	10-Day Hospital Confinement Benefits (per $10/Day)			21-Day Benefits (per $10/Day)			Lump Sum Hospital Confinement Rider		
AGE	**$100-170**	**$180-240**	**$250-600**	**$100-170**	**$180-240**	**$250-600**	**$250**	**$500**	**$750**
0-18	4.85	4.51	4.32	5.30	4.93	4.72	20.00	38.00	56.00
19	5.34	4.96	4.75	5.81	5.41	5.18	23.17	44.03	64.88
20	5.83	5.41	5.18	6.32	5.89	5.64	26.34	50.06	73.76
21	6.32	5.86	5.61	6.83	6.37	6.10	29.51	56.09	82.64
22	6.81	6.31	6.04	7.34	6.85	6.56	32.68	62.12	91.52
23	7.30	6.76	6.47	7.85	7.33	7.02	35.85	68.15	100.40
24	7.79	7.21	6.90	8.36	7.81	7.48	39.02	74.18	109.28
25	8.25	7.67	7.34	8.90	8.28	7.92	42.20	80.18	118.16
26	8.38	7.80	7.46	8.92	8.30	7.94	42.92	81.54	120.17
27	8.54	7.94	7.60	9.01	8.38	8.02	43.78	83.19	122.60
28	8.72	8.11	7.76	9.17	8.53	8.16	44.77	85.05	125.34
29	8.92	8.29	7.94	9.38	8.72	8.35	45.83	87.07	128.32
30	9.13	8.49	8.13	9.63	8.95	8.57	46.94	89.19	131.43
31	9.35	8.70	8.32	9.91	9.22	8.82	48.08	91.35	134.62
32	9.58	8.91	8.53	10.21	9.50	9.09	49.22	93.52	137.82
33	9.82	9.13	8.74	10.54	9.80	9.38	50.35	95.66	140.98
34	10.06	9.36	8.95	10.87	10.11	9.67	51.45	97.75	144.05
35	10.30	9.58	9.17	11.20	10.42	9.97	52.50	99.75	147.00
36	10.54	9.80	9.38	11.53	10.72	10.26	53.50	101.66	149.81
37	10.77	10.02	9.59	11.85	11.02	10.55	54.45	103.46	152.47
38	11.00	10.23	9.79	12.16	11.31	10.82	55.35	105.16	154.97
39	11.23	10.44	9.99	12.46	11.59	11.09	56.19	106.75	157.32
40	11.44	10.64	10.18	12.73	11.84	11.33	56.98	108.26	159.54
41	11.65	10.83	10.36	12.99	12.08	11.56	57.73	109.69	161.65
42	11.84	11.01	10.54	13.23	12.30	11.77	58.46	111.08	163.70
43	12.02	11.18	10.70	13.44	12.50	11.96	59.19	112.46	165.73
44	12.19	11.34	10.85	13.63	12.68	12.13	59.93	113.86	167.79
45	12.35	11.49	10.99	13.80	12.83	12.28	60.70	115.33	169.96
46	12.49	11.62	11.12	13.95	12.97	12.42	61.54	116.92	172.31
47	12.63	11.74	11.24	14.09	13.10	12.54	62.47	118.70	174.93
48	12.74	11.85	11.34	14.21	13.21	12.65	63.54	120.72	177.91
49	12.85	11.95	11.44	14.32	13.32	12.74	64.77	123.07	181.36
50	12.94	12.04	11.52	14.43	13.42	12.84	66.22	125.81	185.40
51	13.02	12.11	11.59	14.53	13.52	12.94	67.92	129.04	190.16
52	13.09	12.18	11.65	14.65	13.62	13.04	69.92	132.85	195.77
53	13.15	12.23	11.71	14.78	13.74	13.15	72.28	137.33	202.38
54	13.21	12.28	11.75	14.92	13.88	13.28	75.05	142.60	210.15
55	13.25	12.32	11.79	15.10	14.04	13.44	78.30	148.77	219.24
56	13.29	12.36	11.83	15.31	14.24	13.63	82.08	155.96	229.83
57	13.32	12.39	11.86	15.58	14.49	13.86	86.47	164.28	242.10
58	13.35	12.42	11.88	15.90	14.79	14.15	91.52	173.89	256.26
59	13.38	12.45	11.91	16.29	15.15	14.50	97.32	184.92	272.51
60	13.42	12.48	11.94	16.76	15.59	14.92	103.95	197.51	291.06
61	13.46	12.51	11.97	17.33	16.11	15.42	111.48	211.81	312.15
62	13.50	12.56	12.02	18.00	16.74	16.02	120.00	228.00	336.00
63	13.56	12.61	12.06	18.79	17.48	16.73	129.60	246.23	362.87
64	14.35	12.96	12.16	20.83	19.20	18.33	132.53	251.69	369.94
65	14.35	12.96	12.16	20.83	19.20	18.33	132.53	251.69	369.94
66	14.92	13.50	12.70	21.75	20.10	19.21	136.97	260.34	382.65
67	15.44	14.03	13.21	22.69	21.00	20.09	141.69	269.10	395.60
68	16.01	14.59	13.75	23.60	21.88	20.96	146.28	278.01	408.71
69	16.63	15.22	14.36	24.61	22.87	21.90	150.99	286.91	421.80
70	17.21	15.78	14.90	25.55	23.78	22.78	155.71	295.82	434.90
71	17.81	16.37	15.48	26.62	24.81	23.79	160.41	304.72	447.99
72	18.38	16.97	16.07	27.59	25.76	24.73	165.00	313.50	460.82
