

Hospital Recovery Insurance Monthly Rates\*  
with Observation Coverage

**MONTANA**

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$14.61	\$24.15	\$27.78	\$41.22
<b>30-39</b>	\$17.76	\$30.01	\$32.91	\$43.27
<b>40-49</b>	\$21.29	\$37.57	\$33.52	\$47.90
<b>50-59</b>	\$25.65	\$45.33	\$35.00	\$54.40
<b>60-63</b>	\$30.39	\$57.56	\$37.74	\$62.41
<b>64-69</b>	\$34.25	\$66.75	\$40.69	\$72.89
<b>70-74</b>	\$43.28	\$82.99	\$49.50	\$88.86

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$22.33	\$43.06	\$50.22	\$70.84
<b>30-39</b>	\$26.83	\$49.81	\$55.88	\$79.40
<b>40-49</b>	\$35.06	\$66.55	\$59.62	\$92.20
<b>50-59</b>	\$45.48	\$87.69	\$66.20	\$111.82
<b>60-63</b>	\$60.40	\$120.50	\$76.05	\$136.12
<b>64-69</b>	\$75.50	\$154.00	\$90.57	\$168.23
<b>70-74</b>	\$98.41	\$200.34	\$112.86	\$214.13

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$29.00	\$58.03	\$67.80	\$96.69
<b>30-39</b>	\$35.32	\$67.44	\$75.75	\$108.57
<b>40-49</b>	\$46.86	\$90.79	\$81.00	\$126.44
<b>50-59</b>	\$60.30	\$119.96	\$90.21	\$153.40
<b>60-63</b>	\$82.43	\$166.48	\$104.16	\$188.13
<b>64-69</b>	\$104.50	\$213.50	\$125.08	\$233.64
<b>70-74</b>	\$135.68	\$278.07	\$155.70	\$297.12

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$35.69	\$72.99	\$85.42	\$122.53
<b>30-39</b>	\$43.80	\$85.05	\$95.60	\$137.74
<b>40-49</b>	\$62.52	\$122.72	\$109.16	\$171.40
<b>50-59</b>	\$79.08	\$161.31	\$119.96	\$202.90
<b>60-63</b>	\$106.30	\$216.26	\$134.58	\$244.42
<b>64-69</b>	\$134.50	\$277.00	\$162.03	\$303.62
<b>70-74</b>	\$175.70	\$361.51	\$201.68	\$386.17

\* 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

### MONTANA

#### 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

#### 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

#### 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

\* 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.