



SECURE SAVER
Short-Term Medical Rates

Rates effective for
AZ-FL-GA-IL-MO-MS-NC

AZ	AREA
850	3
851	2
852	3
853	2
854	2
855	2
856	2
857	2
858	2
859	2
860	3
861	2
862	2
863	2
864	2
865	2

FL	AREA
320	10
321	9
322	9
323	7
324	9
325	9
326	9
327	7
328	9
329	9
330	13
331	14
332	15
333	12
334	11
335	10
336	10
337	8
338	6
339	7
340	14
341	8
342	9
343	7
344	6
346	6
347	7
348	6
349	9

GA	AREA
300	9
301	8
302	9
303	9
304	7
305	7
306	7
307	8
308	8
309	8
310	7
311	10
312	8
313	9
314	9
315	7
316	6
317	6
318	8
319	8
398	8
399	9

IL	AREA
600	7
601	8
602	7
603	7
604	7
605	8
606	8
607	8
608	8
609	4
610	3
611	5
612	3
613	4
614	3
615	4
616	4
617	4
618	5
619	5
620	3
621	2
622	3
623	3
624	3
625	2
626	3
627	5
628	3
629	3

MS	AREA
386	13
387	13
388	13
389	14
390	13
391	13
392	13
393	13
394	13
395	14
396	13
397	14

MO	AREA
630	7
631	7
632	6
633	7
634	7
635	7
636	7
637	6
638	5
639	5
640	7
641	8
644	7
645	6
646	6
647	5
648	7
649	9
650	8
651	8
652	7
653	7
654	6
655	6
656	7
657	7
658	7

NC	AREA
270	8
271	8
272	8
273	9
274	9
275	9
276	9
277	10
278	8
279	8
280	8
281	9
282	9
283	8
284	8
285	8
286	8
287	8
288	8
289	8

Secure Saver Single Pay Daily Rates
Underwritten by Standard Security Life Insurance Company of New York
100% Coinsurance to \$4,000 Out-of-Pocket Maximum Rates for Effective Dates July 1, 2011—December 31, 2011
Minimum of 30 and a Maximum of 180 Days
AZ-FL-GA-IL-MO-MS-NC

\$750 Deductible				Area											
Age	Sex	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2-19	Male	1.59	1.68	1.77	1.86	1.97	2.08	2.19	2.32	2.45	2.59	2.74	2.90	3.05	3.23
20-24	Male	2.20	2.32	2.45	2.57	2.73	2.89	3.04	3.23	3.42	3.61	3.83	4.05	4.26	4.52
25-29	Male	1.69	1.78	1.87	1.97	2.09	2.20	2.32	2.46	2.60	2.75	2.91	3.08	3.24	3.43
30-34	Male	1.86	1.97	2.07	2.18	2.31	2.44	2.57	2.73	2.89	3.04	3.23	3.41	3.59	3.80
35-39	Male	2.26	2.39	2.52	2.65	2.81	2.97	3.13	3.33	3.52	3.71	3.94	4.17	4.39	4.65
40-44	Male	2.80	2.97	3.13	3.29	3.49	3.70	3.90	4.14	4.38	4.63	4.91	5.19	5.48	5.80
45-49	Male	3.71	3.93	4.15	4.37	4.64	4.91	5.18	5.51	5.83	6.16	6.54	6.92	7.30	7.73
50-54	Male	5.30	5.61	5.92	6.23	6.63	7.02	7.41	7.88	8.35	8.82	9.36	9.91	10.46	11.09
55-59	Male	6.97	7.38	7.80	8.21	8.73	9.25	9.77	10.39	11.01	11.63	12.36	13.09	13.81	14.64
60-64	Male	9.09	9.64	10.18	10.72	11.40	12.08	12.76	13.58	14.39	15.21	16.16	17.11	18.06	19.15
2-19	Female	1.63	1.73	1.82	1.91	2.02	2.14	2.25	2.39	2.52	2.66	2.82	2.98	3.14	3.32
20-24	Female	2.13	2.26	2.38	2.50	2.65	2.80	2.95	3.14	3.32	3.50	3.71	3.93	4.14	4.38
25-29	Female	1.74	1.83	1.93	2.03	2.15	2.27	2.39	2.54	2.68	2.83	3.00	3.17	3.34	3.54
30-34	Female	1.89	1.99	2.10	2.21	2.34	2.47	2.61	2.77	2.93	3.09	3.27	3.46	3.65	3.86
35-39	Female	2.14	2.26	2.38	2.51	2.66	2.81	2.96	3.15	3.33	3.51	3.72	3.94	4.15	4.39
40-44	Female	2.54	2.69	2.84	2.98	3.17	3.35	3.53	3.75	3.97	4.19	4.45	4.70	4.96	5.25
45-49	Female	3.19	3.38	3.56	3.75	3.98	4.21	4.44	4.72	5.00	5.28	5.60	5.93	6.25	6.62
50-54	Female	4.32	4.58	4.83	5.08	5.40	5.72	6.04	6.42	6.80	7.18	7.62	8.07	8.51	9.02
55-59	Female	5.92	6.27	6.62	6.97	7.41	7.85	8.29	8.82	9.34	9.87	10.48	11.10	11.71	12.41
60-64	Female	7.95	8.42	8.90	9.37	9.96	10.56	11.15	11.86	12.57	13.28	14.11	14.94	15.77	16.72
Per Child		1.10	1.16	1.23	1.29	1.37	1.45	1.53	1.62	1.72	1.81	1.93	2.04	2.15	2.28

