

MONTHLY RATES								
Age	\$50,000 includes Mini Health Plan		\$75,000		\$100,000 includes Mini Health Plan		\$125,000	
	Male	Female	Male	Female	Male	Female	Male	Female
18	\$36.20	\$42.15	\$36.20	\$42.15	\$43.20	\$53.01	\$43.20	\$53.01
19	\$36.74	\$42.68	\$36.74	\$42.68	\$43.86	\$53.71	\$43.86	\$53.71
20	\$37.27	\$43.21	\$37.27	\$43.21	\$44.52	\$54.41	\$44.52	\$54.41
21	\$37.80	\$43.75	\$37.80	\$43.75	\$45.18	\$55.12	\$45.18	\$55.12
22	\$38.35	\$44.29	\$38.35	\$44.29	\$45.85	\$55.82	\$45.85	\$55.82
23	\$38.88	\$44.82	\$38.88	\$44.82	\$46.50	\$56.54	\$46.50	\$56.54
24	\$39.41	\$45.36	\$39.41	\$45.36	\$47.16	\$57.25	\$47.16	\$57.25
25	\$39.97	\$45.91	\$39.97	\$45.91	\$47.86	\$57.92	\$47.86	\$57.92
26	\$40.72	\$46.67	\$40.72	\$46.67	\$48.79	\$58.91	\$48.79	\$58.91
27	\$41.47	\$47.41	\$41.47	\$47.41	\$49.71	\$59.89	\$49.71	\$59.89
28	\$42.21	\$48.16	\$42.21	\$48.16	\$50.65	\$60.87	\$50.65	\$60.87
29	\$42.97	\$48.91	\$42.97	\$48.91	\$51.58	\$61.85	\$51.58	\$61.85
30	\$43.74	\$49.68	\$43.74	\$49.68	\$52.51	\$62.85	\$52.51	\$62.85
31	\$44.49	\$50.44	\$44.49	\$50.44	\$53.44	\$63.82	\$53.44	\$63.82
32	\$45.24	\$51.18	\$45.24	\$51.18	\$54.37	\$64.80	\$54.37	\$64.80
33	\$45.99	\$51.94	\$45.99	\$51.94	\$55.30	\$65.78	\$55.30	\$65.78
34	\$46.74	\$52.68	\$46.74	\$52.68	\$56.22	\$66.76	\$56.22	\$66.76
35	\$47.51	\$53.46	\$47.51	\$53.46	\$57.17	\$67.76	\$57.17	\$67.76
36	\$48.26	\$54.20	\$48.26	\$54.20	\$58.09	\$68.74	\$58.09	\$68.74
37	\$49.00	\$54.95	\$49.00	\$54.95	\$59.02	\$69.71	\$59.02	\$69.71
38	\$49.76	\$55.70	\$49.76	\$55.97	\$59.95	\$70.69	\$59.95	\$70.69
39	\$50.50	\$56.45	\$50.50	\$56.45	\$60.88	\$71.67	\$60.88	\$71.67
40	\$51.28	\$57.22	\$51.28	\$57.22	\$61.82	\$72.68	\$61.82	\$72.68
41	\$51.79	\$57.97	\$51.79	\$57.97	\$62.46	\$73.66	\$62.46	\$73.66
42	\$52.30	\$58.72	\$52.30	\$58.72	\$63.09	\$74.64	\$63.09	\$74.64
43	\$52.81	\$59.47	\$52.81	\$59.47	\$63.74	\$75.61	\$63.74	\$75.61
44	\$53.32	\$60.21	\$53.32	\$60.21	\$64.37	\$76.59	\$64.37	\$76.59
45	\$53.86	\$60.99	\$53.86	\$60.99	\$65.00	\$77.59	\$65.00	\$77.59
46	\$54.21	\$61.41	\$54.21	\$61.41	\$65.45	\$78.15	\$65.45	\$78.15
47	\$54.57	\$61.85	\$54.57	\$61.85	\$65.90	\$78.70	\$65.90	\$78.70
48	\$54.92	\$62.28	\$54.92	\$62.28	\$66.35	\$79.26	\$66.35	\$79.26
