

Hospital Indemnity Insurance Monthly Rates

Montana

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Hospital Indemnity Insurance Monthly Rates*

Montana

\$200 Daily Benefit Amount

3 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$12.21 | \$15.84 | \$18.77 | \$23.87 |
| 30-39 | \$12.15 | \$16.52 | \$19.25 | \$25.21 |
| 40-49 | \$10.07 | \$14.45 | \$14.82 | \$20.22 |
| 50-59 | \$11.91 | \$18.55 | \$15.68 | \$22.82 |
| 60-64 | \$13.06 | \$21.62 | \$16.27 | \$25.00 |
| 65-69 | \$14.96 | \$25.55 | \$18.35 | \$28.94 |
| 70-74 | \$18.17 | \$31.49 | \$21.72 | \$35.04 |
| 75-79 | \$23.39 | \$41.21 | \$27.24 | \$45.06 |
| 80-85 | \$33.84 | \$60.38 | \$38.53 | \$65.07 |

| | | U Days | | |
|-----------------------|---------|------------------|----------------------|------------------|
| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
| 18-29 | \$13.21 | \$17.82 | \$21.40 | \$27.85 |
| 30-39 | \$13.34 | \$18.96 | \$22.20 | \$29.80 |
| 40-49 | \$11.34 | \$17.03 | \$17.27 | \$24.23 |
| 50-59 | \$13.94 | \$22.65 | \$18.64 | \$27.97 |
| 60-64 | \$15.72 | \$26.99 | \$19.73 | \$31.20 |
| 65-69 | \$18.34 | \$32.29 | \$22.57 | \$36.52 |
| 70-74 | \$22.37 | \$39.92 | \$26.79 | \$44.34 |
| 75-79 | \$29.05 | \$52.55 | \$33.84 | \$57.35 |
| 80-85 | \$42.29 | \$77.32 | \$48.13 | \$83.16 |

6 Davs

10 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$13.80 | \$18.97 | \$22.94 | \$30.17 |
| 30-39 | \$14.04 | \$20.39 | \$23.93 | \$32.49 |
| 40-49 | \$12.09 | \$18.54 | \$18.70 | \$26.58 |
| 50-59 | \$15.93 | \$26.38 | \$21.46 | \$32.64 |
| 60-64 | \$19.21 | \$33.51 | \$24.18 | \$38.74 |
| 65-69 | \$22.59 | \$40.30 | \$27.84 | \$45.55 |
| 70-74 | \$27.60 | \$49.88 | \$33.08 | \$55.36 |
| 75-79 | \$34.09 | \$62.36 | \$39.72 | \$68.00 |
| 80-85 | \$47.28 | \$87.32 | \$53.79 | \$93.83 |

21 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$14.41 | \$20.18 | \$24.56 | \$32.60 |
| 30-39 | \$14.77 | \$21.88 | \$25.73 | \$35.31 |
| 40-49 | \$18.02 | \$28.17 | \$28.29 | \$40.65 |
| 50-59 | \$24.15 | \$40.65 | \$32.73 | \$50.36 |
| 60-64 | \$26.28 | \$46.48 | \$33.18 | \$53.73 |
| 65-69 | \$31.14 | \$56.15 | \$38.41 | \$63.43 |
| 70-74 | \$38.09 | \$69.57 | \$45.69 | \$77.17 |
| 75-79 | \$47.20 | \$87.16 | \$55.00 | \$94.96 |
| 80-85 | \$52.49 | \$97.77 | \$59.70 | \$104.98 |



Hospital Indemnity Insurance Monthly Rates*

Montana

\$300 Daily Benefit Amount

3 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$13.86 | \$19.12 | \$22.95 | \$30.24 |
| 30-39 | \$14.06 | \$20.44 | \$23.88 | \$32.47 |
| 40-49 | \$12.07 | \$18.51 | \$18.64 | \$26.50 |
| 50-59 | \$15.05 | \$24.90 | \$20.27 | \$30.80 |
| 60-64 | \$17.14 | \$29.87 | \$21.59 | \$34.55 |
| 65-69 | \$21.26 | \$37.89 | \$26.22 | \$42.84 |
| 70-74 | \$25.99 | \$46.91 | \$31.17 | \$52.09 |
| 75-79 | \$32.08 | \$58.63 | \$37.40 | \$63.95 |
| 80-85 | \$46.82 | \$86.40 | \$53.29 | \$92.86 |

