

Hospital Recovery Insurance Monthly Rates*
with Observation Coverage

SOUTH DAKOTA

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$11.48	\$18.31	\$22.01	\$32.67
30-39	\$14.61	\$24.22	\$27.32	\$35.91
40-49	\$18.47	\$32.43	\$29.07	\$41.54
50-59	\$22.36	\$39.51	\$30.50	\$47.42
60-63	\$26.49	\$50.17	\$32.90	\$54.40
64-69	\$29.85	\$58.18	\$35.46	\$63.53
70-74	\$37.73	\$72.34	\$43.14	\$77.46
75-79	\$46.38	\$91.25	\$51.86	\$96.42
80-85	\$57.42	\$113.37	\$63.10	\$118.62

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$17.54	\$32.63	\$39.79	\$56.13
30-39	\$22.06	\$40.20	\$46.39	\$65.91
40-49	\$30.41	\$57.43	\$51.71	\$79.96
50-59	\$39.64	\$76.43	\$57.70	\$97.47
60-63	\$52.65	\$105.03	\$66.29	\$118.65
64-69	\$65.81	\$134.23	\$78.94	\$146.63
70-74	\$85.78	\$174.62	\$98.37	\$186.64
75-79	\$108.55	\$221.69	\$121.45	\$233.74
80-85	\$135.23	\$276.78	\$148.58	\$288.92

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$22.78	\$43.98	\$53.73	\$76.62
30-39	\$29.04	\$54.42	\$62.88	\$90.13
40-49	\$40.64	\$78.35	\$70.25	\$109.66
50-59	\$52.56	\$104.56	\$78.63	\$133.71
60-63	\$71.85	\$145.11	\$90.79	\$163.98
64-69	\$91.09	\$186.09	\$109.02	\$203.65
70-74	\$118.26	\$242.37	\$135.71	\$258.98
75-79	\$149.97	\$308.10	\$167.83	\$324.70
80-85	\$187.08	\$384.99	\$205.53	\$401.70

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$28.02	\$55.32	\$67.68	\$97.09
30-39	\$36.02	\$68.64	\$79.36	\$114.34
40-49	\$54.22	\$105.90	\$94.68	\$148.66
50-59	\$68.93	\$140.60	\$104.56	\$176.85
60-63	\$92.65	\$188.50	\$117.30	\$213.04
64-69	\$117.23	\$241.44	\$141.23	\$264.65
70-74	\$153.15	\$315.10	\$175.79	\$336.60
75-79	\$194.54	\$401.06	\$217.71	\$422.54
80-85	\$243.06	\$501.85	\$267.00	\$523.46

* 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 and login to your secure portal to run quotes.

Hospital Recovery Insurance Optional Riders Monthly Rates* with Observation Coverage

SOUTH DAKOTA

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
18-29	\$3.71	\$7.34	\$8.95	\$13.56
30-39	\$3.71	\$7.34	\$8.95	\$13.56
40-49	\$3.71	\$7.34	\$8.95	\$13.56
50-59	\$4.37	\$8.67	\$9.51	\$14.79
60-63	\$5.52	\$11.02	\$10.42	\$16.64
64-69	\$7.01	\$13.99	\$12.23	\$19.22
70-74	\$8.59	\$17.16	\$13.41	\$21.96
75-79	\$10.87	\$21.70	\$15.63	\$26.47
80-85	\$13.92	\$27.78	\$18.62	\$32.50

Major Diagnostic Examination Benefit Rider

\$500 Per day, 1 Day Per Year Maximum

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$12.12	\$24.26	\$19.44	\$31.57
30-39	\$12.12	\$24.26	\$19.44	\$31.57
40-49	\$12.12	\$24.26	\$19.44	\$31.57
50-59	\$20.15	\$40.47	\$26.15	\$46.46
60-63	\$29.11	\$58.52	\$34.78	\$64.20
64-69	\$32.69	\$65.37	\$38.74	\$71.42
70-74	\$32.69	\$65.37	\$38.74	\$70.93
75-79	\$32.69	\$65.37	\$38.74	\$70.88
80-85	\$32.69	\$65.37	\$38.74	\$70.80

Rehabilitation Facility Benefit Rider

\$100 Per Day, 15 Days Per Year
Maximum

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
18-29	\$0.14	\$0.28	\$0.17	\$0.31
30-39	\$0.14	\$0.28	\$0.17	\$0.31
40-49	\$0.14	\$0.28	\$0.17	\$0.31
50-59	\$0.31	\$0.64	\$0.34	\$0.66
60-63	\$0.53	\$1.07	\$0.56	\$1.10
64-69	\$0.74	\$1.49	\$0.77	\$1.52
70-74	\$1.17	\$2.34	\$1.19	\$2.36
75-79	\$1.81	\$3.63	\$1.83	\$3.66
80-85	\$2.75	\$5.53	\$2.77	\$5.55

* 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 and login to your secure portal to run quotes.