



MEDICO®
INSURANCE COMPANY

Medico Hospital Indemnity Plan

MONTHLY AUTOMATIC BANK WITHDRAWAL PREMIUMS

BASE FORMS - HIA60, HIA62

Missouri

Rates Effective: January 1, 2015

Base Option 1 - Daily Hospital Confinement Benefit										
Monthly - Automatic Bank Withdrawal - Rates Per \$25/Day Benefit										
AVAILABLE UNITS - 10 to 24 (\$250 to \$600/Day in \$25 increments)										
Issue Age	SINGLE RATES									
	Maximum Hospital Confinement Period									
	6 Days		7 Days		8 Days		9 Days		10 Days	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
40	\$1.02	\$1.07	\$1.14	\$1.19	\$1.25	\$1.31	\$1.35	\$1.41	\$1.44	\$1.51
41	\$1.05	\$1.09	\$1.17	\$1.22	\$1.28	\$1.33	\$1.39	\$1.44	\$1.49	\$1.54
42	\$1.08	\$1.11	\$1.21	\$1.24	\$1.32	\$1.36	\$1.43	\$1.47	\$1.53	\$1.57
43	\$1.12	\$1.14	\$1.24	\$1.27	\$1.36	\$1.39	\$1.47	\$1.50	\$1.58	\$1.61
44	\$1.15	\$1.16	\$1.28	\$1.29	\$1.40	\$1.41	\$1.52	\$1.53	\$1.62	\$1.64
45	\$1.18	\$1.18	\$1.31	\$1.32	\$1.44	\$1.44	\$1.56	\$1.56	\$1.67	\$1.67
46	\$1.23	\$1.22	\$1.37	\$1.36	\$1.51	\$1.49	\$1.63	\$1.61	\$1.74	\$1.72
47	\$1.29	\$1.25	\$1.43	\$1.40	\$1.57	\$1.53	\$1.70	\$1.66	\$1.82	\$1.77
48	\$1.34	\$1.29	\$1.49	\$1.44	\$1.64	\$1.58	\$1.77	\$1.70	\$1.90	\$1.82
49	\$1.40	\$1.33	\$1.55	\$1.48	\$1.70	\$1.62	\$1.84	\$1.75	\$1.97	\$1.88
50	\$1.45	\$1.36	\$1.62	\$1.52	\$1.77	\$1.67	\$1.91	\$1.80	\$2.05	\$1.93
51	\$1.50	\$1.40	\$1.68	\$1.56	\$1.84	\$1.71	\$1.99	\$1.85	\$2.13	\$1.98
52	\$1.56	\$1.44	\$1.74	\$1.60	\$1.90	\$1.75	\$2.06	\$1.90	\$2.20	\$2.03
53	\$1.61	\$1.47	\$1.80	\$1.64	\$1.97	\$1.80	\$2.13	\$1.95	\$2.28	\$2.08
54	\$1.67	\$1.51	\$1.86	\$1.68	\$2.03	\$1.84	\$2.20	\$1.99	\$2.35	\$2.13
55	\$1.72	\$1.55	\$1.92	\$1.72	\$2.10	\$1.89	\$2.27	\$2.04	\$2.43	\$2.19
56	\$1.77	\$1.59	\$1.97	\$1.77	\$2.16	\$1.94	\$2.34	\$2.10	\$2.50	\$2.24
57	\$1.82	\$1.63	\$2.03	\$1.81	\$2.22	\$1.99	\$2.40	\$2.15	\$2.57	\$2.30
58	\$1.87	\$1.67	\$2.08	\$1.86	\$2.28	\$2.04	\$2.47	\$2.20	\$2.64	\$2.36