| | | U Days | | |
|-----------------------|---------|------------------|----------------------|------------------|
| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
| 18-29 | \$15.36 | \$22.10 | \$26.89 | \$36.21 |
| 30-39 | \$15.84 | \$24.10 | \$28.30 | \$39.35 |
| 40-49 | \$13.98 | \$22.38 | \$22.31 | \$32.51 |
| 50-59 | \$18.10 | \$31.05 | \$24.71 | \$38.53 |
| 60-64 | \$21.13 | \$37.93 | \$26.77 | \$43.85 |
| 65-69 | \$26.62 | \$48.57 | \$32.90 | \$54.85 |
| 70-74 | \$32.62 | \$60.26 | \$39.19 | \$66.83 |
| 75-79 | \$40.56 | \$75.65 | \$47.30 | \$82.39 |
| 80-85 | \$59.50 | \$111.81 | \$67.69 | \$120.00 |

6 Davs

10 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$17.86 | \$26.21 | \$32.13 | \$43.67 |
| 30-39 | \$21.95 | \$34.11 | \$40.16 | \$56.41 |
| 40-49 | \$19.62 | \$32.04 | \$31.80 | \$46.85 |
| 50-59 | \$25.13 | \$43.79 | \$34.52 | \$54.42 |
| 60-64 | \$28.70 | \$52.15 | \$36.45 | \$60.30 |
| 65-69 | \$31.34 | \$57.75 | \$38.77 | \$65.19 |
| 70-74 | \$38.46 | \$71.72 | \$46.23 | \$79.49 |
| 75-79 | \$47.97 | \$90.20 | \$55.93 | \$98.17 |
| 80-85 | \$66.97 | \$126.80 | \$76.17 | \$136.00 |

21 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$20.59 | \$30.76 | \$37.95 | \$52.01 |
| 30-39 | \$23.37 | \$37.01 | \$43.68 | \$61.89 |
| 40-49 | \$22.77 | \$37.83 | \$37.40 | \$55.61 |
| 50-59 | \$32.08 | \$56.66 | \$44.31 | \$70.50 |
| 60-64 | \$36.02 | \$66.16 | \$45.85 | \$76.48 |
| 65-69 | \$43.52 | \$80.86 | \$53.88 | \$91.22 |
| 70-74 | \$53.46 | \$100.48 | \$64.29 | \$111.31 |
| 75-79 | \$66.84 | \$126.55 | \$77.95 | \$137.66 |
| 80-85 | \$74.79 | \$142.47 | \$85.05 | \$152.73 |



Hospital Indemnity Insurance Monthly Rates*

Montana

\$500 Daily Benefit Amount

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | |
|-----------------------|---------|------------------|----------------------|------------------|--|
| 18-29 | \$17.16 | \$25.68 | \$31.30 | \$42.99 | |
| 30-39 | \$18.76 | \$29.69 | \$34.79 | \$49.32 | |
| 40-49 | \$20.89 | \$34.63 | \$34.16 | \$50.77 | |
| 50-59 | \$28.07 | \$49.47 | \$38.75 | \$61.54 | |
| 60-64 | \$30.92 | \$56.67 | \$56.67 \$39.38 | | |
| 65-69 | \$33.90 | \$62.87 | \$42.00 | \$70.96 | |
| 70-74 | \$41.67 | \$78.17 \$50.15 | | \$86.64 | |
| 75-79 | \$52.06 | \$98.40 | \$60.75 | \$107.09 | |
| 80-85 | \$72.78 | \$138.42 | \$82.80 | \$148.45 | |

3 Days

| lssue Age Self Bands | | Self + Spouse | Self + Child(ren) | Self + Family | |
|----------------------------|---------|------------------|----------------------|-------------------------------|--|
| 18-29 | \$21.63 | \$33.71 | \$41.66 | \$58.22 | |
| 30-39 | \$22.92 | \$37.80 | \$44.55 | \$64.29 | |
| 40-49 | \$23.09 | \$39.69 | \$38.86 | \$58.87 | |
| 50-59 | \$33.36 | \$60.43 | \$46.55 | \$75.34 \$76.80 \$92.01 | |
| 60-64 | \$35.50 | \$66.42 | \$48.20 | | |
| 65-69 | \$43.28 | \$81.59 | \$53.71 | | |
| 70-74 | \$53.32 | \$101.59 | \$64.22 | \$112.49 | |
| 75-79 | \$66.94 | \$128.26 | \$78.12 | \$139.43 | |
| 80-85 | \$93.90 | \$180.78 | \$106.80 | \$193.67 | |