\$1000 Deductible				Area											
Age	Sex	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2-19	Male	1.51	1.60	1.68	1.77	1.87	1.98	2.08	2.21	2.33	2.46	2.60	2.75	2.90	3.07
20-24	Male	2.09	2.21	2.33	2.45	2.59	2.74	2.89	3.07	3.25	3.43	3.63	3.84	4.05	4.29
25-29	Male	1.60	1.69	1.78	1.87	1.98	2.10	2.21	2.34	2.47	2.61	2.77	2.92	3.08	3.26
30-34	Male	1.77	1.87	1.97	2.07	2.19	2.32	2.44	2.59	2.74	2.89	3.07	3.24	3.41	3.61
35-39	Male	2.15	2.27	2.39	2.52	2.67	2.82	2.98	3.16	3.34	3.53	3.74	3.95	4.17	4.41
40-44	Male	2.66	2.82	2.97	3.13	3.32	3.51	3.70	3.93	4.16	4.39	4.66	4.93	5.20	5.51
45-49	Male	3.53	3.73	3.94	4.14	4.40	4.66	4.92	5.23	5.53	5.84	6.20	6.56	6.92	7.34
50-54	Male	5.02	5.32	5.62	5.91	6.29	6.66	7.03	7.47	7.92	8.36	8.88	9.40	9.92	10.51
55-59	Male	6.61	7.01	7.40	7.79	8.28	8.77	9.26	9.85	10.44	11.03	11.72	12.41	13.10	13.88
60-64	Male	8.63	9.14	9.66	10.17	10.81	11.46	12.10	12.87	13.65	14.42	15.32	16.22	17.12	18.15
2-19	Female	1.56	1.64	1.73	1.82	1.92	2.03	2.14	2.27	2.40	2.53	2.68	2.83	2.98	3.15
20-24	Female	2.03	2.14	2.26	2.37	2.52	2.66	2.81	2.98	3.15	3.32	3.53	3.73	3.93	4.16
25-29	Female	1.65	1.74	1.84	1.93	2.04	2.16	2.27	2.41	2.55	2.69	2.85	3.01	3.17	3.36
30-34	Female	1.80	1.90	2.00	2.10	2.22	2.35	2.48	2.63	2.78	2.93	3.11	3.28	3.46	3.66
35-39	Female	2.04	2.15	2.27	2.38	2.53	2.67	2.81	2.99	3.16	3.33	3.54	3.74	3.94	4.17
40-44	Female	2.42	2.56	2.70	2.83	3.01	3.18	3.36	3.56	3.77	3.98	4.22	4.46	4.71	4.98
45-49	Female	3.03	3.21	3.38	3.56	3.78	4.00	4.22	4.48	4.74	5.01	5.31	5.62	5.93	6.28
50-54	Female	4.10	4.34	4.58	4.82	5.13	5.43	5.73	6.09	6.45	6.81	7.23	7.65	8.07	8.56
55-59	Female	5.62	5.95	6.28	6.62	7.03	7.45	7.86	8.36	8.86	9.36	9.94	10.52	11.11	11.77
60-64	Female	7.54	7.99	8.44	8.89	9.45	10.01	10.57	11.25	11.92	12.59	13.38	14.17	14.95	15.85
Per Child		1.04	1.10	1.17	1.23	1.30	1.38	1.45	1.54	1.63	1.72	1.83	1.93	2.04	2.16

