138.17 | 96.20               | 122.43  | 143.42  | 160.91  | 213.38 | 122.43                | 157.41  | 183.65  | 208.13  | 274.59 |
| 56    | 68.21          | 83.95   | 97.94   | 110.19  | 146.92 | 103.19              | 129.43  | 150.41  | 171.40  | 227.37 | 129.43                | 164.41  | 192.39  | 216.88  | 288.59 |
| 57    | 71.71          | 90.95   | 104.94  | 117.18  | 157.41 | 108.44              | 138.17  | 160.91  | 181.90  | 241.36 | 134.67                | 173.15  | 202.88  | 227.37  | 302.58 |
| 58    | 76.96          | 97.94   | 113.69  | 127.68  | 169.65 | 115.43              | 148.67  | 173.15  | 195.89  | 258.85 | 143.42                | 183.65  | 215.13  | 243.11  | 320.07 |
| 59    | 83.95          | 104.94  | 122.43  | 136.42  | 181.90 | 124.18              | 157.41  | 185.39  | 209.88  | 276.34 | 152.16                | 194.14  | 227.37  | 257.10  | 339.31 |
| 60    | 89.20          | 111.94  | 131.18  | 146.92  | 195.89 | 132.92              | 167.90  | 197.64  | 223.87  | 297.33 | 160.91                | 204.63  | 241.36  | 272.84  | 362.04 |
| 61    | 96.20          | 120.68  | 139.92  | 157.41  | 209.88 | 143.42              | 181.90  | 211.63  | 241.36  | 318.32 | 171.40                | 218.63  | 257.10  | 290.34  | 384.78 |
| 62    | 101.44         | 129.43  | 148.67  | 167.90  | 223.87 | 150.41              | 194.14  | 225.62  | 257.10  | 341.06 | 181.90                | 234.37  | 272.84  | 309.57  | 409.27 |
| 63    | 108.44         | 138.17  | 159.16  | 178.40  | 237.86 | 160.91              | 208.13  | 243.11  | 274.59  | 363.79 | 194.14                | 248.36  | 290.34  | 328.81  | 435.50 |
| 64    | 117.18         | 146.92  | 171.40  | 190.64  | 255.35 | 174.90              | 222.12  | 260.60  | 293.83  | 390.03 | 206.38                | 264.10  | 311.32  | 349.80  | 465.24 |
| 65    | 125.93         | 159.16  | 185.39  | 206.38  | 278.09 | 187.14              | 237.86  | 279.84  | 316.57  | 421.51 | 220.37                | 283.34  | 332.31  | 374.29  | 498.47 |
| 66    | 136.42         | 173.15  | 201.14  | 223.87  | 300.83 | 201.14              | 257.10  | 302.58  | 341.06  | 452.99 | 236.12                | 302.58  | 355.05  | 400.52  | 533.45 |
| 67    | 146.92         | 185.39  | 216.88  | 243.11  | 325.32 | 213.38              | 274.59  | 323.57  | 367.29  | 484.47 | 250.11                | 320.07  | 377.79  | 428.51  | 566.68 |
| 68    | 159.16         | 201.14  | 234.37  | 264.10  | 35     |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 33.46          | 40.87   | 47.35   | 51.99   | 74.52  | 51.71               | 66.92   | 77.56   | 88.21   | 115.59 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 30    | 33.46          | 42.58   | 50.19   | 54.87   | 74.52  | 51.71               | 66.92   | 77.56   | 88.21   | 116.45 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 31    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 51.71               | 66.92   | 77.56   | 88.21   | 123.73 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 32    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 51.71               | 66.92   | 77.56   | 88.21   | 127.37 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 33    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 55.06               | 66.92   | 77.64   | 88.21   | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 34    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 55.06               | 67.08   | 81.17   | 88.21   | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 35    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 58.51               | 70.61   | 81.17   | 90.12   | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 36    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 59.47               | 74.14   | 84.70   | 93.72   | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 37    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 59.47               | 76.96   | 89.20   | 97.33   | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 38    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 59.47               | 76.96   | 89.20   | 100.93  | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 39    | 33.46          | 42.58   | 50.19   | 56.27   | 74.52  | 59.47               | 76.96   | 89.20   | 101.44  | 132.92 | 80.45                 | 103.19  | 120.68  | 136.42  | 180.15 |
| 40    | 36.73          | 45.63   | 53.23   | 59.31   | 79.09  | 64.71               | 82.20   | 94.45   | 106.69  | 141.67 | 85.70                 | 110.19  | 127.68  | 145.17  | 192.39 |
| 41    | 36.99          | 45.63   | 54.30   | 59.31   | 79.09  | 64.71               | 82.20   | 94.45   | 106.69  | 141.67 | 85.70                 | 110.19  | 127.68  | 145.17  | 192.39 |
| 42    | 40.64          | 47.63   | 54.67   | 59.31   | 80.60  | 64.71               | 82.20   | 94.45   | 106.69  | 141.67 | 85.70                 | 110.19  | 127.68  | 145.17  | 192.39 |
| 43    | 40.94          | 47.95   | 58.47   | 62.50   | 84.49  | 64.71               | 82.20   | 94.45   | 106.69  | 141.67 | 85.70                 | 110.19  | 127.68  | 145.17  | 192.39 |
| 44    | 41.23          | 51.71   | 58.86   | 62.91   | 88.39  | 64.71               | 82.20   | 94.45   | 106.69  | 141.67 | 85.70                 | 110.19  | 127.68  | 145.17  | 192.39 |
| 45    | 41.20          | 51.41   | 62.04   | 66.14   | 91.27  | 66.46               | 85.70   | 101.44  | 113.69  | 150.41 | 90.95                 | 117.18  | 136.42  | 152.16  | 202.88 |
| 46    | 43.73          | 55.20   | 62.46   | 70.08   | 95.17  | 66.46               | 85.70   | 101.44  | 113.69  | 150.41 | 90.95                 | 117.18  | 136.42  | 152.16  | 202.88 |
| 47    | 43.73          | 55.57   | 64.71   | 71.71   | 96.20  | 66.46               | 85.70   | 101.44  | 113.69  | 150.41 | 90.95                 | 117.18  | 136.42  | 152.16  | 202.88 |
| 48    | 43.73          | 55.97   | 64.71   | 71.71   | 96.20  | 66.46               | 85.70   | 101.44  | 113.69  | 150.41 | 90.95                 | 117.18  | 136.42  | 152.16  | 202.88 |
| 49    | 43.73          | 55.97   | 64.71   | 71.71   | 96.20  | 66.46               | 85.70   | 101.44  | 113.69  | 150.41 | 90.95                 | 117.18  | 136.42  | 152.16  | 202.88 |
| 50    | 48.97          | 62.96   | 71.71   | 80.45   | 108.44 | 75.21               | 96.20   | 111.94  | 125.93  | 167.90 | 101.44                | 131.18  | 150.41  | 169.65  | 227.37 |
| 51    | 50.72          | 64.71   | 75.21   | 83.95   | 111.94 | 76.96               | 99.69   | 117.18  | 131.18  | 173.15 | 103.19                | 132.92  | 155.66  | 174.90  | 232.62 |
| 52    | 52.47          | 66.46   | 76.96   | 85.70   | 115.43 | 80.45               | 103.19  | 118.93  | 134.67  | 180.15 | 104.94                | 136.42  | 157.41  | 178.40  | 237.86 |
| 53    | 54.22          | 68.21   | 78.71   | 89.20   | 118.93 | 82.20               | 104.94  | 122.43  | 139.92  | 185.39 | 108.44                | 138.17  | 160.91  | 183.65  | 243.11 |
| 54    | 55.97          | 71.71   | 82.20   | 92.70   | 122.43 | 85.70               | 110.19  | 127.68  | 145.17  | 190.64 | 110.19                | 143.42  | 166.16  | 187.14  | 246.61 |
| 55    | 57.72          | 73.46   | 83.95   | 94.45   | 127.68 | 87.45               | 111.94  | 131.18  | 148.67  | 197.64 | 111.94                | 145.17  | 167.90  | 190.64  | 253.61 |
| 56    | 61.22          | 78.71   | 90.95   | 101.44  | 134.67 | 92.70               | 120.68  | 139.92  | 157.41  | 208.13 | 117.18                | 152.16  | 178.40  | 201.14  | 265.85 |
| 57    | 64.71          | 83.95   | 96.20   | 108.44  | 145.17 | 97.94               | 127.68  | 146.92  | 167.90  | 222.12 | 122.43                | 160.91  | 185.39  | 211.63  | 279.84 |
| 58    | 69.96          | 89.20   | 103.19  | 117.18  | 155.66 | 104.94              | 134.67  | 157.41  | 180.15  | 237.86 | 129.43                | 167.90  | 195.89  | 223.87  | 295.58 |
| 59    | 75.21          | 96.20   | 111.94  | 125.93  | 167.90 | 111.94              | 145.17  | 169.65  | 192.39  | 255.35 | 138.17                | 178.40  | 209.88  | 236.12  | 313.07 |
| 60    | 80.45          | 103.19  | 120.68  | 134.67  | 180.15 | 118.93              | 155.66  | 181.90  | 206.38  | 272.84 | 145.17                | 188.89  | 222.12  | 250.11  | 332.31 |
| 61    | 87.45          | 111.94  | 129.43  | 145.17  | 192.39 | 129.43              | 167.90  | 195.89  | 222.12  | 292.08 | 155.66                | 202.88  | 237.86  | 267.60  | 353.30 |
| 62    | 92.70          | 118.93  | 136.42  | 153.91  | 206.38 | 138.17              | 178.40  | 208.13  | 236.12  | 313.07 | 166.16                | 215.13  | 250.11  | 285.09  | 377.79 |
| 63    | 99.69          | 127.68  | 146.92  | 164.41  | 220.37 | 148.67              | 192.39  | 223.87  | 253.61  | 335.81 | 176.65                | 230.87  | 267.60  | 304.33  | 402.27 |
| 64    | 106.69         | 136.42  | 157.41  | 176.65  | 236.12 | 159.16              | 206.38  | 239.61  | 272.84  | 360.30 | 188.89                | 244.86  | 286.84  | 325.32  | 430.26 |
| 65    | 115.43         | 146.92  | 171.40  | 192.39  | 255.35 | 169.65              | 220.37  | 258.85  | 295.58  | 388.28 | 201.14                | 260.60  | 307.83  | 349.80  | 459.99 |
| 66    | 124.18         | 159.16  | 185.39  | 208.13  | 278.09 | 181.90              | 237.86  | 279.84  | 316.57  | 418.01 | 213.38                | 279.84  | 328.81  | 372.54  | 493.22 |
| 67    | 134.67         | 171.40  | 199.39  | 223.87  | 299.08 | 195.89              | 253.61  | 297.33  | 337.56  | 446.00 | 227.37                | 297.33  | 348.05  | 395.28  | 522.95 |
| 68    | 145.17         | 187.14  | 216.88  | 244.86  | 325.32 | 208.13              |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 39.54          | 46.71   | 53.09   | 59.02   | 85.17  | 60.84               | 76.04   | 88.21   | 100.38  | 132.32 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 30    | 39.54          | 48.67   | 56.27   | 62.28   | 85.17  | 60.84               | 76.04   | 88.21   | 100.38  | 133.31 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 31    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 60.84               | 76.04   | 88.21   | 100.38  | 141.64 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 32    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 60.84               | 76.04   | 88.21   | 100.38  | 145.81 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 33    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 64.78               | 76.04   | 88.30   | 100.38  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 34    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 64.78               | 76.22   | 92.31   | 100.38  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 35    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 68.83               | 80.23   | 92.31   | 102.55  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 36    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 69.96               | 84.25   | 96.32   | 106.65  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 37    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 69.96               | 87.45   | 101.44  | 110.75  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 38    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 69.96               | 87.45   | 101.44  | 114.86  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 39    | 39.54          | 48.67   | 56.27   | 63.88   | 85.17  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 40    | 41.32          | 53.23   | 60.84   | 66.92   | 91.25  | 71.71               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 125.93  | 145.17  | 162.66  | 218.63 |
| 41    | 41.62          | 53.23   | 62.06   | 66.92   | 91.25  | 71.71               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 125.93  | 145.17  | 162.66  | 218.63 |
| 42    | 45.73          | 55.57   | 62.48   | 66.92   | 93.00  | 71.71               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 125.93  | 145.17  | 162.66  | 218.63 |
| 43    | 46.05          | 55.94   | 66.82   | 70.52   | 97.49  | 71.71               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 125.93  | 145.17  | 162.66  | 218.63 |
| 44    | 46.38          | 60.33   | 67.27   | 70.98   | 101.99 | 71.71               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 125.93  | 145.17  | 162.66  | 218.63 |
| 45    | 47.79          | 59.45   | 72.10   | 77.43   | 104.55 | 76.96               | 99.69   | 117.18  | 131.18  | 171.40 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 46    | 50.72          | 63.83   | 72.59   | 82.04   | 109.02 | 76.96               | 99.69   | 117.18  | 131.18  | 171.40 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 47    | 50.72          | 64.25   | 75.21   | 83.95   | 110.19 | 76.96               | 99.69   | 117.18  | 131.18  | 171.40 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 48    | 50.72          | 64.71   | 75.21   | 83.95   | 110.19 | 76.96               | 99.69   | 117.18  | 131.18  | 171.40 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 49    | 50.72          | 64.71   | 75.21   | 83.95   | 110.19 | 76.96               | 99.69   | 117.18  | 131.18  | 171.40 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 50    | 55.97          | 71.71   | 82.20   | 92.70   | 124.18 | 85.70               | 110.19  | 127.68  | 145.17  | 192.39 | 115.43                | 148.67  | 173.15  | 195.89  | 258.85 |
| 51    | 57.72          | 73.46   | 83.95   | 94.45   | 127.68 | 89.20               | 113.69  | 131.18  | 148.67  | 199.39 | 118.93                | 150.41  | 174.90  | 199.39  | 264.10 |
| 52    | 61.22          | 75.21   | 87.45   | 97.94   | 132.92 | 92.70               | 117.18  | 136.42  | 152.16  | 206.38 | 122.43                | 153.91  | 180.15  | 202.88  | 271.10 |
| 53    | 62.96          | 78.71   | 90.95   | 101.44  | 136.42 | 96.20               | 120.68  | 141.67  | 159.16  | 211.63 | 125.93                | 159.16  | 185.39  | 208.13  | 276.34 |
| 54    | 64.71          | 82.20   | 94.45   | 104.94  | 141.67 | 99.69               | 125.93  | 146.92  | 164.41  | 218.63 | 127.68                | 162.66  | 188.89  | 213.38  | 285.09 |
| 55    | 66.46          | 83.95   | 96.20   | 108.44  | 145.17 | 101.44              | 129.43  | 150.41  | 169.65  | 225.62 | 131.18                | 166.16  | 192.39  | 216.88  | 288.59 |
| 56    | 71.71          | 89.20   | 103.19  | 115.43  | 153.91 | 106.69              | 136.42  | 157.41  | 180.15  | 237.86 | 136.42                | 173.15  | 201.14  | 229.12  | 302.58 |
| 57    | 75.21          | 94.45   | 110.19  | 124.18  | 164.41 | 113.69              | 143.42  | 169.65  | 190.64  | 251.86 | 141.67                | 180.15  | 213.38  | 239.61  | 318.32 |
| 58    | 82.20          | 103.19  | 118.93  | 134.67  | 178.40 | 122.43              | 155.66  | 181.90  | 206.38  | 272.84 | 152.16                | 192.39  | 223.87  | 255.35  | 337.56 |
| 59    | 87.45          | 110.19  | 127.68  | 143.42  | 192.39 | 131.18              | 164.41  | 192.39  | 218.63  | 292.08 | 160.91                | 204.63  | 237.86  | 269.35  | 356.80 |
| 60    | 92.70          | 117.18  | 136.42  | 153.91  | 206.38 | 138.17              | 176.65  | 206.38  | 234.37  | 311.32 | 167.90                | 215.13  | 251.86  | 286.84  | 379.53 |
| 61    | 99.69          | 125.93  | 146.92  | 164.41  | 220.37 | 148.67              | 190.64  | 222.12  | 251.86  | 334.06 | 178.40                | 230.87  | 269.35  | 304.33  | 404.02 |
| 62    | 106.69         | 134.67  | 155.66  | 174.90  | 234.37 | 159.16              | 202.88  | 237.86  | 269.35  | 356.80 | 190.64                | 244.86  | 285.09  | 323.57  | 428.51 |
| 63    | 113.69         | 143.42  | 166.16  | 187.14  | 250.11 | 169.65              | 216.88  | 253.61  | 288.59  | 383.03 | 202.88                | 258.85  | 304.33  | 344.55  | 456.49 |
| 64    | 124.18         | 153.91  | 180.15  | 201.14  | 269.35 | 183.65              | 232.62  | 274.59  | 309.57  | 411.02 | 218.63                | 278.09  | 325.32  | 369.04  | 489.72 |
| 65    | 132.92         | 167.90  | 194.14  | 216.88  | 292.08 | 195.89              | 251.86  | 293.83  | 332.31  | 442.50 | 232.62                | 297.33  | 348.05  | 393.53  | 524.70 |
| 66    | 143.42         | 181.90  | 211.63  | 236.12  | 314.82 | 209.88              | 271.10  | 318.32  | 360.30  | 473.98 | 248.36                | 318.32  | 374.29  | 421.51  | 557.93 |
| 67    | 153.91         | 194.14  | 227.37  | 255.35  | 341.06 | 223.87              | 286.84  | 339.31  | 384.78  | 508.96 | 262.35                | 335.81  | 397.02  | 449.49  | 594.66 |
| 68    | 167.90         | 213.38  | 246     |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 42.33   | 47.35   | 51.99   | 76.04  | 53.23               | 68.44   | 79.09   | 88.21   | 118.63 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 30    | 34.98          | 44.11   | 50.19   | 54.87   | 76.04  | 53.23               | 68.44   | 79.09   | 88.21   | 119.52 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 31    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 53.23               | 68.44   | 79.09   | 88.21   | 126.99 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 32    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 53.23               | 68.44   | 79.09   | 88.21   | 130.72 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 33    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 56.68               | 68.44   | 79.16   | 88.21   | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 34    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 56.68               | 68.60   | 82.76   | 88.21   | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 35    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 60.23               | 72.21   | 82.76   | 90.12   | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 36    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 61.22               | 75.82   | 86.36   | 93.72   | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 37    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 61.22               | 78.71   | 90.95   | 97.33   | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 38    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 61.22               | 78.71   | 90.95   | 100.93  | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 39    | 34.98          | 44.11   | 50.19   | 56.27   | 76.04  | 61.22               | 78.71   | 90.95   | 101.44  | 136.42 | 83.95                 | 104.94  | 122.43  | 138.17  | 183.65 |
| 40    | 38.26          | 47.15   | 54.75   | 60.84   | 82.13  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 146.92  | 197.64 |
| 41    | 38.53          | 47.15   | 55.86   | 60.84   | 82.13  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 146.92  | 197.64 |
| 42    | 42.34          | 49.22   | 56.23   | 60.84   | 83.70  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 146.92  | 197.64 |
| 43    | 42.64          | 49.55   | 60.14   | 64.11   | 87.74  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 146.92  | 197.64 |
| 44    | 42.95          | 53.44   | 60.54   | 64.53   | 91.79  | 66.46               | 83.95   | 97.94   | 110.19  | 146.92 | 89.20                 | 111.94  | 131.18  | 146.92  | 197.64 |
| 45    | 42.84          | 51.41   | 62.04   | 67.75   | 92.93  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 46    | 45.47          | 55.20   | 62.46   | 71.78   | 96.90  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 47    | 45.47          | 55.57   | 64.71   | 73.46   | 97.94  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 48    | 45.47          | 55.97   | 64.71   | 73.46   | 97.94  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 49    | 45.47          | 55.97   | 64.71   | 73.46   | 97.94  | 69.96               | 87.45   | 101.44  | 115.43  | 152.16 | 92.70                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 50    | 50.72          | 62.96   | 73.46   | 82.20   | 110.19 | 76.96               | 97.94   | 113.69  | 127.68  | 171.40 | 104.94                | 131.18  | 153.91  | 173.15  | 230.87 |
| 51    | 52.47          | 64.71   | 75.21   | 83.95   | 113.69 | 80.45               | 99.69   | 117.18  | 131.18  | 176.65 | 106.69                | 134.67  | 157.41  | 176.65  | 236.12 |
| 52    | 54.22          | 68.21   | 78.71   | 87.45   | 117.18 | 82.20               | 104.94  | 122.43  | 136.42  | 181.90 | 108.44                | 138.17  | 160.91  | 181.90  | 241.36 |
| 53    | 54.22          | 69.96   | 80.45   | 90.95   | 122.43 | 83.95               | 106.69  | 125.93  | 141.67  | 188.89 | 108.44                | 141.67  | 164.41  | 185.39  | 246.61 |
| 54    | 57.72          | 73.46   | 83.95   | 94.45   | 124.18 | 87.45               | 111.94  | 129.43  | 146.92  | 192.39 | 111.94                | 145.17  | 167.90  | 190.64  | 250.11 |
| 55    | 59.47          | 75.21   | 85.70   | 96.20   | 129.43 | 90.95               | 115.43  | 132.92  | 150.41  | 201.14 | 115.43                | 148.67  | 169.65  | 192.39  | 257.10 |
| 56    | 62.96          | 78.71   | 92.70   | 103.19  | 136.42 | 96.20               | 120.68  | 141.67  | 159.16  | 211.63 | 120.68                | 153.91  | 180.15  | 202.88  | 269.35 |
| 57    | 66.46          | 83.95   | 97.94   | 110.19  | 146.92 | 101.44              | 129.43  | 150.41  | 169.65  | 225.62 | 125.93                | 160.91  | 188.89  | 215.13  | 283.34 |
| 58    | 73.46          | 90.95   | 104.94  | 118.93  | 159.16 | 108.44              | 136.42  | 159.16  | 183.65  | 243.11 | 134.67                | 171.40  | 199.39  | 225.62  | 300.83 |
| 59    | 76.96          | 97.94   | 113.69  | 127.68  | 171.40 | 115.43              | 146.92  | 173.15  | 195.89  | 258.85 | 141.67                | 181.90  | 211.63  | 239.61  | 318.32 |
| 60    | 82.20          | 104.94  | 122.43  | 136.42  | 183.65 | 122.43              | 157.41  | 185.39  | 208.13  | 278.09 | 148.67                | 192.39  | 225.62  | 253.61  | 337.56 |
| 61    | 89.20          | 113.69  | 131.18  | 146.92  | 195.89 | 132.92              | 169.65  | 197.64  | 223.87  | 297.33 | 160.91                | 206.38  | 239.61  | 271.10  | 360.30 |
| 62    | 94.45          | 120.68  | 139.92  | 155.66  | 208.13 | 139.92              | 181.90  | 213.38  | 239.61  | 316.57 | 169.65                | 218.63  | 255.35  | 288.59  | 381.28 |
| 63    | 101.44         | 127.68  | 148.67  | 166.16  | 223.87 | 150.41              | 192.39  | 227.37  | 257.10  | 341.06 | 180.15                | 232.62  | 272.84  | 307.83  | 407.52 |
| 64    | 110.19         | 138.17  | 159.16  | 178.40  | 239.61 | 164.41              | 208.13  | 243.11  | 274.59  | 365.54 | 194.14                | 248.36  | 290.34  | 327.06  | 433.75 |
| 65    | 118.93         | 148.67  | 173.15  | 194.14  | 258.85 | 174.90              | 222.12  | 262.35  | 297.33  | 393.53 | 206.38                | 264.10  | 309.57  | 349.80  | 463.49 |
| 66    | 127.68         | 162.66  | 187.14  | 209.88  | 281.59 | 187.14              | 241.36  | 281.59  | 320.07  | 425.01 | 220.37                | 285.09  | 330.56  | 374.29  | 498.47 |
| 67    | 138.17         | 173.15  | 202.88  | 227.37  | 302.58 | 201.14              | 257.10  | 302.58  | 342.81  | 451.24 | 234.37                | 299.08  | 353.30  | 400.52  | 528.20 |
| 68    | 148.67         | 188.89  | 220.37  | 246.61  | 330.56 | 213.38              |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 31.94          | 37.95   | 44.48   | 47.78   | 69.96  | 48.67               | 60.84   | 73.00   | 82.13   | 109.50 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 30    | 31.94          | 39.54   | 47.15   | 50.42   | 69.96  | 48.67               | 60.84   | 73.00   | 82.13   | 110.33 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 31    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 48.67               | 60.84   | 73.00   | 82.13   | 117.22 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 32    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 48.67               | 60.84   | 73.00   | 82.13   | 120.67 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 33    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 51.82               | 60.84   | 73.07   | 82.13   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 34    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 51.82               | 60.98   | 76.40   | 82.13   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 35    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.06               | 64.19   | 76.40   | 83.90   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 36    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 67.40   | 79.72   | 87.26   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 37    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 69.96   | 83.95   | 90.62   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 38    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 69.96   | 83.95   | 93.97   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 39    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 69.96   | 83.95   | 94.45   | 125.93 | 75.21                 | 94.45   | 111.94  | 125.93  | 167.90 |
| 40    | 33.67          | 42.58   | 48.67   | 54.75   | 73.00  | 59.47               | 75.21   | 87.45   | 97.94   | 131.18 | 80.45                 | 103.19  | 118.93  | 132.92  | 176.65 |
| 41    | 33.91          | 42.58   | 49.65   | 54.75   | 73.00  | 59.47               | 75.21   | 87.45   | 97.94   | 131.18 | 80.45                 | 103.19  | 118.93  | 132.92  | 176.65 |
| 42    | 37.26          | 44.46   | 49.98   | 54.75   | 74.40  | 59.47               | 75.21   | 87.45   | 97.94   | 131.18 | 80.45                 | 103.19  | 118.93  | 132.92  | 176.65 |
| 43    | 37.52          | 44.75   | 53.46   | 57.70   | 77.99  | 59.47               | 75.21   | 87.45   | 97.94   | 131.18 | 80.45                 | 103.19  | 118.93  | 132.92  | 176.65 |
| 44    | 37.79          | 48.27   | 53.81   | 58.07   | 81.59  | 59.47               | 75.21   | 87.45   | 97.94   | 131.18 | 80.45                 | 103.19  | 118.93  | 132.92  | 176.65 |
| 45    | 39.55          | 48.20   | 57.01   | 61.30   | 84.64  | 64.71               | 80.45   | 92.70   | 104.94  | 139.92 | 85.70                 | 108.44  | 124.18  | 141.67  | 187.14 |
