



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	\$131.24	\$154.42	\$78.30	\$92.13	\$55.95	\$65.83	\$38.67	\$45.51
20-24	\$151.32	\$175.54	\$90.28	\$104.73	\$64.51	\$74.84	\$44.59	\$51.73
25-29	\$135.17	\$163.53	\$80.65	\$97.57	\$57.63	\$69.72	\$39.83	\$48.19
30-34	\$169.74	\$191.48	\$101.27	\$114.24	\$72.37	\$81.63	\$50.02	\$56.43
35-39	\$207.00	\$221.90	\$123.50	\$132.39	\$88.25	\$94.60	\$61.00	\$65.39
40-44	\$252.13	\$270.76	\$150.42	\$161.54	\$107.49	\$115.43	\$74.30	\$79.79
45-49	\$327.68	\$329.34	\$195.50	\$196.49	\$139.70	\$140.41	\$96.56	\$97.05
50-54	\$425.80	\$423.94	\$254.04	\$252.93	\$181.53	\$180.74	\$125.48	\$124.93
55-59	\$560.56	\$519.98	\$334.44	\$310.23	\$238.98	\$221.68	\$165.19	\$153.23
60-64	\$716.63	\$630.52	\$427.56	\$376.18	\$305.52	\$268.81	\$211.18	\$185.81
Child	\$95.01	\$95.01	\$56.69	\$56.69	\$40.51	\$40.51	\$28.00	\$28.00

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	\$111.81	\$131.57	\$67.73	\$79.69	\$48.79	\$57.41	\$34.61	\$40.73
20-24	\$128.92	\$149.56	\$78.09	\$90.59	\$56.25	\$65.26	\$39.91	\$46.30
25-29	\$115.17	\$139.33	\$69.76	\$84.39	\$50.25	\$60.79	\$35.65	\$43.13
30-34	\$144.62	\$163.14	\$87.60	\$98.82	\$63.10	\$71.18	\$44.77	\$50.50
35-39	\$176.36	\$189.06	\$106.83	\$114.52	\$76.95	\$82.49	\$54.60	\$58.53
40-44	\$214.81	\$230.68	\$130.12	\$139.73	\$93.73	\$100.66	\$66.50	\$71.41
45-49	\$279.18	\$280.60	\$169.11	\$169.96	\$121.82	\$122.43	\$86.42	\$86.86
50-54	\$362.78	\$361.19	\$219.74	\$218.78	\$158.29	\$157.60	\$112.30	\$111.81
55-59	\$477.59	\$443.03	\$289.29	\$268.35	\$208.39	\$193.31	\$147.84	\$137.14
60-64	\$610.57	\$537.20	\$369.84	\$325.40	\$266.41	\$234.40	\$189.01	\$166.30
Child	\$80.95	\$80.95	\$49.03	\$49.03	\$35.32	\$35.32	\$25.06	\$25.06

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	\$3.09	\$3.64	\$1.92	\$2.26	\$1.37	\$1.61	\$0.94	\$1.11
20-24	\$3.57	\$4.14	\$2.21	\$2.57	\$1.58	\$1.83	\$1.09	\$1.26
25-29	\$3.19	\$3.86	\$1.98	\$2.39	\$1.41	\$1.71	\$0.97	\$1.18
30-34	\$4.00	\$4.51	\$2.48	\$2.80	\$1.77	\$2.00	\$1.22	\$1.38
35-39	\$4.88	\$5.23	\$3.03	\$3.25	\$2.16	\$2.32	\$1.49	\$1.60
40-44	\$5.94	\$6.38	\$3.69	\$3.96	\$2.63	\$2.83	\$1.81	\$1.95
45-49	\$7.73	\$7.76	\$4.80	\$4.82	\$3.42	\$3.44	\$2.36	\$2.37
50-54	\$10.04	\$9.99	\$6.23	\$6.21	\$4.44	\$4.42	\$3.06	\$3.05
55-59	\$13.22	\$12.26	\$8.21	\$7.61	\$5.85	\$5.43	\$4.03	\$3.74
60-64	\$16.89	\$14.86	\$10.49	\$9.23	\$7.48	\$6.58	\$5.16	\$4.54
Child	\$2.24	\$2.24	\$1.39	\$1.39	\$0.99	\$0.99	\$0.68	\$0.68