73	19.00	17.57	16.64	28.53	26.70	25.62	169.46	322.01	473.40
74	19.54	18.08	17.16	29.43	27.57	26.48	173.78	330.26	485.44
75	20.04	18.59	17.65	30.27	28.39	27.28	177.97	338.12	497.09
76	20.48	19.04	18.10	31.05	29.12	28.00	181.90	345.72	508.09
77	20.95	19.48	18.50	31.77	29.81	28.67	185.69	352.78	518.57
78	21.29	19.84	18.86	32.40	30.43	29.27	189.09	359.34	528.26
79	21.64	20.17	19.19	32.95	30.98	29.81	192.37	365.49	537.30
80	21.92	20.46	19.49	33.46	31.46	30.27	195.25	370.99	545.41
81	22.16	20.70	19.70	33.83	31.82	30.64	197.87	376.09	552.88
82	22.38	20.89	19.91	34.17	32.14	30.94	200.22	380.55	559.30
83	22.58	21.10	20.09	34.50	32.45	31.24	202.32	384.34	564.93
84	22.78	21.29	20.29	34.80	32.76	31.55	203.90	387.49	569.51
85	22.97	21.49	20.47	35.16	33.11	31.88	205.21	389.84	573.05

	Lump Sum Cancer Rider*					Skilled Nursing Facility Rider* (Days 21-100)	
AGE	**$2,500**	**$5,000**	**$7,500**	**$10,000**		**$120/Day**	
0-18	2.50	5.00	7.50	10.00		7.70	
19	2.50	5.00	7.50	10.00		11.43	
20	7.75	15.50	23.25	31.00		15.15	
21	7.75	15.50	23.25	31.00		15.06	
22	7.75	15.50	23.25	31.00		15.00	
23	7.75	15.50	23.25	31.00		14.98	
24	7.75	15.50	23.25	31.00		14.98	
25	7.75	15.50	23.25	31.00		15.00	
26	7.75	15.50	23.25	31.00		15.04	
27	7.75	15.50	23.25	31.00		15.09	
28	7.75	15.50	23.25	31.00		15.16	
29	7.75	15.50	23.25	31.00		15.24	
30	19.25	38.50	57.75	77.00		15.34	
31	19.25	38.50	57.75	77.00		15.44	
32	19.25	38.50	57.75	77.00		15.56	
33	19.25	38.50	57.75	77.00		15.69	
34	19.25	38.50	57.75	77.00		15.83	
35	19.25	38.50	57.75	77.00		16.00	
36	19.25	38.50	57.75	77.00		16.19	
37	19.25	38.50	57.75	77.00		16.41	
38	19.25	38.50	57.75	77.00		16.66	
39	19.25	38.50	57.75	77.00		16.96	
40	36.25	72.50	108.75	145.00		17.30	
41	36.25	72.50	108.75	145.00		17.69	
42	36.25	72.50	108.75	145.00		18.15	
43	36.25	72.50	108.75	145.00		18.68	
44	36.25	72.50	108.75	145.00		19.30	
45	36.25	72.50	108.75	145.00		20.00	
46	36.25	72.50	108.75	145.00		20.81	
47	36.25	72.50	108.75	145.00		21.73	
48	36.25	72.50	108.75	145.00		22.79	
49	36.25	72.50	108.75	145.00		23.98	
50	57.50	115.00	172.50	230.00		25.34	
51	57.50	115.00	172.50	230.00		26.86	
52	57.50	115.00	172.50	230.00		28.57	
53	57.50	115.00	172.50	230.00		30.49	
54	57.50	115.00	172.50	230.00		32.62	
55	57.50	115.00	172.50	230.00		35.00	
56	57.50	115.00	172.50	230.00		37.63	
57	57.50	115.00	172.50	230.00		40.55	
58	57.50	115.00	172.50	230.00		43.76	
59	57.50	115.00	172.50	230.00		47.28	
60	73.75	147.50	221.25	295.00		56.30	
61	73.75	147.50	221.25	295.00		65.32	
62	73.75	147.50	221.25	295.00		74.34	
63	73.75	147.50	221.25	295.00		83.36	
64	83.75	167.50	251.25	335.00		92.38	
65	83.75	167.50	251.25	335.00		92.38	
66	83.75	167.50	251.25	335.00		102.62	
67	83.75	167.50	251.25	335.00		114.52	
68	83.75	167.50	251.25	335.00		128.33	
69	83.75	167.50	251.25	335.00		144.05	
70	95.50	191.00	286.50	382.00		161.79	
71	95.50	191.00	286.50	382.00		183.10	
72	95.50	191.00	286.50	382.00		205.83	
73	95.50	191.00	286.50	382.00		230.24	
74	95.50	191.00	286.50	382.00		256.90	
75	103.25	206.50	309.75	413.00		285.83	
76	103.25	206.50	309.75	413.00		317.62	
77	103.25	206.50	309.75	413.00		352.50	
78	103.25	206.50	309.75	413.00		390.95	
79	103.25	206.50	309.75	413.00		432.98	
80	N/A	N/A	N/A	N/A		479.40	
81	N/A	N/A	N/A	N/A		532.74	
82	N/A	N/A	N/A	N/A		592.14	
83	N/A	N/A	N/A	N/A		658.33	
84	N/A	N/A	N/A	N/A		731.90	
85	N/A	N/A	N/A	N/A		813.21	