| 46    | 41.98          | 51.75   | 57.39   | 64.95   | 88.25  | 64.71               | 80.45   | 92.70   | 104.94  | 139.92 | 85.70                 | 108.44  | 124.18  | 141.67  | 187.14 |
| 47    | 41.98          | 52.10   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 104.94  | 139.92 | 85.70                 | 108.44  | 124.18  | 141.67  | 187.14 |
| 48    | 41.98          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 104.94  | 139.92 | 85.70                 | 108.44  | 124.18  | 141.67  | 187.14 |
| 49    | 41.98          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 104.94  | 139.92 | 85.70                 | 108.44  | 124.18  | 141.67  | 187.14 |
| 50    | 45.47          | 57.72   | 66.46   | 75.21   | 99.69  | 69.96               | 89.20   | 103.19  | 117.18  | 153.91 | 94.45                 | 120.68  | 139.92  | 159.16  | 209.88 |
| 51    | 47.22          | 59.47   | 68.21   | 76.96   | 103.19 | 71.71               | 92.70   | 106.69  | 120.68  | 159.16 | 96.20                 | 122.43  | 143.42  | 160.91  | 215.13 |
| 52    | 48.97          | 61.22   | 71.71   | 80.45   | 106.69 | 73.46               | 94.45   | 110.19  | 125.93  | 166.16 | 97.94                 | 125.93  | 146.92  | 164.41  | 220.37 |
| 53    | 50.72          | 64.71   | 73.46   | 82.20   | 110.19 | 76.96               | 99.69   | 113.69  | 127.68  | 171.40 | 101.44                | 129.43  | 148.67  | 167.90  | 223.87 |
| 54    | 52.47          | 64.71   | 75.21   | 83.95   | 113.69 | 78.71               | 99.69   | 117.18  | 131.18  | 176.65 | 103.19                | 129.43  | 152.16  | 171.40  | 227.37 |
| 55    | 54.22          | 68.21   | 78.71   | 87.45   | 117.18 | 82.20               | 103.19  | 122.43  | 136.42  | 181.90 | 104.94                | 132.92  | 155.66  | 176.65  | 232.62 |
| 56    | 57.72          | 71.71   | 83.95   | 94.45   | 124.18 | 87.45               | 110.19  | 129.43  | 146.92  | 192.39 | 110.19                | 139.92  | 164.41  | 185.39  | 244.86 |
| 57    | 61.22          | 76.96   | 89.20   | 99.69   | 134.67 | 92.70               | 117.18  | 136.42  | 153.91  | 206.38 | 115.43                | 146.92  | 173.15  | 194.14  | 258.85 |
| 58    | 64.71          | 83.95   | 96.20   | 108.44  | 143.42 | 97.94               | 127.68  | 146.92  | 166.16  | 218.63 | 120.68                | 157.41  | 181.90  | 206.38  | 271.10 |
| 59    | 71.71          | 89.20   | 104.94  | 115.43  | 153.91 | 106.69              | 134.67  | 159.16  | 178.40  | 234.37 | 129.43                | 164.41  | 194.14  | 218.63  | 288.59 |
| 60    | 75.21          | 96.20   | 111.94  | 124.18  | 166.16 | 111.94              | 143.42  | 167.90  | 188.89  | 251.86 | 136.42                | 174.90  | 206.38  | 230.87  | 307.83 |
| 61    | 82.20          | 103.19  | 118.93  | 134.67  | 178.40 | 122.43              | 155.66  | 180.15  | 206.38  | 271.10 | 146.92                | 187.14  | 218.63  | 248.36  | 327.06 |
| 62    | 85.70          | 110.19  | 125.93  | 143.42  | 190.64 | 127.68              | 164.41  | 190.64  | 218.63  | 290.34 | 153.91                | 199.39  | 230.87  | 264.10  | 348.05 |
| 63    | 92.70          | 117.18  | 134.67  | 152.16  | 202.88 | 138.17              | 176.65  | 206.38  | 234.37  | 309.57 | 166.16                | 211.63  | 246.61  | 279.84  | 370.79 |
| 64    | 99.69          | 124.18  | 145.17  | 162.66  | 216.88 | 148.67              | 188.89  | 220.37  | 250.11  | 330.56 | 174.90                | 223.87  | 264.10  | 297.33  | 395.28 |
| 65    | 106.69         | 134.67  | 157.41  | 176.65  | 236.12 | 157.41              | 202.88  | 237.86  | 269.35  | 356.80 | 185.39                | 239.61  | 281.59  | 318.32  | 423.26 |
| 66    | 115.43         | 146.92  | 171.40  | 190.64  | 255.35 | 169.65              | 218.63  | 257.10  | 290.34  | 384.78 | 199.39                | 257.10  | 302.58  | 341.06  | 452.99 |
| 67    | 124.18         | 157.41  | 183.65  | 206.38  | 276.34 | 180.15              | 232.62  | 274.59  | 311.32  | 411.02 | 211.63                | 271.10  | 320.07  | 363.79  | 480.98 |
| 68    | 134.67         | 171.40  | 199.39  | 223.87  | 300.83 | 194.14              | 250.11  | 293.83  | 335.81  | 444    |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 28.90          | 35.03   | 40.18   | 43.56   | 63.88  | 44.11               | 57.79   | 65.40   | 74.52   | 98.86  | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 30    | 28.90          | 36.50   | 42.58   | 45.97   | 63.88  | 44.11               | 57.79   | 65.40   | 74.52   | 99.60  | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 31    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 44.11               | 57.79   | 65.40   | 74.52   | 105.82 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 32    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 44.11               | 57.79   | 65.40   | 74.52   | 108.94 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 33    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 46.97               | 57.79   | 65.46   | 74.52   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 34    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 46.97               | 57.93   | 68.44   | 74.52   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 35    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 49.90               | 60.98   | 68.44   | 76.14   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 36    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 50.72               | 64.03   | 71.41   | 79.18   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 37    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 50.72               | 66.46   | 75.21   | 82.23   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 38    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 50.72               | 66.46   | 75.21   | 85.27   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 39    | 28.90          | 36.50   | 42.58   | 47.15   | 63.88  | 50.72               | 66.46   | 75.21   | 85.70   | 113.69 | 68.21                 | 87.45   | 103.19  | 115.43  | 153.91 |
| 40    | 30.61          | 39.54   | 45.63   | 50.19   | 66.92  | 54.22               | 69.96   | 80.45   | 90.95   | 120.68 | 71.71                 | 94.45   | 108.44  | 122.43  | 162.66 |
| 41    | 30.83          | 39.54   | 46.55   | 50.19   | 66.92  | 54.22               | 69.96   | 80.45   | 90.95   | 120.68 | 71.71                 | 94.45   | 108.44  | 122.43  | 162.66 |
| 42    | 33.87          | 41.28   | 46.86   | 50.19   | 68.20  | 54.22               | 69.96   | 80.45   | 90.95   | 120.68 | 71.71                 | 94.45   | 108.44  | 122.43  | 162.66 |
| 43    | 34.11          | 41.56   | 50.12   | 52.89   | 71.49  | 54.22               | 69.96   | 80.45   | 90.95   | 120.68 | 71.71                 | 94.45   | 108.44  | 122.43  | 162.66 |
| 44    | 34.36          | 44.82   | 50.45   | 53.23   | 74.79  | 54.22               | 69.96   | 80.45   | 90.95   | 120.68 | 71.71                 | 94.45   | 108.44  | 122.43  | 162.66 |
| 45    | 34.60          | 43.38   | 51.98   | 56.46   | 78.00  | 55.97               | 71.71   | 85.70   | 96.20   | 127.68 | 76.96                 | 99.69   | 115.43  | 129.43  | 173.15 |
| 46    | 36.73          | 46.58   | 52.33   | 59.82   | 81.33  | 55.97               | 71.71   | 85.70   | 96.20   | 127.68 | 76.96                 | 99.69   | 115.43  | 129.43  | 173.15 |
| 47    | 36.73          | 46.89   | 54.22   | 61.22   | 82.20  | 55.97               | 71.71   | 85.70   | 96.20   | 127.68 | 76.96                 | 99.69   | 115.43  | 129.43  | 173.15 |
| 48    | 36.73          | 47.22   | 54.22   | 61.22   | 82.20  | 55.97               | 71.71   | 85.70   | 96.20   | 127.68 | 76.96                 | 99.69   | 115.43  | 129.43  | 173.15 |
| 49    | 36.73          | 47.22   | 54.22   | 61.22   | 82.20  | 55.97               | 71.71   | 85.70   | 96.20   | 127.68 | 76.96                 | 99.69   | 115.43  | 129.43  | 173.15 |
| 50    | 41.98          | 54.22   | 61.22   | 68.21   | 92.70  | 64.71               | 82.20   | 96.20   | 106.69  | 143.42 | 87.45                 | 111.94  | 127.68  | 143.42  | 194.14 |
| 51    | 43.73          | 54.22   | 64.71   | 71.71   | 94.45  | 66.46               | 83.95   | 99.69   | 111.94  | 146.92 | 89.20                 | 111.94  | 132.92  | 148.67  | 197.64 |
| 52    | 45.47          | 55.97   | 64.71   | 73.46   | 97.94  | 69.96               | 87.45   | 99.69   | 115.43  | 152.16 | 90.95                 | 115.43  | 132.92  | 152.16  | 202.88 |
| 53    | 45.47          | 57.72   | 66.46   | 75.21   | 101.44 | 69.96               | 89.20   | 103.19  | 118.93  | 157.41 | 90.95                 | 117.18  | 136.42  | 155.66  | 206.38 |
| 54    | 47.22          | 61.22   | 69.96   | 78.71   | 104.94 | 71.71               | 94.45   | 108.44  | 124.18  | 162.66 | 92.70                 | 122.43  | 141.67  | 159.16  | 209.88 |
| 55    | 48.97          | 62.96   | 71.71   | 80.45   | 108.44 | 73.46               | 96.20   | 111.94  | 125.93  | 167.90 | 94.45                 | 124.18  | 143.42  | 162.66  | 215.13 |
| 56    | 52.47          | 66.46   | 76.96   | 85.70   | 113.69 | 78.71               | 101.44  | 118.93  | 132.92  | 176.65 | 99.69                 | 129.43  | 152.16  | 169.65  | 225.62 |
| 57    | 54.22          | 71.71   | 82.20   | 92.70   | 124.18 | 82.20               | 108.44  | 125.93  | 143.42  | 188.89 | 103.19                | 136.42  | 157.41  | 180.15  | 237.86 |
| 58    | 59.47          | 75.21   | 87.45   | 99.69   | 132.92 | 89.20               | 113.69  | 132.92  | 153.91  | 202.88 | 110.19                | 141.67  | 166.16  | 190.64  | 251.86 |
| 59    | 64.71          | 82.20   | 94.45   | 106.69  | 143.42 | 96.20               | 124.18  | 143.42  | 162.66  | 218.63 | 118.93                | 152.16  | 178.40  | 201.14  | 267.60 |
| 60    | 68.21          | 87.45   | 101.44  | 113.69  | 153.91 | 101.44              | 131.18  | 153.91  | 173.15  | 232.62 | 122.43                | 160.91  | 187.14  | 213.38  | 283.34 |
| 61    | 75.21          | 94.45   | 110.19  | 124.18  | 164.41 | 110.19              | 141.67  | 166.16  | 188.89  | 248.36 | 132.92                | 171.40  | 202.88  | 229.12  | 300.83 |
| 62    | 78.71          | 101.44  | 115.43  | 131.18  | 174.90 | 117.18              | 152.16  | 176.65  | 201.14  | 265.85 | 141.67                | 183.65  | 211.63  | 243.11  | 320.07 |
| 63    | 83.95          | 108.44  | 124.18  | 139.92  | 187.14 | 125.93              | 162.66  | 188.89  | 215.13  | 285.09 | 148.67                | 195.89  | 227.37  | 258.85  | 341.06 |
| 64    | 90.95          | 115.43  | 134.67  | 150.41  | 201.14 | 136.42              | 174.90  | 204.63  | 232.62  | 306.08 | 160.91                | 208.13  | 244.86  | 276.34  | 365.54 |
| 65    | 97.94          | 124.18  | 145.17  | 164.41  | 216.88 | 143.42              | 187.14  | 220.37  | 251.86  | 328.81 | 169.65                | 222.12  | 260.60  | 297.33  | 390.03 |
| 66    | 104.94         | 134.67  | 157.41  | 176.65  | 236.12 | 153.91              | 201.14  | 237.86  | 269.35  | 355.05 | 180.15                | 237.86  | 279.84  | 316.57  | 419.76 |
| 67    | 113.69         | 145.17  | 169.65  | 190.64  | 253.61 | 166.16              | 215.13  | 253.61  | 286.84  | 377.79 | 192.39                | 251.86  | 295.58  | 335.81  | 444.25 |
| 68    | 124.18         | 159.16  | 183.65  | 208.13  | 276.34 | 178.40              | 232.62  | 271.10  | 311.32  | 409.27 | 208.13                | 271.10  | 31      |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 42.58          | 51.09   | 57.39   | 61.83   | 91.25  | 65.40               | 82.13   | 94.29   | 104.94  | 141.44 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 30    | 42.58          | 53.23   | 60.84   | 65.25   | 91.25  | 65.40               | 82.13   | 94.29   | 104.94  | 142.50 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 31    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 65.40               | 82.13   | 94.29   | 104.94  | 151.41 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 32    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 65.40               | 82.13   | 94.29   | 104.94  | 155.86 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 33    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 69.64               | 82.13   | 94.39   | 104.94  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 34    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 69.64               | 82.32   | 98.68   | 104.94  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 35    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 73.99               | 86.65   | 98.68   | 107.21  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 36    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 75.21               | 90.99   | 102.97  | 111.50  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 37    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 75.21               | 94.45   | 108.44  | 115.79  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 38    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 75.21               | 94.45   | 108.44  | 120.08  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 39    | 42.58          | 53.23   | 60.84   | 66.92   | 91.25  | 75.21               | 94.45   | 108.44  | 120.68  | 162.66 | 101.44                | 127.68  | 146.92  | 162.66  | 220.37 |
| 40    | 45.91          | 56.27   | 65.40   | 71.48   | 97.34  | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 108.44                | 134.67  | 155.66  | 173.15  | 234.37 |
| 41    | 46.24          | 56.27   | 66.72   | 71.48   | 97.34  | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 108.44                | 134.67  | 155.66  | 173.15  | 234.37 |
| 42    | 50.81          | 58.75   | 67.16   | 71.48   | 99.20  | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 108.44                | 134.67  | 155.66  | 173.15  | 234.37 |
| 43    | 51.17          | 59.14   | 71.83   | 75.33   | 103.99 | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 108.44                | 134.67  | 155.66  | 173.15  | 234.37 |
| 44    | 51.54          | 63.78   | 72.31   | 75.82   | 108.79 | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 108.44                | 134.67  | 155.66  | 173.15  | 234.37 |
| 45    | 52.73          | 62.66   | 75.46   | 80.66   | 112.85 | 85.70               | 104.94  | 122.43  | 136.42  | 185.39 | 113.69                | 141.67  | 164.41  | 183.65  | 248.36 |
| 46    | 55.97          | 67.28   | 75.96   | 85.46   | 117.67 | 85.70               | 104.94  | 122.43  | 136.42  | 185.39 | 113.69                | 141.67  | 164.41  | 183.65  | 248.36 |
| 47    | 55.97          | 67.72   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 122.43  | 136.42  | 185.39 | 113.69                | 141.67  | 164.41  | 183.65  | 248.36 |
| 48    | 55.97          | 68.21   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 122.43  | 136.42  | 185.39 | 113.69                | 141.67  | 164.41  | 183.65  | 248.36 |
| 49    | 55.97          | 68.21   | 78.71   | 87.45   | 118.93 | 85.70               | 104.94  | 122.43  | 136.42  | 185.39 | 113.69                | 141.67  | 164.41  | 183.65  | 248.36 |
| 50    | 61.22          | 76.96   | 87.45   | 97.94   | 131.18 | 94.45               | 118.93  | 136.42  | 153.91  | 204.63 | 125.93                | 159.16  | 183.65  | 206.38  | 274.59 |
| 51    | 64.71          | 78.71   | 90.95   | 101.44  | 136.42 | 97.94               | 122.43  | 141.67  | 159.16  | 211.63 | 131.18                | 162.66  | 187.14  | 209.88  | 281.59 |
| 52    | 66.46          | 82.20   | 94.45   | 104.94  | 139.92 | 101.44              | 125.93  | 146.92  | 164.41  | 218.63 | 132.92                | 166.16  | 192.39  | 215.13  | 286.84 |
| 53    | 68.21          | 83.95   | 96.20   | 108.44  | 145.17 | 103.19              | 129.43  | 150.41  | 169.65  | 225.62 | 136.42                | 169.65  | 195.89  | 220.37  | 295.58 |
| 54    | 69.96          | 87.45   | 99.69   | 111.94  | 150.41 | 106.69              | 134.67  | 155.66  | 174.90  | 232.62 | 138.17                | 174.90  | 201.14  | 225.62  | 302.58 |
| 55    | 73.46          | 90.95   | 103.19  | 115.43  | 155.66 | 111.94              | 139.92  | 159.16  | 180.15  | 241.36 | 143.42                | 180.15  | 206.38  | 230.87  | 309.57 |
| 56    | 76.96          | 96.20   | 110.19  | 122.43  | 164.41 | 117.18              | 146.92  | 169.65  | 190.64  | 253.61 | 148.67                | 187.14  | 216.88  | 241.36  | 323.57 |
| 57    | 82.20          | 103.19  | 117.18  | 131.18  | 176.65 | 124.18              | 157.41  | 180.15  | 202.88  | 271.10 | 155.66                | 197.64  | 227.37  | 255.35  | 341.06 |
| 58    | 89.20          | 110.19  | 127.68  | 141.67  | 190.64 | 132.92              | 166.16  | 194.14  | 216.88  | 290.34 | 164.41                | 208.13  | 241.36  | 269.35  | 360.30 |
| 59    | 96.20          | 118.93  | 136.42  | 152.16  | 204.63 | 143.42              | 178.40  | 208.13  | 232.62  | 311.32 | 174.90                | 220.37  | 255.35  | 286.84  | 383.03 |
| 60    | 103.19         | 127.68  | 146.92  | 162.66  | 218.63 | 152.16              | 190.64  | 222.12  | 248.36  | 332.31 | 185.39                | 234.37  | 271.10  | 304.33  | 405.77 |
| 61    | 110.19         | 136.42  | 157.41  | 174.90  | 234.37 | 162.66              | 204.63  | 237.86  | 267.60  | 356.80 | 197.64                | 248.36  | 288.59  | 323.57  | 432.00 |
| 62    | 117.18         | 145.17  | 166.16  | 185.39  | 250.11 | 174.90              | 218.63  | 253.61  | 285.09  | 381.28 | 209.88                | 264.10  | 306.08  | 344.55  | 459.99 |
| 63    | 124.18         | 153.91  | 176.65  | 197.64  | 265.85 | 185.39              | 232.62  | 271.10  | 306.08  | 407.52 | 222.12                | 279.84  | 325.32  | 365.54  | 487.97 |
| 64    | 132.92         | 166.16  | 190.64  | 211.63  | 285.09 | 197.64              | 251.86  | 292.08  | 327.06  | 437.25 | 236.12                | 300.83  | 348.05  | 390.03  | 521.20 |
| 65    | 143.42         | 180.15  | 206.38  | 229.12  | 309.57 | 211.63              | 271.10  | 313.07  | 351.55  | 472.23 | 251.86                | 321.82  | 372.54  | 418.01  | 557.93 |
| 66    | 155.66         | 194.14  | 223.87  | 248.36  | 335.81 | 229.12              | 290.34  | 337.56  | 379.53  | 507.21 | 269.35                | 342.81  | 398.77  | 447.75  | 598.16 |
| 67    | 169.65         | 209.88  | 243.11  | 269.35  | 363.79 | 246.61              | 311.32  | 363.79  | 407.52  | 543.94 | 288.59                | 363.79  | 425.01  | 477.48  | 636.64 |
| 6     |                |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 38.02          | 45.25   | 51.65   | 56.21   | 80.61  | 57.79               | 73.00   | 85.17   | 95.82   | 126.23 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 30    | 38.02          | 47.15   | 54.75   | 59.32   | 80.61  | 57.79               | 73.00   | 85.17   | 95.82   | 127.18 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 31    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 57.79               | 73.00   | 85.17   | 95.82   | 135.13 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 32    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 57.79               | 73.00   | 85.17   | 95.82   | 139.10 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 33    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 61.54               | 73.00   | 85.25   | 95.82   | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 34    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 61.54               | 73.17   | 89.13   | 95.82   | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 35    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 65.39               | 77.02   | 89.13   | 97.89   | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 36    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 66.46               | 80.88   | 93.00   | 101.80  | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 37    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 66.46               | 83.95   | 97.94   | 105.72  | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 38    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 66.46               | 83.95   | 97.94   | 109.64  | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 39    | 38.02          | 47.15   | 54.75   | 60.84   | 80.61  | 66.46               | 83.95   | 97.94   | 110.19  | 145.17 | 89.20                 | 111.94  | 131.18  | 146.92  | 194.14 |
| 40    | 41.32          | 50.19   | 57.79   | 63.88   | 86.69  | 71.71               | 89.20   | 103.19  | 115.43  | 155.66 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 41    | 41.62          | 50.19   | 58.96   | 63.88   | 86.69  | 71.71               | 89.20   | 103.19  | 115.43  | 155.66 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 42    | 45.73          | 52.40   | 59.35   | 63.88   | 88.35  | 71.71               | 89.20   | 103.19  | 115.43  | 155.66 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 43    | 46.05          | 52.74   | 63.48   | 67.31   | 92.61  | 71.71               | 89.20   | 103.19  | 115.43  | 155.66 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 44    | 46.38          | 56.88   | 63.90   | 67.75   | 96.89  | 71.71               | 89.20   | 103.19  | 115.43  | 155.66 | 96.20                 | 120.68  | 138.17  | 155.66  | 208.13 |
| 45    | 46.14          | 56.23   | 67.07   | 72.59   | 99.57  | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 101.44                | 127.68  | 146.92  | 164.41  | 220.37 |
| 46    | 48.97          | 60.38   | 67.52   | 76.91   | 103.83 | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 101.44                | 127.68  | 146.92  | 164.41  | 220.37 |
| 47    | 48.97          | 60.78   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 101.44                | 127.68  | 146.92  | 164.41  | 220.37 |
| 48    | 48.97          | 61.22   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 101.44                | 127.68  | 146.92  | 164.41  | 220.37 |
| 49    | 48.97          | 61.22   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 101.44                | 127.68  | 146.92  | 164.41  | 220.37 |
| 50    | 54.22          | 68.21   | 78.71   | 85.70   | 117.18 | 83.95               | 104.94  | 122.43  | 134.67  | 181.90 | 111.94                | 141.67  | 164.41  | 181.90  | 244.86 |
| 51    | 57.72          | 69.96   | 80.45   | 89.20   | 120.68 | 87.45               | 108.44  | 125.93  | 139.92  | 187.14 | 115.43                | 143.42  | 166.16  | 187.14  | 250.11 |
| 52    | 59.47          | 73.46   | 83.95   | 92.70   | 125.93 | 90.95               | 113.69  | 129.43  | 145.17  | 195.89 | 118.93                | 148.67  | 171.40  | 192.39  | 257.10 |
| 53    | 61.22          | 75.21   | 85.70   | 96.20   | 129.43 | 92.70               | 115.43  | 132.92  | 150.41  | 201.14 | 120.68                | 152.16  | 174.90  | 195.89  | 262.35 |
| 54    | 62.96          | 78.71   | 89.20   | 99.69   | 132.92 | 96.20               | 120.68  | 138.17  | 155.66  | 206.38 | 124.18                | 155.66  | 180.15  | 201.14  | 267.60 |
| 55    | 64.71          | 80.45   | 92.70   | 103.19  | 138.17 | 97.94               | 124.18  | 143.42  | 160.91  | 213.38 | 125.93                | 159.16  | 183.65  | 206.38  | 276.34 |
| 56    | 68.21          | 85.70   | 97.94   | 108.44  | 146.92 | 103.19              | 131.18  | 150.41  | 169.65  | 227.37 | 131.18                | 166.16  | 192.39  | 215.13  | 288.59 |
| 57    | 73.46          | 90.95   | 104.94  | 117.18  | 157.41 | 110.19              | 138.17  | 160.91  | 180.15  | 241.36 | 138.17                | 174.90  | 202.88  | 227.37  | 304.33 |
| 58    | 78.71          | 97.94   | 113.69  | 125.93  | 169.65 | 117.18              | 148.67  | 173.15  | 194.14  | 258.85 | 146.92                | 183.65  | 215.13  | 239.61  | 321.82 |
| 59    | 85.70          | 106.69  | 122.43  | 134.67  | 181.90 | 127.68              | 160.91  | 185.39  | 206.38  | 276.34 | 155.66                | 197.64  | 227.37  | 253.61  | 339.31 |
| 60    | 90.95          | 113.69  | 131.18  | 145.17  | 195.89 | 134.67              | 171.40  | 197.64  | 222.12  | 297.33 | 164.41                | 208.13  | 241.36  | 271.10  | 362.04 |
| 61    | 97.94          | 120.68  | 139.92  | 155.66  | 209.88 | 145.17              | 181.90  | 211.63  | 237.86  | 318.32 | 174.90                | 220.37  | 257.10  | 288.59  | 384.78 |
| 62    | 103.19         | 129.43  | 148.67  | 164.41  | 222.12 | 153.91              | 195.89  | 225.62  | 253.61  | 339.31 | 185.39                | 234.37  | 272.84  | 306.08  | 407.52 |
| 63    | 110.19         | 138.17  | 157.41  | 174.90  | 236.12 | 164.41              | 208.13  | 241.36  | 271.10  | 362.04 | 197.64                | 250.11  | 290.34  | 325.32  | 433.75 |
| 64    | 118.93         | 146.92  | 169.65  | 188.89  | 253.61 | 176.65              | 222.12  | 258.85  | 292.08  | 388.28 | 211.63                | 265.85  | 309.57  | 348.05  | 463.49 |
| 65    | 127.68         | 159.16  | 183.65  | 204.63  | 274.59 | 188.89              | 239.61  | 278.09  | 314.82  | 418.01 | 223.87                | 283.34  | 330.56  | 372.54  | 494.97 |
| 66    | 139.92         | 173.15  | 199.39  | 222.12  | 299.08 | 206.38              | 258.85  | 300.83  | 339.31  | 451.24 | 241.36                | 304.33  | 355.05  | 398.77  | 531.70 |
| 67    | 150.41         | 187.14  | 215.13  | 239.61  | 323.57 | 218.63              | 276.34  | 321.82  | 363.79  | 484.47 | 255.35                | 323.57  | 377.79  | 425.01  | 566.68 |