These rates and ZIP areas apply to new coverage effective dates 7/1/2011 through 12/31/2011 for the 100% Coinsurance Option. Please check online at www.IHCbenefits.com for the rates effective 1/1/2012. Standard Security Life Insurance Company reserves the right to decline applications received using outdated rates and ZIP code areas.

*The daily rates listed include the following Communicating for America (CA) STM Enhancement Series fees: \$.05 cents per dependent child; \$.13 cents per person in age bands 2-29; and \$.13 cents per person in age bands 30-64. Communicating for America (CA) STM Enhancement Series is not an insurance benefit, nor is it affiliated with Standard Security Life Ins. Co. of New York or a part of the STM insurance plan.

** Note: You pay for a maximum of up to three dependent children, regardless of the number eligible children to be insured. Please list all of your eligible dependent children to be insured on the application for insurance.

Secure Saver Monthly Rates for 1 to 6 Months*
Underwritten by Standard Security Life Insurance Company of New York
100% Coinsurance to \$4,000 Out-of-Pocket Maximum Rates for Effective Dates July 1, 2011—December 31, 2011
AZ-FL-GA-IL-MO-MS-NC

\$750 Deductible				Area											
Age	Sex	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2-19	Male	62.18	65.71	69.23	72.76	77.17	81.57	85.98	91.27	96.56	101.85	108.02	114.19	120.36	127.41
20-24	Male	86.36	91.35	96.34	101.33	107.57	113.81	120.05	127.54	135.03	142.51	151.25	159.98	168.72	178.70
25-29	Male	65.96	69.71	73.47	77.22	81.92	86.61	91.31	96.94	102.57	108.20	114.77	121.35	127.92	135.43
30-34	Male	73.01	77.19	81.38	85.56	90.79	96.01	101.24	107.52	113.79	120.06	127.38	134.70	142.02	150.39
35-39	Male	88.88	94.02	99.17	104.31	110.74	117.17	123.60	131.32	139.03	146.75	155.75	164.75	173.76	184.05
40-44	Male	110.54	117.00	123.45	129.91	137.98	146.05	154.12	163.81	173.49	183.18	194.48	205.78	217.08	229.99
45-49	Male	146.81	155.46	164.12	172.77	183.59	194.41	205.23	218.21	231.19	244.18	259.32	274.47	289.61	306.92
50-54	Male	209.77	222.24	234.72	247.19	262.78	278.36	293.95	312.66	331.37	350.07	371.90	393.72	415.55	440.49
55-59	Male	276.52	293.03	309.55	326.07	346.71	367.36	388.00	412.78	437.55	462.32	491.23	520.13	549.03	582.07
60-64	Male	361.14	382.79	404.43	426.08	453.14	480.19	507.25	539.72	572.18	604.65	642.53	680.41	718.29	761.58
2-19	Female	63.94	67.58	71.21	74.84	79.38	83.93	88.47	93.92	99.37	104.81	111.17	117.53	123.89	131.15
20-24	Female	83.84	88.68	93.52	98.36	104.41	110.45	116.50	123.76	131.02	138.28	146.75	155.21	163.68	173.36
25-29	Female	67.97	71.85	75.73	79.61	84.45	89.30	94.14	99.96	105.78	111.59	118.38	125.16	131.95	139.70
30-34	Female	74.02	78.26	82.51	86.75	92.05	97.36	102.66	109.03	115.39	121.76	129.18	136.61	144.04	152.52
35-39	Female	84.09	88.95	93.80	98.66	104.72	110.79	116.86	124.14	131.42	138.70	147.20	155.69	164.19	173.89
40-44	Female	100.21	106.04	111.87	117.71	124.99	132.28	139.57	148.32	157.06	165.81	176.02	186.22	196.42	208.09
45-49	Female	125.90	133.29	140.68	148.07	157.30	166.54	175.77	186.85	197.94	209.02	221.95	234.88	247.80	262.58
50-54	Female	170.99	181.11	191.23	201.35	214.00	226.65	239.30	254.48	269.66	284.84	302.55	320.26	337.97	358.21
55-59	Female	234.71	248.69	262.67	276.65	294.13	311.61	329.09	350.06	371.04	392.01	416.48	440.95	465.42	493.38
60-64	Female	315.56	334.44	353.32	372.20	395.81	419.41	443.01	471.33	499.66	527.98	561.03	594.07	627.11	664.88
Per Child		43.31	45.84	48.38	50.91	54.08	57.25	60.41	64.21	68.02	71.82	76.25	80.68	85.12	90.19

