

STANDARD - March 05

Lifetime - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 1,274	\$ 1,476	\$ 1,599	\$ 1,181	\$ 1,564	\$ 1,425	\$ 1,219	\$ 1,120	\$ 1,652	\$ 962
Age: 55	\$ 1,432	\$ 1,566	\$ 1,836	\$ 1,418	\$ 1,697	\$ 1,688	\$ 1,354	\$ 1,301	\$ 1,925	\$ 1,097
Age: 60	\$ 1,770	\$ 2,088	\$ 2,191	\$ 1,801	\$ 2,167	\$ 1,980	\$ 1,668	\$ 1,697	\$ 2,356	\$ 1,357
Age: 65	\$ 2,464	\$ 2,844	\$ 2,685	\$ 2,496	\$ 2,880	\$ 2,862	\$ 2,258	\$ 2,320	\$ 3,035	\$ 2,031

Lifetime - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 923	\$ 1,080	\$ 967	\$ 883	\$ 997	\$ 1,129	\$ 867	\$ 852	\$ 1,073
Age: 55	\$ 1,052	\$ 1,242	\$ 1,204	\$ 1,094	\$ 1,148	\$ 1,410	\$ 1,020	\$ 1,056	\$ 1,336
Age: 60	\$ 1,315	\$ 1,710	\$ 1,559	\$ 1,453	\$ 1,573	\$ 1,762	\$ 1,341	\$ 1,445	\$ 1,695
Age: 65	\$ 1,931	\$ 2,304	\$ 2,092	\$ 2,135	\$ 2,247	\$ 2,671	\$ 1,905	\$ 2,043	\$ 2,273

Lifetime - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 566	\$ 702	\$ 513	\$ 522	\$ 638	\$ 570	\$ 496	\$ 616	\$ 590
Age: 55	\$ 657	\$ 774	\$ 651	\$ 635	\$ 713	\$ 750	\$ 596	\$ 720	\$ 746
Age: 60	\$ 827	\$ 1,062	\$ 888	\$ 853	\$ 997	\$ 990	\$ 798	\$ 957	\$ 1,005
Age: 65	\$ 1,238	\$ 1,530	\$ 1,283	\$ 1,334	\$ 1,483	\$ 1,590	\$ 1,176	\$ 1,314	\$ 1,455

Five Years - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 945	\$ 1,106	\$ 1,041	\$ 888	\$ 1,104	\$ 1,283	\$ 946	\$ 899	\$ 1,100	\$ 714
Age: 55	\$ 1,080	\$ 1,183	\$ 1,130	\$ 1,067	\$ 1,195	\$ 1,519	\$ 1,051	\$ 1,054	\$ 1,286	\$ 827

Age: 60	\$ 1,343	\$ 1,545	\$ 1,380	\$ 1,354	\$ 1,509	\$ 1,782	\$ 1,296	\$ 1,374	\$ 1,606	\$ 1,029
Age: 65	\$ 1,870	\$ 2,099	\$ 1,732	\$ 1,877	\$ 2,023	\$ 2,576	\$ 1,728	\$ 1,876	\$ 2,065	\$ 1,541

Five Years - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 685	\$ 782	\$ 677	\$ 664	\$ 736	\$ 1,016	\$ 673	\$ 707	\$ 714
Age: 55	\$ 793	\$ 897	\$ 821	\$ 823	\$ 845	\$ 1,269	\$ 792	\$ 887	\$ 892
Age: 60	\$ 998	\$ 1,259	\$ 1,088	\$ 1,092	\$ 1,145	\$ 1,586	\$ 1,042	\$ 1,218	\$ 1,158
Age: 65	\$ 1,466	\$ 1,717	\$ 1,437	\$ 1,605	\$ 1,640	\$ 2,404	\$ 1,458	\$ 1,728	\$ 1,546

Five Years - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 420	\$ 515	\$ 411	\$ 393	\$ 471	\$ 513	\$ 384	\$ 445	\$ 460
Age: 55	\$ 495	\$ 572	\$ 472	\$ 478	\$ 524	\$ 675	\$ 463	\$ 528	\$ 582
Age: 60	\$ 628	\$ 820	\$ 636	\$ 641	\$ 725	\$ 891	\$ 620	\$ 732	\$ 784
Age: 65	\$ 940	\$ 1,126	\$ 944	\$ 1,003	\$ 1,070	\$ 1,431	\$ 900	\$ 1,036	\$ 1,135

Three Years - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 801	\$ 894	\$ 774	\$ 756	\$ 823	\$ 998	\$ 824	\$ 700	\$ 860	\$ 605
Age: 55	\$ 902	\$ 972	\$ 867	\$ 908	\$ 889	\$ 1,181	\$ 901	\$ 826	\$ 1,006	\$ 691
Age: 60	\$ 1,130	\$ 1,205	\$ 1,059	\$ 1,153	\$ 1,107	\$ 1,386	\$ 1,106	\$ 1,074	\$ 1,256	\$ 866
Age: 65	\$ 1,554	\$ 1,633	\$ 1,334	\$ 1,599	\$ 1,493	\$ 2,003	\$ 1,473	\$ 1,463	\$ 1,615	\$ 1,280