6 Days

10 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | |
|-----------------------|----------|-------------------|-------------------------------|---|--|
| 18-29 | \$25.35 | \$40.23 | \$50.07 | \$70.49 | |
| 30-39 | \$31.61 | \$53.10 | \$62.75 | \$91.23 | |
| 40-49 | \$29.54 | \$51.60 | 0 \$50.36 | \$76.91 \$91.99 \$95.66 \$104.42 \$127.73 | |
| 50-59 | \$40.23 | \$73.71 | \$56.39 | | |
| 60-64 | \$43.83 | \$82.73 | \$57.50 \$60.62 \$72.51 | | |
| 65-69 | \$48.82 | | | | |
| 70-74 | \$60.18 | | | | |
| 75-79 | \$75.72 | \$145.86 | \$88.36 | \$158.51 | |
| 80-85 | \$106.37 | \$205.76 \$120.95 | | \$220.34 | |

21 Days

| lssue Age Bands | Self + Self Spouse (| | Self + Child(ren) | Self + Family | |
|-----------------------|-------------------------|----------|----------------------|------------------|--|
| 18-29 | \$29.45 | \$47.50 | \$59.48 | \$84.26 | |
| 30-39 | \$34.15 | \$58.31 | \$69.07 | \$101.07 | |
| 40-49 | \$36.87 | \$65.29 | \$63.56 | \$97.72 | |
| 50-59 | \$47.93 | \$88.67 | \$67.45 | \$110.74 | |
| 60-64 | \$57.72 | \$109.72 | \$74.03 | \$126.85 | |
| 65-69 | \$70.99 | \$135.43 | \$88.18 | \$152.63 | |
| 70-74 | \$87.57 | \$168.79 | \$105.54 | \$186.76 | |
| 75-79 | \$110.37 | \$213.56 | \$128.79 | \$231.98 | |
| 80-85 | \$125.37 | \$243.47 | \$142.53 | \$260.64 | |



Hospital Indemnity Insurance Monthly Rates*

Montana

\$700 Daily Benefit Amount

3 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------------------------|--------------------|----------------------|-------------------------------|
| 18-29 | \$20.53 | \$32.34 | \$39.74 | \$55.85 |
| 30-39 | \$21.75 | \$36.20 | \$42.50 | \$61.61 |
| 40-49 | \$28.17 | \$48.76 | \$47.59 | \$72.37 |
| 50-59 | \$37.87 | \$68.91 \$76.90 | \$52.95 \$54.01 | \$85.96 \$88.96 \$96.95 |
| 60-64 | \$40.96 | | | |
| 65-69 | 59 \$45.47 \$85.94 | \$85.94 | \$56.48 | |
| 70-74 | \$55.99 | \$106.96 | \$67.48 | \$118.45 |
| 75-79 | \$70.35 | \$135.09 | \$82.13 | \$146.87 |
| 80-85 | \$98.73 | \$190.44 | \$112.33 | \$204.04 |

| 0 Days | | | | | | |
|-----------------------|----------|-------------------------|----------------------|------------------|--|--|
| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | | |
| 18-29 | \$28.86 | \$47.15 | \$58.74 | \$83.74 | | |
| 30-39 | \$36.28 | \$62.64 | \$73.94 | \$108.76 | | |
| 40-49 | \$34.38 | \$61.39 | \$59.57 | \$92.00 | | |
| 50-59 | \$47.61 | \$47.61 \$88.54 \$67.15 | | \$110.65 | | |
| 60-64 | \$54.71 | \$104.42 | \$70.27 | \$120.75 | | |
| 65-69 | \$58.62 | \$112.18 \$72.89 | | \$126.44 | | |
| 70-74 | \$72.30 | \$139.74 | \$87.19 | \$154.63 | | |
| 75-79 | \$91.19 | \$176.88 | \$106.45 | \$192.15 | | |
| 80-85 | \$128.31 | \$249.74 | \$145.92 | \$267.35 | | |

