



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	\$147.63	\$173.71	\$88.08	\$103.63	\$62.94	\$74.06	\$43.51	\$51.19
20-24	\$170.21	\$197.46	\$101.55	\$117.80	\$72.57	\$84.18	\$50.16	\$58.19
25-29	\$152.05	\$183.95	\$90.71	\$109.75	\$64.82	\$78.42	\$44.81	\$54.21
30-34	\$190.94	\$215.39	\$113.91	\$128.50	\$81.40	\$91.82	\$56.27	\$63.47
35-39	\$232.85	\$249.62	\$138.92	\$148.92	\$99.27	\$106.42	\$68.62	\$73.56
40-44	\$283.61	\$304.57	\$169.20	\$181.71	\$120.91	\$129.85	\$83.58	\$89.75
45-49	\$368.60	\$370.46	\$219.91	\$221.02	\$157.14	\$157.94	\$108.63	\$109.17
50-54	\$478.97	\$476.88	\$285.76	\$284.51	\$204.20	\$203.30	\$141.15	\$140.53
55-59	\$630.56	\$584.92	\$376.20	\$348.97	\$268.82	\$249.37	\$185.82	\$172.37
60-64	\$806.13	\$709.26	\$480.94	\$423.15	\$343.67	\$302.38	\$237.56	\$209.02
Child	\$106.88	\$106.88	\$63.76	\$63.76	\$45.56	\$45.56	\$31.50	\$31.50

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	\$125.78	\$148.00	\$76.19	\$89.64	\$54.88	\$64.58	\$38.94	\$45.82
20-24	\$145.02	\$168.23	\$87.84	\$101.90	\$63.28	\$73.41	\$44.89	\$52.08
25-29	\$129.55	\$156.73	\$78.47	\$94.93	\$56.53	\$68.39	\$40.10	\$48.52
30-34	\$162.68	\$183.51	\$98.54	\$111.15	\$70.98	\$80.07	\$50.36	\$56.81
35-39	\$198.39	\$212.67	\$120.17	\$128.82	\$86.56	\$92.80	\$61.41	\$65.84
40-44	\$241.64	\$259.49	\$146.36	\$157.18	\$105.43	\$113.22	\$74.80	\$80.33
45-49	\$314.05	\$315.64	\$190.22	\$191.18	\$137.03	\$137.72	\$97.22	\$97.71
50-54	\$408.08	\$406.30	\$247.18	\$246.10	\$178.06	\$177.28	\$126.33	\$125.78
55-59	\$537.24	\$498.35	\$325.41	\$301.86	\$234.41	\$217.45	\$166.31	\$154.27
60-64	\$686.82	\$604.29	\$416.01	\$366.03	\$299.68	\$263.67	\$212.62	\$187.07
Child	\$91.06	\$91.06	\$55.16	\$55.16	\$39.73	\$39.73	\$28.19	\$28.19

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	\$3.48	\$4.10	\$2.16	\$2.54	\$1.54	\$1.81	\$1.07	\$1.25
20-24	\$4.01	\$4.66	\$2.49	\$2.89	\$1.78	\$2.06	\$1.23	\$1.42
25-29	\$3.58	\$4.34	\$2.23	\$2.69	\$1.59	\$1.92	\$1.10	\$1.33
30-34	\$4.50	\$5.08	\$2.80	\$3.15	\$1.99	\$2.25	\$1.38	\$1.55
35-39	\$5.49	\$5.89	\$3.41	\$3.66	\$2.43	\$2.60	\$1.68	\$1.80
40-44	\$6.69	\$7.18	\$4.15	\$4.46	\$2.96	\$3.18	\$2.05	\$2.20
45-49	\$8.69	\$8.73	\$5.40	\$5.43	\$3.85	\$3.87	\$2.66	\$2.67
50-54	\$11.29	\$11.24	\$7.01	\$6.98	\$5.00	\$4.98	\$3.46	\$3.44
55-59	\$14.87	\$13.79	\$9.23	\$8.57	\$6.58	\$6.10	\$4.55	\$4.22
60-64	\$19.01	\$16.72	\$11.81	\$10.39	\$8.41	\$7.40	\$5.82	\$5.12
Child	\$2.52	\$2.52	\$1.57	\$1.57	\$1.12	\$1.12	\$0.77	\$0.77