| 68    | 162.66         | 204.63  | 234.37  | 262.35  |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |            |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|------------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |            |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years    | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 40.87   | 45.92   | 50.59   | 74.52  | 53.23               | 65.40      | 76.04   | 85.17   | 115.59 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 30    | 34.98          | 42.58   | 48.67   | 53.38   | 74.52  | 53.23               | 65.40      | 76.04   | 85.17   | 116.45 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 31    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 53.23               | 65.40      | 76.04   | 85.17   | 123.73 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 32    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 53.23               | 65.40      | 76.04   | 85.17   | 127.37 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 33    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 56.68               | 65.40      | 76.12   | 85.17   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 34    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 56.68               | 65.55      | 79.58   | 85.17   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 35    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 60.23               | 69.00      | 79.58   | 87.01   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 36    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 61.22               | 72.45      | 83.04   | 90.49   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 37    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 61.22               | 75.21      | 87.45   | 93.97   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 38    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 61.22               | 75.21      | 87.45   | 97.45   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 39    | 34.98          | 42.58   | 48.67   | 54.75   | 74.52  | 61.22               | 75.21      | 87.45   | 97.94   | 132.92 | 82.20                 | 101.44  | 117.18  | 132.92  | 178.40 |
| 40    | 36.73          | 45.63   | 51.71   | 57.79   | 79.09  | 64.71               | 80.45      | 92.70   | 104.94  | 141.67 | 87.45                 | 108.44  | 125.93  | 139.92  | 188.89 |
| 41    | 36.99          | 45.63   | 52.75   | 57.79   | 79.09  | 64.71               | 80.45      | 92.70   | 104.94  | 141.67 | 87.45                 | 108.44  | 125.93  | 139.92  | 188.89 |
| 42    | 40.64          | 47.63   | 53.10   | 57.79   | 80.60  | 64.71               | 80.45      | 92.70   | 104.94  | 141.67 | 87.45                 | 108.44  | 125.93  | 139.92  | 188.89 |
| 43    | 40.94          | 47.95   | 56.80   | 60.90   | 84.49  | 64.71               | 80.45      | 92.70   | 104.94  | 141.67 | 87.45                 | 108.44  | 125.93  | 139.92  | 188.89 |
| 44    | 41.23          | 51.71   | 57.18   | 61.30   | 88.39  | 64.71               | 80.45      | 92.70   | 104.94  | 141.67 | 87.45                 | 108.44  | 125.93  | 139.92  | 188.89 |
| 45    | 42.84          | 51.41   | 60.37   | 66.14   | 91.27  | 69.96               | 85.70      | 97.94   | 111.94  | 148.67 | 92.70                 | 115.43  | 132.92  | 150.41  | 201.14 |
| 46    | 45.47          | 55.20   | 60.77   | 70.08   | 95.17  | 69.96               | 85.70      | 97.94   | 111.94  | 148.67 | 92.70                 | 115.43  | 132.92  | 150.41  | 201.14 |
| 47    | 45.47          | 55.57   | 62.96   | 71.71   | 96.20  | 69.96               | 85.70      | 97.94   | 111.94  | 148.67 | 92.70                 | 115.43  | 132.92  | 150.41  | 201.14 |
| 48    | 45.47          | 55.97   | 62.96   | 71.71   | 96.20  | 69.96               | 85.70      | 97.94   | 111.94  | 148.67 | 92.70                 | 115.43  | 132.92  | 150.41  | 201.14 |
| 49    | 45.47          | 55.97   | 62.96   | 71.71   | 96.20  | 69.96               | 85.70      | 97.94   | 111.94  | 148.67 | 92.70                 | 115.43  | 132.92  | 150.41  | 201.14 |
| 50    | 50.72          | 61.22   | 71.71   | 78.71   | 106.69 | 76.96               | 94.45      | 111.94  | 124.18  | 166.16 | 103.19                | 127.68  | 148.67  | 166.16  | 222.12 |
| 51    | 52.47          | 64.71   | 73.46   | 82.20   | 110.19 | 80.45               | 99.69      | 113.69  | 127.68  | 171.40 | 104.94                | 132.92  | 152.16  | 171.40  | 227.37 |
| 52    | 54.22          | 66.46   | 75.21   | 83.95   | 113.69 | 82.20               | 103.19     | 117.18  | 131.18  | 176.65 | 108.44                | 134.67  | 155.66  | 173.15  | 232.62 |
| 53    | 55.97          | 68.21   | 78.71   | 87.45   | 117.18 | 85.70               | 104.94     | 122.43  | 136.42  | 181.90 | 110.19                | 138.17  | 159.16  | 178.40  | 237.86 |
| 54    | 57.72          | 71.71   | 80.45   | 90.95   | 122.43 | 87.45               | 110.19     | 125.93  | 141.67  | 188.89 | 113.69                | 141.67  | 162.66  | 183.65  | 244.86 |
| 55    | 59.47          | 73.46   | 83.95   | 92.70   | 125.93 | 90.95               | 111.94     | 129.43  | 145.17  | 194.14 | 115.43                | 145.17  | 167.90  | 187.14  | 251.86 |
| 56    | 62.96          | 76.96   | 89.20   | 99.69   | 132.92 | 94.45               | 118.93     | 138.17  | 153.91  | 204.63 | 120.68                | 150.41  | 174.90  | 195.89  | 262.35 |
| 57    | 66.46          | 83.95   | 96.20   | 106.69  | 143.42 | 99.69               | 127.68     | 146.92  | 164.41  | 220.37 | 125.93                | 159.16  | 185.39  | 206.38  | 276.34 |
| 58    | 71.71          | 89.20   | 103.19  | 113.69  | 153.91 | 106.69              | 134.67     | 157.41  | 174.90  | 234.37 | 132.92                | 167.90  | 195.89  | 218.63  | 292.08 |
| 59    | 76.96          | 96.20   | 110.19  | 122.43  | 166.16 | 115.43              | 145.17     | 167.90  | 187.14  | 251.86 | 141.67                | 178.40  | 206.38  | 230.87  | 309.57 |
| 60    | 82.20          | 103.19  | 118.93  | 131.18  | 178.40 | 122.43              | 155.66     | 180.15  | 201.14  | 269.35 | 148.67                | 188.89  | 220.37  | 244.86  | 328.81 |
| 61    | 89.20          | 110.19  | 127.68  | 141.67  | 190.64 | 132.92              | 166.16     | 194.14  | 216.88  | 288.59 | 159.16                | 201.14  | 234.37  | 262.35  | 349.80 |
| 62    | 94.45          | 117.18  | 134.67  | 150.41  | 202.88 | 139.62              | 176.65     | 204.63  | 230.87  | 309.57 | 169.65                | 213.38  | 248.36  | 278.09  | 372.54 |
| 63    | 101.44         | 125.93  | 143.42  | 159.16  | 215.13 | 150.41              | 190.64     | 220.37  | 246.61  | 328.81 | 180.15                | 227.37  | 264.10  | 295.58  | 395.28 |
| 64    | 108.44         | 134.67  | 153.91  | 171.40  | 230.87 | 160.91              | 202.88     | 236.12  | 265.85  | 353.30 | 192.39                | 243.11  | 281.59  | 316.57  | 421.51 |
| 65    | 117.18         | 145.17  | 166.16  | 185.39  | 250.11 | 173.15              | 216.88     | 253.61  | 285.09  | 379.53 | 204.63                | 258.85  | 300.83  | 337.56  | 451.24 |
| 66    | 125.93         | 157.41  | 181.90  | 201.14  | 271.10 | 185.39              | 234.37     | 274.59  | 307.83  | 409.27 | 218.63                | 278.09  | 323.57  | 362.04  | 482.73 |
| 67    | 136.42         | 171.40  | 195.89  | 218.63  | 293.83 | 199.39              | 253.61     | 293.83  | 330.56  | 440.75 | 232.62                | 295.58  | 342.81  | 386.53  | 514.21 |
| 68    | 148.67         | 185.39  | 213.38  | 237.86  | 321.82 | 215.13              | 271.10</td |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 31.94          | 37.95   | 43.05   | 46.37   | 68.44  | 48.67               | 60.84   | 71.48   | 79.09   | 106.46 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 30    | 31.94          | 39.54   | 45.63   | 48.94   | 68.44  | 48.67               | 60.84   | 71.48   | 79.09   | 107.26 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 31    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 48.67               | 60.84   | 71.48   | 79.09   | 113.96 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 32    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 48.67               | 60.84   | 71.48   | 79.09   | 117.32 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 33    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 51.82               | 60.84   | 71.55   | 79.09   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 34    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 51.82               | 60.98   | 74.80   | 79.09   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 35    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 55.06               | 64.19   | 74.80   | 80.80   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 36    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 55.97               | 67.40   | 78.06   | 84.03   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 37    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 55.97               | 69.96   | 82.20   | 87.26   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 38    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 55.97               | 69.96   | 82.20   | 90.49   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 39    | 31.94          | 39.54   | 45.63   | 50.19   | 68.44  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 94.45   | 110.19  | 122.43  | 164.41 |
| 40    | 33.67          | 42.58   | 48.67   | 53.23   | 73.00  | 59.47               | 75.21   | 87.45   | 96.20   | 131.18 | 78.71                 | 101.44  | 117.18  | 129.43  | 174.90 |
| 41    | 33.91          | 42.58   | 49.65   | 53.23   | 73.00  | 59.47               | 75.21   | 87.45   | 96.20   | 131.18 | 78.71                 | 101.44  | 117.18  | 129.43  | 174.90 |
| 42    | 37.26          | 44.46   | 49.98   | 53.23   | 74.40  | 59.47               | 75.21   | 87.45   | 96.20   | 131.18 | 78.71                 | 101.44  | 117.18  | 129.43  | 174.90 |
| 43    | 37.52          | 44.75   | 53.46   | 56.09   | 77.99  | 59.47               | 75.21   | 87.45   | 96.20   | 131.18 | 78.71                 | 101.44  | 117.18  | 129.43  | 174.90 |
| 44    | 37.79          | 48.27   | 53.81   | 56.46   | 81.59  | 59.47               | 75.21   | 87.45   | 96.20   | 131.18 | 78.71                 | 101.44  | 117.18  | 129.43  | 174.90 |
| 45    | 39.55          | 48.20   | 57.01   | 59.69   | 84.64  | 62.96               | 80.45   | 92.70   | 101.44  | 138.17 | 85.70                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 46    | 41.98          | 51.75   | 57.39   | 63.24   | 88.25  | 62.96               | 80.45   | 92.70   | 101.44  | 138.17 | 85.70                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 47    | 41.98          | 52.10   | 59.47   | 64.71   | 89.20  | 62.96               | 80.45   | 92.70   | 101.44  | 138.17 | 85.70                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 48    | 41.98          | 52.47   | 59.47   | 64.71   | 89.20  | 62.96               | 80.45   | 92.70   | 101.44  | 138.17 | 85.70                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 49    | 41.98          | 52.47   | 59.47   | 64.71   | 89.20  | 62.96               | 80.45   | 92.70   | 101.44  | 138.17 | 85.70                 | 108.44  | 124.18  | 138.17  | 185.39 |
| 50    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 115.43  | 152.16 | 92.70                 | 118.93  | 136.42  | 153.91  | 204.63 |
| 51    | 47.22          | 59.47   | 68.21   | 75.21   | 101.44 | 71.71               | 92.70   | 106.69  | 118.93  | 157.41 | 96.20                 | 122.43  | 141.67  | 157.41  | 209.88 |
| 52    | 48.97          | 61.22   | 69.96   | 78.71   | 104.94 | 75.21               | 94.45   | 108.44  | 122.43  | 162.66 | 97.94                 | 124.18  | 143.42  | 162.66  | 215.13 |
| 53    | 50.72          | 62.96   | 73.46   | 80.45   | 108.44 | 76.96               | 97.94   | 113.69  | 125.93  | 167.90 | 101.44                | 127.68  | 148.67  | 164.41  | 220.37 |
| 54    | 52.47          | 66.46   | 75.21   | 83.95   | 111.94 | 80.45               | 101.44  | 117.18  | 131.18  | 173.15 | 103.19                | 132.92  | 152.16  | 169.65  | 225.62 |
| 55    | 54.22          | 68.21   | 76.96   | 85.70   | 115.43 | 82.20               | 104.94  | 118.93  | 134.67  | 178.40 | 104.94                | 134.67  | 153.91  | 173.15  | 230.87 |
| 56    | 57.72          | 71.71   | 82.20   | 90.95   | 124.18 | 87.45               | 110.19  | 127.68  | 141.67  | 190.64 | 110.19                | 139.92  | 162.66  | 180.15  | 243.11 |
| 57    | 61.22          | 76.96   | 87.45   | 97.94   | 132.92 | 92.70               | 117.18  | 134.67  | 152.16  | 202.88 | 115.43                | 146.92  | 169.65  | 190.64  | 257.10 |
| 58    | 66.46          | 82.20   | 94.45   | 104.94  | 141.67 | 99.69               | 124.18  | 145.17  | 162.66  | 216.88 | 122.43                | 155.66  | 180.15  | 201.14  | 269.35 |
| 59    | 69.96          | 89.20   | 101.44  | 113.69  | 153.91 | 104.94              | 134.67  | 153.91  | 174.90  | 234.37 | 127.68                | 166.16  | 190.64  | 215.13  | 286.84 |
| 60    | 75.21          | 96.20   | 108.44  | 122.43  | 164.41 | 111.94              | 145.17  | 164.41  | 187.14  | 250.11 | 136.42                | 176.65  | 201.14  | 229.12  | 304.33 |
| 61    | 80.45          | 103.19  | 117.18  | 131.18  | 176.65 | 120.68              | 155.66  | 178.40  | 201.14  | 267.60 | 145.17                | 187.14  | 215.13  | 243.11  | 325.32 |
| 62    | 85.70          | 108.44  | 124.18  | 138.17  | 187.14 | 127.68              | 164.41  | 190.64  | 213.38  | 285.09 | 153.91                | 197.64  | 229.12  | 257.10  | 344.55 |
| 63    | 92.70          | 117.18  | 132.92  | 148.67  | 199.39 | 138.17              | 176.65  | 202.88  | 229.12  | 306.08 | 164.41                | 213.38  | 244.86  | 276.34  | 367.29 |
| 64    | 99.69          | 124.18  | 143.42  | 159.16  | 213.38 | 148.67              | 188.89  | 218.63  | 246.61  | 327.06 | 176.65                | 225.62  | 262.35  | 293.83  | 391.78 |
| 65    | 106.69         | 134.67  | 155.66  | 171.40  | 232.62 | 157.41              | 202.88  | 236.12  | 264.10  | 353.30 | 187.14                | 241.36  | 281.59  | 313.07  | 419.76 |
| 66    | 115.43         | 146.92  | 167.90  | 187.14  | 251.86 | 169.65              | 218.63  | 253.61  | 286.84  | 381.28 | 199.39                | 258.85  | 299.08  | 337.56  | 449.49 |
| 67    | 125.93         | 159.16  | 181.90  | 202.88  | 272.84 | 183.65              | 236.12  | 272.84  | 307.83  | 409.27 | 213.38                | 276.34  | 318.32  | 358.55  | 479.23 |
| 68    | 136.42         | 173.15  | 197.64  | 222.12  | 297.33 | 195.89              | 253.61  | 293.83  | 332.31  | 440    |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 36.50          | 43.79   | 48.79   | 51.99   | 77.56  | 56.27               | 69.96   | 80.61   | 88.21   | 120.15 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 30    | 36.50          | 45.63   | 51.71   | 54.87   | 77.56  | 56.27               | 69.96   | 80.61   | 88.21   | 121.05 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 31    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 56.27               | 69.96   | 80.61   | 88.21   | 128.62 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 32    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 56.27               | 69.96   | 80.61   | 88.21   | 132.40 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 33    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 59.92               | 69.96   | 80.69   | 88.21   | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 34    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 59.92               | 70.12   | 84.35   | 88.21   | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 35    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 63.67               | 73.82   | 84.35   | 90.12   | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 36    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 64.71               | 77.51   | 88.02   | 93.72   | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 37    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 64.71               | 80.45   | 92.70   | 97.33   | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 38    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 64.71               | 80.45   | 92.70   | 100.93  | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 39    | 36.50          | 45.63   | 51.71   | 56.27   | 77.56  | 64.71               | 80.45   | 92.70   | 101.44  | 138.17 | 87.45                 | 108.44  | 124.18  | 138.17  | 187.14 |
| 40    | 39.79          | 47.15   | 56.27   | 60.84   | 82.13  | 69.96               | 83.95   | 99.69   | 110.19  | 148.67 | 92.70                 | 113.69  | 132.92  | 146.92  | 199.39 |
| 41    | 40.07          | 47.15   | 57.41   | 60.84   | 82.13  | 69.96               | 83.95   | 99.69   | 110.19  | 148.67 | 92.70                 | 113.69  | 132.92  | 146.92  | 199.39 |
| 42    | 44.03          | 49.22   | 57.79   | 60.84   | 83.70  | 69.96               | 83.95   | 99.69   | 110.19  | 148.67 | 92.70                 | 113.69  | 132.92  | 146.92  | 199.39 |
| 43    | 44.35          | 49.55   | 61.81   | 64.11   | 87.74  | 69.96               | 83.95   | 99.69   | 110.19  | 148.67 | 92.70                 | 113.69  | 132.92  | 146.92  | 199.39 |
| 44    | 44.67          | 53.44   | 62.22   | 64.53   | 91.79  | 69.96               | 83.95   | 99.69   | 110.19  | 148.67 | 92.70                 | 113.69  | 132.92  | 146.92  | 199.39 |
| 45    | 44.49          | 53.02   | 63.72   | 69.36   | 96.25  | 71.71               | 89.20   | 103.19  | 117.18  | 157.41 | 96.20                 | 120.68  | 139.92  | 157.41  | 211.63 |
| 46    | 47.22          | 56.93   | 64.15   | 73.49   | 100.37 | 71.71               | 89.20   | 103.19  | 117.18  | 157.41 | 96.20                 | 120.68  | 139.92  | 157.41  | 211.63 |
| 47    | 47.22          | 57.31   | 66.46   | 75.21   | 101.44 | 71.71               | 89.20   | 103.19  | 117.18  | 157.41 | 96.20                 | 120.68  | 139.92  | 157.41  | 211.63 |
| 48    | 47.22          | 57.72   | 66.46   | 75.21   | 101.44 | 71.71               | 89.20   | 103.19  | 117.18  | 157.41 | 96.20                 | 120.68  | 139.92  | 157.41  | 211.63 |
| 49    | 47.22          | 57.72   | 66.46   | 75.21   | 101.44 | 71.71               | 89.20   | 103.19  | 117.18  | 157.41 | 96.20                 | 120.68  | 139.92  | 157.41  | 211.63 |
| 50    | 52.47          | 64.71   | 75.21   | 83.95   | 111.94 | 80.45               | 99.69   | 117.18  | 131.18  | 174.90 | 106.69                | 134.67  | 157.41  | 176.65  | 234.37 |
| 51    | 54.22          | 66.46   | 76.96   | 85.70   | 115.43 | 82.20               | 103.19  | 120.68  | 134.67  | 180.15 | 110.19                | 138.17  | 159.16  | 178.40  | 239.61 |
| 52    | 55.97          | 69.96   | 80.45   | 89.20   | 118.93 | 85.70               | 106.69  | 125.93  | 139.92  | 185.39 | 111.94                | 141.67  | 164.41  | 183.65  | 243.11 |
| 53    | 57.72          | 71.71   | 82.20   | 92.70   | 124.18 | 87.45               | 110.19  | 127.68  | 145.17  | 192.39 | 115.43                | 145.17  | 166.16  | 187.14  | 251.86 |
| 54    | 59.47          | 75.21   | 83.95   | 94.45   | 127.68 | 90.95               | 115.43  | 131.18  | 148.67  | 197.64 | 117.18                | 150.41  | 169.65  | 190.64  | 257.10 |
| 55    | 62.96          | 76.96   | 87.45   | 97.94   | 132.92 | 96.20               | 118.93  | 134.67  | 152.16  | 206.38 | 122.43                | 152.16  | 174.90  | 195.89  | 264.10 |
| 56    | 64.71          | 82.20   | 94.45   | 104.94  | 139.92 | 99.69               | 125.93  | 145.17  | 162.66  | 215.13 | 125.93                | 159.16  | 185.39  | 206.38  | 274.59 |
| 57    | 69.96          | 87.45   | 99.69   | 111.94  | 150.41 | 104.94              | 132.92  | 153.91  | 173.15  | 230.87 | 132.92                | 167.90  | 194.14  | 216.88  | 290.34 |
| 58    | 75.21          | 94.45   | 108.44  | 120.68  | 162.66 | 111.94              | 141.67  | 164.41  | 185.39  | 246.61 | 139.92                | 178.40  | 204.63  | 229.12  | 306.08 |
| 59    | 82.20          | 101.44  | 115.43  | 129.43  | 173.15 | 122.43              | 152.16  | 176.65  | 197.64  | 264.10 | 148.67                | 187.14  | 216.88  | 243.11  | 325.32 |
| 60    | 87.45          | 108.44  | 124.18  | 138.17  | 185.39 | 129.43              | 162.66  | 188.89  | 211.63  | 281.59 | 157.41                | 197.64  | 229.12  | 257.10  | 344.55 |
| 61    | 94.45          | 115.43  | 134.67  | 148.67  | 199.39 | 139.92              | 173.15  | 202.88  | 227.37  | 304.33 | 169.65                | 209.88  | 246.61  | 274.59  | 367.29 |
| 62    | 99.69          | 124.18  | 141.67  | 157.41  | 213.38 | 148.67              | 187.14  | 216.88  | 241.36  | 325.32 | 178.40                | 225.62  | 260.60  | 292.08  | 391.78 |
| 63    | 104.94         | 131.18  | 150.41  | 167.90  | 225.62 | 157.41              | 197.64  | 230.87  | 260.60  | 346.30 | 188.89                | 237.86  | 276.34  | 311.32  | 414.51 |
| 64    | 113.69         | 141.67  | 162.66  | 180.15  | 243.11 | 167.90              | 215.13  | 248.36  | 278.09  | 372.54 | 201.14                | 255.35  | 297.33  | 332.31  | 444.25 |
| 65    | 122.43         | 153.91  | 174.90  | 194.14  | 262.35 | 180.15              | 230.87  | 265.85  | 299.08  | 398.77 | 213.38                | 274.59  | 316.57  | 355.05  | 473.98 |
| 66    | 132.92         | 164.41  | 190.64  | 211.63  | 285.09 | 195.89              | 246.61  | 286.84  | 323.57  | 430.26 | 229.12                | 290.34  | 339.31  | 381.28  | 508.96 |
| 67    | 143.42         | 178.40  | 206.38  | 229.12  | 309.57 | 208.13              | 264.10  | 309.57  | 346.30  | 463.49 | 244.86                | 309.57  | 360.30  | 405.77  | 542.19 |
| 68    | 155.66         | 194.14  | 223.87  | 250.11  | 337.56 | 223.8               |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 31.94          | 37.95   | 44.48   | 47.78   | 68.44  | 48.67               | 60.84   | 73.00   | 82.13   | 107.98 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 30    | 31.94          | 39.54   | 47.15   | 50.42   | 68.44  | 48.67               | 60.84   | 73.00   | 82.13   | 108.79 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 31    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 48.67               | 60.84   | 73.00   | 82.13   | 115.59 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 32    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 48.67               | 60.84   | 73.00   | 82.13   | 118.99 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 33    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 51.82               | 60.84   | 73.07   | 82.13   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 34    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 51.82               | 60.98   | 76.40   | 82.13   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 35    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 55.06               | 64.19   | 76.40   | 83.90   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 36    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 55.97               | 67.40   | 79.72   | 87.26   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 37    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 55.97               | 69.96   | 83.95   | 90.62   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 38    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 55.97               | 69.96   | 83.95   | 93.97   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 39    | 31.94          | 39.54   | 47.15   | 51.71   | 68.44  | 55.97               | 69.96   | 83.95   | 94.45   | 124.18 | 75.21                 | 94.45   | 111.94  | 124.18  | 164.41 |
| 40    | 35.20          | 42.58   | 48.67   | 54.75   | 73.00  | 61.22               | 75.21   | 87.45   | 97.94   | 131.18 | 82.20                 | 103.19  | 117.18  | 132.92  | 176.65 |
| 41    | 35.45          | 42.58   | 49.65   | 54.75   | 73.00  | 61.22               | 75.21   | 87.45   | 97.94   | 131.18 | 82.20                 | 103.19  | 117.18  | 132.92  | 176.65 |
| 42    | 38.95          | 44.46   | 49.98   | 54.75   | 74.40  | 61.22               | 75.21   | 87.45   | 97.94   | 131.18 | 82.20                 | 103.19  | 117.18  | 132.92  | 176.65 |
| 43    | 39.23          | 44.75   | 53.46   | 57.70   | 77.99  | 61.22               | 75.21   | 87.45   | 97.94   | 131.18 | 82.20                 | 103.19  | 117.18  | 132.92  | 176.65 |
| 44    | 39.51          | 48.27   | 53.81   | 58.07   | 81.59  | 61.22               | 75.21   | 87.45   | 97.94   | 131.18 | 82.20                 | 103.19  | 117.18  | 132.92  | 176.65 |
| 45    | 39.55          | 48.20   | 57.01   | 61.30   | 84.64  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 46    | 41.98          | 51.75   | 57.39   | 64.95   | 88.25  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 47    | 41.98          | 52.10   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 48    | 41.98          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 49    | 41.98          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 87.45                 | 108.44  | 124.18  | 139.92  | 187.14 |
| 50    | 45.47          | 57.72   | 66.46   | 73.46   | 99.69  | 69.96               | 89.20   | 103.19  | 115.43  | 153.91 | 94.45                 | 120.68  | 139.92  | 155.66  | 208.13 |
| 51    | 48.97          | 59.47   | 68.21   | 75.21   | 103.19 | 73.46               | 92.70   | 106.69  | 118.93  | 159.16 | 97.94                 | 122.43  | 141.67  | 159.16  | 213.38 |
| 52    | 50.72          | 62.96   | 71.71   | 78.71   | 106.69 | 76.96               | 97.94   | 110.19  | 124.18  | 166.16 | 101.44                | 127.68  | 146.92  | 162.66  | 218.63 |
| 53    | 52.47          | 64.71   | 73.46   | 82.20   | 110.19 | 78.71               | 99.69   | 113.69  | 127.68  | 171.40 | 103.19                | 129.43  | 148.67  | 166.16  | 223.87 |
| 54    | 54.22          | 66.46   | 75.21   | 83.95   | 113.69 | 82.20               | 101.44  | 117.18  | 131.18  | 176.65 | 106.69                | 131.18  | 152.16  | 169.65  | 227.37 |
| 55    | 54.22          | 68.21   | 78.71   | 87.45   | 117.18 | 82.20               | 104.94  | 122.43  | 136.42  | 181.90 | 106.69                | 134.67  | 155.66  | 174.90  | 234.37 |
| 56    | 57.72          | 73.46   | 83.95   | 92.70   | 124.18 | 87.45               | 111.94  | 129.43  | 145.17  | 192.39 | 111.94                | 141.67  | 164.41  | 183.65  | 244.86 |
| 57    | 62.96          | 76.96   | 89.20   | 99.69   | 134.67 | 94.45               | 117.18  | 136.42  | 153.91  | 206.38 | 117.18                | 148.67  | 173.15  | 194.14  | 258.85 |
| 58    | 66.46          | 83.95   | 96.20   | 106.69  | 143.42 | 99.69               | 127.68  | 146.92  | 164.41  | 218.63 | 124.18                | 157.41  | 181.90  | 202.88  | 272.84 |