6 Davs

10 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | |
|-----------------------|------------------------------|---------------------------------|-------------------------------|----------------------------------|--|
| 18-29 | \$31.31 | \$52.00 | \$65.23 | \$93.50 | |
| 30-39 | \$39.69 | \$69.63 | \$82.42 | \$121.95 | |
| 40-49 | \$38.04 | \$68.80 \$100.10 \$113.42 | \$66.61 \$75.50 \$75.92 | \$103.53 \$125.17 \$131.15 | |
| 50-59 | \$53.33 | | | | |
| 60-64 | \$59.04 | | | | |
| 65-69 | 9 \$66.38 \$127.65 \$ | \$82.57 | \$143.83 | | |
| 70-74 | \$81.91 | \$159.08 | \$98.80 | \$175.97 | |
| 75-79 | \$103.48 | \$201.53 | \$120.79 | \$218.85 | |
| 80-85 | \$145.76 | \$284.72 | \$165.73 | \$304.69 | |

21 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|----------|------------------|----------------------|------------------|
| 18-29 | \$33.88 | \$57.06 | \$71.99 | \$103.72 |
| 30-39 | \$41.71 | \$74.19 | \$88.02 | \$130.89 |
| 40-49 | \$47.83 | \$87.49 | \$84.53 | \$132.09 |
| 50-59 | \$59.32 | \$112.18 | \$84.24 | \$140.36 |
| 60-64 | \$78.06 | \$150.77 | \$150.77 \$100.49 | |
| 65-69 | \$96.85 | \$186.98 | \$120.49 | \$210.62 |
| 70-74 | \$119.55 | \$233.09 | \$144.23 | \$257.77 |
| 75-79 | \$151.23 | \$295.50 | \$176.52 | \$320.80 |
| 80-85 | \$172.20 | \$337.35 | \$195.76 | \$360.91 |



Hospital Indemnity Insurance Monthly Rates*

Montana

\$900 Daily Benefit Amount

3 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|----------|------------------|----------------------|----------------------|
| 18-29 | \$28.55 | \$46.62 | \$57.65 | \$82.24 |
| 30-39 | \$35.72 | \$61.57 | \$72.38 | \$106.45 |
| 40-49 | \$38.54 | \$68.66 | \$66.55 \$65.46 | \$102.70 \$107.73 |
| 50-59 | \$46.44 | \$86.23 | | |
| 60-64 | \$53.22 | \$101.42 | \$68.36 | \$117.32 |
| 65-69 | \$59.80 | | \$74.37 | \$128.86 |
| 70-74 | \$70.31 | | \$84.82 | \$150.26 |
| 75-79 | \$97.51 | \$188.94 | \$113.86 | \$205.31 |
| 80-85 | \$137.16 | \$266.71 | \$156.02 | \$285.58 |

| U Days | | | | | | |
|-----------------------|--------------------------------------|----------|----------------------|----------|--|--|
| lssue Age Bands | e Self Self + Self Spouse Child(r | | Self + Child(ren) | | | |
| 18-29 | \$36.80 | \$62.12 | \$77.84 | \$112.35 | | |
| 30-39 | \$43.21 | \$76.92 | \$90.93 | \$135.35 | | |
| 40-49 | \$41.71 | \$76.31 | \$73.61 | \$115.07 | | |
| 50-59 | \$54.41 | \$102.88 | \$73.50 | \$128.72 | | |
| 60-64 | \$59.56 | \$115.01 | \$76.70 | \$133.02 | | |
| 65-69 | \$73.84 | \$142.54 | \$91.91 | \$160.61 | | |
| 70-74 | \$91.27 | \$177.90 | \$110.15 | \$196.78 | | |
| 75-79 | \$115.43 | \$225.50 | \$134.78 | \$244.86 | | |
| 80-85 | \$162.72 | \$318.71 | \$185.03 | \$341.02 | | |

6 Davs

10 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family | lssue Age Bands | Self | S Sp |
|-----------------------|----------|------------------|----------------------|------------------|-----------------------|----------|---------|
| 18-29 | \$40.21 | \$68.86 | \$86.85 | \$125.94 | 18-29 | \$43.79 | \$7 |
| 30-39 | \$47.59 | \$85.90 | \$101.81 | \$152.28 | 30-39 | \$54.03 | \$9 |
| 40-49 | \$46.40 | \$85.83 | \$82.65 | \$129.87 | 40-49 | \$60.46 | \$1 |
| 50-59 | \$66.30 | \$126.30 | \$94.43 | \$158.11 | 50-59 | \$79.68 | \$1 |
| 60-64 | \$80.87 | \$157.00 | \$104.25 | \$181.54 | 60-64 | \$98.26 | \$1 |
| 65-69 | \$87.99 | \$170.54 | \$109.55 | \$192.10 | 65-69 | \$122.49 | \$2 |
| 70-74 | \$108.81 | \$212.90 | \$131.34 | \$235.43 | 70-74 | \$151.53 | \$2 |
| 75-79 | \$144.36 | \$282.92 | \$168.54 | \$307.11 | 75-79 | \$192.09 | \$3 |
| 80-85 | \$185.15 | \$363.68 | \$210.50 | \$389.03 | 80-85 | \$229.47 | \$4 |

