



**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

# 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 – 06/30/2011

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

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	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

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	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
<b>Alabama</b> 350-353 Remainder	<b>1.275</b> <b>1.150</b>	<b>Delaware</b> All zip codes	<b>1.200</b>	<b>Kentucky</b> All zip codes	<b>1.075</b>	<b>North Carolina</b> All zip codes	<b>0.950</b>	<b>Tennessee</b> All zip codes	<b>1.000</b>
<b>Alaska</b> All zip codes	<b>1.030</b>	<b>D. C.</b> All zip codes	<b>1.200</b>	<b>Louisiana</b> All zip codes	<b>1.250</b>	<b>North Dakota</b> All zip codes	<b>0.950</b>	<b>Texas</b> 750-753;770-777 791-797 Remainder	<b>1.250</b> <b>1.125</b> <b>1.150</b>
<b>Arkansas</b> All zip codes	<b>0.900</b>	<b>Florida</b> 330-334;349 Remainder	<b>1.400</b> <b>1.250</b>	<b>Michigan</b> 480-485 Remainder	<b>0.950</b> <b>0.900</b>	<b>Ohio</b> All zip codes	<b>0.800</b>	<b>Utah</b> All zip codes	<b>0.900</b>
<b>Arizona</b> All zip codes	<b>0.750</b>	<b>Hawaii</b> All zip codes	<b>1.050</b>	<b>Mississippi</b> All zip codes	<b>1.175</b>	<b>Oklahoma</b> All zip codes	<b>0.950</b>	<b>Virginia</b> 220-222 201;223-239 Remainder	<b>1.200</b> <b>1.025</b> <b>0.950</b>
<b>California</b> 900-908 910-918;939-947; 956-958 919-928 Remainder	<b>1.750</b> <b>1.500</b> <b>1.450</b> <b>1.400</b>	<b>Idaho</b> All zip codes	<b>0.950</b>	<b>Missouri</b> All zip codes	<b>0.800</b>	<b>Oregon</b> All zip codes	<b>0.950</b>	<b>West Virginia</b> 247-257 Remainder	<b>1.150</b> <b>1.075</b>
<b>Colorado</b> All zip codes	<b>1.030</b>	<b>Indiana</b> 463-464 Remainder	<b>1.050</b> <b>0.850</b>	<b>Nebraska</b> All zip codes	<b>0.950</b>	<b>Nevada</b> All zip codes	<b>1.275</b>	<b>Wisconsin</b> 530-533;535-538 Remainder	<b>1.075</b> <b>0.975</b>
<b>Connecticut</b> All zip codes	<b>1.050</b>	<b>Iowa</b> All zip codes	<b>0.925</b>	<b>New Mexico</b> All zip codes	<b>1.000</b>	<b>Rhode Island</b> All zip codes	<b>1.050</b>	<b>Wyoming</b> All zip codes	<b>1.125</b>