Three Years - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	SeniorLinc Premier	Generation Protector	Reimbursement Plan	Mutual Vista Choices
Age: 50	\$ 580	\$ 642	\$ 534	\$ 566	\$ 567	\$ 790	\$ 587	\$ 559	\$ 559
Age: 55	\$ 662	\$ 719	\$ 657	\$ 701	\$ 648	\$ 987	\$ 679	\$ 705	\$ 698
Age: 60	\$ 840	\$ 972	\$ 842	\$ 931	\$ 873	\$ 1,234	\$ 889	\$ 969	\$ 905
Age: 65	\$ 1,218	\$ 1,400	\$ 1,129	\$ 1,368	\$ 1,255	\$ 1,870	\$ 1,243	\$ 1,375	\$ 1,209

Three Years - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	SeniorLinc Premier	Generation Protector	Reimbursement Plan	Mutual Vista Choices
Age: 50	\$ 356	\$ 428	\$ 308	\$ 335	\$ 364	\$ 399	\$ 335	\$ 348	\$ 360
Age: 55	\$ 414	\$ 467	\$ 391	\$ 407	\$ 401	\$ 525	\$ 397	\$ 420	\$ 455
Age: 60	\$ 528	\$ 622	\$ 493	\$ 546	\$ 565	\$ 693	\$ 529	\$ 594	\$ 613
Age: 65	\$ 781	\$ 914	\$ 739	\$ 854	\$ 838	\$ 1,113	\$ 767	\$ 860	\$ 888

Notes:

GE Privileged Choice - Inflation protection is none rather than GPO.

John Hancock Custom Care II - GPO

MetLife - Inflation protection is none rather than GPO. Elimination period is 100 days

Lincoln Benefit - Inflation protection is none rather than GPO

Allianz Generation Protector - Inflation protection is none rather than GPO. Ran as Preferred not Preferred +.

UnumProvident Reimbursement Plan - Inflation protection is none rather than GPO.

Physicians Mutual - GPO

Benefits:

Daily benefit - \$100

90 day elimination

Standard

Married Discount

Benefit Period - Lifetime, 5 and 3 years

Restoration of Benefits

PREFERRED - March 05

Lifetime - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 1,083	\$ 1,230	\$ 1,371	\$ 1,033	\$ 1,340	\$ 1,069	\$ 1,016	\$ 871	\$ 1,404	\$ 818
Age: 55	\$ 1,218	\$ 1,305	\$ 1,574	\$ 1,241	\$ 1,454	\$ 1,266	\$ 1,128	\$ 1,011	\$ 1,637	\$ 933
Age: 60	\$ 1,505	\$ 1,740	\$ 1,878	\$ 1,576	\$ 1,857	\$ 1,485	\$ 1,390	\$ 1,320	\$ 2,002	\$ 1,153
Age: 65	\$ 2,094	\$ 2,370	\$ 2,301	\$ 2,184	\$ 2,469	\$ 2,147	\$ 1,882	\$ 1,804	\$ 2,580	\$ 1,726

Lifetime - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 784	\$ 900	\$ 829	\$ 773	\$ 854	\$ 846	\$ 723	\$ 662	\$ 912
Age: 55	\$ 894	\$ 1,035	\$ 1,032	\$ 958	\$ 984	\$ 1,058	\$ 850	\$ 821	\$ 1,136
Age: 60	\$ 1,118	\$ 1,425	\$ 1,337	\$ 1,271	\$ 1,348	\$ 1,322	\$ 1,117	\$ 1,124	\$ 1,441
Age: 65	\$ 1,642	\$ 1,920	\$ 1,794	\$ 1,868	\$ 1,926	\$ 2,003	\$ 1,588	\$ 1,589	\$ 1,932

Lifetime - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 481	\$ 585	\$ 440	\$ 457	\$ 547	\$ 428	\$ 413	\$ 479	\$ 502
Age: 55	\$ 559	\$ 645	\$ 558	\$ 556	\$ 611	\$ 563	\$ 497	\$ 560	\$ 634
Age: 60	\$ 703	\$ 885	\$ 761	\$ 746	\$ 855	\$ 743	\$ 665	\$ 744	\$ 855
Age: 65	\$ 1,052	\$ 1,275	\$ 1,100	\$ 1,167	\$ 1,271	\$ 1,193	\$ 980	\$ 1,022	\$ 1,237

Five Years - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 804	\$ 922	\$ 892	\$ 777	\$ 946	\$ 962	\$ 788	\$ 699	\$ 935	\$ 607
Age: 55	\$ 918	\$ 986	\$ 969	\$ 933	\$ 1,025	\$ 1,139	\$ 876	\$ 820	\$ 1,093	\$ 703