59	\$1.92	\$1.71	\$2.14	\$1.90	\$2.34	\$2.09	\$2.53	\$2.26	\$2.71	\$2.41
60	\$1.97	\$1.75	\$2.19	\$1.95	\$2.40	\$2.14	\$2.60	\$2.31	\$2.78	\$2.47
61	\$2.02	\$1.79	\$2.25	\$1.99	\$2.46	\$2.19	\$2.66	\$2.36	\$2.85	\$2.53
62	\$2.07	\$1.83	\$2.30	\$2.04	\$2.52	\$2.23	\$2.73	\$2.42	\$2.92	\$2.59
63	\$2.12	\$1.88	\$2.37	\$2.09	\$2.59	\$2.30	\$2.81	\$2.48	\$3.00	\$2.66
64	\$2.18	\$1.93	\$2.43	\$2.15	\$2.66	\$2.36	\$2.88	\$2.55	\$3.08	\$2.73
65	\$2.24	\$1.98	\$2.50	\$2.21	\$2.74	\$2.42	\$2.96	\$2.62	\$3.17	\$2.80
66	\$2.30	\$2.03	\$2.56	\$2.26	\$2.81	\$2.48	\$3.03	\$2.68	\$3.25	\$2.87
67	\$2.35	\$2.08	\$2.62	\$2.32	\$2.88	\$2.54	\$3.11	\$2.75	\$3.33	\$2.94
68	\$2.43	\$2.15	\$2.71	\$2.39	\$2.97	\$2.62	\$3.21	\$2.84	\$3.44	\$3.04
69	\$2.51	\$2.21	\$2.80	\$2.47	\$3.07	\$2.70	\$3.32	\$2.92	\$3.55	\$3.13
70	\$2.59	\$2.28	\$2.89	\$2.54	\$3.16	\$2.78	\$3.42	\$3.01	\$3.66	\$3.22
71	\$2.67	\$2.34	\$2.97	\$2.61	\$3.26	\$2.86	\$3.52	\$3.10	\$3.77	\$3.31
72	\$2.75	\$2.41	\$3.06	\$2.69	\$3.35	\$2.94	\$3.63	\$3.18	\$3.88	\$3.41
73	\$2.85	\$2.50	\$3.18	\$2.79	\$3.48	\$3.05	\$3.77	\$3.30	\$4.03	\$3.54
74	\$2.96	\$2.59	\$3.30	\$2.89	\$3.61	\$3.17	\$3.91	\$3.42	\$4.18	\$3.66
75	\$3.07	\$2.68	\$3.42	\$2.99	\$3.74	\$3.28	\$4.05	\$3.55	\$4.33	\$3.79
76	\$3.17	\$2.77	\$3.53	\$3.09	\$3.87	\$3.39	\$4.19	\$3.67	\$4.48	\$3.92
77	\$3.28	\$2.87	\$3.65	\$3.19	\$4.01	\$3.50	\$4.33	\$3.79	\$4.64	\$4.05
78	\$3.40	\$2.96	\$3.79	\$3.30	\$4.16	\$3.62	\$4.49	\$3.92	\$4.81	\$4.19
79	\$3.53	\$3.06	\$3.93	\$3.41	\$4.31	\$3.74	\$4.66	\$4.04	\$4.98	\$4.33
80	\$3.65	\$3.16	\$4.07	\$3.52	\$4.46	\$3.86	\$4.82	\$4.17	\$5.16	\$4.46
81	\$3.77	\$3.26	\$4.20	\$3.63	\$4.61	\$3.98	\$4.98	\$4.30	\$5.33	\$4.60
82	\$3.89	\$3.35	\$4.34	\$3.74	\$4.76	\$4.10	\$5.14	\$4.43	\$5.50	\$4.74
83	\$4.02	\$3.45	\$4.48	\$3.85	\$4.91	\$4.22	\$5.31	\$4.56	\$5.68	\$4.88
84	\$4.15	\$3.56	\$4.63	\$3.96	\$5.07	\$4.35	\$5.49	\$4.70	\$5.87	\$5.03
85	\$4.29	\$3.66	\$4.78	\$4.08	\$5.24	\$4.48	\$5.67	\$4.84	\$6.06	\$5.18

