



**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	\$141.95	\$167.02	\$84.69	\$99.65	\$60.52	\$71.21	\$41.83	\$49.22
20-24	\$163.66	\$189.86	\$97.65	\$113.28	\$69.77	\$80.94	\$48.23	\$55.95
25-29	\$146.20	\$176.87	\$87.23	\$105.53	\$62.33	\$75.41	\$43.08	\$52.12
30-34	\$183.59	\$207.10	\$109.54	\$123.56	\$78.27	\$88.29	\$54.10	\$61.03
35-39	\$223.89	\$240.01	\$133.58	\$143.20	\$95.45	\$102.32	\$65.98	\$70.73
40-44	\$272.70	\$292.85	\$162.70	\$174.72	\$116.26	\$124.85	\$80.36	\$86.30
45-49	\$354.42	\$356.21	\$211.46	\$212.53	\$151.10	\$151.86	\$104.45	\$104.97
50-54	\$460.54	\$458.53	\$274.77	\$273.57	\$196.34	\$195.48	\$135.72	\$135.13
55-59	\$606.29	\$562.41	\$361.73	\$335.55	\$258.48	\$239.77	\$178.67	\$165.74
60-64	\$775.11	\$681.97	\$462.45	\$406.88	\$330.45	\$290.74	\$228.42	\$200.98
Child	\$102.77	\$102.77	\$61.31	\$61.31	\$43.81	\$43.81	\$30.28	\$30.28

**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	\$120.94	\$142.30	\$73.26	\$86.20	\$52.77	\$62.09	\$37.44	\$44.05
20-24	\$139.44	\$161.76	\$84.46	\$97.98	\$60.84	\$70.58	\$43.17	\$50.08
25-29	\$124.56	\$150.70	\$75.45	\$91.28	\$54.35	\$65.75	\$38.56	\$46.65
30-34	\$156.42	\$176.45	\$94.75	\$106.88	\$68.25	\$76.99	\$48.42	\$54.62
35-39	\$190.75	\$204.49	\$115.55	\$123.87	\$83.23	\$89.23	\$59.05	\$63.30
40-44	\$232.34	\$249.51	\$140.74	\$151.14	\$101.38	\$108.87	\$71.93	\$77.24
45-49	\$301.96	\$303.49	\$182.91	\$183.83	\$131.76	\$132.42	\$93.48	\$93.95
50-54	\$392.38	\$390.66	\$237.68	\$236.64	\$171.21	\$170.46	\$121.47	\$120.94
55-59	\$516.56	\$479.17	\$312.90	\$290.25	\$225.39	\$209.08	\$159.91	\$148.34
60-64	\$660.39	\$581.04	\$400.02	\$351.96	\$288.15	\$253.53	\$204.44	\$179.87
Child	\$87.56	\$87.56	\$53.04	\$53.04	\$38.20	\$38.20	\$27.10	\$27.10

**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	\$3.35	\$3.94	\$2.08	\$2.45	\$1.48	\$1.75	\$1.02	\$1.20
20-24	\$3.86	\$4.48	\$2.40	\$2.78	\$1.71	\$1.98	\$1.18	\$1.37
25-29	\$3.45	\$4.17	\$2.14	\$2.59	\$1.53	\$1.85	\$1.05	\$1.27
30-34	\$4.33	\$4.88	\$2.69	\$3.03	\$1.92	\$2.16	\$1.32	\$1.49
35-39	\$5.28	\$5.66	\$3.28	\$3.52	\$2.34	\$2.51	\$1.61	\$1.73
40-44	\$6.43	\$6.91	\$4.00	\$4.29	\$2.85	\$3.06	\$1.96	\$2.11
45-49	\$8.36	\$8.40	\$5.19	\$5.22	\$3.70	\$3.72	\$2.55	\$2.56
50-54	\$10.86	\$10.81	\$6.75	\$6.72	\$4.81	\$4.79	\$3.31	\$3.30
55-59	\$14.30	\$13.26	\$8.88	\$8.24	\$6.34	\$5.88	\$4.36	\$4.04
60-64	\$18.28	\$16.08	\$11.36	\$9.99	\$8.10	\$7.13	\$5.57	\$4.90
Child	\$2.42	\$2.42	\$1.51	\$1.51	\$1.07	\$1.07	\$0.74	\$0.74