21 Days

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|----------|------------------|----------------------|------------------|
| 18-29 | \$43.79 | \$75.91 | \$96.27 | \$140.16 |
| 30-39 | \$54.03 | \$98.67 | \$117.23 | \$176.07 |
| 40-49 | \$60.46 | \$112.88 | \$108.54 | \$171.31 |
| 50-59 | \$79.68 | \$152.74 | \$113.78 | \$191.29 |
| 60-64 | \$98.26 | \$191.59 | \$126.75 | \$221.51 |
| 65-69 | \$122.49 | \$238.16 | \$152.53 | \$268.19 |
| 70-74 | \$151.53 | \$297.39 | \$182.91 | \$328.76 |
| 75-79 | \$192.09 | \$377.44 | \$224.25 | \$409.61 |
| 80-85 | \$229.47 | \$451.77 | \$260.84 | \$483.15 |
| | | | | |

Hospital Indemnity Insurance Monthly Rates

Montana

OPTIONAL BENEFIT RIDERS

Lump Sum Hospital Admission

\$500** (one per calendar year)

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$7.13 | \$14.10 | \$13.56 | \$21.98 |
| 30-39 | \$7.68 | \$15.76 | \$14.35 | \$23.93 |
| 40-49 | \$6.85 | \$13.94 | \$10.88 | \$18.84 |
| 50-59 | \$9.12 | \$18.42 | \$11.93 | \$21.60 |
| 60-64 | \$10.54 | \$21.20 | \$12.67 | \$23.44 |
| 65-69 | \$11.80 | \$23.58 | \$13.73 | \$25.51 |
| 70-74 | \$14.35 | \$28.71 | \$16.25 | \$30.62 |
| 75-79 | \$17.76 | \$35.55 | \$19.67 | \$37.47 |
| 80-85 | \$22.02 | \$44.08 | \$23.95 | \$46.01 |

Outpatient Surgery

\$500** (one per calendar year)

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$3.32 | \$6.57 | \$6.46 | \$10.42 |
| 30-39 | \$4.92 | \$9.83 | \$8.51 | \$14.21 |
| 40-49 | \$6.96 | \$14.00 | \$10.24 | \$17.95 |
| 50-59 | \$9.43 | \$19.04 | \$12.33 | \$22.27 |
| 60-64 | \$11.81 | \$23.79 | \$14.76 | \$26.84 |
| 65-69 | \$13.40 | \$26.91 | \$16.55 | \$30.06 |
| 70-74 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |
| 75-79 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |
| 80-85 | \$14.00 | \$28.08 | \$17.12 | \$31.20 |

** \$1,000 option is available for exactly double the premium amounts shown in this table

Outpatient Major Diagnostic Exam

\$500 Benefit Payout (one per calendar year)

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$3.63 | \$7.24 | \$6.60 | \$10.87 |
| 30-39 | \$5.30 | \$10.57 | \$8.65 | \$14.66 |
| 40-49 | \$7.65 | \$15.39 | \$10.76 | \$19.13 |
| 50-59 | \$10.48 | \$21.21 | \$13.26 | \$24.31 |
| 60-64 | \$12.96 | \$26.18 | \$15.82 | \$29.14 |
| 65-69 | \$14.52 | \$29.17 | \$17.56 | \$32.22 |
| 70-74 | \$15.01 | \$30.02 | \$17.99 | \$33.00 |
| 75-79 | \$15.01 | \$30.01 | \$17.99 | \$33.00 |
| 80-85 | \$15.01 | \$30.01 | \$17.99 | \$33.00 |