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

Household Discount Factor
.93

Base Options 2 & 3 - Lump Sum Hospital Benefit								
Monthly - Automatic Bank Withdrawal Rates								
Issue Age	SINGLE RATES							
	Benefit Amount Per Confinement							
	Option 2 - Max 3 Confinements Per Year						Option 3 - Max 1 Confinement Per Year	
	\$1,500		\$2,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
18-30	\$18.89	\$22.73	\$25.18	\$30.30	\$31.48	\$37.88	\$48.54	\$58.40
31	\$19.35	\$22.95	\$25.80	\$30.60	\$32.25	\$38.25	\$49.73	\$58.98
32	\$19.81	\$23.18	\$26.42	\$30.90	\$33.02	\$38.63	\$50.92	\$59.56
33	\$20.28	\$23.40	\$27.03	\$31.20	\$33.79	\$39.00	\$52.11	\$60.14
34	\$20.74	\$23.64	\$27.65	\$31.52	\$34.56	\$39.40	\$53.30	\$60.75
35	\$21.20	\$23.86	\$28.27	\$31.82	\$35.33	\$39.77	\$54.48	\$61.33
36	\$22.06	\$24.45	\$29.42	\$32.60	\$36.77	\$40.75	\$56.70	\$62.84
37	\$22.93	\$25.04	\$30.57	\$33.38	\$38.21	\$41.73	\$58.92	\$64.35
38	\$23.78	\$25.63	\$31.70	\$34.17	\$39.63	\$42.71	\$61.10	\$65.86
39	\$24.64	\$26.21	\$32.85	\$34.95	\$41.06	\$43.69	\$63.32	\$67.37
40	\$25.50	\$26.80	\$34.00	\$35.73	\$42.50	\$44.67	\$65.54	\$68.88
41	\$26.35	\$27.39	\$35.13	\$36.52	\$43.92	\$45.65	\$67.72	\$70.39
42	\$27.21	\$27.98	\$36.28	\$37.30	\$45.35	\$46.63	\$69.94	\$71.90
43	\$28.08	\$28.56	\$37.43	\$38.08	\$46.79	\$47.60	\$72.15	\$73.41
44	\$28.93	\$29.15	\$38.57	\$38.87	\$48.21	\$48.58	\$74.34	\$74.92
45	\$29.79	\$29.74	\$39.72	\$39.65	\$49.65	\$49.56	\$76.55	\$76.43
46	\$31.35	\$30.83	\$41.80	\$41.10	\$52.25	\$51.38	\$80.57	\$79.22
47	\$32.90	\$31.91	\$43.87	\$42.55	\$54.83	\$53.19	\$84.55	\$82.02
48	\$34.45	\$33.00	\$45.93	\$44.00	\$57.42	\$55.00	\$88.54	\$84.81
49	\$36.01	\$34.09	\$48.02	\$45.45	\$60.02	\$56.81	\$92.55	\$87.60
50	\$37.56	\$35.18	\$50.08	\$46.90	\$62.60	\$58.63	\$96.54	\$90.40
51	\$39.11	\$36.26	\$52.15	\$48.35	\$65.19	\$60.44	\$100.52	\$93.19
52	\$40.68	\$37.35	\$54.23	\$49.80	\$67.79	\$62.25	\$104.53	\$95.99
53	\$42.23	\$38.44	\$56.30	\$51.25	\$70.38	\$64.06	\$108.52	\$98.78
54	\$43.78	\$39.53	\$58.37	\$52.70	\$72.96	\$65.88	\$112.50	\$101.58
55	\$45.34	\$40.61	\$60.45	\$54.15	\$75.56	\$67.69	\$116.52	\$104.37
56	\$47.10	\$42.14	\$62.80	\$56.18	\$78.50	\$70.23	\$121.05	\$108.29
57	\$48.86	\$43.65	\$65.15	\$58.20	\$81.44	\$72.75	\$125.58	\$112.18
58	\$50.63	\$45.18	\$67.50	\$60.23	\$84.38	\$75.29	\$130.11	\$116.10
59	\$52.39	\$46.70	\$69.85	\$62.27	\$87.31	\$77.83	\$134.64	\$120.02
60	\$54.15	\$48.23	\$72.20	\$64.30	\$90.25	\$80.38	\$139.17	\$123.94
61	\$55.91	\$49.74	\$74.55	\$66.32	\$93.19	\$82.90	\$143.70	\$127.83
62	\$57.68	\$51.26	\$76.90	\$68.35	\$96.13	\$85.44	\$148.22	\$131.74
63	\$59.75	\$53.06	\$79.67	\$70.75	\$99.58	\$88.44	\$153.56	\$136.37
64	\$61.81	\$54.85	\$82.42	\$73.13	\$103.02	\$91.42	\$158.86	\$140.96

