

HCC Life STM - Complete
Rates for 6 month plans (\$2 million maximum)
Valid 05/03/2013 – 10/31/2013



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	94.33	125.73	74.95	103.79	59.12	64.63	47.88	54.33
20-24	105.26	137.13	82.65	116.21	64.38	66.61	51.13	57.58
25-29	105.26	137.13	82.65	116.21	64.38	66.61	51.13	57.58
30-34	114.66	190.69	90.79	163.15	72.07	94.81	58.60	67.18
35-39	144.68	209.48	111.79	179.87	85.94	105.06	66.57	77.37
40-44	181.36	238.69	138.12	205.76	103.04	177.82	77.14	143.58
45-49	261.28	281.22	248.08	249.73	227.28	228.82	187.45	189.33
50-54	345.56	343.64	308.22	306.72	285.19	283.70	239.80	238.58
55-59	470.26	436.30	421.89	391.20	393.68	365.53	336.05	311.74
60-64	621.33	546.81	559.88	492.32	526.08	463.21	454.97	400.82
Child	97.31	97.31	81.09	81.09	60.93	60.93	52.61	52.61

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	81.07	108.37	65.34	90.60	52.52	57.46	44.49	50.43
20-24	90.46	118.20	72.05	101.45	57.20	59.23	47.51	53.44
25-29	90.46	118.20	72.05	101.45	57.20	59.23	47.51	53.44
30-34	99.34	166.75	79.66	144.21	64.41	85.11	54.70	62.69
35-39	126.55	184.35	98.92	159.87	77.31	94.79	62.34	72.48
40-44	160.57	211.53	123.54	184.04	93.54	161.28	72.66	134.98
45-49	234.48	251.09	224.53	224.89	208.30	208.70	177.60	178.66
50-54	313.96	309.37	282.04	278.28	263.81	260.32	228.54	226.05
55-59	431.65	396.03	389.53	357.46	366.71	337.44	321.68	296.44
60-64	575.40	500.73	521.05	453.44	493.29	430.44	437.39	382.88
Child	84.47	84.47	71.40	71.40	54.74	54.74	49.42	49.42

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	2.32	3.10	1.85	2.56	1.46	1.59	1.18	1.34
20-24	2.59	3.38	2.04	2.86	1.59	1.64	1.26	1.42
25-29	2.59	3.38	2.04	2.86	1.59	1.64	1.26	1.42
30-34	2.83	4.70	2.24	4.02	1.78	2.34	1.44	1.66
35-39	3.57	5.16	2.75	4.43	2.12	2.59	1.64	1.91
40-44	4.47	5.88	3.40	5.07	2.54	4.38	1.90	3.54
45-49	6.44	6.93	6.11	6.15	5.60	5.64	4.62	4.67
50-54	8.51	8.47	7.59	7.56	7.03	6.99	5.91	5.88
55-59	11.59	10.75	10.40	9.64	9.70	9.01	8.28	7.68
60-64	15.31	13.47	13.80	12.13	12.96	11.41	11.21	9.88
Child	2.40	2.40	2.00	2.00	1.50	1.50	1.30	1.30

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	2.00	2.67	1.61	2.23	1.29	1.42	1.10	1.24
20-24	2.23	2.91	1.78	2.50	1.41	1.46	1.17	1.32
25-29	2.23	2.91	1.78	2.50	1.41	1.46	1.17	1.32
30-34	2.45	4.11	1.96	3.55	1.59	2.10	1.35	1.54
35-39	3.12	4.54	2.44	3.94	1.90	2.34	1.54	1.79
40-44	3.96	5.21	3.04	4.53	2.30	3.97	1.79	3.33
45-49	5.78	6.19	5.53	5.54	5.13	5.14	4.38	4.40
50-54	7.74	7.62	6.95	6.86	6.50	6.41	5.63	5.57
55-59	10.64	9.76	9.60	8.81	9.04	8.31	7.93	7.30
60-64	14.18	12.34	12.84	11.17	12.15	10.61	10.78	9.43
Child	2.08	2.08	1.76	1.76	1.35	1.35	1.22	1.22

HCC Life STM

Rates for 11 month plans (\$2 million maximum) Note: 11 month plan is not available in all states
Valid 05/03/2013 – 09/30/2013

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	104.18	144.27	82.18	89.84	66.55	75.52	61.72	67.35
20-24	114.88	161.53	89.49	92.59	71.07	80.04	65.64	73.00
25-29	114.88	161.53	89.49	92.59	71.07	80.04	65.64	73.00
30-34	126.20	226.78	100.18	131.79	81.45	93.38	75.49	77.84
35-39	155.39	250.02	119.46	146.03	92.53	107.54	84.82	88.47
40-44	191.99	286.01	143.23	247.17	107.22	199.58	97.19	153.51
45-49	344.83	347.12	315.92	318.06	260.56	263.17	206.18	206.93
50-54	428.43	426.34	396.41	394.34	333.32	331.63	269.58	267.77
55-59	586.43	543.77	547.22	508.09	467.11	433.32	384.06	356.44
60-64	778.23	684.32	731.25	643.86	632.41	557.14	527.84	464.39
Child	112.72	112.72	84.69	84.69	73.13	73.13	64.77	64.77