Emergency Room and Ambulance

ER: \$150 per day, up to 2 days per calendar year. Ambulance: \$150 (Ground) **or** \$500 (Air),

one per calendar year

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|-----------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 30-39 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 40-49 | \$2.03 | \$4.06 | \$5.52 | \$8.32 |
| 50-59 | \$2.75 | \$5.54 | \$5.68 | \$8.85 |
| 60-64 | \$4.01 | \$8.05 | \$6.95 | \$11.13 |
| 65-69 | \$5.69 | \$11.31 | \$8.90 | \$14.52 |
| 70-74 | \$7.12 | \$14.23 | \$10.25 | \$17.36 |
| 75-79 | \$9.41 | \$18.81 | \$12.52 | \$21.91 |
| 80-85 | \$12.64 | \$25.21 | \$15.70 | \$28.28 |

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Hospital Indemnity Insurance Monthly Rates **Montana**

OPTIONAL BENEFIT RIDERS

Rehabilitation or Skilled Nursing Facility: 1-20 Days

| \$10 | 00 | per | day | |
|------|----|-----|-----|--|
| | | | | |

| Issue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|--------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$0.33 | \$0.67 | \$0.38 | \$0.71 |
| 30-39 | \$0.33 | \$0.67 | \$0.38 | \$0.71 |
| 40-49 | \$1.00 | \$1.99 | \$1.04 | \$2.05 |
| 50-59 | \$2.49 | \$4.97 | \$2.52 | \$5.00 |
| 60-64 | \$2.93 | \$5.83 | \$2.94 | \$5.85 |
| 65-69 | \$5.08 | \$10.03 | \$5.10 | \$10.05 |
| 70-74 | \$7.24 | \$14.40 | \$7.26 | \$14.42 |
| 75-79 | \$11.12 | \$22.10 | \$11.14 | \$22.12 |
| 80-85 | \$16.75 | \$33.24 | \$16.77 | \$33.26 |

Rehabilitation or Skilled Nursing Facility: 21-100 Days

\$100 per day

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|--------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$0.42 | \$0.83 | \$0.46 | \$0.88 |
| 30-39 | \$0.42 | \$0.83 | \$0.46 | \$0.88 |
| 40-49 | \$1.09 | \$2.18 | \$1.11 | \$2.20 |
| 50-59 | \$2.33 | \$4.65 | \$2.34 | \$4.67 |
| 60-64 | \$4.06 | \$8.09 | \$4.07 | \$8.10 |
| 65-69 | \$5.20 | \$10.28 | \$5.20 | \$10.28 |
| 70-74 | \$8.04 | \$15.99 | \$8.05 | \$16.00 |
| 75-79 | \$12.34 | \$24.54 | \$12.35 | \$24.54 |
| 80-85 | \$17.43 | \$34.60 | \$17.44 | \$34.60 |

Rehabilitation or Skilled Nursing Facility: 1-20 Days

\$200 per day Self + Self + Self + Issue Age Self Bands Spouse Child(ren) Family 18-29 \$0.66 \$1.34 \$0.76 \$1.42 30-39 \$0.66 \$1.34 \$0.76 \$1.42 40-49 \$2.00 \$3.98 \$2.08 \$4.10 50-59 \$4.98 \$9.94 \$5.04 \$10.00 60-64 \$5.86 \$11.66 \$5.88 \$11.70 65-69 \$10.16 \$20.06 \$10.20 \$20.10 70-74 \$14.48 \$28.80 \$14.52 \$28.84 \$22.24 75-79 \$44.20 \$22.28 \$44.24 \$33.50 \$66.48 \$66.52 80-85 \$33.54

Rehabilitation or Skilled Nursing Facility: 21-100 Days

\$200 per day

| lssue Age Bands | Self | Self + Spouse | Self + Child(ren) | Self + Family |
|--------------------|---------|------------------|----------------------|------------------|
| 18-29 | \$0.84 | \$1.66 | \$0.92 | \$1.76 |
| 30-39 | \$0.84 | \$1.66 | \$0.92 | \$1.76 |
| 40-49 | \$2.18 | \$4.36 | \$2.22 | \$4.40 |
| 50-59 | \$4.66 | \$9.30 | \$4.68 | \$9.34 |
| 60-64 | \$8.12 | \$16.18 | \$8.14 | \$16.20 |
| 65-69 | \$10.40 | \$20.56 | \$10.40 | \$20.56 |
| 70-74 | \$16.08 | \$31.98 | \$16.10 | \$32.00 |
| 75-79 | \$24.68 | \$49.08 | \$24.70 | \$49.08 |
| 80-85 | \$34.86 | \$69.20 | \$34.88 | \$69.20 |