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

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Household Discount Factor
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Base Options 2 & 3 - Lump Sum Hospital Benefit								
Monthly - Automatic Bank Withdrawal Rates								
Issue Age	SINGLE RATES							
	Benefit Amount Per Confinement							
	Option 2 - Max 3 Confinements Per Year						Option 3 - Max 1 Confinement Per Year	
	\$1,500		\$2,000		\$2,500		\$5,000	
	Male	Female	Male	Female	Male	Female	Male	Female
65	\$63.89	\$56.65	\$85.18	\$75.53	\$106.48	\$94.42	\$164.19	\$145.59
66	\$65.96	\$58.45	\$87.95	\$77.93	\$109.94	\$97.42	\$169.52	\$150.22
67	\$68.03	\$60.25	\$90.70	\$80.33	\$113.38	\$100.42	\$174.82	\$154.84
68	\$70.68	\$62.54	\$94.23	\$83.38	\$117.79	\$104.23	\$181.63	\$160.72
69	\$73.33	\$64.84	\$97.77	\$86.45	\$122.21	\$108.06	\$188.45	\$166.63
70	\$75.98	\$67.13	\$101.30	\$89.50	\$126.63	\$111.88	\$195.26	\$172.51
71	\$78.63	\$69.43	\$104.83	\$92.57	\$131.04	\$115.71	\$202.07	\$178.42
72	\$81.28	\$71.73	\$108.37	\$95.63	\$135.46	\$119.54	\$208.88	\$184.33
73	\$84.80	\$74.68	\$113.07	\$99.57	\$141.33	\$124.46	\$217.94	\$191.91
74	\$88.33	\$77.64	\$117.77	\$103.52	\$147.21	\$129.40	\$227.00	\$199.53
75	\$91.85	\$80.59	\$122.47	\$107.45	\$153.08	\$134.31	\$236.05	\$207.11
76	\$95.38	\$83.55	\$127.17	\$111.40	\$158.96	\$139.25	\$245.11	\$214.72
77	\$98.90	\$86.50	\$131.87	\$115.33	\$164.83	\$144.17	\$254.17	\$222.31
78	\$102.88	\$89.64	\$137.17	\$119.52	\$171.46	\$149.40	\$264.39	\$230.37
79	\$106.84	\$92.78	\$142.45	\$123.70	\$178.06	\$154.63	\$274.57	\$238.43
80	\$110.81	\$95.91	\$147.75	\$127.88	\$184.69	\$159.85	\$284.79	\$246.50
81	\$114.78	\$99.05	\$153.03	\$132.07	\$191.29	\$165.08	\$294.97	\$254.56
82	\$118.74	\$102.19	\$158.32	\$136.25	\$197.90	\$170.31	\$305.16	\$262.62
83	\$122.85	\$105.43	\$163.80	\$140.57	\$204.75	\$175.71	\$315.72	\$270.94
84	\$127.09	\$108.76	\$169.45	\$145.02	\$211.81	\$181.27	\$326.61	\$279.52
85	\$131.49	\$112.20	\$175.32	\$149.60	\$219.15	\$187.00	\$337.92	\$288.35

