

HCC Life STM
Rates for 6 month plans (\$2 million maximum)
Valid 07/01/2010 – 10/31/2011



Monthly Rates for 1 to 6 months – 80/20 Coinsurance

Age	Deductibles							
	\$250		\$500		\$1,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$153.53	\$180.65	\$91.60	\$107.78	\$65.45	\$77.02	\$45.24	\$53.23
20-24	\$177.02	\$205.35	\$105.61	\$122.52	\$75.47	\$87.55	\$52.16	\$60.51
25-29	\$158.13	\$191.31	\$94.35	\$114.14	\$67.42	\$81.56	\$46.60	\$56.37
30-34	\$198.57	\$224.00	\$118.47	\$133.64	\$84.66	\$95.50	\$58.52	\$66.01
35-39	\$242.16	\$259.60	\$144.48	\$154.88	\$103.24	\$110.67	\$71.36	\$76.50
40-44	\$294.95	\$316.75	\$175.98	\$188.98	\$125.75	\$135.04	\$86.92	\$93.34
45-49	\$383.34	\$385.28	\$228.71	\$229.87	\$163.43	\$164.25	\$112.96	\$113.53
50-54	\$498.12	\$495.94	\$297.20	\$295.90	\$212.36	\$211.44	\$146.79	\$146.15
55-59	\$655.77	\$608.31	\$391.25	\$362.93	\$279.57	\$259.34	\$193.24	\$179.26
60-64	\$838.36	\$737.62	\$500.19	\$440.09	\$357.42	\$314.47	\$247.05	\$217.36
Child	\$111.15	\$111.15	\$66.32	\$66.32	\$47.39	\$47.39	\$32.75	\$32.75

Monthly Rates for 1 to 6 months – 50/50 Coinsurance

Age	Deductibles							
	\$250		\$500		\$1,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$130.81	\$153.91	\$79.23	\$93.23	\$57.08	\$67.16	\$40.49	\$47.64
20-24	\$150.82	\$174.96	\$91.36	\$105.98	\$65.81	\$76.34	\$46.69	\$54.16
25-29	\$134.73	\$162.99	\$81.61	\$98.73	\$58.79	\$71.12	\$41.71	\$50.46
30-34	\$169.18	\$190.85	\$102.48	\$115.60	\$73.82	\$83.27	\$52.37	\$59.08
35-39	\$206.32	\$221.18	\$124.98	\$133.97	\$90.03	\$96.51	\$63.87	\$68.47
40-44	\$251.30	\$269.87	\$152.22	\$163.47	\$109.65	\$117.75	\$77.79	\$83.54
45-49	\$326.61	\$328.26	\$197.84	\$198.84	\$142.51	\$143.23	\$101.10	\$101.61
50-54	\$424.40	\$422.54	\$257.07	\$255.95	\$185.18	\$184.37	\$131.37	\$130.80
55-59	\$558.72	\$518.28	\$338.43	\$313.94	\$243.79	\$226.14	\$172.95	\$160.43
60-64	\$714.28	\$628.45	\$432.66	\$380.67	\$311.67	\$274.22	\$221.11	\$194.54
Child	\$94.70	\$94.70	\$57.36	\$57.36	\$41.32	\$41.32	\$29.32	\$29.32

Daily Rates for 30 to 180 days – 80/20 Coinsurance

Age	Deductibles							
	\$250		\$500		\$1,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$3.62	\$4.26	\$2.24	\$2.64	\$1.60	\$1.89	\$1.10	\$1.30
20-24	\$4.17	\$4.84	\$2.59	\$3.00	\$1.85	\$2.15	\$1.27	\$1.48
25-29	\$3.73	\$4.51	\$2.31	\$2.80	\$1.65	\$2.00	\$1.14	\$1.37
30-34	\$4.68	\$5.28	\$2.90	\$3.27	\$2.07	\$2.34	\$1.43	\$1.61
35-39	\$5.71	\$6.12	\$3.54	\$3.79	\$2.53	\$2.71	\$1.74	\$1.87
40-44	\$6.95	\$7.47	\$4.31	\$4.63	\$3.08	\$3.31	\$2.12	\$2.28
45-49	\$9.04	\$9.08	\$5.60	\$5.63	\$4.00	\$4.03	\$2.75	\$2.77
50-54	\$11.75	\$11.69	\$7.28	\$7.25	\$5.20	\$5.18	\$3.58	\$3.56
55-59	\$15.46	\$14.34	\$9.59	\$8.89	\$6.85	\$6.36	\$4.71	\$4.37
60-64	\$19.77	\$17.39	\$12.26	\$10.78	\$8.76	\$7.71	\$6.02	\$5.30
Child	\$2.62	\$2.62	\$1.62	\$1.62	\$1.16	\$1.16	\$0.80	\$0.80

Daily Rates for 30 to 180 days – 50/50 Coinsurance

Age	Deductibles							
	\$250		\$500		\$1,000		\$2,500	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$3.08	\$3.63	\$1.94	\$2.28	\$1.40	\$1.65	\$0.99	\$1.16
20-24	\$3.56	\$4.13	\$2.24	\$2.60	\$1.61	\$1.87	\$1.14	\$1.32
25-29	\$3.18	\$3.84	\$2.00	\$2.42	\$1.44	\$1.74	\$1.02	\$1.23
30-34	\$3.99	\$4.50	\$2.51	\$2.83	\$1.81	\$2.04	\$1.28	\$1.44
35-39	\$4.86	\$5.22	\$3.06	\$3.28	\$2.21	\$2.37	\$1.56	\$1.67
40-44	\$5.93	\$6.36	\$3.73	\$4.01	\$2.69	\$2.89	\$1.90	\$2.04
45-49	\$7.70	\$7.74	\$4.85	\$4.87	\$3.49	\$3.51	\$2.47	\$2.48
50-54	\$10.01	\$9.96	\$6.30	\$6.27	\$4.54	\$4.52	\$3.20	\$3.19
55-59	\$13.17	\$12.22	\$8.29	\$7.69	\$5.97	\$5.54	\$4.22	\$3.91
60-64	\$16.84	\$14.82	\$10.60	\$9.33	\$7.64	\$6.72	\$5.39	\$4.74
Child	\$2.23	\$2.23	\$1.41	\$1.41	\$1.01	\$1.01	\$0.71	\$0.71

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Rates for 11 month plans (\$2 million maximum) Note: 11 month plan is not available in all states
Valid 07/01/2010 – 10/31/2011

Single pay rates for terms of more than 180 days are available online or by contacting our office.

