

Hospital Recovery Insurance Monthly Rates\*  
with Observation Coverage

**\$7,000 Annual Benefit Bank**  
**\$200 Daily Benefit**

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$13.17	\$21.00	\$25.25	\$37.48
<b>30-39</b>	\$16.76	\$27.79	\$31.34	\$41.20
<b>40-49</b>	\$21.19	\$37.20	\$33.35	\$47.66
<b>50-59</b>	\$25.65	\$45.33	\$35.00	\$54.40
<b>60-63</b>	\$30.39	\$57.56	\$37.74	\$62.41
<b>64-69</b>	\$34.25	\$66.75	\$40.69	\$72.89
<b>70-74</b>	\$43.28	\$82.99	\$49.50	\$88.86
<b>75-79**</b>	\$53.21	\$104.69	\$59.50	\$110.61
<b>80-85**</b>	\$65.87	\$130.07	\$72.39	\$136.09

**\$17,500 Annual Benefit Bank**  
**\$500 Daily Benefit**

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$20.12	\$37.44	\$45.65	\$64.40
<b>30-39</b>	\$25.31	\$46.12	\$53.22	\$75.62
<b>40-49</b>	\$34.89	\$65.89	\$59.32	\$91.74
<b>50-59</b>	\$45.48	\$87.69	\$66.20	\$111.82
<b>60-63</b>	\$60.40	\$120.50	\$76.05	\$136.12
<b>64-69</b>	\$75.50	\$154.00	\$90.57	\$168.23
<b>70-74</b>	\$98.41	\$200.34	\$112.86	\$214.13
<b>75-79**</b>	\$124.54	\$254.34	\$139.34	\$268.16
<b>80-85**</b>	\$155.14	\$317.54	\$170.46	\$331.47

**\$24,500 Annual Benefit Bank**  
**\$700 Daily Benefit**

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$26.13	\$50.46	\$61.64	\$87.90
<b>30-39</b>	\$33.32	\$62.44	\$72.14	\$103.40
<b>40-49</b>	\$46.63	\$89.89	\$80.60	\$125.81
<b>50-59</b>	\$60.30	\$119.96	\$90.21	\$153.40
<b>60-63</b>	\$82.43	\$166.48	\$104.16	\$188.13
<b>64-69</b>	\$104.50	\$213.50	\$125.08	\$233.64
<b>70-74</b>	\$135.68	\$278.07	\$155.70	\$297.12
<b>75-79**</b>	\$172.06	\$353.47	\$192.55	\$372.52
<b>80-85**</b>	\$214.63	\$441.69	\$235.80	\$460.86

**\$31,500 Annual Benefit Bank**  
**\$900 Daily Benefit**

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$32.15	\$63.47	\$77.65	\$111.39
<b>30-39</b>	\$41.32	\$78.75	\$91.05	\$131.18
<b>40-49</b>	\$62.21	\$121.50	\$108.62	\$170.55
<b>50-59</b>	\$79.08	\$161.31	\$119.96	\$202.90
<b>60-63</b>	\$106.30	\$216.26	\$134.58	\$244.42
<b>64-69</b>	\$134.50	\$277.00	\$162.03	\$303.62
<b>70-74</b>	\$175.70	\$361.51	\$201.68	\$386.17
<b>75-79**</b>	\$223.19	\$460.13	\$249.77	\$484.77
<b>80-85**</b>	\$278.86	\$575.76	\$306.32	\$600.55

\* Each covered family member has access to his/her own Annual Benefit Bank amount (Daily Benefit Amount x 35). In most instances, there will be a premium saving when spouses/partners apply together versus separately. The rates shown assume primary and spouse are in the same age bands. To review monthly premiums for different benefit amounts, visit [www.YourLifeSecure.com](http://www.YourLifeSecure.com) and login to your secure portal to run quotes.

\*\* Rates for ages 75-85 are not applicable in IL, NM, OK & TX

Hospital Recovery Insurance Optional Riders Monthly Rates\*  
with Observation Coverage

**Emergency Room and Ambulance Benefit Rider**

\$300 Per Emergency Room Visit, 1 Visit Per Year &  
\$150 Ground, \$ 500 Air Per Day Ambulance, 1 Day Per Year Maximum

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$4.25	\$8.42	\$10.27	\$15.56
<b>30-39</b>	\$4.25	\$8.42	\$10.27	\$15.56
<b>40-49</b>	\$4.25	\$8.42	\$10.27	\$15.56
<b>50-59</b>	\$5.01	\$9.95	\$10.91	\$16.97
<b>60-63</b>	\$6.33	\$12.65	\$11.96	\$19.10
<b>64-69</b>	\$8.04	\$16.05	\$14.04	\$22.05
<b>70-74</b>	\$9.85	\$19.68	\$15.38	\$25.20
<b>75-79**</b>	\$12.47	\$24.90	\$17.93	\$30.37
<b>80-85**</b>	\$15.97	\$31.88	\$21.36	\$37.28

**Major Diagnostic Examination Benefit Rider\*\*\***

\$500 Per day, 1 Day Per Year Maximum

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$13.91	\$27.83	\$22.30	\$36.22
<b>30-39</b>	\$13.91	\$27.83	\$22.30	\$36.22
<b>40-49</b>	\$13.91	\$27.83	\$22.30	\$36.22
<b>50-59</b>	\$23.12	\$46.43	\$30.00	\$53.30
<b>60-63</b>	\$33.40	\$67.14	\$39.90	\$73.65
<b>64-69</b>	\$37.50	\$75.00	\$44.44	\$81.94
<b>70-74</b>	\$37.50	\$75.00	\$44.44	\$81.38
<b>75-79**</b>	\$37.50	\$75.00	\$44.44	\$81.32
<b>80-85**</b>	\$37.50	\$75.00	\$44.44	\$81.23

**Rehabilitation Facility Benefit Rider**

\$100 Per Day, 15 Days Per Year Maximum

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$0.16	\$0.32	\$0.19	\$0.35
<b>30-39</b>	\$0.16	\$0.32	\$0.19	\$0.35
<b>40-49</b>	\$0.16	\$0.32	\$0.19	\$0.35
<b>50-59</b>	\$0.36	\$0.73	\$0.39	\$0.76
<b>60-63</b>	\$0.61	\$1.23	\$0.64	\$1.26
<b>64-69</b>	\$0.85	\$1.71	\$0.88	\$1.74
<b>70-74</b>	\$1.34	\$2.69	\$1.36	\$2.71
<b>75-79**</b>	\$2.08	\$4.17	\$2.10	\$4.20
<b>80-85**</b>	\$3.16	\$6.35	\$3.18	\$6.37

\* The rates shown assume primary and spouse are in the same age bands. To review monthly premiums for different benefit amounts, visit [www.YourLifeSecure.com](http://www.YourLifeSecure.com) and login to your secure portal to run quotes.

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\*\*\* Not available in Connecticut