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

Household Discount Factor
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Optional Rider Benefits										
Monthly - Automatic Bank Withdrawal Rates										
Issue Age	SINGLE RATES									
	Ambulance		Skilled Nursing Facility						Lump Sum Cancer	
	\$250/Day 3 Days Per Year		\$50/Day Days 1-20		\$100/Day Days 21-100		\$150/Day Days 21-100		Per \$500 Benefit Available Units: 2, 5, 10, 15 or 20	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
18-30	\$1.75	\$2.07	\$0.17	\$0.13	\$0.56	\$0.41	\$0.83	\$0.61	\$0.25	\$0.34
31	\$1.78	\$2.09	\$0.18	\$0.14	\$0.60	\$0.44	\$0.89	\$0.66	\$0.27	\$0.36
32	\$1.82	\$2.11	\$0.20	\$0.15	\$0.64	\$0.48	\$0.96	\$0.71	\$0.28	\$0.38
33	\$1.86	\$2.14	\$0.21	\$0.16	\$0.69	\$0.52	\$1.03	\$0.77	\$0.30	\$0.39
34	\$1.90	\$2.16	\$0.23	\$0.17	\$0.73	\$0.55	\$1.10	\$0.82	\$0.31	\$0.41
35	\$1.93	\$2.19	\$0.24	\$0.18	\$0.78	\$0.58	\$1.17	\$0.88	\$0.33	\$0.43
36	\$2.00	\$2.23	\$0.27	\$0.21	\$0.88	\$0.69	\$1.32	\$1.03	\$0.36	\$0.45
37	\$2.07	\$2.28	\$0.30	\$0.24	\$0.98	\$0.78	\$1.47	\$1.18	\$0.39	\$0.48
38	\$2.13	\$2.32	\$0.33	\$0.28	\$1.08	\$0.89	\$1.62	\$1.33	\$0.42	\$0.50
39	\$2.20	\$2.36	\$0.36	\$0.30	\$1.19	\$0.98	\$1.78	\$1.48	\$0.45	\$0.53
40	\$2.27	\$2.40	\$0.40	\$0.33	\$1.28	\$1.09	\$1.92	\$1.63	\$0.48	\$0.55
41	\$2.33	\$2.44	\$0.43	\$0.37	\$1.39	\$1.19	\$2.08	\$1.78	\$0.51	\$0.58
42	\$2.40	\$2.48	\$0.46	\$0.40	\$1.49	\$1.29	\$2.23	\$1.93	\$0.54	\$0.60
43	\$2.46	\$2.53	\$0.49	\$0.43	\$1.59	\$1.39	\$2.38	\$2.08	\$0.58	\$0.63
44	\$2.53	\$2.57	\$0.52	\$0.46	\$1.69	\$1.49	\$2.53	\$2.23	\$0.61	\$0.65
45	\$2.60	\$2.61	\$0.55	\$0.49	\$1.79	\$1.59	\$2.69	\$2.38	\$0.64	\$0.68
46	\$2.70	\$2.68	\$0.62	\$0.58	\$2.02	\$1.87	\$3.03	\$2.80	\$0.69	\$0.71
47	\$2.81	\$2.75	\$0.69	\$0.66	\$2.25	\$2.15	\$3.37	\$3.22	\$0.75	\$0.74
48	\$2.92	\$2.82	\$0.76	\$0.74	\$2.48	\$2.43	\$3.72	\$3.64	\$0.80	\$0.77
49	\$3.03	\$2.89	\$0.83	\$0.83	\$2.71	\$2.71	\$4.07	\$4.06	\$0.86	\$0.80
50	\$3.14	\$2.96	\$0.90	\$0.91	\$2.94	\$2.99	\$4.41	\$4.48	\$0.92	\$0.83
51	\$3.25	\$3.03	\$0.97	\$0.99	\$3.17	\$3.27	\$4.76	\$4.90	\$0.97	\$0.86
52	\$3.35	\$3.10	\$1.04	\$1.08	\$3.40	\$3.54	\$5.10	\$5.32	\$1.03	\$0.89
53	\$3.46	\$3.18	\$1.11	\$1.16	\$3.63	\$3.82	\$5.44	\$5.74	\$1.08	\$0.92
54	\$3.58	\$3.24	\$1.18	\$1.25	\$3.86	\$4.10	\$5.80	\$6.16	\$1.14	\$0.95
55	\$3.68	\$3.31	\$1.25	\$1.33	\$4.09	\$4.39	\$6.14	\$6.58	\$1.19	\$0.98
56	\$3.81	\$3.42	\$1.35	\$1.49	\$4.44	\$4.93	\$6.66	\$7.40	\$1.26	\$1.01
57	\$3.94	\$3.53	\$1.46	\$1.65	\$4.80	\$5.48	\$7.20	\$8.22	\$1.33	\$1.04
58	\$4.06	\$3.63	\$1.56	\$1.81	\$5.15	\$6.03	\$7.72	\$9.04	\$1.39	\$1.06
59	\$4.19	\$3.74	\$1.67	\$1.98	\$5.50	\$6.58	\$8.25	\$9.87	\$1.46	\$1.09
60	\$4.32	\$3.85	\$1.77	\$2.14	\$5.86	\$7.12	\$8.79	\$10.68	\$1.52	\$1.12
61	\$4.45	\$3.95	\$1.87	\$2.30	\$6.21	\$7.67	\$9.31	\$11.51	\$1.59	\$1.15
62	\$4.57	\$4.05	\$1.98	\$2.46	\$6.56	\$8.22	\$9.84	\$12.32	\$1.65	\$1.18
63	\$4.70	\$4.17	\$2.12	\$2.66	\$7.05	\$8.93	\$10.58	\$13.39	\$1.71	\$1.20
64	\$4.84	\$4.28	\$2.27	\$2.87	\$7.55	\$9.64	\$11.32	\$14.45	\$1.78	\$1.22