49	\$55.28	\$62.70	\$55.28	\$62.70	\$66.79	\$79.81	\$66.79	\$79.81
50	\$55.66	\$63.10	\$55.66	\$63.10	\$67.22	\$80.36	\$67.22	\$80.36
51	\$55.89	\$63.10	\$56.39	\$63.67	\$67.56	\$80.64	\$67.56	\$81.38
52	\$56.12	\$63.10	\$57.12	\$64.23	\$67.89	\$80.91	\$67.89	\$82.40
53	\$56.37	\$63.10	\$57.87	\$64.80	\$68.22	\$81.20	\$68.22	\$83.44
54	\$56.60	\$63.10	\$58.61	\$65.37	\$68.55	\$81.48	\$68.55	\$84.48
55	\$59.37	\$65.93	\$62.01	\$68.91	\$72.06	\$85.55	\$72.06	\$89.50
56	\$59.67	\$66.45	\$62.33	\$70.05	\$73.82	\$86.27	\$73.82	\$90.26
57	\$59.97	\$66.96	\$62.65	\$71.20	\$75.58	\$87.00	\$75.58	\$91.02
58	\$60.28	\$67.48	\$62.97	\$72.36	\$77.33	\$87.72	\$77.33	\$91.78
59	\$60.58	\$67.99	\$63.29	\$73.53	\$79.09	\$88.45	\$79.09	\$92.54
60	\$60.88	\$68.50	\$63.60	\$74.71	\$80.85	\$89.17	\$80.85	\$93.30
61	\$62.32	\$70.66	\$65.11	\$77.08	\$82.01	\$91.90	\$82.01	\$96.17
62	\$63.76	\$72.81	\$66.62	\$79.45	\$83.18	\$94.62	\$83.18	\$99.03
63	\$65.19	\$74.97	\$68.13	\$81.82	\$84.34	\$97.35	\$84.34	\$101.89
64	\$66.63	\$77.12	\$69.64	\$84.19	\$85.51	\$100.07	\$85.51	\$104.75
65	\$68.07	\$79.28	\$71.43	\$86.56	\$86.67	\$102.80	\$86.67	\$107.62
66	\$72.58	\$85.13	\$75.89	\$92.99	\$91.14	\$109.45	\$91.14	\$114.60
67	\$77.10	\$90.98	\$80.63	\$99.42	\$95.60	\$116.10	\$95.60	\$121.58
68	\$81.62	\$96.82	\$85.37	\$105.86	\$100.07	\$122.75	\$100.07	\$128.56
69	\$86.13	\$102.67	\$90.11	\$112.29	\$104.53	\$129.40	\$104.53	\$135.55
70	\$90.65	\$108.52	\$94.86	\$118.72	\$109.00	\$136.05	\$109.00	\$142.53
71	\$96.05	\$116.71	\$100.53	\$127.74	\$115.04	\$146.37	\$115.04	\$153.37
72	\$101.46	\$124.90	\$106.21	\$136.75	\$121.08	\$156.69	\$121.08	\$164.20
73	\$106.87	\$133.10	\$111.89	\$145.76	\$127.11	\$167.02	\$127.11	\$175.04
74	\$112.27	\$141.29	\$117.56	\$154.77	\$133.15	\$177.34	\$133.15	\$185.88
75	\$112.97	\$141.34	\$118.30	\$154.83	\$133.50	\$177.90	\$133.50	\$186.47
76	\$123.24	\$158.14	\$129.08	\$173.31	\$144.01	\$198.61	\$144.01	\$208.21
77	\$133.52	\$174.94	\$139.87	\$191.79	\$154.53	\$219.31	\$154.53	\$229.95
78	\$143.79	\$191.74	\$150.66	\$210.27	\$165.04	\$240.02	\$165.04	\$251.69
79	\$154.07	\$208.54	\$161.44	\$228.75	\$175.56	\$260.72	\$175.56	\$273.44
80	\$164.34	\$225.34	\$172.23	\$247.23	\$186.07	\$281.43	\$186.07	\$295.18