| 59    | 73.46          | 90.95   | 104.94  | 113.69  | 153.91 | 108.44              | 136.42  | 159.16  | 174.90  | 234.37 | 132.92                | 167.90  | 194.14  | 215.13  | 288.59 |
| 60    | 76.96          | 96.20   | 111.94  | 122.43  | 166.16 | 113.69              | 145.17  | 169.65  | 187.14  | 251.86 | 139.92                | 176.65  | 206.38  | 229.12  | 307.83 |
| 61    | 83.95          | 103.19  | 118.93  | 132.92  | 178.40 | 124.18              | 155.66  | 180.15  | 202.88  | 271.10 | 148.67                | 187.14  | 218.63  | 246.61  | 327.06 |
| 62    | 87.45          | 110.19  | 125.93  | 139.92  | 188.89 | 131.18              | 166.16  | 190.64  | 215.13  | 288.59 | 157.41                | 199.39  | 230.87  | 260.60  | 346.30 |
| 63    | 94.45          | 117.18  | 134.67  | 148.67  | 201.14 | 139.92              | 176.65  | 206.38  | 230.87  | 307.83 | 169.65                | 211.63  | 248.36  | 276.34  | 369.04 |
| 64    | 101.44         | 124.18  | 143.42  | 160.91  | 215.13 | 150.41              | 188.89  | 218.63  | 248.36  | 328.81 | 180.15                | 225.62  | 262.35  | 295.58  | 393.53 |
| 65    | 108.44         | 134.67  | 155.66  | 173.15  | 232.62 | 160.91              | 202.88  | 236.12  | 265.85  | 353.30 | 190.64                | 241.36  | 281.59  | 314.82  | 421.51 |
| 66    | 118.93         | 146.92  | 169.65  | 188.89  | 253.61 | 174.90              | 220.37  | 255.35  | 288.59  | 383.03 | 204.63                | 258.85  | 302.58  | 339.31  | 451.24 |
| 67    | 127.68         | 159.16  | 183.65  | 202.88  | 274.59 | 185.39              | 234.37  | 274.59  | 307.83  | 411.02 | 216.88                | 274.59  | 321.82  | 360.30  | 480.98 |
| 68    | 138.17         | 173.15  | 199.39  | 223.87  | 300.83 | 199.39              | 253.61  | 293.83  | 334.06  | 4      |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 35.03   | 38.74   | 43.56   | 63.88  | 45.63               | 56.27   | 63.88   | 73.00   | 98.86  | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 30    | 30.42          | 36.50   | 41.06   | 45.97   | 63.88  | 45.63               | 56.27   | 63.88   | 73.00   | 99.60  | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 31    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 45.63               | 56.27   | 63.88   | 73.00   | 105.82 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 32    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 45.63               | 56.27   | 63.88   | 73.00   | 108.94 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 33    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 48.59               | 56.27   | 63.94   | 73.00   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 34    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 48.59               | 56.40   | 66.85   | 73.00   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 35    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 51.62               | 59.37   | 66.85   | 74.58   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 36    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 52.47               | 62.34   | 69.75   | 77.56   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 37    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 52.47               | 64.71   | 73.46   | 80.55   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 38    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 52.47               | 64.71   | 73.46   | 83.53   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 39    | 30.42          | 36.50   | 41.06   | 47.15   | 63.88  | 52.47               | 64.71   | 73.46   | 83.95   | 113.69 | 69.96                 | 87.45   | 99.69   | 113.69  | 152.16 |
| 40    | 30.61          | 39.54   | 44.11   | 48.67   | 66.92  | 54.22               | 69.96   | 78.71   | 89.20   | 120.68 | 73.46                 | 92.70   | 106.69  | 118.93  | 160.91 |
| 41    | 30.83          | 39.54   | 44.99   | 48.67   | 66.92  | 54.22               | 69.96   | 78.71   | 89.20   | 120.68 | 73.46                 | 92.70   | 106.69  | 118.93  | 160.91 |
| 42    | 33.87          | 41.28   | 45.29   | 48.67   | 68.20  | 54.22               | 69.96   | 78.71   | 89.20   | 120.68 | 73.46                 | 92.70   | 106.69  | 118.93  | 160.91 |
| 43    | 34.11          | 41.56   | 48.45   | 51.29   | 71.49  | 54.22               | 69.96   | 78.71   | 89.20   | 120.68 | 73.46                 | 92.70   | 106.69  | 118.93  | 160.91 |
| 44    | 34.36          | 44.82   | 48.77   | 51.62   | 74.79  | 54.22               | 69.96   | 78.71   | 89.20   | 120.68 | 73.46                 | 92.70   | 106.69  | 118.93  | 160.91 |
| 45    | 36.25          | 43.38   | 51.98   | 56.46   | 78.00  | 59.47               | 71.71   | 83.95   | 96.20   | 127.68 | 78.71                 | 97.94   | 113.69  | 127.68  | 171.40 |
| 46    | 38.48          | 46.58   | 52.33   | 59.82   | 81.33  | 59.47               | 71.71   | 83.95   | 96.20   | 127.68 | 78.71                 | 97.94   | 113.69  | 127.68  | 171.40 |
| 47    | 38.48          | 46.89   | 54.22   | 61.22   | 82.20  | 59.47               | 71.71   | 83.95   | 96.20   | 127.68 | 78.71                 | 97.94   | 113.69  | 127.68  | 171.40 |
| 48    | 38.48          | 47.22   | 54.22   | 61.22   | 82.20  | 59.47               | 71.71   | 83.95   | 96.20   | 127.68 | 78.71                 | 97.94   | 113.69  | 127.68  | 171.40 |
| 49    | 38.48          | 47.22   | 54.22   | 61.22   | 82.20  | 59.47               | 71.71   | 83.95   | 96.20   | 127.68 | 78.71                 | 97.94   | 113.69  | 127.68  | 171.40 |
| 50    | 43.73          | 52.47   | 61.22   | 66.46   | 90.95  | 66.46               | 80.45   | 96.20   | 104.94  | 141.67 | 89.20                 | 108.44  | 125.93  | 141.67  | 188.89 |
| 51    | 45.47          | 54.22   | 62.96   | 69.96   | 94.45  | 69.96               | 83.95   | 97.94   | 108.44  | 146.92 | 90.95                 | 111.94  | 129.43  | 145.17  | 194.14 |
| 52    | 45.47          | 55.97   | 64.71   | 71.71   | 96.20  | 69.96               | 87.45   | 99.69   | 111.94  | 150.41 | 90.95                 | 113.69  | 132.92  | 146.92  | 197.64 |
| 53    | 47.22          | 57.72   | 66.46   | 75.21   | 99.69  | 71.71               | 89.20   | 103.19  | 117.18  | 153.91 | 92.70                 | 117.18  | 134.67  | 152.16  | 202.88 |
| 54    | 48.97          | 61.22   | 68.21   | 76.96   | 104.94 | 73.46               | 94.45   | 106.69  | 120.68  | 160.91 | 96.20                 | 120.68  | 138.17  | 155.66  | 209.88 |
| 55    | 50.72          | 62.96   | 71.71   | 78.71   | 106.69 | 76.96               | 96.20   | 110.19  | 124.18  | 164.41 | 97.94                 | 124.18  | 143.42  | 159.16  | 213.38 |
| 56    | 54.22          | 64.71   | 75.21   | 83.95   | 113.69 | 80.45               | 99.69   | 117.18  | 129.43  | 174.90 | 103.19                | 127.68  | 148.67  | 166.16  | 223.87 |
| 57    | 55.97          | 71.71   | 82.20   | 90.95   | 122.43 | 83.95               | 108.44  | 125.93  | 139.92  | 187.14 | 106.69                | 136.42  | 157.41  | 174.90  | 236.12 |
| 58    | 61.22          | 75.21   | 87.45   | 96.20   | 131.18 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 113.69                | 141.67  | 166.16  | 185.39  | 248.36 |
| 59    | 64.71          | 82.20   | 94.45   | 104.94  | 141.67 | 97.94               | 124.18  | 143.42  | 159.16  | 215.13 | 118.93                | 152.16  | 176.65  | 197.64  | 264.10 |
| 60    | 69.96          | 87.45   | 101.44  | 111.94  | 152.16 | 104.94              | 131.18  | 153.91  | 171.40  | 230.87 | 125.93                | 160.91  | 187.14  | 208.13  | 279.84 |
| 61    | 75.21          | 94.45   | 108.44  | 120.68  | 162.66 | 111.94              | 141.67  | 164.41  | 185.39  | 246.61 | 134.67                | 171.40  | 199.39  | 223.87  | 297.33 |
| 62    | 80.45          | 99.69   | 113.69  | 127.68  | 173.15 | 118.93              | 150.41  | 173.15  | 195.89  | 264.10 | 145.17                | 181.90  | 209.88  | 236.12  | 316.57 |
| 63    | 85.70          | 106.69  | 122.43  | 134.67  | 183.65 | 127.68              | 160.91  | 187.14  | 209.88  | 279.84 | 152.16                | 192.39  | 225.62  | 250.11  | 337.56 |
| 64    | 92.70          | 113.69  | 131.18  | 145.17  | 195.89 | 138.17              | 171.40  | 201.14  | 225.62  | 300.83 | 164.41                | 206.38  | 239.61  | 269.35  | 358.55 |
| 65    | 99.69          | 124.18  | 141.67  | 157.41  | 213.38 | 146.92              | 185.39  | 215.13  | 243.11  | 323.57 | 174.90                | 220.37  | 255.35  | 286.84  | 384.78 |
| 66    | 106.69         | 134.67  | 153.91  | 171.40  | 230.87 | 157.41              | 199.39  | 232.62  | 262.35  | 348.05 | 185.39                | 237.86  | 274.59  | 307.83  | 411.02 |
| 67    | 115.43         | 145.17  | 166.16  | 185.39  | 250.11 | 169.65              | 215.13  | 250.11  | 279.84  | 374.29 | 197.64                | 250.11  | 290.34  | 328.81  | 437.25 |
| 68    | 125.93         | 157.41  | 181.90  | 202.88  | 272.84 | 181.90              | 230.87  | 269.35  | 304.33  | 404.02 | 209.88                | 267.60  | 313.07  | 353.3   |        |

**Appendix B1**  
**Time II Insurance Company**  
**4063-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 27.38          | 32.11   | 37.31   | 39.34   | 57.79  | 41.06               | 51.71   | 60.84   | 66.92   | 89.73  | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 30    | 27.38          | 33.46   | 39.54   | 41.52   | 57.79  | 41.06               | 51.71   | 60.84   | 66.92   | 90.41  | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 31    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 41.06               | 51.71   | 60.84   | 66.92   | 96.06  | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 32    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 41.06               | 51.71   | 60.84   | 66.92   | 98.88  | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 33    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 43.73               | 51.71   | 60.89   | 66.92   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 34    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 43.73               | 51.83   | 63.66   | 66.92   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 35    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 46.46               | 54.56   | 63.66   | 68.37   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 36    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 47.22               | 57.29   | 66.43   | 71.10   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 37    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 47.22               | 59.47   | 69.96   | 73.84   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 38    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 47.22               | 59.47   | 69.96   | 76.57   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 39    | 27.38          | 33.46   | 39.54   | 42.58   | 57.79  | 47.22               | 59.47   | 69.96   | 76.96   | 103.19 | 64.71                 | 80.45   | 94.45   | 103.19  | 139.92 |
| 40    | 29.08          | 36.50   | 41.06   | 45.63   | 62.36  | 50.72               | 64.71   | 73.46   | 82.20   | 111.94 | 68.21                 | 87.45   | 99.69   | 110.19  | 148.67 |
| 41    | 29.29          | 36.50   | 41.89   | 45.63   | 62.36  | 50.72               | 64.71   | 73.46   | 82.20   | 111.94 | 68.21                 | 87.45   | 99.69   | 110.19  | 148.67 |
| 42    | 32.18          | 38.11   | 42.17   | 45.63   | 63.55  | 50.72               | 64.71   | 73.46   | 82.20   | 111.94 | 68.21                 | 87.45   | 99.69   | 110.19  | 148.67 |
| 43    | 32.41          | 38.36   | 45.11   | 48.08   | 66.62  | 50.72               | 64.71   | 73.46   | 82.20   | 111.94 | 68.21                 | 87.45   | 99.69   | 110.19  | 148.67 |
| 44    | 32.64          | 41.37   | 45.41   | 48.40   | 69.69  | 50.72               | 64.71   | 73.46   | 82.20   | 111.94 | 68.21                 | 87.45   | 99.69   | 110.19  | 148.67 |
| 45    | 32.96          | 41.77   | 48.63   | 50.01   | 71.36  | 52.47               | 69.96   | 78.71   | 85.70   | 117.18 | 71.71                 | 92.70   | 104.94  | 117.18  | 157.41 |
| 46    | 34.98          | 44.85   | 48.95   | 52.98   | 74.41  | 52.47               | 69.96   | 78.71   | 85.70   | 117.18 | 71.71                 | 92.70   | 104.94  | 117.18  | 157.41 |
| 47    | 34.98          | 45.15   | 50.72   | 54.22   | 75.21  | 52.47               | 69.96   | 78.71   | 85.70   | 117.18 | 71.71                 | 92.70   | 104.94  | 117.18  | 157.41 |
| 48    | 34.98          | 45.47   | 50.72   | 54.22   | 75.21  | 52.47               | 69.96   | 78.71   | 85.70   | 117.18 | 71.71                 | 92.70   | 104.94  | 117.18  | 157.41 |
| 49    | 34.98          | 45.47   | 50.72   | 54.22   | 75.21  | 52.47               | 69.96   | 78.71   | 85.70   | 117.18 | 71.71                 | 92.70   | 104.94  | 117.18  | 157.41 |
| 50    | 38.48          | 48.97   | 54.22   | 62.96   | 83.95  | 59.47               | 75.21   | 85.70   | 97.94   | 129.43 | 78.71                 | 101.44  | 115.43  | 131.18  | 174.90 |
| 51    | 40.23          | 50.72   | 57.72   | 64.71   | 85.70  | 61.22               | 78.71   | 90.95   | 101.44  | 132.92 | 82.20                 | 104.94  | 120.68  | 134.67  | 178.40 |
| 52    | 41.98          | 52.47   | 59.47   | 66.46   | 89.20  | 64.71               | 80.45   | 92.70   | 103.19  | 138.17 | 83.95                 | 106.69  | 122.43  | 138.17  | 183.65 |
| 53    | 43.73          | 54.22   | 62.96   | 68.21   | 92.70  | 66.46               | 83.95   | 97.94   | 106.69  | 143.42 | 87.45                 | 108.44  | 127.68  | 139.92  | 187.14 |
| 54    | 45.47          | 55.97   | 64.71   | 71.71   | 94.45  | 69.96               | 85.70   | 99.69   | 111.94  | 146.92 | 89.20                 | 111.94  | 129.43  | 145.17  | 190.64 |
| 55    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 99.69   | 115.43  | 152.16 | 89.20                 | 113.69  | 129.43  | 148.67  | 195.89 |
| 56    | 48.97          | 61.22   | 69.96   | 76.96   | 104.94 | 73.46               | 94.45   | 108.44  | 120.68  | 160.91 | 94.45                 | 118.93  | 138.17  | 152.16  | 206.38 |
| 57    | 52.47          | 64.71   | 75.21   | 83.95   | 113.69 | 78.71               | 99.69   | 115.43  | 129.43  | 173.15 | 97.94                 | 124.18  | 145.17  | 162.66  | 218.63 |
| 58    | 55.97          | 69.96   | 80.45   | 89.20   | 120.68 | 83.95               | 104.94  | 124.18  | 138.17  | 185.39 | 103.19                | 132.92  | 153.91  | 171.40  | 229.12 |
| 59    | 59.47          | 75.21   | 85.70   | 96.20   | 131.18 | 89.20               | 113.69  | 131.18  | 148.67  | 199.39 | 108.44                | 139.92  | 160.91  | 181.90  | 244.86 |
| 60    | 62.96          | 80.45   | 92.70   | 103.19  | 139.92 | 94.45               | 122.43  | 139.92  | 157.41  | 211.63 | 113.69                | 148.67  | 171.40  | 192.39  | 258.85 |
| 61    | 68.21          | 87.45   | 99.69   | 111.94  | 150.41 | 103.19              | 132.92  | 152.16  | 171.40  | 227.37 | 122.43                | 159.16  | 183.65  | 206.38  | 276.34 |
| 62    | 73.46          | 92.70   | 104.94  | 117.18  | 159.16 | 108.44              | 139.92  | 160.91  | 181.90  | 243.11 | 131.18                | 167.90  | 194.14  | 218.63  | 293.83 |
| 63    | 78.71          | 99.69   | 113.69  | 125.93  | 169.65 | 117.18              | 150.41  | 173.15  | 194.14  | 260.60 | 139.92                | 181.90  | 208.13  | 234.37  | 313.07 |
| 64    | 83.95          | 104.94  | 122.43  | 134.67  | 181.90 | 125.93              | 159.16  | 187.14  | 209.88  | 278.09 | 148.67                | 190.64  | 223.87  | 248.36  | 334.06 |
| 65    | 90.95          | 113.69  | 132.92  | 145.17  | 197.64 | 134.67              | 171.40  | 201.14  | 223.87  | 300.83 | 159.16                | 202.88  | 239.61  | 265.85  | 356.80 |
| 66    | 97.94          | 124.18  | 143.42  | 159.16  | 213.38 | 143.42              | 185.39  | 216.88  | 243.11  | 323.57 | 169.65                | 218.63  | 255.35  | 286.84  | 381.28 |
| 67    | 106.69         | 134.67  | 153.91  | 173.15  | 232.62 | 155.66              | 199.39  | 230.87  | 262.35  | 348.05 | 181.90                | 234.37  | 269.35  | 306.08  | 407.52 |
| 68    | 115.43         | 146.92  | 167.90  | 188.89  | 253.61 | 166.16              | 215.13  | 250.11  | 283.34  | 376.04 | 192.39                | 251.86  | 290.34  | 328.81  | 437.25 |
| 6     |                |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 51.71          | 61.31   | 68.87   | 75.88   | 111.02 | 79.09               | 98.86   | 115.59  | 129.27  | 173.38 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 30    | 51.71          | 63.88   | 73.00   | 80.08   | 111.02 | 79.09               | 98.86   | 115.59  | 129.27  | 174.68 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 31    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 79.09               | 98.86   | 115.59  | 129.27  | 185.60 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 32    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 79.09               | 98.86   | 115.59  | 129.27  | 191.06 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 33    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 84.22               | 98.86   | 115.70  | 129.27  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 34    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 84.22               | 99.09   | 120.96  | 129.27  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 35    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 89.48               | 104.30  | 120.96  | 132.07  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 36    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 90.95               | 109.52  | 126.22  | 137.35  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 37    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 90.95               | 113.69  | 132.92  | 142.64  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 38    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 90.95               | 113.69  | 132.92  | 147.92  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 39    | 51.71          | 63.88   | 73.00   | 82.13   | 111.02 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 40    | 53.56          | 68.44   | 79.09   | 86.69   | 117.11 | 94.45               | 120.68  | 141.67  | 157.41  | 209.88 | 125.93                | 162.66  | 188.89  | 211.63  | 283.34 |
| 41    | 53.95          | 68.44   | 80.68   | 86.69   | 117.11 | 94.45               | 120.68  | 141.67  | 157.41  | 209.88 | 125.93                | 162.66  | 188.89  | 211.63  | 283.34 |
| 42    | 59.27          | 71.45   | 81.22   | 86.69   | 119.36 | 94.45               | 120.68  | 141.67  | 157.41  | 209.88 | 125.93                | 162.66  | 188.89  | 211.63  | 283.34 |
| 43    | 59.70          | 71.92   | 86.87   | 91.35   | 125.11 | 94.45               | 120.68  | 141.67  | 157.41  | 209.88 | 125.93                | 162.66  | 188.89  | 211.63  | 283.34 |
| 44    | 60.13          | 77.57   | 87.45   | 91.95   | 130.89 | 94.45               | 120.68  | 141.67  | 157.41  | 209.88 | 125.93                | 162.66  | 188.89  | 211.63  | 283.34 |
| 45    | 60.97          | 75.51   | 92.23   | 100.01  | 134.42 | 99.69               | 125.93  | 150.41  | 169.65  | 220.37 | 134.67                | 171.40  | 199.39  | 227.37  | 299.08 |
| 46    | 64.71          | 81.08   | 92.84   | 105.97  | 140.17 | 99.69               | 125.93  | 150.41  | 169.65  | 220.37 | 134.67                | 171.40  | 199.39  | 227.37  | 299.08 |
| 47    | 64.71          | 81.62   | 96.20   | 108.44  | 141.67 | 99.69               | 125.93  | 150.41  | 169.65  | 220.37 | 134.67                | 171.40  | 199.39  | 227.37  | 299.08 |
| 48    | 64.71          | 82.20   | 96.20   | 108.44  | 141.67 | 99.69               | 125.93  | 150.41  | 169.65  | 220.37 | 134.67                | 171.40  | 199.39  | 227.37  | 299.08 |
| 49    | 64.71          | 82.20   | 96.20   | 108.44  | 141.67 | 99.69               | 125.93  | 150.41  | 169.65  | 220.37 | 134.67                | 171.40  | 199.39  | 227.37  | 299.08 |
| 50    | 73.46          | 92.70   | 106.69  | 118.93  | 159.16 | 111.94              | 143.42  | 166.16  | 187.14  | 248.36 | 150.41                | 192.39  | 223.87  | 251.86  | 334.06 |
| 51    | 75.21          | 94.45   | 110.19  | 122.43  | 166.16 | 115.43              | 146.92  | 171.40  | 192.39  | 258.85 | 153.91                | 194.14  | 227.37  | 257.10  | 342.81 |
| 52    | 78.71          | 97.94   | 113.69  | 127.68  | 171.40 | 118.93              | 152.16  | 176.65  | 199.39  | 265.85 | 157.41                | 199.39  | 232.62  | 264.10  | 349.80 |
| 53    | 80.45          | 101.44  | 117.18  | 131.18  | 176.65 | 122.43              | 155.66  | 181.90  | 206.38  | 274.59 | 160.91                | 204.63  | 237.86  | 269.35  | 356.80 |
| 54    | 82.20          | 106.69  | 120.68  | 136.42  | 183.65 | 125.93              | 162.66  | 188.89  | 213.38  | 283.34 | 162.66                | 209.88  | 243.11  | 276.34  | 369.04 |
| 55    | 87.45          | 108.44  | 125.93  | 139.92  | 188.89 | 131.18              | 166.16  | 195.89  | 218.63  | 292.08 | 169.65                | 215.13  | 251.86  | 279.84  | 376.04 |
| 56    | 92.70          | 115.43  | 132.92  | 150.41  | 199.39 | 138.17              | 176.65  | 204.63  | 232.62  | 307.83 | 176.65                | 223.87  | 260.60  | 297.33  | 391.78 |
| 57    | 97.94          | 122.43  | 141.67  | 159.16  | 213.38 | 148.67              | 185.39  | 218.63  | 246.61  | 327.06 | 185.39                | 234.37  | 274.59  | 309.57  | 411.02 |
| 58    | 106.69         | 132.92  | 153.91  | 173.15  | 230.87 | 159.16              | 201.14  | 234.37  | 265.85  | 351.55 | 197.64                | 248.36  | 290.34  | 328.81  | 437.25 |
| 59    | 113.69         | 141.67  | 166.16  | 185.39  | 248.36 | 169.65              | 213.38  | 250.11  | 283.34  | 377.79 | 208.13                | 262.35  | 307.83  | 349.80  | 461.74 |
| 60    | 120.68         | 152.16  | 176.65  | 197.64  | 265.85 | 180.15              | 229.12  | 267.60  | 304.33  | 402.27 | 218.63                | 279.84  | 327.06  | 369.04  | 491.47 |
| 61    | 129.43         | 164.41  | 190.64  | 213.38  | 285.09 | 192.39              | 246.61  | 288.59  | 327.06  | 432.00 | 230.87                | 299.08  | 348.05  | 393.53  | 521.20 |
| 62    | 138.17         | 174.90  | 202.88  | 227.37  | 304.33 | 206.38              | 264.10  | 309.57  | 348.05  | 461.74 | 248.36                | 316.57  | 370.79  | 419.76  | 556.18 |
| 63    | 148.67         | 187.14  | 215.13  | 243.11  | 323.57 | 222.12              | 281.59  | 328.81  | 374.29  | 494.97 | 264.10                | 337.56  | 393.53  | 447.75  | 591.16 |
| 64    | 159.16         | 199.39  | 232.62  | 260.60  | 348.05 | 236.12              | 300.83  | 353.30  | 400.52  | 531.70 | 279.84                | 358.55  | 421.51  | 477.48  | 633.14 |
| 65    | 171.40         | 216.88  | 251.86  | 281.59  | 377.79 | 251.86              | 325.32  | 381.28  | 432.00  | 571.93 | 299.08                | 384.78  | 449.49  | 510.71  | 678.61 |
| 66    | 187.14         | 234.37  | 272.84  | 306.08  | 407.52 | 274.59              | 349.80  | 411.02  | 465.24  | 613.90 | 321.82                | 411.02  | 482.73  | 547.44  | 722.34 |
| 67    | 199.39         | 251.86  | 293.83  | 330.56  | 440.75 | 290.34              | 370.79  | 439.00  | 498.47  | 657.63 | 339.31                |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 45.63          | 54.01   | 61.70   | 67.45   | 98.86  | 68.44               | 88.21   | 101.90  | 115.59  | 153.61 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 30    | 45.63          | 56.27   | 65.40   | 71.18   | 98.86  | 68.44               | 88.21   | 101.90  | 115.59  | 154.76 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 31    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 68.44               | 88.21   | 101.90  | 115.59  | 164.43 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 32    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 68.44               | 88.21   | 101.90  | 115.59  | 169.27 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 33    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 72.88               | 88.21   | 102.00  | 115.59  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 34    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 72.88               | 88.42   | 106.64  | 115.59  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 35    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 77.43               | 93.07   | 106.64  | 118.09  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 36    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 78.71               | 97.72   | 111.27  | 122.81  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 37    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 78.71               | 101.44  | 117.18  | 127.53  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 38    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 78.71               | 101.44  | 117.18  | 132.26  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 39    | 45.63          | 56.27   | 65.40   | 73.00   | 98.86  | 78.71               | 101.44  | 117.18  | 132.92  | 176.65 | 108.44                | 136.42  | 157.41  | 178.40  | 239.61 |
| 40    | 48.97          | 60.84   | 69.96   | 79.09   | 104.94 | 85.70               | 108.44  | 124.18  | 143.42  | 188.89 | 113.69                | 145.17  | 169.65  | 190.64  | 253.61 |
| 41    | 49.32          | 60.84   | 71.37   | 79.09   | 104.94 | 85.70               | 108.44  | 124.18  | 143.42  | 188.89 | 113.69                | 145.17  | 169.65  | 190.64  | 253.61 |
| 42    | 54.19          | 63.51   | 71.85   | 79.09   | 106.95 | 85.70               | 108.44  | 124.18  | 143.42  | 188.89 | 113.69                | 145.17  | 169.65  | 190.64  | 253.61 |
| 43    | 54.58          | 63.93   | 76.85   | 83.34   | 112.11 | 85.70               | 108.44  | 124.18  | 143.42  | 188.89 | 113.69                | 145.17  | 169.65  | 190.64  | 253.61 |
| 44    | 54.97          | 68.95   | 77.36   | 83.89   | 117.29 | 85.70               | 108.44  | 124.18  | 143.42  | 188.89 | 113.69                | 145.17  | 169.65  | 190.64  | 253.61 |