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

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Household Discount Factor
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Monthly - Automatic Bank Withdrawal Rates										
Issue Age	SINGLE RATES									
	Ambulance		Skilled Nursing Facility						Lump Sum Cancer	
	\$250/Day 3 Days Per Year		\$50/Day Days 1-20		\$100/Day Days 21-100		\$150/Day Days 21-100		Per \$500 Benefit Available Units: 2, 5, 10, 15 or 20	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
65	\$4.97	\$4.39	\$2.41	\$3.07	\$8.04	\$10.34	\$12.06	\$15.51	\$1.84	\$1.24
66	\$5.10	\$4.50	\$2.56	\$3.28	\$8.53	\$11.05	\$12.80	\$16.57	\$1.90	\$1.26
67	\$5.23	\$4.61	\$2.70	\$3.48	\$9.02	\$11.75	\$13.53	\$17.63	\$1.96	\$1.28
68	\$5.39	\$4.75	\$2.90	\$3.77	\$9.70	\$12.77	\$14.56	\$19.16	\$2.02	\$1.31
69	\$5.55	\$4.89	\$3.10	\$4.05	\$10.39	\$13.79	\$15.58	\$20.69	\$2.08	\$1.33
70	\$5.72	\$5.03	\$3.29	\$4.34	\$11.07	\$14.81	\$16.60	\$22.22	\$2.14	\$1.35
71	\$5.88	\$5.18	\$3.49	\$4.63	\$11.75	\$15.83	\$17.62	\$23.74	\$2.20	\$1.37
72	\$6.05	\$5.32	\$3.68	\$4.92	\$12.43	\$16.84	\$18.64	\$25.26	\$2.27	\$1.40
73	\$6.28	\$5.51	\$3.97	\$5.40	\$13.47	\$18.58	\$20.20	\$27.88	\$2.32	\$1.42
74	\$6.52	\$5.71	\$4.25	\$5.89	\$14.51	\$20.32	\$21.76	\$30.49	\$2.37	\$1.45
75	\$6.75	\$5.91	\$4.54	\$6.37	\$15.54	\$22.06	\$23.32	\$33.09	\$2.42	\$1.48
76	\$6.98	\$6.11	\$4.83	\$6.85	\$16.59	\$23.80	\$24.88	\$35.70	\$2.48	\$1.51
77	\$7.21	\$6.30	\$5.11	\$7.34	\$17.62	\$25.53	\$26.43	\$38.30	\$2.53	\$1.53
78	\$7.48	\$6.51	\$5.48	\$7.93	\$18.98	\$27.77	\$28.47	\$41.66	\$2.57	\$1.55
79	\$7.75	\$6.73	\$5.84	\$8.53	\$20.34	\$30.00	\$30.51	\$45.01	\$2.60	\$1.57
80	\$8.01	\$6.93	\$6.20	\$9.13	\$21.70	\$32.24	\$32.55	\$48.36		
81			\$6.57	\$9.73	\$23.05	\$34.47	\$34.58	\$51.71		
82			\$6.93	\$10.32	\$24.42	\$36.70	\$36.63	\$55.05		
83			\$7.31	\$10.95	\$25.85	\$39.08	\$38.78	\$58.63		
84			\$7.72	\$11.63	\$27.38	\$41.62	\$41.07	\$62.42		
85			\$8.14	\$12.34	\$28.99	\$44.31	\$43.49	\$66.47		

