

Hospital Recovery Insurance Monthly Rates\*  
with Observation Coverage

**KENTUCKY**

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$8.83	\$14.07	\$16.92	\$25.11
<b>30-39</b>	\$11.73	\$19.45	\$21.94	\$28.84
<b>40-49</b>	\$15.26	\$26.78	\$24.02	\$34.31
<b>50-59</b>	\$23.86	\$42.16	\$32.55	\$50.60
<b>60-63</b>	\$30.69	\$58.13	\$38.11	\$63.03
<b>64-69</b>	\$36.99	\$72.09	\$43.94	\$78.72
<b>70-74</b>	\$45.01	\$86.31	\$51.48	\$92.41
<b>75-79</b>	\$54.81	\$107.83	\$61.28	\$113.93
<b>80-85</b>	\$65.21	\$128.77	\$71.66	\$134.73

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$13.48	\$25.08	\$30.59	\$43.15
<b>30-39</b>	\$17.72	\$32.28	\$37.25	\$52.93
<b>40-49</b>	\$25.12	\$47.44	\$42.71	\$66.05
<b>50-59</b>	\$42.30	\$81.55	\$61.57	\$103.99
<b>60-63</b>	\$61.00	\$121.71	\$76.81	\$137.48
<b>64-69</b>	\$81.54	\$166.32	\$97.82	\$181.69
<b>70-74</b>	\$102.35	\$208.35	\$117.37	\$222.70
<b>75-79</b>	\$128.28	\$261.97	\$143.52	\$276.20
<b>80-85</b>	\$153.59	\$314.36	\$168.76	\$328.16

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$17.51	\$33.81	\$41.30	\$58.89
<b>30-39</b>	\$23.32	\$43.71	\$50.50	\$72.38
<b>40-49</b>	\$33.57	\$64.72	\$58.03	\$90.58
<b>50-59</b>	\$56.08	\$111.56	\$83.90	\$142.66
<b>60-63</b>	\$83.25	\$168.14	\$105.20	\$190.01
<b>64-69</b>	\$112.86	\$230.58	\$135.09	\$252.33
<b>70-74</b>	\$141.11	\$289.19	\$161.93	\$309.00
<b>75-79</b>	\$177.22	\$364.07	\$198.33	\$383.70
<b>80-85</b>	\$212.48	\$437.27	\$233.44	\$456.25

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

Issue Age Bands	Self	Self + Spouse	Self + Child(ren)	Self + Family
<b>18-29</b>	\$21.54	\$42.52	\$52.03	\$74.63
<b>30-39</b>	\$28.92	\$55.13	\$63.74	\$91.83
<b>40-49</b>	\$44.79	\$87.48	\$78.21	\$122.80
<b>50-59</b>	\$73.54	\$150.02	\$111.56	\$188.70
<b>60-63</b>	\$107.36	\$218.42	\$135.93	\$246.86
<b>64-69</b>	\$145.26	\$299.16	\$174.99	\$327.91
<b>70-74</b>	\$182.73	\$375.97	\$209.75	\$401.62
<b>75-79</b>	\$229.89	\$473.93	\$257.26	\$499.31
<b>80-85</b>	\$276.07	\$570.00	\$303.26	\$594.54

\* 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

### KENTUCKY

#### 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.