**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	\$2.85	\$3.36	\$1.80	\$2.12	\$1.29	\$1.52	\$0.91	\$1.07
20-24	\$3.29	\$3.81	\$2.07	\$2.41	\$1.49	\$1.73	\$1.05	\$1.22
25-29	\$2.94	\$3.55	\$1.85	\$2.24	\$1.33	\$1.61	\$0.94	\$1.14
30-34	\$3.69	\$4.16	\$2.33	\$2.62	\$1.67	\$1.89	\$1.18	\$1.33
35-39	\$4.50	\$4.82	\$2.84	\$3.04	\$2.04	\$2.19	\$1.44	\$1.54
40-44	\$5.48	\$5.88	\$3.46	\$3.71	\$2.49	\$2.67	\$1.76	\$1.88
45-49	\$7.12	\$7.16	\$4.49	\$4.51	\$3.23	\$3.25	\$2.28	\$2.29
50-54	\$9.25	\$9.21	\$5.84	\$5.81	\$4.20	\$4.18	\$2.96	\$2.95
55-59	\$12.18	\$11.30	\$7.68	\$7.13	\$5.53	\$5.13	\$3.90	\$3.62
60-64	\$15.57	\$13.70	\$9.82	\$8.64	\$7.06	\$6.22	\$4.99	\$4.39
Child	\$2.06	\$2.06	\$1.30	\$1.30	\$0.94	\$0.94	\$0.66	\$0.66

# HCC Life STM

Rates for 12 month plans (\$2 million maximum) Note: 12 month plan is not available in all states  
Valid 7/1/09 – 12/31/09

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

## Monthly Rates for 1 to 12 months – 80/20 Coinsurance

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$117.72	\$138.51	\$84.12	\$98.98	\$58.15	\$68.42	\$48.37	\$56.92
20-24	\$135.73	\$157.45	\$96.99	\$112.51	\$67.04	\$77.77	\$55.77	\$64.70
25-29	\$121.25	\$146.68	\$86.64	\$104.81	\$59.89	\$72.45	\$49.82	\$60.27
30-34	\$152.25	\$171.75	\$108.79	\$122.72	\$75.20	\$84.83	\$62.56	\$70.57
35-39	\$185.68	\$199.04	\$132.68	\$142.23	\$91.71	\$98.32	\$76.30	\$81.79
40-44	\$226.15	\$242.86	\$161.60	\$173.54	\$111.71	\$119.96	\$92.93	\$99.80
45-49	\$293.93	\$295.41	\$210.03	\$211.09	\$145.18	\$145.91	\$120.78	\$121.39
50-54	\$381.94	\$380.26	\$272.91	\$271.72	\$188.65	\$187.83	\$156.94	\$156.26
55-59	\$502.81	\$466.42	\$359.29	\$333.28	\$248.36	\$230.38	\$206.61	\$191.66
60-64	\$642.81	\$565.57	\$459.32	\$404.13	\$317.51	\$279.36	\$264.14	\$232.40
Child	\$85.23	\$85.23	\$60.90	\$60.90	\$42.10	\$42.10	\$35.02	\$35.02

