

Hospital Recovery Insurance Monthly Rates*
with Observation Coverage

\$3,500 Annual Benefit Bank
\$100 Daily Benefit

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$11.74	\$17.17	\$20.30	\$26.21
30-39	\$12.87	\$19.23	\$21.65	\$26.10
40-49	\$14.71	\$23.56	\$21.69	\$29.35
50-59	\$16.71	\$27.18	\$22.03	\$32.62
60-63	\$18.30	\$31.80	\$22.31	\$35.77
64-69	\$20.00	\$36.50	\$23.43	\$39.85
70-74	\$25.45	\$44.36	\$28.98	\$47.62
75-79**	\$29.41	\$55.44	\$32.85	\$58.77
80-85**	\$36.08	\$68.43	\$39.66	\$71.83

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

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

\$10,500 Annual Benefit Bank
\$300 Daily Benefit

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$14.59	\$24.83	\$30.20	\$48.74
30-39	\$20.64	\$36.34	\$41.03	\$56.30
40-49	\$27.66	\$50.83	\$45.01	\$65.96
50-59	\$34.59	\$63.48	\$47.96	\$76.18
60-63	\$42.47	\$83.31	\$53.16	\$89.04
64-69	\$48.50	\$97.00	\$57.94	\$105.93
70-74	\$61.11	\$121.62	\$70.01	\$130.10
75-79**	\$77.01	\$153.93	\$86.14	\$162.45
80-85**	\$95.66	\$191.70	\$105.11	\$200.34

\$14,000 Annual Benefit Bank
\$400 Daily Benefit

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$17.36	\$31.14	\$37.93	\$56.57
30-39	\$22.98	\$41.23	\$47.13	\$65.96
40-49	\$31.28	\$58.36	\$52.17	\$78.85
50-59	\$40.04	\$75.59	\$57.08	\$94.00
60-63	\$51.44	\$101.91	\$64.61	\$112.58
64-69	\$62.00	\$125.50	\$74.26	\$137.08
70-74	\$79.76	\$160.98	\$91.44	\$172.12
75-79**	\$100.78	\$204.14	\$112.74	\$215.31
80-85**	\$125.40	\$254.62	\$137.79	\$265.91

* 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 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 Monthly Rates*
with Observation Coverage for days 1-6 (for Medicare Advantage Clients)

\$3,500 Annual Benefit Bank
\$100 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$20.00	\$36.50
70-74	\$25.45	\$44.36
75-79	\$29.41	\$55.44
80-85	\$36.08	\$68.43

\$5,250 Annual Benefit Bank
\$150 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$27.13	\$51.63
70-74	\$34.37	\$63.68
75-79	\$41.31	\$80.07
80-85	\$50.98	\$99.25

\$6,300 Annual Benefit Bank
\$180 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$31.40	\$60.70
70-74	\$39.71	\$75.26
75-79	\$48.45	\$94.84
80-85	\$59.91	\$117.74

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

Issue Age Bands	Self	Self + Spouse
64-69	\$34.25	\$66.75
70-74	\$43.28	\$82.99
75-79	\$53.21	\$104.69
80-85	\$65.87	\$130.07

\$8,050 Annual Benefit Bank
\$230 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$38.53	\$75.83
70-74	\$48.63	\$94.58
75-79	\$60.35	\$119.46
80-85	\$74.81	\$148.56

\$8,750 Annual Benefit Bank
\$250 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$41.38	\$81.88
70-74	\$52.50	\$102.31
75-79	\$65.11	\$129.31
80-85	\$80.77	\$160.89

\$9,800 Annual Benefit Bank
\$280 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$45.65	\$90.95
70-74	\$57.54	\$113.89
75-79	\$72.25	\$144.08
80-85	\$89.70	\$179.37

\$10,150 Annual Benefit Bank
\$290 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$47.08	\$93.98
70-74	\$59.33	\$117.76
75-79	\$74.63	\$149.01
80-85	\$92.68	\$185.54

\$10,500 Annual Benefit Bank
\$300 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$48.50	\$97.00
70-74	\$61.11	\$121.62
75-79	\$77.01	\$153.93
80-85	\$95.66	\$191.70

\$11,550 Annual Benefit Bank
\$330 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$52.55	\$105.55
70-74	\$66.71	\$133.43
75-79	\$84.14	\$168.99
80-85	\$104.58	\$210.58

\$12,250 Annual Benefit Bank
\$350 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$55.25	\$111.25
70-74	\$70.44	\$141.30
75-79	\$88.89	\$179.03
80-85	\$110.53	\$223.16

\$14,000 Annual Benefit Bank
\$400 Daily Benefit

Issue Age Bands	Self	Self + Spouse
64-69	\$62.00	\$125.50
70-74	\$79.76	\$160.98
75-79	\$100.78	\$204.14
80-85	\$125.40	\$254.62

* 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 and login to your secure portal to run quotes.