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	90.82	125.93	73.00	79.87	61.84	70.10	59.06	64.52
20-24	100.15	141.02	79.51	82.33	66.04	74.28	62.83	69.94
25-29	100.15	141.02	79.51	82.33	66.04	74.28	62.83	69.94
30-34	110.73	200.45	89.53	118.30	76.03	87.14	72.54	74.63
35-39	137.50	222.22	107.46	131.76	86.65	100.75	81.61	84.97
40-44	171.72	255.82	130.02	224.18	101.00	187.62	93.70	147.62
45-49	312.10	312.60	289.54	290.09	246.86	248.34	199.26	199.37
50-54	392.04	386.81	366.70	361.84	317.67	314.21	261.28	258.54
55-59	541.45	496.87	509.73	469.04	447.14	412.05	372.98	344.83
60-64	724.26	630.28	685.67	598.31	607.97	532.20	513.81	450.26
Child	99.25	99.25	76.09	76.09	68.69	68.69	62.68	62.68

Daily Rates for 181 + days – 80/20 Coinsurance

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	2.57	3.56	2.03	2.21	1.64	1.86	1.52	1.65
20-24	2.84	3.98	2.21	2.28	1.75	1.97	1.61	1.79
25-29	2.84	3.98	2.21	2.28	1.75	1.97	1.61	1.79
30-34	3.11	5.59	2.47	3.25	2.00	2.31	1.86	1.92
35-39	3.82	6.16	2.95	3.60	2.28	2.65	2.09	2.18
40-44	4.73	7.05	3.53	6.09	2.64	4.92	2.39	3.78
45-49	8.49	8.55	7.78	7.84	6.42	6.49	5.07	5.10
50-54	10.55	10.51	9.77	9.72	8.21	8.17	6.64	6.60
55-59	14.46	13.40	13.48	12.52	11.51	10.68	9.47	8.78
60-64	19.18	16.86	18.01	15.86	15.58	13.73	13.01	11.44
Child	2.78	2.78	2.09	2.09	1.81	1.81	1.60	1.60

Daily Rates for 181 + days – 50/50 Coinsurance

Age	Deductibles							
	\$500		\$1,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
2-19	2.24	3.10	1.79	1.97	1.53	1.72	1.46	1.58
20-24	2.47	3.48	1.96	2.03	1.63	1.83	1.54	1.72
25-29	2.47	3.48	1.96	2.03	1.63	1.83	1.54	1.72
30-34	2.72	4.93	2.21	2.92	1.88	2.14	1.79	1.83
35-39	3.39	5.48	2.64	3.25	2.14	2.49	2.02	2.10
40-44	4.23	6.30	3.20	5.52	2.49	4.63	2.31	3.64
45-49	7.69	7.70	7.13	7.14	6.09	6.12	4.91	4.91
50-54	9.66	9.54	9.04	8.91	7.83	7.74	6.44	6.37
55-59	13.34	12.25	12.57	11.55	11.02	10.15	9.19	8.49
60-64	17.85	15.53	16.89	14.75	14.98	13.11	12.66	11.09
Child	2.45	2.45	1.88	1.88	1.70	1.70	1.54	1.54

AREA FACTORS

<u>Zip Code</u>	<u>Factor</u>	<u>Zip Code</u>	<u>Factor</u>	<u>Zip Code</u>	<u>Factor</u>	<u>Zip Code</u>	<u>Factor</u>
Alabama		Hawaii		Mississippi		South Dakota	
350-353	0.985	All zip codes	0.850	All zip codes	0.887	All zip codes	0.894
Remainder	0.818						
		Idaho		Missouri		Tennessee	
Alaska		All zip codes	0.887	All zip codes	0.800	All zip codes	0.921
All zip codes	1.556						
		Illinois		Nebraska		Texas	
Arizona		600-608	1.098	All zip codes	0.965	750-753; 770-777	1.038
All zip codes	1.000	Remainder	0.914			791-797	0.934
				Nevada		Remainder	0.967
Arkansas		Indiana		All zip codes	0.994		
All zip codes	0.811	All zip codes	0.867			Utah	
				North Carolina		All zip codes	0.694
Delaware**		Kansas		All zip codes	0.943		
All zip codes	1.055	All zip codes	0.692			West Virginia	
				Oklahoma		247-257	1.000
District of Columbia		Kentucky		All zip codes	0.918	Remainder	0.970
All zip codes	0.807	All zip codes	0.882				
				Oregon		Wisconsin	
Florida		Louisiana		All zip codes	0.987	530-533; 535-538	1.121
330-334;349	1.206	All zip codes	0.881			Remainder	1.017
Remainder	1.056			Pennsylvania			
		Maine		190-194	1.848	Wyoming	
Georgia		All zip codes	0.862	150-161; 180-189	1.108	All zip codes	1.077
300-303;308-314	0.855			Remainder	0.863		
Remainder	0.804	Michigan					
		480-485	0.872	South Carolina			
		Remainder	0.734	All zip codes	1.108		

****DE** - This policy may not be issued to a Primary Insured that is under the age of 19