

# **Hospital Indemnity Insurance Monthly Rates**

# Montana

## **Table of Contents**

#### **Daily Benefit Amounts**

#### Page

\$200		2
\$500		4
	I	

#### **Optional Benefit Riders**

Outpatient Major Diagnostic Exam	7
Emergency Room & Ambulance	7
Lump Sum Hospital Admission7	7
Outpatient Surgery	7
Rehabilitation or Skilled Nursing Facility	3



#### 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	<b>59</b> \$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	<b>9</b> \$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

LS-HI4-0306 M MT 07/23





# 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