



PULSE PROTECTION SERIESSM

Heart disease, heart attack and stroke supplemental health insurance

Mississippi and Nebraska

Monthly rates

KH000/RC1CV-CIS

Payroll deduction with Cash Value (ages 18–75)

Heart/Stroke	Individual	Single parent	Family
Choice A	\$14.00	\$17.50	\$21.10
Choice B			
Option 1	\$19.10	\$23.90	\$28.50
Option 2	23.10	29.00	34.90
Choice C			
Option 1	\$30.20	\$37.80	\$45.30
Option 2	37.20	46.50	55.80
First Occurrence rider			
\$500	\$4.50	\$5.60	\$6.80
\$1,000	9.00	11.20	13.60
ICU rider			
300	\$4.30	\$8.60	\$8.60
550	7.50	15.00	15.00
ICU policy*			
300	\$6.00	\$11.90	\$11.90
550	9.20	18.30	18.30
Policy or rider			
Single unit	\$1.70	\$3.20	\$3.20
Double unit	3.10	6.00	6.00

**Not available in MS*

Payroll deduction without Cash Value or Benefit Builder (ages 18–85)

Heart/Stroke	Individual	Single parent	Family
Choice A	\$9.00	\$11.30	\$13.60
Choice B			
Option 1	\$12.30	\$15.40	\$18.40
Option 2	14.90	18.70	22.50
Choice C			
Option 1	\$19.50	\$24.40	\$29.20
Option 2	24.00	30.00	36.00
First Occurrence rider			
\$500	\$2.90	\$3.60	\$4.40
\$1,000	5.80	7.20	8.80
ICU rider			
300	\$2.80	\$5.60	\$5.60
550	4.90	9.80	9.80
ICU policy*			
300	\$3.90	\$7.80	\$7.80
550	6.00	12.00	12.00
Policy or rider			
Single unit	\$1.10	\$2.10	\$2.10
Double unit	2.00	3.90	3.90

**Not available in MS*

Payroll deduction with Benefit Builder (ages 18–75)

Heart/Stroke	Individual	Single parent	Family
Choice A	\$12.50	\$15.70	\$18.80
Choice B			
Option 1	\$17.00	\$21.30	\$25.50
Option 2	20.70	25.90	31.10
Choice C			
Option 1	\$27.00	\$33.80	\$40.50
Option 2	33.30	41.60	49.90
First Occurrence rider			
\$500	\$4.00	\$5.00	\$6.00
\$1,000	8.00	10.00	12.00

ICU is not available with Benefit Builder.

Direct with Cash Value

Heart/Stroke	Ages	Individual	Single parent	Family
Choice A	18–39	\$14.00	\$17.50	\$21.10
	40–49	14.90	18.80	22.30
	50–64	21.50	27.10	32.40
	65–75	31.30	39.20	47.00
Choice B	18–39	\$19.10	\$23.90	\$28.50
	40–49	21.50	27.10	32.40
	50–64	32.90	41.10	49.30
	65–75	47.00	58.70	70.50
Option 2	18–39	\$23.10	\$29.00	\$34.90
	40–49	26.80	33.60	40.30
	50–64	41.10	51.30	61.50
	65–75	59.10	73.60	88.40
Choice C	18–39	\$30.20	\$37.80	\$45.30
	40–49	35.00	43.90	52.50
	50–64	56.00	69.60	84.00
	65–75	76.90	95.90	115.30
Option 2	18–39	\$37.20	\$46.50	\$55.80
	40–49	45.60	56.90	68.20
	50–64	70.80	88.70	106.30
	65–75	99.20	124.00	148.80

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Direct with Cash Value (continued)

Heart/Stroke First Occurrence rider	Ages	Individual	Single parent	Family
\$500	18-39	\$5.00	\$6.40	\$8.00
	40-49	5.00	6.40	8.00
	50-64	5.60	7.20	9.00
	65-75	6.80	9.40	12.20
\$1,000	18-39	\$10.00	\$12.80	\$16.00
	40-49	10.00	12.80	16.00
	50-64	11.20	14.40	18.00
	65-75	13.60	18.80	24.40
ICU rider 300	18-39	\$4.50	\$9.00	\$9.00
	40-49	4.60	9.20	9.20
	50-55	5.00	9.90	9.90
	56-60	7.50	14.90	14.90
	61-64	7.50	14.90	14.90
550	18-39	\$7.70	\$15.40	\$15.40
	40-49	7.90	15.70	15.70
	50-55	8.20	16.30	16.30
	56-60	11.40	22.70	22.70
	61-64	11.40	22.70	22.70
ICU policy* 300	18-39	\$6.20	\$12.40	\$12.40
	40-49	6.40	12.70	12.70
	50-55	6.50	13.00	13.00
	56-60	7.80	15.60	15.60
	61-64	7.80	15.60	15.60
550	18-39	\$9.40	\$18.70	\$18.70
	40-49	9.50	19.00	19.00
	50-55	9.80	19.50	19.50
	56-60	12.40	24.70	24.70
	61-64	12.40	24.70	24.70

*Not available in MS

Policy or rider

Single unit	18-39	\$1.90	\$3.80	\$3.80
	40-49	2.10	4.10	4.10
	50-55	2.20	4.40	4.40
	56-60	2.50	4.90	4.90
	61-64	2.50	4.90	4.90
Double unit	18-39	\$3.70	\$7.30	\$7.30
	40-49	4.00	7.90	7.90
	50-55	4.30	8.60	8.60
	56-60	4.80	9.60	9.60
	61-64	4.80	9.60	9.60