Age: 60	\$ 1,142	\$ 1,288	\$ 1,182	\$ 1,185	\$ 1,293	\$ 1,327	\$ 1,080	\$ 1,069	\$ 1,365	\$ 875
Age: 65	\$ 1,589	\$ 1,749	\$ 1,484	\$ 1,642	\$ 1,733	\$ 1,932	\$ 1,440	\$ 1,459	\$ 1,755	\$ 1,310

Five Years - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 582	\$ 652	\$ 581	\$ 581	\$ 631	\$ 762	\$ 561	\$ 550	\$ 607
Age: 55	\$ 674	\$ 747	\$ 704	\$ 720	\$ 724	\$ 952	\$ 660	\$ 690	\$ 759
Age: 60	\$ 848	\$ 1,049	\$ 933	\$ 956	\$ 981	\$ 1,189	\$ 868	\$ 947	\$ 984
Age: 65	\$ 1,246	\$ 1,431	\$ 1,232	\$ 1,405	\$ 1,406	\$ 1,803	\$ 1,215	\$ 1,344	\$ 1,314

Five Years - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 357	\$ 429	\$ 352	\$ 344	\$ 403	\$ 385	\$ 320	\$ 346	\$ 391
Age: 55	\$ 421	\$ 477	\$ 405	\$ 418	\$ 449	\$ 506	\$ 386	\$ 411	\$ 495
Age: 60	\$ 533	\$ 684	\$ 546	\$ 561	\$ 622	\$ 668	\$ 517	\$ 569	\$ 667
Age: 65	\$ 799	\$ 938	\$ 809	\$ 877	\$ 917	\$ 1,073	\$ 750	\$ 806	\$ 965

Three Years - Compound

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices	Mutual of Omaha One Max Twenty YR
Age: 50	\$ 680	\$ 745	\$ 663	\$ 662	\$ 706	\$ 748	\$ 687	\$ 545	\$ 731	\$ 514
Age: 55	\$ 766	\$ 810	\$ 743	\$ 795	\$ 762	\$ 886	\$ 751	\$ 642	\$ 855	\$ 587
Age: 60	\$ 961	\$ 1,004	\$ 908	\$ 1,009	\$ 949	\$ 1,040	\$ 922	\$ 836	\$ 1,068	\$ 736
Age: 65	\$ 1,321	\$ 1,361	\$ 1,143	\$ 1,399	\$ 1,280	\$ 1,503	\$ 1,228	\$ 1,138	\$ 1,373	\$ 1,088

Three Years - Simple

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 493	\$ 535	\$ 458	\$ 495	\$ 486	\$ 593	\$ 489	\$ 435	\$ 475
Age: 55	\$ 562	\$ 599	\$ 563	\$ 613	\$ 556	\$ 740	\$ 566	\$ 548	\$ 593
Age: 60	\$ 713	\$ 810	\$ 721	\$ 814	\$ 748	\$ 925	\$ 741	\$ 754	\$ 770
Age: 65	\$ 1,035	\$ 1,166	\$ 968	\$ 1,197	\$ 1,076	\$ 1,402	\$ 1,036	\$ 1,069	\$ 1,028

Three Years - GPO

	Mutual of Omaha One Max	GE Privileged Choice	John Hancock Custom Care II	MetLife Ideal	MetLife Ideal 2	Lincoln Benefit SeniorLinc Premier	Allianz Generation Protector	UnumProvident Reimbursement Plan	Physicians Mutual Vista Choices
Age: 50	\$ 302	\$ 356	\$ 264	\$ 293	\$ 312	\$ 299	\$ 279	\$ 271	\$ 306
Age: 55	\$ 352	\$ 389	\$ 334	\$ 356	\$ 343	\$ 394	\$ 331	\$ 327	\$ 387
Age: 60	\$ 449	\$ 518	\$ 422	\$ 478	\$ 484	\$ 520	\$ 441	\$ 462	\$ 521
Age: 65	\$ 664	\$ 761	\$ 633	\$ 747	\$ 718	\$ 835	\$ 639	\$ 669	\$ 755



Notes:

GE Privileged Choice - Inflation protection is none rather than GPO.

John Hancock Custom Care II - GPO

MetLife - Inflation protection is none rather than GPO. Elimination period is 100 days

Lincoln Benefit - Inflation protection is none rather than GPO

Allianz Generation Protector - Inflation protection is none rather than GPO. Ran as Preferred not Preferred +.

UnumProvident Reimbursement Plan - Inflation protection is none rather than GPO.

Physicians Mutual - GPO

Benefits:

Daily benefit - \$100

90 day elimination

Preferred

Married Discount

Benefit Period - Lifetime, 5 and 3 years

Restoration of Benefits