*** Mini Health Plan is included with the \$50,000 and \$100,000 plans only.

*** Premium for couples who apply and are approved together is reduced approximately by 10% for each insured

*** Calculation for couples discount = (Premium - \$6.48 Policy Fee x 90% Discount + \$6.48 Policy Fee)

ANNUAL RATES								
Age	\$50,000 includes Mini Health Plan		\$75,000		\$100,000 includes Mini Health Plan		\$125,000	
	Male	Female	Male	Female	Male	Female	Male	Female
18	\$402.25	\$468.30	\$402.25	\$468.30	\$480.02	\$589.04	\$480.02	\$589.04
19	\$408.17	\$474.22	\$408.17	\$474.22	\$487.31	\$596.81	\$487.31	\$596.81
20	\$414.10	\$480.15	\$414.10	\$480.15	\$494.72	\$604.59	\$494.72	\$604.59
21	\$420.02	\$486.07	\$420.02	\$486.07	\$502.00	\$612.49	\$502.00	\$612.49
22	\$426.07	\$492.12	\$426.07	\$492.12	\$509.41	\$620.27	\$509.41	\$620.27
23	\$432.00	\$498.05	\$432.00	\$498.05	\$516.69	\$628.17	\$516.69	\$628.17
24	\$437.93	\$503.98	\$437.93	\$503.98	\$523.98	\$636.07	\$523.98	\$636.07
25	\$444.10	\$510.15	\$444.10	\$510.15	\$531.75	\$643.60	\$531.75	\$643.60
26	\$452.49	\$518.54	\$452.49	\$518.54	\$542.12	\$654.59	\$542.12	\$654.59
27	\$460.77	\$526.81	\$460.77	\$526.81	\$552.37	\$665.46	\$552.37	\$665.46
28	\$469.04	\$535.09	\$469.04	\$535.09	\$562.74	\$676.32	\$562.74	\$676.32
29	\$477.43	\$543.48	\$477.43	\$543.48	\$573.11	\$687.19	\$573.11	\$687.19
30	\$485.95	\$552.00	\$485.95	\$552.00	\$583.48	\$698.30	\$583.48	\$698.30
31	\$494.35	\$560.40	\$494.35	\$560.40	\$593.73	\$709.16	\$593.73	\$709.16
32	\$502.62	\$568.67	\$502.62	\$568.67	\$604.10	\$720.02	\$604.10	\$720.02
33	\$511.01	\$577.06	\$511.01	\$577.06	\$614.47	\$730.89	\$614.47	\$730.89
34	\$519.28	\$585.33	\$519.28	\$585.33	\$624.72	\$741.75	\$624.72	\$741.75
35	\$527.93	\$593.98	\$527.93	\$593.98	\$635.21	\$752.86	\$635.21	\$752.86
36	\$536.20	\$602.25	\$536.20	\$602.25	\$645.46	\$763.73	\$645.46	\$763.73
37	\$544.47	\$610.52	\$544.47	\$610.52	\$655.83	\$774.59	\$655.83	\$774.59
38	\$552.86	\$618.91	\$552.86	\$621.91	\$666.07	\$785.46	\$666.07	\$785.46
39	\$561.14	\$627.19	\$561.14	\$627.19	\$676.44	\$796.32	\$676.44	\$796.32
40	\$569.78	\$635.83	\$569.78	\$635.83	\$686.94	\$807.56	\$686.94	\$807.56
41	\$575.46	\$644.10	\$575.46	\$644.10	\$693.98	\$818.42	\$693.98	\$818.42
42	\$581.14	\$652.49	\$581.14	\$652.49	\$701.01	\$829.28	\$701.01	\$829.28
43	\$586.81	\$660.77	\$586.81	\$660.77	\$708.17	\$840.15	\$708.17	\$840.15
44	\$592.49	\$669.04	\$592.49	\$669.04	\$715.21	\$851.01	\$715.21	\$851.01
45	\$598.42	\$677.68	\$598.42	\$677.68	\$722.25	\$862.12	\$722.25	\$862.12
46	\$602.37	\$682.37	\$602.37	\$682.37	\$727.19	\$868.30	\$727.19	\$868.30
47	\$606.32	\$687.19	\$606.32	\$687.19	\$732.25	\$874.47	\$732.25	\$874.47
48	\$610.27	\$692.00	\$610.27	\$692.00	\$737.19	\$880.64	\$737.19	\$880.64
49	\$614.22	\$696.69	\$614.22	\$696.69	\$742.12	\$886.81	\$742.12	\$886.81