Direct with Benefit Builder

Heart/Stroke	Ages	Individual	Single parent	Family
Choice A	18-39	\$12.50	\$15.70	\$18.80
	40-49	13.30	16.70	20.00
	50-64	19.30	24.20	29.00
	65-75	28.00	35.00	42.00
Choice B Option 1	18-39	\$17.00	\$21.30	\$25.50
	40-49	19.30	24.20	29.00
	50-64	29.30	36.70	44.00
	65-75	42.00	52.50	63.00
	Option 2	18-39	\$20.70	\$25.90
	40-49	24.00	30.00	36.00
	50-64	36.70	45.80	55.00
	65-75	52.70	65.80	79.00
Choice C Option 1	18-39	\$27.00	\$33.80	\$40.50
	40-49	31.30	39.20	47.00
	50-64	50.00	62.50	75.00
	65-75	68.70	85.80	103.00
	Option 2	18-39	\$33.30	\$41.60
	40-49	40.70	50.80	61.00
	50-64	63.30	79.20	95.00
	65-75	88.70	110.80	133.00
First Occurrence rider				
\$500	18-39	\$4.40	\$5.70	\$7.00
	40-49	4.40	5.70	7.00
	50-64	5.00	6.50	8.00
	65-75	6.00	8.50	11.00
\$1,000	18-39	\$8.80	\$11.40	\$14.00
	40-49	8.80	11.40	14.00
	50-64	10.00	13.00	16.00
	65-75	12.00	17.00	22.00

ICU is not available with Benefit Builder.

**Direct without Cash Value or Benefit Builder
(available as policy only)**

ICU	Ages	Individual	Single parent	Family
ICU policy* 300	18-39	\$4.05	\$8.10	\$8.10
	40-49	4.15	8.30	8.30
	50-55	4.25	8.50	8.50
	56-60	5.10	10.20	10.20
	61-64	5.10	10.20	10.20
550	18-39	\$6.15	\$12.30	\$12.30
	40-49	6.25	12.50	12.50
	50-55	6.40	12.80	12.80
	56-60	8.10	16.20	16.20
	61-64	8.10	16.20	16.20
Single unit	18-39	\$1.25	\$2.50	\$2.50
	40-49	1.35	2.70	2.70
	50-55	1.45	2.90	2.90
	56-60	1.60	3.20	3.20
	61-64	1.60	3.20	3.20
Double unit	18-39	\$2.40	\$4.80	\$4.80
	40-49	2.60	5.20	5.20
	50-55	2.80	5.60	5.60
	56-60	3.15	6.30	6.30
	61-64	3.15	6.30	6.30

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Direct without Cash Value or Benefit Builder

Heart/Stroke	Ages	Individual	Single parent	Family
Choice A				
	18-39	\$9.00	\$11.30	\$13.60
	40-49	9.60	12.10	14.40
	50-64	13.90	17.50	20.90
	65+	20.20	25.30	30.30
Choice B				
Option 1	18-39	\$12.30	\$15.40	\$18.40
	40-49	13.90	17.50	20.90
	50-64	21.20	26.50	31.80
	65+	30.30	37.90	45.50
Option 2	18-39	\$14.90	\$18.70	\$22.50
	40-49	17.30	21.70	26.00
	50-64	26.50	33.10	39.70
	65+	38.10	47.50	57.00
Choice C				
Option 1	18-39	\$19.50	\$24.40	\$29.20
	40-49	22.60	28.30	33.90
	50-64	36.10	45.10	54.20
	65+	49.60	61.90	74.40
Option 2	18-39	\$24.00	\$30.00	\$36.00
	40-49	29.40	36.70	44.00
	50-64	45.70	57.20	68.60
	65+	64.00	80.00	96.00
First Occurrence rider				
	Ages	Individual	Single parent	Family
\$500	18-39	\$3.20	\$4.10	\$5.10
	50-64	3.60	4.70	5.80
	65-75	4.40	6.10	7.90
	76+	5.80	7.90	10.10
\$1000	18-39	\$6.40	\$8.20	\$10.20
	50-64	7.20	9.40	11.60
	65-75	8.80	12.20	15.80
	76+	11.60	15.80	20.20

Calculations to determine billing and deduction amounts for other than monthly rates

To calculate installment rates:

1. Add all monthly coverage rates.
2. Multiply the total by 12.
3. Divide by the mode (number of payments per year) and round to the nearest penny.

Example: 13-pay group*

1. Add

Heart/Stroke:	\$	16.35
ICU:	+	7.80
Total =	\$	24.15

2. Multiply

\$24.15 x 12 = \$289.80

3. Divide and round

\$289.80 ÷ 13 = \$22.2923, *Installment rate = \$22.29*

To calculate annual rates:

1. For Heart/Stroke policy and First Occurrence rider, multiply the monthly coverage rates by 12 and then by .9.
2. Round each to the nearest dollar and then total.**
3. For ICU, multiply the monthly coverage rates by 12 and then total.

Example: Annual*

1. Multiply

Heart/Stroke: \$20.05 x 12 = \$240.60 x .9 =	\$	216.54
First Occurrence: \$2.75 x 12 = \$33.00 x .9 =	\$	29.70

2. Round and add**

Heart/Stroke: \$216.54 rounds to	\$	217.00
First Occurrence: \$29.70 rounds to	+	30.00
Annual rate =	\$	247.00

3. Multiply and add

Heart/Stroke:	\$	247.00
ICU: \$6.80 x 12 =	+	81.60
Total annual rate =	\$	328.60

*Above rates used for example only.

**Dollar amounts ending in 49 cents or less, round down to the nearest dollar. Dollar amounts ending in 50 cents or more, round up to the nearest dollar.

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