| 45    | 56.03          | 67.48   | 80.49   | 87.11   | 121.15 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 46    | 59.47          | 72.45   | 81.03   | 92.29   | 126.32 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 47    | 59.47          | 72.93   | 83.95   | 94.45   | 127.68 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 48    | 59.47          | 73.46   | 83.95   | 94.45   | 127.68 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 49    | 59.47          | 73.46   | 83.95   | 94.45   | 127.68 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 176.65  | 201.14  | 267.60 |
| 50    | 64.71          | 80.45   | 94.45   | 106.69  | 141.67 | 99.69               | 124.18  | 146.92  | 166.16  | 220.37 | 134.67                | 169.65  | 197.64  | 223.87  | 297.33 |
| 51    | 68.21          | 83.95   | 97.94   | 110.19  | 146.92 | 104.94              | 129.43  | 152.16  | 171.40  | 227.37 | 138.17                | 174.90  | 204.63  | 229.12  | 304.33 |
| 52    | 69.96          | 89.20   | 101.44  | 113.69  | 152.16 | 106.69              | 138.17  | 157.41  | 176.65  | 236.12 | 141.67                | 180.15  | 208.13  | 234.37  | 311.32 |
| 53    | 71.71          | 90.95   | 103.19  | 117.18  | 157.41 | 110.19              | 139.92  | 160.91  | 181.90  | 244.86 | 143.42                | 183.65  | 211.63  | 239.61  | 318.32 |
| 54    | 75.21          | 94.45   | 108.44  | 120.68  | 160.91 | 113.69              | 145.17  | 167.90  | 188.89  | 250.11 | 146.92                | 187.14  | 218.63  | 246.61  | 325.32 |
| 55    | 76.96          | 96.20   | 111.94  | 125.93  | 167.90 | 117.18              | 148.67  | 173.15  | 195.89  | 260.60 | 150.41                | 190.64  | 222.12  | 251.86  | 334.06 |
| 56    | 80.45          | 101.44  | 118.93  | 132.92  | 176.65 | 122.43              | 155.66  | 181.90  | 206.38  | 272.84 | 155.66                | 197.64  | 232.62  | 262.35  | 348.05 |
| 57    | 87.45          | 110.19  | 127.68  | 141.67  | 190.64 | 131.18              | 167.90  | 195.89  | 218.63  | 292.08 | 164.41                | 209.88  | 244.86  | 276.34  | 367.29 |
| 58    | 94.45          | 117.18  | 136.42  | 153.91  | 206.38 | 139.92              | 176.65  | 208.13  | 236.12  | 314.82 | 173.15                | 220.37  | 257.10  | 292.08  | 390.03 |
| 59    | 99.69          | 127.68  | 146.92  | 166.16  | 222.12 | 150.41              | 190.64  | 223.87  | 255.35  | 335.81 | 181.90                | 236.12  | 274.59  | 311.32  | 412.77 |
| 60    | 108.44         | 136.42  | 157.41  | 176.65  | 236.12 | 160.91              | 204.63  | 237.86  | 271.10  | 356.80 | 195.89                | 250.11  | 290.34  | 328.81  | 435.50 |
| 61    | 115.43         | 146.92  | 169.65  | 190.64  | 253.61 | 171.40              | 220.37  | 257.10  | 290.34  | 384.78 | 208.13                | 265.85  | 309.57  | 351.55  | 465.24 |
| 62    | 122.43         | 155.66  | 180.15  | 202.88  | 269.35 | 181.90              | 234.37  | 274.59  | 311.32  | 409.27 | 218.63                | 283.34  | 330.56  | 374.29  | 494.97 |
| 63    | 131.18         | 166.16  | 192.39  | 215.13  | 288.59 | 194.14              | 250.11  | 293.83  | 332.31  | 440.75 | 232.62                | 300.83  | 351.55  | 398.77  | 526.45 |
| 64    | 141.67         | 178.40  | 206.38  | 230.87  | 309.57 | 211.63              | 269.35  | 314.82  | 356.80  | 473.98 | 250.11                | 320.07  | 376.04  | 423.26  | 561.43 |
| 65    | 153.91         | 192.39  | 223.87  | 250.11  | 334.06 | 227.37              | 288.59  | 339.31  | 383.03  | 507.21 | 267.60                | 342.81  | 402.27  | 452.99  | 599.91 |
| 66    | 166.16         | 209.88  | 243.11  | 271.10  | 363.79 | 243.11              | 311.32  | 365.54  | 412.77  | 549.19 | 285.09                | 367.29  | 430.26  | 484.47  | 645.38 |
| 67    | 178.40         | 225.62  | 262.35  | 293.83  | 391.78 | 258.85              | 334.06  | 391.78  | 444.25  | 584.17 | 304.33                | 390.03  | 456.49  | 5       |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 42.58          | 49.63   | 57.39   | 61.83   | 89.73  | 63.88               | 80.61   | 94.29   | 104.94  | 139.92 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 30    | 42.58          | 51.71   | 60.84   | 65.25   | 89.73  | 63.88               | 80.61   | 94.29   | 104.94  | 140.97 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 31    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 63.88               | 80.61   | 94.29   | 104.94  | 149.78 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 32    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 63.88               | 80.61   | 94.29   | 104.94  | 154.19 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 33    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 68.02               | 80.61   | 94.39   | 104.94  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 34    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 68.02               | 80.80   | 98.68   | 104.94  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 35    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 72.27               | 85.05   | 98.68   | 107.21  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 36    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 73.46               | 89.30   | 102.97  | 111.50  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 37    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 73.46               | 92.70   | 108.44  | 115.79  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 38    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 73.46               | 92.70   | 108.44  | 120.08  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 39    | 42.58          | 51.71   | 60.84   | 66.92   | 89.73  | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 164.41  | 216.88 |
| 40    | 44.38          | 54.75   | 63.88   | 69.96   | 95.82  | 76.96               | 97.94   | 113.69  | 125.93  | 171.40 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 41    | 44.70          | 54.75   | 65.16   | 69.96   | 95.82  | 76.96               | 97.94   | 113.69  | 125.93  | 171.40 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 42    | 49.11          | 57.16   | 65.60   | 69.96   | 97.65  | 76.96               | 97.94   | 113.69  | 125.93  | 171.40 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 43    | 49.46          | 57.54   | 70.16   | 73.72   | 102.36 | 76.96               | 97.94   | 113.69  | 125.93  | 171.40 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 44    | 49.82          | 62.06   | 70.63   | 74.21   | 107.09 | 76.96               | 97.94   | 113.69  | 125.93  | 171.40 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 45    | 51.08          | 62.66   | 73.78   | 80.66   | 109.53 | 83.95               | 104.94  | 118.93  | 138.17  | 180.15 | 110.19                | 141.67  | 160.91  | 183.65  | 243.11 |
| 46    | 54.22          | 67.28   | 74.27   | 85.46   | 114.21 | 83.95               | 104.94  | 118.93  | 138.17  | 180.15 | 110.19                | 141.67  | 160.91  | 183.65  | 243.11 |
| 47    | 54.22          | 67.72   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 138.17  | 180.15 | 110.19                | 141.67  | 160.91  | 183.65  | 243.11 |
| 48    | 54.22          | 68.21   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 138.17  | 180.15 | 110.19                | 141.67  | 160.91  | 183.65  | 243.11 |
| 49    | 54.22          | 68.21   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 138.17  | 180.15 | 110.19                | 141.67  | 160.91  | 183.65  | 243.11 |
| 50    | 59.47          | 75.21   | 87.45   | 96.20   | 129.43 | 90.95               | 115.43  | 136.42  | 150.41  | 201.14 | 122.43                | 155.66  | 181.90  | 204.63  | 271.10 |
| 51    | 61.22          | 76.96   | 89.20   | 99.69   | 132.92 | 94.45               | 118.93  | 139.92  | 155.66  | 206.38 | 124.18                | 157.41  | 185.39  | 208.13  | 278.09 |
| 52    | 62.96          | 78.71   | 92.70   | 103.19  | 138.17 | 96.20               | 120.68  | 143.42  | 160.91  | 215.13 | 125.93                | 160.91  | 188.89  | 213.38  | 285.09 |
| 53    | 64.71          | 82.20   | 94.45   | 106.69  | 141.67 | 99.69               | 125.93  | 146.92  | 166.16  | 220.37 | 129.43                | 164.41  | 192.39  | 218.63  | 288.59 |
| 54    | 68.21          | 83.95   | 97.94   | 110.19  | 148.67 | 103.19              | 129.43  | 152.16  | 171.40  | 229.12 | 132.92                | 167.90  | 197.64  | 223.87  | 297.33 |
| 55    | 69.96          | 89.20   | 101.44  | 113.69  | 152.16 | 106.69              | 134.67  | 157.41  | 176.65  | 234.37 | 134.67                | 173.15  | 201.14  | 229.12  | 302.58 |
| 56    | 75.21          | 92.70   | 108.44  | 120.68  | 160.91 | 113.69              | 143.42  | 166.16  | 188.89  | 250.11 | 143.42                | 181.90  | 211.63  | 237.86  | 316.57 |
| 57    | 78.71          | 99.69   | 115.43  | 129.43  | 173.15 | 118.93              | 152.16  | 176.65  | 201.14  | 265.85 | 148.67                | 190.64  | 223.87  | 250.11  | 332.31 |
| 58    | 83.95          | 108.44  | 125.93  | 139.92  | 187.14 | 125.93              | 164.41  | 190.64  | 215.13  | 285.09 | 157.41                | 202.88  | 237.86  | 267.60  | 353.30 |
| 59    | 92.70          | 115.43  | 134.67  | 150.41  | 199.39 | 136.42              | 173.15  | 204.63  | 230.87  | 302.58 | 167.90                | 213.38  | 250.11  | 283.34  | 372.54 |
| 60    | 97.94          | 122.43  | 145.17  | 160.91  | 215.13 | 146.92              | 183.65  | 218.63  | 244.86  | 327.06 | 176.65                | 223.87  | 265.85  | 299.08  | 398.77 |
| 61    | 106.69         | 132.92  | 153.91  | 173.15  | 230.87 | 159.16              | 201.14  | 232.62  | 265.85  | 349.80 | 188.89                | 241.36  | 283.34  | 320.07  | 423.26 |
| 62    | 111.94         | 141.67  | 164.41  | 185.39  | 246.61 | 166.16              | 213.38  | 248.36  | 283.34  | 376.04 | 201.14                | 257.10  | 300.83  | 341.06  | 451.24 |
| 63    | 118.93         | 152.16  | 174.90  | 195.89  | 262.35 | 176.65              | 229.12  | 267.60  | 302.58  | 400.52 | 213.38                | 272.84  | 320.07  | 362.04  | 479.23 |
| 64    | 129.43         | 160.91  | 188.89  | 209.88  | 281.59 | 192.39              | 243.11  | 286.84  | 323.57  | 430.26 | 227.37                | 290.34  | 342.81  | 384.78  | 512.46 |
| 65    | 138.17         | 174.90  | 204.63  | 227.37  | 306.08 | 206.38              | 262.35  | 307.83  | 348.05  | 463.49 | 241.36                | 311.32  | 365.54  | 412.77  | 549.19 |
| 66    | 150.41         | 190.64  | 222.12  | 246.61  | 330.56 | 222.12              | 283.34  | 334.06  | 376.04  | 498.47 | 260.60                | 332.31  | 391.78  | 440.75  | 585.92 |
| 67    | 160.91         | 204.63  | 237.86  | 267.60  | 358.55 | 234.37              | 302.58  | 355.05  | 404.02  | 533.45 | 274.59                | 353.30  | 414.51  | 472.23  | 624.40 |
| 68    | 174.90</td     |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 36.50          | 45.25   | 51.65   | 57.61   | 82.13  | 56.27               | 74.52   | 85.17   | 97.34   | 127.75 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 30    | 36.50          | 47.15   | 54.75   | 60.80   | 82.13  | 56.27               | 74.52   | 85.17   | 97.34   | 128.71 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 31    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 56.27               | 74.52   | 85.17   | 97.34   | 136.76 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 32    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 56.27               | 74.52   | 85.17   | 97.34   | 140.78 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 33    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 59.92               | 74.52   | 85.25   | 97.34   | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 34    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 59.92               | 74.70   | 89.13   | 97.34   | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 35    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 63.67               | 78.63   | 89.13   | 99.44   | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 36    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 64.71               | 82.56   | 93.00   | 103.42  | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 37    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 64.71               | 85.70   | 97.94   | 107.40  | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 38    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 64.71               | 85.70   | 97.94   | 111.38  | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 39    | 36.50          | 47.15   | 54.75   | 62.36   | 82.13  | 64.71               | 85.70   | 97.94   | 111.94  | 146.92 | 87.45                 | 113.69  | 132.92  | 150.41  | 197.64 |
| 40    | 39.79          | 50.19   | 59.31   | 65.40   | 86.69  | 69.96               | 90.95   | 104.94  | 117.18  | 155.66 | 94.45                 | 120.68  | 141.67  | 159.16  | 211.63 |
| 41    | 40.07          | 50.19   | 60.51   | 65.40   | 86.69  | 69.96               | 90.95   | 104.94  | 117.18  | 155.66 | 94.45                 | 120.68  | 141.67  | 159.16  | 211.63 |
| 42    | 44.03          | 52.40   | 60.91   | 65.40   | 88.35  | 69.96               | 90.95   | 104.94  | 117.18  | 155.66 | 94.45                 | 120.68  | 141.67  | 159.16  | 211.63 |
| 43    | 44.35          | 52.74   | 65.15   | 68.92   | 92.61  | 69.96               | 90.95   | 104.94  | 117.18  | 155.66 | 94.45                 | 120.68  | 141.67  | 159.16  | 211.63 |
| 44    | 44.67          | 56.88   | 65.59   | 69.37   | 96.89  | 69.96               | 90.95   | 104.94  | 117.18  | 155.66 | 94.45                 | 120.68  | 141.67  | 159.16  | 211.63 |
| 45    | 46.14          | 56.23   | 68.75   | 72.59   | 101.23 | 73.46               | 94.45   | 111.94  | 124.18  | 166.16 | 101.44                | 129.43  | 150.41  | 167.90  | 223.87 |
| 46    | 48.97          | 60.38   | 69.21   | 76.91   | 105.56 | 73.46               | 94.45   | 111.94  | 124.18  | 166.16 | 101.44                | 129.43  | 150.41  | 167.90  | 223.87 |
| 47    | 48.97          | 60.78   | 71.71   | 78.71   | 106.69 | 73.46               | 94.45   | 111.94  | 124.18  | 166.16 | 101.44                | 129.43  | 150.41  | 167.90  | 223.87 |
| 48    | 48.97          | 61.22   | 71.71   | 78.71   | 106.69 | 73.46               | 94.45   | 111.94  | 124.18  | 166.16 | 101.44                | 129.43  | 150.41  | 167.90  | 223.87 |
| 49    | 48.97          | 61.22   | 71.71   | 78.71   | 106.69 | 73.46               | 94.45   | 111.94  | 124.18  | 166.16 | 101.44                | 129.43  | 150.41  | 167.90  | 223.87 |
| 50    | 54.22          | 69.96   | 78.71   | 89.20   | 118.93 | 83.95               | 106.69  | 122.43  | 139.92  | 183.65 | 111.94                | 145.17  | 166.16  | 187.14  | 250.11 |
| 51    | 55.97          | 71.71   | 82.20   | 92.70   | 122.43 | 85.70               | 110.19  | 127.68  | 145.17  | 190.64 | 113.69                | 146.92  | 171.40  | 192.39  | 255.35 |
| 52    | 57.72          | 73.46   | 83.95   | 94.45   | 127.68 | 89.20               | 113.69  | 129.43  | 148.67  | 199.39 | 115.43                | 150.41  | 173.15  | 195.89  | 262.35 |
| 53    | 59.47          | 75.21   | 87.45   | 97.94   | 131.18 | 90.95               | 115.43  | 136.42  | 153.91  | 204.63 | 118.93                | 152.16  | 178.40  | 201.14  | 267.60 |
| 54    | 61.22          | 78.71   | 90.95   | 101.44  | 134.67 | 94.45               | 120.68  | 141.67  | 159.16  | 209.88 | 120.68                | 157.41  | 183.65  | 204.63  | 271.10 |
| 55    | 62.96          | 80.45   | 92.70   | 103.19  | 139.92 | 96.20               | 122.43  | 145.17  | 162.66  | 216.88 | 122.43                | 159.16  | 185.39  | 209.88  | 278.09 |
| 56    | 68.21          | 87.45   | 99.69   | 111.94  | 148.67 | 103.19              | 132.92  | 153.91  | 173.15  | 229.12 | 129.43                | 167.90  | 195.89  | 222.12  | 293.83 |
| 57    | 71.71          | 92.70   | 106.69  | 118.93  | 159.16 | 108.44              | 141.67  | 162.66  | 183.65  | 243.11 | 134.67                | 176.65  | 204.63  | 232.62  | 307.83 |
| 58    | 76.96          | 97.94   | 113.69  | 129.43  | 171.40 | 115.43              | 148.67  | 173.15  | 199.39  | 262.35 | 141.67                | 185.39  | 215.13  | 246.61  | 325.32 |
| 59    | 82.20          | 106.69  | 122.43  | 138.17  | 185.39 | 122.43              | 160.91  | 185.39  | 211.63  | 281.59 | 152.16                | 197.64  | 230.87  | 258.85  | 344.55 |
| 60    | 89.20          | 113.69  | 132.92  | 148.67  | 197.64 | 131.18              | 171.40  | 201.14  | 227.37  | 299.08 | 160.91                | 208.13  | 244.86  | 276.34  | 365.54 |
| 61    | 96.20          | 122.43  | 141.67  | 159.16  | 211.63 | 141.67              | 183.65  | 215.13  | 243.11  | 321.82 | 171.40                | 222.12  | 260.60  | 293.83  | 388.28 |
| 62    | 101.44         | 131.18  | 150.41  | 169.65  | 227.37 | 152.16              | 195.89  | 229.12  | 260.60  | 344.55 | 181.90                | 237.86  | 276.34  | 314.82  | 416.26 |
| 63    | 110.19         | 139.92  | 160.91  | 180.15  | 243.11 | 164.41              | 211.63  | 244.86  | 278.09  | 370.79 | 194.14                | 253.61  | 293.83  | 334.06  | 442.50 |
| 64    | 117.18         | 150.41  | 173.15  | 194.14  | 260.60 | 174.90              | 227.37  | 264.10  | 300.83  | 397.02 | 208.13                | 269.35  | 314.82  | 358.55  | 473.98 |
| 65    | 127.68         | 160.91  | 188.89  | 211.63  | 281.59 | 187.14              | 241.36  | 285.09  | 325.32  | 428.51 | 222.12                | 286.84  | 339.31  | 384.78  | 507.21 |
| 66    | 136.42         | 174.90  | 204.63  | 229.12  | 306.08 | 199.39              | 262.35  | 307.83  | 348.05  | 459.99 | 234.37                | 307.83  | 362.04  | 409.27  | 542.19 |
| 67    | 148.67         | 188.89  | 218.63  | 246.61  | 328.81 | 216.88              | 279.84  | 327.06  | 372.54  | 489.72 | 250.11                | 327.06  | 383.03  | 435.50  | 575.42 |
| 68    | 159.16         | 206.38  | 237.86  | 269.35  |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 44.11          | 51.09   | 58.83   | 64.64   | 94.29  | 66.92               | 83.65   | 97.34   | 109.50  | 146.00 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 30    | 44.11          | 53.23   | 62.36   | 68.21   | 94.29  | 66.92               | 83.65   | 97.34   | 109.50  | 147.10 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 31    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 66.92               | 83.65   | 97.34   | 109.50  | 156.29 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 32    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 66.92               | 83.65   | 97.34   | 109.50  | 160.89 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 33    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 71.26               | 83.65   | 97.43   | 109.50  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 34    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 71.26               | 83.84   | 101.86  | 109.50  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 35    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 75.71               | 88.26   | 101.86  | 111.87  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 36    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 76.96               | 92.67   | 106.29  | 116.35  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 37    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 76.96               | 96.20   | 111.94  | 120.82  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 38    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 76.96               | 96.20   | 111.94  | 125.30  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 39    | 44.11          | 53.23   | 62.36   | 69.96   | 94.29  | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 40    | 45.91          | 59.31   | 66.92   | 73.00   | 100.38 | 78.71               | 104.94  | 118.93  | 134.67  | 178.40 | 108.44                | 139.92  | 159.16  | 178.40  | 241.36 |
| 41    | 46.24          | 59.31   | 68.27   | 73.00   | 100.38 | 78.71               | 104.94  | 118.93  | 134.67  | 178.40 | 108.44                | 139.92  | 159.16  | 178.40  | 241.36 |
| 42    | 50.81          | 61.92   | 68.72   | 73.00   | 102.30 | 78.71               | 104.94  | 118.93  | 134.67  | 178.40 | 108.44                | 139.92  | 159.16  | 178.40  | 241.36 |
| 43    | 51.17          | 62.33   | 73.50   | 76.93   | 107.23 | 78.71               | 104.94  | 118.93  | 134.67  | 178.40 | 108.44                | 139.92  | 159.16  | 178.40  | 241.36 |
| 44    | 51.54          | 67.23   | 74.00   | 77.43   | 112.19 | 78.71               | 104.94  | 118.93  | 134.67  | 178.40 | 108.44                | 139.92  | 159.16  | 178.40  | 241.36 |
| 45    | 52.73          | 65.87   | 78.81   | 85.50   | 114.51 | 85.70               | 110.19  | 127.68  | 145.17  | 188.89 | 115.43                | 146.92  | 171.40  | 194.14  | 255.35 |
| 46    | 55.97          | 70.73   | 79.34   | 90.59   | 119.40 | 85.70               | 110.19  | 127.68  | 145.17  | 188.89 | 115.43                | 146.92  | 171.40  | 194.14  | 255.35 |
| 47    | 55.97          | 71.20   | 82.20   | 92.70   | 120.68 | 85.70               | 110.19  | 127.68  | 145.17  | 188.89 | 115.43                | 146.92  | 171.40  | 194.14  | 255.35 |
| 48    | 55.97          | 71.71   | 82.20   | 92.70   | 120.68 | 85.70               | 110.19  | 127.68  | 145.17  | 188.89 | 115.43                | 146.92  | 171.40  | 194.14  | 255.35 |
| 49    | 55.97          | 71.71   | 82.20   | 92.70   | 120.68 | 85.70               | 110.19  | 127.68  | 145.17  | 188.89 | 115.43                | 146.92  | 171.40  | 194.14  | 255.35 |
| 50    | 61.22          | 78.71   | 90.95   | 101.44  | 136.42 | 94.45               | 120.68  | 141.67  | 159.16  | 211.63 | 125.93                | 162.66  | 190.64  | 215.13  | 285.09 |
| 51    | 62.96          | 80.45   | 92.70   | 103.19  | 139.92 | 97.94               | 124.18  | 145.17  | 162.66  | 218.63 | 131.18                | 164.41  | 192.39  | 218.63  | 290.34 |
| 52    | 68.21          | 82.20   | 96.20   | 108.44  | 146.92 | 103.19              | 127.68  | 150.41  | 167.90  | 227.37 | 136.42                | 169.65  | 197.64  | 223.87  | 299.08 |
| 53    | 69.96          | 87.45   | 99.69   | 111.94  | 150.41 | 106.69              | 132.92  | 155.66  | 174.90  | 232.62 | 139.92                | 176.65  | 202.88  | 229.12  | 304.33 |
| 54    | 71.71          | 90.95   | 103.19  | 115.43  | 155.66 | 110.19              | 139.92  | 160.91  | 180.15  | 239.61 | 141.67                | 180.15  | 206.38  | 234.37  | 313.07 |
| 55    | 73.46          | 92.70   | 106.69  | 118.93  | 159.16 | 111.94              | 143.42  | 166.16  | 187.14  | 248.36 | 145.17                | 183.65  | 213.38  | 237.86  | 316.57 |
| 56    | 78.71          | 97.94   | 113.69  | 127.68  | 169.65 | 117.18              | 150.41  | 173.15  | 199.39  | 262.35 | 150.41                | 190.64  | 222.12  | 253.61  | 334.06 |
| 57    | 82.20          | 103.19  | 120.68  | 136.42  | 180.15 | 124.18              | 157.41  | 185.39  | 209.88  | 276.34 | 155.66                | 197.64  | 234.37  | 264.10  | 349.80 |
| 58    | 90.95          | 113.69  | 131.18  | 148.67  | 195.89 | 134.67              | 171.40  | 201.14  | 227.37  | 299.08 | 167.90                | 211.63  | 246.61  | 281.59  | 370.79 |
| 59    | 96.20          | 120.68  | 139.92  | 157.41  | 211.63 | 145.17              | 180.15  | 211.63  | 239.61  | 321.82 | 176.65                | 223.87  | 260.60  | 295.58  | 391.78 |
| 60    | 101.44         | 129.43  | 150.41  | 169.65  | 227.37 | 152.16              | 194.14  | 227.37  | 258.85  | 342.81 | 183.65                | 237.86  | 278.09  | 316.57  | 418.01 |
| 61    | 110.19         | 138.17  | 160.91  | 180.15  | 243.11 | 164.41              | 209.88  | 243.11  | 276.34  | 369.04 | 197.64                | 253.61  | 295.58  | 334.06  | 446.00 |
| 62    | 117.18         | 148.67  | 171.40  | 192.39  | 257.10 | 174.90              | 223.87  | 262.35  | 295.58  | 391.78 | 209.88                | 269.35  | 313.07  | 356.80  | 470.48 |
| 63    | 125.93         | 157.41  | 183.65  | 206.38  | 274.59 | 187.14              | 237.86  | 279.84  | 318.32  | 421.51 | 223.87                | 285.09  | 335.81  | 379.53  | 501.96 |
| 64    | 136.42         | 169.65  | 197.64  | 222.12  | 295.58 | 201.14              | 257.10  | 300.83  | 341.06  | 451.24 | 239.61                | 306.08  | 356.80  | 407.52  | 538.69 |
| 65    | 146.92         | 185.39  | 213.38  | 237.86  | 321.82 | 216.88              | 278.09  | 323.57  | 365.54  | 487.97 | 257.10                | 327.06  | 383.03  | 432.00  | 577.17 |
| 66    | 157.41         | 199.39  | 232.62  | 260.60  | 346.30 | 230.87              | 297.33  | 349.80  | 397.02  | 521.20 | 272.84                | 349.80  | 411.02  | 465.24  | 613.90 |
| 67    | 169.65         | 213.38  | 250.11  | 281.59  | 376.04 | 246.61              | 314.82  | 372.54  | 423.26  | 561.43 | 288.59                | 369.04  | 437.25  | 494.97  | 655    |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 38.02          | 46.71   | 51.65   | 57.61   | 83.65  | 57.79               | 76.04   | 86.69   | 97.34   | 130.80 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 30    | 38.02          | 48.67   | 54.75   | 60.80   | 83.65  | 57.79               | 76.04   | 86.69   | 97.34   | 131.78 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 31    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 57.79               | 76.04   | 86.69   | 97.34   | 140.01 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 32    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 57.79               | 76.04   | 86.69   | 97.34   | 144.13 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 33    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 61.54               | 76.04   | 86.78   | 97.34   | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 34    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 61.54               | 76.22   | 90.72   | 97.34   | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 35    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 65.39               | 80.23   | 90.72   | 99.44   | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 36    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 66.46               | 84.25   | 94.66   | 103.42  | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 37    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 66.46               | 87.45   | 99.69   | 107.40  | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 38    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 66.46               | 87.45   | 99.69   | 111.38  | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 39    | 38.02          | 48.67   | 54.75   | 62.36   | 83.65  | 66.46               | 87.45   | 99.69   | 111.94  | 150.41 | 92.70                 | 115.43  | 134.67  | 152.16  | 202.88 |