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	\$2.64	\$3.10	\$1.66	\$1.96	\$1.19	\$1.41	\$0.85	\$0.99
20-24	\$3.04	\$3.53	\$1.92	\$2.22	\$1.38	\$1.60	\$0.97	\$1.13
25-29	\$2.72	\$3.28	\$1.71	\$2.07	\$1.23	\$1.49	\$0.87	\$1.05
30-34	\$3.41	\$3.85	\$2.15	\$2.42	\$1.54	\$1.74	\$1.09	\$1.23
35-39	\$4.16	\$4.46	\$2.62	\$2.81	\$1.88	\$2.02	\$1.33	\$1.43
40-44	\$5.06	\$5.44	\$3.19	\$3.43	\$2.29	\$2.46	\$1.62	\$1.74
45-49	\$6.58	\$6.61	\$4.15	\$4.17	\$2.98	\$3.00	\$2.11	\$2.12
50-54	\$8.55	\$8.52	\$5.39	\$5.37	\$3.87	\$3.86	\$2.74	\$2.73
55-59	\$11.26	\$10.44	\$7.10	\$6.58	\$5.10	\$4.73	\$3.61	\$3.35
60-64	\$14.39	\$12.66	\$9.07	\$7.98	\$6.52	\$5.74	\$4.62	\$4.06
Child	\$1.91	\$1.91	\$1.20	\$1.20	\$0.86	\$0.86	\$0.61	\$0.61

HCC Life STM

Rates for 11 month plans (\$2 million maximum) Note: 11 month plan is not available in all states
Valid 07/01/2010 – 12/31/2010

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

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$108.84	\$128.06	\$77.77	\$91.51	\$53.76	\$63.25	\$44.72	\$52.62
20-24	\$125.49	\$145.57	\$89.67	\$104.02	\$61.98	\$71.90	\$51.57	\$59.82
25-29	\$112.10	\$135.62	\$80.10	\$96.91	\$55.37	\$66.98	\$46.06	\$55.73
30-34	\$140.77	\$158.79	\$100.59	\$113.47	\$69.53	\$78.43	\$57.84	\$65.25
35-39	\$171.67	\$184.02	\$122.67	\$131.50	\$84.79	\$90.89	\$70.54	\$75.62
40-44	\$209.09	\$224.54	\$149.41	\$160.45	\$103.27	\$110.91	\$85.92	\$92.27
45-49	\$271.75	\$273.12	\$194.18	\$195.16	\$134.22	\$134.90	\$111.67	\$112.23
50-54	\$353.11	\$351.57	\$252.33	\$251.22	\$174.41	\$173.65	\$145.11	\$144.47
55-59	\$464.87	\$431.22	\$332.18	\$308.14	\$229.61	\$212.99	\$191.03	\$177.20
60-64	\$594.30	\$522.89	\$424.67	\$373.65	\$293.54	\$258.27	\$244.22	\$214.87
Child	\$78.79	\$78.79	\$56.30	\$56.30	\$38.92	\$38.92	\$32.38	\$32.38

Monthly Rates for 1 to 11 months – 50/50 Coinsurance

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	\$94.14	\$110.77	\$67.82	\$79.80	\$48.11	\$56.61	\$40.92	\$48.15
20-24	\$108.55	\$125.92	\$78.19	\$90.71	\$55.47	\$64.35	\$47.18	\$54.74
25-29	\$96.96	\$117.31	\$69.85	\$84.50	\$49.55	\$59.95	\$42.15	\$50.99
30-34	\$121.76	\$137.35	\$87.71	\$98.94	\$62.23	\$70.20	\$52.93	\$59.71
35-39	\$148.49	\$159.18	\$106.97	\$114.67	\$75.89	\$81.35	\$64.55	\$69.19
40-44	\$180.86	\$194.23	\$130.28	\$139.91	\$92.43	\$99.26	\$78.62	\$84.43
45-49	\$235.06	\$236.25	\$169.33	\$170.18	\$120.13	\$120.74	\$102.18	\$102.69
50-54	\$305.44	\$304.11	\$220.03	\$219.07	\$156.10	\$155.42	\$132.77	\$132.19
55-59	\$402.11	\$373.01	\$289.66	\$268.70	\$205.50	\$190.63	\$174.79	\$162.14
60-64	\$514.07	\$452.30	\$370.32	\$325.82	\$262.72	\$231.15	\$223.46	\$196.61
Child	\$68.16	\$68.16	\$49.10	\$49.10	\$34.83	\$34.83	\$29.63	\$29.63

Area Factor Table

Zip Code	Factor	Zip Code	Factor
Georgia		New Hampshire	
300-303; 308-314	0.950	All zip codes	1.000
Remainder	0.850		
		South Dakota	
Kansas		All zip codes	0.950
All zip codes	0.975		
		Washington	
Maine		All zip codes	1.000
All zip codes	1.075		
Montana			
All zip codes	1.150		