50	\$618.42	\$701.14	\$618.42	\$701.14	\$746.94	\$892.86	\$746.94	\$892.86
51	\$621.01	\$701.14	\$626.50	\$707.43	\$750.64	\$895.95	\$750.64	\$904.19
52	\$623.60	\$701.14	\$634.63	\$713.72	\$754.35	\$899.04	\$754.35	\$915.58
53	\$626.32	\$701.14	\$642.95	\$720.01	\$758.05	\$902.25	\$758.05	\$927.16
54	\$628.91	\$701.14	\$651.19	\$726.31	\$761.63	\$905.33	\$761.63	\$938.66
55	\$659.61	\$732.59	\$688.99	\$765.62	\$800.67	\$950.56	\$800.67	\$994.49
56	\$662.99	\$738.31	\$692.54	\$778.29	\$820.20	\$958.60	\$820.20	\$1,002.93
57	\$666.36	\$744.02	\$696.08	\$791.06	\$839.73	\$966.64	\$839.73	\$1,011.37
58	\$669.73	\$749.73	\$699.62	\$803.95	\$859.27	\$974.69	\$859.27	\$1,019.82
59	\$673.11	\$755.45	\$703.17	\$816.96	\$878.80	\$982.73	\$878.80	\$1,028.27
60	\$676.48	\$761.16	\$706.70	\$830.08	\$898.33	\$990.78	\$898.33	\$1,036.72
61	\$692.45	\$785.11	\$723.47	\$856.42	\$911.27	\$1,021.07	\$911.27	\$1,068.52
62	\$708.41	\$809.05	\$740.23	\$882.76	\$924.20	\$1,051.36	\$924.20	\$1,100.33
63	\$724.37	\$833.00	\$756.99	\$909.10	\$937.13	\$1,081.64	\$937.13	\$1,132.12
64	\$740.33	\$856.94	\$773.75	\$935.43	\$950.07	\$1,111.93	\$950.07	\$1,163.93
65	\$756.30	\$880.89	\$793.67	\$961.78	\$963.00	\$1,142.22	\$963.00	\$1,195.73
66	\$806.48	\$945.87	\$843.20	\$1,033.26	\$1,012.62	\$1,216.11	\$1,012.62	\$1,273.32
67	\$856.65	\$1,010.84	\$895.88	\$1,104.72	\$1,062.24	\$1,290.00	\$1,062.24	\$1,350.90
68	\$906.83	\$1,075.82	\$948.57	\$1,176.20	\$1,111.87	\$1,363.89	\$1,111.87	\$1,428.48
69	\$957.01	\$1,140.80	\$1,001.26	\$1,247.68	\$1,161.49	\$1,437.78	\$1,161.49	\$1,506.07
70	\$1,007.19	\$1,205.78	\$1,053.95	\$1,319.16	\$1,211.11	\$1,511.67	\$1,211.11	\$1,583.65
71	\$1,067.26	\$1,296.80	\$1,117.02	\$1,419.28	\$1,278.20	\$1,626.36	\$1,278.20	\$1,704.08
72	\$1,127.34	\$1,387.82	\$1,180.11	\$1,519.40	\$1,345.29	\$1,741.04	\$1,345.29	\$1,824.49
73	\$1,187.41	\$1,478.84	\$1,243.18	\$1,619.52	\$1,412.38	\$1,855.73	\$1,412.38	\$1,944.92
74	\$1,247.48	\$1,569.87	\$1,306.25	\$1,719.66	\$1,479.47	\$1,970.42	\$1,479.47	\$2,065.34
75	\$1,255.23	\$1,570.45	\$1,314.39	\$1,720.30	\$1,483.33	\$1,976.67	\$1,483.33	\$2,071.90
76	\$1,369.38	\$1,757.12	\$1,434.25	\$1,925.63	\$1,600.16	\$2,206.73	\$1,600.16	\$2,313.47
77	\$1,483.53	\$1,943.80	\$1,554.11	\$2,130.98	\$1,716.98	\$2,436.80	\$1,716.98	\$2,555.04
78	\$1,597.69	\$2,130.47	\$1,673.97	\$2,336.32	\$1,833.80	\$2,666.87	\$1,833.80	\$2,796.61
79	\$1,711.84	\$2,317.14	\$1,793.83	\$2,541.65	\$1,950.62	\$2,896.93	\$1,950.62	\$3,038.18
80	\$1,825.99	\$2,503.82	\$1,913.69	\$2,747.00	\$2,067.44	\$3,127.00	\$2,067.44	\$3,279.75

*** Mini Health Plan is included with the \$50,000 and \$100,000 plans only.

*** Premium for couples who apply and are approved together is reduced approximately by 10% for each insured

*** Calculation for couples discount = (Premium - \$72 Policy Fee x 90% Discount + \$72 Policy Fee)