

Hospital Recovery Insurance Monthly Rates\*  
with Observation Coverage

**MARYLAND**

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$13.83	\$22.05	\$26.52	\$39.35
<b>30-39</b>	\$17.59	\$29.18	\$32.91	\$43.27
<b>40-49</b>	\$22.25	\$39.06	\$35.02	\$50.04
<b>50-59</b>	\$26.94	\$47.60	\$36.75	\$57.12
<b>60-63</b>	\$31.91	\$60.44	\$39.63	\$65.53
<b>64-69</b>	\$35.97	\$70.09	\$42.72	\$76.54
<b>70-74</b>	\$45.45	\$87.14	\$51.97	\$93.31
<b>75-79</b>	\$55.87	\$109.92	\$62.47	\$116.14
<b>80-85</b>	\$69.16	\$136.57	\$76.01	\$142.89

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$21.13	\$39.31	\$47.93	\$67.62
<b>30-39</b>	\$26.58	\$48.43	\$55.88	\$79.40
<b>40-49</b>	\$36.63	\$69.18	\$62.29	\$96.33
<b>50-59</b>	\$47.75	\$92.07	\$69.51	\$117.41
<b>60-63</b>	\$63.42	\$126.53	\$79.85	\$142.93
<b>64-69</b>	\$79.28	\$161.70	\$95.10	\$176.64
<b>70-74</b>	\$103.33	\$210.36	\$118.50	\$224.84
<b>75-79</b>	\$130.77	\$267.06	\$146.31	\$281.57
<b>80-85</b>	\$162.90	\$333.42	\$178.98	\$348.04

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$27.44	\$52.98	\$64.72	\$92.30
<b>30-39</b>	\$34.99	\$65.56	\$75.75	\$108.57
<b>40-49</b>	\$48.96	\$94.38	\$84.63	\$132.10
<b>50-59</b>	\$63.32	\$125.96	\$94.72	\$161.07
<b>60-63</b>	\$86.55	\$174.80	\$109.37	\$197.54
<b>64-69</b>	\$109.73	\$224.18	\$131.33	\$245.32
<b>70-74</b>	\$142.46	\$291.97	\$163.49	\$311.98
<b>75-79</b>	\$180.66	\$371.14	\$202.18	\$391.15
<b>80-85</b>	\$225.36	\$463.77	\$247.59	\$483.90

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$33.76	\$66.64	\$81.53	\$116.96
<b>30-39</b>	\$43.39	\$82.69	\$95.60	\$137.74
<b>40-49</b>	\$65.32	\$127.58	\$114.05	\$179.08
<b>50-59</b>	\$83.03	\$169.38	\$125.96	\$213.05
<b>60-63</b>	\$111.62	\$227.07	\$141.31	\$256.64
<b>64-69</b>	\$141.23	\$290.85	\$170.13	\$318.80
<b>70-74</b>	\$184.49	\$379.59	\$211.76	\$405.48
<b>75-79</b>	\$234.35	\$483.14	\$262.26	\$509.01
<b>80-85</b>	\$292.80	\$604.55	\$321.64	\$630.58

\* 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.

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

**MARYLAND**

**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.