| 40    | 42.85          | 51.71   | 60.84   | 66.92   | 89.73  | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 160.91  | 216.88 |
| 41    | 43.16          | 51.71   | 62.06   | 66.92   | 89.73  | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 160.91  | 216.88 |
| 42    | 47.42          | 53.98   | 62.48   | 66.92   | 91.45  | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 160.91  | 216.88 |
| 43    | 47.76          | 54.34   | 66.82   | 70.52   | 95.86  | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 160.91  | 216.88 |
| 44    | 48.10          | 58.61   | 67.27   | 70.98   | 100.29 | 73.46               | 92.70   | 108.44  | 120.68  | 160.91 | 99.69                 | 122.43  | 145.17  | 160.91  | 216.88 |
| 45    | 47.79          | 56.23   | 68.75   | 74.20   | 102.89 | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 46    | 50.72          | 60.38   | 69.21   | 78.62   | 107.29 | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 47    | 50.72          | 60.78   | 71.71   | 80.45   | 108.44 | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 48    | 50.72          | 61.22   | 71.71   | 80.45   | 108.44 | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 49    | 50.72          | 61.22   | 71.71   | 80.45   | 108.44 | 76.96               | 96.20   | 111.94  | 125.93  | 167.90 | 103.19                | 129.43  | 150.41  | 171.40  | 227.37 |
| 50    | 55.97          | 69.96   | 80.45   | 90.95   | 120.68 | 85.70               | 108.44  | 124.18  | 141.67  | 188.89 | 115.43                | 145.17  | 169.65  | 190.64  | 253.61 |
| 51    | 57.72          | 71.71   | 82.20   | 92.70   | 125.93 | 89.20               | 110.19  | 127.68  | 145.17  | 195.89 | 117.18                | 148.67  | 173.15  | 194.14  | 260.60 |
| 52    | 59.47          | 75.21   | 87.45   | 96.20   | 129.43 | 90.95               | 115.43  | 136.42  | 150.41  | 201.14 | 118.93                | 152.16  | 178.40  | 199.39  | 265.85 |
| 53    | 59.47          | 76.96   | 89.20   | 99.69   | 134.67 | 92.70               | 117.18  | 139.92  | 155.66  | 208.13 | 118.93                | 155.66  | 181.90  | 202.88  | 271.10 |
| 54    | 62.96          | 80.45   | 92.70   | 103.19  | 136.42 | 96.20               | 122.43  | 143.42  | 160.91  | 211.63 | 122.43                | 159.16  | 185.39  | 209.88  | 274.59 |
| 55    | 64.71          | 82.20   | 94.45   | 106.69  | 141.67 | 99.69               | 125.93  | 146.92  | 166.16  | 220.37 | 125.93                | 162.66  | 187.14  | 213.38  | 281.59 |
| 56    | 69.96          | 87.45   | 101.44  | 113.69  | 150.41 | 106.69              | 132.92  | 155.66  | 174.90  | 232.62 | 132.92                | 169.65  | 197.64  | 223.87  | 297.33 |
| 57    | 73.46          | 92.70   | 108.44  | 120.68  | 160.91 | 111.94              | 143.42  | 166.16  | 185.39  | 248.36 | 138.17                | 176.65  | 208.13  | 236.12  | 311.32 |
| 58    | 80.45          | 99.69   | 115.43  | 131.18  | 174.90 | 118.93              | 150.41  | 174.90  | 202.88  | 267.60 | 148.67                | 188.89  | 218.63  | 248.36  | 330.56 |
| 59    | 83.95          | 108.44  | 125.93  | 139.92  | 188.89 | 125.93              | 162.66  | 190.64  | 215.13  | 285.09 | 155.66                | 201.14  | 234.37  | 262.35  | 349.80 |
| 60    | 90.95          | 115.43  | 134.67  | 150.41  | 202.88 | 134.67              | 173.15  | 204.63  | 229.12  | 306.08 | 164.41                | 211.63  | 248.36  | 279.84  | 372.54 |
| 61    | 97.94          | 125.93  | 145.17  | 160.91  | 215.13 | 146.92              | 187.14  | 218.63  | 244.86  | 327.06 | 176.65                | 227.37  | 264.10  | 297.33  | 395.28 |
| 62    | 103.19         | 132.92  | 153.91  | 171.40  | 229.12 | 153.91              | 201.14  | 234.37  | 264.10  | 348.05 | 185.39                | 241.36  | 281.59  | 318.32  | 419.76 |
| 63    | 111.94         | 139.92  | 164.41  | 183.65  | 246.61 | 166.16              | 211.63  | 251.86  | 283.34  | 376.04 | 199.39                | 255.35  | 300.83  | 339.31  | 449.49 |
| 64    | 120.68         | 152.16  | 174.90  | 195.89  | 264.10 | 180.15              | 229.12  | 267.60  | 302.58  | 402.27 | 213.38                | 272.84  | 320.07  | 360.30  | 477.48 |
| 65    | 131.18         | 164.41  | 190.64  | 213.38  | 285.09 | 192.39              | 244.86  | 288.59  | 327.06  | 433.75 | 227.37                | 292.08  | 341.06  | 384.78  | 510.71 |
| 66    | 139.92         | 178.40  | 206.38  | 230.87  | 309.57 | 204.63              | 265.85  | 309.57  | 351.55  | 466.98 | 241.36                | 313.07  | 363.79  | 411.02  | 547.44 |
| 67    | 152.16         | 190.64  | 223.87  | 250.11  | 332.31 | 222.12              | 283.34  | 334.06  | 377.79  | 496.72 | 258.85                | 328.81  | 390.03  | 440.75  | 580.67 |
| 68    | 164.41         | 208.13  | 243.11  | 271.    |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 42.33   | 48.79   | 51.99   | 77.56  | 53.23               | 66.92   | 80.61   | 89.73   | 121.67 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 30    | 34.98          | 44.11   | 51.71   | 54.87   | 77.56  | 53.23               | 66.92   | 80.61   | 89.73   | 122.58 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 31    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 53.23               | 66.92   | 80.61   | 89.73   | 130.25 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 32    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 53.23               | 66.92   | 80.61   | 89.73   | 134.08 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 33    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 56.68               | 66.92   | 80.69   | 89.73   | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 34    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 56.68               | 67.08   | 84.35   | 89.73   | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 35    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 60.23               | 70.61   | 84.35   | 91.67   | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 36    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 61.22               | 74.14   | 88.02   | 95.34   | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 37    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 61.22               | 76.96   | 92.70   | 99.01   | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 38    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 61.22               | 76.96   | 92.70   | 102.67  | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 39    | 34.98          | 44.11   | 51.71   | 56.27   | 77.56  | 61.22               | 76.96   | 92.70   | 103.19  | 139.92 | 82.20                 | 104.94  | 122.43  | 138.17  | 185.39 |
| 40    | 36.73          | 47.15   | 53.23   | 60.84   | 80.61  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 113.69  | 131.18  | 146.92  | 194.14 |
| 41    | 36.99          | 47.15   | 54.30   | 60.84   | 80.61  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 113.69  | 131.18  | 146.92  | 194.14 |
| 42    | 40.64          | 49.22   | 54.67   | 60.84   | 82.15  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 113.69  | 131.18  | 146.92  | 194.14 |
| 43    | 40.94          | 49.55   | 58.47   | 64.11   | 86.11  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 113.69  | 131.18  | 146.92  | 194.14 |
| 44    | 41.23          | 53.44   | 58.86   | 64.53   | 90.09  | 64.71               | 83.95   | 96.20   | 108.44  | 145.17 | 87.45                 | 113.69  | 131.18  | 146.92  | 194.14 |
| 45    | 42.84          | 53.02   | 62.04   | 67.75   | 92.93  | 69.96               | 89.20   | 101.44  | 115.43  | 153.91 | 94.45                 | 118.93  | 136.42  | 155.66  | 206.38 |
| 46    | 45.47          | 56.93   | 62.46   | 71.78   | 96.90  | 69.96               | 89.20   | 101.44  | 115.43  | 153.91 | 94.45                 | 118.93  | 136.42  | 155.66  | 206.38 |
| 47    | 45.47          | 57.31   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 115.43  | 153.91 | 94.45                 | 118.93  | 136.42  | 155.66  | 206.38 |
| 48    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 115.43  | 153.91 | 94.45                 | 118.93  | 136.42  | 155.66  | 206.38 |
| 49    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 115.43  | 153.91 | 94.45                 | 118.93  | 136.42  | 155.66  | 206.38 |
| 50    | 50.72          | 62.96   | 73.46   | 82.20   | 110.19 | 76.96               | 97.94   | 113.69  | 127.68  | 169.65 | 104.94                | 132.92  | 153.91  | 174.90  | 230.87 |
| 51    | 52.47          | 64.71   | 75.21   | 83.95   | 113.69 | 78.71               | 101.44  | 117.18  | 132.92  | 174.90 | 106.69                | 134.67  | 157.41  | 176.65  | 236.12 |
| 52    | 54.22          | 68.21   | 78.71   | 89.20   | 117.18 | 80.45               | 104.94  | 120.68  | 139.92  | 181.90 | 108.44                | 139.92  | 160.91  | 181.90  | 243.11 |
| 53    | 55.97          | 71.71   | 80.45   | 90.95   | 120.68 | 85.70               | 110.19  | 124.18  | 141.67  | 188.89 | 111.94                | 143.42  | 162.66  | 185.39  | 246.61 |
| 54    | 57.72          | 71.71   | 82.20   | 92.70   | 125.93 | 87.45               | 110.19  | 127.68  | 145.17  | 195.89 | 113.69                | 143.42  | 166.16  | 188.89  | 251.86 |
| 55    | 59.47          | 75.21   | 87.45   | 96.20   | 129.43 | 90.95               | 113.69  | 136.42  | 150.41  | 201.14 | 115.43                | 146.92  | 171.40  | 194.14  | 257.10 |
| 56    | 62.96          | 78.71   | 92.70   | 103.19  | 136.42 | 96.20               | 120.68  | 143.42  | 160.91  | 211.63 | 120.68                | 153.91  | 181.90  | 202.88  | 269.35 |
| 57    | 68.21          | 83.95   | 97.94   | 110.19  | 148.67 | 103.19              | 127.68  | 150.41  | 169.65  | 227.37 | 127.68                | 160.91  | 190.64  | 213.38  | 285.09 |
| 58    | 71.71          | 92.70   | 106.69  | 118.93  | 157.41 | 108.44              | 141.67  | 162.66  | 181.90  | 239.61 | 132.92                | 173.15  | 201.14  | 227.37  | 297.33 |
| 59    | 78.71          | 97.94   | 115.43  | 127.68  | 169.65 | 117.18              | 148.67  | 174.90  | 197.64  | 258.85 | 141.67                | 180.15  | 213.38  | 241.36  | 318.32 |
| 60    | 82.20          | 106.69  | 122.43  | 136.42  | 183.65 | 122.43              | 159.16  | 183.65  | 208.13  | 278.09 | 150.41                | 194.14  | 225.62  | 253.61  | 339.31 |
| 61    | 90.95          | 113.69  | 131.18  | 148.67  | 195.89 | 134.67              | 171.40  | 199.39  | 227.37  | 297.33 | 162.66                | 206.38  | 241.36  | 274.59  | 360.30 |
| 62    | 94.45          | 120.68  | 138.17  | 157.41  | 209.88 | 139.92              | 180.15  | 209.88  | 239.61  | 320.07 | 169.65                | 218.63  | 253.61  | 290.34  | 383.03 |
| 63    | 101.44         | 129.43  | 148.67  | 167.90  | 223.87 | 152.16              | 194.14  | 227.37  | 258.85  | 341.06 | 181.90                | 232.62  | 271.10  | 307.83  | 409.27 |
| 64    | 110.19         | 136.42  | 159.16  | 178.40  | 237.86 | 164.41              | 208.13  | 241.36  | 274.59  | 363.79 | 192.39                | 246.61  | 290.34  | 327.06  | 433.75 |
| 65    | 117.18         | 148.67  | 173.15  | 194.14  | 260.60 | 173.15              | 223.87  | 262.35  | 295.58  | 393.53 | 204.63                | 264.10  | 309.57  | 349.80  | 466.98 |
| 66    | 127.68         | 160.91  | 188.89  | 209.88  | 281.59 | 187.14              | 239.61  | 283.34  | 320.07  | 423.26 | 220.37                | 281.59  | 334.06  | 376.04  | 498.47 |
| 67    | 136.42         | 173.15  | 202.88  | 227.37  | 304.33 | 197.64              | 255.35  | 302.58  | 342.81  | 452.99 | 232.62                | 299.08  | 353.30  | 400.52  | 529.95 |
| 68    | 148.67         | 188.89  | 218.63  | 246.61  | 330.56 | 213.38</td          |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 100%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 31.94          | 37.95   | 44.48   | 47.78   | 69.96  | 48.67               | 62.36   | 73.00   | 82.13   | 107.98 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 30    | 31.94          | 39.54   | 47.15   | 50.42   | 69.96  | 48.67               | 62.36   | 73.00   | 82.13   | 108.79 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 31    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 48.67               | 62.36   | 73.00   | 82.13   | 115.59 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 32    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 48.67               | 62.36   | 73.00   | 82.13   | 118.99 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 33    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 51.82               | 62.36   | 73.07   | 82.13   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 34    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 51.82               | 62.50   | 76.40   | 82.13   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 35    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.06               | 65.79   | 76.40   | 83.90   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 36    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 69.08   | 79.72   | 87.26   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 37    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 71.71   | 83.95   | 90.62   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 38    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 71.71   | 83.95   | 93.97   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 39    | 31.94          | 39.54   | 47.15   | 51.71   | 69.96  | 55.97               | 71.71   | 83.95   | 94.45   | 124.18 | 75.21                 | 96.20   | 113.69  | 127.68  | 169.65 |
| 40    | 33.67          | 44.11   | 50.19   | 54.75   | 73.00  | 59.47               | 76.96   | 89.20   | 99.69   | 132.92 | 78.71                 | 104.94  | 118.93  | 134.67  | 178.40 |
| 41    | 33.91          | 44.11   | 51.20   | 54.75   | 73.00  | 59.47               | 76.96   | 89.20   | 99.69   | 132.92 | 78.71                 | 104.94  | 118.93  | 134.67  | 178.40 |
| 42    | 37.26          | 46.05   | 51.54   | 54.75   | 74.40  | 59.47               | 76.96   | 89.20   | 99.69   | 132.92 | 78.71                 | 104.94  | 118.93  | 134.67  | 178.40 |
| 43    | 37.52          | 46.35   | 55.13   | 57.70   | 77.99  | 59.47               | 76.96   | 89.20   | 99.69   | 132.92 | 78.71                 | 104.94  | 118.93  | 134.67  | 178.40 |
| 44    | 37.79          | 49.99   | 55.50   | 58.07   | 81.59  | 59.47               | 76.96   | 89.20   | 99.69   | 132.92 | 78.71                 | 104.94  | 118.93  | 134.67  | 178.40 |
| 45    | 37.90          | 48.20   | 57.01   | 62.91   | 86.30  | 61.22               | 78.71   | 94.45   | 106.69  | 141.67 | 83.95                 | 110.19  | 127.68  | 143.42  | 190.64 |
| 46    | 40.23          | 51.75   | 57.39   | 66.66   | 89.98  | 61.22               | 78.71   | 94.45   | 106.69  | 141.67 | 83.95                 | 110.19  | 127.68  | 143.42  | 190.64 |
| 47    | 40.23          | 52.10   | 59.47   | 68.21   | 90.95  | 61.22               | 78.71   | 94.45   | 106.69  | 141.67 | 83.95                 | 110.19  | 127.68  | 143.42  | 190.64 |
| 48    | 40.23          | 52.47   | 59.47   | 68.21   | 90.95  | 61.22               | 78.71   | 94.45   | 106.69  | 141.67 | 83.95                 | 110.19  | 127.68  | 143.42  | 190.64 |
| 49    | 40.23          | 52.47   | 59.47   | 68.21   | 90.95  | 61.22               | 78.71   | 94.45   | 106.69  | 141.67 | 83.95                 | 110.19  | 127.68  | 143.42  | 190.64 |
| 50    | 45.47          | 59.47   | 68.21   | 75.21   | 101.44 | 69.96               | 90.95   | 106.69  | 117.18  | 157.41 | 96.20                 | 122.43  | 141.67  | 157.41  | 213.38 |
| 51    | 48.97          | 59.47   | 71.71   | 78.71   | 103.19 | 73.46               | 92.70   | 110.19  | 122.43  | 160.91 | 99.69                 | 122.43  | 146.92  | 162.66  | 216.88 |
| 52    | 50.72          | 61.22   | 71.71   | 80.45   | 108.44 | 76.96               | 96.20   | 110.19  | 125.93  | 167.90 | 101.44                | 125.93  | 146.92  | 167.90  | 223.87 |
| 53    | 50.72          | 62.96   | 73.46   | 82.20   | 111.94 | 76.96               | 97.94   | 113.69  | 131.18  | 173.15 | 101.44                | 127.68  | 150.41  | 171.40  | 227.37 |
| 54    | 52.47          | 68.21   | 76.96   | 87.45   | 115.43 | 78.71               | 104.94  | 118.93  | 138.17  | 178.40 | 103.19                | 136.42  | 155.66  | 176.65  | 230.87 |
| 55    | 54.22          | 69.96   | 78.71   | 89.20   | 118.93 | 80.45               | 106.69  | 122.43  | 139.92  | 183.65 | 104.94                | 138.17  | 157.41  | 180.15  | 236.12 |
| 56    | 57.72          | 73.46   | 83.95   | 94.45   | 125.93 | 87.45               | 111.94  | 129.43  | 146.92  | 195.89 | 110.19                | 143.42  | 166.16  | 187.14  | 248.36 |
| 57    | 59.47          | 78.71   | 90.95   | 101.44  | 136.42 | 90.95               | 118.93  | 139.92  | 157.41  | 208.13 | 113.69                | 150.41  | 173.15  | 197.64  | 262.35 |
| 58    | 64.71          | 82.20   | 96.20   | 110.19  | 146.92 | 97.94               | 124.18  | 146.92  | 169.65  | 223.87 | 120.68                | 155.66  | 183.65  | 209.88  | 278.09 |
| 59    | 71.71          | 90.95   | 103.19  | 117.18  | 157.41 | 106.69              | 136.42  | 157.41  | 178.40  | 239.61 | 131.18                | 167.90  | 195.89  | 220.37  | 293.83 |
| 60    | 75.21          | 96.20   | 111.94  | 125.93  | 169.65 | 111.94              | 145.17  | 169.65  | 190.64  | 257.10 | 134.67                | 176.65  | 206.38  | 236.12  | 311.32 |
| 61    | 82.20          | 103.19  | 120.68  | 136.42  | 180.15 | 120.68              | 155.66  | 181.90  | 208.13  | 272.84 | 145.17                | 187.14  | 222.12  | 251.86  | 330.56 |
| 62    | 87.45          | 111.94  | 127.68  | 145.17  | 192.39 | 129.43              | 167.90  | 195.89  | 222.12  | 292.08 | 157.41                | 202.88  | 234.37  | 267.60  | 351.55 |
| 63    | 92.70          | 118.93  | 136.42  | 153.91  | 206.38 | 138.17              | 178.40  | 208.13  | 236.12  | 314.82 | 164.41                | 215.13  | 250.11  | 285.09  | 376.04 |
| 64    | 99.69          | 127.68  | 148.67  | 166.16  | 222.12 | 150.41              | 192.39  | 225.62  | 257.10  | 337.56 | 176.65                | 229.12  | 269.35  | 304.33  | 402.27 |
| 65    | 108.44         | 136.42  | 159.16  | 180.15  | 237.86 | 159.16              | 206.38  | 241.36  | 276.34  | 360.30 | 187.14                | 244.86  | 286.84  | 327.06  | 428.51 |
| 66    | 115.43         | 148.67  | 173.15  | 194.14  | 260.60 | 169.65              | 222.12  | 262.35  | 295.58  | 391.78 | 197.64                | 262.35  | 307.83  | 348.05  | 463.49 |
| 67    | 125.93         | 159.16  | 187.14  | 209.88  | 279.84 | 183.65              | 236.12  | 279.84  | 316.57  | 416.26 | 213.38                | 276.34  | 325.32  | 369.04  | 489.72 |
| 68    | 136.42         | 174.90  | 202.88  | 229.12  | 304.33 | 195.89              | 255.35  | 299.08  | 342.81  |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Standard rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 47.15          | 56.93   | 63.13   | 67.45   | 100.38 | 73.00               | 91.25   | 103.42  | 115.59  | 155.13 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 30    | 47.15          | 59.31   | 66.92   | 71.18   | 100.38 | 73.00               | 91.25   | 103.42  | 115.59  | 156.29 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 31    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 73.00               | 91.25   | 103.42  | 115.59  | 166.06 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 32    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 73.00               | 91.25   | 103.42  | 115.59  | 170.95 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 33    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 77.74               | 91.25   | 103.52  | 115.59  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 34    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 77.74               | 91.47   | 108.23  | 115.59  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 35    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 82.60               | 96.28   | 108.23  | 118.09  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 36    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 83.95               | 101.09  | 112.93  | 122.81  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 37    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 83.95               | 104.94  | 118.93  | 127.53  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 38    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 83.95               | 104.94  | 118.93  | 132.26  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 39    | 47.15          | 59.31   | 66.92   | 73.00   | 100.38 | 83.95               | 104.94  | 118.93  | 132.92  | 178.40 | 111.94                | 141.67  | 160.91  | 178.40  | 243.11 |
| 40    | 50.50          | 62.36   | 71.48   | 79.09   | 106.46 | 89.20               | 110.19  | 127.68  | 143.42  | 192.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 41    | 50.86          | 62.36   | 72.92   | 79.09   | 106.46 | 89.20               | 110.19  | 127.68  | 143.42  | 192.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 42    | 55.89          | 65.10   | 73.41   | 79.09   | 108.50 | 89.20               | 110.19  | 127.68  | 143.42  | 192.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 43    | 56.29          | 65.53   | 78.52   | 83.34   | 113.73 | 89.20               | 110.19  | 127.68  | 143.42  | 192.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 44    | 56.69          | 70.67   | 79.04   | 83.89   | 118.99 | 89.20               | 110.19  | 127.68  | 143.42  | 192.39 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 45    | 57.67          | 69.09   | 83.84   | 88.72   | 124.47 | 94.45               | 115.43  | 136.42  | 150.41  | 204.63 | 124.18                | 155.66  | 181.90  | 202.88  | 272.84 |
| 46    | 61.22          | 74.18   | 84.40   | 94.00   | 129.78 | 94.45               | 115.43  | 136.42  | 150.41  | 204.63 | 124.18                | 155.66  | 181.90  | 202.88  | 272.84 |
| 47    | 61.22          | 74.67   | 87.45   | 96.20   | 131.18 | 94.45               | 115.43  | 136.42  | 150.41  | 204.63 | 124.18                | 155.66  | 181.90  | 202.88  | 272.84 |
| 48    | 61.22          | 75.21   | 87.45   | 96.20   | 131.18 | 94.45               | 115.43  | 136.42  | 150.41  | 204.63 | 124.18                | 155.66  | 181.90  | 202.88  | 272.84 |
| 49    | 61.22          | 75.21   | 87.45   | 96.20   | 131.18 | 94.45               | 115.43  | 136.42  | 150.41  | 204.63 | 124.18                | 155.66  | 181.90  | 202.88  | 272.84 |
| 50    | 68.21          | 83.95   | 96.20   | 108.44  | 145.17 | 104.94              | 129.43  | 150.41  | 169.65  | 225.62 | 139.92                | 174.90  | 202.88  | 227.37  | 302.58 |
| 51    | 71.71          | 87.45   | 99.69   | 111.94  | 150.41 | 108.44              | 136.42  | 155.66  | 174.90  | 232.62 | 145.17                | 180.15  | 206.38  | 230.87  | 309.57 |
| 52    | 73.46          | 90.95   | 103.19  | 115.43  | 153.91 | 111.94              | 139.92  | 160.91  | 180.15  | 241.36 | 146.92                | 183.65  | 211.63  | 236.12  | 314.82 |
| 53    | 75.21          | 92.70   | 106.69  | 118.93  | 159.16 | 113.69              | 143.42  | 166.16  | 187.14  | 248.36 | 150.41                | 187.14  | 216.88  | 241.36  | 325.32 |
| 54    | 76.96          | 96.20   | 110.19  | 122.43  | 166.16 | 117.18              | 148.67  | 171.40  | 192.39  | 257.10 | 152.16                | 192.39  | 222.12  | 248.36  | 334.06 |
| 55    | 80.45          | 99.69   | 113.69  | 127.68  | 171.40 | 122.43              | 153.91  | 174.90  | 199.39  | 265.85 | 157.41                | 197.64  | 227.37  | 255.35  | 341.06 |
| 56    | 83.95          | 106.69  | 120.68  | 134.67  | 180.15 | 127.68              | 162.66  | 185.39  | 209.88  | 278.09 | 162.66                | 206.38  | 237.86  | 265.85  | 355.05 |
| 57    | 90.95          | 113.69  | 129.43  | 145.17  | 194.14 | 136.42              | 173.15  | 199.39  | 223.87  | 297.33 | 171.40                | 216.88  | 250.11  | 281.59  | 374.29 |
| 58    | 97.94          | 120.68  | 139.92  | 155.66  | 209.88 | 146.92              | 181.90  | 213.38  | 237.86  | 320.07 | 180.15                | 229.12  | 265.85  | 295.58  | 397.02 |
| 59    | 106.69         | 131.18  | 150.41  | 167.90  | 225.62 | 159.16              | 195.89  | 229.12  | 257.10  | 342.81 | 194.14                | 243.11  | 281.59  | 316.57  | 421.51 |
| 60    | 113.69         | 139.92  | 160.91  | 178.40  | 241.36 | 167.90              | 209.88  | 243.11  | 272.84  | 367.29 | 204.63                | 257.10  | 297.33  | 334.06  | 447.75 |
| 61    | 120.68         | 150.41  | 173.15  | 192.39  | 257.10 | 178.40              | 225.62  | 262.35  | 293.83  | 391.78 | 216.88                | 272.84  | 318.32  | 356.80  | 473.98 |
| 62    | 129.43         | 159.16  | 183.65  | 204.63  | 274.59 | 192.39              | 239.61  | 279.84  | 314.82  | 419.76 | 230.87                | 290.34  | 337.56  | 379.53  | 505.46 |
| 63    | 136.42         | 169.65  | 194.14  | 216.88  | 292.08 | 204.63              | 257.10  | 297.33  | 335.81  | 447.75 | 244.86                | 307.83  | 358.55  | 402.27  | 536.94 |
