

## **3 QUESTIONS**

• IF YOU WERE OUT OF WORK FOR 2-4 WEEKS, WOULD YOU BE ABLE TO MAINTAIN YOUR CURRENT LIFESTYLE WITHOUT BORROWING MONEY OR PULLING FROM SAVINGS?

• DO YOU KNOW ANYONE THAT HAS DEALT WITH A CRITICAL ILLNESS OR CANCER DIAGNOSIS? IF YOU RECEIVED THAT TYPE OF DIAGNOSIS, HOW WOULD IT AFFECT YOUR FINANCIAL SITUATION?

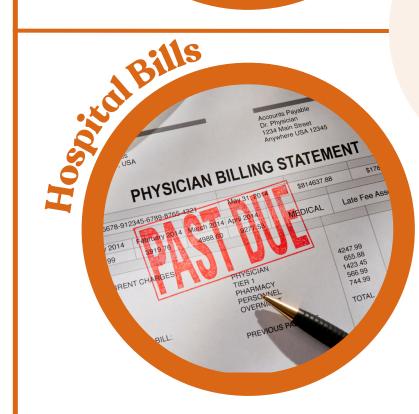
• COULD YOU TELL ME ABOUT HOW YOU WOULD TYPICALLY HANDLE UNEXPECTED MEDICAL EXPENSES THAT AREN'T COVERED BY HEALTH INSURANCE?





**KEEPS YOU** 







## **PACKAGES**









# **RATE SHEET**

### **Short Term Accident / Sickness**

Issue		14-Day Benefit Period					
Age	\$50-Day	\$100/Day	\$150/Day	\$200/Day			
17-29	\$7.77	\$15.44	\$23.23	\$30.86			
30-39	\$9.69	\$19.40	\$29.10	\$38.73			
40-49	\$12.98	\$26.14	\$39.09	\$52.12			
50-59	\$19.10	\$38.04	\$57.28	\$76.09			
60-67	\$27.00	\$53.72	\$80.68	\$107.58			

Issue	30-Day Benefit Period				
Age	\$50/Day	\$100/Day	\$150/Day	\$200/Day	
17-29	\$14.31	\$28.82	\$42.95	\$57.33	
30-39	\$18.45	\$36.64	\$55.05	\$73.17	
40-49	\$24.98	\$49.63	\$74.69	\$99.59	
50-59	\$36.60	\$73.47	\$110.21	\$146.96	
60-67	\$52.61	\$105.35	\$158.03	\$210.71	

Issue	60-Day Benefit Period					
Age	\$50/Day	\$100/Day \$150/Day		\$200/Day		
17-29	\$22.23	\$44.38	\$66.56	\$88.74		
30-39	\$29.19	\$58.28	\$87.42	\$116.56		
40-49	\$40.62	\$80.84	\$121.47	\$161.96		
50-59	\$61.36	\$122.71	\$183.81	\$245.79		
60-67	\$90.20	\$181.71	\$272.22	\$363.87		

### **Critical Illness**

Monthly Rates per \$5,000 of Coverage

			,				
	Non-Tobacco						
Issue Age	Individual	Ind. + 1	Family				
17-29	\$1.91	\$2.50	\$2.91				
30-39	\$3.74	\$4.86	\$5.61				
40-49	\$7.37	\$9.58	\$11.05				
50-59	\$12.85	\$16.70	\$19.27				
60-70	\$21.11	\$27.44	\$31.66				

Tobacco							
Issue Age	Individual	Ind. + 1	Family				
17-29	\$3.25	\$4.26	\$4.96				
30-39	\$6.38	\$8.29	\$9.57				
40-49	\$12.56	\$16.33	\$18.84				
50-59	\$21.90	\$28.47	\$32.85				
60-70	\$35.98	\$46.78	\$53.97				

### **Accident**

	<u>Plan A</u>	<u>Plan B</u>
Individual	\$14.03	\$20.97
Individual + 1	\$29.59	\$43.43
Family	\$42.83	\$63.78

#### **Cancer**

\$5,000 Lump Sum			\$10,000 Lump Sum				
Issue Age	Individual	Ind. + 1	Family	Issue Age	Individual	Ind. + 1	Family
17-29	\$1.82	\$2.98	\$4.43	17-29	\$3.61	\$5.91	\$8.79
30-39	\$3.34	\$5.46	\$8.13	30-39	\$6.61	\$10.81	\$16.08
40-49	\$6.53	\$10.69	\$15.90	40-49	\$12.92	\$21.14	\$31.45
50-59	\$11.42	\$18.69	\$27.80	50-59	\$22.63	\$37.02	\$55.07
60-70	\$14.36	\$23.49	\$34.94	60-70	\$28.50	\$46.63	\$69.35

\$15,000 Lump Sum				\$20,000 Lump Sum			
Issue Age	Individual	Ind. + 1	Family	Issue Age	Individual	Ind. + 1	Family
17-29	\$5.40	\$8.83	\$13.14	17-29	\$7.19	\$11.76	\$17.49
30-39	\$9.87	\$16.15	\$24.03	30-39	\$13.14	\$21.50	\$31.98
40-49	\$19.31	\$31.59	\$46.99	40-49	\$25.70	\$42.05	\$62.54
50-59	\$33.84	\$55.36	\$82.34	50-59	\$45.04	\$73.69	\$109.61
60-70	\$42.64	\$69.76	\$103.76	60-70	\$56.78	\$92.89	\$138.16

### **Hospital Indemnity**

#### Plan A

Issue Age	Individual	Ind. + 1	Family
17-29	\$15.19	\$30.39	\$45.40
30-39	\$19.74	\$39.47	\$54.95
40-49	\$26.25	\$52.50	\$68.61
50-59	\$35.94	\$73.77	\$91.62
60-70	\$48.07	\$98.67	\$115.75

#### Plan B

Issue Age	Individual	Ind. + 1	Family
17-29	\$22.91	\$46.98	\$69.88
30-39	\$29.77	\$61.04	\$84.40
40-49	\$39.62	\$81.23	\$105.19
50-59	\$55.68	\$114.16	\$136.63
60-70	\$74.47	\$152.69	\$172.41