

Hospital Secure[®]

Supplemental hospital indemnity insurance

Alabama, Alaska, Arkansas, Delaware, District of Columbia, Illinois, Iowa, Louisiana, Maine, Maryland, Michigan, Mississippi, Nebraska, Nevada, New Mexico, North Carolina, Ohio, Puerto Rico, Tennessee, Texas, Utah, West Virginia, Wisconsin and Wyoming

Plan A premium rates

\$1,000 level		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$15.80	\$20.90	\$29.10	\$34.40	\$189.60	\$250.80	\$349.20	\$412.80	
45-54	\$18.10	\$24.10	\$33.60	\$39.70	\$217.20	\$289.20	\$403.20	\$476.40	
55-64	\$27.00	\$36.10	\$50.20	\$59.20	\$324.00	\$433.20	\$602.40	\$710.40	

\$1,500 level		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$23.10	\$30.70	\$42.90	\$50.50	\$277.20	\$368.40	\$514.80	\$606.00	
45-54	\$26.50	\$35.40	\$49.20	\$58.10	\$318.00	\$424.80	\$590.40	\$697.20	
55-64	\$39.60	\$52.70	\$73.60	\$86.80	\$475.20	\$632.40	\$883.20	\$1,041.60	

\$2,000 level		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$30.10	\$40.20	\$56.00	\$66.10	\$361.20	\$482.40	\$672.00	\$793.20	
45-54	\$34.80	\$46.20	\$64.40	\$76.00	\$417.60	\$554.40	\$772.80	\$912.00	
55-64	\$51.70	\$69.00	\$96.30	\$113.60	\$620.40	\$828.00	\$1,155.60	\$1,363.20	

\$2,500 level		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$37.40	\$49.80	\$69.40	\$81.90	\$448.80	\$597.60	\$832.80	\$982.80	
45-54	\$42.90	\$57.20	\$79.70	\$94.00	\$514.80	\$686.40	\$956.40	\$1,128.00	
55-64	\$64.20	\$85.60	\$119.20	\$140.49	\$770.40	\$1,027.20	\$1,430.40	\$1,686.00	

Notes:

Return of Premium and Cash Value are not available with this product.

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Plan B premium rates

\$1,000 level

ISSUE AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY
18-44	\$35.20	\$47.00	\$65.40	\$77.20	\$422.40	\$564.00	\$784.80	\$926.40
45-54	\$39.70	\$52.90	\$73.70	\$87.00	\$476.40	\$634.80	\$884.40	\$1,044.00
55-64	\$50.70	\$67.60	\$94.10	\$111.00	\$608.40	\$811.20	\$1,129.20	\$1,332.00

\$1,500 level

ISSUE AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY
18-44	\$42.60	\$57.00	\$79.20	\$93.40	\$511.20	\$684.00	\$950.40	\$1,120.80
45-54	\$48.30	\$64.30	\$89.60	\$105.70	\$579.60	\$771.60	\$1,075.20	\$1,268.40
55-64	\$63.60	\$84.80	\$118.10	\$139.29	\$763.20	\$1,017.60	\$1,417.20	\$1,671.60

\$2,000 level

ISSUE AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY
18-44	\$50.10	\$66.80	\$93.00	\$109.80	\$601.20	\$801.60	\$1,116.00	\$1,317.60
45-54	\$56.80	\$75.80	\$105.50	\$124.50	\$681.60	\$909.60	\$1,266.00	\$1,494.00
55-64	\$76.50	\$101.90	\$141.99	\$167.49	\$918.00	\$1,222.80	\$1,704.00	\$2,010.00

\$2,500 level

ISSUE AGE	MONTHLY PREMIUMS				ANNUAL PREMIUMS			
	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY
18-44	\$57.90	\$77.30	\$107.70	\$126.99	\$694.80	\$927.60	\$1,292.40	\$1,524.00
45-54	\$65.80	\$87.70	\$122.20	\$144.09	\$789.60	\$1,052.40	\$1,466.40	\$1,729.20
55-64	\$89.90	\$119.90	\$166.99	\$196.99	\$1,078.80	\$1,438.80	\$2,004.00	\$2,364.00

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Hospitalization daily benefit rider rates

\$100/day level¹		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$4.30	\$5.70	\$8.00	\$9.40	\$51.60	\$68.40	\$96.00	\$112.80	
45-54	\$6.70	\$9.00	\$12.60	\$14.80	\$80.40	\$108.00	\$151.20	\$177.60	
55-64	\$10.70	\$14.30	\$20.00	\$23.60	\$128.40	\$171.60	\$240.00	\$283.20	

\$200/day level²		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$8.60	\$11.40	\$16.00	\$18.80	\$103.20	\$136.80	\$192.00	\$225.60	
45-54	\$13.40	\$18.00	\$25.20	\$29.60	\$160.80	\$216.00	\$302.40	\$355.20	
55-64	\$21.40	\$28.60	\$40.00	\$47.20	\$256.80	\$343.20	\$480.00	\$566.40	

\$300/day level³		MONTHLY PREMIUMS				ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY	
18-44	\$12.90	\$17.10	\$24.00	\$28.20	\$154.80	\$205.20	\$288.00	\$338.40	
45-54	\$20.10	\$27.00	\$37.80	\$44.40	\$241.20	\$324.00	\$453.60	\$532.80	
55-64	\$32.10	\$42.90	\$60.00	\$70.80	\$385.20	\$514.80	\$720.00	\$849.60	

Pet boarding rider rates

		MONTHLY PREMIUMS			ANNUAL PREMIUMS			
ISSUE AGE	IND	IND + CHILD	IND + SPOUSE	FAMILY	IND	IND + CHILD	IND + SPOUSE	FAMILY
18-64	\$2.20	\$2.20	\$2.20	\$2.20	\$26.40	\$26.40	\$26.40	\$26.40

Notes:

Return of Premium and Cash Value are not available with this product.

¹Available with all base confinement levels.

²Available only with the \$1,000, \$1,500 and \$2,000 base confinement levels.

³Available only with the \$1,000, and \$1,500 base confinement levels.

For details on eligibility, see Section 3 of the Hospital Secure agent guide.

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Other payment modes

To calculate a modal payment other than monthly or annually, multiply the annual premium by the appropriate modal factor listed at the right. Then round to the nearest penny.

Note: Base rates and rider rates must be calculated individually.

PAYMENT MODE	MODAL FACTOR
Semiannual	0.50000
9-pay	0.11111
10-pay	0.10000
13-pay	0.07692
24-pay	0.04167
26-pay	0.03846
52-pay	0.01923

Example 1: Semiannual

- Plan B
- 2,000 level; no riders
- Family policy
- Main insured 21

ANNUAL RATE	X	MODAL FACTOR	=	RATE (round to the nearest penny)
\$1,317.60		.50000		\$658.80

Example 2: 26-pay

- Plan A
- 1,000 level; pet boarding rider
- Individual policy
- Main insured 47

Calculate Base and each rider separately:

BASE ANNUAL RATE	X	MODAL FACTOR	=	BASE RATE (round to the nearest penny)
\$217.20		.03846		\$8.35
RIDER ANNUAL RATE	X	MODAL FACTOR	=	RIDER RATE (round to the nearest penny)
\$26.40		.03846		\$1.02

Add the base rate and all riders rates together:

BASE RATE	\$8.35
+ RIDER RATE	1.02
= MODAL RATE	\$9.37

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