## Monthly Rates for 1 to 12 months – 50/50 Coinsurance

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$101.83	\$119.81	\$73.35	\$86.31	\$52.04	\$61.23	\$44.26	\$52.08
20-24	\$117.41	\$136.20	\$84.57	\$98.11	\$60.00	\$69.61	\$51.03	\$59.20
25-29	\$104.88	\$126.88	\$75.55	\$91.40	\$53.60	\$64.85	\$45.59	\$55.15
30-34	\$131.70	\$148.56	\$94.87	\$107.02	\$67.31	\$75.93	\$57.25	\$64.58
35-39	\$160.61	\$172.17	\$115.69	\$124.02	\$82.08	\$87.99	\$69.81	\$74.84
40-44	\$195.62	\$210.08	\$140.91	\$151.33	\$99.98	\$107.36	\$85.03	\$91.31
45-49	\$254.25	\$255.53	\$183.14	\$184.07	\$129.94	\$130.59	\$110.51	\$111.07
50-54	\$330.37	\$328.93	\$237.98	\$236.94	\$168.84	\$168.10	\$143.60	\$142.97
55-59	\$434.93	\$403.45	\$313.30	\$290.62	\$222.28	\$206.19	\$189.05	\$175.37
60-64	\$556.03	\$489.22	\$400.53	\$352.40	\$284.17	\$250.02	\$241.69	\$212.65
Child	\$73.72	\$73.72	\$53.10	\$53.10	\$37.68	\$37.68	\$32.04	\$32.04

## Area Factor Table

Zip Code	Factor	Zip Code	Factor	Zip Code	Factor	Zip Code	Factor	Zip Code	Factor
<b>Alabama</b>		<b>D. C.</b>		<b>Louisiana</b>		<b>Ohio</b>		<b>Texas</b>	
350-353	<b>1.275</b>	All zip codes	<b>1.200</b>	All zip codes	<b>1.250</b>	All zip codes	<b>0.800</b>	750-753;770-777	<b>1.250</b>
Remainder	<b>1.150</b>							791-797	<b>1.125</b>
<b>Alaska</b>		<b>Florida</b>		<b>Michigan</b>		<b>Oklahoma</b>		Remainder	<b>1.150</b>
All zip codes	<b>1.030</b>	330-334;349	<b>1.400</b>	480-485	<b>0.950</b>	All zip codes	<b>0.950</b>	<b>Utah</b>	
		Remainder	<b>1.250</b>	Remainder	<b>0.900</b>			All zip codes	<b>0.900</b>
<b>Arkansas</b>		<b>Hawaii</b>		<b>Mississippi</b>		<b>Oregon</b>			
All zip codes	<b>0.900</b>	All zip codes	<b>1.050</b>	All zip codes	<b>1.175</b>	All zip codes	<b>0.950</b>	<b>Virginia</b>	
<b>Arizona</b>		<b>Idaho</b>		<b>Missouri</b>		<b>Pennsylvania</b>		220-222	<b>1.200</b>
All zip codes	<b>0.750</b>	All zip codes	<b>0.950</b>	All zip codes	<b>0.800</b>	190-194	<b>1.200</b>	201;223-239	<b>1.025</b>
<b>California</b>		<b>Illinois</b>		<b>Nebraska</b>		150-161;180-189;	<b>1.150</b>	Remainder	<b>0.950</b>
900-908	<b>1.750</b>	600-608	<b>1.150</b>	All zip codes	<b>0.950</b>	Remainder	<b>1.075</b>	<b>West Virginia</b>	
910-918;939-947;		Remainder	<b>1.050</b>			<b>Rhode Island</b>		247-257	<b>1.150</b>
956-958	<b>1.500</b>			<b>Nevada</b>		All zip codes	<b>1.050</b>	Remainder	<b>1.075</b>
919-928	<b>1.450</b>	<b>Indiana</b>		All zip codes	<b>1.275</b>	<b>South Carolina</b>		<b>Wisconsin</b>	
Remainder	<b>1.400</b>	463-464	<b>1.050</b>			All zip codes	<b>0.975</b>	530-533;535-538	<b>1.075</b>
<b>Colorado</b>		Remainder	<b>0.850</b>	<b>New Mexico</b>				Remainder	<b>0.975</b>
All zip codes	<b>1.030</b>	<b>Iowa</b>		All zip codes	<b>1.000</b>	<b>Tennessee</b>		<b>Wyoming</b>	
<b>Delaware</b>		All zip codes	<b>0.925</b>	<b>North Carolina</b>		All zip codes	<b>1.000</b>	All zip codes	<b>1.125</b>
All zip codes	<b>1.200</b>	<b>Kentucky</b>		All zip codes	<b>0.950</b>				
		All zip codes	<b>1.075</b>						