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	\$2.97	\$3.49	\$1.87	\$2.20	\$1.34	\$1.58	\$0.95	\$1.12
20-24	\$3.42	\$3.97	\$2.16	\$2.50	\$1.55	\$1.80	\$1.10	\$1.28
25-29	\$3.05	\$3.70	\$1.93	\$2.33	\$1.38	\$1.67	\$0.98	\$1.19
30-34	\$3.84	\$4.33	\$2.42	\$2.73	\$1.74	\$1.96	\$1.23	\$1.39
35-39	\$4.68	\$5.01	\$2.95	\$3.16	\$2.12	\$2.27	\$1.50	\$1.61
40-44	\$5.70	\$6.12	\$3.59	\$3.86	\$2.58	\$2.77	\$1.83	\$1.97
45-49	\$7.40	\$7.44	\$4.67	\$4.69	\$3.35	\$3.37	\$2.38	\$2.39
50-54	\$9.62	\$9.58	\$6.07	\$6.04	\$4.36	\$4.34	\$3.09	\$3.08
55-59	\$12.67	\$11.75	\$7.99	\$7.41	\$5.74	\$5.32	\$4.07	\$3.78
60-64	\$16.19	\$14.25	\$10.21	\$8.98	\$7.34	\$6.45	\$5.21	\$4.58
Child	\$2.15	\$2.15	\$1.35	\$1.35	\$0.97	\$0.97	\$0.69	\$0.69

HCC Life STM

Rates for 12 month plans (\$2 million maximum) Note: 12 month plan is not available in all states
Valid 01/01/10 – 06/30/10

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	\$122.42	\$144.05	\$87.48	\$102.94	\$60.47	\$71.15	\$50.31	\$59.20
20-24	\$141.16	\$163.75	\$100.87	\$117.01	\$69.72	\$80.88	\$58.01	\$67.29
25-29	\$126.09	\$152.55	\$90.10	\$109.01	\$62.28	\$75.35	\$51.82	\$62.69
30-34	\$158.34	\$178.62	\$113.15	\$127.64	\$78.21	\$88.23	\$65.07	\$73.40
35-39	\$193.10	\$207.00	\$137.99	\$147.92	\$95.38	\$102.25	\$79.36	\$85.07
40-44	\$235.19	\$252.57	\$168.07	\$180.48	\$116.18	\$124.76	\$96.65	\$103.80
45-49	\$305.68	\$307.22	\$218.43	\$219.53	\$150.99	\$151.75	\$125.62	\$126.25
50-54	\$397.20	\$395.47	\$283.84	\$282.59	\$196.20	\$195.34	\$163.23	\$162.52
55-59	\$522.91	\$485.06	\$373.66	\$346.62	\$258.29	\$239.60	\$214.89	\$199.34
60-64	\$668.51	\$588.18	\$477.71	\$420.30	\$330.21	\$290.53	\$274.73	\$241.72
Child	\$88.63	\$88.63	\$63.34	\$63.34	\$43.78	\$43.78	\$36.42	\$36.42

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	\$105.90	\$124.60	\$76.28	\$89.76	\$54.12	\$63.68	\$46.03	\$54.17
20-24	\$122.10	\$141.64	\$87.96	\$102.03	\$62.40	\$72.39	\$53.08	\$61.57
25-29	\$109.07	\$131.95	\$78.57	\$95.06	\$55.74	\$67.44	\$47.41	\$57.36
30-34	\$136.96	\$154.50	\$98.67	\$111.30	\$70.00	\$78.96	\$59.54	\$67.16
35-39	\$167.03	\$179.06	\$120.32	\$128.99	\$85.37	\$91.51	\$72.61	\$77.84
40-44	\$203.44	\$218.48	\$146.55	\$157.38	\$103.98	\$111.66	\$88.44	\$94.97
45-49	\$264.41	\$265.75	\$190.47	\$191.43	\$135.14	\$135.82	\$114.94	\$115.52
50-54	\$343.58	\$342.08	\$247.50	\$246.42	\$175.60	\$174.83	\$149.36	\$148.71
55-59	\$452.32	\$419.58	\$325.84	\$302.25	\$231.17	\$214.44	\$196.63	\$182.40
60-64	\$578.26	\$508.77	\$416.56	\$366.50	\$295.54	\$260.03	\$251.38	\$221.17
Child	\$76.67	\$76.67	\$55.23	\$55.23	\$39.18	\$39.18	\$33.33	\$33.33

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