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

Household Discount Factor
.93

Optional Rider Benefits						
Monthly - Automatic Bank Withdrawal Rates						
Issue Age	SINGLE RATES					
	Outpatient Rehabilitation Benefit				AD&D Benefit	
	\$50/Day 15 Days Per Year		\$50/Day 30 Days Per Year		Per \$5,000 Benefit Available Units: 1, 2, or 4	
	Male	Female	Male	Female	Male	Female
18-30	\$2.42	\$2.88	\$3.01	\$3.58	\$0.64	\$0.64
31	\$2.46	\$2.91	\$3.06	\$3.61	\$0.64	\$0.64
32	\$2.51	\$2.93	\$3.11	\$3.65	\$0.64	\$0.64
33	\$2.55	\$2.96	\$3.17	\$3.68	\$0.63	\$0.63
34	\$2.59	\$2.99	\$3.22	\$3.71	\$0.63	\$0.63
35	\$2.64	\$3.02	\$3.28	\$3.75	\$0.63	\$0.63
36	\$2.70	\$3.05	\$3.35	\$3.78	\$0.63	\$0.63
37	\$2.76	\$3.08	\$3.43	\$3.82	\$0.64	\$0.64
38	\$2.82	\$3.11	\$3.50	\$3.86	\$0.64	\$0.64
39	\$2.88	\$3.14	\$3.58	\$3.90	\$0.65	\$0.65
40	\$2.94	\$3.17	\$3.65	\$3.93	\$0.65	\$0.65
41	\$3.00	\$3.20	\$3.73	\$3.97	\$0.65	\$0.65
42	\$3.06	\$3.23	\$3.80	\$4.01	\$0.66	\$0.66
43	\$3.12	\$3.26	\$3.88	\$4.05	\$0.66	\$0.66
44	\$3.18	\$3.29	\$3.95	\$4.08	\$0.67	\$0.67
45	\$3.25	\$3.32	\$4.03	\$4.12	\$0.67	\$0.67
46	\$3.32	\$3.35	\$4.13	\$4.16	\$0.69	\$0.69
47	\$3.40	\$3.38	\$4.23	\$4.20	\$0.70	\$0.70
48	\$3.48	\$3.41	\$4.32	\$4.24	\$0.72	\$0.72
49	\$3.56	\$3.44	\$4.42	\$4.28	\$0.73	\$0.74
50	\$3.64	\$3.47	\$4.52	\$4.31	\$0.75	\$0.75
51	\$3.71	\$3.50	\$4.61	\$4.35	\$0.77	\$0.77
52	\$3.79	\$3.53	\$4.71	\$4.39	\$0.78	\$0.78
53	\$3.87	\$3.56	\$4.80	\$4.43	\$0.80	\$0.80
54	\$3.95	\$3.59	\$4.90	\$4.46	\$0.81	\$0.82
55	\$4.03	\$3.63	\$5.00	\$4.50	\$0.83	\$0.83
56	\$4.08	\$3.66	\$5.07	\$4.55	\$0.86	\$0.87
57	\$4.13	\$3.69	\$5.13	\$4.59	\$0.90	\$0.90
58	\$4.18	\$3.73	\$5.20	\$4.63	\$0.93	\$0.93
59	\$4.24	\$3.76	\$5.26	\$4.68	\$0.96	\$0.97
60	\$4.29	\$3.80	\$5.33	\$4.72	\$0.99	\$1.00
61	\$4.34	\$3.83	\$5.40	\$4.76	\$1.02	\$1.03
62	\$4.40	\$3.87	\$5.46	\$4.80	\$1.05	\$1.07
63	\$4.44	\$3.90	\$5.52	\$4.85	\$1.10	\$1.11
64	\$4.48	\$3.93	\$5.57	\$4.89	\$1.13	\$1.15