\$1000 Deductible				Area											
Age	Sex	2	3	4	5	6	7	8	9	10	11	12	13	14	15
2-19	Male	59.14	62.48	65.82	69.16	73.34	77.52	81.70	86.71	91.72	96.73	102.58	108.43	114.28	120.96
20-24	Male	82.05	86.78	91.51	96.25	102.16	108.07	113.98	121.08	128.18	135.27	143.55	151.83	160.11	169.57
25-29	Male	62.72	66.28	69.84	73.40	77.84	82.29	86.74	92.08	97.42	102.75	108.98	115.21	121.44	128.56
30-34	Male	69.40	73.37	77.33	81.29	86.25	91.20	96.16	102.10	108.05	114.00	120.93	127.87	134.81	142.73
35-39	Male	84.44	89.32	94.19	99.07	105.16	111.25	117.35	124.66	131.97	139.29	147.82	156.35	164.88	174.63
40-44	Male	104.97	111.09	117.21	123.33	130.98	138.62	146.27	155.45	164.63	173.81	184.52	195.23	205.94	218.18
45-49	Male	139.34	147.54	155.75	163.95	174.20	184.45	194.71	207.01	219.31	231.62	245.97	260.33	274.68	291.09
50-54	Male	199.01	210.83	222.65	234.47	249.25	264.02	278.79	296.52	314.25	331.98	352.66	373.35	394.03	417.67
55-59	Male	262.27	277.92	293.57	309.23	328.79	348.36	367.92	391.40	414.88	438.36	465.75	493.15	520.54	551.84
60-64	Male	342.47	362.98	383.50	404.01	429.65	455.29	480.94	511.71	542.48	573.25	609.14	645.04	680.94	721.97
2-19	Female	60.81	64.25	67.70	71.14	75.44	79.75	84.05	89.21	94.38	99.54	105.57	111.59	117.62	124.51
20-24	Female	79.67	84.25	88.84	93.42	99.16	104.89	110.62	117.50	124.38	131.26	139.28	147.31	155.33	164.50
25-29	Female	64.63	68.30	71.98	75.65	80.25	84.84	89.43	94.94	100.45	105.97	112.40	118.83	125.26	132.61
30-34	Female	70.36	74.38	78.40	82.42	87.45	92.48	97.50	103.54	109.57	115.60	122.64	129.68	136.71	144.76
35-39	Female	79.91	84.51	89.11	93.71	99.46	105.21	110.96	117.86	124.76	131.66	139.71	147.76	155.81	165.01
40-44	Female	95.18	100.71	106.23	111.76	118.67	125.58	132.48	140.77	149.06	157.35	167.02	176.69	186.36	197.42
45-49	Female	119.53	126.53	133.53	140.53	149.29	158.04	166.79	177.29	187.80	198.30	210.55	222.80	235.06	249.06
50-54	Female	162.26	171.85	181.44	191.03	203.02	215.01	227.00	241.38	255.77	270.16	286.94	303.73	320.51	339.69
55-59	Female	222.65	235.90	249.15	262.40	278.96	295.53	312.09	331.97	351.84	371.72	394.91	418.10	441.29	467.79
60-64	Female	299.27	317.16	335.06	352.95	375.32	397.69	420.06	446.90	473.74	500.58	531.90	563.22	594.53	630.32
Per Child		41.12	43.52	45.93	48.33	51.33	54.33	57.33	60.94	64.54	68.14	72.34	76.54	80.75	85.55

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