| 64    | 146.92         | 183.65  | 209.88  | 232.62  | 313.07 | 218.63              | 278.09  | 321.82  | 360.30  | 480.98 | 260.60                | 332.31  | 383.03  | 428.51  | 573.67 |
| 65    | 157.41         | 197.64  | 227.37  | 251.86  | 341.06 | 232.62              | 297.33  | 344.55  | 386.53  | 519.45 | 276.34                | 353.30  | 411.02  | 459.99  | 613.90 |
| 66    | 171.40         | 213.38  | 246.61  | 272.84  | 369.04 | 251.86              | 320.07  | 372.54  | 418.01  | 557.93 | 297.33                | 377.79  | 439.00  | 491.47  | 657.63 |
| 67    | 187.14         | 230.87  | 267.60  | 295.58  | 400.52 | 271.10              | 342.81  | 400.52  | 447.75  | 598.16 | 318.32                | 400.52  |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 42.58          | 49.63   | 57.39   | 61.83   | 88.21  | 63.88               | 80.61   | 94.29   | 104.94  | 138.40 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 30    | 42.58          | 51.71   | 60.84   | 65.25   | 88.21  | 63.88               | 80.61   | 94.29   | 104.94  | 139.44 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 31    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 63.88               | 80.61   | 94.29   | 104.94  | 148.15 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 32    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 63.88               | 80.61   | 94.29   | 104.94  | 152.51 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 33    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 68.02               | 80.61   | 94.39   | 104.94  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 34    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 68.02               | 80.80   | 98.68   | 104.94  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 35    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 72.27               | 85.05   | 98.68   | 107.21  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 36    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 73.46               | 89.30   | 102.97  | 111.50  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 37    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 73.46               | 92.70   | 108.44  | 115.79  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 38    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 73.46               | 92.70   | 108.44  | 120.08  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 39    | 42.58          | 51.71   | 60.84   | 66.92   | 88.21  | 73.46               | 92.70   | 108.44  | 120.68  | 159.16 | 99.69                 | 122.43  | 145.17  | 160.91  | 213.38 |
| 40    | 45.91          | 54.75   | 63.88   | 69.96   | 95.82  | 78.71               | 97.94   | 113.69  | 125.93  | 171.40 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 41    | 46.24          | 54.75   | 65.16   | 69.96   | 95.82  | 78.71               | 97.94   | 113.69  | 125.93  | 171.40 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 42    | 50.81          | 57.16   | 65.60   | 69.96   | 97.65  | 78.71               | 97.94   | 113.69  | 125.93  | 171.40 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 43    | 51.17          | 57.54   | 70.16   | 73.72   | 102.36 | 78.71               | 97.94   | 113.69  | 125.93  | 171.40 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 44    | 51.54          | 62.06   | 70.63   | 74.21   | 107.09 | 78.71               | 97.94   | 113.69  | 125.93  | 171.40 | 106.69                | 132.92  | 152.16  | 171.40  | 229.12 |
| 45    | 51.08          | 62.66   | 73.78   | 80.66   | 109.53 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 111.94                | 141.67  | 160.91  | 181.90  | 243.11 |
| 46    | 54.22          | 67.28   | 74.27   | 85.46   | 114.21 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 111.94                | 141.67  | 160.91  | 181.90  | 243.11 |
| 47    | 54.22          | 67.72   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 111.94                | 141.67  | 160.91  | 181.90  | 243.11 |
| 48    | 54.22          | 68.21   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 111.94                | 141.67  | 160.91  | 181.90  | 243.11 |
| 49    | 54.22          | 68.21   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 111.94                | 141.67  | 160.91  | 181.90  | 243.11 |
| 50    | 59.47          | 75.21   | 87.45   | 94.45   | 129.43 | 92.70               | 115.43  | 136.42  | 148.67  | 201.14 | 122.43                | 155.66  | 181.90  | 201.14  | 269.35 |
| 51    | 62.96          | 76.96   | 89.20   | 97.94   | 132.92 | 96.20               | 118.93  | 139.92  | 153.91  | 206.38 | 125.93                | 157.41  | 183.65  | 206.38  | 274.59 |
| 52    | 64.71          | 80.45   | 92.70   | 101.44  | 138.17 | 99.69               | 124.18  | 143.42  | 159.16  | 215.13 | 129.43                | 162.66  | 188.89  | 211.63  | 283.34 |
| 53    | 68.21          | 82.20   | 94.45   | 106.69  | 141.67 | 103.19              | 125.93  | 146.92  | 166.16  | 220.37 | 132.92                | 166.16  | 192.39  | 216.88  | 288.59 |
| 54    | 69.96          | 87.45   | 97.94   | 110.19  | 146.92 | 106.69              | 132.92  | 152.16  | 171.40  | 227.37 | 138.17                | 171.40  | 197.64  | 222.12  | 295.58 |
| 55    | 71.71          | 89.20   | 101.44  | 113.69  | 152.16 | 108.44              | 138.17  | 157.41  | 176.65  | 234.37 | 139.92                | 176.65  | 201.14  | 227.37  | 304.33 |
| 56    | 75.21          | 94.45   | 108.44  | 118.93  | 160.91 | 113.69              | 145.17  | 166.16  | 187.14  | 250.11 | 145.17                | 183.65  | 211.63  | 236.12  | 316.57 |
| 57    | 80.45          | 99.69   | 115.43  | 129.43  | 173.15 | 120.68              | 152.16  | 176.65  | 199.39  | 265.85 | 152.16                | 192.39  | 223.87  | 250.11  | 334.06 |
| 58    | 87.45          | 108.44  | 125.93  | 138.17  | 187.14 | 129.43              | 164.41  | 190.64  | 213.38  | 285.09 | 162.66                | 202.88  | 237.86  | 264.10  | 355.05 |
| 59    | 94.45          | 117.18  | 134.67  | 148.67  | 199.39 | 139.92              | 176.65  | 204.63  | 227.37  | 302.58 | 171.40                | 216.88  | 250.11  | 279.84  | 372.54 |
| 60    | 99.69          | 125.93  | 145.17  | 159.16  | 215.13 | 148.67              | 188.89  | 218.63  | 243.11  | 327.06 | 180.15                | 229.12  | 265.85  | 297.33  | 398.77 |
| 61    | 108.44         | 132.92  | 153.91  | 171.40  | 230.87 | 160.91              | 201.14  | 232.62  | 262.35  | 349.80 | 192.39                | 243.11  | 283.34  | 318.32  | 423.26 |
| 62    | 113.69         | 141.67  | 164.41  | 180.15  | 244.86 | 169.65              | 215.13  | 248.36  | 278.09  | 374.29 | 204.63                | 257.10  | 300.83  | 335.81  | 449.49 |
| 63    | 120.68         | 152.16  | 173.15  | 192.39  | 260.60 | 180.15              | 229.12  | 265.85  | 299.08  | 398.77 | 216.88                | 274.59  | 320.07  | 358.55  | 477.48 |
| 64    | 131.18         | 160.91  | 187.14  | 208.13  | 279.84 | 194.14              | 243.11  | 285.09  | 321.82  | 428.51 | 232.62                | 292.08  | 341.06  | 383.03  | 510.71 |
| 65    | 139.92         | 174.90  | 202.88  | 225.62  | 302.58 | 208.13              | 264.10  | 306.08  | 346.30  | 459.99 | 246.61                | 311.32  | 363.79  | 411.02  | 545.69 |
| 66    | 153.91         | 190.64  | 218.63  | 244.86  | 328.81 | 227.37              | 285.09  | 330.56  | 374.29  | 496.72 | 265.85                | 335.81  | 390.03  | 439.00  | 584.17 |
| 67    | 166.16         | 206.38  | 236.12  | 264.10  | 356.80 | 241.36              | 304.33  | 353.30  | 400.52  | 533.45 | 281.59                | 356.80  | 414.51  | 468.73  | 624.40 |
| 68    | 178.40</td     |         |         |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |            |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|------------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |            |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years    | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 38.02          | 45.25   | 50.22   | 56.21      | 82.13  | 57.79               | 73.00   | 83.65   | 94.29   | 127.75 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 30    | 38.02          | 47.15   | 53.23   | 59.32      | 82.13  | 57.79               | 73.00   | 83.65   | 94.29   | 128.71 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 31    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 57.79               | 73.00   | 83.65   | 94.29   | 136.76 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 32    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 57.79               | 73.00   | 83.65   | 94.29   | 140.78 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 33    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 61.54               | 73.00   | 83.73   | 94.29   | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 34    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 61.54               | 73.17   | 87.54   | 94.29   | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 35    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 65.39               | 77.02   | 87.54   | 96.33   | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 36    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 66.46               | 80.88   | 91.34   | 100.19  | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 37    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 66.46               | 83.95   | 96.20   | 104.04  | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 38    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 66.46               | 83.95   | 96.20   | 107.89  | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 39    | 38.02          | 47.15   | 53.23   | 60.84      | 82.13  | 66.46               | 83.95   | 96.20   | 108.44  | 146.92 | 89.20                 | 111.94  | 129.43  | 146.92  | 195.89 |
| 40    | 39.79          | 50.19   | 56.27   | 63.88      | 86.69  | 69.96               | 89.20   | 101.44  | 115.43  | 155.66 | 96.20                 | 118.93  | 138.17  | 153.91  | 208.13 |
| 41    | 40.07          | 50.19   | 57.41   | 63.88      | 86.69  | 69.96               | 89.20   | 101.44  | 115.43  | 155.66 | 96.20                 | 118.93  | 138.17  | 153.91  | 208.13 |
| 42    | 44.03          | 52.40   | 57.79   | 63.88      | 88.35  | 69.96               | 89.20   | 101.44  | 115.43  | 155.66 | 96.20                 | 118.93  | 138.17  | 153.91  | 208.13 |
| 43    | 44.35          | 52.74   | 61.81   | 67.31      | 92.61  | 69.96               | 89.20   | 101.44  | 115.43  | 155.66 | 96.20                 | 118.93  | 138.17  | 153.91  | 208.13 |
| 44    | 44.67          | 56.88   | 62.22   | 67.75      | 96.89  | 69.96               | 89.20   | 101.44  | 115.43  | 155.66 | 96.20                 | 118.93  | 138.17  | 153.91  | 208.13 |
| 45    | 47.79          | 56.23   | 67.07   | 72.59      | 101.23 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 103.19                | 125.93  | 146.92  | 166.16  | 222.12 |
| 46    | 50.72          | 60.38   | 67.52   | 76.91      | 105.56 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 103.19                | 125.93  | 146.92  | 166.16  | 222.12 |
| 47    | 50.72          | 60.78   | 69.96   | 78.71      | 106.69 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 103.19                | 125.93  | 146.92  | 166.16  | 222.12 |
| 48    | 50.72          | 61.22   | 69.96   | 78.71      | 106.69 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 103.19                | 125.93  | 146.92  | 166.16  | 222.12 |
| 49    | 50.72          | 61.22   | 69.96   | 78.71      | 106.69 | 76.96               | 94.45   | 108.44  | 122.43  | 164.41 | 103.19                | 125.93  | 146.92  | 166.16  | 222.12 |
| 50    | 55.97          | 68.21   | 78.71   | 87.45      | 117.18 | 85.70               | 104.94  | 122.43  | 138.17  | 181.90 | 113.69                | 141.67  | 162.66  | 183.65  | 244.86 |
| 51    | 57.72          | 71.71   | 80.45   | 90.95      | 120.68 | 89.20               | 110.19  | 124.18  | 141.67  | 188.89 | 115.43                | 146.92  | 167.90  | 188.89  | 250.11 |
| 52    | 59.47          | 73.46   | 82.20   | 92.70      | 125.93 | 90.95               | 113.69  | 127.68  | 145.17  | 195.89 | 118.93                | 148.67  | 171.40  | 190.64  | 257.10 |
| 53    | 61.22          | 75.21   | 87.45   | 96.20      | 129.43 | 94.45               | 115.43  | 136.42  | 150.41  | 201.14 | 120.68                | 152.16  | 176.65  | 195.89  | 262.35 |
| 54    | 62.96          | 78.71   | 89.20   | 99.69      | 134.67 | 96.20               | 120.68  | 139.92  | 155.66  | 208.13 | 124.18                | 155.66  | 180.15  | 201.14  | 269.35 |
| 55    | 64.71          | 80.45   | 92.70   | 101.44     | 138.17 | 99.69               | 122.43  | 143.42  | 159.16  | 213.38 | 125.93                | 159.16  | 185.39  | 204.63  | 276.34 |
| 56    | 69.96          | 83.95   | 97.94   | 110.19     | 146.92 | 104.94              | 129.43  | 152.16  | 169.65  | 225.62 | 132.92                | 164.41  | 192.39  | 216.88  | 288.59 |
| 57    | 73.46          | 92.70   | 106.69  | 117.18     | 157.41 | 110.19              | 141.67  | 162.66  | 180.15  | 241.36 | 138.17                | 174.90  | 204.63  | 227.37  | 304.33 |
| 58    | 78.71          | 97.94   | 113.69  | 125.93     | 169.65 | 117.18              | 148.67  | 173.15  | 194.14  | 258.85 | 146.92                | 185.39  | 215.13  | 241.36  | 321.82 |
| 59    | 83.95          | 106.69  | 120.68  | 134.67     | 183.65 | 125.93              | 160.91  | 183.65  | 206.38  | 278.09 | 155.66                | 197.64  | 227.37  | 253.61  | 341.06 |
| 60    | 90.95          | 113.69  | 131.18  | 145.17     | 195.89 | 134.67              | 171.40  | 199.39  | 222.12  | 295.58 | 164.41                | 208.13  | 243.11  | 271.10  | 362.04 |
| 61    | 97.94          | 120.68  | 139.92  | 155.66     | 209.88 | 146.92              | 181.90  | 213.38  | 237.86  | 318.32 | 174.90                | 220.37  | 257.10  | 288.59  | 384.78 |
| 62    | 103.19         | 129.43  | 148.67  | 166.16     | 223.87 | 153.91              | 194.14  | 225.62  | 255.35  | 341.06 | 185.39                | 236.12  | 274.59  | 306.08  | 411.02 |
| 63    | 111.94         | 138.17  | 157.41  | 174.90     | 236.12 | 166.16              | 209.88  | 241.36  | 271.10  | 362.04 | 199.39                | 250.11  | 290.34  | 325.32  | 433.75 |
| 64    | 118.93         | 148.67  | 169.65  | 188.89     | 253.61 | 176.65              | 223.87  | 260.60  | 292.08  | 388.28 | 211.63                | 267.60  | 309.57  | 348.05  | 463.49 |
| 65    | 129.43         | 159.16  | 183.65  | 204.63     | 274.59 | 190.64              | 237.86  | 279.84  | 314.82  | 416.26 | 225.62                | 285.09  | 332.31  | 372.54  | 496.72 |
| 66    | 138.17         | 173.15  | 199.39  | 222.12     | 299.08 | 202.88              | 257.10  | 300.83  | 339.31  | 451.24 | 239.61                | 306.08  | 355.05  | 398.77  | 531.70 |
| 67    | 150.41         | 188.89  | 215.13  | 241.36     | 323.57 | 220.37              | 279.84  | 323.57  | 363.79  | 484.47 | 257.10                | 325.32  | 376.04  | 426.76  | 566.68 |
| 68    | 164.41         | 204.63  | 234.37  | 262.35</td |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Standard rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 42.33   | 47.35   | 50.59   | 76.04  | 53.23               | 66.92   | 79.09   | 86.69   | 118.63 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 30    | 34.98          | 44.11   | 50.19   | 53.38   | 76.04  | 53.23               | 66.92   | 79.09   | 86.69   | 119.52 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 31    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 53.23               | 66.92   | 79.09   | 86.69   | 126.99 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 32    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 53.23               | 66.92   | 79.09   | 86.69   | 130.72 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 33    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 56.68               | 66.92   | 79.16   | 86.69   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 34    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 56.68               | 67.08   | 82.76   | 86.69   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 35    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 60.23               | 70.61   | 82.76   | 88.57   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 36    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 61.22               | 74.14   | 86.36   | 92.11   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 37    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 61.22               | 76.96   | 90.95   | 95.65   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 38    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 61.22               | 76.96   | 90.95   | 99.19   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 39    | 34.98          | 44.11   | 50.19   | 54.75   | 76.04  | 61.22               | 76.96   | 90.95   | 99.69   | 136.42 | 82.20                 | 104.94  | 120.68  | 134.67  | 181.90 |
| 40    | 36.73          | 47.15   | 53.23   | 59.31   | 80.61  | 64.71               | 83.95   | 96.20   | 106.69  | 145.17 | 85.70                 | 111.94  | 129.43  | 143.42  | 192.39 |
| 41    | 36.99          | 47.15   | 54.30   | 59.31   | 80.61  | 64.71               | 83.95   | 96.20   | 106.69  | 145.17 | 85.70                 | 111.94  | 129.43  | 143.42  | 192.39 |
| 42    | 40.64          | 49.22   | 54.67   | 59.31   | 82.15  | 64.71               | 83.95   | 96.20   | 106.69  | 145.17 | 85.70                 | 111.94  | 129.43  | 143.42  | 192.39 |
| 43    | 40.94          | 49.55   | 58.47   | 62.50   | 86.11  | 64.71               | 83.95   | 96.20   | 106.69  | 145.17 | 85.70                 | 111.94  | 129.43  | 143.42  | 192.39 |
| 44    | 41.23          | 53.44   | 58.86   | 62.91   | 90.09  | 64.71               | 83.95   | 96.20   | 106.69  | 145.17 | 85.70                 | 111.94  | 129.43  | 143.42  | 192.39 |
| 45    | 42.84          | 53.02   | 62.04   | 66.14   | 92.93  | 68.21               | 89.20   | 101.44  | 111.94  | 152.16 | 94.45                 | 118.93  | 136.42  | 152.16  | 204.63 |
| 46    | 45.47          | 56.93   | 62.46   | 70.08   | 96.90  | 68.21               | 89.20   | 101.44  | 111.94  | 152.16 | 94.45                 | 118.93  | 136.42  | 152.16  | 204.63 |
| 47    | 45.47          | 57.31   | 64.71   | 71.71   | 97.94  | 68.21               | 89.20   | 101.44  | 111.94  | 152.16 | 94.45                 | 118.93  | 136.42  | 152.16  | 204.63 |
| 48    | 45.47          | 57.72   | 64.71   | 71.71   | 97.94  | 68.21               | 89.20   | 101.44  | 111.94  | 152.16 | 94.45                 | 118.93  | 136.42  | 152.16  | 204.63 |
| 49    | 45.47          | 57.72   | 64.71   | 71.71   | 97.94  | 68.21               | 89.20   | 101.44  | 111.94  | 152.16 | 94.45                 | 118.93  | 136.42  | 152.16  | 204.63 |
| 50    | 50.72          | 62.96   | 71.71   | 80.45   | 108.44 | 76.96               | 97.94   | 111.94  | 125.93  | 167.90 | 103.19                | 131.18  | 150.41  | 169.65  | 225.62 |
| 51    | 52.47          | 64.71   | 75.21   | 82.20   | 111.94 | 78.71               | 101.44  | 117.18  | 131.18  | 173.15 | 106.69                | 134.67  | 155.66  | 173.15  | 230.87 |
| 52    | 54.22          | 68.21   | 76.96   | 87.45   | 115.43 | 83.95               | 104.94  | 118.93  | 136.42  | 178.40 | 108.44                | 138.17  | 157.41  | 180.15  | 236.12 |
| 53    | 55.97          | 69.96   | 80.45   | 89.20   | 118.93 | 85.70               | 108.44  | 124.18  | 139.92  | 183.65 | 111.94                | 141.67  | 162.66  | 181.90  | 241.36 |
| 54    | 57.72          | 73.46   | 82.20   | 92.70   | 122.43 | 89.20               | 111.94  | 127.68  | 145.17  | 190.64 | 113.69                | 146.92  | 166.16  | 187.14  | 248.36 |
| 55    | 59.47          | 75.21   | 83.95   | 94.45   | 127.68 | 90.95               | 115.43  | 129.43  | 148.67  | 197.64 | 115.43                | 148.67  | 167.90  | 190.64  | 255.35 |
| 56    | 62.96          | 78.71   | 90.95   | 99.69   | 136.42 | 96.20               | 120.68  | 141.67  | 155.66  | 209.88 | 120.68                | 153.91  | 180.15  | 197.64  | 267.60 |
| 57    | 68.21          | 83.95   | 96.20   | 108.44  | 146.92 | 103.19              | 127.68  | 148.67  | 167.90  | 223.87 | 127.68                | 160.91  | 187.14  | 209.88  | 283.34 |
| 58    | 73.46          | 90.95   | 103.19  | 115.43  | 155.66 | 110.19              | 136.42  | 159.16  | 178.40  | 237.86 | 134.67                | 171.40  | 197.64  | 222.12  | 295.58 |
| 59    | 76.96          | 97.94   | 111.94  | 125.93  | 169.65 | 115.43              | 148.67  | 169.65  | 194.14  | 258.85 | 139.92                | 181.90  | 209.88  | 237.86  | 316.57 |
| 60    | 82.20          | 106.69  | 118.93  | 134.67  | 180.15 | 122.43              | 160.91  | 180.15  | 206.38  | 274.59 | 150.41                | 195.89  | 220.37  | 251.86  | 334.06 |
| 61    | 89.20          | 113.69  | 129.43  | 145.17  | 194.14 | 132.92              | 171.40  | 197.64  | 222.12  | 293.83 | 160.91                | 206.38  | 237.86  | 267.60  | 358.55 |
| 62    | 94.45          | 118.93  | 136.42  | 152.16  | 206.38 | 139.92              | 180.15  | 209.88  | 234.37  | 314.82 | 169.65                | 216.88  | 251.86  | 283.34  | 379.53 |
| 63    | 101.44         | 129.43  | 146.92  | 164.41  | 218.63 | 152.16              | 194.14  | 223.87  | 253.61  | 335.81 | 180.15                | 236.12  | 269.35  | 304.33  | 404.02 |
| 64    | 110.19         | 136.42  | 157.41  | 174.90  | 234.37 | 164.41              | 208.13  | 239.61  | 271.10  | 360.30 | 194.14                | 248.36  | 288.59  | 323.57  | 430.26 |
| 65    | 117.18         | 148.67  | 171.40  | 188.89  | 255.35 | 173.15              | 223.87  | 260.60  | 290.34  | 388.28 | 206.38                | 265.85  | 309.57  | 344.55  | 461.74 |
| 66    | 127.68         | 160.91  | 185.39  | 206.38  | 276.34 | 187.14              | 239.61  | 279.84  | 316.57  | 418.01 | 220.37                | 283.34  | 330.56  | 372.54  | 493.22 |
| 67    | 138.17         | 174.90  | 199.39  | 223.87  | 300.83 | 201.14              | 258.85  | 299.08  | 339.31  | 451.24 | 234.37                | 304.33  | 349.80  | 395.28  | 528.20 |
| 68    | 150.41         | 190.64  | 216.88  | 244.86  | 327.06 | 215.13              | 2       |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

**Premiums to be used only with those that have  
not previously elected an inflation decrease option**

**Preferred rates per \$10 of Nursing Home Daily Benefit - 7 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 39.54          | 48.17   | 53.09   | 57.61   | 85.17  | 60.84               | 77.56   | 88.21   | 97.34   | 132.32 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 30    | 39.54          | 50.19   | 56.27   | 60.80   | 85.17  | 60.84               | 77.56   | 88.21   | 97.34   | 133.31 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 31    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 60.84               | 77.56   | 88.21   | 97.34   | 141.64 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 32    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 60.84               | 77.56   | 88.21   | 97.34   | 145.81 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 33    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 64.78               | 77.56   | 88.30   | 97.34   | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 34    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 64.78               | 77.75   | 92.31   | 97.34   | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 35    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 68.83               | 81.84   | 92.31   | 99.44   | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 36    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 69.96               | 85.93   | 96.32   | 103.42  | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 37    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 69.96               | 89.20   | 101.44  | 107.40  | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 38    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 69.96               | 89.20   | 101.44  | 111.38  | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 39    | 39.54          | 50.19   | 56.27   | 62.36   | 85.17  | 69.96               | 89.20   | 101.44  | 111.94  | 152.16 | 96.20                 | 118.93  | 136.42  | 152.16  | 206.38 |
| 40    | 44.38          | 51.71   | 62.36   | 66.92   | 89.73  | 76.96               | 92.70   | 110.19  | 120.68  | 162.66 | 103.19                | 124.18  | 146.92  | 160.91  | 218.63 |
| 41    | 44.70          | 51.71   | 63.61   | 66.92   | 89.73  | 76.96               | 92.70   | 110.19  | 120.68  | 162.66 | 103.19                | 124.18  | 146.92  | 160.91  | 218.63 |
| 42    | 49.11          | 53.98   | 64.04   | 66.92   | 91.45  | 76.96               | 92.70   | 110.19  | 120.68  | 162.66 | 103.19                | 124.18  | 146.92  | 160.91  | 218.63 |
| 43    | 49.46          | 54.34   | 68.49   | 70.52   | 95.86  | 76.96               | 92.70   | 110.19  | 120.68  | 162.66 | 103.19                | 124.18  | 146.92  | 160.91  | 218.63 |
| 44    | 49.82          | 58.61   | 68.95   | 70.98   | 100.29 | 76.96               | 92.70   | 110.19  | 120.68  | 162.66 | 103.19                | 124.18  | 146.92  | 160.91  | 218.63 |
| 45    | 49.44          | 57.84   | 70.43   | 75.82   | 106.21 | 78.71               | 97.94   | 113.69  | 127.68  | 173.15 | 106.69                | 132.92  | 153.91  | 173.15  | 232.62 |
| 46    | 52.47          | 62.10   | 70.90   | 80.33   | 110.75 | 78.71               | 97.94   | 113.69  | 127.68  | 173.15 | 106.69                | 132.92  | 153.91  | 173.15  | 232.62 |
| 47    | 52.47          | 62.52   | 73.46   | 82.20   | 111.94 | 78.71               | 97.94   | 113.69  | 127.68  | 173.15 | 106.69                | 132.92  | 153.91  | 173.15  | 232.62 |
| 48    | 52.47          | 62.96   | 73.46   | 82.20   | 111.94 | 78.71               | 97.94   | 113.69  | 127.68  | 173.15 | 106.69                | 132.92  | 153.91  | 173.15  | 232.62 |