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

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Household Discount Factor
.93

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	Male	Female	Male	Female	Male	Female
65	\$4.53	\$3.97	\$5.63	\$4.93	\$1.17	\$1.19
66	\$4.57	\$4.00	\$5.68	\$4.97	\$1.21	\$1.23
67	\$4.62	\$4.04	\$5.73	\$5.01	\$1.25	\$1.27
68	\$4.67	\$4.08	\$5.80	\$5.07	\$1.30	\$1.32
69	\$4.73	\$4.13	\$5.88	\$5.13	\$1.35	\$1.37
70	\$4.79	\$4.17	\$5.95	\$5.18	\$1.40	\$1.42
71	\$4.85	\$4.22	\$6.03	\$5.24	\$1.45	\$1.47
72	\$4.91	\$4.27	\$6.10	\$5.30	\$1.50	\$1.53
73	\$5.00	\$4.33	\$6.21	\$5.38	\$1.57	\$1.59
74	\$5.08	\$4.40	\$6.32	\$5.47	\$1.63	\$1.65
75	\$5.17	\$4.47	\$6.42	\$5.56	\$1.70	\$1.71
76	\$5.26	\$4.54	\$6.53	\$5.64	\$1.76	\$1.78
77	\$5.34	\$4.61	\$6.63	\$5.73	\$1.82	\$1.84
78	\$5.44	\$4.68	\$6.75	\$5.82	\$1.90	\$1.90
79	\$5.53	\$4.76	\$6.87	\$5.91	\$1.97	\$1.97
80	\$5.63	\$4.83	\$6.99	\$6.00	\$2.04	\$2.04
81	\$5.72	\$4.90	\$7.11	\$6.09		
82	\$5.82	\$4.97	\$7.23	\$6.18		
83	\$5.92	\$5.05	\$7.35	\$6.27		
84	\$6.01	\$5.12	\$7.47	\$6.36		
85	\$6.11	\$5.20	\$7.60	\$6.45		

Bank Draft	
Monthly	1
Quarterly	3.000
Semi-Annual	6.000
Annual	12.000

Direct Bill	
Monthly	N/A
Quarterly	3.240
Semi-Annual	6.240
Annual	12.000

Credit Card	
Monthly	1.032
Quarterly	3.096
Semi-Annual	6.180
Annual	12.360

An applicant is eligible for a household discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both apply for coverage.

Household Discount Factor
.93

UNDERWRITING GUIDELINES

A60-A62 HOSPITAL INDEMNITY PRODUCT

Underwriting Guidelines: The Underwriting Guidelines were developed with an emphasis on predictability. The health questions were structured to be as “black and white” as possible.

- If the applicant answers “Yes” to any question 1-10 in Part B of the application, the applicant would not be eligible for coverage.

A Personal Health Interview (PHI) will not be required at this time.

Attending Physician Statement (APS) will not be required at this time.

Underwriting Hotline: 1-800-626-2068 – We encourage the producer to utilize the Underwriting Hotline. The underwriters taking the calls are able to access our records to see if the applicant has or has applied for coverage in the past. They can also answer questions about medications or medical conditions.

Rate Structure: The premium rates shown in the Rate Guide are for single applicants. An applicant qualifies for the Household Discount if he/she lives in the same household with another person over 18 years of age, regardless of whether both sign up for coverage with Medico Insurance Company. To calculate the Household Discount, multiply the single premium rates by 0.93.

Conversion Rules: An Indemnity Benefit Policy cannot be converted from any other policy form.