Monthly Rates for 1 to 11 months – 80/20 Coinsurance								
Deductibles								
\$500		\$1,000		\$2,500		\$5,000		
Age	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$127.32	\$149.82	\$90.98	\$107.05	\$62.89	\$74.00	\$52.32	\$61.56
20-24	\$146.80	\$170.30	\$104.90	\$121.69	\$72.51	\$84.11	\$60.33	\$69.98
25-29	\$131.14	\$158.65	\$93.71	\$113.37	\$64.77	\$78.36	\$53.89	\$65.19
30-34	\$164.68	\$185.77	\$117.67	\$132.74	\$81.34	\$91.75	\$67.67	\$76.33
35-39	\$200.83	\$215.29	\$143.50	\$153.84	\$99.19	\$106.33	\$82.52	\$88.47
40-44	\$244.61	\$262.68	\$174.79	\$187.70	\$120.81	\$129.74	\$100.51	\$107.94
45-49	\$317.91	\$319.52	\$227.17	\$228.31	\$157.02	\$157.81	\$130.64	\$131.30
50-54	\$413.10	\$411.29	\$295.19	\$293.90	\$204.03	\$203.14	\$169.75	\$169.01
55-59	\$543.84	\$504.48	\$388.61	\$360.48	\$268.61	\$249.17	\$223.48	\$207.30
60-64	\$695.26	\$611.72	\$496.81	\$437.11	\$343.40	\$302.13	\$285.70	\$251.37
Child	\$92.18	\$92.18	\$65.87	\$65.87	\$45.53	\$45.53	\$37.88	\$37.88

Monthly Rates for 1 to 11 months – 50/50 Coinsurance								
Deductibles								
\$500		\$1,000		\$2,500		\$5,000		
Age	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$110.14	\$129.59	\$79.34	\$93.35	\$56.28	\$66.23	\$47.87	\$56.33
20-24	\$126.99	\$147.31	\$91.47	\$106.11	\$64.89	\$75.28	\$55.20	\$64.03
25-29	\$113.44	\$137.24	\$81.71	\$98.86	\$57.97	\$70.13	\$49.31	\$59.65
30-34	\$142.45	\$160.69	\$102.61	\$115.75	\$72.80	\$82.12	\$61.92	\$69.85
35-39	\$173.72	\$186.22	\$125.14	\$134.14	\$88.78	\$95.17	\$75.51	\$80.95
40-44	\$211.59	\$227.22	\$152.41	\$163.68	\$108.13	\$116.12	\$91.97	\$98.77
45-49	\$274.99	\$276.38	\$198.09	\$199.09	\$140.53	\$141.24	\$119.53	\$120.14
50-54	\$357.33	\$355.77	\$257.40	\$256.28	\$182.61	\$181.81	\$155.32	\$154.64
55-59	\$470.42	\$436.37	\$338.87	\$314.34	\$240.40	\$223.00	\$204.48	\$189.68
60-64	\$601.40	\$529.14	\$433.22	\$381.16	\$307.34	\$270.41	\$261.41	\$230.00
Child	\$79.74	\$79.74	\$57.44	\$57.44	\$40.75	\$40.75	\$34.66	\$34.66

Area Factor Table

Zip Code	Factor	Zip Code	Factor	Zip Code	Factor	Zip Code	Factor	Zip Code	Factor
Alabama 350-353 Remainder	1.275 1.150	Delaware All zip codes	1.200	Kentucky All zip codes	1.075	North Carolina All zip codes	0.950	Tennessee All zip codes	1.000
Alaska All zip codes	1.030	D. C. All zip codes	1.200	Louisiana All zip codes	1.250	North Dakota All zip codes	0.950	Texas 750-753;770-777 791-797 Remainder	1.250 1.125 1.150
Arkansas All zip codes	0.900	Florida 330-334;349 Remainder	1.400 1.250	Michigan 480-485 Remainder	0.950 0.900	Ohio All zip codes	0.800	Utah All zip codes	0.900
Arizona All zip codes	0.750	Hawaii All zip codes	1.050	Mississippi All zip codes	1.175	Oklahoma All zip codes	0.950	Virginia 220-222 201;223-239 Remainder	1.200 1.025 0.950
California 900-908 910-918;939-947; 956-958 919-928 Remainder	1.750 1.500 1.450 1.400	Idaho All zip codes	0.950	Missouri All zip codes	0.800	Oregon All zip codes	0.950	West Virginia 247-257 Remainder	1.150 1.075
Colorado All zip codes	1.030	Illinois 600-608 Remainder	1.150 1.050	Nebraska All zip codes	0.950	Nevada All zip codes	1.275	Wisconsin 530-533;535-538 Remainder	1.075 0.975
Connecticut All zip codes	1.050	Indiana 463-464 Remainder	1.050 0.850	New Mexico All zip codes	1.000	Rhode Island All zip codes	1.050	Wyoming All zip codes	1.125