| 49    | 52.47          | 62.96   | 73.46   | 82.20   | 111.94 | 78.71               | 97.94   | 113.69  | 127.68  | 173.15 | 106.69                | 132.92  | 153.91  | 173.15  | 232.62 |
| 50    | 57.72          | 71.71   | 82.20   | 92.70   | 122.43 | 89.20               | 110.19  | 127.68  | 145.17  | 192.39 | 117.18                | 148.67  | 173.15  | 194.14  | 257.10 |
| 51    | 59.47          | 73.46   | 83.95   | 94.45   | 127.68 | 90.95               | 113.69  | 132.92  | 148.67  | 199.39 | 120.68                | 152.16  | 174.90  | 195.89  | 264.10 |
| 52    | 61.22          | 76.96   | 89.20   | 97.94   | 131.18 | 94.45               | 117.18  | 139.92  | 153.91  | 204.63 | 122.43                | 155.66  | 181.90  | 201.14  | 267.60 |
| 53    | 62.96          | 78.71   | 90.95   | 101.44  | 136.42 | 96.20               | 120.68  | 141.67  | 159.16  | 211.63 | 125.93                | 159.16  | 183.65  | 204.63  | 276.34 |
| 54    | 64.71          | 82.20   | 92.70   | 103.19  | 139.92 | 99.69               | 125.93  | 145.17  | 162.66  | 216.88 | 127.68                | 164.41  | 187.14  | 209.88  | 281.59 |
| 55    | 69.96          | 83.95   | 96.20   | 108.44  | 146.92 | 106.69              | 129.43  | 148.67  | 167.90  | 227.37 | 134.67                | 166.16  | 192.39  | 216.88  | 292.08 |
| 56    | 71.71          | 90.95   | 103.19  | 115.43  | 153.91 | 110.19              | 139.92  | 159.16  | 178.40  | 236.12 | 139.92                | 174.90  | 202.88  | 227.37  | 302.58 |
| 57    | 76.96          | 96.20   | 110.19  | 122.43  | 166.16 | 115.43              | 146.92  | 169.65  | 190.64  | 255.35 | 146.92                | 185.39  | 213.38  | 237.86  | 320.07 |
| 58    | 82.20          | 103.19  | 118.93  | 132.92  | 178.40 | 122.43              | 155.66  | 180.15  | 204.63  | 271.10 | 153.91                | 195.89  | 225.62  | 251.86  | 335.81 |
| 59    | 90.95          | 111.94  | 127.68  | 141.67  | 190.64 | 134.67              | 167.90  | 195.89  | 216.88  | 290.34 | 164.41                | 206.38  | 239.61  | 267.60  | 358.55 |
| 60    | 96.20          | 118.93  | 136.42  | 152.16  | 204.63 | 141.67              | 178.40  | 208.13  | 232.62  | 311.32 | 173.15                | 216.88  | 251.86  | 283.34  | 379.53 |
| 61    | 103.19         | 127.68  | 148.67  | 164.41  | 218.63 | 153.91              | 190.64  | 223.87  | 251.86  | 334.06 | 185.39                | 230.87  | 271.10  | 302.58  | 404.02 |
| 62    | 110.19         | 136.42  | 155.66  | 173.15  | 234.37 | 164.41              | 206.38  | 237.86  | 265.85  | 356.80 | 197.64                | 248.36  | 286.84  | 321.82  | 430.26 |
| 63    | 115.43         | 145.17  | 166.16  | 185.39  | 248.36 | 173.15              | 218.63  | 255.35  | 286.84  | 381.28 | 208.13                | 262.35  | 304.33  | 342.81  | 456.49 |
| 64    | 125.93         | 155.66  | 178.40  | 197.64  | 267.60 | 185.39              | 236.12  | 272.84  | 306.08  | 409.27 | 222.12                | 281.59  | 327.06  | 365.54  | 489.72 |
| 65    | 134.67         | 169.65  | 192.39  | 213.38  | 288.59 | 197.64              | 253.61  | 292.08  | 328.81  | 439.00 | 234.37                | 302.58  | 348.05  | 390.03  | 521.20 |
| 66    | 146.92         | 180.15  | 209.88  | 232.62  | 313.07 | 216.88              | 271.10  | 316.57  | 355.05  | 472.23 | 253.61                | 318.32  | 374.29  | 419.76  | 559.68 |
| 67    | 157.41         | 195.89  | 227.37  | 251.86  | 341.06 | 229.12              | 290.34  | 341.06  | 381.28  | 510.71 | 269.35                | 341.06  | 397.02  | 446.00  | 596.41 |
| 68    | 171.40         | 213.38  | 246.6   |         |        |                     |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 20 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 34.98          | 42.33   | 48.79   | 51.99   | 76.04  | 53.23               | 66.92   | 80.61   | 89.73   | 120.15 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 30    | 34.98          | 44.11   | 51.71   | 54.87   | 76.04  | 53.23               | 66.92   | 80.61   | 89.73   | 121.05 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 31    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 53.23               | 66.92   | 80.61   | 89.73   | 128.62 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 32    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 53.23               | 66.92   | 80.61   | 89.73   | 132.40 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 33    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 56.68               | 66.92   | 80.69   | 89.73   | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 34    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 56.68               | 67.08   | 84.35   | 89.73   | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 35    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 60.23               | 70.61   | 84.35   | 91.67   | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 36    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 61.22               | 74.14   | 88.02   | 95.34   | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 37    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 61.22               | 76.96   | 92.70   | 99.01   | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 38    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 61.22               | 76.96   | 92.70   | 102.67  | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 39    | 34.98          | 44.11   | 51.71   | 56.27   | 76.04  | 61.22               | 76.96   | 92.70   | 103.19  | 138.17 | 82.20                 | 104.94  | 122.43  | 136.42  | 181.90 |
| 40    | 38.26          | 47.15   | 53.23   | 60.84   | 80.61  | 66.46               | 83.95   | 96.20   | 108.44  | 145.17 | 89.20                 | 113.69  | 129.43  | 146.92  | 194.14 |
| 41    | 38.53          | 47.15   | 54.30   | 60.84   | 80.61  | 66.46               | 83.95   | 96.20   | 108.44  | 145.17 | 89.20                 | 113.69  | 129.43  | 146.92  | 194.14 |
| 42    | 42.34          | 49.22   | 54.67   | 60.84   | 82.15  | 66.46               | 83.95   | 96.20   | 108.44  | 145.17 | 89.20                 | 113.69  | 129.43  | 146.92  | 194.14 |
| 43    | 42.64          | 49.55   | 58.47   | 64.11   | 86.11  | 66.46               | 83.95   | 96.20   | 108.44  | 145.17 | 89.20                 | 113.69  | 129.43  | 146.92  | 194.14 |
| 44    | 42.95          | 53.44   | 58.86   | 64.53   | 90.09  | 66.46               | 83.95   | 96.20   | 108.44  | 145.17 | 89.20                 | 113.69  | 129.43  | 146.92  | 194.14 |
| 45    | 42.84          | 53.02   | 62.04   | 67.75   | 92.93  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 46    | 45.47          | 56.93   | 62.46   | 71.78   | 96.90  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 47    | 45.47          | 57.31   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 48    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 49    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 96.20                 | 118.93  | 136.42  | 153.91  | 206.38 |
| 50    | 50.72          | 62.96   | 73.46   | 80.45   | 110.19 | 76.96               | 97.94   | 113.69  | 125.93  | 169.65 | 104.94                | 132.92  | 153.91  | 171.40  | 229.12 |
| 51    | 54.22          | 64.71   | 75.21   | 82.20   | 113.69 | 80.45               | 101.44  | 117.18  | 131.18  | 174.90 | 108.44                | 134.67  | 155.66  | 174.90  | 234.37 |
| 52    | 55.97          | 69.96   | 78.71   | 87.45   | 117.18 | 85.70               | 108.44  | 120.68  | 138.17  | 181.90 | 111.94                | 141.67  | 160.91  | 180.15  | 239.61 |
| 53    | 57.72          | 71.71   | 80.45   | 90.95   | 120.68 | 87.45               | 110.19  | 124.18  | 141.67  | 188.89 | 113.69                | 143.42  | 162.66  | 183.65  | 246.61 |
| 54    | 59.47          | 73.46   | 82.20   | 92.70   | 125.93 | 90.95               | 111.94  | 127.68  | 145.17  | 195.89 | 117.18                | 145.17  | 166.16  | 187.14  | 251.86 |
| 55    | 59.47          | 75.21   | 87.45   | 96.20   | 129.43 | 90.95               | 115.43  | 136.42  | 150.41  | 201.14 | 117.18                | 148.67  | 171.40  | 192.39  | 258.85 |
| 56    | 62.96          | 80.45   | 92.70   | 101.44  | 136.42 | 96.20               | 122.43  | 143.42  | 159.16  | 211.63 | 122.43                | 155.66  | 181.90  | 201.14  | 269.35 |
| 57    | 69.96          | 83.95   | 97.94   | 110.19  | 148.67 | 104.94              | 127.68  | 150.41  | 169.65  | 227.37 | 129.43                | 162.66  | 190.64  | 213.38  | 285.09 |
| 58    | 73.46          | 92.70   | 106.69  | 117.18  | 157.41 | 110.19              | 141.67  | 162.66  | 180.15  | 239.61 | 136.42                | 173.15  | 201.14  | 223.87  | 299.08 |
| 59    | 80.45          | 99.69   | 115.43  | 125.93  | 169.65 | 118.93              | 150.41  | 174.90  | 194.14  | 258.85 | 145.17                | 183.65  | 213.38  | 237.86  | 318.32 |
| 60    | 83.95          | 106.69  | 122.43  | 134.67  | 183.65 | 124.18              | 160.91  | 185.39  | 206.38  | 278.09 | 153.91                | 195.89  | 225.62  | 251.86  | 339.31 |
| 61    | 92.70          | 113.69  | 131.18  | 146.92  | 195.89 | 136.42              | 171.40  | 199.39  | 223.87  | 297.33 | 164.41                | 206.38  | 241.36  | 272.84  | 360.30 |
| 62    | 96.20          | 120.68  | 138.17  | 153.91  | 208.13 | 145.17              | 181.90  | 209.88  | 236.12  | 318.32 | 173.15                | 218.63  | 253.61  | 286.84  | 381.28 |
| 63    | 103.19         | 129.43  | 148.67  | 164.41  | 222.12 | 153.91              | 194.14  | 227.37  | 255.35  | 339.31 | 185.39                | 232.62  | 274.59  | 304.33  | 407.52 |
| 64    | 111.94         | 136.42  | 157.41  | 176.65  | 236.12 | 166.16              | 208.13  | 239.61  | 272.84  | 362.04 | 199.39                | 248.36  | 288.59  | 325.32  | 432.00 |
| 65    | 118.93         | 148.67  | 171.40  | 190.64  | 255.35 | 176.65              | 223.87  | 260.60  | 292.08  | 388.28 | 209.88                | 265.85  | 309.57  | 346.30  | 463.49 |
| 66    | 131.18         | 160.91  | 187.14  | 208.13  | 279.84 | 192.39              | 241.36  | 281.59  | 318.32  | 421.51 | 225.62                | 283.34  | 334.06  | 374.29  | 496.72 |
| 67    | 139.92         | 174.90  | 202.88  | 223.87  | 302.58 | 202.88              | 257.10  | 302.58  | 339.31  | 452.99 | 237.86                | 302.58  | 355.05  | 397.02  | 529.95 |
| 68    | 152.16         | 190.64  | 218.63  | 246.61  | 330.56 | 220.37              |         |         |         |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 60 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |         |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|---------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |         |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years | 4 Years | 5 Years | Life   |
| 18-29 | 33.46          | 37.95   | 43.05   | 47.78   | 69.96  | 50.19               | 60.84   | 71.48   | 80.61   | 107.98 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 30    | 33.46          | 39.54   | 45.63   | 50.42   | 69.96  | 50.19               | 60.84   | 71.48   | 80.61   | 108.79 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 31    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 50.19               | 60.84   | 71.48   | 80.61   | 115.59 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 32    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 50.19               | 60.84   | 71.55   | 80.61   | 118.99 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 33    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 53.44               | 60.84   | 71.55   | 80.61   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 34    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 53.44               | 60.98   | 74.80   | 80.61   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 35    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 56.78               | 64.19   | 74.80   | 82.35   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 36    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 57.72               | 67.40   | 78.06   | 85.64   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 37    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 57.72               | 69.96   | 82.20   | 88.94   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 38    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 57.72               | 69.96   | 82.20   | 92.23   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 39    | 33.46          | 39.54   | 45.63   | 51.71   | 69.96  | 57.72               | 69.96   | 82.20   | 92.70   | 124.18 | 76.96                 | 96.20   | 110.19  | 124.18  | 167.90 |
| 40    | 33.67          | 44.11   | 48.67   | 53.23   | 73.00  | 59.47               | 76.96   | 87.45   | 97.94   | 132.92 | 80.45                 | 103.19  | 117.18  | 131.18  | 176.65 |
| 41    | 33.91          | 44.11   | 49.65   | 53.23   | 73.00  | 59.47               | 76.96   | 87.45   | 97.94   | 132.92 | 80.45                 | 103.19  | 117.18  | 131.18  | 176.65 |
| 42    | 37.26          | 46.05   | 49.98   | 53.23   | 74.40  | 59.47               | 76.96   | 87.45   | 97.94   | 132.92 | 80.45                 | 103.19  | 117.18  | 131.18  | 176.65 |
| 43    | 37.52          | 46.35   | 53.46   | 56.09   | 77.99  | 59.47               | 76.96   | 87.45   | 97.94   | 132.92 | 80.45                 | 103.19  | 117.18  | 131.18  | 176.65 |
| 44    | 37.79          | 49.99   | 53.81   | 56.46   | 81.59  | 59.47               | 76.96   | 87.45   | 97.94   | 132.92 | 80.45                 | 103.19  | 117.18  | 131.18  | 176.65 |
| 45    | 39.55          | 48.20   | 57.01   | 62.91   | 86.30  | 64.71               | 78.71   | 92.70   | 106.69  | 141.67 | 85.70                 | 108.44  | 124.18  | 141.67  | 188.89 |
| 46    | 41.98          | 51.75   | 57.39   | 66.66   | 89.98  | 64.71               | 78.71   | 92.70   | 106.69  | 141.67 | 85.70                 | 108.44  | 124.18  | 141.67  | 188.89 |
| 47    | 41.98          | 52.10   | 59.47   | 68.21   | 90.95  | 64.71               | 78.71   | 92.70   | 106.69  | 141.67 | 85.70                 | 108.44  | 124.18  | 141.67  | 188.89 |
| 48    | 41.98          | 52.47   | 59.47   | 68.21   | 90.95  | 64.71               | 78.71   | 92.70   | 106.69  | 141.67 | 85.70                 | 108.44  | 124.18  | 141.67  | 188.89 |
| 49    | 41.98          | 52.47   | 59.47   | 68.21   | 90.95  | 64.71               | 78.71   | 92.70   | 106.69  | 141.67 | 85.70                 | 108.44  | 124.18  | 141.67  | 188.89 |
| 50    | 48.97          | 57.72   | 68.21   | 73.46   | 99.69  | 73.46               | 89.20   | 106.69  | 115.43  | 155.66 | 99.69                 | 118.93  | 139.92  | 155.66  | 208.13 |
| 51    | 50.72          | 59.47   | 69.96   | 76.96   | 103.19 | 76.96               | 92.70   | 108.44  | 118.93  | 160.91 | 101.44                | 122.43  | 143.42  | 159.16  | 213.38 |
| 52    | 50.72          | 61.22   | 71.71   | 78.71   | 106.69 | 76.96               | 96.20   | 110.19  | 122.43  | 166.16 | 101.44                | 124.18  | 146.92  | 160.91  | 218.63 |
| 53    | 52.47          | 62.96   | 73.46   | 82.20   | 110.19 | 78.71               | 97.94   | 113.69  | 127.68  | 169.65 | 103.19                | 127.68  | 148.67  | 166.16  | 223.87 |
| 54    | 54.22          | 68.21   | 75.21   | 83.95   | 115.43 | 80.45               | 104.94  | 117.18  | 132.92  | 176.65 | 106.69                | 132.92  | 152.16  | 171.40  | 230.87 |
| 55    | 55.97          | 69.96   | 78.71   | 87.45   | 117.18 | 85.70               | 106.69  | 120.68  | 138.17  | 180.15 | 108.44                | 138.17  | 157.41  | 176.65  | 234.37 |
| 56    | 59.47          | 71.71   | 82.20   | 92.70   | 125.93 | 89.20               | 110.19  | 127.68  | 143.42  | 194.14 | 113.69                | 141.67  | 162.66  | 183.65  | 246.61 |
| 57    | 61.22          | 78.71   | 90.95   | 99.69   | 134.67 | 92.70               | 118.93  | 139.92  | 153.91  | 206.38 | 117.18                | 150.41  | 173.15  | 192.39  | 260.60 |
| 58    | 68.21          | 82.20   | 96.20   | 106.69  | 145.17 | 101.44              | 124.18  | 146.92  | 164.41  | 220.37 | 125.93                | 155.66  | 183.65  | 204.63  | 274.59 |
| 59    | 71.71          | 90.95   | 103.19  | 115.43  | 155.66 | 108.44              | 136.42  | 157.41  | 174.90  | 236.12 | 131.18                | 167.90  | 194.14  | 216.88  | 290.34 |
| 60    | 76.96          | 96.20   | 111.94  | 122.43  | 167.90 | 115.43              | 145.17  | 169.65  | 187.14  | 255.35 | 138.17                | 176.65  | 206.38  | 229.12  | 307.83 |
| 61    | 82.20          | 103.19  | 118.93  | 132.92  | 178.40 | 122.43              | 155.66  | 180.15  | 204.63  | 271.10 | 146.92                | 187.14  | 218.63  | 246.61  | 327.06 |
| 62    | 89.20          | 110.19  | 125.93  | 139.92  | 190.64 | 131.18              | 166.16  | 190.64  | 215.13  | 290.34 | 160.91                | 201.14  | 232.62  | 258.85  | 348.05 |
| 63    | 94.45          | 117.18  | 134.67  | 148.67  | 202.88 | 139.92              | 176.65  | 206.38  | 230.87  | 309.57 | 167.90                | 211.63  | 248.36  | 276.34  | 372.54 |
| 64    | 101.44         | 125.93  | 145.17  | 159.16  | 215.13 | 152.16              | 188.89  | 222.12  | 248.36  | 330.56 | 180.15                | 227.37  | 264.10  | 295.58  | 393.53 |
| 65    | 110.19         | 136.42  | 155.66  | 173.15  | 234.37 | 162.66              | 204.63  | 236.12  | 267.60  | 355.05 | 192.39                | 243.11  | 281.59  | 314.82  | 423.26 |
| 66    | 117.18         | 148.67  | 169.65  | 188.89  | 253.61 | 173.15              | 220.37  | 257.10  | 288.59  | 383.03 | 204.63                | 262.35  | 302.58  | 339.31  | 451.24 |
| 67    | 127.68         | 159.16  | 183.65  | 204.63  | 274.59 | 187.14              | 236.12  | 276.34  | 307.83  | 411.02 | 218.63                | 274.59  | 320.07  | 362.04  | 480.98 |
| 68    | 138.17         | 173.15  | 199.39  | 223.87  | 300.83 | 199.39              | 253.61  | 295.58  | 335.81  |        |                       |         |         |         |        |

**Appendix B1**  
**Time II Insurance Company**  
**4073-MD**

*Premiums to be used only with those that have  
not previously elected an inflation decrease option*

**Preferred rates per \$10 of Nursing Home Daily Benefit - 90 Day Elimination Period**  
**Home and Community Care at 80%**

| Age   | Base           |         |         |         |        | 5% Simple Inflation |         |         |         |        | 5% Compound Inflation |          |         |         |        |
|-------|----------------|---------|---------|---------|--------|---------------------|---------|---------|---------|--------|-----------------------|----------|---------|---------|--------|
|       | Benefit Period |         |         |         |        | Benefit Period      |         |         |         |        | Benefit Period        |          |         |         |        |
|       | 2 Years        | 3 Years | 4 Years | 5 Years | Life   | 2 Years             | 3 Years | 4 Years | 5 Years | Life   | 2 Years               | 3 Years  | 4 Years | 5 Years | Life   |
| 18-29 | 30.42          | 35.03   | 41.61   | 43.56   | 63.88  | 45.63               | 56.27   | 66.92   | 74.52   | 98.86  | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 30    | 30.42          | 36.50   | 44.11   | 45.97   | 63.88  | 45.63               | 56.27   | 66.92   | 74.52   | 99.60  | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 31    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 45.63               | 56.27   | 66.92   | 74.52   | 105.82 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 32    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 45.63               | 56.27   | 66.92   | 74.52   | 108.94 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 33    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 48.59               | 56.27   | 66.98   | 74.52   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 34    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 48.59               | 56.40   | 70.03   | 74.52   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 35    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 51.62               | 59.37   | 70.03   | 76.14   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 36    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 52.47               | 62.34   | 73.07   | 79.18   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 37    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 52.47               | 64.71   | 76.96   | 82.23   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 38    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 52.47               | 64.71   | 76.96   | 85.27   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 39    | 30.42          | 36.50   | 44.11   | 47.15   | 63.88  | 52.47               | 64.71   | 76.96   | 85.70   | 113.69 | 71.71                 | 87.45    | 104.94  | 113.69  | 153.91 |
| 40    | 32.14          | 39.54   | 45.63   | 50.19   | 68.44  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 96.20    | 110.19  | 120.68  | 162.66 |
| 41    | 32.37          | 39.54   | 46.55   | 50.19   | 68.44  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 96.20    | 110.19  | 120.68  | 162.66 |
| 42    | 35.56          | 41.28   | 46.86   | 50.19   | 69.75  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 96.20    | 110.19  | 120.68  | 162.66 |
| 43    | 35.82          | 41.56   | 50.12   | 52.89   | 73.11  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 96.20    | 110.19  | 120.68  | 162.66 |
| 44    | 36.08          | 44.82   | 50.45   | 53.23   | 76.49  | 55.97               | 69.96   | 82.20   | 90.95   | 122.43 | 75.21                 | 96.20    | 110.19  | 120.68  | 162.66 |
| 45    | 36.25          | 46.59   | 53.66   | 54.85   | 78.00  | 57.72               | 76.96   | 87.45   | 94.45   | 127.68 | 78.71                 | 103.19   | 115.43  | 129.43  | 173.15 |
| 46    | 38.48          | 50.03   | 54.02   | 58.11   | 81.33  | 57.72               | 76.96   | 87.45   | 94.45   | 127.68 | 78.71                 | 103.19   | 115.43  | 129.43  | 173.15 |
| 47    | 38.48          | 50.36   | 55.97   | 59.47   | 82.20  | 57.72               | 76.96   | 87.45   | 94.45   | 127.68 | 78.71                 | 103.19   | 115.43  | 129.43  | 173.15 |
| 48    | 38.48          | 50.72   | 55.97   | 59.47   | 82.20  | 57.72               | 76.96   | 87.45   | 94.45   | 127.68 | 78.71                 | 103.19   | 115.43  | 129.43  | 173.15 |
| 49    | 38.48          | 50.72   | 55.97   | 59.47   | 82.20  | 57.72               | 76.96   | 87.45   | 94.45   | 127.68 | 78.71                 | 103.19   | 115.43  | 129.43  | 173.15 |
| 50    | 41.98          | 54.22   | 59.47   | 69.96   | 92.70  | 64.71               | 83.95   | 94.45   | 108.44  | 143.42 | 85.70                 | 111.94   | 127.68  | 145.17  | 192.39 |
| 51    | 43.73          | 55.97   | 62.96   | 71.71   | 94.45  | 66.46               | 87.45   | 99.69   | 111.94  | 146.92 | 89.20                 | 115.43   | 132.92  | 148.67  | 195.89 |
| 52    | 45.47          | 57.72   | 64.71   | 73.46   | 97.94  | 69.96               | 89.20   | 101.44  | 113.69  | 152.16 | 90.95                 | 117.18   | 134.67  | 152.16  | 201.14 |
| 53    | 48.97          | 59.47   | 69.96   | 75.21   | 101.44 | 73.46               | 92.70   | 108.44  | 117.18  | 157.41 | 97.94                 | 118.93   | 141.67  | 153.91  | 204.63 |
| 54    | 50.72          | 61.22   | 71.71   | 78.71   | 103.19 | 76.96               | 94.45   | 110.19  | 122.43  | 160.91 | 99.69                 | 122.43   | 143.42  | 159.16  | 209.88 |
| 55    | 50.72          | 62.96   | 71.71   | 80.45   | 108.44 | 76.96               | 97.94   | 110.19  | 125.93  | 167.90 | 99.69                 | 124.18   | 143.42  | 162.66  | 216.88 |
| 56    | 54.22          | 68.21   | 76.96   | 83.95   | 115.43 | 80.45               | 104.94  | 118.93  | 132.92  | 176.65 | 104.94                | 131.18   | 152.16  | 166.16  | 227.37 |
| 57    | 57.72          | 71.71   | 82.20   | 92.70   | 125.93 | 87.45               | 110.19  | 125.93  | 143.42  | 190.64 | 108.44                | 136.42   | 159.16  | 180.15  | 241.36 |
| 58    | 61.22          | 76.96   | 89.20   | 97.94   | 132.92 | 92.70               | 115.43  | 138.17  | 152.16  | 204.63 | 113.69                | 146.92   | 169.65  | 188.89  | 251.86 |
| 59    | 64.71          | 82.20   | 94.45   | 106.69  | 145.17 | 97.94               | 124.18  | 145.17  | 164.41  | 220.37 | 118.93                | 153.91   | 176.65  | 201.14  | 271.10 |
| 60    | 69.96          | 89.20   | 101.44  | 113.69  | 153.91 | 104.94              | 134.67  | 153.91  | 173.15  | 232.62 | 125.93                | 164.41   | 188.89  | 211.63  | 285.09 |
| 61    | 75.21          | 96.20   | 110.19  | 122.43  | 166.16 | 113.69              | 146.92  | 167.90  | 187.14  | 250.11 | 134.67                | 174.90   | 202.88  | 225.62  | 304.33 |
| 62    | 80.45          | 101.44  | 115.43  | 129.43  | 174.90 | 118.93              | 153.91  | 176.65  | 201.14  | 267.60 | 143.42                | 183.65   | 213.38  | 241.36  | 323.57 |
| 63    | 87.45          | 110.19  | 125.93  | 138.17  | 187.14 | 129.43              | 166.16  | 190.64  | 213.38  | 286.84 | 155.66                | 201.14   | 229.12  | 257.10  | 344.55 |
| 64    | 92.70          | 115.43  | 134.67  | 148.67  | 199.39 | 138.17              | 174.90  | 206.38  | 230.87  | 306.08 | 164.41                | 209.88   | 246.61  | 274.59  | 367.29 |
| 65    | 99.69          | 125.93  | 146.92  | 159.16  | 216.88 | 148.67              | 188.89  | 222.12  | 246.61  | 330.56 | 174.90                | 223.87   | 264.10  | 292.08  | 391.78 |
| 66    | 108.44         | 136.42  | 157.41  | 174.90  | 234.37 | 159.16              | 204.63  | 237.86  | 267.60  | 355.05 | 187.14                | 239.61   | 279.84  | 314.82  | 419.76 |
| 67    | 117.18         | 148.67  | 169.65  | 190.64  | 255.35 | 171.40              | 220.37  | 253.61  | 288.59  | 383.03 | 199.39                | 258.85   | 297.33  | 337.56  | 447.75 |
| 68    | 127.68         | 160.91  | 185.39  | 208.13  | 279.84 | 183.65              | 236.12  | 276.34  | 311.32  | 414.51 | 211.63                | 276.34</ |         |         |        |